

# THE SECULAR CITIZEN

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A NATIONAL FAMILY WEEKLY

## THE NATIVITY OF THE BLESSED VIRGIN MARY

*First Minister of the Word-made-Flesh*

*by Ladislaus Louis D'Souza*

*How shall we welcome thee, beautiful Mother  
How shall we greet thee, newly born!  
Joy to thee, praise to thee, love to thee, thanks to thee!  
Hail to thy rising sweet star of the morn!*

It was sheer delight singing this beautiful hymn year after year as a boy at Saint Paul's, Parel in the Novena of preparation for Our Blessed Mother's Nativity! A preparation made extra-special with the addition of an exquisitely beautiful representation of Maria Bambina wrapped in white and gold, brought from Rome by Father Roque Aroz of happy memory and placed in a little glass-faced shrine in front of the main Altar. Saint Bernardine of Siena avers that at Mary's Assumption, "Jesus went forth in His glory to meet and accompany her" into the presence of the Father whose pride she was and the Spirit whose spouse she had willingly become at the Annunciation. And why not! For if Mary's Assumption which we celebrated only a few weeks ago marks the completion of her earthly sojourn, her Nativity heralds the very onset of God's plan of salvation for fallen humankind. Indeed, Mary was born, according to Saint John Damascene, "to minister to the salvation of the whole world," her unconditional "fiat" having formed the basis of the Incarnation!

### ***A Minister in the making!***

Against this background, Mary's assertion, "**Behold! All generations shall call me Blessed!**" (Lk 1:48b) surmounting the arch of the Sanctuary of Mount Mary's Basilica in Bandra bring out very tellingly the significance of Bombay's Marian Nativity Octave. In retrospect, what best brought out the core of this "blessedness" in recent times was the visit of the life-sized, life-like statue of "Mary of Nazareth" to certain parishes in Bombay and elsewhere [a little over a decade before the Pandemic-lockdown]. Its presence at the Mount however was the most poignant. For, up there in

the niche above the main altar stood Mary, Universal Queen, in full regalia so to say, bearing on her right arm her Infant son, the Sovereign! In contrast, down in the midst of her children was the same Mary, the humble woman of Nazareth, who "went with haste to a town in the hill country of Judaea" (Lk 1:39), bearing within her the coming Saviour, her "haste" prompted by a special purpose: her kinswoman Elizabeth, being in an advanced stage of pregnancy, would need help—clearly the earliest sign of her concern for others' needs, marking the commencement of her "ministry"!

### ***Mary, Priest par excellence!***

There are many who balk at the devotion to Mary in evidence today, calling it excessive glorification of Mary, overlooking the fact that Mary was Jesus' first and only woman priest. A priest is one who is empowered by Holy Orders to be a link between God and man, between Creator and creation, in which capacity he is vested with the grace to lift us humans to the Almighty and secure for us from Him our very wellbeing both on Earth and in Heaven. With nothing lacking in her with regard to these attributes, Mary fits the bill to the T. And so, Mary, albeit un-ordained yet already consecrated at her conception in her mother's womb, not only gave us Holy Communion in the Manger but, having ministered to her son all through his earthly life, continues to minister to us, his followers and her children. Further, having done what was within her capacity while Jesus was still being formed in her, we find her taking her ministry to a remarkable level when she, prompted by her maternal instinct, intercedes with her son, the Son of God, for the bridal couple in Cana who had run out of

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# Monthi Fest the tradition & History

To this day Konkani Catholics celebrate 'Monthi Fest' in Mumbai, Kanara and Goa, it all started in the 16th century. Today it is a popular and important feast among this Community the world over. On 25th November 1510, Portuguese army commander Alfonso de Albuquerque (1453-1515) conquered Tiswadi from King Adil Shah of Bijapur. Soon after that he ordered a chapel to be built on a hill, in honour of Mother Mary as thanksgiving for his safe escape from Kamran (an island in the Red Sea). He died later on 16th December 1515, and he was buried in that chapel as per his wish. The chapel of 'Our Lady of Mount' still exists in present-day Old Goa overlooking the Mandovi River.

There was mass conversion of Konkans to Christianity following the conquest of Tiswadi by the Portuguese. The Jesuit missionaries taught the new converts to offer flowers to honour Our Lady of the Mount (Monti Saibeen) before the feast on September 8. Many of the Catholics from Goa started migrating South to Kanara from the 16th century onwards and continued celebrating the festival in Kanara (Kasargod to Karwar and up to the Western Ghats). Coastal Kanara came under the jurisdiction of Goa Archdiocese. Monti Fest celebrations were fostered by the Goan priests who served in Kanara.

In 1526 the Portuguese established three churches around Mangalore namely Our Lady of Rosary Church (forerunner of present day Rosario Cathedral, but was then located opposite the estuary) at Bolar, Our Lady of Mercy Church at Panir, Ullal and the Monte Marianno

Church at Farangipet situated atop the hill on the northern banks of Netra-



vati River. Monte Mariano Church has been regarded as an ancient Catholic relic which includes a church, friary, seminary and monastery. A sad fact is that the Monthi Fest celebrations were halted for about 15 years due to a large number of Canara Christians held in captivity by Tippu Sultan at Srirangapatna 1784 - 1799. The captives were released when Tippu was killed by the British on May 4th 1799. As per historical estimates, there were 10,000 - 15,000 Konkani Catholics who survived and headed back to their native lands.

Although Tippu Sultan destroyed many churches of Kanara, he spared the Monte Mariano Church at Farangipet as a respect to his father Hyder Ali's friendship with Fr. Joachim Mi-

randa (a Goan priest) rector of Mote Mariano. Thus, Monthi Fest celebrations were reborn at Monte Mariano, Farangipet, Mangalore perhaps in 1799; thanks to the initiative taken by Fr. Joachim Miranda. The Catholic church assigns a date for feasts based on the significant event of a saint's life. As for the Nativity feast, it is celebrated on 8th of September, which is exactly nine months after the feast of the Immaculate Conception of Mary (December 8th). St Anna, mother of Mary, was barren until her old age. The birth of her child (Mary) marks her journey from barrenness to first fruit. This could be a



rationale behind why the nativity feast is also celebrated as a thanksgiving for the first harvest.

This feast day of Mother Mary is also dedicated to the 'Girl Child'. Girl children are a blessing as life is procreated into the world through a woman. Every girl child is destined to be a daughter, a mother, a wife, a sister. They are pillars to their families and the society. It is important that we



by Reema Rasquinha nee Vaz. Sydney

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wine. And when she stood at the foot of the Cross she actually consolidated her position as the first and only Priestess of the Kingdom, a privilege ever unavailable to any woman in the Catholic Church. Commenting on her saintly, priestly life, Saint Bernard of Clairvaux says: "She died living, enduring a sorrow more cruel than death." Indeed, Mary, "our tainted nature's solitary boast," was, says Saint Augustine, "the only one who merited to be called the Mother and the Spouse of God," thereby literally earning her Queenship!

### Significance of Mary's role in Salvation

Not all of Christendom understands Mary the way the Catholic Church does, those in certain denominations pooh-poohing the very idea of Mary's importance. A certain Anglican bishop had a Catholic gardener who was professedly one of Mary's most ardent admirers and devotees, on account of which the bishop often poked fun at him. But the poor gardener, faith intact and an embodiment of Marian humility, never lost his cool. And so it was that the prelate one day



by Ladislaus Louis D'Souza

said to him: "Say Simon - you and your 'Holy Mother Mary'! Hah! I don't think there's any difference between Jesus' mother and your mother and mine!" "Hmm - I don't know about that," retorted the gardener; "but one thing is certain—there is a vast difference between the sons!" How revealing the simplicity of the faith-filled! Now, isn't that what Marian devotion is all about: a celebration of faith at its profoundest best?

### Come to Bombay....!

The return of the celebration of this most popular of Marian feasts in the Archdiocese of Bombay after two frustratingly painful years of the COVID imbroglio augurs well for the faith of the teeming millions that are back with heightened fervour. Frankly, unlike the numerous pilgrim centres across Catholic India, Mount Mary's has a space crunch and so boasts no accommodation facility for pilgrims, not even hotels in the vicinity. And yet, while those stuck in the Pandemic-online Mass mould don't know what they are missing, the swelling crowds are enough manifestation of the sentiments that draw a cross-section of people. The Octave commencing on the Sunday following 08 September sees devotees filing

by the droves up the slope lined with stalls selling candles and wax representations of a vast array of petitions answered by Mary in the year gone by. Unmistakably, part of the cause of such a reality is the Marian faith of a non-Christian believer that led to the construction of the Mahim Causeway and the steps leading to the Mount, as also the gift of the lovely pearl necklace adorning the majestic statue of Our Lady of the Mount.

### Memories to the fore!

From the days of yore when the absence of skyscrapers made possible the spread of the fair in all directions on either side of the steps, the Basilica visible from trains passing through Bandra Railway Station, to the present day when mobiles instantly link individuals at the hill top to those in the fair area, 'Bandra Feast' has come a long way. Old timers nostalgically recall how Bandra came alive from end-August itself! To cut a long story short, the sheer numbers in attendance necessitated the shifting of the entire Novena-and-Mass schedule to a special shamiana in the compound, the basilica itself thus left free for prayer and confessions, the queue for veneration streaming through the Sanctuary non-stop from 5.30 am till

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past 10 pm. From far and near, they come in increasingly greater numbers, Christians, Parsis, Hindus, Muslims and others; the newly-wed and those courting, infants in arms and the old in tow, all coming to plead their cause and to offer their hearts' gratitude for favours received! Two striking features that continue to delight are the chanting of the age-old Marathi hymn, "Devache Maiae" and the *Salve Regina* (Latin), and the well-attended Mass for the sick and the aged.

### **A changing..., yet changeless!**

A remarkably constant feature is the involvement of the Franciscan Hospitaller Sisters of Mount Mary's Convent in taking care of all the Mass arrangements and a lot else, not forgetting the cafeteria—no mean task that! While the Liturgy booklets, mindfully prepared by the Diocesan Pastoral Centre, continue to be collectors' items, the distasteful highlight of the decorations in the shamiana is the replacement of the Crucifix on the backdrop with an effigy of Our Lady, complete with a recreation of the facade above the main altar, not to mention the addition of the fanciful doll-angels! Frankly, why not leave the original statue to draw the teeming crowds inside the Basilica considering that no pilgrim to the Mount ever leaves without so much as a prayerful glance at its majesty? The Crucifix served as an apt reminder to every Mass attendee that while Mary is the centre of the celebration, the focus of the celebration itself is the Crucified Redeemer, in whose homage alone Mary strives to lead us.

