

May 2017  
Volume 42 Issue 1

Indian Schools Alumni & Friends  
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# I N S A F

## INDIAN SCHOOLS ALUMNI AND FRIENDS NEWSLETTER

### 2016: BEST YEAR EVER FOR PROJECT EFFORT

Congratulations to everyone associated with INSAF for posting by far the highest total of collective project effort in 2016 in INSAF's 44 year operational history. This followed record efforts in the previous two years. This shows our spirit of "giving back" is getting stronger. This increased outlay was largely fueled by a \$80,354 donation to the Kanchan Foundation (see INSAF newsletter, November 2016) and a push to build a school in earthquake ravaged Nepal. Over 36 INSAF families came together to raise over \$42,000 to help build the school in Selang, a village in the Sindhupalchok district.

The total project effort in 2016 was \$213,670 which is about 75% increase from the \$121,730 in 2014, the highest contribution in any prior year.

Page 5 has our "Project Honor Roll" for 2016, which shows the specific projects. The **number** of projects, which indicates "breadth", was 24 relative to 36 in 2015, a large drop. We need more members to be involved in defining and executing on worthy causes. The **median** amount per project can be taken as an indicator of depth. The median dollars per project in Yr 2016 was 2,000, double the \$1,000 last year.

Of course, each project is unique in how it makes a difference, and numbers only provide a partial perspective. Here are the types of causes our INSAF colleagues chose to support in 2016:

#### **Generalized Description for Project Goal**

- Promotion of literacy and good quality education for poor children
- Care and education for "out-of-system" or otherwise disadvantaged children
- Rebuilding/upgrades of a school each in Punjab, Haryana, and Nepal
- Pre-school education of children from disadvantaged families
- College education of youth from disadvantaged families
- Funding for community services
- Incentivization of students to perform better
- Support for work on women's empowerment
- Community health services

Special congratulations to each of the Project Leaders and Sponsors for their successful effort in implementing the "give back" projects listed on Page 5. For the last 2 years, only one new family has joined INSAF each year. Please see if you can introduce INSAF to someone new in the coming few weeks.

If you have been meaning to start a new project to "give back" in your own unique way during 2017 and can use some support, please let the Newsletter Editor or any Board Member know by dropping a line to sharma7336@gmail.com.

## THANKS IN APPRECIATION FOR PROJECT CONTRIBUTIONS

Many thanks to the following for their project contributions during 2016 (some are one-time contributions from non-members). Please forgive any spelling errors — however, please do point them out via an e-mail so appropriate corrections can be made for the future.

- Anantharamu, Sh. Suryanarayana
- Arora, Sh. Pritinder & Ms. Maninder
- Cariappa, Sh. Arun & Ms. Padma (Macy's & Schwab)
- Chaudhary, Sh. Manish & Ms. Hema
- Chokhani, Dr. Santosh
- Chotani, Dr. Gopal & Ms. Shibani
- Gandhi, Ms. Avni (Goldman Sachs)
- Goyle, Dr. Vimal & Dr. Krishan
- Harshavardhana, Dr. P. & Ms. Shakunthala
- Kakkar, Sh. Ram
- Kapur, Sh. Kumar & Ms. Sudesh
- Kotresha, Sh. Neelakantappa
- Kumar, Sh. Vinod & Ms. Lata
- Kundra, Sh. Jogi & Ms. Meera (Exxon Mobile & Fidelity)
- Lad, Dr. Raj & Ms. Padmashri (& Christensen Fund)
- Malhotra, Sh. P.K. and Ms. Suresh
- Marathe, Ms. Aruna
- Mehan, Sh. Asho & Ms. Darshan
- Mukerjee, Sh. Sachin
- Murthy, Dr. Soma & Ms. Parvathi
- Nanavati, Dr. Mahendra & Ms. Jyoti (Fidelity)
- Paliwal, Dr. Ramesh & Ms. Pratibha
- Patel, Sh. Ramesh & Ms. Jyoti
- Piper, Sh. Nathan
- Poulouse, Dr. A.J. & Ms. Thankamma
- Raghavan, Sh. Prakash
- Sachdev, Dr. Ashok & Ms. Usha
- Samant, Dr. Sadhana
- Shah, Sh. Bipin & Ms. Kalpana
- Sharma, Dr. Bhav & Ms. Kaye (Fidelity)
- Shetty, Sh. Jay & Ms. Shashi
- Shrivastava, Ms. Manishirma
- Sra, Sh. Chani (Fidelity)
- Tuli, Sh. Sikander & Ms. Kamlesh
- Ullal, Sh. Vijay & Ms. Jayashree (Sita Foundation)
- Vasudevan, Sh. Gopi
- Vora, Dr. Anop & Ms. Renuka
- Vora, Chandra (Intel)
- Vora, Sh. Neel

## INSAF Project Due Diligence

In 2016, INSAF Board of Directors decided to put a formal structure on the due diligence we have been carrying out. Due diligence is a requirement the United States Internal Revenue Service imposes on non-profits. Due diligence helps us ensure that the INSAF membership contributions are spent in compliance with the INSAF constitution, in keeping with the spirit of the INSAF ideals, and in accordance with the contributors' desires.

