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Volume 47 Issue 1

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

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I N S A F

INDIAN SCHOOLS ALUMNI AND FRIENDS NEWSLETTER

INSAF DONORS MAKE A RECORD AGAIN IN 2021

INSAF had another record-setting year for project effort in the Year 2021, beating the project effort from 2020, which itself was the highest collective project effort in INSAF's nearly 50 year history. This follows the previous two best efforts in 2019 and 2018. Congratulations to all the donors and the Project Leaders for this achievement.

The total project effort in 2021 was \$477,945, a 30% increase from the Year 2020 (Ref. Page 3). A significant number of INSAF members and non-members joined to donate a total of \$86,528 for Covid relief efforts in 2021 versus \$46,100 in 2020.

Page 5 has our "Project Honor Roll" for 2021, which shows the grants for specific projects. The *number* of projects which indicates "breadth" was 24, in the middle of the range of 20-29 seen in recent years. The *median* amount per project can be taken as an indicator of depth in a given year. The median dollars per project in Yr. 2021 was \$2,937, higher than the range of \$1,800-2,500 in recent years.

The record level of project support in 2021 was possible due to the exceptional leadership by 3 Project Leaders and their friends and families, who covered over 79% of the total project grants during 2021. They are:
former Board Member Sh. Joginder Kundra, Sh. Anop Vora, and Sh. Ramesh Patel.

Of course, each project is unique in how it makes a difference, and financial numbers provide only a partial perspective. For a qualitative perspective, please see this and other INSAF Newsletters to learn how our colleagues are giving back. Here are the types of causes our INSAF colleagues chose to support in 2021:

Generalized Description for Types of Projects Supported in 2021

- Expansion of an Eye Care Hospital and eye surgeries for the poor
- Provision of food and other essential items as Covid19 relief for the poor
- Financial capacity building for aid for education, medical, or poverty relief
- Support for education of tribal children or disadvantaged urban children
- Pre-school education of children from disadvantaged families
- College education of young women from disadvantaged families
- Support of women's self-help groups
- Community health and medical services

Year 2021 and early 2022 also brought deep and permanent losses for INSAF with the passing of three of the longest-time members and dedicated INSAF leaders: former INSAF President Dr. Ramesh Paliwal and his wife Pratibha Ji, former head of INSAF Finance Sh. K. Kumar Kapur, and former President Dr. Prem N. Bajaj. We also lost one of the most generous INSAF Life Members/donors Sh. Chani Sra, and long-time members Dr. Rakesh Saini, Dr. Ved Chaudhary, and Sh. Vijay Varma. These friends will be deeply missed and their examples will continue to motivate us.

MANY THANKS IN APPRECIATION FOR PROJECT CONTRIBUTIONS

Warm thanks to the following for their project contributions during 2021. Non-members please consider joining INSAF. Please forgive any spelling errors — however, please do point them out via an e-mail so appropriate corrections can be made for the future.

- Agarwal, Sh. Satish (Fidelity)
- Bandopadhyay, Sh. Sunayan
- Bali, Sh. Vijay & Ms. Kiran
- Banerjee, Sh. Debasmit
- Bar, Ms. Vandana
- Behles, Mr. Thomas & Ms. Margaret
- Bera, Sh. Tapan
- Bhatt, Sh. Pratap Singh
- Bhutta, Sh. Pravi & Ms. Rajal
- Cariappa, Sh. Arun & Ms. Padma Tatta (Bank of America)
- Cariappa, Ms. Priya
- Cariappa, Ms. Shanthi
- Chakravarti, Sh. Debabrata
- Chaudhuri, Sh. Jayanta
- Chokhani, Dr. Santosh
- Chotani, Dr. Gopal & Ms. Shibani Ghosh (directly in India)
- Das, Ms. Soumita
- De, Ms. Auntara
- Delory, Sh. Kashmiri & Ms. Avinash
- Desai, Sh. Vinay
- Dhamija, Ms. Shelly
- Droitsch, Ms. Danielle
- Gandhi, Avni
- Gandhi, Sh. Rajinder P. (Fidelity)
- Gavan, Sh. Hasu
- Ghosh, Sh. Dipak
- Ghosh, Sh. Sankar
- Goyle, Dr. Krishan & Dr. Vimal
- Gulati, Sh. Kulbhushan & Ms. Raka
- Haugh, Ms. Elizabeth
- Haque, Sh. Jaharul
- Hazra, Sh. Tapas
- Hira, Sh. Bipin
- Johar, Ms. Archana
- Kakkasseril, Dr. Job & Mrs. Achamma
- Kapur, Ms. Sudesh
- Konar, Dr. Arkaprabha
- Kotresha, Sh. Neelkantappa & Ms. Michele
- Kumar, Ms. Kusum Vinod
- Kundra, Sh. Joginder & Ms. Meera (Fidelity)
- Kundu, Ms. Susmita
- Lad, Dr. Raj & Ms. Padmashri
- Leong, Mr. Dennis & Ms. Janice