Notably, the air of expectancy at this time of the year envelopes those beyond the shores of Bandra: queen of the suburbs, Bombay: Maximum City, and the country, family members either working or settled abroad making a beeline for a family reunion, even as the tribe calling the Universal Queen "Blessed" multiplies manifold!

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make efforts to protect the dignity of girl children considering the heart-breaking realities that have been prevailing in the society with regards to female infanticide and violence against women.

Monthi Fest celebration usually starts 9 days preceding the feast day with novena prayers accompanied with the age-old hymns "Moriyek Hogolsian" and "Sakkad Sangatha Melyaan" to mother Mary. Children take great pride and enthusiasm in offering flowers every day for those 9 days before the feast expressing love to our heavenly Mother.

The feast day itself is celebrated with great religious fervor and traditional gaiety in all the Churches of this area which are tastefully decorated. September 8th is celebrated as a harvest festival in thanksgiving for the new crops. All the Catholics adults and especially children gather around the statue of Infant Mary and offer flowers over the statue singing traditional hymns. Singing of those hymns gives a thrilling feeling of joy and familiarity that takes us back to the days of our ancestors' celebrating in the olden days.

On this solemn occasion, just before the festive Mass in the churches, the first grain which is the first bounty of nature is offered in prayer as an offering to Mother Mary and blessed, and distributed among families after the Mass. Sugarcane is also distributed in many churches following the ceremony. In the homes on that day, it is customary to peel and crush some of the blessed grains and mix it with sweetened milk or coconut milk. This is called 'novem', generally served by the eldest member of the house after saying a prayer of thanksgiving. The feast day meal consists of an odd number of vegetarian dishes, with local vegetables, served on banana leaves. The blessed grain is also sent to family members who are away from home. This custom encourages

and strengthens family bonding and togetherness. Monthi Fest has great significance to the modern-day world as it brings families together in all corners of the world where Konkani Mangalorean Catholics live. May we all strive to promote rich legacy, history, culture and traditions significantly, to keep the culture alive everywhere.

*The Author : Reema Rasquinha nee' Vaz, hails from Mangalore. She was schooled at St.Mary's Girls School, graduated in Commerce from St.Agnes College, and Post Graduate studies in Psychiatric Rehabilitation at Fr.Mullers Medical College, Mangalore. She has been living in Sydney, Australia since the past 20 years, with her family of three. An accomplished Musician, she is keen on Mangalore history, heritage, traditions and culture.*



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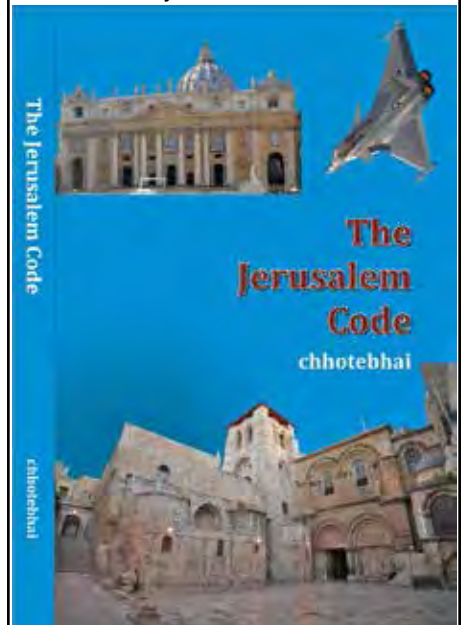
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## A shock to the world

The death of former Tata Group Chairman Cyrus Mistry by accident on September 4 has come as a huge shock to the world of commerce and industry. The cause of his death has been over speeding. May his soul rest in peace.

—Jubel D'Cruz,  
Dombivili, Mumbai

## What about a Sacristan's Day?

In the West, the Sacristan's duties are normally carried out by the Priest, the Deacon or Volunteer Parishioners.

In India, however, because of the rigid delineation of duties, a full time Sacristan is employed by the Parish to look after the Church.

Normally, the Sacristan has to open the Church every morning, and prepare the Altar for the Holy Mass. He is then required to attend to all the ceremonies during the day.

At night, he is required to close the Church after ensuring the safety precautions are in place.

It is only fitting, therefore, to dedicate a special day to honor this humble servant of God.

— Denis Khan,  
Mumbai

## Bandra Fair

Every year in September, the feast of Our Lady of the Mount is celebrated on the Sunday following September 8, the birthday of the Blessed

Virgin Mary, who is the Mother of Jesus Christ. It is a weeklong celebration that attracts lakhs of people from all over Mumbai and its suburbs. The Bandra Fair is estimated to be around 500 years old. The fair started when a statue of Mother Mary was found floating in the Arabian Sea between the years, 1700 A.D. and 1760 A.D., which according to a legend, a Koli Catholic fisherman had dreamt about it a few years earlier. Although the current church edifice is just 150 years old, the history behind the current statue of Our Lady of the Mount goes back to the 16th century A.D. when a Jesuit priest from Portugal brought the statue to Bandra and constructed the Mount Mary's Basilica there.

In the year 1700 A.D., Arab pirates disfigured the statue by cutting off her right arm. In the year 1760 A.D., the Mount Mary's Basilica was rebuilt and the statue was substituted with a statue of Our Lady of Navigators from the nearby St. Andrew's Church in Bandra.

The statue has an interesting story to tell. It goes on that a Koli Catholic fisherman dreamt that he would find a statue of Mother Mary in the sea. The man's dream came true and the statue was found floating in the sea between the years, 1700 A.D. and 1760 A.D. But however in the year, 1761, the original statue of Mother Mary was renovated with baby Jesus in her arms and is venerated at the church ever since.

This year, the fair will be celebrated from September 11 till September 18.

—Jubel D'Cruz,  
Dombivili, Mumbai.

## Queen Elizabeth was a dignified and simple royal woman

## woman

Queen Elizabeth II who died of old age at the age of 96 on September 8 was a very dignified and beautiful royal simple woman. She provided inspiring leadership to her nation and her people. Her calmness was unique and behind her quiet smile and proper voice, there was a shy lady who loved animals and the countryside. She was beautiful in how she possessed riches while enjoying the simple things in life like walking with her dogs or driving her own vehicle or riding a horse. She had her own way of a humble and simple living.

She was the longest-serving monarch with 70 years of reign in the United Kingdom and several commonwealth realms. The world will never forget her warmth and kindness. She made three State visits to India over the course of her reign – in 1961, 1983 and 1997. May her soul rest in peace.

—Jubel D'Cruz,  
Dombivili, Mumbai.

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# Culture of Conformism and the Fear

by Don Aguiar.

**T**olstoy argues that people go along with their leaders because they are hypnotized by what is going on, the pomp, the power, and the false motives like India see in their Prime Minister Modi, resulting in the liberals, who once knew just what the NIA & ED were capable of doing to people like the ministers of the opposition ruled Indian states, become the side that places absolute faith in the ruling party, and cheers on the use of the draconian PMLA & UAPA Act against its political opponents? And when did the opposition parties become the side that wants to abolish these agencies?

This is just the latest example of how Modi continues to scramble the categories of Indian public life. First, he turned his party the BJP into pro-war, anti-Russia hawks and the Congress and opposition into anti-war, anti-trade populists. And now he has got the left cheering on potential prosecutorial overreach and the NIA Act while the opposition parties calls for the disbanding of NIA & ED.

One of Modi's greatest gifts has always been his ability to make his political enemies match him flaw for flaw in a race to the bottom. But Modi has

never mattered as much as who he is supposed to speak for – an abandoned and demoralised multiracial working class, whose communities and families have been destroyed by the elites of his ruling party, and is viewed by those same elites with nothing but smug condescension.

Often, when you scratch at the pundit class's claims to 'expertise', this is what you'll find lurking just beneath the surface: a smirking condescension towards those with free speech - different views and different interests. And yet those very same grown-up experts are the ones who believed in 'Modi's false motives'.

Free speech was never a gift handed down by the gods. It has had to be fought for time and again against church and state authorities which brand their critics as blasphemers and heretics. Rushdie and India's secularists are the latest in a long line of free-speech heroes who have suffered for their 'blasphemous' beliefs in the West and India.

It was in Ancient Athens that the idea of free speech made its first appearance in human history. Even there, however, the ruling citizens' assembly voted to put the philosopher Socrates to death because he did not 'believe in the gods that the city believes in' and was 'corrupting the youth' with his heretical ideas.

**Today, when religion is often cast as the villain in the struggle for freedom, it is worth remembering that this struggle began as a demand for religious freedom.**

Yet today the old offences of blasphemy and heresy have simply been redefined and updated. Hate-speech laws – now far more prevalent in India and the West than blasphemy laws –

have effectively made thought crimes of speech that can be branded racist, homophobic, trans phobic or Islam phobic, among other '-phobias'.

Meanwhile, our culture of conformism and the fear of giving offence means that a heretical book or speech, would not be touched by many major publishers or media today.

In the Old Testament book of Leviticus, God tells Moses that 'Whoever blasphemes the name of the Lord should surely be put to death. All the congregation shall stone him.' In the modern woke equivalent, whoever blasphemes against, say, trans ideology should surely be cancelled, and all the Twitterati shall condemn him – or, more often, her.

Standing up for the freedom to question everything and say the apparently unsayable is as vital today as ever before. Blasphemy is part of the business... of all those who want to rid society of backward conventions and ideas, and that upholding the right to be offensive means rejecting any and all censorship. Much has changed in the past 30-odd years, but some principles surely remain.

At a time when we face a new divide over freedom of expression in Indian and Western society, it is time for blasphemers' of the world to unite in defence of heretical free speech.

It's good to be humble in life. To realise that one is dispensable. That one is not superior to the others, but simply another option. It is good if we learn these lessons ourselves in life. If not, well, as they say – the audience is God. And God always has a way of teaching you the lessons you need to learn in life.