INSAF approach is to define three categories of projects each year based on the INSAF support for the project for that year. Category I project are projects where INSAF support for the year was \$5,000 or more. Category II are projects where INSAF support for the year was between \$1,000 and \$5,000. Category III are projects where INSAF support for the year was less than \$1,000.

Due diligence requires that we have appropriate receipt for funds for category III projects. For category II projects, in addition to the receipts, we require some communication from the recipient how the funds were spent. For category I projects, in addition to the category II requirements, we require some collateral in the terms of what functions the recipient organization performs and what are its goals and objectives.

In 2016, we conducted due diligence for 2015 projects. Due diligence was led by Dr. Santosh Chokhani. Dr. Chokhani received great deal of assistance from Dr. Bhav Sharma and Ms. Padmashri Lad.

A total of 36 projects were reviewed and their categorical breakdown is as follows: Six category I; thirteen category II; and seventeen category III. We are pleased to report that the effort was successful thanks to you all from whom we sought the information. Only thing we were not able to obtain is how funds were spent for three of the category II projects.

We will again conduct due diligence for 2016 this year. Please provide and be prepared to provide aforementioned information for the projects. We greatly appreciate your efforts and project leadership and wish to thank you in advance for 2016 effort.

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INSAF is always looking for existing members to participate in INSAF Board and in executing the projects in India. If you are interested, please contact us know at [santosh.chokhani@gmail.com](mailto:santosh.chokhani@gmail.com) or [sharma7336@gmail.com](mailto:sharma7336@gmail.com).

**ANNUAL FINANCIALS:** We continue our tradition of 40 years of a timely report on our finances — thanks to the efforts of our VP Finance **Ms. Padmashri Lad**. Thanks are also due to VP Communications **Dr. Santosh Chokhani** for performing the internal audit this year. Members are encouraged to forward any comments or questions on these Financials to the Newsletter Editor at sharma7336@gmail.com.

	2016	2015	2014
Opening Balance Jan 1	155,679.83	94,622.04	83,277.52
Receipts	170,721.59	173,132.44	133,339.64
Membership Dues & General Contributions	150.00	150.00	415.00
Project Contributions/Other	170,450.70	172,909.00	132,874.55
Interest Income	120.89	73.44	50.09
Expenditures	213,977.26	112,074.65	121,995.12
Projects & Related Expenses	213,670.80	111,917.00	121,730.00
Other -- Newsletter, Website, Mail, Bank	306.46	157.65	265.12
Closing Balance Dec 31	112,424.16	155,679.83	94,622.04

### **Punjab University Awards “Class of 1969” and “Amrit Kaur” Scholarships**

As many of you know INSAF started as Friends of Punjab University Alumni Association (FOPUAA) in an attempt to provide assistance to the Chemical Engineering Department at the University in 1973. Well, we have been at it and now have started a new chapter for INSAF.

INSAF members from the graduating Class of 1969 from the Punjab University Chemical Engineering Department decided to celebrate the 30<sup>th</sup> anniversary of their graduation in 1999 by instituting scholarships totaling Rs. 20,000/year at their alma mater. Subsequently, the group added additional funds and increased the scholarship total amount to Rs. 60,000/year. In 2016, Pritinder Singh Arora, a member of the Class of 1969, added further additional funds for scholarships of Rs. 60,000/yr in honor of his late mother, respected Smt. Amrit J Kaur Ji. This has brought the annual outlay to Rs. 1,20,000.

The scholarships stipulate that the annual family income of an applicant has to be less than Rs. 300,000 per year (about \$4,600). An internal committee at the university awards the scholarships on the basis of merit among the applicants. INSAF is not involved in the application process or the selection process aside from setting the merit-cum-means and community service criteria. All of these

scholarships require a modest amount of community service by the recipients.

We are pleased to report that the following 6 students have been awarded scholarships of Rs. 20,000 each for the year 2016-17 on the basis of a merit-cum-means criteria.

