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I N S A F

INDIAN SCHOOLS ALUMNI AND FRIENDS NEWSLETTER

INSAF PROJECT EFFORT A NEW HIGH IN 2018

Congratulations to everyone associated with INSAF for posting in 2018 the highest total of collective project effort in INSAF's 48 year history. This follows the previous best effort in 2016, and the 2nd best in 2017. Our spirit of "giving back" remains strong.

The total project effort in 2018 was at \$228,675 which is a 20% increase from the \$190,875 in 2017 (Ref. Page 3). For perspective, our previous best in 2016 was \$213,671, indicating a strong project effort during the 3-year period of 2016-18.

Page 5 has our "Project Honor Roll" for 2018, which shows what the specific projects were in 2018. The *number* of projects, which indicates "breadth", was 25 relative to 20 in 2017. The *median* amount per project can be taken as an indicator of depth. The median dollars per project in Yr 2018 was \$2,500, up from \$2,000 last year.

Of course, each project is unique in how it makes a difference, and numbers provide only a partial perspective. Please see the descriptions of various projects in this and other INSAF Newsletters for more on how our colleagues are giving back. Here are the types of causes our INSAF colleagues chose to support in 2018:

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
- Support for education of slum children
- Pre-school education of children from disadvantaged families
- College education of young women from disadvantaged families
- Funding for community services such as funding non-profit eye-care hospitals
- Incentivization of students to perform better academically
- Support of women's self-help groups
- Community health and medical services

Special congratulations to each of the Project Leaders and Sponsors/Donors for their successful effort in implementing the "give back" projects listed on Page 5. In 2018, Life Member **Chani Sra** made the largest single and perhaps the most unselfish donation to a project in INSAF history. The donation was made to Divya Deepa/Kaliyuva Mane project with which Chani Ji had no personal connection and one which happens to be located far from Chani Ji's native place.

If you have been thinking about how to start a new project to "give back", please drop a line to sharma7336@gmail.com. Please see if you can introduce INSAF to someone new in the coming months and explain how INSAF enables them to give back in his/her own way.

THANKS IN APPRECIATION FOR PROJECT CONTRIBUTIONS

Warm thanks to the following for their project contributions during 2018 (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.

- Sh. Pritinder Singh & Ms. Maninder Arora
- Dr. Prem & Ms. Raj Bajaj
- Sh. Anop & Ms. Vandana Bar
- Sh. Asok & Ms. Mitu Baral (& Exxon)
- Sh. Bhim & Dr. Hemlata Bhakoo
- Dr. Nirmala Bidani
- Sh. Pratap Singh Bhatt (Vanguard)
- Sh. Arun & Ms. Padma Tatta Cariappa (Bank of America)
- Dr. Santosh Chokhani
- Dr. Gopal & Ms. Shibani Chotani (directly in India)
- Ms. Avni Gandhi {& Western Asset Management}
- Dr. Om & Ms. Veena Garg
- Dr. Krishan & Dr. Vimal Goyle
- Sh. Harbans Lal & Ms. Shashi Gupta (Fidelity)
- Ms. Archana Johar
- Dr. Kakkaseril Family
- Sh. Kumar & Ms. Sudesh Kapur
- Sh. Neelakantappa Kotresha
- Dr. Homei A. Kasad
- Ms. Kristen Kumar (Sh. Vasudevan)
- Sh. Joginder & Ms. Meera Kundra (Exxon & Fidelity)
- Dr. Raj & Ms. Padmashri Lad (& The Christensen Fund)
- Sh. Rishi & Ms. Meredith Maheshwary
- Dr. Suneer & Ms. Laura Maheshwary
- Sh. Surinder & Ms. Nirmal Maheshwary
- Sh. Rishi Malhotra
- Ms. Aruna Marathe
- Dr. Soma & Dr. Parvathi Murthy
- Dr. Mahendra & Ms. Jyoti Nanavati
- Sh. Pankaj Nanavati (Fidelity)
- Sh. Kotresha & Ms. Michele Neelakantappa
- Dr. Ramesh & Ms. Pratibha Paliwal
- Ms. Jagruti Parikh
- Sh. Dilip Patel
- Sh. Jayantilal Patel
- Sh. Mahendra & Ms. Manu Patel
- Sh. Niteen Patel & Ms. Sara Plante
- Sh. Ramesh & Ms. Jyoti Patel (Schwab)
- Sh. Suresh Patel
- Dr. A.J. & Ms. Thankamma Poulouse
- Sh. Amit Prasad
- Sh. Keshaw & Ms. Saroj Prasad

