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FROM THE EDITOR'S DESK

W ith immense joy and gratitude, we present the latest issue of ISBUND on the auspicious occasion of *Navreh*. Since our inaugural issue in 2021, this publication has blossomed into a vibrant chronicle of our community's stories, reflections, and insights. With each edition, ISBUND has evolved beyond a mere newsletter—it has become a rich tapestry woven with our shared heritage, aspirations, and voices, all brought to life by our dedicated contributors.

This issue brims with captivating narratives that honour our traditions and the diverse experiences of our writers. *Herath* celebrations take centre stage, with **Rinzen** offering an illuminating exploration of *Vatuk Puza*, unravelling its profound significance and the beauty of its rituals. **Kapil** Dhar transports us to the grandeur of *Maha Kumbh*, capturing the devotion and spiritual essence that define this magnificent gathering.

We are thrilled to introduce a new segment, *Suitcase Stories*, a series spotlighting personal journeys and life-changing experiences. In its debut feature, **Surinder Uncle** recounts his journey from Srinagar to London, sharing the trials he endured, the triumphs he savoured, and the transformative moments that shaped his path.

Beyond traditions, this issue embraces contemporary perspectives. Our exclusive conversation with **Vishal** Saproo offers fresh insights, while **Lakshmi** Ramachandran Peshion shares her inspiring foray into the world of coding. Financial wisdom comes from **Sandeep** Lahori, who discusses mortgages and financial protection, while **Minesh** Khashu challenges conventional thinking with his thought-provoking discourse on addition as a cognitive flaw.

Ritu Jalla's heartfelt tribute to Kashmiri traditions serves as a beautiful reminder of the enduring strength of our cultural roots. And of course, we celebrate our community's vibrant engagement with highlights from the **KPAE Herath** festivities, a report on the exhilarating **Badminton Tournament** 2025, and the creative musings of **Tanya** Kaul in *Wishful Thinking*.

As always, this issue stands as a testament to the power of storytelling, memory, and collective experience. We extend our heartfelt gratitude for your unwavering support and participation—your voices and stories are what make ISBUND a true reflection of our community's indomitable spirit.

Wishing you all a joyous *Navreh* and a year filled with happiness and success. As we turn these pages together, let us celebrate the narratives that unite us and the heritage that continues to inspire our journey forward.

With our best wishes Sheetal Raina & Aria Raina Kumar

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REMEMBERING OUR GRANDFATHER

Adhya & Anika Raina

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I'm *Adhya Raina*, granddaughter of Daddu, or *Shri Rattan Lal Raina*. I'm sure I will not be alone in saying that Daddu was a truly content and peaceful man, who would always try to give you a laugh. He was a man truly free of worries and tried to implement that philosophy on all around him.

I have a few selected memories of Daddu that I truly remember, and these always bring a smile to my face. They are the images I think of when I'm down and miss him. I have been told that these are the thoughts that I should always recall when thinking of Daddu, and I would deeply encourage you to do the same, as when you only remember the good things about a person, these memories become imprinted in your mind, and you can't help but smile when thinking about them.

One of my very first memories that I truly recall of Daddu is when I was three years old, and we had gone to Patnitop in India and there we went horse riding. I was on a horse with Daddu, and we did a little round of the compound. I remember being three and laughing giddily at the excitement of being on an actual horse while Daddu joined in, all the while carefully steadying me. He always looked out for everyone and loved us all and loves us still.

Another keen memory was when I was only a few years older, and I was around the ages of 4 and 5. As many of you might know, in Jammu, Daddu owned a scooter. My brother Rean and I would love to go on the scooter, and I would sit right at the very front, with my hands barely just touching the handlebars, pretending to drive with my brother and Daddu behind. I remember those short 2 minutes seemed to last forever and we would turn round the roundabout and drive down the street. Those little trips used to be highlights of my coming to Jammu and I remember that sensation of the wind in my hair, almost feeling like I was flying!

My last cherished memory of Daddu was more recent, when Daddu moved here, to stay with us. Daddu was out in the garden, walking around in the beautiful setting sun - a tranquil action to mirror his attitude – and I was inside with my brother and my mum. We were playing a game of Monopoly, and being the youngest, as it often happens, I found myself losing. I had not yet mastered the concept of sportsmanship, and so, thinking they were teaming up on me, I stormed off into the garden to complain to anyone who was prepared to listen, and that happened to be Daddu. I was unloading all my anger on Daddu while I was walking alongside him in the serene afternoon. I remember Daddu putting a hand on my shoulder and comforting me. That simple action calmed me down and I walked up and down the garden with Daddu for what felt like eternity but simply lasted no more than 5 minutes.

I will always remember Daddu as the blissful grandfather that he was, and I hope you look back on Daddu with these same fond memories and cradle them and keep them close. May peace be with Daddu. Om Shanti.



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Dear Dadu (Mr **Rattan Lal Raina**),

Although you may be gone, your memory remains alive in the hearts of your loved ones. I firmly believe that you continue to be with us, as people like you who have touched so many lives and left a lasting impact do not simply fade away.

I will always cherish the memories of your wisdom, kindness, and the special bond we shared. I remember the way you played with me, surprised me with gifts, and loved me unconditionally. Your life was a testament to resilience and courage, and you will forever be an inspiration to me.

As I reflect on your journey, I am reminded of the challenges you faced and the bravery with which you battled your illness. Your gradual decline was difficult to witness, and I felt helpless as I watched you suffer. However, I take comfort in knowing that you are now free from pain and at peace.

Your legacy lives on through me, and I aspire to make you proud by pursuing a career in medicine. I hope to honour your memory by spreading love, kindness, and compassion. You will always be loved and remembered by so many, and I pray that you continue to watch over us.

Rest in peace, dear Dadu. You will be deeply missed.

Your loving granddaughter,

A<mark>nika Rain</mark>a

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SURINDER KAUL



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A suitcase holds more than just belongings it carries dreams, determination, and the quiet resilience of those who dare to start anew. *Suitcase Stories* is a tribute to the remarkable journeys of our community members who left behind the familiar, crossed vast oceans, and built lives filled with purpose and ambition—not just for themselves, but for the generations that would follow.

Our journey begins with **Surinder Kaul**, who arrived in the UK in 1959 as a 19-year-old from Kashmir, his aspirations as towering as the Himalayas and as boundless as the ocean that

now separated him from home. He came to train as an engineer, but life had other plans. Through perseverance and an unyielding drive to excel, he became a chartered accountant—a profession in which he would make history. Surinder became the first Indian ever elected to the Central Council of the Institute of Chartered Accountants in England and Wales, a testament to his resilience, intellect, and pioneering spirit.

Through Suitcase Stories, we celebrate these extraordinary journeys—stories of hope, reinvention, and the unbreakable thread that ties past to present, homeland to new beginnings.

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Engineering was the original plan. What drew you to it, and what was the moment you realised life had other plans for you?

Engineering was a natural choice because it was considered a prestigious and stable career back in Kashmir those days and I believe until recently it retained that honour. But life had different plans for me. Meeting Mr. Lambodar wasn't an easy road. You had to try Zutshi changed everything. He saw something in me that I hadn't seen in myself. He convinced me to pursue chartered accountancy, and in that moment, I took a leap of faith. Looking back, it was the best decision I could have made.

You mentioned Mr. Zutshi as a guiding force. Can you tell us more about your relationship with him?

Mr. Zutshi was more than just a mentor; he was like a guiding light in my life. He had a keen sense of people's potential and an ability to steer them in the right direction. He didn't just suggest accountancy—he actively helped me take the first steps, arranging training and opportunities. His support was invaluable, and I owe a great deal of my success to his wisdom and generosity.