#### **Class of 1969 Scholarships**

Rajan Kumar Mishra, B.E. Ch.E. 2<sup>nd</sup> Yr  
Suraj Jain, B.E. Ch.E. 3<sup>rd</sup> Yr  
Sahil Chadha, B.E. Ch.E. 4<sup>th</sup> Yr

#### **Amrit Kaur Scholarships**

Kashish Arora, B.E. Ch.E. 2<sup>nd</sup> Yr  
Ritam Ghosj, B.E. Ch.E. MBA 3<sup>rd</sup> Yr  
Anil Kumar, B.E. Ch.E. 4<sup>th</sup> Yr

### **INSAF 2017 BOARD OF DIRECTORS ELECTION**

INSAF is very fortunate to have a dedicated and experienced team of volunteers who have agreed to service on the INSAF Board for the next 2-year-term which began Feb 1. A warm welcome to Mrs. Padma Cariappa, who along with her husband Arun Cariappa, has been a Life Member for about 11 years, and has been personally active consistently in the Pratham Mysore project apart from being a financial contributor. Brief biographies for the team are at the end of this newsletter.

## **Kaliuva Mane Project – A Success Story that Continues to Grow**

Kaliuva Mane, located on the outskirts of Mysore, is a unique educational institution run by The Divya Deepa Trust. Kaliuva Mane, which means a house of learning in Kannada, was established by M.R. Ananth Kumar with the goal of providing a good basic education to poor rural kids coming from illiterate, and often broken, families. These are kids who have either never attended school, or attended for a year or two and dropped out for various reasons – most commonly owing to family pressure to earn a living by working in the fields. In Kaliuva Mane's vision most of the kids entering Kaliuva Mane should be able to complete SSLC (the X grade public examination administered by Karnataka State). After completing SSLC, the children have several choices. The smartest and the most dedicated go on to college to enroll in P.U.C. A large fraction of those matriculating will enroll in vocational training courses such as ITI, which provide excellent employment opportunities in a variety of technical areas. A smaller number will enter college with the goal of pursuing B.A., B.Sc., B.Com. or even Engineering and Medicine. Some may seek employment directly after SSLC. No matter what career path they choose, all would have immeasurably improved their future prospects and would be well on their way to becoming constructive citizens instead of becoming deadbeat burdens to society. It is not at all a utopian vision, but a highly pragmatic one, as evidenced by the many success stories of Kaliuva Mane graduates. The impact of Kaliuva Mane on the poor children of surrounding villages has been transformative.

Starting from a very humble background, Kaliuva Mane has grown significantly in the past five years. Presently Kaliuva Mane caters to over 130 children. Approximately 30% of the children are provided room and board and the remaining 70% are day scholars. More details on Kaliuva Mane can be found at: <http://www.divyadeepatruster.org/>. INSAF has played a substantial role in the success and growth of Kaliuva Mane. We have been providing Kaliuva Mane significant support for almost ten years to help them meet their operational costs. INSAF support has increased to about \$20,000/year for the past three years, in keeping with the growth of Kaliuva Mane and rising operational costs. We intend to continue providing this support.

The Kaliuva Mane Board of Trustees has recently decided to transition Kaliuva Mane to a fully residential school. The present infrastructure can accommodate 40 resident children; about 30 boys and 10 girls. To meet the new objectives, major Infrastructure Improvements are

needed including, additional dormitories and new kitchen and dining facilities.

Two INSAF board members, P. Harshavardhana and Joginder Kundra, have been working closely with Kaliuva Mane management to determine a robust, cost-effective, phased approach for infrastructure construction. After evaluating several architectural proposals, a two phase approach spread over three years, 2017, 2018 and 2019, has been selected.

Phase 1 entails expanding a currently existing single-story structure to a bi-level facility. Modifications required would include a new RCC roof over the ground floor, adding a second level, with stairway, additional bathrooms and toilet facilities. Once completed, the new building will accommodate 10 staff members and 36 students. Estimated cost of this modification is about **Rs 45 lakhs = \$70,000**. The contract is expected to be awarded in 4-6 weeks and completion of Phase-1 is expected by the end of this year.

Phase 2 entails demolishing the existing kitchen and the attached structure (this building is old and unsuitable for long term use). The plan is to construct a new two story building accommodating a kitchen, storage room and dining facilities at the ground level. The second level will accommodate about 36 children and two caretakers. Each floor will be about 2,400 SF and structure will be designed so as to support the addition of a third level, if and when needed in the future. The two-level facility is expected to cost about **Rs. 70 lakhs = \$105,000** and will be completed during 2018-2019.

The Total Cost for Phase-1 and Phase-2, with \$15,000 for contingency, is of the order of \$190,000. INSAF objective is to provide \$40,000 per year for three years for Infrastructure Improvements (over and above the \$20,000/year already being provided for meeting operational costs). With \$20,000/year commitment by Kundra family, additional support of \$20,000/year is needed from other INSAF members. The remaining funds are to be raised by Divya Deepa Trust from domestic donors.

