



**Ghoghari** **NEXT**  
Connect. Contribute. Celebrate.

Hitesh Doshi

Super Achiever

**Hitesh Doshi**

Chairman & MD

**WAAREE GROUP**



Importance  
Of  
**Domain**  
Registration  
For  
Every Business

Page 3

કેસરીયા જેસર ની  
સોહમણી સુવાસ



## ***INDEX***

From the Desk of Editor.....	1
Jesar Tirth .....	2
Tribute to Shri Dipchandbhai Doshi.....	7
Pranayama.....	12
Interview with super Achiever Hitesh Doshi.....	14
Chairman & MD of Waree Group	
What is Solar Energy?	
Market Zone.....	20
Matrimonial .....	22
Importance of Domain Registration.....	26
Taste Zone Snacky Ideas.....	29
Learning Zone.....	32
Health Zone .....	36
Investor zone.....	39
Astrology Zone .....	40

## !!!A BIG THANK YOU!!!

With all your support in terms of **CONNECT & CONTRIBUTE** We can proudly say the launch of Ghoghari Next E-Magazine was a grand success and we can all **CELEBRATE** it together. We now have our reach across the globe and the journey doesn't end here its just a start. The goal is to continue content delivery in a form attractive to the readers across the globe. **Having great content is just the beginning.**

It has been such an honor to be Chief Editor of the Magazine. On behalf of the Ghoghari Next, we would like to extend our heartfelt gratitude to all our Esteemed Readers and all our Well-wishers, without your support it won't have been possible. A wide round of applause to entire team of Ghoghari Next. It takes huge effort to build up a platform of such magnitude.

While we launch Second Edition of Ghoghari Next E-Magazine it gives me an immense pleasure to announce certain launches and upcoming events.

We look forward to seeing what comes in the future and hope we can **Connect, Contribute & Celebrate** with all the Ghoghari across the Globe. We Welcome each one of you to come connect and contribute its not an organization driven by Individuals its platform developed wherein all can contribute for the betterment of Society.

Inviting global Ghoghari Community to register on [www.ghogharinext.com](http://www.ghogharinext.com) today and be an active participant in this community initiative.

### The available features are

- **FREE Registration - Self and Family members registration**
- **Global Ghoghari Members Directory**
- **Global Ghoghari Business Directory**
- **Job Portal**
- **Global Ghoghari Matrimonial**
- **Global Ghoghari News & Events**
- **and many more functions coming soon...**

*Team*



# દાદા તારું મંદિર તો આ જગ નો સહારો છે...



શ્રી જેસર તપાગચીય શ્રે. મૂ. જૈન સંઘ



## કેસરીયા “જેસર” ની સોહામણી સુવાસ

આજથી 5000 વર્ષ પૂર્વે સૌરાષ્ટ્રની ત્રણેય દિશામાં દરિયો હતો. જે ઢીપ કહેવાતો અને ઉત્તર દિશામાં જમીન હતી, તેટલો ભાગ જુનાગઢ રાજ્યમાં હતો. યાદવકુળના વંશજોમાંથી રા નવધણ ગાદી એ હતા. અને તે સમયના રીવાજ પ્રમાણે તાલુકાના ગામડાઓ તેના નાનાભાઈઓને મળ્યા હતા. જુનાગઢ રાજ્ય પ્રથમ સિદ્ધરાજે પછી મોગલો એ અને છેલ્લે નવાબે સર કર્યું.

રાજપૂતોએ આ પ્રદેશ પાછો મેળવવા નવાબ પર ચઢાઈ કરી તે વખતે જેસાજી અને વેજાજી નામના બે ભાઈઓ પણ પોતાનો પ્રદેશ પાછો મેળવવા જુનાગઢના રાજવી સામે બહારવટે ચઢ્યા. એક સમયે વિચિત્ર ઘટના બની બન્ને ભાઈઓ એક વડલા નીચે વિસામો ખાવા બેઠા ત્યારે અવગતિએ ગયેલા વીર માંગડાવાળાના પ્રેતે જેસાજી અને વેજાજીને વિનવણી કરી કે મારા અસ્થિ દામોદર કુંડમાં પધરાવી મને મુક્તિ અપાવો. તેટલો સમય નવાબનું રખેવાળું હું કરીશ. બન્ને ભાઈઓ આ કાર્ય પૂર્ણ કરવા રવાના થયા રાત્રીના વિશે બેગમે નવાબને જેસાજી-વેજાજી નું બહારવટું પાર પાડવા અરજી કરી. તો નવાબે પારખું કરવા કીધું કે સવાર સુધીમાં જેટલા ગામે તોરણ બાંધો તેટલાં ગામ તમારા ગણાશે. વીર માંગડાવાળાએ બન્ને ભાઈઓ વતી પહેલું તોરણ હાથસણી માં બાંધ્યું.. આ રીતે આગળ-આગળ તોરણ બાંધતા તેઓ વેજલા સુધી પહોંચ્યા. બહારવટા પૂરા થયા આ રીતે “જેસર” ગામ જેસાજી એ વસાવ્યું...