Becoming a chartered accountant more than once. What kept you going during those moments of self-doubt?

It wasn't easy and I failed a few times, but I never gave up. I attended night classes, studied tirelessly, and reminded myself why I was here—to create a better life. Every setback was a lesson, and every small success pushed me forward.

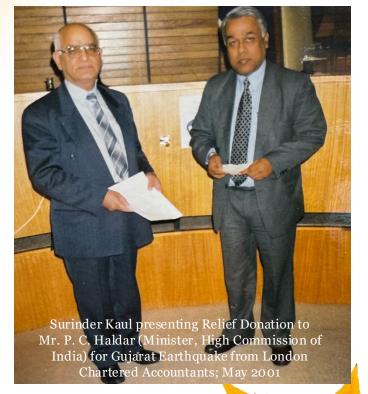


SURINDER KAUL CHAIRMAN ICAI UK CHAPTER COUNCIL MEMBER ICAEW

The UK Chapter of ICAI since its inception two years back has played an important role in helping co-operation and closeness of two of the largest professional accountancy Institutes in the world. It is important for building a global image of Chartered Accountancy profession and profession is held in high esteem across the world.

UK and India have both good financial framework, regulatory controls, high auditing and financial standards as well as corporate governance. It is therefore important that the two Institutes build on these common values and must do all we can to preserve high professional standards.

As a Council Member of ICAEW and Chairman of ICAI UK Chapter, I will endeavour that the areas of co-operation will increase still further in the future and extend these to South Asian Federation of Accountants (SAFA).



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From a student to the first Asian president of the Institute of Chartered Accountants in England & Wales that's an extraordinary journey. Walk us through this journey?

Throughout my career, I have been fortunate to achieve several milestones that have shaped my professional journey. After qualifying as a Chartered Accountant in London, I worked with both national and international firms, handling key audits for some of the largest FTSE 150 companies listed on the London Stock Exchange. My career also extended to senior leadership roles in multinational corporations.

One of the defining moments in my career came when I was sent to India to establish Grant Thornton in the early 1970s. I was instrumental in setting up the firm's operations in Delhi, serving as the senior leader responsible for establishing and expanding the practice. Over the four to five years I spent there, I laid the foundation for what is now a leading firm in India. While the firm has since changed its name, I continue to be involved with them as a consultant.

In the 1990s, I took a significant leap by setting up my own firm, focusing on consultancy and SMEs. Building a business from scratch was a major shift from the corporate world, but it proved to be a rewarding endeavour, leading to a highly successful international business and consultancy in London. Another career highlight was being elected to the *Central Council of the Institute of Chartered Accountants in England & Wales (ICAEW)* in 2003, making history as the first Asian member to be elected to the body in its 125-year history. This was a significant moment not only for me but also for the broader community, as it brought greater diversity and representation to the profession.

Indian elected to Central Council of ICAEW

PTI | By Press Trust of India, London

Jun 15, 2006 01:14 PM IST

India-born Surinder Kaul, has been elected to the Central Council of the Institute of Chartered Accountants in England and Wales.

According to the institute, this is the first time an Indian has been elected to the Council in its 123-year-old history.

Kaul won for a four-year term defeating veteran senior Council member Douglas Llambias from London constituency.

David Illingworth, Consultant, KPMG who took over as president of the institute on Wednesday complimented Kaul for his outstanding achievement.

He also recalled that Kaul, as chairman of the London Chapter of the Institute of Chartered Accountants in India, had played a pivotal role in bringing the Institutes of the two countries together.

"We are two large Institutes of Chartered Accountants in the world and it is important for the future of the profession there should be close cooperation. We also want to develop

relations with important professional bodies throughout the world," he said.

Kaul said "I feel it is not only a great privilege for me personally, but also for the Institute of Chartered Accounts in India, of which I am the chairman of the UK chapter.

I feel there is a lot of opportunity for the two principal institutions of the world to come closer and benefit from contacts that already exist in business, trade and commerce between UK and India.

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Additionally, I founded the Institute of Chartered Accountants of India (ICAI) UK Chapter in 2001, fostering collaboration between the accountancy profession in the UK and Chartered bodies in India, Pakistan, Bangladesh, and Sri Lanka. I strongly believe in the importance of professional networks in promoting economic and financial integration, particularly within the South Asian region. These achievements reflect my commitment to both professional excellence and global collaboration, bridging industries and geographies to create lasting impact.

In a field where numbers rule, people often forget the human side of accounting. Was there a particular client or case that left a deep impact on you?

Yes, one case that stands out to me was my involvement in challenging a fraudulent pyramid scheme in the early 1970s. At that time, pyramid selling was a widespread but deeply flawed practice, often leaving people in financial ruin. I took legal action against **Golden Chemical Products**, a former pyramid-selling company, to recover money I had paid for goods under their scheme.

In 1975, at Willesden County Court, I successfully won compensation, making it one of the first legal cases of its kind to be brought against a pyramid scheme. I was able to reclaim £750 in compensation along with £250 for legal costs, setting an important precedent for others who had been misled by similar schemes.

This case was significant not just for me but for many others who had suffered financial losses. It reinforced my belief that accountants play a crucial role beyond just numbers—we are often at the forefront of financial justice, ensuring ethical and fair business practices.

You can read more about this case in the newspaper clippings from 1975, which provide further details on this landmark ruling.

FRIDAY JANUARY 31, 1975

Former pyramid seller wins compensation

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How does the Kashmiri Pandit Association of today differ from the one you were part of in the 1960s?

The Kashmiri Pandit Association has evolved tremendously since its early days in the 1960s. When I first arrived in London in the late 1950s, there were no more than a handful of Kashmiri families, most of them students—perhaps seven or eight of us in total. The association, in its earliest form, was led by Lambodar Zutshi, his brother Balbadar Zutshi, and their family. They were the driving force behind bringing the small Kashmiri community together and creating a sense of belonging in a foreign land.

Back then, the community was small, but tightly knit, and primarily focused on supporting one another as new immigrants. There were no established structures or dedicated spaces for gatherings. It was through the dedication of the Zutshi family that the foundation of what later became the Kashmiri Pandit Association of Europe (KPAE) was laid.

Today, KPAE has grown into a well-established and thriving organization. The numbers are remarkable—what was once a community of just a few families has now expanded significantly. What we need now is a home of our own— Kashyap Bhawan—which has been a dream for many of us for a long time. The community today has the resources to build it, and we can easily organise the necessary funds to make this vision a reality.

This transformation reflects not only the growth of the Kashmiri community in the UK but also the commitment of generations who have continued to build upon the legacy started by those like Lambodar Zutshi. While the sense of togetherness remains at the heart of KPAE, it now has the infrastructure and reach to make an even greater impact on the lives of Kashmiri Pandits in the diaspora.

Growing up in Kashmir, do you miss your homeland, and how do you maintain connections with your roots?

Of course, I miss Kashmir—the mountains, the culture, and the warmth of home. I stay connected through community events, by visiting whenever possible, and by supporting initiatives that help Kashmiris abroad.

What are some of the most unforgettable adventures you had during your early days in London?

During my early days in London, some of my most unforgettable adventures involved escaping the city with the mountaineering club. On bank holidays, I would set off to explore the stunning landscapes of the Lake District, Wales, and Scotland, spending my time hiking, walking, and camping. Being immersed in nature gave me a profound sense of familiarity and connection, reminding me of home.

