

 Nov
 2020

 Volume 45
 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

A section 501(c)3 Non-Profit Tax ID # 23-7338355

insafusa.operations@insafweb.org

INDIAN SCHOOLS ALUMNI AND FRIENDS NEWSLETTER

YEAR 2020 CONTINUES THE TREND OF STRONG PROJECT SUPPORT

Our combined project effort in the Year 2020 has continued the good trend of strong project support. Year-to-date total project effort stands at about \$292,650 which compares with \$296,000 in the Year 2019 at this point in time.

About 78% of the project support to date this year has gone to the following 4 projects:

- the Kanchan Foundation project, at \$84,204 (Please see Page 2) Project Leader: Sh. Anop Vora and family;
- 2. the Kaliyuva Mane (Divya Deepa) project, at \$72,635 (Page 4) Project Leaders Sh. Joginder Kundra and Dr, Harshavardhana;
- the Nanritam project, at \$46,284; (Page 3)
 Project Leaders: Sh. Asok Baral and Sh. Joginder Kundra
- 4. the Calcutta Rescue project, at \$25,483 (Page 5) Project Leader: Sh. Joginder Kundra

Four other projects have seen support in the approx. \$9,000-11,000 range:

- 1. Shardaba School, Kukeri, Gujarat (Project Leader Sh. Ramesh Patel)
- 2. SEED India (for covid19 relief efforts in several states of India)
- 3. Rotary Eye Institute, Ahmedabad (Project Leader Sh. Ramesh Patel)
- 4. Feeding America for covid19 relief efforts here in the United States.

As is usual for a November issue, Page 8 of the Newsletter has been updated to include only projects which were active during 2018-20. Is your old project no longer seen there? There is certainly time to bring it back into the "active" fold as there are still a few weeks left in the Year 2020.

We extend a very warm welcome to the new Life Members:

- Dr. Ashok & Ms. Anahi Karnak, Davenport, FL
- Sh Jesudas P. Sundararajan & Ms. Ranasinghe P. Sagarmatha, North Branch MN
- Sh. Hari Srinivasan & Ms. Sucheta Sachdev, New York City, NY

The addition of these members brings the INSAF membership total to 193. Many thanks to former President P.K. Malhotra for introducing INSAF to the Karnak's, and to Board Member Joginder Kundra for the same with Sh. Sundararajan & Ms. Sagarmatha. Ms. Sucheta Sachdev needed no introduction to INSAF as she has been active in a project for over a decade. Her husband Hari is the host of the PBS Newshour Weekend program. Please contact the Editor at sharma7336@gmail.com. The INSAF team wishes

KANCHAN FOUNDATION AND THE VORA FAMILY CONTINUE INSPIRATIONAL COMMUNITY SERVICE

The Kanchan Foundation is a charitable foundation based in Mumbai and started more than 25 years ago by INSAF member Sh. Anop Vora and his brothers. Its operations are being conducted in India by a team of selfless volunteers led by Sh. Khanti Vora and his family members and relatives.

During the India fiscal year 2019-20, the Foundation's efforts to help the disadvantaged were in 3 major areas:

• Support for Education: Scholarships, notebooks, study materials, school uniforms and coaching assistance were provided to students from primary classes to high school in Pachhegam village in Gujarat and other locations in the districts of Rajpipla, Bhavnagar, Ahmedabad, Jamnagar, Rajkot in Gujarat, and Raigad Dist. and Mumbai in Maharashtra. About \$39,500 was spent on those activities.



Distribution of notebooks at an Education Center in District Raigad, Maharashtra in June 2019

- Help for Medical Care: Financial help was provided to the needy for their healthcare. Donations of blankets and furniture were made to a hospital near Bangalore in Karnataka and also directly to some needy persons. In addition, eye-glass frames were distributed to school students and poor people in District Narmada, Gujarat. The efforts to help people with healthcare expenses cost about \$9,500.
- **Poverty Alleviation:** The Foundation provided groceries, sweets and buttermilk to the poor. Also, trees were planted as a part of its efforts in the Pachhegam area. These efforts to alleviate the effects of poverty cost about \$6,700.



