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# I N S A F

INDIAN SCHOOLS ALUMNI AND FRIENDS NEWSLETTER

### **INSAF NEW PROJECTS AND AN INTERIM SNAPSHOT IN 2018**

As this issue of the Newsletter goes to its modern avatar of the press, we can report that the largest projects of the previous year look positioned to maintain their leadership in 2018 as well.

Kanchan Foundation, the top recipient among all the projects in 2017, has received \$52,506 so far this year — thanks to the efforts and generosity of Anop Vora, Chandra Vora, Neal Vora and other family members and friends, (please see a report on Page 2). Divya Deepa Trust, which operates Kaliyuva Mane (please see Page 4 for more) and which was the second largest recipient last year, has received \$37,750 in 2018 — thanks to the terrific efforts of Joginder Kundra, Harshavardhana, and several other supporters of the program.

Several new initiatives should be noted. One is aimed at mainstreaming of children in high poverty in Orissa (aka Odisha). Please see Page 6 for details. Another initiative has taken up the 4-year Nursing College education of a young lady from Kerala (please see Page 5 for more).

Although additional information is not available, INSAF Members Bhim and Hemlata Bhakoo have initiated a project at Sambalpur University in Orissa. A \$3,380 grant has been made for a scholarship there. Another initiative involved grants totaling \$1,000 on behalf of INSAF Member Aruna B. Marathe for the care of dogs and other animals. In another new initiative, long-time donor Sikander Tuli is starting to support three rural schools with \$460. INSAF Members Surinder & Nirmal Maheshwary are repositioning their efforts in service to society with a grant of \$2,400. We hope to report on these in the future.

Volunteers are invited for the INSAF Board — please see Page 6.

We should note the dormant projects (see Page 8). If you see your project listed on Page 8 but forgot to support it, there is still time. For any new projects you wish to support but have some questions on how to implement, please send an email to the editor at sharma7336@gmail.com. If you no longer intend to support a project on Page 8, please let us know so we can update the list.

Here is wishing each of the INSAF members and your extended families a very happy holiday season and a great year in 2019.

### THE KANCHAN FOUNDATION UPDATE

The Kanchan Foundation is a charitable foundation based in Mumbai and started more than 25 years ago by INSAF member Shri Anop Vora and his brothers. It was formally set up in 2010, and its operations are being conducted in India by a team of selfless volunteers led by Khanti Vora and his family members and relatives in compliance with the rules and regulations of the Indian Government.

During 2017-18, the Foundation carried out the activities described below.

In the education area, about \$18,500 was spent during 2016-17. Some of the highlights are as follows:

- More than 200 students ranging from primary classes to professional college level from Mumbai,
   Ahmedabad, Bhavnagar, Jamnagar, Rajkot and other places were awarded scholarships of varying amounts for their educational expenses.
- A donation was made for uniforms of the underprivileged students In Shri Raj Educational Center, Raj Nagar (Raigarh, Maharashtra).



The photo above is from a function during 2017-18 to distribute notebooks and other materials to students.

 Notebooks, pencils, ball point pens, drawing books, water bottles, etc. were distributed among students from Pachhegam (Valbhipur Taluka), Dediyapada, Bhavnagar, Ahmedabad, Jamnagar, Rajkot in Gujarat, and Mumbai.

- Funding was provided to a hostel/ashram in Dedhiyapada, Gujarat, to establish and furnish a new library with steel cupboards, chairs, tables etc.
- Funding for a water cooler and for science kits was provided to the SPRI Jain Kanya Shala Trust, Ghatkopar, Mumbai.
- Assistance for medical treatment was provided to over 70 individuals.
- In Pachhegam, Gujarat, a Chaas Kendra (buttermilk center) was set up where on average, daily 200 families were given buttermilk during the summer of 2017. Wheat, oil, jaggery, and basic items were given to more than 100 people, three times a year. Household necessities like sugar, tea, etc. were provided to widows, and monetary relief was provided to nearly 50 families.