**We have pledges from INSAF members for the effort for \$87,000 so far. This gives us a shortfall of \$33,000 total. Of the \$33,000, we would need to raise \$9,000 for 2017 and \$12,000 for each for 2018 and 2019.**

**Please contact Harsha or Jogi to learn more about the project and to help at [harshaiitm80@gmail.com](mailto:harshaiitm80@gmail.com) or [joginderkundra@gmail.com](mailto:joginderkundra@gmail.com).**

### 36 PROJECTS IN PROJECT HONOR ROLL ... ..

Our Project Honor Roll for the year 2016 is presented on this page. Congratulations to each of the project contributors and the Project Leaders. We know that your efforts will make a much needed difference.

Our collective effort on the number of projects increased from 36 projects in Yr 2015 to TBD. The locations of these projects are shown as well on this page for your information.

Please do share a copy by e-mail of your correspondence and/or photos on the project site. This not only helps with articles for the Newsletter, such materials fulfill a critical due diligence requirement. INSAF is registered with the IRS as a tax-exempt non-profit, so your contributions are tax deductible. Since INSAF is subject to an audit, please help document how, specifically, the funds were utilized by the recipient. Due diligence is very much an INSAF goal, and the Project Leader's follow-up is greatly appreciated.

If you wish to start a new project and could benefit from some consultations, please feel free to e-mail a note to the Editors at sharma7336@gmail.com.

Rank Y16	Rank Y15	PROJECT	2016 \$ Level
1	-	Kanchan Foundation, Maharashtra	80,354
2	3	School Reconstruction, Nepal	29,300
3	2	Divya Deepa, Mysore, Karnataka	22,000
4	-	Punjab University Scholarship, Punjab	15,000
5	1	Pratham Mysore Child Education, Karnataka	13,651
6	5	SODHANA — Chipurupalli, A.P. Ramalingapuram Village Adoption Women's Support, Medical & Ed. Aid	9,600
7	-	Parisram Parimal Trust	9,100
8	8	Jain Swetamber M.V. Mitra Sangh, Ahmedabad, Gujarat	7,700
9	13	Sri Vankaner Kelavani School, Ahmedabad	4,452
10	4	Anganwadi School Construction,	4,000
11	-	DECC Trust Kerala School	4,000
12	6	Balabhavan Nazareth College Student	2,600
13	16	Ekal Vidyalay (Promote Literacy)	2,100
14a	14	Manav Kalyan Trust, Navsari, Gujarat	2,000

Rank Y16	Rank Y15	PROJECT	2016 \$ Level
14b	7	Jeevan Prabhat Children's Home Pondicherry (Arya Pritinidhi Sabha)	2,000
15a	19	Doctors without Borders, USA	1,000
15b	25	Polio Foundation, Ahmedabad	1,000
15c	25	Sankara Eye Foundation	1,000
16	-	Dardionu Rahat	770
17	21	Adivasi Unnati Mandal Mumbai (Medical services)	620
18	21	Sh. R. Adhyatmik Sadhana Kendra, Koba, Gandhinagar, Gujarat	580
19	-	Seva Bharti, Abohar	393
20	-	Dardi Sahayak	300
21	-	Shrut Ratnakar	150

### Update on Nepal School Project

As most of you know, the April 2015 earthquake in Nepal was quite devastating. Over 36 INSAF families came forward to construct a primary school in Selang village area which had lost almost all of its schools in the earthquake. INSAF has been working with Ne:Kalp, an NGO in Nepal to construct a school in Selang (Sindhupalchok district). For further details, see back issues of INSAF newsletter starting with December 2015.

We are pleased to report that the essential parts of the project have been successfully concluded and we have handed over the fully constructed school building, the drinking water facility, and the toilet facilities. We are further pleased to report that the school is now functioning in the new facilities. A photo on this page shows a plaque on the side the school building acknowledging the efforts of the local community, Ne:Kalp, and INSAF.

The picture below shows a school classroom. Our thanks to all those who contributed to the project. You should be proud of what you help build and on top of all this it is a great looking school nestled in great venue, the Himalayas. Just imagine the view.



On the side are two looks at the school from outside. The first one is truly breathtaking.

The final phase of the project is some landscaping work. This requires leveling of some ground by bulldozer which could not be available as the area people were caught up in local elections held for the first time in 20 years. After leveling of the ground, the installation of an outer fence and of a school entrance gate will be completed.



