

Volume 44 Issue 2

INdian Schools Alumni & Friends (INSAF) (formerly called FOPUAA)

- Dr. Santosh Chokhani President & Chairman Arlington, VA 22207 Santosh.Chokhani@ gmail.com
- Ms. Padmashri Lad VP Finance San Mateo, CA 94403 padmashri_lad@ hotmail.com
- Dr. A. J. Poulose VP Communications Belmont, CA 94002 ajpoul@yahoo.com
- Dr. Vimal Goyle Director New York City, NY vgoyle56@yahoo.com
- Sh. Joginder Kundra Director Cranbury, NJ joginderkundra@gmail.com
- Dr. P. Harshavardhana Director Marlboro, NJ harshaiitm80@gmail.com
- Ms. Padma Tatta Cariappa Director
 Boca Raton, FL
 padmacariappa@
 gmail.com

 Dr. Bhavender Paul Sharma Newsletter & Website Editor San Mateo, CA 94403 sharma7336@gmail.com

www.insafweb.org

Tax ID # 23-7338355

Ν

INDIAN SCHOOLS ALUMNI AND FRIENDS NEWSLETTER

KANCHAN FOUNDATION, KALIYUVA MANE POWER INSAF TO A RECORD

Our combined project effort in the Year 2019 has already reached a record level. Year-to-date number for total project effort stands at about \$296,000 which is already 29% higher than the total project effort for the full calendar Year 2018.

The credit for this strong result goes to the Kanchan Foundation project and the Kaliyuva Mane (Divya Deepa) project. Year-to-date, \$172,196 has been sent to support the Kanchan Foundation (58% of the total), and \$76,500 for the Kaliyuva Mane project (26% of the total), thus the two projects accounti for about 84% of the total project effort. Congratulations and kudos to the Vora family and friends for their generosity in supporting the Kanchan Foundation's work (see Page 2), and to Project Leaders Dr. Harsha,

Sh. Joginder Kundra, and friends for their exceptional efforts in helping build Kaliyuva Mane (see Page 4).

In addition, important project efforts, ranging from \$140 (Able Charity, Faridabad, UP, supported by Sh. Sikander Tuli) to \$13,000 (Calcutta Rescue; Project Leader Sh. Asok Baral; see Page 5) are notable as well. Some of these will find coverage in this or another upcoming INSAF Newsletter.

Please also have a look at Page 8. Compared with the INSAF Newsletter of one year ago, 12 newer projects have replaced a dozen projects for which there was no activity in the past 3 years. Could your old project be one you no longer see there? There is certainly time to bring it back into the "active" fold as there are still a few weeks left in the Year 2019.

We extend a warm welcome to Dr. Jai Gopal and Ms. Santosh K. Bansal of Warren, NJ, who have joined INSAF as Life Members. The addition of these 2 members brings the INSAF membership total to 188.

As you know, membership in INSAF has substantially more meaning if a member leads or supports a project of his/her choice. INSAF provides no free sweatshirts/t-shirts or coffee mugs — the goal is to "give back" via our own individual projects. Please contact the Editor at Operations@insafweb.org to discuss how you could start a new project or participate in a project of your personal choice.

Here is wishing all of the INSAF members and their extended families a very happy holiday season and a great year in 2020.

KANCHAN FOUNDATION EXPANDS ITS ACTIVITIES

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. Its operations are being conducted in India by a team of selfless volunteers led by Khanti Vora and his family members and relatives.

During India fiscal 2018-19, the Foundation increased the level of its efforts to help the disadvantaged with their education, relief from medical expenses, poverty, and community development. A few of the major activities are summarized here:

- More than 225 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 at a cost of about \$22,500.
- More than 70 individuals were assisted financially for treatment of serious health issues with about \$9,000.
- In Pachhegam, Gujarat, 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, monetary relief was provided to nearly 50 families, grocery kits were distributed to over 50 people, and donations were made for bird feeding and cattle shelters. The expense for such activities was about \$6,500.