During 2017, Shri Anop Vora, family & friends sent a total of \$89,920 for the Kanchan Foundation — the largest amount contributed in the 47 year old history of INSAF, besting their own record from 2016. They have a number of significant projects planned for 2018-19. What an outstanding example of giving back.

# INSAF INSTITUTES STUDENT MEMBERSHIP FOR USA HIGH SCHOOL/COLLEGE STUDENTS

High School /College/University students in the United States can now avail of a special INSAF membership. The Student Membership comes with the following features:

- The student is to make a one-time donation of \$10 (\$15, if married) to any INSAF project of his/her choice for a membership as long as he/she is a fulltime student.
- If a Student Member starts an INSAF approved education related project in India, agreeing to the normal expectations from all INSAF projects, he/she would get a 1:1 match of up to \$1,000 from INSAF depending on the availability of funds. All projects are expected to be implemented without discrimination on the basis of religion or caste or region. All Project Leaders are expected to tNSAF's due diligence requirements.

Please inform of this opportunity to any student who may be interested in contributing to the education of the underprivileged in India. The student is welcome to write to sharma7336@gmail.com with any questions.

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### **PRATHAM MYSORE**

Support for child literacy through Pratham Mysore by Sh. Arun and Ms. Padma Cariappa has been one of INSAF's steadiest and exemplary projects. It has been among the top in our "Honor Roll" for 10 straight years now. Arun & Padma personally also regularly spend time with Pratham Mysore. Here is an update on how they have directed their efforts during the past year.

National Merit-Cum-Means Scholarship (NMMS):

Since 2008, India's central government has had a National Merit-Cum-Means Scholarship (NMMS) program which awards Rs. 500/month to encourage children from economically weaker families to study in Classes 9-12 instead of dropping out after 8th. The award is made based on an exam conducted by students' respective state governments.

One of the programs supported by the Cariappas and their friends is to provide coaching to rural students to help them succeed in the NMMS exam. One such coaching program was conducted in Gundlupete, Karnataka, about 36 miles south of Mysuru. Students were provided study materials for both the General Mental Ability Test and the Scholastic Aptitude Test, and then were provided an opportunity for a mock test. The great news is that 8 of the top 10 students selected in the district were from the Pratham coaching program.





Jeevan M M	Anushree C
Chamaraja Nagara	Gundlupete
1 <sup>st</sup> Rank	2 <sup>nd</sup> Rank





Manoj Kumar K P	Nirupama	
Gundlupete	Gundlupete	
3 <sup>rd</sup> Rank	5 <sup>th</sup> Rank	

Activity Resource Center:

Under this program, activity-based science workshops and science fairs are organized with the aim to stimulate scientific curiosity among Class 6-8 students. During the past year, the program reached out to 300 children in 6 schools.



### ONLINE AND MATCHING CONTRIBUTIONS TO INSAF

Some of you already know that one may contribute online to INSAF through PayPal. At INSAFWEB.ORG, there is a button at the top of the home page which says "DONATE" via PayPal. This option has the advantage of convenience — you are all done with just a few clicks anytime 24/7. No need to write and mail a check. The flip side is that although 100% of your contribution is tax deductible, a fee will be deducted by PayPal. In most cases, about 97.5% of the funds will be available for your project.

Does your employer have a charitable contribution matching program? Examples of those which already have matching employee contributions for INSAF are: AT&T, Exxon Foundation, Gap, Google, Macy's, McGraw Hill, The Christensen Fund, and Tyco. Congratulations to all those who have successfully accomplished this match from their employers — thus doubling the funds they can use to help those in need.

### PLEASE INTRODUCE INSAF TO OTHERS

As an FYI, recent years see only 1-2 new families join INSAF each year. Please introduce INSAF to others who may be interested in supporting the causes of education and community development in India. If you have an idea on how the rest of us can do a better job of bringing new members onboard, please drop an email to the editor.

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### **DIVYA DEEPA TRUST / KALIYUVA MANE UPDATE**

Kaliyuva Mane is a residential school, located near Mysuru, run by the Divya Deepa Trust. Kaliyuva Mane is dedicated to helping "out-of-the-system" children (those who, due to poverty or other circumstances, drop out of school) get educated and become self-sufficient, mainstream citizens.