Another memorable experience was hitchhiking to Germany to visit my brother. Travelling was a huge part of my life at the time—it expanded my perspective on the world. Those journeys, both within the UK and beyond, were filled with excitement, discovery, and a wonderful sense of freedom that still makes me smile today.



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<mark>Is the</mark>re a specific message you would <mark>like to s</mark>hare with our youth?

Understanding and staying connected to our roots is essential. Though my family is spread across the globe—in the US, UK, Hong Kong, and India—our origins remain in Srinagar. We still maintain our family home in Kashmir, and I am committed to preserving it as a way of honouring our heritage. For the Kashmiri Pandit community, in particular, it is vital that we do not lose our connection to Kashmir. Our roots shape our identity, and we must keep our traditions, culture, and history alive for future generations.

As you navigate life, remember that change is inevitable, and growth requires adaptability. Not all dreams are realized immediately, but perseverance is key. Take time to reflect on your journey, much like an accountant reviewing a balance sheet. Keeping track of your progress allows you to see how far you've come and where you need to go.

Just as a well-maintained balance sheet reflects financial health, a clear personal balance

sheet—one that tracks your achievements, setbacks, and lessons—helps ensure you are moving forward with purpose. Set clear goals, regularly review your progress, and strive for balance in all aspects of life. Embrace challenges as opportunities for growth, make the best of every situation, and always stay true to your values.

If you could s<mark>peak to that 19-year-old</mark> boy who lan<mark>ded in London all those</mark> years ago, what would you tell him?

I would tell him, "Believe in yourself. There will be struggles, but don't be afraid. Every challenge is an opportunity, and hard work will take you further than you ever imagined."

In one sentence, how would you summarise your journey and the legacy you hope to leave behind?

My journey has been one of resilience, transformation, and breaking barriers, and I hope my legacy is one that inspires others to pursue their dreams fearlessly.

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MAHA KUMBH: A CARNIVAL OF DEVOTION

Kapil Dhar

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The 45-day festival of *Maha Kumbh* recently concluded in the sacred city of *Prayagraj*. The energy and vibrations of the festival could be felt everywhere—visible in the skies through planetary alignments, resonating across the world through the devotion of countless pilgrims, and reflected in the warmth of the host city.

Despite the soaring travel prices, the devotion and intensity of the pilgrims remained unwavering as they journeyed to the confluence of the great rivers. I was blessed to witness this grand event up close and experience the cosmic energy that filled the city. Hosting millions of people from across the globe within a few weeks is no small feat, yet the people of *Prayagraj* displayed remarkable generosity and dedication. There was no sign of fatigue or irritation on their faces. Instead, they actively contributed in every way possible—providing boats, bicycles, rickshaws, and most importantly, a hospitable and welcoming spirit.

Th<mark>e Sacred Experie</mark>nce of Amrit Snaan

One of the most profound experiences at Maha Kumbh is Amrit Snaan, the holy dip. The sheer magnitude of devotion that draws millions to the sacred waters is awe-inspiring. I had the opportunity to take a boat ride towards the Triveni Sangam and complete my holy dip.



The morning scene was mesmerising thousands of boats filled with enthusiastic devotees sailing towards the confluence, singing devotional *bhajans* and chanting mantras. The boatmen, seemingly tireless, kept ferrying people to their sacred destination. Meanwhile, seagulls flocked to the Ganges, eagerly receiving *prasad* from the hands of the devotees, adding to the beauty of the confluence of the Ganga and Yamuna. It was a sight to cherish.



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A Childhood Connection to Maha Kumbh

My experience at *Maha Kumbh* was deeply nostalgic, linking back to my childhood memory of *Purna Kumbh* 1989. As a young child, I was overwhelmed by the immense crowds, but looking back, I cherish those moments with my parents and my elder brother. That experience, though from a different era, remains vivid in my heart.

This year, I was grateful to reconnect with the devotion of millions and planned my visit around *Basant Panchami* with my dear friend and his family. During my travels, I met devotees from California, Australia, Bhutan, and various Indian states. I was particularly amazed to meet teenagers from Bengaluru, enthusiastic about participating in *Maha Kumbh*—proof that devotion transcends generations.

The Spiri<mark>t of Seva at the</mark> Akharas

On my first night, I visited several *Akharas* and was deeply moved by the dedication of volunteers serving the devotees. I was fortunate to have dinner at one such *Akhara*, where the food was lovingly served with a unique tradition—each dish was addressed as *'Ram'*, such as *'SubziRam'*, *'DalRam'*, and *'JalebiRam'*. This simple yet profound practice beautifully encapsulated *Sanatan Dharma*—a tradition that does not differentiate between beings or objects but sees divinity in everything. Observing such values in practice was deeply humbling. It reaffirmed that by respecting all aspects of creation, we gain clarity on how to live in harmony with the universe.

The Eternal Blessings of Maa Ganga

Great rivers have always been central to civilisation, sustaining both material and spiritual life. The *Bhagirathi*, *Alaknanda*, *Yamuna*, and other tributaries merge to form the sacred *Ganga*, which in turn is cradled in the divine locks of *Mahadev*. To witness the grandeur of *Maa Ganga* is an experience beyond words—she is not just a river, but a lifeline, revered for her blessings in both this life and the hereafter.



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Reflections on Faith and Devotion

As I travelled and prepared for my holy dip, I reflected on how faith transforms devotees—teaching them sacrifice, austerity, and resilience. I saw entire villages traveling together, holding onto a long rope to stay connected amidst the massive crowds. This *Aastha* (faith) and *Bhakti* (devotion) was humbling to witness. *Maha Kumbh* is not just a festival; it is a grand spiritual carnival of devotion.

I have shared some pictures from my morning rendezvous with the Sunlit Goddess of Blessings. May you have her divine *darshan* through these images. I have prayed for the well-being and health of all.

Jai Maa Gang<mark>a!</mark> Har Har <mark>Mahadev!</mark>







SHIVRATRI

Rinzen Kaul (Age 12) & Dr. Ashish R Kaul

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In the heart of India, Maha Shivratri is

celebrated with devotion and grandeur, embraced by all but especially cherished by Kashmiri Pandits. Every year, on the 14th day of *Krishna Paksha* in the month of *Phalguna*, as the waning moon casts its gentle glow, the festival awakens. While the world often observes it in February or March, few realize that every month holds a *Shivratri* — a smaller reflection of this grand celestial celebration — with *Maha Shivratri* being the most revered.

Fasting, prayers, and meditative devotion often shape the day, yet *Maha Shivratri* offers a deeper spiritual significance. Popular belief suggests it marks the divine wedding of *Lord Shiva* and *Mata Parvati* — a beautiful yet simplified tale. In truth, it commemorates the day *Lord Shiva* manifested as a column of infinite light, transcending beginning and end. This cosmic phenomenon, known as *Hiranyagarbha* — the golden womb of creation — is celebrated in scriptures like the Bhagwat, chronicled long before recorded time.

For Kashmiri Pandits, the celebration is not just a remembrance of divine union but also of cosmic balance. They are the custodians of ancient knowledge — a legacy passed down through millennia. The women of this community, in particular, possess an intricate understanding of the cosmos, mapping celestial patterns through the *Shreeyantra* and the *14 Bhuwans* — a feat unmatched by even the most advanced scientific pursuits.

While the modern world relies on billion-dollar investments for astronomical calculations, Kashmiri Pandits have relied on the *Jantri*, a humble yet astonishingly accurate annual almanac. With a precision refined over 5,000 years, the *Jantri* predicts solar and lunar events to the very second. The ancient *Vichar Naag* gatherings brought together Vedic astronomers to chart the course of the cosmos — a practice that even earned the acknowledgment of the esteemed *Shankaracharya*, who once conceded to the brilliance of a 16-year-old Kashmiri girl.