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## Thanksgiving



**May the Sacred Heart of Jesus be adored, loved, glorified & praised throughout the world now and forever. Sacred Heart of Jesus, have mercy on us. Sacred Heart of Jesus, Thy kingdom come. St. Jude worker of miracles pray for us. St. Jude helper of the hopeless pray for us. Amen.**

*Say this prayer nine times a day for nine days. By the eighth day your prayer will be answered. It has never known to fail. Promise to publish this or distribute this as soon as your favour has been granted.*

—Louis Sequeira, Borivali

## IS THIS TEMPORARY GRAVES v/s PERMANANT GRAVES DISCRIMINATION and PARTIALITY? ETHICAL IN THE CATHOLIC CHURCH?

I and my family are the parishioners of CHURCH OF OUR LADY OF SEA, (COOLS), Madh Island. In the Parish Cemetery there are about 100 Permanent Graves in the Shed and about 200 Temporary graves in the RCC vaults graves, open to sky, newly build about a year ago.

Temporary Graves are NOT allowed to put the CROSS &/or Identification name plate on the graves. Cross &/or Identification name plate are unethically removed under instructions of the Parish Priest (PP), from the temporary RCC vault graves. (Refer photo: RCC Vault Temporary Graves, (BURIAL CROSSES & Name plates REMOVED))

Without the consent of the family, is it right for someone else to remove the identification name plate or CROSS of the buried ones from its grave in the temporary grave till the body is exhumed?



On private graves in the Church Cemetery one is allowed to put a Cross and Tomb-slab with the identification name and epitaph. Why the same is not allowed for the temporary graves till exhumed in the church cemetery?



Whatever be the rules - until the remains are exhumed - the name board or Cross identification marker should NOT be removed.

Is this temporary graves v/s Permanent graves discrimination and partiality, ethical in the Catholic church?

My suggesstion: Please allow Parishioners to paint or stick the stickers having the identification name of their departed dear ones with it's epitaph on the RCC lids of each and every grave vault on the temporary graves, similar to the private graves in the Church Cemetery where it is allowed to put a tombstone/ slab with the identification name and epitaph.

—Tao Alphonso



This regular practice of dogs' peeing or shitting on the roads as well as inside residential complexes has to stop. It is time now that the owners should know how to handle the poor habits of their pets and at the same time take proper responsibility for their pets. Let it be loudly known that it is just not tolerable to let the pets out to litter on the roads, let alone other nuisances to the neighbourhood and even threat to others' life emanating from these dogs and their stylish lovers.

This is not the first time that corporations have issued a notice for imposing penalties on pet owners with regard to the filthiness caused by their pets on the roads. Several notices were issued earlier also to deter people from littering the city by spitting, urinating and throwing garbage. But these could not be implemented. In most countries, littering on the roads by pets is banned. Pet owners take full responsibility of keeping the roads litter-free by keeping the pets on leash while walking on the roads, carrying a bag with them to take the dog's shit on the roads back home for disposal.

Unfortunately our honourable SC has consciously ignored the primary role of various Municipal Corporation, who have completely dedicated a cell to address stray dog menace and allowed the administration to go totally scotfree. Some good purpose should be served from the dog menace.

Instead of simple excuses and put the onus on the common man, which makes it easier for both the Police as well as various corporations getting an escape route from this sensitive issue.

NMMC has created dog zones near bigger housing societies to pave the way for better care of stray dogs. Basically we should give a thought about how to prevent entries of stray dogs in housing societies. The stray dogs carry several types of germs and it is highly dangerous.

**A**nimal lovers do not want anyone to hurt stray dogs. However, they do not mind if the stray dogs hurt or kill human beings. If the animal lovers are so fond of stray dogs, why don't they adopt them? However, it is clearly a false love for these animals. These animal lovers are so fond of stray dogs but let it down on human beings and hurt them in the process, particularly young children who are falling prey to stray dogs. Let each animal lover adopt five dogs, which will mean that there will not be any more stray dogs on the streets.

There are some genuine animal lovers who are in fact doing such services for the society. However there is a huge majority of these so-called animal lovers who are only using the epithet to

impress the society. They are restricted to just feeding the dogs etc. from afar, and many a times with leftovers, not realising that food is the least they require. A true dog lover will tell you that these colony strays need a lot more care than food. All the strays are suffering from mange to an extent that they eventually die of it. That needs to be treated by a veterinarian. They need the regular yearly vaccines, a regular good bath every week or two, a good clean place to sleep and above all protection from belligerent fellow dogs, and good regular exercises, to mention a few items. Careless feeding is so common that the foodstuff is just lying all over the society, neglected by the loved ones. Dog lovers must shun the hypocrisy and love dogs seriously. And lastly we all should first be human lovers and think about the human victims of the disease these strays spread. Being dog lovers should be a second option.

It is a common sight to see dog owners taking their dogs out in the early mornings or late evenings or anytime they like to respond to their nature's call on the roads and making the roads filthy.



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# National Sports Day

**M**aj. Dhyanchand ( 29-8-1905 - Allahabad ) today 117th birth anniversary of the legend in hockey, known as the wizard in hockey and world hockey is not complete without him. Today we are celebrating National Sports Day on the occasion of the birth-anniversary of Hockey magician Shri Major Dhyanchand. He won many gold medals for India. Our country have produced many legendary sports personalities like Milkha Singh, Sunil Gavaskar, Vishwanathan Anand, Sachin Tendulkar, Pankaj Advani, Sania Mirza, Koneru Humpy, Mary Kom, Abhinav Bindra, Neeraj Chopra, Prakash Padukone, Sindhu and other sports stars. Major Dhyanchand was part of hockey teams as a player in 1928 and 1932 which won gold medals at the Olympics. He was also captain of the Indian hockey team.

Indian sports fraternity celebrates National Sports Day on 29th August in the memory of hockey wizard and magician Major Dhyanchand every year. Sports teaches us character, it teaches us to play by the rules, it teaches you to know what it feels like to win and lose and it teaches us about life. The Khelo India movement is gaining momentum as we come across more

and funds are allotted to this cause to give importance to sports in this country. Thanks to the initiative taken by our Prime Minister and sports minister and the care taken by sports associations, all see our country's flag flying high in the world of sport. Even though we are not able to gain many Olympics medals in recent times, our overall performance in other sports is creditable.

Prime Minister Narendra Modi's pet project Khelo India has been India's main gainer by getting additional Rs.170 crore in the Union Budget proposal presented by the Finance Minister. Khelo India school games showed much promise. It is encouraging to note that shot putter Khelo India movement is taking shape in the sports circle, thanks to the initiative taken by the PM in encouraging sports from the grass root level. Indian sports is full of stories of champions triumphing despite the slackness in our system. These are individuals, who defy tremendous odds and don't let the apathy and nepotism of administrators and the absence of even basic infrastructure hamper them. Catching them young is true for sportsmen in India.

The Indian badminton team is in high spirits as PV Sindhu is winning medals in the Super Series and she is the shining star in the Indian sports horizon. Pulela Gopichand deserves all praise for picking the right choice in an individual game. The Khelo India movement is going on in high spirits as more and more medals are pocketed by our sportsmen and sportswomen and the Indian flag is flying in the field of World sports. Apart from cricket, other games are also getting a much needed boost in recent times. Number of sports personalities are getting the honour Arjuna Award and other civilian awards up to Bharat Ratna received by Sachin Ramesh Tendulkar.

Mary Kom is an Indian boxer who has the distinction of being a five-time World Amateur Boxing champion. The biography of Mary Kom provides detailed information about her childhood, life, achievements, works and timeline in a big way. Likewise many more biographies came to Bollywood about Indian sports personalities and that includes MS Dhoni and Milkha Singh. Baag Milkha Baag was an inspiration for young sports talent in India.

In the field of hockey we are lagging behind much after showing early promise in Olympics and other World sports events. But of late, the performance is not good enough to cheer about. The training methods in India should match that of European countries in field hockey. Youngsters should try out in Astro Turf to gain maximum experience and the much needed exposure. All in all Indian sports in true spirits thanks to the Khelo India initiative. Hockey is a national sport and we must encourage the sport from grass root level.

Nothing succeeds like success. It is time to work hard for getting more Olympic medals and the sports authorities must work hard and put in extra efforts to make our dream of becoming the first three in the world events. Success is not final, failure is not fatal, it is courage to continue that counts.

—C.K. SUBRAMANIAM

# Maiden Biography of George Fernandes Released

*-Ivan Saldanha-shet.*

The release at the historic St. Aloysius College Mangaluru on August 26, 2022, is indeed a red letter day. The maiden biography "The Life and Times of George Fernandes" By Dr. Rahul Ramagundam, for which thousands of admirers have been waiting for 12 years has finally resurrected a much loved Indian. The book was released by bishop of Mangalore diocese Dr. Peter Paul Saldanha in Sanidhya hall at St Aloysius college, Dr. Rahul Ramagundam, the author of the book, Michael Fernandes, trade unionist and brother of George Fernandes and Fr Melwyn Joseph Pinto SJ, rector St Aloysius college were the guests of honour.



The Author of the book, Dr. Rahul Ramagundam is a historian and a professor at Jamia Millia Islamia University, who has a PhD in modern Indian history from Jawaharlal Nehru University, New Delhi. It was a welcome scene to note Dr Rahul Ramagundam, Micheal Fernandes, and Collin D'Silva felicitated on the occasion. Fr Melwin Joseph Pinto briefly reviewed the book.

The Youngest Brother of George Fernandes, Michael Fernandes in the short time allotted explained how the very basic idea of a Biography on George took birth in Mangalore as early as 2009 on a visit. George, was seen as a rebel of sorts in the family and had his own plans, he was always looking to help others to the maximum in big ways. Micheal, who still fills the void of Brother George in the Trade Unions. He went on to state how the media portrayed George as a non-believer, Micheal said that George was never an unbeliever and service of God was his priority in his own way. In later days when the parents were in Mangalore, only on one occasion all eight of them, parents and 6 siblings met for just ten minutes, though it was planned to spend the whole evening

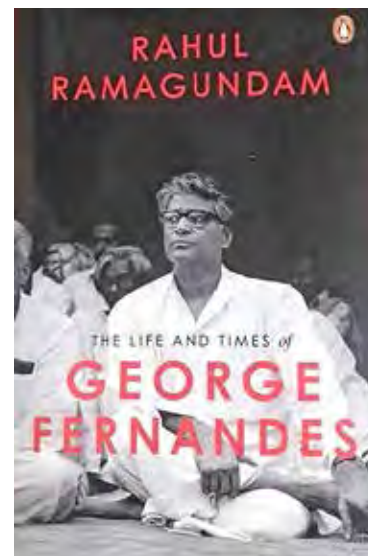
at high tea. He had captivating anecdotes of his brother George and said the book was a top notch document, destined to be a best seller.