INSAF Project Leaders for this project are Board Members Dr. P. Harshavardhana and Sh. Joginder Kundra. In addition, Board Member Ms. Padma Tatta Cariappa has been teaching English to the children at Kaliyuva Mane via Skype since December 2017.

The goal in recent years has been to convert Kaliyuva Mane to a fully residen al school, since practically all the kids come from extremely poor and o en broken families which don't provide a conducive environment for a growing child. Phase 1 of this infrastructure, to construct a dormitory for boys and caregivers with accommodation for 72 children, was completed earlier this year.



Boys Dormitory after Phase 1

The first part of Phase 2, to expand the girls' dormitory to accommodate 32 girls from the current 10, got started in Summer 2018.

As of early September 2018, the project sponsors have sent \$37,750 but more funding is needed for further infrastructure development. During the India fiscal ending 31 March 2018, about 67% of the INSAF funding went towards infrastructure development and the rest for the Kaliyuva Mane operational support.

Kaliyuva Mane has a great track record of helping turn around children who would otherwise have had neither the interest nor the opportunity to succeed in their education. In the exam results declared in May 2018, 6 out of 7 children cleared the 10th std examinations in English Medium. Two children have scored more than 60% marks. Even the 7th child passed in all the subjects except one.

In fact, since 2010, 45 out of 47 children cleared the 10th std examinations in English Medium.





Two of the youth from last year's 10th standard batch Roopa, daughter of a daily laborer, cleared the 10th exam with 45% marks and has joined a nursing course. Dharmesha, fatherless and son of a provision store worker mother, cleared the 10th exam with 61% marks.

Basavaraju, a rural school dropout who completed 10th standard in 2016 and is currently taking vocational education in an Industrial Training Institute, has secured a placement in BOSCH under Trade Apprenticeship Training.

Sh. Ananth Kumar, the Founder of Kaliyuva Mane delivered a TEDx talk on the model of 'Kaliyuva Mane' [ https://www.youtube.com/watch?v=KLFQqaXRVi4

### STARTING A NEW PROJECT: SENDING FUNDS TO AN ORGAIZATION IN INDIA

You may have wondered which types of organizations in India are eligible to receive funds through INSAF. With the caveat that this is not a comprehensive guideline, a few points to keep in mind are as follows:

- Are you thinking of helping an official school, college or university? Yes? You have a green light.
- Are you thinking of helping a trust or a non-profit
  which works to help the disadvantaged without any
  discrimination of caste or religion? Yes? You have a
  green light if the answer is a yes to the following:
  - Is the trust/non-profit registered with a branch of the local, state, or central government?
  - Does the trust/non-profit have an FCRA (Foreign Currency Registration Act) approval?

Don't feel like getting into such details? No worries. The real thing is you want to give back and help the disadvantaged in India. Just send an e-mail to the Editor at Sharma7336@gmail.com or to the VP Finance at Padmashri\_Lad@hotmail.com.

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### ROTARY EYE INSTITUTE, NAVSARI, GUJARAT

INSAF members Sh. Ramesh & Ms. Jyoti Patel and their friends have been strongly active in several projects in recent years. Among those projects during 2017-18 has been the support of eye care for the poor provided through the non-profit Rotary Eye Institute (REI), Navsari, Gujarat.

The REI conducted an eye camp on January 28, 2018 at Vesma Village, about 12 km north of Navsari. Some 450 patients were examined at the eye camp, where about 20 professionals from the REI spent nearly 6 hours. As a result of the eye examinations, about 75 people may go for a cataract operation, and over 20 patients were advised to come to the REI for further testing and evaluation. Free prescription glasses were provided to those who needed them.

Ramesh & Jyoti personally attended the eye camp at Vesma and were impressed with the professional way in which the eye camp was organized and administered.