પૂજ્યપાદ શાસનસમ્રાટશ્રીજીની પાવન નિશ્રામાં મહુવાથી પાલિતાણા છ'રિ પાલક સંઘ નીકળેલ. સંઘપતિ સુશ્રાવક શ્રી કસળચંદ કમળશી શેઠ હતા. જ્યારે શ્રી સંઘ જેસર તરફ આગળ વધતો હતો. આજુ-બાજુમાં સાત-આઠ માઈલ સુધી ક્યાંય જિનાલય હતું નહીં તેથી પરમ ગુરુદેવે સંઘપતિને પ્રેરણા કરી કે જેસરમાં એક સુંદર જિનાલય નિર્માણ કરાવો. તરત જ પૂજ્યશ્રીની આજ્ઞા શિરોધાર્ય કરી જિનાલય નિર્માણનો આદેશ લીધો. પૂજ્યશ્રી એ દીપચંદ રામજી ને ઉદયપુર મોકલીને સંપ્રતિકાલીન પ્રભુ વીરની પ્રતિમા લાવવા જણાવ્યું. વિક્રમ સંવત 1978 જેઠ સુદ-5ના શુભદિને પૂજ્યપાદ શાસનસમ્રાટ શ્રીજીના શિષ્ય પૂજ્ય આ. શ્રી વિજય દર્શનસૂરીશ્વરજી મહારાજે પ્રતિષ્ઠા કરી.



શ્રી જેસર મંડલ શ્રી મહાવીરસ્વામીને નમઃ



શ્રી જેસર તપાગરછીય શ્રે. મૂ. જૈન સંઘ



**BHAGYADARSHAK™**

Astrology & Rituals



## ઘોઘારી જૈન સમાજના ગૌર મહારાજ

શ્રી રાંદલામાતાજી • લગ્નવિધિ • વાસ્તુશાંતિ • નવગ્રહશાંતિ • લઘુરુદ્ર,  
નવચંડી હવન • શ્રી સત્યનારાયણ પૂજા • કાળસર્પ યોગ,  
કુંભવિવાહ • અર્કવિવાહ તથા દરેક પ્રકારના શુભ કાર્ય કરાવનાર  
જન્મકુંડલી બનાવવા તથા માર્ગદર્શન • દરેક મુહુર્તો જેમ કે  
સગપણ • લગ્નમુહુર્ત • સીમંત વિધિ • કુંભ તથા વાસ્તુના મુહુર્ત  
જોવા માટે સંપર્ક કરો...

અમારે ત્યા કુંડલી માર્ગદર્શન ફી માં કરી આપવામાં આવશે.

શ્રી પ્રકાશ પ્રેમશંકર પંડ્યા  
Mob.: 9892 61 85 85

નોંધ : ઘોઘારી વિશાશ્રીમાળી જૈન સમાજ  
આદર્શ સાદાઈ લગ્ન માં  
ફી સેવા આપવામાં આવે છે.

શ્રી જીગર પ્રકાશ પંડ્યા  
Mob.: 9619 321 321



Ikigai!.....What's your reason to jump out of bed every morning?

Each one of us, in the deepest vaults of our heart, shoulders a passion, something that makes our life every bit of worthwhile. Something, that becomes your reason to hop off bed every morning and accomplish the skill set of your passion. Every day, every hour, as you perform, you lose yourself in its flow, the waves of an ocean engulfs you in its stream, as hours trickle away and you remain encapsulated with your IKIGAI, the purpose of your life.

All one needs to figure out is, their IKIGAI, what brings them joy in the purest form, something that comes to them naturally, like honey in flowers and something, they'd lose themselves to. And, once you discover your IKIGAI pursuing and nurturing it every day will bring meaning to your life. The only moment that solely matters to you is the present moment, as that's when you truly feel alive. This moments, that exists right now, shall never retreat back and this surging passion that you feel for your IKIGAI, may vanish, if you don't brim yourself in its flow at the moment. Our intuition and curiosity are very powerful internal compasses to help us connect with our IKIGAI.