To many, *Maha Shivratri* is a celebration of love; to the Pandits, it is a commemoration of creation itself. Through **Vatuk Puja**, they honour the universe's genesis. The walnut, a symbol central to the ritual, embodies the cosmos — its partitions representing the diversity of existence held within the singular shell of creation. Just as the universe is bound by the enigmatic force of **Shiva**, the black hole that consumes and creates anew, the walnut represents unity in diversity.

Yet, the echoes of this tradition grow faint. Few remain who can perform the rituals, and recordings of ancient chants replace once-living memories. The near-extinct community clings to its legacy with pride and sorrow. These are the descendants of sages who gifted *Shaivism* to the world through the writings of *Abhinavagupta*, laid the foundations of performing arts through the *Natya Shastra*, and advanced knowledge in medicine, science, and astronomy. Today, they stand as the last keepers of a language, a heritage, and a profound understanding of existence.

Still, resilience endures. On *Dwadashi* or *Triyodashi* — the 12th or 13th day of *Krishna Paksha* — Kashmiri Pandits perform the *Vatuk Puja* at home. The sacred fire of the hawan rises, carrying prayers to the heavens. *Lord Shiva* and *Mata Parvati* are honoured, surrounded by divine guardians and attendants. Each offering is a tribute — not simply to a wedding, but to the eternal dance of the cosmos itself.

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Kashmiri and other cultures have different ways of celebrating Shivratri Pooja.

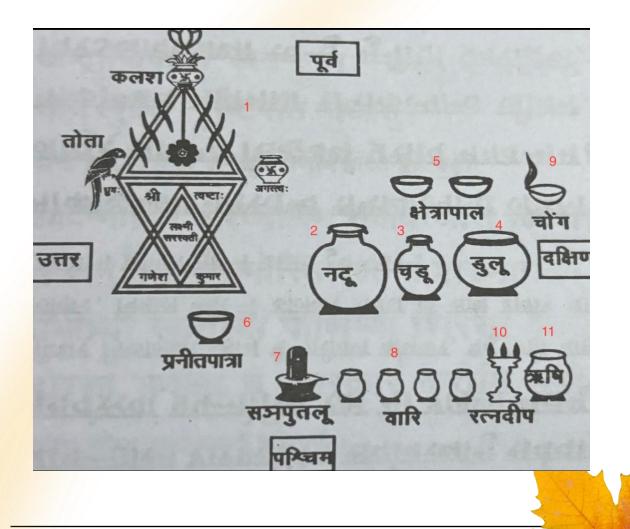
In Kashmiri *Shaivism, Maha Shivratri* is also known as **'Herath'** (Kashmiri adaptation of the Sanskrit word for *hara ratri* meaning '**Night of Hara'** —which is another name for Lord Shiva)

As *Maha Shivratri* descends once more, let us not only celebrate but remember. In the boundless night, the light of Shiva remains — eternal, infinite, and ever radiant.

Following all the steps of the *karmakānda* as prescribed in the Vedic system can take anywhere between 4 to 8 hours. Below is an image of the altar set-up.

Let's explore the setup in detail.

The first step of *Vatak Puja* is *Āchamaniyam* (Purification), performed by taking three sips of water while worshiping *Vishnu*. This is typically followed by lighting a lamp and incense sticks. Next, *Lord Ganesha* is invoked to remove obstacles. Finally, after *Prānāyama* (Breath Control), *Sankalp*, and *Aasan Puja*, the *Kalash* is worshipped.



Kalash

The Kalash symbolizes abundance and wisdom. Hindu deities like Lord Brahma, Lord Shiva, and Goddess Lakshmi are often depicted holding a Kalash. Many devotees consider it a personification of Lord Ganesha, the remover of obstacles, and Gauri Devi, the goddess of household bounty. In most Hindu rituals, an Indra-Kalash is used for gods, while a Brahma-Kalash is reserved for ancestor rituals (Pitr-Puja). However, for Shivratri, the Brahma-Kalash is specifically used. The Kalash is traditionally guarded by six deities, as shown in the image.

2. Naout

Naout (pronounced no-v-t) symbolizes Lord Shiva.

3. Chvoud (च्वौड़)

Chvoud represents Maa Parvati and is sometimes referred to as *Ram-Guadd*.

4. Dulu (इलू)

The Dulu is a pot used to offer food, which is kept throughout the Shivratri celebrations. Since the rituals conclude on Amavasya (15th day), the food remains in this pot until then.

5. Kshetrapal (क्षेत्रपाल)

The word Kshetrapal comes from Kshetra (area) and *Pal* (protector). These are the guardians of the space where the puja takes place. Since the celebrations last for 3 to 4 days, Kshetrapals protect the sacred area from negative energies. Few people know that the Kshetrapals of Vatak Puja are Herak Nath and Vatak Nath.

6. Pranit-Patra (प्रणित-पात्र)

Pranit is a wooden or metallic spoon used to offer ghee and other items during the Hawan. The *Patra* is a vessel that holds this Pranit. Water used in the Hawan is kept in the Pranit-Patra, later used for Jiva-Daan (life offering) during the puja.

7. Shiv-Lingam

According to scriptures, *Shivratri* is also the day Lord Shiva manifested as the Shiv Lingam. Naturally, the *Shiv Lingam* becomes the focal point of worship on this sacred day.

8. Vari

These smaller pots, typically four in number, represent Shivganas—Lord Shiva's celestial attendants. It is believed that during the divine wedding of Shiva and Parvati, the Shivganas joyfully accompanied Shiva's procession (Baraat), dancing their way to Mata Parvati's maternal home.

9, 10. Lamps

Two lamps are used during the Shivratri Pooja. One lamp is placed on the southern side near the Kshetrapals and is kept burning throughout the Shivratri celebrations. It remains undisturbed until the rituals conclude. The second lamp is used daily for the morning and evening poojas.

11. Rishi

A pot symbolizing the revered *Rishis* (sages) is also placed during the pooja as a mark of respect.



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All these pots, except the *Kalash*, are typically placed on seats made of dried paddy grass. These seats (*Aasan*) symbolize reverence and hospitality for the deities worshipped throughout the ceremony.

What we commonly refer to as *Shivratri* is actually Shivratri Eve. Hindus across India celebrate *Shivratri* on *Triyodashi* or *Chaturdashi* as per the lunar calendar. For us Kashmiri Pandits, the worship on this sacred occasion is dedicated to *Bhairava Vataknath*, hence it is called *Vatak Puja*.

In *Kashmir Shaivism*, a *Bhairava* is a being who, through intense *sadhana* (spiritual practice), has attained a status just below *Lord Shiva*. According to this philosophy, the highest state a being can achieve through *sadhana* is that of a *Bhairava*. In this state, the being possesses three of *Lord Shiva's* five divine powers:

- ✤ Manifestation (सृष्टि)
- ✤ Maintenance (स्थित)
- ♦ Withdrawal (संहार)



Lord Shiva, however, also holds two additional powers:

- ✤ Concealment (विलय)
- ♦ Divine Grace (अनुग्रह)

So far, eight *Bhairavas* have attained this exalted status, and Kashmir has dedicated temples to each of them, primarily located around Srinagar. Among them, *Vataknath Bhairava* is revered with immense devotion, receiving extensive worship on *Maha Shivratri* Eve.