Distribution of notebooks and other materials to students during 2018-19

• Notebooks, pens, pencils, drawing books, water bottles, bags, crayons, etc. at a cost of \$2,370 were distributed among students from Pachhegam, (Valbhipur Dist), Dediyapada, Bhavnagar, Ahmedabad, Jamnagar, Rajkot in Gujarat, and in Mumbai.

 A 3-day "Gram Jagruti Shibir" was co-sponsored at Pachegram with 72 college students (22 girls) participating. Activities included a street drama to increase awareness of a clean environment, stopping of plastic usage, women's empowerment, and Beti Bachao Beti Padhao. A cultural program attended by 400 students from the village was conducted. Five teams of students cleaned the village and planted trees around the village.



A student team cleaning up in Pachhegam (Feb 2019)

During calendar 2018 and year-to-date 2019, Shri Anop Vora, family & friends sent a total of \$224,702 for the Kanchan Foundation — the largest amount contributed in the 48 year old history of INSAF. Indeed, this is an inspirational example of giving back.

STUDENT MEMBERSHIP FOR USA 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 for 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 follow tNSAF's due diligence requirements.

PRATHAM MYSORE EXPANDS ODU KARNATAKA

In Sept 2017, a memorandum of understanding was signed between Pratham Mysore and the Govt. of Karnataka under which Pratham was to help improve the education standard of 5 lakh children studying in standards 4 and 5— launching "Odu Karnataka" — a remedial teaching program, [Odu = study well].

By 31 March 2019, the Odu Karnataka program coverage had already expanded to cover over 2.7 lakh children in 18 districts. An on-site monitoring program tracks the students' progress.



Children in an English learning program (Pratham Mysore 2018-19 Annual Report)

INSAF Member Sh. Arun Cariappa, Board Member Ms. Padma Cariappa and friends have not only been providing financial support for Pratham Mysore, but Arun & Padma personally also regularly spend time volunteering there.

During 2018-19, the INSAF support of \$16,218 was utilized for:

- Coaching of children from poor families for the National Merit-Cum-Means Scholarship (NMMS) examination for a Rs 500/month scholarship,
- Operation of a Resource Center which empowers children to explore, collaborate, analyze, solve problems, participate in workshops, etc. More than 400 children benefitted during 2018-19.
- Balawadi program for 3-5½ year old children to prepare them to enter formal school and then to hand hold the child as needed for the next 2 years so that the child is an independent learner.

NANRITAM FIGHTS BLINDNESS, EDUCATES

Nanritam works among the deprived, downtrodden communities in the Purulia district of W. Bengal and nearby areas. Board Member Joginder Kundra, his wife Meera, and friends have been supporting Nanritam since 2017.

With local and international donor support, Nanritam made notable progress in 2019, including the following:

- Nanritam started the construction of additional classrooms in early 2019 to accommodate two more higher grades for the school expansion.
- Nanritam was able to secure some funds to replace a few aging instruments critical for the eye surgeries.

However, the need is so great that much needs to be done in 2020 and beyond. The challenges include:

- Additional classroom space for adding the next higher grades to take the school to high school level.
- Replacing additional aging medical equipment to improve reliability and to handle the additional surgical load.
- Adding a second operating theatre, and the associated bed space, waiting room, etc. to handle the additional patients load for eye surgeries.

The challenges listed above would require funding at a level much higher than the \$10,000 sent this year. Therefore, INSAF members are encouraged to consider a meaningful participation in 2020 in support of Nanritam. More info on Nanritam at nanritam.org.

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 as do AT&T, Exxon Foundation, Gap, Google, Macy's, McGraw Hill, The Christensen Fund, and Tyco. Good way to double your donation.

DIVYA DEEPA TRUST / KALIYUVA MANE UPDATE

The Divya Deepa Trust operates Kaliyuva Mane, a fully residential school located near Mysuru, for 100 children. These are "Out-of-System" children who dropped out of school due to poverty or other compelling circumstances.