Life shall always remain a pure imperfection and the passage of time shows that everything is

fleeting, but if you have a clear sense of your IKIGAI, each moment will hold so many possibilities that it will seem almost like an eternity. Consequently, pursue your passion, persistently, even if the cards seem stacked against one other. Cultivate an outlook to stay focused on the important things in life rather than what is most urgent. To keep ourselves from being carried away by negative emotions, all one shall necessarily practice, is appreciate the beauty of imperfection as an opportunity for Growth.

Rather than just "Going through life"; "Grow through it." Every second, beholds an opportunity. Don't let changes intimidate you. Rather remain focused, never change your path being distracted by the impediments it may contain.

As the Japanese Proverb say, "Fall seven times, rise eight." That courage to rise, no matter the number of falls, portrays your true Will to chase your IKIGAI, and your Dreams. It's not what happens to you, but how you deal with the consequences that matter. Accept with serenity, things that may not be changed and yet, possess the courage to change the things that may be changed. Above all, the wisdom to distinguish between the two.

We shall be concluding with the Ten rules of IKIGAI, the secret to a long and content life.

1. Stay active, don't retire.
2. Walk slowly and you'll go far
3. Less is more when it comes to eating for a long life
4. Invest in Real Relationships
5. Your body needs a little bit of daily maintenance, so exercise
6. Smile
7. Reconnect with Nature
8. Be Grateful
9. Live in the Moment
10. Follow your IKIGAI

**By Hiya Shah**



बेस्ट क्वालिटी अने बेस्ट डिंमतनी मीठाई अने नमकीन नुं अेकज सरनाभुं

श्री गणेशाय नमः

॥ २०११ ॥

हनु राम®



जय जिनेंद्र



जय जिनेंद्र



१५ साल पूर्व, बड़ौदा के एक जैन परिवार ने तय किया

की समाज के हर व्यक्ति को दिवाली के शुभ पर्व पर शुद्ध, स्वादिष्ट और एकदम किफायती  
दाम की मिठाई तथा नमकीन का आनंद ले। और इसी हेतु से,  
हनुराम का जन्म हुआ.

Best  
Quality

Best  
Price

Attractive  
Packing

MITHAI & NAMKEEN



Mithai Namkeen  
delivered Pan - India

**HANURAM FOODS PVT. LTD.**

464, G.I.D.C, Makarpura, Vadodara, Gujarat.

f @ in hanuramfoods | www.hanuramfoods.com

hello@hanuramfoods.com | 8980 214 214 | 997 988 7272

SCAN QR TO  
VIEW FULL MENU



Vadodara's  
**LARGEST**  
Mithai Selling Company





# Shri Dipchandbhai Jaichandbhai Doshi

## મુઠી ઉચેરા માનવી ને લાખો સલામ

People come and go, but only a few can make a mark in the lives of others, and such was Shri Dipchandbhai Jaichandbhai Doshi. Born in the year 1941 in a middle-class family in Moti Kheradi, Gujarat, Dipchandbhai left us for his heavenly abode on 20th May 2022. Let's reiterate the life and legacy he leaves behind on earth. He was a giver right from his teenager when he started working in his father's sweet shop. We often see wealthy people participating in charity and helping people in need. However, for him, wealth was never a measure of charity. With whatever little he had, he used to help people in some way or another. From sending ladoos to the families where kids were born to making medicines by himself and treating the sick in the village, even the Harijans, he was a people person. He was married to Vasantben and had seven kids by 30. To progress in his business and support his family, he moved from Kheradi to Mauve. After a couple of years, on the advice of his younger brother, he came to Mumbai, but unfortunately, he was unsuccessful in setting up his business and tried his luck in Surat. However, Surat did not help him achieve his goals, but because of his never give up attitude, he returned to Mumbai after a couple of years, and this time he bounced back with such a force that he was successful in setting up an iron and steel business in Dombivali and never looked back. He was adaptive to situations and always had a positive outlook on life. Hardly had he settled in Bombay when he lost his wife at the age of 45. Since then, he had taken full responsibility for all the seven kids alone. He not only handled the financial situation but also helped in doing



the daily chores of the house, such as buying fruits and vegetables. He instilled good qualities in each of his children and ensured they never felt the emptiness of not having their mother around. For his grandchildren, too, he was a grandmother and a grandfather. From narrating bedtime stories to sending mangoes as soon as the season starts, he kept everyone around him happy and contended. He was the glue that held his family and the extended family together. At the age of 45, he could have remarried, but he sacrificed his personal life and devoted all his time to the betterment of society and the people around him. He was the trustee for the Goghari Jain Community and many temples, but he had such good time management skills that he used to devote equal time to all the organizations he was with. He was a classic blend of old-school