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IN CONVERSATION WITH VISHAL

Vishal Saproo

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In today's edition, we shine a light on Vishal

Saproo, an engineer, an inspiring entrepreneur, community leader, and spiritual seeker whose journey is shaped by resilience and an unwavering commitment to his roots. Born into a proud Kashmiri Pandit family from Anantnag, Kashmir, Vishal faced the challenges of displacement when his family migrated to Jammu during the KP genocide in the 1990s. Despite these hardships, he remains deeply connected to his heritage, with a love for authentic Kashmiri food that reflects his cultural pride.

Armed with an MBA and currently pursuing a Doctorate in Business Administration, Vishal has forged a dynamic career while balancing multiple roles. He serves as the Head of Project Management for a tech firm and also works as a cybersecurity consultant in the data engineering industry. Yet, his entrepreneurial spirit drives him to create ventures that make a difference.

His two ventures, Sybertek Ltd in the UK and Prognosis 360 (trading as Health and Smiles Polyclinic and Diagnostics Centre) in Pune, India, are prime examples of this vision. Despite being relatively new, both have established themselves with dedication and purpose. Sybertek specialises in digital marketing, software development, web development and IT consultancy. A proud highlight of Sybertek's work is the creation of the Kashmiri Pandit Association of Europe (KPAE) website, a platform dedicated to fostering unity and growth among Kashmiri Pandits in Europe. Vishal not only helped create this essential platform but also plays a pivotal role as a key community sponsor, actively bringing other sponsors on board to strengthen the initiative.

Health and Smiles, based in Pune, operates on a B2B model and is trusted by major corporate clients such as TCS, Wipro, Cummins, and other leading MNCs, along with prominent health insurance companies. The clinic offers a wide range of healthcare services, from dentistry to orthopaedics and cardiology, with in-house diagnostics ensuring quality and convenience. Additionally, Health and Smiles regularly conducts health check-up camps, examining thousands of patients every month, an effort that aligns with its mission of providing affordable and accessible healthcare. As part of giving back to the community, Vishal ensures that consultations and diagnostics are offered at cost price to fellow Kashmiri Pandits, demonstrating his unwavering commitment to their well-being.



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On a personal front, Vishal has embarked on a profound spiritual journey that has touched the lives of many through his Instagram page, Sadhus and Sutras. Through storytelling and reflection, he shares the soul of India, its saints, rituals, and sacred places, while inspiring others to embrace spirituality with consistency and faith. He believes in the power of letting go of desires and trusting in the universe's plan, a philosophy that guides him both personally and professionally.

Always rooted yet forward thinking, Vishal is also collaborating with established artists and entrepreneurs from India, The UK and The USA to build a global network of successful Kashmiri Pandits. His vision is to create a future where the community thrives together, supporting and uplifting one another. His journey stands as a testament to the power of perseverance, purpose, and unwavering faith.

You can reach Vishal at:

Sybertek Website: www.sybertek.co.uk Health and Smiles: www.healthandsmiles.co.in Insta Page: Sadhus_and_Sutras



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'DE-CODING' MY CAREER

Lakshmi Ramachandran Peshion

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"Your career is a journey, not a destination. Enjoy every step along the way"

A Snapshot:

I am an Executive Director in Morgan Stanley and I currently head a Global Technology team. I have been with Morgan Stanley for 12+ years and this is the longest I have ever been with a Firm in my career journey. Before joining Morgan Stanley, I spent a few years with CommerzBank in London working as Technologist for the Equities Trading Desk.

I am from Tamil Nadu, India, studied B.Tech in Madras Institute of Technology. After graduation, I joined D.E Shaw India in Hyderabad as a graduate Technologist and moved to UK in 2005. So am a Tamil by birth, Kashmiri by marriage, British by Citizenship and a Technologist by choice.

My Core Skills are Design and Development of applications in Java, Architecture, Cloud and Container Technologies, DevOps and SRE.

Childhood Clues & Influence:

My dad was a Chemistry Professor and so I grew up visiting University campuses and being privy to laboratories - both science and computer. Though Chemistry was his subject he was always educating himself on Computer Hardware and Software and I inherited the passion from him.



I have always been studious, had great aptitude and problem-solving skills and was always up for a challenge. I always had a love for algorithms, and I continued to enjoy my maths and science subjects so much that I continued studying them till my 12th year. This opened up many opportunities for me.

My Career Map - A Perfect Plot

Unlike many others in the industry, I would like to acknowledge my early career path was perfectly planned.

Like many teenagers in India that time, I had an option of becoming an Engineer or a Doctor. I was sure I didn't want to become a doctor, so I decided to explore Engineering.

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My dad made sure I get into a University which had a great track record of graduate placements, so I have a smooth start to my career. In my first year I was confused as Engineering meant many different things. But Microprocessor and Artificial Intelligence came to my rescue in my second and third year. The summer holidays used to be learning C and Java from my dad and by the end of Year 3 I was pretty sure I was meant to be Technologist.

The placements started in the final year, and I decided I was not going to go in any consultation firms and decided to attend the screening for one of the highest paying company in the entire placement exercise – D. E. Shaw and I ended up getting their offer.

This was the beginning of my career !

The Journey

Like any other journey, my career had its own twists and turns, breaks and some meaningful lessons I learnt from them. As I moved to UK, I adjusted to the new work life in the new country, learnt to adjust my work and family, handle the challenges that came along with the expanding family.

Over time, I learnt many score skills like Time Management, Communication and Presentation skills, Prioritisation, Networking, Leadership etc and many of these played a significant role in my career progression.

The Output

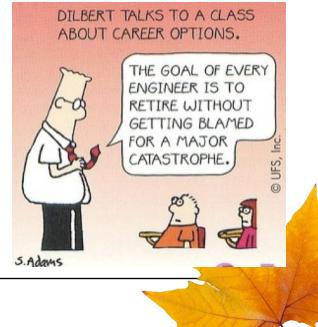
Today I lead a Global Team and everyday is a learning for me. My focus is always to build resilient systems, build diverse talent and promote a culture of empathy in the team.

I always look for an opportunity to pay it forward to the younger generation. Am a STEM ambassador, Mentor to University Students to coach and help them make career decisions, work with Internship and Apprenticeship candidates.

Today I could confidently say I have found a perfect career path, and this path has embarked me on a journey of self-discovery and growth. This job not only fills my bank account, but also my heart with happiness and contentment.

Long Term Outcome

As a hardcore engineer, my goal for now and for the next 10 years is



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YOUR MORTGAGE AND FINANCIAL PROTECTION

Sandeep Lahori

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Rationale behind financial decisions

The number and complexity of products available in the UK financial market very often leaves a common person confused, as the difference among various products can sometimes be too blurry to comprehend. Quite frequently people make decisions which have little rationality and are influenced by certain psychological factors or even based on their gut feeling. Long ago, when purchasing my first home in the UK, T straightaway approached the bank holding my current account for the purpose of securing a mortgage. I was so excited that I did not even bother checking whether the mortgage type they offered was most suited to my needs or the interest rate they offered was the best I could get. I was not working in the financial services industry those days and relatively new in the country. All I could think of at that point was that the rate on offer sounded reasonable and that it fitted well within my budget. The bank required me to put down a deposit of 25% since I did not have permanent right to live and work in the UK (ILR). Luckily, I did have the funds available and proceeded with the mortgage. It felt like a big accomplishment then, even though it had been a bit hectic arranging meetings with the bank, compiling a large file of documents, etc. Later I realised that I could possibly have saved quite a bit of money had I done some research about all options available in the marketplace, with better rates and even lower deposit requirements. Clearly, my decision making had been affected by some psychological inclination towards my usual bank – which was only made firmer by other people who shared some positive experience with the bank. It is actually very common to get influenced by such psychological factors and biases when making financial decisions – an area of study known as 'behavioural finance'. In my case, it was something referred to as 'familiarity bias' owing to my long-term relationship with the

bank and also 'confirmation bias' from what I heard from some other people. I would not like to delve deeper into the subject here. However, you may wish to do some study in your own time and find out what biases could possibly influence your decision making, e.g. – Over-Confidence; Herding Behaviour; Loss Aversion; Gambler's Fallacy; Familiarity Bias; Anchoring; Confirmation Bias; Recency or Overreaction; Mental Accounting Bias.