Blanket Distribution in Pachhegam, Gujarat (Dec 2019)

A significant number of poor people in Ahmedabad have suffered the devastating impact of Covid-19. Sh. Khanti Vora and family have worked hard to quickly process a high number of applications for assistance. His daughter, Smita, gave up the bulk of her office space and hired an assistant to deal with the workload. All these efforts on behalf of the Kanchan Foundation have brought much relief to many poor people who were facing a dire situation.

During calendar year 2019, the total amount donated by INSAF on behalf of Shri Anop Vora, family & friends was \$172,196, followed by \$84,204 in the Year 2020. 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 CONTINUES ITS IMPACT IN 2019-20

One of the 3 major programs by Pratham Mysore has been to prepare 3-5 year old children in govt. run village pre-schools to acquire school readiness skills. During 2019-20, about 79,700 children were reached in Mysore, Chitradurga, and Coorg districts of Karnataka.

On average, the program has succeeded in improving social-emotional, cognitive, language, and math development, rising from 16-30% to a level of 86-93%.



Pre-school Children Learning via Practical Exercises (Pratham Mysore 2019-20 Annual Report)

A remedial program for 6-14 year old children (Part of the Odu Karnataka program in partnership with the Karnataka government and the 2nd major program) reached about 5.7 lakh children during 2019-20.

The 3rd major program aims to improve the quality of learning in village schools by involving parents, young adults, and the community of the village in the education of the child. This program also aims to enhance the skills of the local young adults & women and had excellent outcomes. Paragraph or story reading skills improved from a rating of 17% to a rating of 80%. Math skills for division improved from a rating of 19% to a rating of 62%.

INSAF Member Sh. Arun Cariappa, Board Member Ms. Padma Tatta Cariappa and friends have been providing financial support for Pratham Mysore. Arun & Padma personally also volunteer there.

During 2019-20, a contribution of \$2,500 was sent to support the work at Pratham Mysore.

EXPANSION OF THE NANRITAM EYE HOSPITAL

Nanritam works among the deprived, downtrodden communities in the Purulia district of W. Bengal and nearby areas. Board Member Joginder Kundra family and several INSAF members and friends are helping fund an expansion of the Nanritam Eye Hospital.

Phase-1 is estimated to cost \$331K, out of which the INSAF donors are aiming to raise \$186K. As of this writing, \$43K more are still needed to get to the target of \$186K.

In parallel, progress is being made in construction which will provide a 2nd operating theater with a sterilization area, as well as accommodations for volunteer doctors and paramedical staff. Construction began in July with special measures for safety from Covid19. The construction has progressed well with completion of foundations, columns, and roof beams. The roofing reinforcing is also in place. Following 10 days of concrete curing period, the concrete for the roof should be poured in early November.



Eye Hospital Expansion in Progress (Oct 2020 photo)

INSAF members and friends are requested to make a donation to help bridge the gap of \$43K.

More information on Nanritam is at nanritam.org.

ONLINE CONTRIBUTIONS TO INSAF

At INSAFWEB.ORG, there is a button at the top of the home page which says "DONATE" via PayPal. You can conveniently donate 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.

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: Sh. Joginder Kundra and Dr. P. Harshavardhana. In addition, Board Member Ms. Padma Tatta Cariappa volunteers regularly as a teacher. They and a number of INSAF members and friends have been project sponsors.

A 4-year effort has resulted in the following progress:

- A 2-story dormitory for 72 boys was commissioned in August 2018. It provides a healthy living space for the children. Solar water heating and rainwater harvesting make the facility eco friendly. A sewage treatment plant has been added to accommodate the increased occupancy.
- The girls dormitory has been upgraded and expanded to accommodate 32 students and 7 lady teachers. Each teacher has her own room and private facilities. This will help attract and retain teachers. An 8 ft. boundary wall provides privacy and security. The facility was inaugurated in Feb. 2020.