morals and a forward-thinking mindset. Earlier, girls of Ghoghari Samaj who married within the same society were given compensation amounts in case anything went wrong. However, the girls who opted for inter-caste marriage never had this benefit. He was the first person who objected to this and said that irrespective of who the girl marries, she should be taken care of in case of any difficulties. He worked for not only the benefit of the Jain community but also other religions. When he got the opportunity to build a Ram Mandir in his hometown Kheradi, he happily agreed and helped the village successfully build the temple. He also helped build the town's infrastructure, such as roads, and did not wait for the government to do so. Whoever came to him with difficulty, he never let anyone go back empty-handed. "Service to mankind is service to God" was a principle



he went by. He had a rare personality that touched every soul he met in some way or another.

Life was not always a path of roses for him. He battled two cancers consecutively, one in 2007 and another in 2008, but that didn't stop him from doing any good. His willpower was so strong that right after his chemotherapy, he returned and started working for the event held at the temple. He always said, "Doctors and Medicines will do their work, and I will do mine." After he survived cancer, his guru guided him that his life now should be dedicated to the promotion of Jainism and the betterment of society. He accepted his guru's wish as a command. He fulfilled all the duties of a shravak that Jainism preaches, such as organizing a chari palit sangh, sponsoring a choumasa at Palitana, and building a Jain temple. He had great foresight that pushed him to do better. When he made the Jain temple in Dombivali, he realized that the sadhu's who would come would need a place to stay, and with that, he also built a upashray where they could stay and deliver their preachings.

People say that the first step toward greatness is, to be honest, and he was the epitome of that. While handling the temple's finances, he ensured that the money was utilized in the right place for the proper purpose. Be it the sangh's or family fund, he never refused anyone to spend money but asked them not to waste it. As soon as an event at the temple was completed, he would settle the accounts immediately. He was a people person, so political leaders always looked up to him and had good relations with him. He was wise to use his political connections or fame to benefit society and religion but never for his family. He taught them to shine through their hard work.

He was a man of courage and strength, as who knew that someone who

suffered from a paralysis stroke in 2017 and was on a ventilator for 22 days could live five more years. He was in a wheelchair, but his willpower was no less. He tried everything from a sweet shop to a clothing merchant to a dealer in the iron and steel business until he succeeded. He was always happy and positive, even in the face of adversity. Life threw stones at him, but he converted them into milestones. His good karmas supported him in a way that when he was sick, he got whatever he needed, whenever he needed it. Everything would take place smoothly, from the best doctors and treatments to constant support and caretaking by his family. It seemed like the universe was constantly taking care of him as he did. He was like salt, a very simple ingredient, but the most important one.

But his life is not about just the difficulties he faced or the success he gained. It is a book of life management qualities that the generation today should learn from and instill in their lives. If you fail an exam, don't start hating the subject. Instead, start working on it. If you are doing well in your business, don't just use it to buy branded clothes for yourself; instead, sponsor a child's education in a school. Do not just meet your extended family for festivals; get to know and connect with them daily. Life is not about how much wealth you make but how many hearts you touch. After all, wealth is something you leave behind immediately, but your legacy and memories will stay forever in the hearts of the people living.