Photo from the Jan 28 eye camp at Vesma, Gujarat

# ગુજરાતના અમેરિકામાં વસેલ મિત્રોના સોજન્યથી Indian Schools Alumni and Friends રોટરી આઇ ઇન્સ્ટિટ્યૂટ, દુધિયા તળાવ, નવસારી

A portion of the poster by the Rotary Eye Institute announcing the Jan 28 eye camp at Vesma, Gujarat

### ANIMAL AID UNLIMITED, UDAIPUR, RAJASTHAN

INSAF Member Aruna B. Marathe has been supporting the cause of stray animal care for many years. This year, Aruna has contributed \$600 to a new organization, Animal Aid Unlimited, which works in Udaipur, Rajasthan.

Animal Aid Unlimited was founded by Erika, Jim, and Claire Abrams-Myers, who are from the Seattle area. Since 2002, they have been living in Udaipur, with a mission to help injured animals from the streets of Udaipur. They started with just one veterinarian and a total staff of 4, and currently have about 50 staff and volunteers on a rented, 4-acre facility which provides care to about 400 animals.

The major activities of Animal Aid Unlimited are:

**Street Animal Rescue**: emergency rescue service for street animals—dogs, cows, donkeys, birds, and cats. On any given day, they treat around 150 recovering animals.

**Sanctuary**: care of animals permanently disabled from accidents, or fragile or blind, or those in need of long-term medical care. Permanent sanctuary has been given to over 150 dogs & 40 cows and bulls left to die on the street.

**Spay & Neuter**: a street dog birth control program to help prevent future problems for both female and male dogs.

**Outreach & Education**: information provided to people across the city about what to do if they see an animal that needs medical help.



Erika, Jim and Claire Abrams-Myers (above)
A Rescue Operation in-Progress (below)



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### **RUCHIKA-INSAF SCHOOLS, ORISSA**

Eight INSAF families have teamed up to start a new project proposed by one of them earlier this year.

You may have noticed poor children roaming about on and near railway stations in India. Pritinder Singh Arora knew that Bhubaneswar, Orissa based Ruchika Social Service Organization (RSSO), founded by a late aunt of his wife Maninder, had previous experience in trying to get some of such children into regular schools.

INSAF and RSSO have recently joined to operate two Ruchika-INSAF Schools/Centers: the Ruchika-INSAF Platform School, Bhubaneswar and the Ruchika-INSAF Education Center at Paradeep. The aim is to get children in poverty admitted to a regular government school and, if such children are attending school, then helping them cope in school. Because of the family situation (or lack thereof) of these children, coping in school is a significant challenge and most drop out of school in 4th or 5th class. Other sponsors are: Arun & Padma Cariappa, Santosh Chokhani, Krishan & Vimal Goyle, Joginder & Meera Kundra, Raj & Padmashri Lad, Ramesh & Pratibha Paliwal, Bhav & Kaye Sharma.



## A session at the Bhubaneswar Railway Station. A Ruchika-INSAF School banner is in the background

The Bhubaneswar site began operation in June 2018. Within 2 months, out of the 20-30 children attending, 8 children have been successfully admitted into a nearby regular school. If we consider the professions of the parents of those 8 children, 2 are laborers, 5 are ragpickers, and 1 is a beggar. One can only imagine the impact on the families if these children were to achieve a reasonable education instead of helping in their parents' current work as is the norm.



### Inauguration Ceremony of the Ruchika-INSAF Education Center, Paradeep, Orissa

The Ruchika-INSAF Education Center at Paradeep began operating in July 2018. This Center's goal is to substantially reduce or eliminate the drop-out rate of the children from the Bauriapalanda slum area. However, storms and a very heavy rainfall has flooded the slum area where the sessions were being held. Almost everything in the area is in a survival mode. Many children and adults are having health problems. The Center operations are halted until the flood waters recede. However, the part-time teachers are keeping in touch and trying to help the community to the extent they can.