A View of the new dormitory (Aug 2020)

A new kitchen and dining facility, along with modern living accommodations for 7 male teachers, is under construction and progressing well. The new facility will allow over 75 persons to dine at one sitting, Planting of more trees and addition of an access pathway paved with interlocking blocks are also planned.



Students inside the New Girls Dormitory (Aug 2020 photo)

During the calendar year 2019, a total of \$97,000 was sent in support of the infrastructure improvements and the school's operations. This year, \$72,635 has been provided as of this writing.

Kaliyuva Mane and its founder Sh. Ananth Kumar have a great track record. More information on Kaliyuva Mane and the Divya Deepa Trust is available at http://divyadeepatrust.org/

VOLUNTEERS INVITED FOR INSAF BOARD

The standard 2-year term for the current INSAF Board ends January 31, 2021. At this time, INSAF members are invited to volunteer to serve on the Board for a 2-year term beginning Feb 1, 20121. The required qualifications are as follows:

- The member should have been contributing to at least one INSAF project as a sponsor or a co-sponsor, during 2018-2020.
- The member should be willing to introduce INSAF to others outside INSAF in his or her own way.
- The member should be willing to attend at least 4 teleconference meetings per year, approx. one every 3 months.

For your information, the INSAF Constitution is available at INSAFWEB.ORG. Information on INSAF projects can be found in this and recent Newsletters which are also available at the INSAF website.

Interested members are requested to reach out before December 8 to the Transition Coordinator, Bhav, at sharma7336@gmail.com.

INSAF MEMBERS STEP FORWARD TO HELP THE NEEDY AFFECTED BY COVID-19

As Covid-19 driven shutdowns occurred during March-April 2020, the poor people around the world were the most severely affected as the means of their livelihood disappeared almost suddenly. Heart wrenching scenes of migrant workers in India and the food lines in the US are some images one cannot forget. Over 14 INSAF families rose to help the needy in a special one-time project during April-June 2020 with a total funding of \$44,500 to the organizations listed below:

- **Calcutta Rescue**, \$14,750 founded 32 years ago by a British medical doctor, Calcutta Rescue provided food and medical services for the disadvantaged people in and around Kolkata.
- **SEEDS India**, \$10,383: The Sustainable Environment and Ecological Development Society (SEEDS) provided food rations and hygiene kits to daily wage earners in Bihar, Delhi, Karnataka, Kerala, Maharashtra, Odisha, and Uttarakhand.
- Nanritam, \$10,000: Nanritam (see Pg. 3) provided food ration packs to the poor in the Purulia district of West Bengal.
- Feeding America, \$8,750: Feeding America has a network of Over 200 food banks across the United States and increased its response during the summer of 2020.
- **GOONJ**, \$1,000: Goonj India which works to help marginalized people, organized a "Rahat Covid" (Covid Relief) program to help the needy in Bengal, Bihar, Jharkhand, Karnataka, Maharashtra, and Tamil Nadu.



Goonj distributed ready-to-eat meals for migrant workers stuck in Delhi during the Mar-Apr 2020 shutdown. Meals included Bananas from Maharashtra donated by a volunteer (Goonj website photo)

INSAF AND SODHANA PROGRAMS IN ANDHRA

A group of INSAF members are supporting several initiatives with Chipurupalli, A.P. based Sodhana. A snapshot of work in 2019-20 follows.

- 1. **TWO PRESCHOOLS:** The preschools had a combined total of 38 children taught by a teacher and an assistant teacher in each school. Funding is provided for mid-day meals and the teacher's salary.
- 2. **QUALITY OF PRIMARY EDUCATION:** Under a new initiative, trained volunteers (paid an honorarium) will strengthen the quality of Primary School education in 5 village schools for 3 years. The goal is to demonstrate the concept to the Andhra State govt.
- 3. WOMEN EMPOWERMENT: INSAF partially funds 4 coordinators for a bank microfinance program for women self-help groups (SHGs) who get small loans to improve their economic condition. The coordinators are liaisons between the SHGs and the bank as the women lack the skills for the paperwork required. In 2019-20, a total of 177 women were assisted.
- 4. **MEDICAL SERVICES:** INSAF funding provides free medicines through a primary care doctor at Sodhana. A total of 642 patients benefitted in 2019-20.
- 5. **PRATIBHA SCHOLARSHIPS:** A total of 15 students from poor families (3 each from grades 6-10) receive a modest scholarship of Rs 500 for educational needs.