- Sh. Anosh Raj
- Dr. Ashok & Ms. Usha Sachdev
- Dr. Sadhana Samant
- Sh. Ashok & Ms. Shobhana Shah
- Sh. Suken & Ms. Daksha Shah
- Dr. Bhav & Ms. Kaye Sharma (Fidelity)
- Sh. Vikram & Ms. Anu Sharma
- Sh. Vikram & Ms. Kevitha Shenoy
- Dr. Jairam & Ms. Shashikala Shetty
- Dr. Manoj & Ms. Maneesha Shrivastav
- Sh. H. Singh
- Sh. Chani Sra (Fidelity)
- Sh. Sikander & Ms. Kamlesh Tuli
- Ms. Neelam Varas
- Sh. Chandra & Ms. Nisha Vora (& Benevity, Fidelity)
- Sh. Anop & Ms. Renuka Vora
- Sh. Neel Vora (& Goldman Sachs)

Calcutta Rescue Needs Funds to Renovate 150 year Old Building

Calcutta Rescue (CR) provides free medical care, education and development, without discrimination, to the most disadvantaged people in Kolkata region (W. Bengal). In Kolkata, about 2.5 million people are estimated to be living on the streets or in slums. Calcutta Rescue was founded 32 years ago by Dr. Jack Pregor, a British medical doctor, who began providing medical care to the poor.

CR needs to renovate a 150 year old building (located next to the ancestral home of physicist Satyen Bose) which would serve up to 650 slum children. Services to over 300 children are currently being provided in a cramped, dark, smaller building in the area. The expected project cost is about Rs. 1 Crore (about \$150,000).

INSAF Members are requested to make a donation. In 2018, Joginder & Meera Kundra family made a \$1,000 donation to help with this effort.

The INSAF Project Leader for CR is new Life Member Sh. Asok Baral. General information on Calcutta Rescue is available at <http://www.calcuttarescue.org/>

Please write to sharma7336@gmail.com for more information.

WELCOME

A very warm welcome to our new Life Members in 2018-19:

- ♦ **Sh. Asok & Ms. Mitu Baral**, Princeton Junction, NJ
- ♦ **Sh. Bhim & Dr. Hemlata Bhakoo**, Miami, Florida
- ♦ **Dr. Jai Gopal & Ms. Santosh Bansal**, Warren, NJ

ANNUAL FINANCIALS: We continue our tradition of 43 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. A.J. Poulse** 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.

	2018	2017	2016
Opening Balance Jan 1	151,865.05	112,424.16	155,679.83
Receipts	360,914.21	230,331.91	170,721.59
Membership Dues & General Contributions	300.00	100.00	150.00
Project Contributions/Other	360,213.66	230,048.60	170,450.70
Interest Income	400.55	183.31	120.89
Expenditures	229,078.12	190,891.02	213,977.26
Projects & Related Expenses	228,675.08	190,875.00	213,670.80
Other -- Newsletter, Website, Mail, Banks	403.04	16.02	306.46
Closing Balance Dec 31	283,701.14	151,865.05	112,424.16

ONLINE AND MATCHING CONTRIBUTIONS TO INSAF

FYI — one can contribute online to INSAF through a Paypal account. 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 already matching employee contributions for INSAF are: AT&T, Exxon Foundation, Gap, Google, Macy's, McGraw Hill, The Christensen Fund, and Tyco. Congratulations and thanks to all those who have successfully accomplished the employer matching — thus doubling the funds that can be used to help those in need.

Supporting Education for the Disadvantaged — Malvi Charitable Trust Shantaba School, Gujarat

Sh. Ramesh & Ms. Jyotiben Patel Family and friends have been giving back by helping the disadvantaged youth with their education through the Malvi Educational & Charitable Trust based in Kukeri, Dist. Navsari, Gujarat. The Trust runs the Shantaba School, among its activities.