My journey into financial services industry

Moving on, and following my passion, a few years later I decided to switch my career into financial services to become an advisor and attained all the necessary training and qualifications from The London Institute of Banking & Finance (LIBF), previously known as The Institute of Financial Services (IFS). UK is one of the top financial centres of the world and the amount of everchanging legislation and evolving financial products requires continuous / ongoing training, which is also essential to satisfy the regulator's CPD requirements. Therefore, most financial advisors work under a network who look after their training and compliance requirements. I too joined a network called New Leaf Distribution *Ltd*, who are very well known for the training they offer within the industry.

It has now been over 12 years since I started my journey of advising on and arranging mortgages and protection (insurance) products for my clients from all over the country. I am now trading through my own company, *Greater London Financial Services Ltd*, *FCA No. 1023239* (company reg. 15942217), but continue to be part of New Leaf Distribution Ltd.

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Benefits of using a 'Whole of Market Advisor'?

Some of the key benefits are summed up as follows:

- Tailored Advice Everyone's circumstances are different, so advice is key in ensuring that any financial products chosen are most suitable to your needs
- Spread of Lenders Access to over 110 lenders, with some offering exclusive deals. Many specialist lenders do not deal directly with retail clients
- Transaction management and support available throughout the process resulting in better client outcomes
- Constant Reviews Until completion deals are reviewed to secure better rates
- Insurance Whole of market products with competitive, non-loaded premiums
- All regulated advice is protected and guaranteed

Securing your Mortgage

A mortgage is probably the biggest commitment that most people take on during their lifetime. So, obtaining an independent advice in this area is vital in ensuring that you get a product with overall low cost, and which is suitable to your individual needs and objectives. I have access to over 110 lenders in the market, with over 15,000 mortgage products available on any given day. Over the years, the role of an independent mortgage advisor has grown significantly within the industry, and approx. 90% of all new mortgage applications now come through independent advisors like me.

Who can I help?

- First-time buyer Buying your first home can be both exciting and daunting at the same time. If you are one of those aspiring to get on the property ladder, particularly, if you are new in the country and still on a work visa or just need someone to talk to, please feel free to get in touch. I will personally guide you throughout the process from setting your budget and securing a mortgage 'agreement in principle' before you can start searching your dream home and finally going through the whole legal or conveyancing process. I will ensure that you are never left on your own till you get keys to your dream home.
- Re-mortgage If you are an existing property owner looking to re-finance your property to simply get a better mortgage deal or raise some capital for any legal reason, like home improvements, buying another property, paying-off your equity loan or other debts, holidays, etc.

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- Rate Switch / Product Transfer I can also secure you a new deal with existing lender and sometimes have exclusive deals available. I will also continuously monitor rates to ensure you get any better deal available before completion.
- Buy to let (BTL) mortgage Whether you are a first-timer or an experienced landlord, looking buy a standard property (house or flat) or a multi-unit freehold block (MUFB), I can help you secure a competitive mortgage.
- Limited Company mortgages In recent times, there has been a big increase in BTL purchases via limited companies (SPVs) due to long-term taxation and succession planning reasons. I can help with your mortgage requirements from a range of specialist lenders in this area.
- Houses in multiple occupation (HMOs) and Holiday Let mortgages are also where I can help you secure a competitive mortgage.

Pairing with the right lender

All lenders have their own lending criteria to follow, and I can match you with the right lender based on your needs and personal circumstances. It is quite possible that an 'unwanted client' for one lender may be the 'dream client' for another. There is also a big difference in the way various lenders assess clients' affordability while considering different types of income from employment and selfemployment, contractors, people working in the construction industry (under CIS scheme), zerohour contracts, agency workers, etc. As an example, recently a self-employed client, who is a company director, was offered a mortgage of only around £250,000 from their own bank, but I got them a mortgage of over £725,000 with another lender and that too at a slightly cheaper interest rate. The big difference was down to the way they were drawing income from their company and how two different lenders treated the income while assessing affordability. While their own bank only considered the salary and dividends they received, a different lender also took into account their retained profit within the company to assess their affordability.

Similarly, lenders have different criteria in other areas like adverse credit history, foreign nationals without ILR, expats, property construction types, rental stress test calculations for buy-to-let mortgages, etc.

Protecting your family and lifestyle

While getting on the property ladder as quickly as possible is what most people dream about, we must always prioritise having adequate financial protection in place against the uncertainties of life. Financial protection refers to insurance policies taken to safeguard your family and lifestyle, cover any financial commitments / debts - like a mortgage, or even keeping provision for any other objectives, like paying for your children's education, etc. A lot of people wrongly think of protection only when buying their home to protect their mortgage debt, while the fact is that someone living in a rented accommodation needs even more protection as they are at a greater risk of losing a roof over their head.

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Financial protection is a must for anyone, even more so for those having financial dependents / young children. You should consider having adequate protection in place when young and healthy. This is because as you grow the premiums will only rise, and any future health conditions may make it difficult, or sometimes impossible, to get insurance. A recent survey by *Association of British Insurers (ABI)* found that 57% of adults did not have any protection policy in place – putting themselves and their families at huge risk.

So, what exactly is the risk?

There are certain risks in life that we cannot afford to take, irrespective of their level. Everyone is different, and some may be more at risk than others based on several factors. One of the largest mutual insurers, Liverpool Victoria (LV=), has designed a simple calculator to show the likelihood of three events happening before someone's retirement: i) chances of passing away, ii) being diagnosed with a serious / critical illness, and iii) being unable to work for two months or more due to an accident or illness. You can check the results for yourself in less than 30 seconds by clicking <u>https://riskreality.co.uk/gen</u>. Of course, the risks shown in the report are only based on general statistics in the UK and only take into account your age and smoking status. However, it is still a good starting point to get you thinking about safeguarding yourself financially.

Protection (Insurance) policies to 'ringfence' volatility of life

UK is one of the most competitive and tightly regulated markets in the field of insurance. There are various types of protection or insurance policies that can be purchased to financially protect yourself and your family should the unexpected happen. Some insurance products are relatively simpler to understand than others.

Life Cover / Term Life Assurance: Designed to pay a cash lump sum if the policy holder passes away during the term of the cover. The term and amount of cover chosen generally depends on the underlying risk that someone wants to cover, like ensuring their mortgage debt is paid off, guaranteeing their children's education is paid for or leaving a legacy to the surviving family, etc. One can also have a life policy designed to pay monthly income instead of a lump sum, which is referred to as 'family income benefit' or FIB. You can generally choose to have any amount cover on your 'own life' due to having unlimited 'insurable interest' on own life.

Critical Illness Cover: This policy pays in the unfortunate event of diagnosis of a critical illness as specified in the insurer's policy documents. The products available in the market have evolved over the years and there can be a huge difference in the products available, even when purchasing from the same insurer. Some products are 'core' or 'basic' while others are more comprehensive, covering a greater number of illnesses or have better definitions for making a successful claim or even pay more for certain medical conditions.