Dr. Peter Paul Saldanha, Bishop of Mangalore speaking after releasing the book recalled his first glimpse of the adored George, as a school boy in Kinnigoli and all the students at the local bus stand where many gathered in the forenoon to see George a true blue Kodialgaar. Arriving after some delay, George vehemently exhorted all the young to engage in making all

backward areas and people to move forward, be courageous and create change in the country. The Bishop added, George's main focus was the people, marginalized and the depressed classes. Voice of the voiceless. He was well aware of the plight of poor workers as he in every way shared that life deeply. A man of humility with global thinking and local action.

The author, Dr. Rahul Ramagundam gave an in-depth account on the book. One impressive observation was that George Fernandes, the protagonist of this erudite book of 700 pages, had really nothing to call his own and lived like a poor nomad. His bed in Bombay of those times was a hard wooden bench in a corner of the verandah of the trade union offices. His expenses were met by the organisations and Govt where he held leading positions. He never spent anything on himself. The many anecdotes/memories shared were captivating.

"The Life and Times of George Fernandes" chronicles the story of George, who rose from the streets



of Bombay to stride the corridors of power. India's George Fernandes (1930-2019) dedicated admired fire-brand trade union leader, socialist politician and incredibly powerful orator, labelled as "George the giant Killer". From a young age his greatest enemy was injustice to the downtrodden. From the early years of fighting for the rights of dock and municipal workers of Bombay (now Mumbai) during the Emergency, which he resisted by going underground, to his last private decade as a bed-ridden Alzheimer's patient, his fights were always persistent and single-handed. George could call Bombay to be shut down and rose from its streets to become India's Defense Minister. He will remain one of the most admired statesmen and Parliamentarians in the country. All his life he had no home/house, property, money and did not acquire any. His habits and needs were frugal and he depended on his own resources that never let him down. He never used public money for himself and was a selfless person serving the have-nots at their own level. Since the time he left his coastal town of Mangalore and came to Bombay (Mumbai), George Fernandes' was a life lived with passion, but more importantly, of struggle as a "Voice of the voiceless" against all odds. The Militant Trade Union Leader. The Dauntless Political Rebel. The Passionate Socialist Dreamer. A biography not to be missed by the 21st century worldwide Indian for a truly and deep enriching experience and inspiration.

# BI Frederic Ozanam

## He Displayed His Faith in Action

By Fr F. M. Britto

**A**s he walked to the University through the streets of Paris, the young student confronted people starving, diseased, homeless, without proper clothes or drunk. It was the result of the French revolution and cholera epidemic. His inner voice also repeated the taunts of some of his atheist professors and students, "What does the Catholic Church do to these people except professing their faith?" Frederic Ozanam resolved to do some social action to mitigate these people's sufferings.

He was born on April 23, 1813 to Jean-Antoine and Marie Ozanam as their fifth of 14 children. But he was one of the three that reached adulthood. Though he was born in Milan, Italy, his Jewish origin family later settled around Lyons, France. Their piety and charity had a great influence over their children. Frederick's elder brother became a priest.

The teenager Frederic Ozanam experienced doubt in the Catholic Faith. But he was very much influenced by his teacher Dominican Father Noirot at the College de Lyon. Though he loved literature, due to his doctor-father, the 18 years old Ozanam went to study law in Paris. He also studied journalism and wrote in Bailly's Tribune Catholique. He also published a pamphlet condemning Saint-Simonism, to the appreciation of many. He also took time to support and write for the Association for the Propagation of Faith.

In his college Ozanam revived a discussion group called the "Society of Good Studies". Due to the French revolution (1788-1799), many became jobless and the cholera epidemic also killed thousands of people in the 1830s. These factors caused religion to decline and scepticism and atheism to increase. Some of the professors

too mocked the Catholic Church's teachings and practices. Ozanam was stung by a student's taunt, "What do you Catholics do besides trying to prove your faith?"

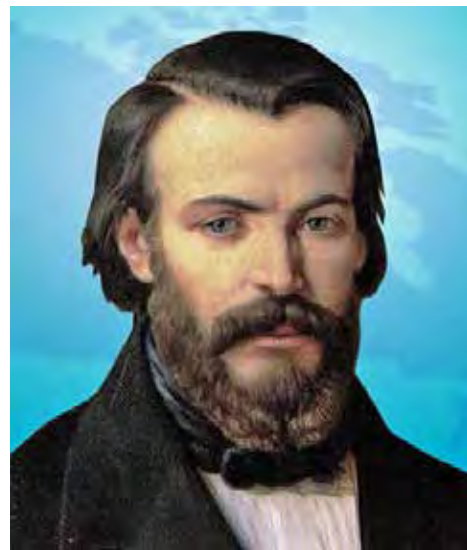
Challenged by that question, Ozanam resolved to do something. On April 23, 1833 the 20 years old Ozanam visited a Paris residence, along with a friend, and offered them some bread and wood. Gradually some more students joined them. Then he began to organize the "Conference of Charity". They met weekly to share their experiences and to chart out their weekly programmes. This helped them to grow in faith and charity. Though they first offered the needy bread and wood, soon they realised that this marginalised people also wanted their friendship and support.

Seeing the aid of these students, many citizens also joined them. It soon spread to other parishes of Paris. Two years later the group adopted the formal title and rules of the Society of St Vincent de Paul, the patron saint of charity. The government too asked them to supervise its aid to the poor.

Ozanam graduated in law in 1834, obtained Bachelor of Arts in 1835 and Doctor of Laws in 1836. To support his widowed mother and brother, he joined the Bar in Lyons in 1837. A year later he was appointed professor of commercial law at the University of Lyons. He received Doctorate in Literature in 1839. In 1840 he became the assistant professor of foreign literature at Sorbonne and in 1844 the main professor. As a good teacher, he inspired his students.

Though he thought of becoming a priest, the 28 years old Ozanam married Amelie Soulacroix, daughter of the rector of the University of Lyons, on June 23, 1841. They had a daughter, Marie. He loved them very dearly.

Ozanam founded a newspaper, Ere Nouvelle (The New Era), to promote



justice for poor and working class. Many fellow Catholics, however, were critical of his writings. His literary works were published in eleven volumes. His doctrine foreshadowed Pope Leo XIII's encyclical Rerum Novarum (Of New Things) of 1891.

He became very busy attending to the duties of professorship, literary activities, family and the works of the Society of St Vincent de Paul. He fell prey to tuberculosis. In spite of medication, the 40 years old Ozanam died on Sept 8, 1853. At the funeral, the great preacher Dominican Father Jean-Baptiste Lacordaire described him as, "one of those privileged creatures who came direct from the hand of God in whom God joins tenderness to genius in order to enkindle the world."

Pope John Paul II beatified Ozanam on August 22, 1997, during the World Youth Day at Notre-Dame cathedral, Paris. Today the Society of St Vincent de Paul has nearly 800,000 members in 47,000 conferences in 150 countries, serving over 30 million people all over the world.

During the 150th anniversary of the founding of the Society in 1983, Pope John Paul II remarked of him, "We should thank God for the gift He has made to the Church in the person of Ozanam. We are amazed by all that was undertaken for the Church, for society, for the poor, by this student, this professor, this father of a family, of intense faith and inventive charity, during the course of a life too quickly consumed."

# Marriage Jokes

\*\*\*\*\*

Marriage is when a man and woman become as one. The trouble starts when they try to decide which one.

\*\*\*\*\*

Grooms, once you get married remember that when you have a discussion with your future wife, always get the last two words in: **"Yes, dear."**

\*\*\*\*\*

Marriage is like going to a restaurant. You order what you want, then when you see what the other person has, you wish you had ordered that.

\*\*\*\*\*

When a newly married man looks happy, we know why. But when a ten-year married man looks happy, **we wonder why.**

\*\*\*\*\*

Love is one long sweet dream, and marriage is the alarm clock. Why are husbands like lawn mowers? They're hard to get started, emit foul odors and don't work half the time!

\*\*\*\*\*

What is the penalty for bigamy? Two mothers-in-law.

\*\*\*\*\*

The man approached the very beautiful woman in the large supermarket and asked, *"You know, I've lost my wife here in the supermarket. Can you talk to me for a couple of minutes?"* "Why?" *"Because every time I talk to a beautiful woman my wife appears out of nowhere."*

\*\*\*\*\*

Before I start ladies and gentlemen, let us observe a few moments of silence in memory of the 3,000 prawns, 200 chickens, countless carnations, delphiniums, lilies and roses who selflessly gave their lives to make this wedding celebration possible.

\*\*\*\*\*

Marriage is full of surprises but it's mostly just asking each other, "Do you have to do that right now?"

\*\*\*\*\*

**"The secret of a happy marriage remains a secret."**

— Henny Youngman

\*\*\*\*\*

Just asked my wife what she's "burning up for dinner" and it turned out to



be all of my personal belongings.

\*\*\*\*\*

The groom is the kind of guy you don't have to worry about introducing your parents to. That's why (Bride) didn't worry about introducing (Groom) to hers until today.

\*\*\*\*\*

The five most essential words for a healthy, vital relationship are **"I apologize"** and **"You are right."**

\*\*\*\*\*

Wife: "Our new neighbor always kisses his wife when he leaves for work. Why don't you do that?"

Husband: "How can I? I don't even know her."

\*\*\*\*\*

Marriage is like deleting all the apps on your phone except one.

\*\*\*\*\*

I'd now like to focus on the groom for a moment. Enjoy it, mate. After today, this is the last time you'll ever be the center of attention.

\*\*\*\*\*

**"Marriage is like a video game. Starts off easy, then gets harder, and eventually you go online and find a way to cheat."** — Chris Burns

\*\*\*\*\*

*"Any husband who says, 'My wife and I are completely equal partners', is talking about either a law firm or a hand of bridge."* — Bill Cosby

\*\*\*\*\*

I always wanted to marry Mrs. Right, but I didn't know her first name was **"Always"**.

\*\*\*\*\*

I was never really aware of how much blood, sweat and tears went into arranging a wedding. Hours of discussion, debate and disagreement—and finally he/she asked me to marry him/her.

\*\*\*\*\*

At the cocktail party, one woman said

to another, "Aren't you wearing your wedding ring on the wrong finger?" The other replied, "Yes, I am, I married the wrong man."