### **INVITING VOLUNTEERS FOR INSAF BOARD TERM 2019-2021**

A new 2-yr term begins Feb 1, 2019 for the INSAF Board. Any INSAF member meeting the following criteria is warmly requested to volunteer to serve on the Board:

- Current or former INSAF Project Leader or Sponsor
- Interested in introducing INSAF to like minded people outside INSAF
- Willing to spare 2-3 hrs per month for INSAF

All Board meetings are held by a teleconference—thus, one may participate in the meetings from anywhere in the US. Best is to self-volunteer but if nominating another member, you must obtain the nominee's consent in an e-mail before nominating.

Interested persons are requested to please contact Bhav by December 10 at sharma7336@gmail.com.

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### **2018 CONTRIBUTIONS**

Here is a menu of project-types for you to consider for your 2018 contribution. Broadly, INSAF projects are in the areas of education, community development, and community service (please see Page 8 for specific recent projects). Please print the sheet below, 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 the INSAF colleagues will be in touch.

	Your Choice	Your 2018 Contribution	Type of Project	Additional Information
1		\$	Community Development	Build some durable facility or service of long- term recurring value to a community
2		A \$ B\$ C\$	Education  A. Teacher Staff Support  B. Sponsor a specific student  C. Grant to a school for scholarships, books, or incentive awards	Respective examples:  Stipend for volunteers at a school  Help a specific student from a poor family or at an orphanage (several years commitment.  Make a grant to a school for operations or tuition/books/scholarship for students as an incentive to perform better or to
3		\$	Community and Health Services	Fund needed services for the poor
4		\$	Women's Empowerment	Fund some program which aims to help women
5		\$	Literacy Improvement	Fund efforts to increase literacy
6		\$	Hunger Alleviation	Fund food services for the poor
7		\$	Animal Welfare	Grant funds for care of stray animals in major urban centers
8		\$		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 or \$10/Single Annual-Membership				
NAI	ME(S) & AD	DRESS	PHONE E-MAIL	
TOTAL TAX DEDUCTIBLE CONTRIBUTION (payable to INSAF):  Federal Tax ID # 23-7338355.  Please mail your check and this sheet to:				

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Ms. Padmashri Lad, INSAF V. P. Finance, 137 Seagate Drive, San Mateo, CA 94403

**INSAF PROJECTS:** Recent projects and Leaders/Coordinators are listed below. More information may be obtained through the Editor. Kindly do let the Editor know of any errors and omissions including any corrections to the listings below.

- Adivasi Unnati Mandal, Mumbai [Community Service]
   Dr. Mahendra & Ms. Jyoti Nanavati
- Arpana Trust Foundation, Karnal, Haryana [Women Empowerment] Dr. Nirmala Bidani
- Arya Samaj, Unnao, UP [Education]
   Sh. Sikandar Tuli
- Balabhavan Nazareth Student Support, Paduapuram, Kerala [College Education of Specific 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
- Bhulpur Shiksha Samiti, Dist. Etawa, UP [Education]
   Sh. Satyendra Chaudhari
- Dardionu Rahat Fund, Ahmedabad [Community Service]
   Dr. Mahendra & Ms. Jyoti Nanavati
- DECC Trust Saraswati Vidyalam, Engandiyur, Kerala
   [Community Dev & Education]: Sh. K. Vasudevan & Friends
- DISHA, Bareilly, UP [Handicapped Children]
   Sh. Rakesh & Ms. Geeta Kapur
- Divya Deepa Charitable Trust, Mysore, Karnataka
   [Community Dev & Education] Dr. P. Harshavardhana, Sh. Joginder Kundra, and Friends
- Ekal Vidyalay [Literacy]
   Sh. Joginder & Ms. Meera Kundra,
- Friendicoes of SECA, New Delhi & Animal Aid Unlimited,
   Udaipur, Rajasthan [Animal Welfare] Ms. Aruna Marathé
- Govt. Girls Middle School, Village Alduka (Mewat), Haryana
   [Community Dev] Dr. Raj & Ms. Padmashri Lad
- Govt. Senior Secondary School, Bhaee Rupa (Bhatinda),
   Punjab [Motivation of Students] Dr. Bhav & Ms. Kaye Sharma
- Govt. Sr. Sec. Schools, Kamand & Kataula, H.P. [Education]
   Dr. Bhav & Ms. Kaye Sharma, Sh. Sikander & Ms. Kamlesh Tuli
- Innerwheel Club, Unnao, UP [Community Service]
   Sh. Sikandar Tuli
- Jeevan Prabhat Children's Home, Pondicherry [Community
   Dev] Sh. Joginder & Ms. Meera Kundra
- Jain Swetamber M.V. Mitra Sangh, Ahmedabad, Gujarat
   [Community Service] [Dr. Mahendra & Ms. Jyoti Nanavati,
   Sh. Pankaj & Ms. Rupa Nanavati
- Jeevan Jagruti Trust, Ahmedabad [Community Service]
   Sh. Anop Vora
- Kanchan Foundation, Bhavnagar, Gujarat [Community Service] Dr. Anop & Ms. Renuka Vora Families
- Maheshwary Charitable Trust, Hoshiarpur, Punjab
   [Community Service & Education] Sh. Surinder & Ms. Nirmal Maheshwary & Family