## 2017 CONTRIBUTIONS

Here is a menu of project-types for you to consider for your 2017 contribution. Please mark your choice(s) and enter the tax-deductible dollar figure you would like to contribute. Don't see a cause you would rather support? Feel free to start something new for your idea with a contribution, and one of your fellow INSAF colleagues will be in touch with you to help.

Your Choice	Your 2017 Contribution	Type of Project	Example of Current or Recent INSAF Projects (Partial Listing only)
1 <input type="checkbox"/>	\$ _____	<b>Community Development</b> Build a school-room or some durable facility	Kaliyuva Mane (Divya Deepa), Mysore, Karn Pondicherry Children's Home Saraswathy Vidyalam, Eagandiyur, Kerala Dwarka Devi-INSAF School, Hoshiarpur, Punjab Govt. Girls School, Alduka, Haryana Anganwadi School, Bercha, Punjab Sri Selang Primary School, Nepal
2 <input type="checkbox"/>	\$ _____	<b>Teacher Staff Support</b> Stipend for volunteer staff at a school for the poor	Ramalingapuram area schools, AP Bhulpur Shiksha Samiti, UP
3 <input type="checkbox"/>	\$ _____	<b>Community and Health Services</b> Provide needed services for the poor	O.P. Soni Charitable Trust, Jagraon, Punjab Arpana Charitable Trust, Haryana/Himachal Manav Kalyan Trust, Navsari, Gujarat
4 <input type="checkbox"/>	\$ _____	<b>Women's Empowerment</b> Fund awareness seminars for rural women	Sodhana, Chipurupalli, AP Vatsal Chhaya
5 <input type="checkbox"/>	\$ _____	<b>Literacy Improvement</b> Fund efforts to increase literacy	Pratham, Mysore, Karnataka Ekal Vidyalaya
6 <input type="checkbox"/>	\$ _____	<b>Hunger Alleviation</b> Fund food services for the poor	Maheshwary Charitable Trust, Mother Teresa Home for Children, Haryana
7 A <input type="checkbox"/>	\$ _____	<b>Child Sponsorship (School Education)</b> Sponsor a specific child's primary thru 12th grade education (6-10 yr commitment)	SOS Children's Village Rajpura, Punjab
B <input type="checkbox"/>	\$ _____	<b>Child Support for Higher Education</b> Help a student for higher Ed (2-4 yr commitment)	Balabhavan, Paduapuram, Kerala Divyadeepa, Kenchalagudu (Mysore), Karnataka
C <input type="checkbox"/>	\$ _____	<b>Education Support</b> Grant to a school for operations or tuition/books/scholarship for students as an incentive to perform better or to award a teacher	OAS DAV School, Kaithal, Haryana Shmt. Dwarki Devi INSAF Vidya Mandir, Punjab Daya Ghar, Chennai, Tamil Nadu Govt. Sr. Sec. School, Bhaee Rupa, Punjab
8 <input type="checkbox"/>	\$ _____	<b>Animal Welfare</b> Grant funds for care of stray animals in major urban centers	Animal India Trust, New Delhi Friendicoes, New Delhi
9 <input type="checkbox"/>	\$ _____	Start a new project based on your idea. Please describe your idea in an e-mail to: sharma7336@gmail.com	

### Membership Contribution:

☐ \$150/Couple Life-Membership ☐ \$100/Single Life-Membership ☐ \$15/Couple Annual-Membership ☐ \$10/Single Annual-Membership

Readers are encouraged to report errors and omissions as well as additional ideas so we can continue to improve this for the future.

NAME(S) \_\_\_\_\_

ADDRESS (If changed in the last 1-2 years) \_\_\_\_\_

PHONE \_\_\_\_\_ E-MAIL \_\_\_\_\_

**TOTAL TAX DEDUCTIBLE CONTRIBUTION** (payable to INSAF): \$ \_\_\_\_\_

**Federal Tax ID # 23-7338355.** Please mail your check and this sheet to:

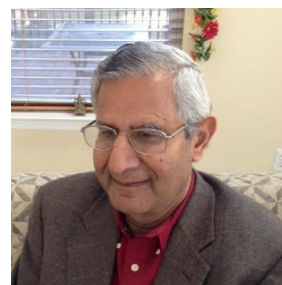
**Ms. Padmashri Lad, INSAF Financial Secretary, 137 Seagate Drive, San Mateo, CA 94403**