\*\*\*\*\*

Of course, the groom has always been incredibly image conscious, but this morning was particularly bad – he spent three hours in the bathroom! To get an idea of what that's like, why not agree to make a wedding speech?

\*\*\*\*\*

A little boy asked his father, "Daddy, how much does it cost to get married?" And the father replied, "I don't know, son, I'm still paying for it."

\*\*\*\*\*

Arguing with your wife/husband is a lot like trying to read the Terms of Use on the internet. In the end, you just give up and go 'I agree.'

\*\*\*\*\*

Top 3 situations that require witnesses: 1) Crimes 2) Accidents 3) Marriages. Need I say more

\*\*\*\*\*

After a quarrel, a wife said to her husband, "You know, I was a fool when I married you." And the husband replied, "Yes, dear, but I was in love and didn't notice it."

\*\*\*\*\*

Q: What's the difference between love and marriage? A: Love is blind and marriage is an eye-opener!

\*\*\*\*\*

Marriage is like a bar of soap. It smells delicious until you take a bite out of it!

\*\*\*\*\*

Marriage is the alliance of two people, one of whom never remembers birthdays and the other never forgets them.

\*\*\*\*\*

Women marry because they believe that he will change one day. Men marry because they believe she'll never change. Both are mistaken.

\*\*\*\*\*

As Aristotle said, "Love is composed of a single soul inhabiting two bodies." But marriage is more like your wife inhabiting both bodies.

# CHRISTIANITY IS ALSO A RELIGION OF INDIA



St. Thomas

**W**hat we are observing today is a devious uprising of violence against Christians reported from many parts of the country. Religion is a spiritual reality not to be used as a political ploy. The Buddhists are blunt in their views about conversion out of Hinduism. What makes Christians so naïve?

It is a misconception to say Christians are foreigners. To wipe them out of so-



BY MELVYN BROWN

ciety is ridiculous, and a serious matter. In theological seminars sensible and humane people have touched upon this problem to explain that such relentless efforts to insult Christians can lead to a poverty of faith in their own worship.

The Church has rightly shown great trust and devotion to the words of Jesus Christ: to 'turn the other cheek', and to 'forgive' those who harm them. Undoubtedly Christians suffer in silence to gain heaven in the name of Jesus.

St. Paul, in his letter to the Romans stated: "But if we are sons, we are heirs also: heirs indeed of God and joint heirs with Christ, provided, however, we suffer with him that we may also be glorified with him." (Rom.8:14.17).

People who believe in the secular fabric of India are also truly anxious about the growing violence in sudden attacks on Christian minorities. Religious fanatics are in full steam with hatred, breaking the democratic principles with impunity, not knowing what they do.

To try and uproot Christianity in India is a dangerous conundrum. It is not worth the blind show of muscle power over the weak. There is no self-control among the party youth who take human lives in the name of conversion.

Christianity in India goes back to the earliest disciples of Jesus in the first century CE. Today, in India there are millions of Christians. They make up 3.4% of the population. South India is the mother of Christians with more than half of Indian Christians. In the

Northeast the vast majority of Christians belong to tribal communities, as noted in the Pew Research Center's report.

Among India's 0.5% of adults are Hindus who have converted to Christianity. Conversion is a contentious issue in the country. Christianity is a proselytizing religion unlike many other religions.

The first Prime Minister of India, Pundit Jawaharlal Nehru spoke to parliament on 3 December 1955, making a speech proclaiming the right for a believer to announce a discovered religion to others.

Prime Minister Nehru said: "Christian religion in India is as old as Christian religion itself. Even before its arrival in England, Portugal, Spain, etc. its roots have been found in India. So, like all other religions, Christianity too is a religion of India."

It is known that Asia is the wellspring of most religions, having found their growth in other continents. It is surprising to discover that the spread of Hinduism and Islam in the United States of America where Christians were a majority in the past century, is remarkable, considering no one persecuted them.

Christianity desires unity of Christians and all humanity. It teaches of the love of God, the forgiveness of bad actions from enemies and makes an attempt to keep humans safe and comforted in the knowledge of life after death.

True conversion comes from within the individual only after knowing the truth. Christianity has lasted for many centuries. Let us try to understand what the late Pundit Nehru said: "Christian religion in India is as old as Christian religion itself... its roots have been found in India...Christianity too is a religion of India."



## Taking Tolerance To The Next Level

Tolerance is an attribute of unconditional love. Smiling inwardly when people do things that used to upset you, sending them a warm blessing or thought of love, frees you from being affected by their behavior. The quality of tolerance is the ability to stay calm and unruffled no matter what happens, to allow people to be themselves and to make their own mistakes. It allows you to provide that warm, safe harbor for them where they can bask in the steadfast light of your acceptance. Trampling upon the freedom and dignity of an individual in the name of the collective good is not the way to live.

Moral discussions have been part of our drawing room discussions. These thought-provoking exercises have always been filled with discussions on normative issues from the virtues of truth, honesty, integrity, humility to compassion, non-partisanship and fraternity. Religious neutrality has become an accepted behavioural script for the state, but not for society and certainly not for individuals even when they are state actors. The framers of our Constitution were well aware of the need for

politics that could transform a society rooted in caste and religious tradition. The nationalist struggle was not only a struggle to overthrow the British Raj, but was a moment of manoeuvre to rework a society that had a dismal record and understanding in the long run.

The practice of tolerance, however, is more about your relationship with yourself instead of with other people.



C.K. Subramaniam

Tolerance can be thought of as emotional or mental perseverance: How long are you able to deal with the disturbances that others cause you? Are you able to do it with a spirit of grace and confidence? Do you prefer to be indifferent, ignoring the person or situation? If the behavior is unlikely to change, how do you deal with them?

These are questions that take time to consider. When you feel yourself intolerant of someone else, remember the following insights. They can help you deal with yourself and others in order to cultivate the benefits of a life filled with tolerance and stillness. Most people have trouble being tolerant with

others. As a living, breathing society, everyone is constantly learning and adapting to each other—it comes with the territory. But cultivating a spirit of tolerance can bring healing and meaning to your life in unimaginable ways.

This proves humans are still animals. A civilized person strives to live alone. India evolved from human civilization of the stone age evolved around many different faiths. Before it was proud to call ourselves an Indian where love and tolerance was our language. Now we are so digitized that we have become machines of no senses. We should not restrict the scope of word Hatred to communal problems only. It would make people in the same community to show hatred to each other for some reason or other. There would not be the need to use this word if we follow in letter and spirit. This message not only saves the violence among people but also results in other gains like peace and happiness. Tolerance is your ability to deal with the disagreeable. It's your capacity to withstand the "yuck" in your life and other people. Sometimes, someone's disagreeable nature can simply be an annoyance, while other times, it may be much more intrusive. It is time to take tolerance to the next level.

# Royal Christian Family MATRIMONIALS - GROOMS

**7381. MUMBAI :** Keralite Roman Catholic Bachelor, (Born in June 1987), Ht. 5' 9", Wt. 75 kgs, Wheatish Complexion, Edn. 2nd Year B.Com., working as a Senior Executive. Contact email : nancymiranda2365@gmail.com

**7288. UAE :** Roman Catholic bachelor, (Born in July 1990) Ht. 5' 10", Wt.76 kgs, Tan Complexion, Edn. B.E. working as a Mechanical Engineer. Contact email : seekingallianceforhim@gmail.com

**7357. MUMBAI :** East Indian Roman Catholic Bachelor, (Born in October 1991) Ht. 5' 10", Wt.85 kgs, Wheatish Complexion, Edn. MBA., Salon Manager by profession. Contact email : criscel.pereira@ymail.com

**7343. DUBAI :** Goan Roman Catholic Bachelor, (Born in March 1992) Ht. 5' 8", Wt.95 kgs, Wheatish Complexion, Edn. MBA, working in Dubai. Contact email : anderson.dacruz@hotmail.com

**7340. PUNE :** Mangalorean Roman Catholic Bachelor, (Born in January 1978) Ht. 5' 4", Wt.69 kgs, Wheatish Complexion, Edn. M.Sc., Chemistry. Research Scientist by profession. Contact email : erniemail@rediffmail.com

**7339. MUMBAI :** Mangalorean Roman Catholic Bachelor, (Born in July 1987) Ht. 5' 11", Wt.95 kgs, Wheatish Complexion, Edn. B.E., (IT) MBA Finance, CFA, working as a Sr. Analyst. Contact email : savios88@gmail.com

**7333. PUNE :** Goan Roman Catholic Bachelor, (Born in September 1993) Ht. 6', Wt.90 kgs, Wheatish Complexion, Edn. B.Sc., Computer Science, Pay per click Specialist. Contact email : newton.dantas777@gmail.com

**7328. MUMBAI :** East Indian Roman Catholic Bachelor, (Born in August 1986) Ht. 5' 4", Wt.62 kgs, Wheatish Complexion, Edn. M.Com., working for Foreign Bank. Contact email : brazsweden@gmail.com

**7327. DAMAN :** Anglo Indian Roman Catholic Bachelor, (Born in April 1991) Ht. 5' 11", Wt.90 kgs, Wheatish Complexion, Edn. M.E., M.Tech., B.E. (E&Tc), M.Tech (ISCF), PGDBS., earlier worked as Assistant Manager in

Axis Bank in Mumbai. Currently working as Excise Inspector in Daman. Only Child. Contact email : brendanazevedo.122@gmail.com

**7323. MUMBAI :** Mangalorean Roman Catholic Bachelor, (Born in October 1986) Ht. 5' 8", Wt.62 kgs, Fair Complexion, Edn. M.E., M.Tech., Software Engineer by Profession working in a Software Company as a Project Incharge for International Projects. Contact email : allwyn.11@gmail.com

**7322. MUMBAI :** Goan Roman Catholic Bachelor, (Born in May 1993) Ht. 5' 5", Wt.67 kgs, Wheatish Complexion, Edn. B.Com., working as a Team Manager. Contact email : achillesgomes7@gmail.com

**7313. MUMBAI :** Goan Roman Catholic bachelor, (Born in November 1984) Ht. 5' 11", Wt.85 kgs, Wheatish Complexion, Edn.M.Sc., in Petroleum Technology, working as a Drilling fluids Engineer. Contact email : braganzakyle@yahoo.in

**7285. MUMBAI :** Mangalorean RC bachelor, (Born in February 1975) Ht. 5' 5", Wt.55 kgs, Wheatish Complexion, Edn. B.Com., Businessman, Trainer, Singer. Contact email : yesincacademy@gmail.com

