

April 2021
Volume 46 Issue 1

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(INSAF) (formerly called FOPUAA)**

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I N S A F

INDIAN SCHOOLS ALUMNI AND FRIENDS NEWSLETTER

INSAF MEMBERS UNITE IN RECORD 2020 FOR COVID RELIEF BUT INSAF SUFFERS HEAVY LOSS OF KEY MEMBERS IN RECENT MONTHS

INSAF had another record-setting year for project effort in the Year 2020, posting the highest collective project effort in INSAF's nearly 50 year history. This follows the previous two best efforts in 2019 and 2018. Our spirit of "giving back" remains strong.

The total project effort in 2020 was at \$367,126 which is a 9% increase from the Year 2019 (Ref. Page 3). The Covid-19 pandemic created an emergency like situation for the poor, both in India and the U.S. A significant number of INSAF members joined to donate a total of \$46,100 for covid relief efforts in 2020.

Page 5 has our "Project Honor Roll" for 2020, which shows the specific projects. The *number* of projects, which indicates "breadth", increased to 29 relative to the 24 in 2019. The *median* amount per project can be taken as an indicator of depth in a given year. The median dollars per project in Yr. 2020 was \$2,000, in the same range as the last 4 years.

Of course, each project is unique in how it makes a difference, and numbers provide only a partial perspective. This and other INSAF Newsletters provide additional details on how our colleagues are giving back. Here are the types of causes our INSAF colleagues chose to support in 2020:

Generalized Description for Project Goal

- Provision of food and other essential items as Covid19 relief for the poor
- Promotion of literacy and good quality education for children of the poor
- 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
- Support of women's self-help groups
- Community health and medical services

Recent months have brought deep and permanent losses for INSAF. In late March, former INSAF President and a highly dedicated INSAF Leader, Dr. Ramesh Paliwal and his wife Pratibha Ji, both passed away within 24 hrs. of each other. Just a few months earlier, one of the most generous INSAF Life Members, Sh. Chani Sra, passed away. In addition, in recent months we lost long-time members Dr. Rakesh Saini, Dr. Ved Chaudhary, and Sh. Vijay Varma. Words cannot express the personal and INSAF loss.

These friends will be missed deeply. Their examples will continue to motivate the remaining INSAF volunteers.

THANKS IN APPRECIATION FOR PROJECT CONTRIBUTIONS

Warm thanks to the following for their project contributions during 2020. The list includes non-member contributors. Please forgive any spelling errors — however, please do point them out via an e-mail so appropriate corrections can be made for the future.

- Agrawal, Dr. Bishan & Ms. Shail
- Arora, Sh. Pritinder & Ms. Maninder Charitable Trust
- Babu & Gayatree Prabhakar
- Bar, Ms. Vandana
- Baral, Sh. Asok & Ms. Mitu (& Exxon)
- Bhakoo, Bhim & Dr. Hemlata
- Bhalla, Subhash K.
- Bhatt, Sh. Pratap Singh
- Bindra, Ms. Tej
- Cariappa, Sh. Arun & Ms. Padma Tatta (Bank of America)
- Cariappa, Ms. Priya
- Cariappa, Ms. Shanthi
- Chauhan, Ms. Niharika
- Chokhani, Dr. Santosh
- Chotani, Dr. Gopal & Ms. Shibani (directly in India)
- Dasmathy Giving Fund/Fidelity
- Dhiman, Sh. Om & Ms. Anita
- Gandhi, Sh. Rajinder P.
- Gandhi, Sh. Vishal (Fidelity)
- Goyle, Dr. Krishan & Dr. Vimal
- Gulati, Sh. Kulbhushan & Ms. Raka
- Harmelink, Mr. Roger & Ms. Marjorie
- Johar, Ms. Archana
- Kailasa, Sh. Prakash & Ms. Madhavi /&Benevity
- Kakkasseril, Dr. Job & Mrs. Achamma
- Kamdar Foundation
- Karnik, Dr. Ashok & Ms. Anagha Family
- Kotresha, Sh. Neelkantappa & Ms. Michele
- Kundra, Damani Gift Fund/BOA Charitable
- Kundra, Sh. Joginder & Ms. Meera (Exxon & Fidelity)
- Kundra, Ms. Nina Shah Jiger
- Kundra, Sh. Rajan & Ms. Anjali
- Lad, Dr. Raj & Ms. Padmashri /& The Christensen Fund
- Maheshwary, Mr. Suneer & Ms. Laura/& IMC Foundation
- Maheshwary, Mr. Rishi & Ms. Meredith
- Maheshwary, Sh. Shyam
- Mehta, Sh. Praful & Ms. Chanda
- Mitra, Sh. Shekhar & Ms. Anu
- Murthy, Dr. Soma & Dr. Parvathi
- Nanavati, Dr. Mahendra & Ms. Jyoti /Fidelity
- Nanavati, Sh. Pankaj & Ms. Rupa
- Paliwal, Dr. Ramesh & Ms. Pratibha
- Paliwal, Sh. Rajeev & Ms. Saloni