# શ્રી દીપચંદભાઈ જેચંદભાઈ દોશીએ જીવનમાં કરેલ સત્કાર્યો



- ૧) ડોમ્બીવલી વસંત-દીપ વાટિકામાં સ્વદ્રવ્યથી શ્રી સંભવનાથ પરમાત્માના શિખરબંધ જિનાલયની અંજન-શલાકા સહ ભવ્ય પ્રાણ પ્રતિષ્ઠા
- ૨) પ્રતિષ્ઠા મહોત્સવની સ્મૃતિમાં મુલુંડ અને ડોંબીવલીમાં ૧૭,૦૦૦ સાધર્મિકોના ઘરે મિઠાઈના પેકેટ દ્વારા મીઠું મોઢું
- ૩) વસંત-દીપ વાટિકામાં ૩૬,૦૦૦ ફૂટનો શ્રાવક ઉપાશ્રય અને ૯,૦૦૦ ફૂટનો શ્રાવિકા ઉપાશ્રય
- ૪) માદરે વતન મોટી ખેરાળી થી ૮૦૦ આરાધકોનો ૯ દિવસનો શ્રી શત્રુંજય મહાતીર્થનો છ'રિ પાલિત સંઘ
- ૫) શ્રી શત્રુંજય તીર્થે મહારાષ્ટ્ર ભુવનમાં ૫૦૦ આરાધકોનું ચાતુર્માસ
- ૬) મુલુંડમાં ૪૦૦ આરાધકોના ઉપધાન તપ
- ૭) પરિવારના ૨૨૫ સભ્યોને શ્રી સમ્મેત શિખરજી મહાતીર્થની પંચતીર્થયાત્રા
- ૮) મુલુંડ વર્ધમાન નગર શ્રી સંઘ દ્વારા નવનિર્મિત શ્રાવકોના વસંત-દીપ આરાધના ભવનના મુખ્ય લાભાર્થી
- ૯) મુલુંડ વર્ધમાન નગરના કે બિલ્ડીંગમાં શ્રાવિકા આરાધના ભવનના મુખ્ય લાભાર્થી
- ૧૦) શ્રી મુલુંડ શ્વે.મૂ.જૈન સંઘ-ઝવેર રોડમાં દ્વજજરોહણના દિવસે સકલ શ્રીસંઘના સ્વામિવાત્સલ્યના લાભાર્થી
- ૧૧) વર્ધમાન નગર શ્રી સંઘમાં શાશ્વતી ઓળીના લાભાર્થી
- ૧૨) મીરારોડ શ્વેતામ્બર મૂર્તિપૂજક સંઘમાં સકળ સંઘના સ્વામિવાત્સલ્યના લાભાર્થી
- ૧૩) વર્ધમાન નગરમાં શ્રી શત્રુંજય તપ, ગણધર તપ, મોક્ષદંડ તપના તપસ્વીઓના બિયાસણાના સંપૂર્ણ લાભાર્થી
- ૧૪) ઝવેર રોડ મધ્યે ચાતુર્માસ દરમિયાન મીઠા રસોડાના સંપૂર્ણ લાભાર્થી
- ૧૫) મુલુંડ થી શહાપુરના ભુવનભાનુ માનસમંદીરમ્ તીર્થના ૧૦૦૦ યાત્રિકો સાથેના છ'રિ પાલિત સંઘના લાભાર્થી
- ૧૬) અમદાવાદ ખાતે થયેલ ૨૦ મુમુક્ષુના દીક્ષા મહોત્સવમાં ભરત ચક્રવર્તી ભોજન ખંડના લાભાર્થી
- ૧૭) ડોમ્બીવલી વસંત-દીપ વાટિકામાં ઘોઘારી જ્ઞાતિના વાર્ષિક સંમેલનના સંપૂર્ણ લાભાર્થી
- ૧૮) ઘોઘારી જ્ઞાતિના સહાયક ફંડ ના લાભાર્થી
- ૧૯) મુલુંડ અને ડોંબીવલીના માસિક સાધર્મિક ભક્તિ



# Unique effort to make Ghoghari families **SELF-RELIANT**



## Six months Diploma course in Business Mastery

Course Duration: 6 months  
 Course Content 11 Modules 550+ videos.  
 Language: Hindi/ English  
 Modules:  
 (1) Book-Keeping & Accounting (2) Tally  
 (3) GST Basic & Return Filing (4) Income Tax & TDS  
 (5) English Speaking (6) Public Speaking  
 (7) Business English (8) Microsoft Excel  
 (9) Microsoft Word (10) Microsoft PPT  
 (11) Basics of Digital Marketing.  
 Key Features :

1. 550+ Pre-recorded videos/100+ Live sessions,
2. Study materials /Assignments/Doubt Solving/Case studies
3. Entrance Test/Monthly Test/Final Test- minimum 50%
4. Diploma Course completion Certificate
5. Internship / Job placement Assistance

### Eligibility Criteria :

Business Mastery Course any person (students/job aspirants/working professionals/entrepreneurs) above 18 years and 12th pass  
 Mahendi course any person above 18 years

**Prices of these courses are Rs. 21,000/- (Business Mastery) and Rs. 7,500/- ( Mehendi ). But, Letstute is providing these courses at Rs. 10,000/- (Business Mastery) and Rs. 5,000/- (Mehendi) to GHOGHARI NEXT Affiliated students, Students do not need to pay any amount for these courses. Entire fees will be contributed by GHOGHARI NEXT.**

Students need to pay Rs. 2,500 (Business Mastery) or Rs. 1,500/- (Mehendi) as Deposit to join these courses Deposit will be refunded back on completion of course and if student have attended minimum 90% of classes and securing 50% marks in final exams.

\* First batch of both these courses will start soon.