**7185. MUMBAI :** Goan Roman Catholic Bachelor, (Born in October 1984) Ht. 5' 10", Wt. 72 kgs, Wheatish Complexion, Edn. B.Com., working for Bank. Contact email : shaun.neo00@oulook.com

**7226. CANADA :** Canadian Citizen Mangalorean Roman Catholic Bachelor, (Born in August 1990), Ht. 5' 4", Wt. 59 kgs, Fair Complexion, Edn. M.Sc., in Environmental Science and in Energy Management postgraduate degrees from the University of Toronto. Working for a reputed company as Energy Management Analyst in Totonto. Contact email : francisper@gmail.com

**Mangalorean Roman Catholic Bachelor, 33 years Ht. 184 cms, Wt. 85 kgs, Handsome, B.E. (Mechanical Engineering) Professional, Managing Family Business, Only Child. (P 2390, Royal Christian Family)**

**7320. DELHI :** Mangalorean Roman Catholic Bachelor, (Born in May 1987) Ht. 6' 2", Wt.70 kgs, Wheatish Complexion, Edn.PG DBA, working as a Marketing Executive. Contact email : tribertdsouza@gmail.com

**7318. MUMBAI :** Mangalorean Roman Catholic Bachelor, (Born in November 1988) Ht. 5' 6", Wt.65 kgs, Wheatish Complexion, Edn.TY B.Com., + Diploma Holder, currently working with Human Resource with Hospitality Firm. Contact email : glendsouza88@gmail.com

**7311. MANGALORE :** Mangalorean Roman Catholic bachelor, (Born in January 1983) Ht. 5' 10", Wt.60 kgs, Wheatish Complexion, Edn.B.A., Technical Diploma, Electrician Contractor. Contact email : peterdz419@gmail.com

**7309. MUMBAI :** Mangalorean Roman Catholic bachelor, (Born in June 1982) Ht. 6' 3", Wt.90 kgs, Fair Complexion, Edn. B.Com., working on ship. Contact email : dsouza.aquilina@gmail.com

**7308. MUMBAI :** Goan Roman Catholic bachelor, (Born in July 1992) Ht. 6', Wt.80 kgs, Wheatish Complexion, Edn. B.Sc., in Hospitality Studies. Working as a Manager in Software Company. Contact email : mariadis2000@yahoo.co.in

**7301. MUMBAI :** Mangalorean Roman Catholic bachelor, (Born in April 1987) Ht. 5' 11", Wt.79 kgs, Wheatish Complexion, Edn. B.Com., working for Public Sector. Only Child. Contact email : rohankanchan@aol.com

**7299. MUMBAI :** Goan Roman Catholic bachelor, (Born in February 1991) Ht. 5' 11", Wt.85 kgs, Wheatish Complexion, Edn. BBA/BMS, Master in IT working as a Data Engineer. Contact email : austind1991@rediffmail.com

**7291. MUMBAI :** Mangalorean Roman Catholic bachelor, (Born in April 1988) Ht. 5' 7", Wt.65 kgs, Wheatish Complexion, Edn. S.Y. B.Com., & NCVT - Mechanical, working as a Executive - NL Operations. Contact email : melwin.tms@gmail.com

(Contd.. on p. 16)

(Contd.. from p. 15)

**7297. MUMBAI :** Goan Roman Catholic bachelor, (Born in September 1990) Ht. 5' 8", Wt. 75 kgs, Wheatish complexion, Edn. B.Sc., working as a Senior Manager Business Development. Contact email : [pressy36@hotmail.com](mailto:pressy36@hotmail.com)

**7296. VADODARA :** Goan Roman Catholic bachelor, (Born in July 1993) Ht. 6' 1", Wt. 82 kgs, Fair Complexion, Edn. H.Sc.,+ ITI in Computers from Xavier's Technical, working in Private Firm. Contact email : [priyaathalye14@gmail.com](mailto:priyaathalye14@gmail.com)

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- \* Members are requested to inform us when they are settled, so that publication of their details can be discontinued.

## MATRIMONIAL

**Mumbai based Respected, affluent family Mangalorean Catholic parents invite alliance for their handsome son 42 years, fair, tall, well built, well placed & highly qualified (PhD, etc.) Director and managing in family owned group of businesses. (Innocent Divorcee) 1st marriage annulled by the church. Girl should be slim, fair, well educated, God fearing having good values and of a good family background and status. To connect with this proposal contact :**

**Royal Christian Family  
(ID No. 6369)**

**Tel.: +91 9820485389 /  
9820473103 or**

**Email:**

**[royalchristianfamily@gmail.com](mailto:royalchristianfamily@gmail.com)**

**32729601. VADODARA :** Goan Roman Catholic bachelor, (Born in July 1993) Ht. 6' 1", Wt. 82 kgs, Fair Complexion, Edn. H.Sc.,+ ITI in Computers from Xavier's Technical, working in Private Firm. Contact email :

[contact@royalchristianfamily.com](mailto:contact@royalchristianfamily.com)

**31728156. NAGPUR :** Anglo Indian Roman Catholic Handsome Bachelor, (Born in September 1968), Ht. 5' 7", Wt. 72 kgs, Wheatish Complexion, Edn. B.Com., MBA., working as a Supervisor. Contact email :

[contact@royalchristianfamily.com](mailto:contact@royalchristianfamily.com)

**29727736. USA :** Goan Roman Catholic Bachelor, (Born in October 1989), Ht. 5' 7", Wt. 65 kgs, Fair Complexion, MS (ECE), Engineer, Research and Development, working as an Engineer Research and Development. Contact email :

[contact@royalchristianfamily.com](mailto:contact@royalchristianfamily.com)  
**30724185. POONA :** Goan Roman Catholic Bachelor, (Born in June 1988), Ht. 5' 7", Wt. 65 kgs, Wheatish Complexion, Edn. B.Com., Post Graduation Banking and Finance, working for Bank. Contact email :

[contact@royalchristianfamily.com](mailto:contact@royalchristianfamily.com)

**30723261. GOA :** Goan Roman Catholic Bachelor, (Born in July 1980), Ht. 5' 5", Wt. 65 kgs, Tan Complexion, Edn. Diploma in Automobile Technology, Self employed. Contact email :

[contact@royalchristianfamily.com](mailto:contact@royalchristianfamily.com)  
**29720794. CHANDIGARH :** Anglo Indian Catholic Divorcee, (Born in April 1972), Ht. 6' 1", Wt. 80 kgs, Very Fair Complexion, Edn. B.Com., MFC, MA English, Teacher by profession. Contact email :

[contact@royalchristianfamily.com](mailto:contact@royalchristianfamily.com)

**30720610. NEW DELHI :** Goan Roman Catholic Bachelor (Born in October 1995), Ht. 5' 6", Wt. 43 kgs, Fair Complexion, Edn. B.E. Computer Engineer, working as a Project Manager with Paytm. Contact email :

[contact@royalchristianfamily.com](mailto:contact@royalchristianfamily.com)

**25718416. U.K. :** Goan Roman Catholic Bachelor, (Born in April 1990) Ht. 5' 7", Wt. 65 kgs, Wheatish Complexion, Edn. B.Com., working as a Credit Control in Private company in U.K. Contact email :

[contact@royalchristianfamily.com](mailto:contact@royalchristianfamily.com)

**29718054. U.K. :** Goan Roman Catholic Bachelor, (Born in September 1982) Ht. 6', Wt. 77 kgs, Fair, Edn. Chartered Accountant, Profession : Director Insurance Company. Contact email :

[contact@royalchristianfamily.com](mailto:contact@royalchristianfamily.com)

**29716422. MANGALORE :** Mangalorean Roman Catholic Bachelor, (Born in May 1984 ) Ht. 5' 9", Wt. 65 kgs, Fair, Edn. ITI Course, working as a Technician. Contact email :

[contact@royalchristianfamily.com](mailto:contact@royalchristianfamily.com)

**27714475. POONA :** Goan RC Bachelor, (Born in October 1985) Ht. 5' 5", Wt. 60 kgs, Wheatish Complexion, Edn. Hotel Management Graduate, working as an Executive. Contact email :

[contact@royalchristianfamily.com](mailto:contact@royalchristianfamily.com)

**27713670. HYDERABAD :** Anglo Indian RC Bachelor, (Born in July 1988) Ht. 5' 8", Wt. 80 kgs, Wheatish Complexion, Edn. Post Graduate, having own business. Contact email :

[contact@royalchristianfamily.com](mailto:contact@royalchristianfamily.com)

**27713568. U.S.A. :** Mangalorean RC Bachelor, (Born in June 1990) Ht. 5' 10", Wt. 65 kgs, Wheatish Complexion, Edn. B.E. in Electronics & Telecommunication (EXTC), working as a Senior Software Engineer. Contact email :

[contact@royalchristianfamily.com](mailto:contact@royalchristianfamily.com)

**27713065. DUBAI :** Mangalorean RC Divorcee, (Born in July 1972) Ht. 5' 11", Wt. 80 kgs, Fair Complexion, handsome, simple down to earth, Edn. B.E. (Mech.), Working as an Engineer. Contact email :

[contact@royalchristianfamily.com](mailto:contact@royalchristianfamily.com)

## Good Proposals

**Wide Choice of Christian Brides and Grooms available**

*Contact:*

**Royal Christian Family**

**99, Perin Nariman Street, 1st Floor, Nr. GPO, Fort, Mumbai 400001.**

**Tel.: +91-9820485389 / 9820473103**

**Email: [royalchristianfamily@gmail.com](mailto:royalchristianfamily@gmail.com)**

**Website: [www.royalchristianfamily.com](http://www.royalchristianfamily.com)**



# Royal Christian Family MATRIMONIALS - BRIDES

**7382 AUSTRALIA** : Mangalorean Roman Catholic Spinster, (Born in February 1994), Ht. 5' 2", Wt. 50 kgs, Fair Complexion, Edn. Masters, working as an Accountant. Contact email : confer777@rediffmail.com

**7380. USA** : Tamilian Roman Catholic Spinster, (Born in June 1992), Ht. 5' 6", Wt. 70 kgs, Fair Complexion, good looking, smart, Edn. MBBS., Maters in Health Administration, working as a Quality Administrator. Contact email : gerardanthonyraj@gmail.com