- Parikh, Sh. Kalpesh
- Parikh, Ms. Shaina
- Patel, Sh. Mahendra & Ms. Manu
- Patel, Sh. Niteen & Ms. Sara Plante
- Patel, Sh. Ramesh & Ms. Jyoti
- Puri, Sh. Kamal
- Poulose, Dr. A.J. & Ms. Thankamma
- Prasad, Sh. Amit
- Prasad, Sh. Keshaw & Ms. Saroj
- Sachdev, Dr. Ashok & Ms. Usha
- Sachdev, Ms. Sucheta and Sh. Hari Srinivasan
- Samant, Dr. Sadhana
- Shah, Sh. Ashok & Ms. Shobhana
- Shah, Sh. Bipin & Ms. Kalpana/Fidelity
- Shah, Sh. Rajesh
- Shah, Sh. Suken & Ms. Daksha
- Sharma, Dr. Bhav & Ms. Kaye
- Shetty, Dr. Jay & Ms. Shashi
- Shriniwas, Sh. Adimalan
- Shrivastav, Dr. Manoj & Ms. Maneesha
- Singh, Sh. Harjit & Ms. Kanwal
- Singh, Sh. Surinder & Ms. Sukhi (directly In India)
- Sita Foundation/Ullal
- Suri, Sh. Hira & Ms. Sharla
- Suryanarayanan, Sh. Ananthramu
- Tatta, Sh. Rajagopalan & Ms. Victoria
- Tuteja, Sh. Nitin/Goede Capital
- Varas, Ms. Neelam
- Vora, Sh. Amit
- Vora, Sh. Anop & Ms. Renuka
- Vora, Sh. Chandra & Ms. Nisha /& Benevity
- Vora, Sh. Jitendra /& Benevity
- Vora, Sh. Neel (& Goldman Sachs)
- Vora, Sh. Robin
- Vora, Ms. Sejal

WARM WELCOME

A very warm welcome to our new Life Members in 2020:

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

Each of you new members are requested to write to insafusa.operations@insafweb.org with any comments or questions regarding INSAF or any of the INSAF projects or any INSAF Newsletter or if you might like any assistance with starting a new project.

ANNUAL FINANCIALS: We continue our tradition of 45 years of a timely report on our finances — thanks to the efforts of our 2020 VP Finance **Ms. Padmashri Lad**. Thanks are also due to 2020 VP Communications **Dr. A.J. Poulouse** for performing the internal audit this year. Members are encouraged to write to the Newsletter Editor with any comments or questions on these Financials.

	2020	2019	2018
Opening Balance Jan 1	292,752.13	283,701.14	151,865.05
Receipts	337,918.39	345,374.71	360,914.21
Membership Dues & General Contributions	450.00	300.00	300.00
Project Contributions/Other	337,105.94	344,596.36	360,213.66
Interest Income	362.45	478.35	400.55
Expenditures	367,501.42	336,323.72	229,078.12
Projects & Related Expenses	367,125.55	336,124.57	228,675.08
Other -- Newsletter, Website, Mail, Banks	375.87	199.15	403.04
Closing Balance Dec 31	263,169.10	292,752.13	283,701.14

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 — 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.

Although it may take a few days to set it up at your bank, a donation to INSAF without any fee deduction is possible via the ACH (Automatic Clearing House). The INSAF bank account info is available at the top of the home page at INSAFWEB.ORG.