6. **POST-MATRIC SCHOLARSHIPS:** Recipients from poor families get help with college tuition, books, uniforms, and smartphones under this program until they finish their education. Two students are selected each year. Currently, 5 students are in this program.

In 2019, \$13,830 was provided for the above work.

ROTARY EYE INSTITUTE, NAVSARI, GUJARAT

Rotary Eye Institute was founded in 1977 and has since grown into an advanced eye care facility and educational & research institution in Navsari, Gujarat. The Institute aims to provide state of the art, high quality eye care to all — poor or rich at an affordable cost.

INSAF members Ramesh & Jyoti Patel have been supporting the Institute for many years. In 2019, a contribution of \$2,000 was sent to support the Institute. In 2020, a total of \$10,000 has been donated.

Recently, the Institute honored INSAF (and hence Sh. Ramesh & Shmt. Jyoti Patel) with a plaque shown below.

FELICITATION **INSAF, USA** We deeply appreciate the kindness and generosity of large hearted donor like you, who have been a consistent source of support and inspiration to us, to continue doing good work in the welfare and rehabilitation of the visually impaired, as well as, in the gigantic taste of prevention and control of "AVOIDABLE BLINDNESS" May, the almighty God showers all his blessings to you and your dear ones on occasion of 42 years of completion of Rotary Eye Institute. Yogesh Naik **Rashmikant Patel Kantilal Shah Rotary Eye Institute** SMT. LILAVATIBEN MOHANLAL SHAH (Bilim ala) EYE HOSPITAL Maliba Netra So Dudhia Talao, NAVSARI-396445 Gujarat, India. January 11, 2019

Rotary Eye Institute, Navsari recognizing INSAF and Sh. Ramesh & Shmt. Jyoti Patel (Aug 2020)

INSAF NEWSLETTER READERSHIP SURVEY

First of all, we thank with gratitude to the 28 INSAF members who kindly responded to the request to reply if they had actually read the last Newsletter.

According to customerthermometer.com, a response of 5% to 30% is typical for surveys. Given that the INSAF Members and Friends are special people who share the spirit of "giving back", our response may be considered at the very upper end of the 5-30% range, may be even higher.

In any event, thank you so much for your positive feedback by responding. We conclude that enough members and friends are reading the Newsletter and we are encouraged to keep working on the Newsletter.

TWO INSAF MEMBERS TEAM UP FOR AN AMBITIOUS PROGRAM FOR STUDENTS FROM POOR FAMILIES

INSAF Member Om Garg had a desire to do some significant project in his former hometown of Narnaul in Haryana, located near the Haryana-Rajasthan border. But, his near total loss of eye sight made it impossible. In 2018, Om and Bhav started to discuss various ideas of projects which Bhav could work to implement on behalf of Om & Veena Garg. Around mid-2019, Om & Bhav converged on a concept which is being implemented by Bhav, with most of the grant funding coming from Om & Veena Garg, some through INSAF, and the rest through a Trust in India.

In Oct 2019, Bhav visited two schools in Narnaul: The A.S.D. Senior Secondary School, which Om had attended as a young boy, and the Government Girls Senior Secondary School. As a result of a process of selection in cooperation with the schools, 45 students (now expanded to 55) have been selected for awards named the "INSAF Om & Veena Garg Scholarships". The main criterion for selection was the student's family poverty situation. Almost all the selected students are average students. Under the program, the students will get some financial assistance and guidance during the school years, followed by an additional 3-5 years after Class 12. The ambitious goal is to provide support with the hope that each of the students can be helped to eventually become financially self-sufficient. The cumulative budget for the project is around \$140K-150K, funded in dollars or rupees.