During 2018, a total of \$17,500 was sent to the Trust with

the goal of implementing the following projects at the Shantaba School, Kukeri:

- Help a target of 10 students for post-secondary higher education.
- Pay an additional stipend to teachers who were to teach the students at their hostel in evenings and on weekends
- Supplement the fund for feeding of all the students at the hostel
- Construction of a toilet block for the students



Students at the Shantaba School [Panku Jogari photo, Feb 2019]

Rameshbhai and Jyotiben visit Kukeri to teach and interact with the students as often as practical.

Capability Enhancement in Poverty Ridden Rural West Bengal — Nanritam, Purulia, W. Bengal

Nanritam, founded 2002, aims to fight poverty by providing health services and quality education, and by enhancing livelihood opportunities in three poverty ridden districts of rural West Bengal. Joginder & Meera Kundra initiated support for their work in 2017 with a \$1,500 donation to help the purchase of classroom desks and benches at Nanritam's Filix School, which served about 450 children in 2016-17 (Nursery to Class 6).

The Kundras also hosted a meeting at their home in May 2018 to introduce Nanritam volunteers to the then INSAF President Dr. Ramesh Paliwal, Board Member Dr. Harsha, and INSAF Members Pratibha Paliwal, Vinod & Kusum Kumar, and Asok Baral.

In 2018, the support from INSAF was expanded to \$7,500. About \$3,000 of this donation was used to fund cataract surgeries for 100 patients, a great value at \$30/patient. Some highlights about the patients:

- ◆ Gender ratio among the patients was 50:50.
- ◆ Youngest patient, Ganesh, was 34.
- ◆ Oldest Patient, Shibo, was 88.
- ◆ Median age 65, could be claimed by 18 patients

These operations were performed through Nanritam's LEF (Lokeshwarananda Eye Foundation) Hospital, which served over 118,000 patients and conducted 1,082 outreach camps during a recent fiscal year.

Among Nanritam's LEF Hospital's initiatives is to train the rural and tribal youth to deliver quality eye care in their own communities. As a reference, here are the donation levels required to sponsor such youth:

- ◆ Vision Technician: \$2,500 (one year course)
Vision Technician will aim to prevent, diagnose, and treat eye diseases
- ◆ Ophthalmic Nursing Aid: \$4,500 total (two year course)
The Nursing Aids will have adequate knowledge to provide complete nursing care to patients with eye disorders.

Please see Nanritam.org for more information re Nanritam.

Want to know about Projects Not Covered in this issue?

You might wish to check out the November 2018 Newsletter available at INSAFWEB.ORG for information on the following projects: The Kanchan Foundation, Divya Deepa/Kaliyuva Mane, Pratham Mysore, Rotary Eye Foundation, Animal Aid in Rajasthan, or Ruchika Social Service Organization, Orissa. If you wish to know about a project not covered in this or the Nov. 2018 Newsletter, please send an e-mail to the Editor at sharma7336@gmail.com.

New Project to be: Rejuvenate Panjab University Dept of Chemical Engineering Building



Alumni of the PU Chemical Engineering Department will recognize the building to the left. This may bring back fond memories of the carefree years of youth, but recent visitors can tell you that your beloved "chemical engineering department", one-time a crown jewel of the Campus, is in a sad state of repairs and needs your help. The entire structure is a living

monument to years of neglect by the power-that-be and presents a depressing image of the institute. The building badly needs a fresh coat of paint on the inside as well as outside, for which the university has no funds. Hence this new campaign.

The campaign will be carried out in two parallel parts: one here in North America and one in India. The target is to raise Rs. 70 lakh (about \$100,000) for the job as a combined total from the US via INSAF, and India. This figure is based on actual proposals received from multiple contractors from the Chandigarh region.

The INSAF Project Leader is new Life Member Dr. Jai Gopal Bansal, from the 1968 graduating class. Jai has already pledged \$5,000. The India effort is led by Sh. Ishwar Sahai of the '68 batch who has already pledged Rs. 5 lakh (about \$7,100). All alumni and the well-wishers in the USA are requested to write to either jaigb0@gmail.com or sharma7336@gmail.com for more information.

What a good way to give back upon the 50th anniversary of the 1968 and 1969 graduating classes. Please help.