One may also remember employer matching where applicable — thus doubling the funds that can be used to help those in need.

Want to know about Projects Not Covered in this issue?

You might wish to check out the November 2020 Newsletter available at INSAFWEB.ORG for information on the following projects: The Kanchan Foundation, Pratham Mysore, Nanritam, Divya Deepa/Kaliyuva Mane, Covid19 relief effort in 2020, Sodhana, and a few others.

If you wish to know about a project not covered in this or the Nov. 2020 Newsletter, please feel free to ask the Editor at insafusa.operations@INSAFWEB.ORG.

MANAV KALYAN TRUST, NAVSARI, GUJARAT

Manav Kalyan Trust, based in Navsari, operates centers for educational and rehabilitational care of children/adults of multiple disabilities, with major campuses in Navsari (south Gujarat) and Shivarimal (110 Km from Navsari in southeast Gujarat). The Trust relies upon a large number of generous donors in India and around the world, including long-time INSAF members Dr. Mahendra & Shmt. Jyoti Nanavati, Sh. Pankaj Nanavati, their family members and friends.

The latest annual report (2019-20) shows the Centers had a total of 781 students and 67 teachers/trainers, an indication of the magnitude of their effort and impact.

The Trust has a long list of success stories. An example is Malti Patel, a mentally challenged student helped by the long term care of one of the Centers. Her mother, Madhuben Patel, says, “my daughter couldn’t study, move around or talk at home. But today I feel she has grown a lot. She is an assistant Physiotherapist today and helps lighten the financial burden of the house”



Malti Patel

Kudos to the staff and the donors of the Manav Kalyan Trust.

Platform School, Bhubaneswar and Education Center in Paradeep, Show Resilience

Several INSAF families and friends have been supporting two informal schools in Odisha — the Ruchika-INSAF Platform School, Bhubaneswar, and the Ruchika-INSAF Education Center, Paradeep. Sponsors include former Peace Corps volunteers Mr. Tom & Ms. Mafry Behles and the business family Sh. Surinder & Ms. Sukhi Singh. The goal of the Bhubaneswar School is to “mainstream” the children who hang around the platform by enabling them to obtain admission into a regular school. The Paradeep Center aims to help slum children cope in school instead of dropping out as many do.

Covid19 caused the railway trains in India to stop or run intermittently, making the rail platform lose its relevance for the children. However, the Ruchika-INSAF teachers have bravely carried on (picture below), teaching the children in 3 batches per day on a nearby footpath.



Platform School as a Footpath School on March 24, 2021

The Paradeep Center has also continued to function as much as is practical, shown in a photo below.



Paradeep Center on March 4, 2021 despite Covid19 pandemic

INSAF Suffers a Deep Loss with the Passing of Dr. Ramesh & Shmt. Pratibha Paliwal

The weekend of March 20-21, 2021 brought irreparable losses for INSAF. Within a span of less than 24 hrs., both Dr. Ramesh Paliwal and his wife Shmt. Pratibha Paliwal passed away unexpectedly.

Ramesh and Pratibhaji joined INSAF (then FOPUAA) in the 1970s and soon became a pillar of INSAF. Over the years, Ramesh served with distinction on the INSAF Board, off and on, for 8-10 terms in virtually every position. This included serving as President for at least 4 terms, most recently for 2017-19. Ramesh, along with another hard working former President Soma Murthy, convinced everyone at FOPUAA that, given the organization's already All-India focus, the name should be changed to INSAF, a change approved in a vote of all members.

Over the years, Ramesh & Pratibhaji contributed to numerous projects. They also both will be missed deeply by many of us personally.

Ramesh was born 1941 in the Bulandshahr Dist. Of U.P., and Pratibha ji was born 1946 in Muzaffarnagar, U.P. Ramesh earned a Ph.D. in Mech. Eng. and Pratibhaji an M.A. in Psychology at Rutgers U., New Jersey. Ramesh had a 30-year career at AT&T, retiring in 2015.

This loss, along with that of one of the most generous INSAF members, Shri Chani Sra, and that of Life Members Dr. Rakesh Saini, Dr. Ved Chaudhary, and Sh. Vijay Varma in recent months leaves INSAF in a sad place. The only thing we can do is to carry on the mission which inspired the friends we have lost.