Income Protection Cover: Your income is probably the single most valuable thing (in financial terms) that must be protected. What if someone is unable to work for a long period of time, months or even years, because of an accident or illness? It's important to know if your employer will pay you while off work, and if they will, how much and for how long? Having a suitable income protection policy is designed to pay monthly income while someone is unable to work.



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There are too many things / variables to consider while choosing a right insurance policy. It is vital to seek advice in this area from a financial advisor with access to whole of the market, offering competitive prices and most suitable products. One of the most important things is to write / place your policy under trust.

Why use a trust?

There are three main reasons of placing a life policy under trust –

- 1. *Right Time:* Where a life policy holder passes away, their personal representative will need to wait for 'grant of probate', which is a legal process to confirm who can deal with the estate of the deceased person before assets can be distributed in accordance with their will. This process can take several months, and life policy will not pay-out till then. If the policy is under trust, the plan proceeds can be paid to the trustees without having to wait for grant of probate.
- 2. *Right Hands:* Merely nominating a life policy beneficiary in someone's 'will' does not avoid the process of probate. Moreover, a 'will' can be legally challenged. By placing a life policy in trust, a beneficiary or set of beneficiaries can be chosen by the policyholder to ensure that the money goes to the right hands. By placing the policy under *trust*, the proceeds are also protected from any creditors or someone else having a claim on the estate.
- 3. *Right Money:* Trusts play a huge role in the inheritance tax (IHT) planning as any policy proceeds paid into a trust do not form part of the deceased's estate which may in certain cases save as much as 40% tax otherwise payable by the estate.

Value Added Benefits -

Most insurers offer lots of value-added benefits to their policyholders. These include access to remote GP 24x7 via mobile app or telephone, second medical opinion in case you are uncertain of a diagnosis, physiotherapy sessions, access to legal helpline, annual health checks, mental health support, global treatment option, etc.

Reviewing your protection -

Having a good level of financial protection in place at the earliest possible opportunity is vital. However, an individual's circumstances and objectives keep changing, and therefore, it is equally important to review your protection arrangements on a regular basis. Also, there could be insurance policies available in the future, offering better value or terms of the cover. As an example, if there was an exclusion on someone's insurance policy, this may be removed in future if the person did not have any treatment or symptoms for the excluded condition for a considerable time period.

Getting in touch -

If you need any advice in relation to your mortgage, personal protection / insurance, private medical insurance, etc., please feel free to get in touch and I would be delighted to help.

Sandeep Lahori (MBA, DipFA, CeMAP)

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WISHFUL THINKING!

Tanya Kaul

I wish I could stay as a bud of blossom, ready to exercise the will to bloom and cheer.

Should I pretend to be the roots beneath the earth, grounding everything I touch and bringing stability to life?

Could I choose to be a leaf that travels light, without a worry, to distances but still sticks to its own origin and character?

How about pretending to be the tree that stands tall in the face of any eventuality?

I wish I could be a fledgling, curious to spread How about being the sun, shining ever so my wings and venture ahead in my curiosity.

Should I be restless like the spiralling wind, carrying things ahead with my sheer strength?

Could I maybe pretend to be the breeze that whispers through the trees, carrying secrets of distant lands and stories untold?

How about being a giant mountain, staring ahead into the future without fear?

Oh, I wish I could be the courage to face what lies ahead, no matter the uncertainty or the challenge.

Could I pretend to be present always, just like silent hope, ready to rise?

Maybe I could be the silence after a storm—a calm that heals and renews.

Ah, what if I wish to be the waves in the sea, dancing to the tune of my own will?

Could I choose to be the ripples in still water, existing and always present?

Oh, I wish I could be the endless horizon, always reaching further, reminding us that there's always more to explore.

brightly and guiding the adventures of the new day?

I wish *I* could be the dawn, always bringing new beginnings and endless possibilities.

Should I be the calming, tender moonlit night, where troubles walk away to sleep?

Could I choose to be the stars that light up the night, silently watching over dreams and guiding hearts?

I wish *I* could be the giggles in the summer garden that bring joy and youth into life itself.

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Oh, I wish I could be the laughter that fills the room, bringing warmth and light to any dark space.

How I wish I could be the smile of a stranger—a fleeting moment of kindness that lingers in the heart.

I wish so much to be like the cloud that is able to hold on to love and then let go.

Could I have a change of heart and be like the quiet rain that falls gently, nurturing all in its path with patience and care?

I wish I could be the music that fills the air, resonating deeply within every soul it touches.

I wish I could be the harmony in a world of chaos, finding balance and peace within.

Oh, I really wish I could be... the essence of everything that is brimming with life, flowing freely, yet forever connected.



ISSUE 1

ADDITION: THE BIGGEST FLAW IN HUMAN THINKING AND BEHAVIOUR

Dr. Minesh Khashu

We humans have somehow come to perceive that we progress mainly by a process of addition i.e. that we start off as deficient and that we progress by a process of addition which gradually minimises the deficiency state. This is one of the biggest flaws in human thinking, understanding and behaviour.

This preoccupation with 'addition' makes us waste all our lives in adding things at all levels whether they be physical objects or information (misunderstood to be knowledge for the mind). In this way we create unnecessary layer over layer in our thought process and actions.

We do not start in a deficient state. What we simply need is an appreciation of ourself and this appreciation can lead to our tryst with divinity. However, we don't do simple! We complicate things by our desire or longing for 'something' from outside that we think is 'missing' and that is required to rectify the defect in us. What we actually need is some way of clearing the 'dust' such that we can see and appreciate our brilliance. What we tend to do instead is think we are 'dirty' or 'faulty' or 'incomplete' and add artificial layer over layer of paint over ourselves hoping that no one can see the 'defect' in us.

Human progress is based not on addition but on subtraction. *If we give up all unnecessary things, we are one with our creation.* The aim in life should be to strip down to the bare minimum.

<mark>Stop asking: Wh</mark>at do I want?

Start each day by asking what can I give up today?

What is superfluous?

Once we start stripping ourselves of all the unnecessary, we become blissful.

Subtraction then becomes addition and our joy multiplies.

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The bad habit of 'addition' makes us into 'hoarders' but unfortunately, these 'additions' do not help us to progress. In fact, they pull us down. They make it difficult for us to move forward. They also create a lot of 'noise' in our lives such that we can't hear the real melody of life.

To listen to our inner-self we need SILENCE. We don't want to be distracted by the 'NOISE'.

We need to learn the art of 'giving up' all the superfluous things in our lives be they thoughts, words, actions or objects. *Stop thinking, saying, doing and getting superfluous things.*

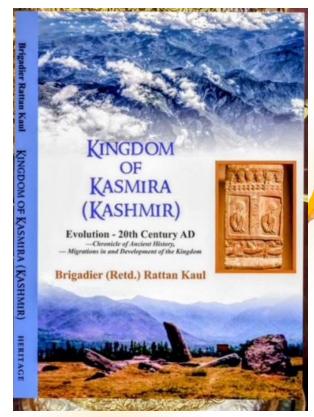
The more you strip from your unnecessary layers the more blissful you will feel. Literally it is a big weight off your shoulders. You will enjoy life better and appreciate yourself and the creation around you. Give it a go!

The author is a Consultant Neonatologist & Prof of Perinatal Health in the NHS with a special interest in large-scale change in healthcare, leadership, personal development, spirituality and metaphysics.