P.U. Chem. Eng. Class of 1969 Scholarships

After much coaxing, good news arrives that the following students have been selected to receive the 2018-19 Class of '69 Alumni (funded by Class of '69) and Amrit Kaur Scholarships (by Pritinder Arora, also from the Class of '69).

Rajan Mishra, Shubham Kumar, Kashish Arora, Vidit Singh, Prem Ranjan

Although 6 scholarships of Rs. 20,000/yr are approved, the P.U. Finance rejected the name of a 6th student. The reason behind the rejection is not known at this time.

25 PROJECTS IN 2018 PROJECT HONOR ROLL

Our Project Honor Roll for the year 2018 is presented on this page. Congratulations to each of the project contributors and the Project Leaders. We know that your efforts to "give back" will make a much needed difference.

Our collective total number of projects (an indication of breadth) increased from 20 projects in Yr 2017, and 21 projects in 2016, to 25. The projects spanned 9 states of India, about the same as in the recent past. The locations for the projects in Yr 2018 are shown below. The median amount (an indication of depth) increased from \$2,000 in 2017 to \$2,500 in 2018.

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

If you wish to start a new project and would like some help with the logistics, please feel free to e-mail a note to the Editor at sharma7336@gmail.com.

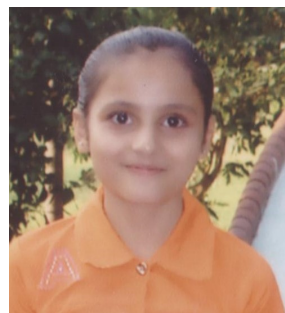
Rank Y18	Rank Y17	PROJECT	2018 \$ Level
1	1	Kanchan Foundation, Ahmedabad, Guj.	77,506
2	2	Divya Deepa, Mysore, Karnataka	55,750
3	8	Malvi Charitable Trust, Ahmedabad (Shantaba Vidyalaya, Kokeri, Gujarat)	17,500
4	3	Pratham Mysore, Karnataka	16,218
5	6	Rotary Eye Institute, Navsari, Gujarat	10,250
6	4	SODHANA — Chipurupalli, A.P.	10,050
7	13b	Nanritam, Purulia, West Bengal	7,500
8	10b	Sankara Eye Foundation USA	6,500
9	—	Ruchika Social Service Org, Orissa	4,900
10	13a	Jain Swetamber M.V. Mitra Sangh, Ahmedabad, Gujarat	4,100
11	—	Sambalpur University, Orissa	3,380
12	8	Balabhavan Nazareth College Student Support, Kerala	3,250
13a	—	Action Res. in Community Health & Dev (ARCH), Vadodra/Dharampur, Gujarat	2,500

Rank Y18	Rank Y17	PROJECT	2017 \$ Level
13b	10a	Ekal Vidyalay (Promote Literacy)	2,500
15	—	Manav Kalyan Trust, Navsari, Gujarat	1,250
16	—	Maheshwary Charitable Trust, Punjab	1,200
17	18	Sh. R. Adhyatmik Sadhana Kendra, Koba, Gandhinagar, Gujarat	1,100
18	—	Deenadayal Educational & Cultural Charitable Trust, Engandiyur, Kerala	1,001
19	—	Calcutta Rescue, W. Bengal	1,000
20	—	Animal India Trust, New Delhi	600
21	—	Friendicoes SECA Animal Trust, Delhi	400
22	—	All India Pingalwara, Amritsar, Punjab	200
23	—	S.R. G. Vikas Samiti School, Nagauri, UP	160
24	—	Arya Gram Vikas Samiti School, Rathora, UP	160

Success Story: Bharti Graduates with a BCA

In 2007, partial sponsorship for the education of 3 siblings at the SOS Children's village, Rajpura, Punjab, was picked up by Sucheta Sachdev, Joginder & Meera Kundra, Raj & Padmashri Lad, and Bhav & Kaye Sharma at a modest total of \$480/yr. The eldest was a bright girl named Bharti.

We are happy to report that Bharti graduated with a BCA (Bachelors in Computer Applications) degree with 62%.



Bharti (2007)



Bharti (2018)

Bharti is now taking a pre-exam coaching course for the Staff Selection Commission examination for officer level government jobs, taken by 1.5 m in 2016 [Wikipedia. Org].