\* **For further inquiry & application for the courses please mail on : [info@ghogharinext.com](mailto:info@ghogharinext.com)**



## Mehendi Entrepreneurship Online Program

Basics to Advanced : Arabic, Bridal, Dubai  
 Course Duration : 3 Months  
 Language : Gujarati | Hindi / English  
 Key Features :

1. 48 Online Live Sessions – Monday to Saturday
2. 120 Pre-recorded Videos (including recorded live sessions)
3. Other professional skills-Spoken English, Business English, Social Media & Digital Marketing- Live lessons - 30 live sessions and 200 pre-recorded videos.
4. Personal Guidance, Assignment, Exams
5. Course Completion Certificate

શ્રી મુનીસુવ્રત સ્વામીને નમઃ



# મણીલક્ષ્મી તીર્થ

માનેજ, ધર્માજ, ગુજરાત



હાર્દિક શુભેચ્છા સહ  
**શ્રી મણીલક્ષ્મી પરિવાર**





# Pranayama

*Om Namah Shivaya*

*By Rinkal S. Doshi*

Yoga is becoming popular in all parts of the world . Yoga is a systematic process for accelerating the growth of a man in his entirety. With this growth man learns to live at higher states of consciousness. Key to this all-round personality development and growth is the culturing of mind.

Pranayama

Pranayama as defined in the yoga sutras of Patanjali is the science of cleansing, balancing and gaining control over the Prana in the human system.

We've always learned that we have to brush our teeth daily to keep it healthy, but we also have to consider the fact that there are soo many things inside our body, outside the vision of people, that requires regular cleaning. Our lungs might not be seen by everyone but it requires as much care as our teeth and through Pranayama, we can keep our lungs clean and healthy.

We can control thyroid ,diabetes, high blood pressure , sinus many more diseases related to stress with help of regular practice of pranayama. As mentioned in Hathyoga pradipika.

**प्राणायामेन युक्तेन, सर्वरोगक्षयो भवेत् । अयुक्ताभ्यासयोगेन, सर्वरोगस्य संभवः ॥**

Pranayama can eradicate all diseases, if done properly, but if done wrongly, it may aggravate all diseases. With the help of yoga instructor you can prevent your self from diseases. while you do pranamays keep some points in your mind

\*Always practice Pranayama with a relaxed mind. Do not be in a hurry this would be bring better control over breath and mind

\*Be regular and systematic in your practice. Do not miss your practice except when you are seriously ill.

\*Always have a mental attitude congenial to the development of divine qualities as love, mercy, forgiveness, peace and joy .while inhaling you can feel the whole body getting energised and becoming light ; during the exhalation all negative qualities like lust ,anger, greed etc. are removed. It is the Prana that you breath and not the mere atmospheric air !

\*Realise the inner life power that underline the breath, become a Yogi to radiate joy, light ,happiness and power around you.

Hope you get some information about pranayama ,god always bless you with good health and good life.

**Rinkal S Doshi**

MA(Psy) MA(Yoga)

**Counsellor - Yoga Psychotherapist**

**98443 18846**



**SAMYAMA AROGYADHAMA**

18,11th cross, Gayathri Layout,  
Basaveswaranagar, Banglore-79  
**080 4814 9327**

18, Papareddypalya, Nagarabhavi,  
Banglore-72 samyamaarogya@gmail.com  
**73376 12691, 080 2322 5288**





**BMS**  
**&**  
**ASSOCIATES**

A/2, Alps Heights,  
1st Floor, Above ICICI Bank  
Dr. R. P. Road, Mulund (W),  
Mumbai - 400 080

Ph. 022 - 2568 4000 / 2568 0088  
Ph.: 98200 73462

E-Mail - [cabmshah@gmail.com](mailto:cabmshah@gmail.com)  
website : [www.bmsassociates.in](http://www.bmsassociates.in)

**B. M. S. & ASSOCIATES**

**Advisory Services in the Field  
Direct Tax & Indirect Tax**



## INTERVIEW *with* *Ghoghari Super Achiever*

### **Hitesh Chimanlal Doshi**

- *Chairman & MD of Waree Group*
- *Secretary JITO, Founder & Ex-President of JEET,*
- *Secretary Mahavir Jain Vidyalaya*
- *Chairman All India Solar Trade Association*
- *Doctorate in Professional*



*Entrepreneurship in Business Management from  
Euroepan Council University*



**Click Hear to View  
Entire Interview**





I firmly believe, the day, you cease snoozing your alarm clocks in the morning hours, is the day, you've taken your first step.