A few students and a teacher during Bhav's visit in Nov 2019

As of November 2020, 8 of the 55 students are now at the post-senior secondary stage, and the rest are attending one of the two schools in various grades. About 75% are girl students.

2020 CONTRIBUTIONS

Here is a menu of project types for you to consider for your 2020 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.

You	^{ur} Your 2020	Type of Project	Additional Information
1 🗆	\$	Community Development	Build some durable facility or initiate service of long-term recurring value to a community
		Education	Examples:
	۸ ¢	A. Teacher Staff Support	• Fund a stipend for volunteers at a school
2 🗆	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 send 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 \$ 100/Single Annual-Membership \$ 100/Single Life-Membership \$ 100/S			
		PHONE	_ E-MAIL
TOTAL TAX DEDUCTIBLE CONTRIBUTION (payable to INSAF): \$			

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
- Animal Aid Unlimited, Udaipur, Rajasthan [Animal Welfare] Ms. Aruna Marathé
- ARCH (Action Rex. In Community Health & Dev) Vadodara, Guj. [Community Service] Sh. Ramesh & Ms. Jyoti Patel
- Arya Gram Vikas Samiti School, Rathora, UP [Education] Sh. Sikandar Tuli
- Balabhavan Nazareth Student Support, Paduapuram, Kerala [College Education of Specific Youth]: Sh. Arun & Ms. Padma Tatta Cariappa, Dr. Santosh Chokhani, Sh. Joginder & Ms. Meera Kundra, Dr. Raj & Ms. Padmashri Lad, Dr. A.J. & Ms. Thankamma Poulose, Dr. Bhav & Ms. Kaye Sharma
- Calcutta Rescue, Kolkata, W. Bengal [Community Dev] Sh. Asok Baral, Sh. Joginder Kundra, 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, Mysore, Karnataka [Community Dev & Education] Dr. P. Harshavardhana, Sh. Joginder Kundra, and Friends
- Ekal Vidyalay [Literacy] Sh. Joginder & Ms. Meera Kundra,
- Govt. Girls Senior Secondary School, Narnaul, Haryana
 [Education]: Om & Veena Garg c/o Bhav
- Govt. Senior Secondary School, Bhaee Rupa (Bhatinda), Punjab [Motivation of Students] Dr. Bhav & Ms. Kaye Sharma
- Indian Development Foundation/Rotary Mumbai [Community Dev] Dr. Pushkraj & Ms. Padmashri Lad
- 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 [Community Dev] Sh. Joginder & Ms. Meera Kundra
- 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
- Makunda Christian Leprosy & General Hospital, Karimganj, Assam [Community Service] Sh. Jesudas P. Sundarrajan & Ms. Ranasinghe P. Sagarmatha
- Manav Kalyan Trust, Navsari, Gujarat [Community Service] Dr. Mahendra & Ms. Jyoti Nanavati, Sh. Pankaj & Ms. Rupa Nanavati,

- Nanritam, Purulia, W. Bengal [Community Dev]
 Sh. Joginder & Ms. Meera Kundra
- 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
- RESQ Charitable Trust, Pune [Animal Welfare] Ms. Aruna Marathé
- Ruchika-INSAF Platform School, Bhubaneswar & Education Center, Paradeep, Odisha [Education]
 8 INSAF Families & the India X Peace Corps Group c/o Bhav & Kaye
- 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 Sachdev with Ms. Sucheta Sachdev, Dr. Bhav & Ms. Kaye Sharma
- S.D. Girls Sr. Sec. School, Hoshiarpur, Punjab [Education] Sh. Surinder & Ms. Nirmal Maheshwary & Family
- Sri Vankaner Kelavani School, Ahmedabad [Education] Sh. Ramesh & Ms. Jyoti Patel

Page 8, November 2020