- Luu, Mr. Don
- Mahajan, Sh. Tushar & Ms. Niharika Chauhan
- Maitra Family (Fidelity)
- Maheshwary, Mr. Suneer & Ms. Laura (IMC Foundation)
- Maheswary, Sh. Shyam
- Mal, Ms. Munmun
- Marathé, Ms. Aruna
- Matthew, Mr. Tse
- Mehta, Sh. Praful & Ms. Chanda
- Naik, Sh. Dipak
- Namhata, Ms. Sarada
- Nanavati, Dr. Mahendra & Ms. Jyoti
- Narottam, Shashi
- Parekh, Sh. Paresh
- Parikh, Sh. Kalpesh
- Patel, Sh. Ami
- Patel, Sh. Ishvarbhai
- Patel, Sh. Jayantilal
- Patel, Sh. Jayesh
- Patel, Sh. Keyur
- Patel, Sh. Mahendra & Ms. Manu
- Patel, Sh. Niteen & Ms. Sara Plante
- Patel, Sh. Pinkesh
- Patel, Sh. Rahul
- Patel, Sh. Rajendra
- Patel, Sh. Ramesh & Ms. Jyoti
- Patel, Sh. Sukhdev
- Patel, Sh. Suresh (VSBV, Inc dba Super 8 Motel NPB)
- Patel, Ms. Snehal
- Patel, Sh. Uday (Blue Leaf Technology)
- Patira, Sh. Ashish
- Poulose, Dr. A.J. & Ms. Thankamma (Vanguard)
- Prasad, Sh. Amit
- Prasad, Sh. Keshaw & Ms. Saroj
- Ray, Sh. Manas

[Continued on Page 3]

WARM WELCOME

A very warm welcome to our new Life Members in 2021:

♦ **Sh. Sureshbhai & Shmt. Vanditaben Patel,**
Palm Beach Gardens, FL

♦ **Ms. Anita Sra,**
Chapel Hill, NC

All members are requested to write with any comments or questions to insafusa.operations@insafweb.org regarding 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 2021 VP Finance **Dr. A.J. Poulouse**. Thanks are also due to 2021 VP Communications **Ms. Padmashri Lad** for performing the internal audit this year. Members are encouraged to write to the Newsletter Editor with any comments or questions on these Financials.

	2021	2020	2019
Opening Balance Jan 1	263,169.10	292,752.13	283,701.14
Receipts	443,791.84	337,918.39	345,374.71
Membership Dues & General Contributions	300.00	450.00	300.00
Project Contributions/Other	443,271.72	337,105.94	344,596.36
Interest Income	220.12	362.45	478.35
Expenditures	479,236.15	367,501.42	336,323.72
Projects & Related Expenses	477,944.60	367,125.55	336,124.57
Other -- Website, Banks, Fees	1,291.55	375.87	199.15
Closing Balance Dec 31	227,724.79	263,169.10	292,752.13

INSAF 50th ANNIVERSARY IN 2023 — IDEAS INVITED

Thanks to all the generous donors and about 25 dedicated volunteer leaders over the years, INSAF is poised to achieve the distinction of being able in 2023 to celebrate 50 years of operation. Your suggestions and Ideas are welcome. Please drop an email to the Editor.

Also, please consider donating to a cause close to your heart (please see Page 7 for ideas). There are several ways to donate — online and offline. Please visit insafweb.org and, on the main menu on the home page, look for a tab named "Donate". Details on how to donate via check, or via ACH, or via PayPal are available under the "Donate" tab.