Dr. Ramesh & Shmt. Pratibha Paliwal in a recent photo

31 PROJECTS IN 2020 PROJECT HONOR ROLL

Our Project Honor Roll for the year 2020 is presented on this page to share the specific projects and their respective funding. Congratulations to each of the contributors to these projects 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) was 28 including 3 one-time Covid19 relief projects. Total projects have ranged in 20-24 in recent years. The projects spanned 12 states/territories of India as did last year. The median amount (an indication of depth) was \$2,000 — in the range of \$1,800- 2,500 in recent years.

A gentle request to share by e-mail of correspondence and/or photos from your project site. This not only helps with the Newsletter, but such materials also 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, such documents help document how, specifically, the funds were utilized by the recipient. Due diligence is an IRS requirement and an INSAF goal, and the Project Leader's help is sincerely requested.

Rank Y20	Rank Y19	PROJECT	2020 \$ Level
1	7	Nanritam, Purulia, W. Bengal	101,284
2	1	Kanchan Foundation, Ahmedabad, Guj.	84,204
3	2	Divya Deepa, Mysore, Karnataka	72,635
4	4	Calcutta Rescue, W. Bengal	25,483
5	3	SODHANA programs — Chipurupalli, A.P.	16,920
6	—	Malvi Charitable Trust/Shardaba School	10,950
7	—	SEEDS India, New Delhi	10,383
8	11a	Rotary Eye Institute, Navsari, Gujarat	10,000
9	—	Feeding America, Chicago, IL	8,750
10	6	Ruchika S Serv.— INSAF Schools, Odisha	4,610
11	—	Jain Swetamber MVM Sangh, Gujarat	3,630
12a	13	Ekal Vidyalaya, USA Office	3,500
12b	—	Sankara Eye Foundation, USA Office	3,500
13	7	College Student Support, Kerala	3,250
14	9	Pratham Mysore, Karnataka	2,000

Rank Y20	Rank Y19	PROJECT	2020 \$ Level
15	—	Action Res in Community Health, Guj.	1,752
16a	15	Adivasi Unnati Mandal, Mumbai	1,000
16b	—	GOONJ (Covid relief), New Delhi	1,000
16c	—	Makunda Christian Hospital, Assam	1,000
17a	11b	Dardionu Rahat Fund, Ahmedabad	600
17b	—	India Food Banking Network (Covid), Delhi	600
18	17	Govt. Girls Sr. Sec. School, Namaul, HR	595
19a	19	Sh. R. Adhyatmik Sadhana Kendra, Koba, Gandhinagar, Gujarat	500
19b	—	The Children's Garden School, Chennai	500
20	—	Dayton Food Bank, OH	450
21a	21	RESQ Charitable Trust, Pune	400
21b	20	Animal Aid Unlimited, Udaipur, RAJ	400
22	14	Seva Bharti, Abohar, Punjab	350
23	10	Manav Kalyan Trust, Navsari, Gujarat	300

Sodhana-INSAF Post-Matric Program grows to 5 Students

The Sodhana-INSAF Post-Matric Program in Andhra Pradesh is supported by 6 INSAF Families. The program, now in its 3rd year, selects 2 students each year based on academic merit and family's economic condition. In 2020, two new students were selected, bringing the total to 5 students. Here's the status of each of the 5 students:

1. Ms. Jhansi: Final Year B.Sc. G.C.S.R. Degree College
2. Ms. Aswani, 2nd Yr. Gayatri College (Class 12)
3. Ms. Aruna, 2nd Yr. Gayatri College (Class 12)
4. Ms. Bhavani, 1st Yr. G.C.S.R. Junior College (Class 11)
5. Mr. Karthik, 1st Yr. G.C.S.R. Junior College (Class 11)



Ms. Bhavani

Nearly full financial support and general guidance is provided for 4-6 years after Class 10 under this program.

Govt. Hospital, Abohar (Punjab) Patients receive 3 meals a day by Seva Bharti

New Board member and former President P. K. Malhotra family and friends have been supporting Seva Biharti, Abohar (Pb), a service organization. Its work was highlighted by a publication named Aabha Nagar Patrika in Dec. 2020.