The objective of Kaliyuva Mane is to enable the forgotten children to be educated and to become self-sufficient citizens and assets, to society.

INSAF Board Members and Project Leaders for this project are: Dr. P. Harshavardhana and Sh. Joginder Kundra. In addition, Board Member Ms. Padma Tatta Cariappa and husband Sh. Arun Cariappa have visited Kaliyuva Mane periodically. In their March 2019 visit, they were pleasantly surprised to notice a tremendous improvement in the facility and its operation.

The INSAF team and friends have been providing:

- Partial support for Operating Costs (~19% in India fiscal 2018-19), and
- Major participation in infrastructure improvements.

Phase 1 Infrastructure to accommodate 72 children was completed in Aug. 2018.

Phase 2 Infrastructure (a two-level facility) is expected to complete in Dec 2019. This facility will accommodate 32 girl students and 8 lady teachers. A yoga ground, a boundary wall for the safety of occupants, a rainwater harvesting system, and a solar power system are also included in this phase.



Ladies Dormitory in Construction (Nov 2019 photo)

During the calendar year 2018, a total of \$55,750 was sent in support of the infrastructure improvements and the school's operations. In Calendar 2019, to-date \$76,500 has been provided for Infrastructure Improvements and operations.

In addition to INSAF member donors, very generous contributions were received for three consecutive years from Sh. Subash & Ms. Manorama Chandra, Ms. Saroj Prasad, Ms. Archna Johar, Vandna and Arnob Bar, Sh. Amit & Ms. Shantheri Prasad (Prasad Family), and Sh. Devinder and Ms. Sushma Mahajan.



Kaliyuva Mane children harvesting string beans grown on the school grounds - learning and eating healthy (Nov 2019)

Kaliyuva Mane and its founder Sh. Ananth Kumar have a great track record. Since 2010, 56 children (out of 61) have cleared the 10th standard examination in English. Three of the children clearing the exam were dyslexic (out of 6).

More information on Kaliyuva Mane is available at http://divyadeepatrust.org/

STARTING A NEW PROJECT: SENDING FUNDS TO AN ORGANIZATION 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 let these details stop you from starting a project. The important thing is you want to give back and help the disadvantaged in India. Just send an e-mail to the Editor at Operations@insafweb.org.

CALCUTTA RESCUE WINS 2018 AWARD AS THE "MOST CARING SCHOOL" IN W. BENGAL

Calcutta Rescue, founded 32 years ago by a British medical doctor, Dr. Jack Pregor, has blossomed into a provider of important services for the Calcutta poor; e.g.,

- Three Medical Clinics and two Mobile Clinics serving over 20,000 patients per year
- Two Grade 1 to 10 schools educating 700 children
- Self-employment Center for widows and disadvantaged women
- Drinking water facilities in slums, and more

Calcutta Rescue (CR) has many achievements to its credit. In 2018, the CR Schools were honored as "The Most Caring School in West Bengal" as an award for Excellence by the Calcutta Telegraph. The CR schools operate on a shoestring budget and students come from extremely poor families, are given free education, two meals a day, healthcare, and extra-curricular activities like dance, drama and sports. With the wide range of personal support and motivation, these youngsters get the opportunity to reach their full potentials. The School Headmaster, Sh. Subho, was nurtured by CR to his B.Sc. Degree and chose to come teach at CR over other options.



Calcutta Rescue representatives receiving the "The Most Caring School" award for excellence (Aug 2018 photo)

The gold medal winning Indian team in indoor hockey in the 2017 Winter Special Olympics included Rabiul Gazi, who had arrived in poor health at CR at the age of 5.

INSAF Project Leader for CR is Sh. Ashok Baral. More information on CR is at CalcuttaRescueUSA.org or CalcuttaRescue.org. INSAF members are encouraged to consider donating to help make a difference in the lives of the poor served by Calcutta Rescue.