INSAF Members Fund Nursing Degree of Two Young Women in Kerala

One is the daughter of a coolie and a homemaker; the other is the daughter of an auto rickshaw driver and a helper in a small shop. Yet, the two young ladies had completed their 12th grade with science subjects — thanks to their parents' support and hard work, the Governments of Kerala & India, and their own efforts.

The young ladies did not know each other but each wanted to study Nursing at private colleges in Kerala and had good enough marks to get admission into those colleges. But what about money!

Navya approached one branch of the Sisters of Nazareth for help, and Aleena approached another nearby location. The Sisters of Nazareth in turn approached INSAF, given past such projects with INSAF. Several INSAF members made a 4-yr commitment to help Navya and Aleena in 2017-18 with about \$3,200/Year.

An excerpt from a Dec 2018 letter from Navya is below:

I paid fee of second year course. I am thankful to you for your financial support and prayers. Now, I study well and I practice in clinics. You should pray for my studies. I and my family also pray for you.

Aleena also wrote in Dec 2018. Excerpt below:

"we are 50 students, all girls in the 1 year. Our subjects are 1) Nursing foundation 2) Anatomy 3) Psychology 4) physiology 5) Nutrition 6) Bio-chemistry 7) Microbiology. Terminal exams were conducted for all subjects. I got 31/50 for nutrition and 58/75 psychology. Few students failed. I am in an average level.

We are 7 students in one room in the hostel. In the room there is one cot for each student. At 8 pm after finishing supper we go to study hall. A shelf is provided for each student to keep books, and tables also are there. We get up at 5.30 AM and go for holy mass at 6 AM. Breakfast is at 7.15 AM. thus we have a busy schedule.

By the end of October we had freshers day. I took part in group dance. There were many variety items. It was an interesting day.

Christmas celebration was super. It was on 22nd December. There was carol singing, gift exchange, we went round the whole hospital singing carol songs.

I am very grateful to you for giving me the chance to study in a good institution. I shall try my best to study well."

New Initiatives in Health & Education in Chipurupalli Area A. P.

As long-time readers of the INSAF Newsletter know, a number of INSAF families have been supporting preschool education and women's Self Help Groups (SHGs) via Sodhana, based in Chipurupalli, A.P.

The preschool sponsors can be proud to note that all 20 children (10 female) supported 10 years ago (when they were 3 or 4 yrs old) are continuing their education. All 20 have finished their 10th class.

The preschool program was expanded to two villages (Ramalingapuram & Purreyavalasa) subsequently. In the 2018-19 academic year, there are 42 children (22 female) in the preschools, and the program is seen as a very good investment for the future.

Recently, INSAF families committed to cover the cost of medicines used at newly initiated evening health clinics in 9 villages run by Dr. Harish, a 29-yr old MBBS, who has joined the Sodhana staff at a very modest salary to perform community service. The annual cost of the commonly used medicines is about \$3,400.



Dr. Harish (center) seeing a client in an evening clinic at the Purreyavalasa Preschool room (thus leveraging the facility)

The SHG program helps women's empowerment via small bank-loans. INSAF funding partially pays the stipend of 4 coordinators serving about 3,000 women.

Another recent new initiative is to support the secondary education of 2-3 financially needy but motivated children from the two preschool villages for 2-3 years after they clear the 10th class. This program will take \$2,000-2,500/yr. One student, Jhansi, was selected in 2018, and two more are to be selected in 2019.

INSAF Sponsors:

A. & P. Cariappa, S. Chokhani, G. & S. Chotani, K. & V. Goyal, J. & M. Kundra, R. & P. Lad, A. & D. Mehan, R. & P. Paliwal, A. & T. Poulouse, B. & K. Sharma, M. & M. Shrivastav, J. & S. Shetty.

2019 CONTRIBUTIONS

Here is a menu of project types for you to consider for your 2019 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 with you.