Among Seva Bharti's activities are the operation of a kitchen at the local govt. hospital, where Seva Bharti provides 3 hot meals a day for the patients. In addition, Seva Bharti operates a mobile library named Swami Vivekanand Library at the hospital and at J.P. Park in Abohar, a sewing training school for women, and a homeopathic dispensary. They are hoping to open a computer learning center for children from poor families.



A sign in Hindi, "Seva Bharti Abohar, Sh. Keshav Free Kitchen, only for the hospital patients" [Aabha Nagri Patrika Dec 2020]

Students Making Progress with INSAF Support

Kerala College Student Project: Aleena (supported by 6 INSAF Families) in Kerala is expected to appear for her 2nd year B.Sc. Nursing final examinations in May. She did well in the "model exams" preceding the finals (April 2021 letter). Aleena finds Pharmacology to be difficult, which will not be surprising for some of us as it is a tough subject.

Narnaul Project: (primarily supported by new INSAF Board member Om & Veena Garg) currently has 63 students in the city of Narnaul, Haryana. The students were selected primarily based on family financial need. Under the program, students are provided financial support and career guidance for for 5-7 year, including 3-5 years after class-12 graduation.

Just recently, we learned that Sita, a first-year student in a 2-yr diploma in Mechanical Engineering at the local government polytechnic, has stood first in her 1st Sem exams (April 2021). She hopes to eventually obtain a bachelor's degree in Engineering although the lack of a good engineering college locally is expected to present a challenge.

INSAF Funding Supports Women's Empowerment

A number of INSAF families have been supporting two preschools, volunteer teachers at 5 pre-primary schools, women's Self Help Groups (SHGs), and community medical services in collaboration with Sodhana, in Chipurupalli, A.P.

The women's SHG program is facilitated by coordinators partially funded by INSAF. Two specific examples of how the program has helped the women are summarized here.

Mrs. Narayanamma got a bank loan of Rs 50,000 in July 2020 at an interest rate of 12%. She bought two buffaloes with the money. She supplies 5L of milk in the AM and 5L in the PM to a milk co-op, which apart from buying the milk, also provides insurance coverage for the animals. This would earn her about Rs 40,000/Yr. after expenses, part of which she can pay off the loan.



Mrs. Narayanamma

Mrs. Narayanamma has already paid off Rs 16,000. She already had success with a few buffaloes from an earlier loan. The earnings have allowed her family to build a nice house and her grandchildren to study in good schools. Her grandson is likely to get into an IIT.

Mrs. Kalavathi obtained a bank loan of Rs. 70,000 at 12% in late 2020. She bought 3 buffalos with the money and supplies 7.5L milk twice a day to the milk co-op. She expects to earn about Rs 70,000 annually after expenses. She has already paid back Rs 6,000 and expects to replay the entire loan within 3 years.



Mrs. Kalavathi

Mrs Kalavathi has been a member of the SHG since 2011 and has had success with earlier loans. Her earnings have allowed her to build a house for her and her husband and a house each for her 2 grown sons.

By helping such women succeed in their earnings, the SHG program empowers them in their family as well as their community.

INSAF funding for this SHG based women's empowerment program is about \$2,000 for the India fiscal 2021-22. Congratulations to all the INSAF sponsors.

2021 CONTRIBUTIONS

Here is a menu of project types for you to consider for your 2021 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 2021 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 requested information to Insafusa.Operations@insafweb.org) to the address below:

Ms. Padmashri Lad, INSAF V. P. Communications, 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 at Insafusa.Operations@insafweb.org of any errors and omissions including any corrections and updates.

- **Adivasi Unnati Mandal, Mumbai [Community Service]**
Dr. Mahendra & Ms. Jyoti Nanavati
- **Animal Aid Unlimited, Udaipur, Rajasthan [Animal Welfare]**
Ms. Aruna Marathé
- **ARCH (Action Res. 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 Poullose, 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. Sundarajan & 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]** Sh. Arun & Ms. Padma Cariappa, 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 Poullose, 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

INSAF BOARD OF DIRECTORS 2021-2023

A new two-year term began Feb. 1 for the INSAF Board. An introduction to the 2021-23 team is provided below. INSAF is deeply indebted to the 3 outgoing members: Sh. Joginder Kundra, Dr. Harshavardhana, and Dr. Vimal Goyle.