KINGDOM OF KASMIRA

Brigadier (Retd.) Rattan Kaul



The Book Kingdom of Kasmira (Kashmir) has a special place, in that Kasmira was a vast lake and how the vast lake, called Satisar, over the millenniums transited into a Vale and human habitation. Earliest history of Kingdom of Kasmira starts around the Battle of Ten Kings, base of Mahabharata epic. It had a rudimentary Kingdom and hierarchy, which developed into a peculiar civilisation. It remained as Kingdom, barring some occasional decades. There have been periods of its being under suzerainty of Central Asian Tribes, and under rule of Afghans, Moghuls and Sikhs. Its history cannot be detached from North-Western India, as it had roots as a Janapada (Kingdom). Not much was known, correctly, about the rulers of Kasmira (Kashmir) except mentioned in Rajatarangini. Later chronicles, also fell short of expectations.

Over the centuries religious inclination of people vacillated between various shades of Brahmanism and with advent of Islam completely changed the demography of Kasmira. In recent past it had Gilgit-Baltistan, Ladakh and Jammu region as part of the Kingdom. Kingdom of Kasmira (Kashmir) a composite compendium of need to know of Kasmira (Kashmir) over the last over five millenniums.

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KPAE HERATH CELEBRATIONS

Dr. Sundeep Kaul

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Dear community,

The spirit of Herath (Maha Shivratri) shone brightly at Sevashram Sangha Temple in West London as we gathered to celebrate with prayers, shlokas, and devotion. The day was filled with spiritual energy, resonating with the sacred vibrations of bhajans, shlokas, and heartfelt togetherness.

A truly special moment was when our youngest members took centre stage, reciting shlokas with clarity and devotion. Their voices, pure and unwavering, echoed through the temple, a beautiful reminder that our traditions live on through them. Seeing their enthusiasm was both inspiring and deeply moving—proof that our roots remain strong across generations.

The dedication of our Bhajan Mandli and volunteers made the event even more memorable. Their unwavering effort and soulful singing uplifted everyone, creating an atmosphere of deep devotion and shared joy.

We were blessed with delicious prasad, bringing back the flavours of home and strengthening the bonds of our community.

Most importantly, it was the warmth and togetherness that made the day so special. For every person attending, there were two welcoming them as if it were their own home—and indeed, it was.

It was a beautiful culmination of Herath, a celebration of faith, community, and the unwavering spirit of our Kashmiri Pandit heritage. May the blessings of Bhole Nath continue to guide us all.

<mark>Jai Bh</mark>ole Nath!

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CELEBRATING HERATH: A TRIBUTE TO KASHMIRI TRADITION

Ritu Jalla

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Herath, also known as *Shivratri* in Kashmir, is one of the most significant festivals celebrated by the Kashmiri Pandit community. It symbolises the divine union of Lord Shiva and Goddess Parvati and holds immense spiritual and cultural importance. Traditionally observed over several days, Herath brings families together in devotion, reflection, and gratitude, fostering a deep sense of spiritual connection.

This year, Kashmiri Pandits Association of Europe (KPAE) organised a grand Herath celebration at the Shepherd's Bush temple, where over 150 people gathered for a soulful Bhojan (Naveed). I, Ritu Jalla, had the privilege of preparing the Prashad for this blessed occasion, an opportunity I am deeply thankful for. This request came from Shipra, whose trust and faith in me I truly appreciate. The love and appreciation I received from everyone for the food were overwhelming, and I am immensely grateful to the entire KPAE team for their continuous encouragement and support.

The event began with a *Rudrabhishek* at the temple, invoking the blessings of Lord Shiva. Adding to the divine atmosphere, some talented children sang beautiful Bhajans, filling the space with devotion and purity. Their heartfelt performances were truly mesmerising, and it was heartening to see

others enthusiastically join in, creating a deeply spiritual and uplifting experience for all.

The success of this event was not only felt by those present but also gained wide recognition as multiple news channels covered the celebration, highlighting the spirit of togetherness and devotion that filled the atmosphere. (A few pictures from the news coverage are attached to capture these cherished moments).

Herath celebrations would not have been complete without the flavours of traditional Kashmiri dishes such as Aloo Matar, Dal Nadru, Paneer, Mujh Chatin, and the ever-favourite *Kheer*. These delicacies added warmth and meaning to the occasion, while the sacred Walnuts Puja (soaked walnuts offered during prayers) remained a profound symbol of prosperity and divine blessings.

As we look back on this year's Herath, let us continue to cherish our traditions, preserve our cultural heritage, and strengthen the bonds that unite us as a community. Each celebration reminds us of the richness of our roots and the importance of passing these values on to future generations.



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कश्मीरी संस्कृति को जिंदा रखने के लिए संघर्ष कर रही रितु जाला

(तेला) के कर आयोजित करकरा जिलान प्रसार क्षेत्र स्वारत इतिय क्ष्मून कुले

कानगुर । कानगुर की बेटी रितु जाता में लंदन में कामीर संस्कृति को आज भी जिंदा रखा है ।

कश्मीरी पडित एसोसिएशन ओंक यूरोप द्वारा महाशिवरात्रि (हेरच) के बाद आयोजित प्रसाद भोज में उन्होंने अकेले ही सैकडी लोगों के लिए अकेले ही कई कथमोरी व्यंजन तेवार किए। इसके बाद सात समुंदर पार से लगातर देश भर में कथमीरी प्रतित्ते के बीच उनकी प्रशांस के वीडियो वायरल हो रहे हैं । शिवरती के बाद काग्मीरी समुदाय के सबसे बड़े त्यीहार (हराथ) की कवमीरी परिवारों ने मिलकर मनाया। कवमीरी पंडित एसोसिएशन ऑफ यूरोप ने कार्यक्रम आवंजित किया । इसके लिए जिसमें रिंतु ने अलग-अलग कामीरी व्यंजन तैयार क्रिए । सभी में मिलकर त्योहार मनाया कश्मीरी गीलों को गया और अपने कल्पर को सात समुंदर पार भी जिदा रखा काश्मीरी पहित एसोसिएशन ओफ यूरोप के पदाधिकरियों में अध्यक्ष सनी कौत, जनरत सेकेट्री कपित धर , कोषण्यस गिग्रा ,इसके साथ ही सदस्य अरुण कोठा और निश्चित वरिक् शिव्र ओगरा मौजूद रहे । उन लोगों की जिन्होंने खाना खाने के बाद इसकी तारीफ की

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रितु जाला ने लंदन में कश्मीरी संस्कृति को अ कश्मीरी पंडित एसोसिएशन ऑफ यूरोप की अ हाशिवरात्रि के बाद आयोजित प्रसाद

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VATUK PUZA



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Vatuk Puza-set-up – Kapil Dhar



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B. St. B



Vatuk Puza set up – Kavita Bhat



Vatuk Puza set up - Neha Misri



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Vatuk Puza -Vishal Saproo



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Herath delicacies- Vishal Saproo

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UPCOMING EVENTS

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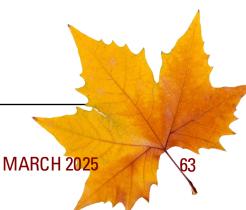
An immersive day of Bhajans and Jagran to celebrate Navreh. Followed by Bhojan & Introduction to newly elected KPAE Exec team. DURGA BHAWAN, BIRMINGHAM

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KPAE PREMIER LEAGUE

Calling all cricketing enthusiasts – players and cheerleaders! Register to play for men's, women's or kids teams. CATFORD WANDERERS, SE6, LONDON

SIGN UP FOR BOTH EVENTS AT WWW.KPAE.CO.UK



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ISBUND next issue will be in June 2025. Please do get in touch with us at isbund@outlook.com