Your Choice	Your 2019 Contribution	Type of Project	Additional Information
1	<input type="checkbox"/> \$ _____	Community Development	Build some durable facility or service of long-term recurring value to a community
2	<input type="checkbox"/> A \$ _____ <input type="checkbox"/> B \$ _____ <input type="checkbox"/> C \$ _____	Education A. Teacher Staff Support B. Sponsor a specific student C. Grant to a school for scholarships, books or incentive awards	Respective examples: <ul style="list-style-type: none"> 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 award a teacher.
3	<input type="checkbox"/> \$ _____	Community and Health Services	Fund needed services for the poor
4	<input type="checkbox"/> \$ _____	Women's Empowerment	Fund some program which aims to help women
5	<input type="checkbox"/> \$ _____	Literacy Improvement	Fund efforts to increase literacy
6	<input type="checkbox"/> \$ _____	Hunger Alleviation	Fund food services for the poor
7	<input type="checkbox"/> \$ _____	Animal Welfare	Grant funds for care of stray animals in major urban centers
8	<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 or \$10/Single Annual-Membership

NAME(S) & ADDRESS _____

_____ PHONE _____ E-MAIL _____

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

Federal Tax ID # 23-7338355. Please mail your check and this sheet (or e-mail the above information to padmashri_lad@hotmail.com) to the address below:

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
- **Shmt. Dwarki Devi INSAT Vidya Mandir, Hoshiarpur, Punjab [Community Dev & Education]** Sh. Surinder & Ms. Nirmal Maheshwary & Family
- **Ekal Vidyalay [Literacy]**
Sh. Joginder & Ms. Meera Kundra,
- **Friendicoes of SECA, New Delhi [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
- **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 INSAT Families. Projected completed 2017.
- **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 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 [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, and Ms. Sucheta Sachdev, Dr. Bhav & Ms. Kaye Sharma
- **SUN Charitable Trust, Ahmedabad [Education of girl students]** 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

INSAF BOARD OF DIRECTORS 2019-2021

A new two-year term began Feb. 1 for the INSAF Board. Many many thanks are due to **Dr. Ramesh C. Paliwal**, who served as President during 2015-2019, and several previous terms on the Exec Team, for his excellent leadership and service. A two-consecutive-term limit under the INSAF Constitution means Ramesh will take a break from the Board. An introduction to the 2019-21 team is provided below:



Dr. Santosh Chokhani,
President & Chairman

Santosh moves to his new role after several terms on the Exec team, including as a past President. 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 Engg, from the University of Bombay. During 1970-1975, he was at Rutgers University, New Brunswick, where he earned a Ph.D. in Electrical Engg. and Computer Science. Since 1975 Santosh has worked in Information technology and Information Security fields, including founding two information security companies. Currently, Santosh also volunteers to tutor low-income high school students. Santosh has a daughter, Natasha.

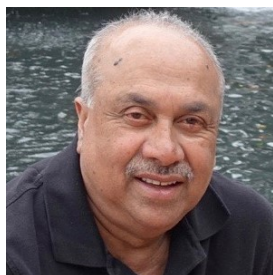


Ms. Padmashri Lad
Vice President, Finance

Ms. Padmashri Lad is an accountant with the Christensen Fund, a Private Foundation, located in San Francisco, CA, promoting 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.



Dr. A. J. Poullose
V. P., Communications

A. J. Poullose was born in Kerala. He obtained BSc/MSc in Physics from Kerala University and moved to the US in 1974 for graduate studies. In 1978 he received his Ph.D. in Biochemistry from Washington State University. After doing post doctoral/assistant scientist jobs at the same university, in 1984 he joined Genencor, a biotech start up, as a Scientist.

He is currently retired after 32 years of work taking on different roles in the same company which had gone through multiple mergers and acquisitions to become a part of the Dow-DuPont Company. A.J. and his wife Thankamma live in Belmont CA. They have three kids and two grandkids, all of them living in the Bay area.

A.J. currently keeps busy with grandkids and enjoying retirement. He and Thankamma are Life Members and have been active in several INSAF projects for over a decade.



Dr. Vimal Goyle
Director

Dr. Vimal Goyle practiced OB/GYN in Wichita, KS for over 35 years. In January 2014, she and her husband, 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 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.



Sh. Joginder Kundra
Director

Joginder Kundra 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 35 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 industry 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), home to 45 children, constructed after the 2004 tsunami.



Dr. P. Harshavardhana
Director

Harsha 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.



Ms. Padma Tatta Cariappa
Director

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.