Dr. Santosh Chokhani,
President & Chairman

Santosh continues his service to INSAF into the second term as 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 Engineering from the University of Bombay. During 1970-1975, he was at Rutgers University, New Brunswick, where he earned a Ph.D. in Electrical Eng. and Computer Science. Since 1975 Santosh has worked in 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.

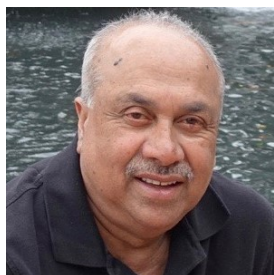


Ms. Padmashri Lad
V. P., Communications

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 and volunteers of INSAF.



Dr. A. J. Poullose
Vice President, Finance

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.



Sh. P. K. Malhotra
Director

P.K. Malhotra is one of the founders of INSAF and has been the President of INSAF for several years. He lives in Davenport, Florida with his wife Suresh. They have two children and three grandchildren. He is retired now and volunteers in Charity organizations and is active in local cultural clubs. His hobbies include walking, travelling, playing golf and Bocce ball, playing cards and working on house projects. He is a sponsor and Project Leader of "Seva Bharti Abohar" one of INSAF's on-going projects.

Prior to his retirement, P.K. worked for several decades in the fields of microencapsulation, specialized paper coatings, adhesives, and food flavor industries.

P.K. holds a master's degree in Chemical Engineering from University of Dayton, Dayton, Ohio



**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 at a leading law firm.

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 Shanthi. Priya and her husband, both graduates of Columbia Law School, work for the US AID mission of the US State Department in South Africa. Shanthi, a graduate of the Ohio State University College of Dentistry, practices in Rhode Island. Her husband, also a lawyer, works for Oracle.



**Sh. Om P. Garg
Director**

Sh. Om Prakash Garg has been an INSFAF member for over 45 years and has been a supporter of several INSFAF projects. He has a Masters in Geology (1966) from Panjab Univ. Chandigarh, and a Masters in Mining (1970) from U. of Saskatchewan, Canada. He had a 17-year career with Hena Mining, where after 7 promotions, he was Director of Mine Planning at the company's headquarters in Cleveland, OH when he took early retirement in 1987 to become an entrepreneur.

In 1993, Om was one of 3 promoters who started Cupid Ltd., in Nashik, Maharashtra, where he has been Chairman and Director since 1998. Om has actively managed the company since 2007, frequently traveling back and forth between Nashik and Cleveland, along with his wife and business partner Veena Garg, also an INSFAF member. Under Om's guidance, Cupid became the first company in India, and only the second in the world, to achieve Pre-Qualification by WHO/UNFPA for female condoms for Worldwide Distribution. Over the last 20 years, Om has traveled to over 35 countries on 6 continents.

Om has been very interested in social and community activities, both at the Corporate Social Responsibility level and at the personal level as exemplified by the "Narnaul Project".

Om and Veena have 3 children (two married daughters, and a son), all settled in the U.S.



**Sh. Rajeev Paliwal
Director**

Rajeev Paliwal has been an INSFAF member for over two decades and has previously served as a Project Leader. He becomes the first INSFAF Board Member from the "next generation".

Rajeev is Director of Sales Enablement at Icertis in Bellevue, WA. Rajeev lives in Bellevue, WA with his wife Saloni Mavani, son Kamron (17), and daughter Amara (12)). He is the son of Dr. Ramesh and Shmt. Pratibha Paliwal. Born in Fategarh, U.P., India, Rajeev moved to the US at age 5. He attended Rutgers University (B.A. Economics) and Columbia Business School (MBA), and moved to the Pacific Northwest in 2005. He has worked at Bellcore/Telcordia, Microsoft, The Game Agency, & Tableau (acquired by Salesforce) before recently joining Icertis.

At Rutgers, Rajeev was Treasurer & President of Rutgers Community Outreach (RCO) and led various community programs (Big Brother / Big Sister, Habitat for Humanity, Senior citizens Support, and various other non-profit fundraising efforts). In years past, he has also directly managed and supported INSFAF programs such as Sristi Education project. Additionally, in his free time Rajeev enjoys hiking, biking, kayaking, and taking full advantage of the beautiful Pacific Northwest.