Where applicable, donors may take advantage of employer matching to supplement the funds for the cause they wish to support.

Want to know about a Project Not Covered in this issue?

You might wish to check out the November 2021 Newsletter available at INSAFWEB.ORG for updates on the following projects: The Kanchan Foundation, Pratham Mysore, Nanritam, Divya Deepa/Kaliyuva Mane, Covid19 relief effort in 2021, ARCH, Malvi Education Trust, and a few others.

To know about a project not covered in this or the Nov. 2021 Newsletter, please feel free to write to the Editor.

[Continued from Page 2]

- Raychaudhari, Sh. Pradip
- Rojas, Ms. Jennifer
- Sachdev, Dr. Ashok & Ms. Usha
- Saha, Sh. Kaushik
- Sanyal, Sh. Indranil
- Shah, Sh. Ashok & Ms. Shobhana (Fidelity)
- Shah, Ms. Sonika
- Shah, Sh. Suken & Ms. Daksha
- Sharma, Dr. Bhav & Ms. Kaye
- Shetty, Dr. Jay & Ms. Shashi
- Shrivastav, Dr. Manoj & Ms. Maneesha
- Sen, Sh. Shamal & Ms. Sharmila
- Singh, Sh. Harjit & Ms. Kanwal
- Singh, Sh. Harmeet
- Sur, Sh. Sanjiv & Ms. Nilanjana
- Sra, Ms. Anita (Fidelity)
- Sundararajan, Mr. J.P. & Mrs. R.P. Valarmathy (Fidelity)
- Suresh & Shobhana Charity Trust (Fidelity)
- Suri, Sh. Hira & Ms. Sharla
- Thakkar, Sh. Vasant & Ms. Gita
- The Sankar Adhya Trust
- Tripathi, Sh. Pulak
- Varas, Ms. Neelam
- Vora, Sh. Anop & Ms. Renuka
- Vora, Sh. Chandra & Ms. Nisha (Benevity)
- Vora, Sh. Neel & Ms. Meera (Fidelity, Goldman Sachs)

Platform School in Bhubaneswar and Education Center in Paradeep Continue to 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. The goal of the Bhubaneswar School is to “mainstream” the children who hang around the rail 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. Both were disrupted by Covid.

During Covid19, the Ruchika-INSAF teachers have been teaching the children in 3-4 small groups on a nearby footpath. Photo below shows a session with a child wearing her new jacket provided by our program.



Platform School as a Footpath School (Nov. 2021)



The Paradeep Center (above photo from Nov. 2021) has been functioning by hosting the children in 3 groups (grouped according to their grade level). Let's hope 2022 brings more normal operations at both centers.

Donors to INSAF Fund Expansion of Eye Hospital

With the leadership of former Board Member Sh, Joginder Kundra, several member and non-member donors have been supporting a major expansion of an eye hospital to serve the poor in the Purulia district of W. Bengal.

The project has already accomplished the construction of a new operating theater complex and staff quarters. The current phase has the goal of adding a 3,200 sq ft. third floor, which would have 12 cabins and a dormitory for patient recovery. Private cabins will bring in revenue from paying patients to Nanritam, which will help subsidize the costs for treating the underprivileged.



A view of the Eye Hospital Site Construction in-progress

The boundary walls, roofing, and partitioning of individual cabins is complete, and plastering was in progress as of Feb. 2022.

Pending work is in full progress with the aim of enabling the facility to be operational in May 2022.

During 2021, funding of \$123,000 was provided for the expansion. Additional funding of \$45,900 was provided to support much needed Covid relief services for the community served by Nanritam.

24 PROJECTS IN 2021 PROJECT HONOR ROLL

Our Project Honor Roll for the year 2021 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 24, including 3 one-time Covid19 relief projects. Total projects have ranged in 20-29 in recent years. The projects spanned 11 states/territories of India, one less than last year. The median amount (an indication of depth) was \$2,937 — a bit higher than the range of \$1,800- 2,500 in recent years.

Photos and documents shared by Project Leaders via e-mail from the project site are really appreciated. Those not only help 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 besides being an IRS requirement is also an INSAF goal. Thank you Project Leaders.