**7379. MUMBAI** : Goan Roman Catholic Spinster, (Born in December 1991), Ht. 5' 3", Wt. 62 kgs, Wheatish Complexion, Edn. B.A. working, Contact : jackdsa2000@gmail.com

**7324. ABU DHABI** : UAE based Financially well off and well educated family from Mumbai RC East Indian Spinster (Born October 1992), Ht. 5' 5", Wt. 62 kgs, Wheatish Complexion, MBA (studied U.K.) raised up with good catholic values, working in Abu Dhabi for a MNC seeks professionally qualified RC bachelor upto 33 years with good moral values working overseas. Contact email : leteciaprisca@gmail.com

**7332. MUMBAI** : Mangalorean Roman Catholic Spinster, (Born in November 1983), Ht. 5' 5", Wt. 68 kgs, Wheatish Complexion, Edn. M.Com.,(Part-II), Working as an Asst. Manager Accounts. Contact email : slobo2283@yahoo.co.in

**7348. CANADA** : Goan Roman Catholic Spinster, (Born in April 1997), Ht. 5' 4", Wt.68 kgs, Wheatish Complexion, Edn. MBA, working as an Associate. Contact email : linjude21@gmail.com

**7245 BANGALURU** : Gujrathi Catholic Spinster (Born in April 1985), Ht. 5' Wt. 45 Kg, Fair complexioned good looking., Edn : BE/M.Tech., (Bits Pillani) Architect by profession holding high post in a German MNC at Bangalore. Only child residing with parents. Seeks a suitable match (any Catholic) who is willing to relocate in Bangalore. Contact email : pmcandy1957@gmail.com

**7276. MUMBAI-POONA** : Christian Protestant Spinster, (Born in May 1989), Ht. 5' 6", Wt.60 kgs, Wheatish Complexion, Edn. SIM Management, working as a HR Business Development. Working in Mumbai. Likes Cooking, Music, Guitar, Singing. Follows Christian Values and way of living. Contact email :

sibloomjms@yahoo.com

**7374. NEW ZEALAND** : Mangalorean Roman Catholic Spinster, (Born in June 1993), Ht. 5' 9", Wt. 80 kgs, Wheatish Complexion, Edn. MA, Master in Business Management. working in an insurance sector. Contact email : serah16@gmail.com

**7372. MUMBAI** : Mangalorean Roman Catholic Spinster, (Born in March 1984), Ht. 5' 2", Wt. 58 kgs, Fair Complexion, Edn. P. Phil / Ph.D, Neuroscience / Biomedical Sciences, employed in Pharma Company. Contact email : monteiro.ingrid@gmail.com

**7358. MUMBAI** : Mangalorean Roman Catholic Spinster, (Born in September 1996), Ht. 5' 1", Wt. 50 kgs, Fair Complexion, Edn. MBA, Human Resources, working for Placement Consultancy. Contact email : pereiram6568@gmail.com

**7335. USA** : Goan Roman Catholic Spinster, (Born in April 1990), Ht. 5' 5", Wt. 80 kgs, Wheatish Complexion, Edn. Master of Science, working as a Technology Manager. Contact email : vazraylina@gmail.com

**7356. MUMBAI** : Mangalorean Roman Catholic Spinster, (Born in September 1992), Ht. 5' 4", Wt. 52 kgs, Fair Complexion, Edn. B.Com., working as a Logistics Team Leader. Contact email : fernandessonnia92@gmail.com

**7355. MUMBAI** : Goan Roman Catholic Spinster, (Born in September 1991), Ht. 5' 1", Wt. 68 kgs, Wheatish Complexion, Edn. M.Fin Masters in Finance, working as a Analyst. Contact email : tashaferns07@gmail.com

**7325. MUMBAI** : Mangalorean Roman Catholic Spinster, (Born in February 1992), Ht. 5' 8", Wt. 53 kgs, Wheatish Complexion, Edn. M.Com., Accountancy and Finance, working as a Finance Analyst. Contact email : lindaq2021@gmail.com

**7258. MUMBAI** : Mangalorean Roman Catholic Spinster, (Born in September 1993), Ht. 5' 5", Wt.58 kgs, Wheatish Complexion, Edn. Post Graduate, Content Pofessional in a reputed MNC and freelancing as a copywriter ad social media Professional. Contact email : forheralliance@gmail.com

**7244. MUMBAI** : Goan Roman Catholic Spinster, (Born in August 1992), Ht. 5' 4", Wt. 54 kgs, Edn. Chartered Accountant and M.Com., Employed in one of the Top reputed companies in Mumbai. Well cul-

tured, affluent and well educated family background. Only Child. Contact email : fionadesouza18@gmail.com

**7066. MUMBAI** : Mangalorean Roman Catholic Spinster, (Born in June 1987), Ht. 5' 4", Wt. 78 kgs, Fair Complexion, Edn. B.E., (EXTC) M.S. (International Business Management), working as a Consulting Manager. Contact email : l2018anselm@yahoo.com

**7240. PUNE** : East Indian Roman Catholic Spinster, (Born in October 1987), Ht. 5' 7", Wt. 65 kgs, Very Fair Complexion, Edn. MBA, working as a Finance Executive. Contact email : angelina0134@gmail.com

**7065. MUMBAI** : Mangalorean Roman Catholic Spinster, (Born in December 1989), Ht. 5' 7", Wt.69 kgs, Fair Complexion, Edn. M.Sc., & Dip. in Clinical Research, working as Business Process Lead in TCS. Contact email : mendonca\_luke@yahoo.co.in

**7214. MUMBAI** : Goan Roman Catholic Spinster, (Born in October 1986), Ht. 5' 4", Wt. 52 kgs, Fair Complexion, Edn. CA CFA Ms Finance M.Com., working as a Senior Manager. Contact email : frfernandes020@gmail.com

**7160. MUMBAI** : Mangalorean Roman Catholic Spinster, (Born in September 1988), Ht. 5' 7", Fair Complexion, Edn. BMS, working as a Senior Merchandiser in a Global Retail Company in Dubai. Contact email : prislobo10@gmail.com

**7312. MUMBAI** : Mumbai born and broughtup RC Spinster, (Born in March 1991), Ht. 5' 5", Wt. 58 kgs, Wheatish Complexion, Edn. B.M.S., MBA., working as a Project Manager. Contact email : xchettiar@gmail.com

**7354. LONDON** : Mangalorean Roman Catholic Spinster, (Born in December 1993), Ht. 5' 3", Silm, Fair Complexion, Edn. BPT., MPT.,M.Sc. (U.K.), woking as a Physiotherapist in U.K. Contact Email : nerycornelio@gmail.com

**7352. USA** : Keralite Roman Catholic Spinster, (Born in Mumbai, July 1994), Ht. 5' 5", Wt.70 kgs, Wheatish Complexion, Edn. Completed Engineering in Dubai and MS in Business Analytic and Data Science from USA, working as Cyber Security Expert in an MNC in USA. Relocating to Canada shortly. Seeks well settled, educated Family oriented professional bridegroom from Medical /

(Contd.. on p. 18)

Engineering IT / Finance background from India / Canada. Please Contact email : propinfo2018@gmail.com OR Watsapp No 971505093382

**7347. MUMBAI :** Goan Roman Catholic Spinster, (Born in May 1990), Ht. 5' 7", Wt. 75 kgs, Wheatish Complexion, Edn. M. Fin., working and well settled in Mumbai. Contact email : ferns3590@gmail.com

**7346. MANGALORE :** Mangalorean Roman Catholic Spinster, (Born in July 1996), Ht. 5' 4", Wt. 57 kgs, Wheatish Complexion, Edn. M.Com., working as an Accountant in **BANGALORE**. Contact email : lolitafernandes70@gmail.com

**7342. MUMBAI :** Goan Roman Catholic Spinster, (Born in September 1987), Only Child, Ht. 5' 4", Wt. 55 kgs, Fair Complexion, Edn. B.Sc., M.Sc., MBA HR, Profession : HR Business Partner. Contact email : lee\_annsaldanha@yahoo.co.in

**7341. UDUPI :** Mangalorean Roman Catholic Spinster, (Born in February 1997), Ht. 5' 4", Wt. 54 kgs, Fair Complexion, Edn. B.A., LL.B., working in a reputed corporate Law Firm at **BANGALORE**. Contact email : wilfredds51@gmail.com

**7331. MUMBAI :** Goan Roman Catholic Spinster, (Born in February 1985), Ht. 5' 5", Wt. 62 kgs, Wheatish Complexion, good looking, Edn. MBA in Marketing, working as a Manager in large Private Limited Company. Contact email : zinia\_rodriques@yahoo.co.in

**7293. CANADA :** Mangalorean Roman Catholic Spinster, (Born in January 1992), Ht. 5' 1", Wt. 62 kgs, Fair Complexion, Edn. MCA/MCS, working as a Software Engineer. Contact email : walkingdtheaisle@gmail.com

**7319. MUMBAI :** Goan Roman Catholic Spinster, (Born in April 1981), Ht. 5' 2", Wt. 62 kgs, Wheatish Complexion, Edn. B.Com., Contact email : coolbuddyvilma@gmail.com Or Mob : 7208652510

**7317. MUMBAI :** Born and broughtup in Mumbai, smart and good looking Goan Roman Catholic Spinster, (Born in January 1991), Ht. 5' 8", Wt. 51 kgs, Fair Complexion, Edn. B.Com., currently working for a digital marketing. Contact email : natasha.sukhnani@gmail.com

**7302. MUMBAI :** Keralite Roman Catholic Spinster, (Born in May 1997), Ht. 5' 1", Wt. 50 kgs, Fair Complexion, Edn. Bachelor in Physiotherapy, doing Masters in NeuroP Doctor by profession (Physio-therapist). Only Child born and broughtup

in Mumbai. Good looking. Contact email : kalleryroslyn97@gmail.com

**7315. MUMBAI :** Mumbai born and broughtup Roman Catholic Spinster, (Born in September 1992), Ht. 152 cms, Wt. 48 kgs, Fair Complexion, Beautiful, smart, coming from decent well educated family, Edn. Graduate, working as an Art Director in reputed Designing Company in Mumbai. Contact email : jackraj1668@gmail.com

**7314. DUBAI :** Mangalorean Roman Catholic Spinster, (Born in August 1991), Ht. 5' 7", Wt. 55 kgs, Fair Complexion, good looking, Edn. Graduate, working well established organisation in **Dubai**. Contact email : greenfieldyard@gmail.com