- Manav Kalyan Trust, Navsari, Gujarat [Community Service]
   Dr. Mahendra & Ms. Jyoti, Sh. Pankaj & Ms. Rupa Nanavati,
- Mother Theresa Home for Children, Ambala Cantt, Haryana [Hunger Alleviation] Sh. Kumar & Ms. Sudesh Kapoor
- Nepal Primary School Construction ([Community Dev] About 36 INSAF Families
- NIT Hamirpur Literacy Mission, H.P. [College Education of a specific Disadvantaged Youth] Dr. Amrit & Ms. Shashi Chadha, Dr. Bhav & Ms. Kaye Sharma
- Sh. O.P. Soni Charitable Trust, Jagraon, Punjab [Medical Services] Sh. Ashok & Ms. Sanju Soni, Dr. Ashok & Ms. Usha Sachdev
- OSDAV School, Kaithal, Haryana [Motivation of Students]
   Ms. Manju Chexal
- Panjab University, Chandigarh [Motivation of Students]
   Chem. Eng. Class of 1969 Alumni & Bibi Amrit Kaur
   Scholarships c/o Dr. Bhav Sharma/Sh. Pritinder Singh Arora
- Parishram Parimal Trust, Ahmedabad [Community Services]
   Dr. Mahendra & Ms. Jyoti Nanavati
- Pratham Mysore, Karnataka [Literacy]
   Sh. Arun & Ms. Padma Cariappa, Family and Friends
- Sh. Raj. Adhyatmik Sadhana Kendra, Koba, Gujarat
   [Community Service] Dr. Mahendra & Ms. Jyoti Nanavati,
   Dr. Bipin & Ms. Kalpana Shah
- Sankara Eye Foundation, USA [Eye Care Services]
   Sh. Joginder & Ms. Meera Kundra
- Satem 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 Ramalingapuram, P'valasa A.P. [Community Dev, Women's Empowerment,& Education] Dr. Santosh Chokhani, Dr. Gopal & Ms. Shibani Ghose Chotani, Dr. Krishan & Dr. Vimal Goyle, Sh. Joginder & Ms. Meera Kundra, Dr. Raj & Ms. Padmashri Lad, Dr. AJ & Ms. Thankamma Poulose, 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 [Education of Specific Children] Sh. Kumar & Ms. Sudesh Kapur, Sh. Joginder & Ms. Meera Kundra, Dr. Raj & Ms. Padmashri Lad, Sh. Ashok & Ms. Darshan Mehan, Dr. Ashok & Ms. Usha with Ms. Sucheta Sachdev, Dr. Bhav & Ms. Kaye Sharma
- SUN Charitable Trust, Ahmedabad [Female Education]
   Sh. Bipin Shah
- Sri Vankaner Kelavani School, Ahmedabad [Education]
   Sh. Ramesh & Ms. Jyoti Patel
- Vishwa Gujarati Samaj Women's Wing, Ahmedabad
   [Scholarships] Dr. Mahendra & Ms. Jyoti Nanavati

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