Rank Y21	Rank Y20	PROJECT	2021 \$ Level
1	1	Nanritam, Purulia, W. Bengal	168,902
2	2	Kanchan Foundation, Ahmedabad, Guj.	106,262
3	8	Rotary Eye Institute, Navsari, Gujarat	77,778
4	6	Malvi Charitable Trust School, Gujarat	34,682
5	4	Calcutta Rescue, Kolkata, W. Bengal	24,876
6	16b	GOONJ (Covid relief), New Delhi	22,375
7	5	SODHANA programs — Chipurupalli, A.P.	14,890
8	12b	Sankara Eye Foundation, USA Office	4,000
9	—	Direct Relief, USA — Covid relief	3,875
10a	15	Action Res in Community Health, Guj. Feeding America, Chicago, IL	3,000
10b	11	Jain Swetamber MYM Sangh, Gujarat Ruchika S Serv.— INSAF Schools, Odisha	3,000
12	—	Indian Red Cross — Covid relief	2,875
13	13	Balabhavan—Student Support, Kerala	2,400
14	10	Ruchika-INSAF Education Centrs, Odisha	1,680
15	12a	Ekal Vidyalaya, USA Office	1,500

Rank Y21	Rank Y20	PROJECT	2021 \$ Level
16	3	Divya Deepa, Mysore, Karnataka	1,400
17a	17a	Dardionu Rahat Fund, Ahmedabad	1,000
17b	16c	Makunda Christian Hospital, Assam	1,000
19	21b	Animal Aid Unlimited, Udaipur, RAJ	600
20	19a	Sh. R. Adhyatmik Sadhana Kendra, Koba, Gandhinagar, Gujarat	550
21	—	Akshay Patra Foundation, Thane, MAH	500
22a	—	Maheshwary Charitable, Hoshiarpur, PB	400
22b	21a	RESQ Charitable Trust, Pune	400
24	—	Sewa Bharati, Hoshiarpur	300

Sodhana-INSAF Post-Matric Program Student Selected by WIPRO; program grows to 9 Students

The Sodhana-INSAF Post-Matric Program in Chipurupalli, Andhra Pradesh is supported by 6 INSAF Families. The program supports students from poor families for their college education with the goal of exiting from poverty.

The program achieved its first major success recently, when our very first student, Jhansi, who will complete her B.Sc. soon, was selected by WIPRO for a 4-year modestly-paid internship. If accepted for a regular job after her internship, she will earn an excellent salary. We look forward to further news about the location of her placement and seeing her become self-sufficient.



Ms. Jhansi in 2018

The program currently has 9 students in it studying at various levels after their Matric (i.e. Class 10). To enable a better quality of education, the students in the program complete their Class 11 and Class 12 in a college. Apart from near-complete financial support, the students also receive general guidance. The program currently has 6 girls and 3 boys.

Two students each year, three as an exception, are accepted on the basis of a test administered by Sodhana and the candidate's family financial situation. The program will stop taking new students after the 15th student has been accepted.

INSAF Donors Fund Eye Surgery for 239 Patients

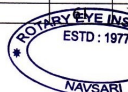
INSAF Member and Project Leader Ramesh Patel has been organizing support for several worthy causes, among them eye surgeries through the Rotary Eye Institute, Navsari, Gujarat.

During 2020-21, the funding enabled eye surgeries for 239 needy people, at a cost of Rs 3,000 each (about \$42@ RS. 72/dollar). Shown below is an excerpt from the list of patients, shared by the Eye Institute, who underwent eye surgeries.

SR. NO.	PATIENTS NAME	AGE	ADDRESS	OPERATION
214.	Gangaben B. Halpati	63	Parab Falia, Ajrai, Dist-Navsari.	RE SICS +Iol
215.	Lakhiben B. Halpati	57	Ajrai, Gandevi, Dist-Navsari.	RE SICS +Iol
237.	Bhikhubhai Somabhai Ahire	45	Ahirvas, Onchi,	RE SICS +Iol
238.	Naranbhai P. Solanki	76	Pratapnagar, Vandsa	RE SICS +Iol
239.	Bhartiben N. Patel		Vesma, Dist-Navsari.	RE SICS +Iol

For Rotary Eye Institute
Smt. L.M.Shah Eye Hospital

H. K. Patel
(Hina K. Patel)
Accountant



For Rotary Eye Institute
Smt. L.M.Shah Eye Hospital

(Yogesh J. Naik)
Hon. Secretary

An excerpt from list of 239 beneficiaries of eye surgeries, 21-22

The donations for this project to INSAF, with Ramesh ji's leadership, led to grants of \$10,000 in Yr. 2020, and \$77,778 in Yr. 2021. The increased funding will hopefully help a lot more people this year.