**7306. MUMBAI :** Tamilian Roman Catholic Spinster, (Born in May August 1989), Ht. 5' 11", Wt. 78 kgs, Wheatish Complexion, Edn. M.B.B.S., M.S. General Surgery, Doctor by profession. Working well known Hospital. Contact email : bianca.william4@gmail.com

**7015 MUMBAI :** 38 years, Roman Catholic Spinster, (Born in February 1983), B.Com., LL.M., working in a MNC in Mumbai, seeks alliance from well educated and well settled bachelor. Kindly reply with profile and photograph on the email ID : 7alliance25@gmail.com

**7307. MUMBAI :** Mangalorean Roman Catholic Spinster, (Born in July 1993), Ht. 5' 5", Wt. 55 kgs, Fair Complexion, good looking, Edn. B.E. (Biotech), MHA., Working as a Manager in well known Hospital. Belongs to an affluent business family. Contact email : dsouza889@gmail.com

**7289. MUMBAI :** Mangalorean Roman Catholic Spinster, (Born in November 1994), Ht. 5' 2", Wt. 46 kgs, Fair Complexion, Edn. B. Arch., B. Arch VNIT, Nagur, Masters Interior Design, NABA, Student, doing Internship. Contact email : aanjali426@gmail.com

**7210. AURANGABAD :** Mangalorean Roman Catholic Spinster, (Born in January 1994), Ht. 5' 5", Wt. 50 kgs, Fair Complexion, good looking, beautiful, Coming from business family, Edn. Chartered Accountant, C.A. by Profession. Contact email : putturaurangabad@gmail.com

**7271. MUMBAI :** Goan Roman Catholic Spinster, (Born in October 1991), Ht. 5' 2", Wt. 69 kgs, Wheatish Complexion, smart, active. Edn. B.Sc., in Hospitality Administration and Management, working as a Manager - Administration Facilities. Contact email :

allyrocks91@gmail.com

**7259. USA :** Mangalorean Roman Catholic Spinster, (Born in August 1994), Ht. 5' 3", Wt. 70 kgs, Wheatish Complexion, Edn. Graduate, working. Contact email : sevu.sequeira@gmail.com

**7128. MUMBAI :** Affluent business family R.C. East Indian Spinster, (Born in 12-04-1988), Ht. 5' 2", very beautiful and pretty. Edn. MS General Surgeon, Doctor by profession. Contact email : drvd2019@gmail.com

**7292. MANIPAL :** Mangalorean Roman Catholic Spinster, (Born in September 1993), Ht. 5' 6", Wt. 65 kgs, Fair Complexion, Edn. Software Engineer + MBA., working as Marketing. Contact email : gretta.premilla@gmail.com

**7286. MUMBAI :** Goan Roman Catholic Spinster, (Born in March 1995), Ht. 5' 6", Wt. 60 kgs, Wheatish Complexion, Edn. M.A., Private service. Contact email : jessjoeeph27@gmail.com

**7279. MUMBAI :** Goan Roman Catholic Spinster, (Born in January 1991), Ht. 5' 2", Wt. 75 kgs, Fair Complexion, Edn. Post Graduate in Mass Media, working for Media. Contact email : julietdsouza2001@gmail.com

**7278. MUMBAI :** Tamilian Roman Catholic Spinster, (Born in June 1996), Ht. 5' 4", Wt. 60 kgs, Fair Complexion, Edn. MBA & ranked 1st in the University. Working as a Manager in Private Sector. Contact email : c.m.florence.j@gmail.com

**7275. MUMBAI :** Goan Roman Catholic Spinster, (Born in February 1991), Ht. 5' 7", Wt. 65 kgs, Wheatish Complexion, Edn. M.Sc and MA in Child and Clinical Psychology, working as a School Counselor. Contact email : cordeiro0911@gmail.com

**7274. POONA :** Roman Catholic Spinster, (Born in October 1993), Ht. 5' 1", Wt. 70 kgs, Wheatish Complexion, Edn. M.Com., B.Ed., working as an Accounts Analyst. Contact email : jennifermarian910@gmail.com

**7273. DUBAI :** Anglo Indian Roman Catholic Spinster, (Born in April 1993), Ht. 5' 6", Wt. 75 kgs, Wheatish Complexion, Edn. MA, Working in Dubai. Contact email : janelle3034@gmail.com

**7272. USA :** East Indian Roman Catholic Spinster, (Born in July 1996), Ht. 5' 10", Wt. 60 kgs, Wheatish Complexion, Beautiful, Dynamic personality, Edn. Bachelor in Electronics, CPL, CFI, MS pursuing, working as Flight Instructor. Contact email : dr\_rekha@ymail.com

# MODEL CO-OPERATIVE BANK LTD. HOLDS 105th AGM

*Model Bank provides quality service to financial security : Albert D'Souza*



Mumbai, Sept.07: The 105th Annual General Meeting of Model Co-operative Bank Ltd. was held on Wednesday 7th September 2022 at St. Andrew's Auditorium, St. Dominic Road, Bandra, Mumbai.

The meeting commenced with a short prayer by Rev. Fr. Maji Murzello, Principal, St. Andrew's High School, Bandra, Rector, St. Andrews College, Bandra and Member of Senate, Mumbai University.

The Chairman Albert W. D'Souza presided over the meeting and extended a warm welcome to the shareholders. He thanked them for attending the Annual General Meeting and reposing their trust in the Bank. Our Bank provides quality service to financial security

The Chairman in his inaugural speech, to the shareholders stated that the world of Banking is continuously evolving, with new entrants and innovative financial products. Our Bank continues to remain competitive and our performance for the F.Y. 2021-22 has been relatively good. The Bank has achieved deposit of Rs.1122.14 crores, a growth of Rs.18.81 crores (1.70% on YOY basis). The advances of the Bank have increased to Rs.592.78 crores, an increase of Rs.20.50 crores (3.58% on YOY basis). The Capital Adequacy Ratio stood at 14.07%, with RBI re-

quirement being 9%. The Net Profit (After Tax) stood at Rs.6.53 crores. The Net NPA of the Bank reduced from 2.22% to 1.88%. The overall performance of the bank has been good when compared with peer banks.

The Bank provides most of the digital services such as Mobile Banking, Internet Statement View Facility, UPI Payment Interface, Tie-Up for Card Swipe Machines, ATM cum Debit cards, which can be used at over 2.58 lakh ATMs. The Bank is in the process of issuing 'Contactless or Tap – ATM cum Debit Cards'. The Bank also has Authorised Dealer Category II license for Full Fledged Money Changing Operations for Foreign Exchange as well as NRE accounts for our NRIs.

The Chairman presented the Audited Statements of Accounts including the Balance Sheet and Profit and Loss Account for the year ended March 31, 2022. The Members raised queries and the Chairman and General Manager & C.E.O (Designate) Osden A. Fonseca provided clarifications to the queries to the satisfaction of the Members present. The bank has a total of twenty-five branches with branches in Metropolitan Brihanmumbai 14, Suburban Navi Mumbai 02, Thane District 04, Palghar District 04 and Raigad District 01, Headquartered at Fort and Executive Office at Santacruz Kalina said Osden A. Fonseca of the shareholders..

Founder Chairman John D'Silva John D'Silva, founder chairman of the bank, said that the bank is competent in handling all the financial services of the customers. When customer progressive in business Banks also progress when they grow.

Directors Vincent Mathias said that the world is changing in the age of information and along with this the new generation is also changing. Due to all these, economic business is also moving towards its own path. For this, it is imperative that bank services also move ahead. Therefore, when the old generation moves forward with the new generation, business will be easier, he said.

Thomas Lobo said that some of you shared touching, moving experiences with our staff. For most of you Model Bank is family and your family has grown to embrace the family and become integral part of it. This is our legacy, our community legacy and as an institution we cherish this legacy and here continue confidence and secure support in the testimony to the values that we have always cherished trust, honesty, integrity and add to that compliance and security.

Seated on the dais were Chairman Albert W. D'Souza, Founder Chairman John D'Silva, Vice Chairman

(Contd.. on p. 20)

(Contd.. from p. 19)

William J. Sequeira, Directors Vincent Mathias, CA. Paul Nazareth, A. C. Lobo, Sanjay Shinde, Thomas Lobo, Lawrence D'Souza, Adv. Pius Vas, Benedicta Rebello, Gerald Cardoza, Ancy D'Souza and George Castelino, Members of Board of Management Hilary L. Mendonca, CA Elroy Rodrigues and Adv. Fiona M. Nazareth, G.M. & C.E.O (Designate) Osden A. Fonseca and Additional General Manager Zenon D'Cruz.

The meeting was attended by hundreds of shareholders, well-wishers of the bank, Assistant General Managers Naresh Thakur and Ratnakar Shetty, John Lobi Menino Fernandes, John Dsouza, Maxim Pinto, Rita Desa expressed their views and wished the Bank's progress.



Rayan Branco felicitated for his 28 years service in the Model Bank.

The Bank felicitated 16 staff who have completed over 20 years of service with the Bank. Rayan Branco, Grenil Jenson Martis, Anil Menezes, Ronald Lewis, Jaki D'Souza, Gaulbert Lobo, Beata Carvalho, Staydrik Pereira, Felix Noronha, Pramila Gonsalves, Alwyn D'Mello, Derick Nazareth, Rajesh Dabre, Lolita Rodrigues, Thomas Carvalho and Sabita Paul were among those felicitated.

At the beginning of the meeting, tributes were paid to the bank members, customers, well-wishers and dignitaries who passed away in the previous year. Senior Manager Beata Carvalho welcomed and moderated the event. Vice President William Sequeira gave the vote of thanks. The Annual General Body Meeting concluded with the National Anthem.

(Rons Bantwal)

## Good Proposals

## Wide Choices of Christian Brides and Grooms Available

Many are happily married

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**The Secular Citizen and Email.**

**We cater to Christians of all Denomination. Catholics, Protestants and others Christians all over India and Indians abroad.**

For registration log on to:

<https://www.royalchristianfamily.com>

## ROYAL CHRISTIAN FAMILY

99, Perin Nariman (Bazargate) Street, 1st Floor, Nr. CST & GPO, Opp. Monginis Cake shop, Above Dr. Kothari Clinic, Fort, Mumbai 400001.

Tel.: +91 - 9820485389 / 9820473103

Email: royalchristianfamily@gmail.com

Website: <https://www.royalchristianfamily.com>

Serving the community since 42 years