**INSAF PROJECTS:** Recent projects and Leaders/Coordinators are listed below.

- **Aravali School, Goa [Education]**  
Ms. Radhika Gosavi
- **Arya Samaj, Houston, TX [Community Service]**  
Sh. Joginder & Ms. Meera Kundra
- **Arya Samaj, Unnao, UP [Community Service]**  
Sh. Sikandar Tuli
- **Adivasi Unnati Mandal, Mumbai [Community Service]**  
Dr. Mahendra & Ms. Jyoti Nanavati
- **Balabhavan Nazareth Student Support, Paduapuram, Kerala [College Education of Disadvantaged Youth]:** Sh. Joginder & Ms. Meera Kundra, Dr. Raj & Ms. Padmashri Lad, Sh. Ashok & Ms. Darshan Mehan, Dr. Bhav & Ms. Kaye Sharma
- **Bercha (Hoshiarpur) Anganwadi School [Community Dev]**  
Sh. Chani Sra
- **DECC Trust Saraswati Vidyalam, Engandiyur, Kerala [Education]:** Sh. K. Vasudevan, Family & Friends
- **Divya Deepa Charitable Trust, Mysore, Karnataka [Education]:** Dr. P. Harshavardhana and Friends, Dr. Soma & Padma Murthy, Dr. Raj & Padmashri Lad, Dr. B. & K. Sharma
- **Ekal Vidyalay [Education]**  
Sh. Joginder & Ms. Meera Kundra, Sh. Kumar & Ms. Sudesh Kapur
- **Friendship Foundation, Ahmedabad [Community Service]**  
Dr. Mahendra & Ms. Jyoti Nanavati
- **Govt. Girls Middle School, Village Alduka (Mewat), Haryana [Upgrade of Educational Institution]**  
Dr. Raj & Ms. Padmashri Lad, Dr. Bhav Sharma
- **Govt. Senior Secondary School, Bhaee Rupa (Bhatinda), Punjab [Motivation of Students]** Dr. Bhav & Ms. Kaye Sharma
- **Govt. Sr. Sec. School, Katindhi, H.P. [Education]**  
Dr. Bhav & Ms. Kaye Sharma
- **Govt. Sr. Sec. School, Kataula, H.P. [Education]**  
Dr. Bhav & Ms. Kaye Sharma
- **Innerwheel Club, Unnao, UP [Community Service]**  
Sh. Sikandar Tuli
- **Jain Swetamber M.V. Mitra Sangh, Ahmedabad, Gujarat [Community Service]** [Dr. Mahendra & Ms. Jyoti Nanavati, Sh. Pankaj & Ms. Rupa Nanavati
- **Jeevan Prabhat Children's Home Pondicherry [Education]**  
Sh. Joginder & Ms. Meera Kundra
- **Jeevantirth, Gandhinagar, Gujarat [Community Service]**  
Dr. Mahendra & Ms. Jyoti, Sh. Pankaj & Ms. Rupa Nanavati,
- **Kanchan Foundation, Bhavnagar, Gujarat [Community Service]** Dr. Anop & Ms. Renuka Vora
- **Manav Kalyan Trust, Navsari, Gujarat [Community Service]**  
Dr. Mahendra & Ms. Jyoti, Sh. Pankaj & Ms. Rupa Nanavati,
- **NIT Hamirpur Literacy Mission, H.P. [College Education of Disadvantaged Youth]**  
Dr. Amrit & Ms. Shashi Chadha, Dr. Bhav Sharma
- **Sh. O.P. Soni Charitable Trust, Jagraon, Punjab [Community Service]** Sh. Ashok & Ms. Sanju Soni, Sh. Ashok & Ms. Usha Sachdev
- **OSDAV School, Kaithal, Haryana [Motivation of Students]**  
Ms. Manju Chexal
- **Parisram Parimal Trust**
- **Polio Foundation, Ahmedabad [Health Services]**  
Dr. Mahendra & Ms. Jyoti, Sh. Pankaj & Ms. Rupa Nanavati
- **Pratham Mysore, Karnataka [Literacy]**  
Sh. Arun & Ms. Padma Cariappa, Family and Friends
- **Punjab University, Chandigarh [Scholarships]**  
Chem. Eng. Class of 1969 Alumni c/o Dr. Bhav Sharma
- **Sh. Raj. Adhyatmik Sadhana Kendra, Koba, Gujarat [Community Service]** Dr. Mahendra & Ms. Jyoti Nanavati, Dr. Bipin & Ms. Kalpana Shah
- **Rotary Club, Ahmedabad [Community Service]**  
Dr. Mahendra & Ms. Jyoti Nanavati
- **Sankara Eye Foundation, USA [Health Services]**  
Sh. Joginder & Ms. Meera Kundra
- **Satam Vibhag School, Ahmedabad [Education]**  
Sh. Ramesh & Ms. Jyoti Patel & Family
- **Seva Bharti, Abohar, Punjab [Community Service]**  
Sh. P.K. & Ms. Suresh Malhotra & Family and Friends
- **SODHANA — Chipurupalli & Ramalingapuram, A.P. [Education]** Dr. Santosh Chokhani, Dr. Raj & Ms. Padmashri Lad, Dr. AJ & Ms. Thankamma Poulouse, Dr. Jay & Ms. Shashi Shetty, Dr. Manoj & Ms. Maneesha Shrivastav, Sh. Ashok & Ms. Darshan Mehan, Dr. Bhav & Ms. Kaye Sharma
- **SOS Children's Home, Rajpura, Punjab [Children without Family]** Sh. Kumar & Ms. Sudesh Kapur, Sh. Joginder & Ms. Meera Kundra, Dr. Raj & Ms. Padmashri Lad, Sh. Ashok & Ms. Darshan Mehan, Dr. Ashok & Ms. Usha, and Ms. Sucheta Sachdev, Dr. Bhav & Ms. Kaye Sharma
- **UNICEF, USA [Children's Rights]**  
Sh. Joginder and Ms. Meera Kundra
- **Sri Vankaner Kelavani School, Ahmedabad [Education]**  
Sh. Ramesh & Ms. Jyoti Patel
- **Arya Girls High School, Bhatinda, Punjab [School Upgrade]**  
Dr. Krishan and Dr. Vimal Goyle
- **Shmt. Dwarki Devi INSAT Vidya Mandir, Hoshiarpur, Punjab [Education]** Sh. Surinder & Ms. Nirmal Maheshwary & Family
- **Govt. Schools in the Banbhouri, Dhuri area [Education]**  
Dr. Sudershan Bhateja
- **Friendicoes of SECA, New Delhi [Animal Welfare]**  
Ms. Aruna Marathé
- **Arpana Trust Foundation, Karnal, Haryana [Women Empowerment]** Dr. Nirmala Bidani
- **DISHA, Bareilly, UP [Handicapped Children]**  
Sh. Rakesh & Ms. Geeta Kapur