Action Research In Community Health & Development (ARCH)

Another worthy cause supported donors, with the leadership of Sh. Ramesh Patel, is strengthening of functional literacy and Math for tribal village children studying in government schools, through ARCH in Narmada district, Gujarat.

Grants of \$1,752 and \$3,000 to ARCH have been made possible during 2020 and 2021, respectively, by the donors.

Kerala College Student Support Project

This project, undertaken by 6 INSAF Families, funds college education support for 2-3 students from poor families, at any given time, with the goal of helping them become financially self-sufficient through education.

The program's latest success is by Hima Sebastian. Hima has finished her B.Sc. Nursing and has joined a hospital in Cochin as a Nurse Trainee. For now, Hima gets only a subsistence wage, but we believe she is on a path to a good career in nursing.

INSAF Funding Supports Early Education Expt.

A few INSAF families have been supporting a program with Sodhana in A.P. with the goal of strengthening the academic foundation of students from poor families. Under this, 2 Sodhana trained teachers, with a modest honorarium, work at each of 5 govt, run pre-primary schools. The teachers utilize an activity based methodology using very low cost teaching materials.

The 5 Sodhana-INSAF adopted schools, located around Chipurupalli, A.P. have a total of 119 students in LKG through 2nd grade, 56 male and 63 female.



Learning Parts of the Body (Mettapalli, A.P.)



Learning How to Write (Chukkavalasa, A.P)

Recently, half-yearly marks for the students in the 5 adopted schools were compared with another set of 5 non-adopted schools. to document the effectiveness of the program. The 5 non-adopted schools had 96 students in LKG-2nd grade, 48 male and 48 female.

The results in this limited, non-controlled study, but one with a reasonable sample size, show a 13% advantage for the students in the adopted schools, when compared on the basis of the overall marks. Any differences in the innate capabilities of the students or the teachers could not be accounted for, as that would be tough to do.

The preprimary school program is expected to continue for another 2-3 years with the goal of convincing the A.P. state government that good quality education for children during LKG-2nd grade is important.

2022 CONTRIBUTIONS

Here is a menu of project types for you to consider for your 2022 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 2022 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 of any errors and omissions including any corrections to the listings.

- **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., Gujarat [Community Service]** Sh. Ramesh & Ms. Jyoti Patel
- **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
- **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
- **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
- **Makunda Christian Leprosy & General Hospital, Karimganj, Assam [Community Service]** Mr. Jesudas P. Sundararajan & Mrs. Rajasingh P. Valarmathy
- **Malvi Educational & Charitable Trust/Shantaba Vidyalay, Kukeri, Gujarat [Education]**
Sh. Ramesh & Ms. Jyoti Patel
- **Manjari Sankurathri Memorial Foundation, A.P. [Community Dev]** Sh. Sikandar Tuli
- **Manav Kalyan Trust, Navsari, Gujarat [Community Service]** see next column
- **Nanritam, Purulia, W. Bengal [Community Dev]**
Sh. Joginder & Ms. Meera Kundra, Ms. Anita Sra, & Others
- **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
- **Pingalwara Charitable Society, Amritsar, Punjab [Community Service]** Ms. Sudesh Kapur
- **Polio Foundation, Ahmedabad [Community Service]**
Dr. Bipin & Ms. Kalpana Shah
- **Pratham Mysore, Karnataka [Literacy]** Sh. Arun & Ms. Padma Tatta 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
- **Sambalpur University, Odisha [Education],** Sh. Bhim & Dr. Hemlata Bhakoo
- **Sankara Eye Foundation, USA [Eye Care Services]**
Sh. Joginder & Ms. Meera Kundra
- **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]** 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