ARCH, GUJARAT

Action Research in Community Health (ARCH) serves the tribal and poor people in the Narmada district of Gujarat with primary healthcare services.

In 2018, about 18,619 patients (64% women) visited the ARCH Dispensary at Dharampur. The infertility clinic served 315 couples, with success in 73 couples. The dental care program served 6,889 patients. In addition, ARCH conducted awareness and educational activities for thousands of participants.

A contribution of \$2,500 was sent last year on behalf of Sh. Ramesh & Ms. Jyoti Patel to support the ARCH efforts.

INSAF-SODHANA POST-MATRIC SCHOLARSHIPS, A.P.

A group of INSAF members have taken up a new initiative in collaboration with Chipurupalli, A.P. based Sodhana. Under this, two students will be selected per year, just after their Matric exam results, on the basis of merit-cum-means, and supported for 4-5 years until they have jobs.

At this time, there are 3 students in the program. The first, is Jhansi. Her father expired sometime back and she is from a very poor family and is a good student. Jhansi is currently a B.Sc. 1st year student at the GCSR College in Rajam, A.P. She has a 40 min daily commute to the college and is doing well there.



Jhansi

Aruna and Aswini are the next two students in the program, both coming from poor families and both good students. Aswini and Aruna recently joined the Gayatri College, Chipurupalli in the Physics, Chemistry, Math group for their 11th and 12th grade.





Aswini and Aruna, respectively, recipients of the INSAF-Sodhana Post-Matric Sponsorship

RUCHIKA-INSAF PLATFORM SCHOOL IMPROVES NUTRITIONAL QUALITY OF STUDENT SNACKS; PEACE CORPS GROUP INDIA X SELECTS IT AS SERVICE PROJECT: PARADEEP CENTER GOING STRONG

Eight INSAF families and friends are teaming up to help the poor children who live on or near the Bhubaneswar Railway Station Platform, as well as children at a slum in Paradeep, Odisha.

The aim is to get the children admitted to a regular government school and, if such children are attending a school, then help them cope and stay in school.

This year, the INSAF sponsors decided to increase the funding so that the Bhubaneswar Paltform School children could get a more nutritious snack. The snack now includes one egg or suji halwa with nuts or peas and chickpeas once a week, fruit and/or milk several times a week.



Snack being served at the Ruchika-Bhubaneswar Platform School (June 2019 photo)

Recently, the Peace Corps Group India X, which served in India during 1965-66, selected the Ruchika-INSAF Bhubaneswar Platform School as their 2019 Reunion project. Funds raised by the India X group will be used to provide additional resources to the Platform School children.

The Ruchika-INSAF Center at Paradeep has been serving 20-25 students on any given day. Recently, Damyanti (Class 9) placed 3rd in a school debate, Another Paradeep student, Jharana (Class 9) got 1st

prize in an essay competition.



A session at the Ruchika-INSAF Center at Paradeep, Odisha (Aug 2019 photo)

MOTIVATING STUDENTS WITH MERIT SCHOLARSHIPS - BHAEE ROOPA SCHOOL, PUNJAB

For the past 9 years, 3 students each from Classes 6 thru 12 (27 students in total) get a small monetary award if they come 1st, 2nd or 3rd in their class. The merit awards at the Govt. Sr. Sec. School, Bhaee Roopa, Dist. Bhainda, are in memory of a former Pincipal, Sh. Raminder K. Sharma, Bhav's late elder brother.

An interesting point to note is that the awards function quickly became an annual function for the school. The awards appear to have helped in motivating the students to do well. Local dignitaries and press are invited, and the function is an opportunity for some students to showcase their musical or dance talents.



Students performing Bhangra dance at the annual function

A sampling of the merit award winners from Class 11 (Science) each of whom received Rs. 900-1,100:

1st	Ms. Sandeep Kaur d/o Sh. Harbans Singh
<u> </u>	

2nd	Mr. Rupin	der Sin	gh s/o	o Sh.	Nac	chat	tar	Sing	h	

3rd Mr. Harmandeep Singh s/o Sh. Nachattar Singh

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 to follow-up and help.