## **BIOs of 2017-2019 INSAF Board of Directors**

**Dr. Ramesh Chandra Paliwal** (Chairman & President) retired from AT&T in December 2013, as Senior Project Manager and Senior Technical Architect. Ramesh was born in Kakore (U.P.). He obtained his Bachelor's in Mech. Eng. from Banaras Hindu Univ. (1964), MS in Mech. Eng. from Univ. of Minnesota (1968), and Ph. D. in Mech. Eng. from Rutgers Univ. (1979). After his MS degree, Ramesh returned to India and taught at G. B. Pant Univ., Pantnagar, as an Assoc. Prof. until 1974 when he returned to USA for his Ph. D. Ramesh did a post-doc year at UCLA and worked as a Systems Engineer in West Long Branch, NJ, until he joined AT&T in 1984.



Ramesh and his wife, Pratibha are long-time life members of INSAF and live in Ocean Township, NJ. Ramesh has previously served as an INSAF Exec for several years in every decade starting in 1981, including as President. Ramesh & Pratibha have sponsored several projects over the years through INSAF. They have also provided funding for the concept of INSAF matching funds for members who wish to start new projects. Ramesh and Pratibha have two children - son, Rajeev and daughter, Jaya. Rajeev and daughter-in-law Saloni (both INSAF Life Members) have two children - son, Kamron and daughter, Amara. Jaya is married to Shamir.

**Ms. Padmashri Lad** (VP Finance) is an accountant with the Christensen Fund, a Private Foundation located in San Francisco CA, which promotes Biocultural Diversity around the world. She enjoys conducting research and interpreting data to support financial decision-making. Padmashri earned her B.Sc. from Fergusson College in Pune, India. She also earned an MBA from the Institute of Management Development & Research in Pune. Padmashri and her husband Dr. Raj Lad are long-time Members of INSAF.



**Santosh Chokhani** (VP Communications) is a past President and Executive Committee member of INSAF. Currently, he is the Co-Editor of the Newsletter along with Bhav. Santosh likes to volunteer his time to help the society and people do better. Santosh was born in Laxmangarh (50 miles from Jaipur, Rajasthan) and came to the U.S. in 1970 after obtaining his Bachelor's in Electrical Eng. from the University of Bombay. During 1970-1975, he was at Rutgers University, New Brunswick, where he earned a Ph.D. in Electrical Eng. and Computer Science. Since 1975 Santosh has worked in the information technology and information security fields, including founding two information security companies. Santosh also volunteers to tutor low-income high school students. Santosh has a daughter, Natasha.