My Journey commenced from a mild stay in the village, to residence in a hostel and it was rather pretty clear during my initial days, that I would not take up a 9 to 5 job.

Therefore, I started training in a hostel later, moved to Nagadevi wherein the initial rent had been 750 and it was a difficult task to pay that as well. Nevertheless, If we're persistent, opportunities are always greater.

In my early days, I would travel to Kolkata to arrange for supply, and in 2008, I set up the first factory in the European Market of Solar Panels.

Hurdles, I would say, I don't believe in them it's all gonna be a part of the Journey, that nudges you to grow, If you aspire to be an entrepreneurs also know, that only 2% of the entire worldly population are. Furthermore, if you wish to be on the top, a few hurdles are always gonna exist. If you truly long for something, all hurdles are a constituent of it, it's the path you've chosen

Today, If I'd look back, there's so much to smile about, originating from a village, wherein no electricity existed and travelling to a different village, via cycle, to attend school, and the day of rains and cycle getting punctured. Those struggles, and the happiness we felt every minute. There always was a fire, a hunger, a hunger to battle. Further, according to me, if you really want



Hiteshbhai Doshi With Team Ghoghari NEXT

something every struggle may seem a trifle.

Even today, I spend a great amount of time for self-development. And, I never say, Time management, I'd rather say life management. For this generation, if you've taken up something with all your heart, never give up on it. Look into yourself, instead measuring with others and pay attention to your individual commitments.

Something I'd like to share about Jainism, is if you revise the principles in Jain Scriptures, whatever you want in Business, all of it is protected in scriptures of Jainism. It's just ostentaciously served in today's Universities.

Today, we are consistently working on products, and we receive more orders than those we could take. Our premier aim is giving products which have atleast 90% consumer retention.

I'd end by saying Today the economy is greater, than in the past years. So, even Ghoghari's can see greater dreams, and yes, we can do it.



2 GW - INDIA'S LARGEST MODULE MANUFACTURER



**WAAREE**<sup>®</sup>  
One with the Sun

INDIA'S FIRST SOLAR COMPANY  
TO BE RECOGNIZED AS

**INDIA'S  
GREATEST BRAND  
2019-20**



## ***What is Solar Energy and How Do Solar Panels Work?***

- **Solar Energy :**

Solar energy is essentially the incident solar irradiation consisting of small packets of energy called photons (fundamental sub-atomic particles of radiation), which are emitted from the sun in the form of radiation with certain wavelength. These photons can be used to harness electricity from photovoltaic semiconductor device by means of photovoltaic effect which converts incident solar irradiation into electrical energy. The photovoltaic effect was first observed by a French scientist named Edmund Becquerel in the year 1839. In semiconductor p-n junction solar cell, illuminating the material creates an electric current because excited electrons and the remaining holes are swept in different directions by the built-in electric field of the depletion region. The generated potential difference and electric current results in electrical energy.

- **How solar panel works**

Solar PV modules are made up from silicon solar cells. A solar panel works by generating electricity when sufficient amount of photons knock free electrons from the atoms setting them in motion.

The PV effect works through:

1. The photons get absorbed into the solar panel.
2. It generates the excitons (pair of free electrons and holes).
3. Dissociation of generated charge carriers.
4. Electrons flow from negative to positive terminal when connected to load.