	Your Choice	Your 2019 Contribution	Type of Project	Additional Information	
1		\$	Community Development	Build some durable facility or service of long- term recurring value to a community	
			Education	Respective examples:	
2		A. (*	A. Teacher Staff Support	• Fund a stipend for volunteers at a school	
		A \$ B\$	B. Sponsor a specific student	 Help a specific student from a poor family or at an orphanage (several years commitment 	
		C\$	C. Grant to a school for scholar- ships, books, or incentive awards	 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		\$	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: Operations@insafweb.org	
□\$1	50/Cou		ship 🛛 \$100/Single Life-Membership	□ \$15/Couple or \$10/Single Annual-Membership	
			PHONE	E-MAIL	
Fed Plea	leral Tax ase mai	t ID # 23-7338355 I your check and	•	\$ Mateo, CA 94403	
Page 7, November 2019 INSAF Newsletter					

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
- ARCH (Action Rex. In Community Health & Dev) Vadodra, Guj. [Community Service] Sh. Ramesh & Ms. Jyoti Patel
- Arya Gram Vikas Samiti School, Rathora, UP [Education] Sh. Sikandar Tuli
- 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
- Calcutta Rescue, Kolkata, W. Bengal [Community Dev] Sh. Asok Baral and friends
- Dardionu Rahat Fund, Ahmedabad [Community Service] Dr. Mahendra & Ms. Jyoti Nanavati
- Dardi Sahayak, Ahmedabad [Community Service] Dr. Mahendra & Ms. Jyoti Nanavati
- DECC Trust Saraswati Vidyalam, Engandiyur, Kerala [Community Dev & Education]: Sh. K. Vasudevan & Friends
- Divya Deepa Charitable Trust, Kaliyuva Mane 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. Senior Secondary School, Bhaee Rupa (Bhatinda), Punjab [Motivation of Students] Dr. Bhav & Ms. Kaye Sharma
- 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
- 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,
- Nanritam, Purulia, W. Bengal [Community Dev] Sh. Joginder & Ms. Meera Kundra and friends

- NIT Hamirpur Literacy Mission, H.P. [College Education of a specific Disadvantaged Youth] Dr. Amrit & Ms. Shashi Chadha, Dr. Bhav & Ms. Kaye Sharma
- 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
- Pingalwara Charitable Society, Amritsar, Punjab [Community Service] Sh. Kumar & Ms. Sudesh Kapur
- Polio Foundation, Ahmedabad [Community Service] Dr. Bipin & Ms. Kalpana Shah
- 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
- Ruchika-INSAF Platform School, Bhubaneswar, and Ruchika-INSAF Education Center, Paradeep, Odisha [Education] 8 Families: Arora, Chokhani, Cariappa, Goyle, Kundra, Lad, Paliwal, Sharma (B&K)
- S. R. G. Vikas Samiti School, Nagauri, UP [Education] Sh. Sikandar Tuli
- Sambalpur University, Odisha [Education], Sh. Bhim & Dr. Hemlata Bhakoo
- Sankara Eye Foundation, USA [Eye Care Services] Sh. Joginder & Ms. Meera Kundra
- Shantaba Vidyalay, Kukeri, Gujarat [Education] Sh. Ramesh & Ms. Jyoti Patel
- 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, 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, Dr. Ashok & Ms. Usha with Ms. Sucheta Sachdev, Dr. Bhav & Ms. Kaye Sharma
- S.D. Sen. Sec. School, Hoshiarpur, Punjab [Education] Sh. Surinder & Ms. Nirmal Maheshwary & Family
- Sri Vankaner Kelavani School, Ahmedabad [Education] Sh. Ramesh & Ms. Jyoti Patel
- Sukhavati, Pune [Community Dev] Dr. Pushkraj & Ms. Padmashri Lad

Page 8, November 2019