**Dr. Vimal Goyle** (Director) practiced OB/GYN in Wichita, KS for over 35 years. In January 2014, she and her husband Dr. Krishan Goyle, who is a cardiologist, moved to New York. They have two sons, Sanj and Raj, both lawyers by education. Sanj is in Business and is a CEO of Finxera. Raj (an INSAF Life Member) is in Politics and started his own company in 2015.

Vimal went to Govt. Medical College, Patiala. In the U.S, she went through progressive residency training in Obstetrics and Gynecology in Rochester, NY, and passed the certification examination to practice as an OB/GYN. She was in solo private practice in Wichita from 1976 to 2014. She also worked with several non-profit organizations in Wichita. The reason for her move was to be close to her family so that she can spend time with her two granddaughters. Dr. Goyle works part time as an outpatient gynecologist for the New York Health Trade Council. She and Dr. Krishan Goyle became life members of INSAF in 2009.



**(BIOs of 2017-2019 INSAF Board of Directors continued on the next page)**

**Joginder Kundra** (Director) came to the US in June 1971 and met Bhavender Sharma, Santosh Chokhani and Ashok Mehan (an INSAF Co-Founder and Life-Member) on day - 1, as he took shelter with them in the early days, without knowing any of them prior to being in the US. He has been associated with INSAF for more than thirty years and has seen INSAF evolve over time. He embraced INSAF as it makes us think that without the college education bestowed upon us by India with its very limited resources, it would not have been possible for us to be what we are today. He graduated in Mech. Eng. from RIT, Jamshedpur in 1967, and obtained a Masters in Mech. Eng. from Rutgers University. Joginder has been associated with Oil & Gas since 1979. Having spent 30 years with Mobil Oil & Exxon Mobil, and 10+ years in international consulting, Joginder has had a very enriching experience and exposure to the culture of over 35 countries. His family includes: wife Meera, son Rajan & his spouse Anjali, son Monish and his spouse Minal, daughter Nina, and five grandchildren. He has been involved with a few charitable organizations, with the only purpose being, "Give education to those who may not get it otherwise". He believes that education is the best gift we can provide. Besides INSAF, Joginder has been a Co-Founder of Jeevan Prabhat, Pondicherry, India ([jeevanprabhat.org](http://jeevanprabhat.org)), home to 45 children, constructed after the 2004 tsunami.



**Harsha** (Director) is the President and CEO of TransCloud Networks, and a former INSAF Exec. He has over 30 years' experience in various aspects of communications spanning R&D, product development, and senior technical management functions. During a 15 year stint with Bellcore/Bell Labs, he won several honors including Distinguished Member of Technical Staff. He was the Co-founder and CTO of VPISystems, a company dedicated to network and service optimization. At VPISystems he was responsible for providing technical direction, advanced development and lead customer engagement. At Johns Hopkins University/Applied Physics Labs, he made significant contributions to Defense R&D, first as Chief Scientist in charge of network management strategies, and then as head of the Systems and Information Sciences Research Department. He has over 30 patents and more than 100 publications and has been an invited speaker and session chair at leading conferences around the world. Harsha has a Ph. D. (EE) from the University of Southern California, and a B.Tech. (EE) from the Indian Institute of Technology, Madras.



**Padma Tatta Cariappa** retired in 2011 as Associate General Counsel of Macy's, Inc., formerly Federated Department Stores, Inc. following a 23-year tenure with the Company. Prior to joining Macy's, Padma was an associate lawyer with leading law firms in Chicago and Cincinnati. Padma graduated from The University of Bombay Law College in 1977, and came to the US immediately thereafter to study at The Harvard Law School. After gaining an LLM degree from Harvard in International Law, she worked in Chicago as an Associate with Sonnenschien Carlin Nath and Rosenthal. Marriage in 1980 took Padma to Cincinnati where, after brief stints at local law firms, she joined Macy's. As an SEC and Transactions lawyer, her portfolio at Macy's included all SEC, mergers and acquisitions, divestitures, technology and credit filings and transactions. In the sunset years of her career at Macy's, she was also principally responsible for the Compliance and Ethics Program of Macy's. Padma retired early from Macy's in order to join her husband in directing their energies towards social causes. She served on the Board of The Ronald McDonald House in Cincinnati for a few years. Padma and her husband maintain a home in Mysore and are strong supporters of the Mysore Chapter of Pratham, India. Padma is married to Arun Cariappa (M. A. Cariappa), an Engineer, who co-founded and owned a software company. They have two daughters, Priya and Shanthy. Priya and her husband, both graduates of Columbia Law School, work for the US AID mission of the US State Department in South Africa. Shanthy, a graduate of the Ohio State University College of Dentistry, practices in Rhode Island. Her husband, also a lawyer, works for Oracle.