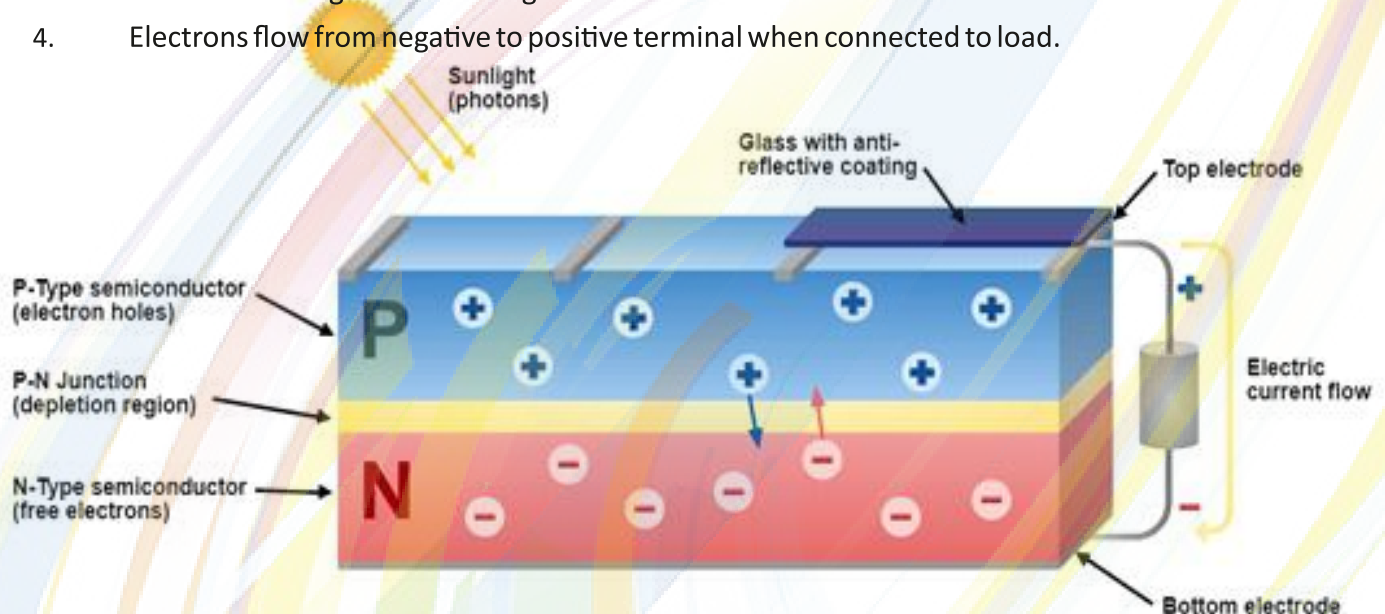




Figure: Basic principle of solar panel operation

When solar PV module is exposed with a photon, it produces the charge carriers inside the depletion region. The electron moves from valance band to conduction band when incident photon energy is greater than the band gap energy of the semiconductor device. When load is connected to module output terminals, then electrons flows through the load and generates electricity.

- **Layers Inside the Solar PV Module**

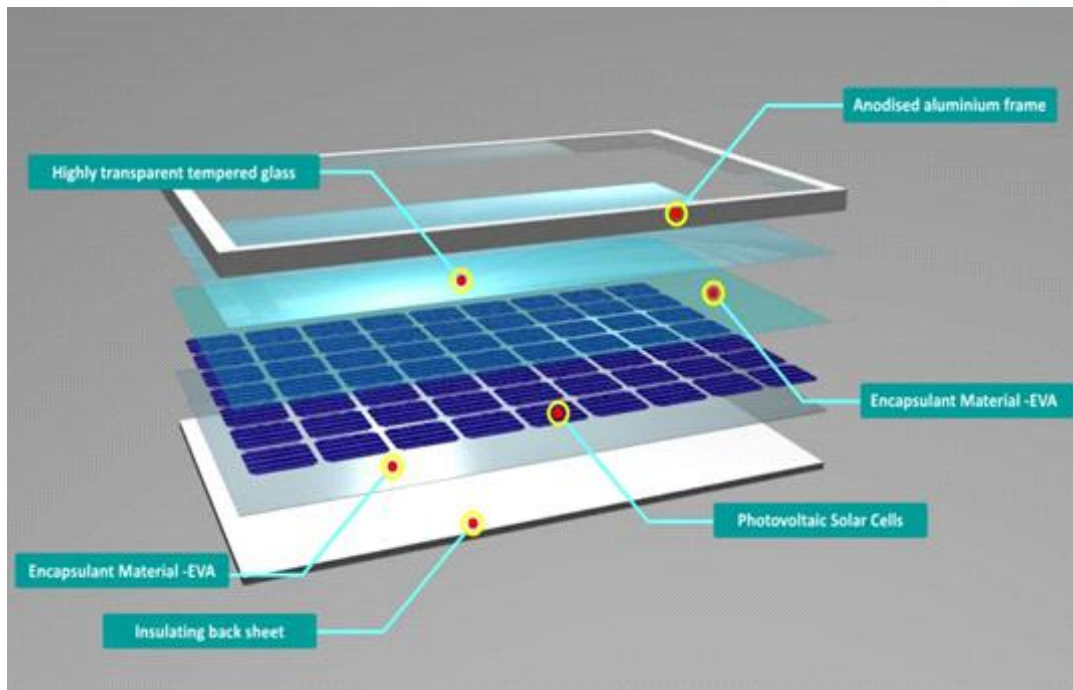


Figure: Solar PV module structure

A solar PV module consists of:

1. Anodized aluminium frame : Module frame plays a critical role by both protecting edge of laminate section housing the cells and provide solid structure to mount solar panel on module mounting structures.
2. Highly transparent tempered glass : The front glass serves as the first point of contact of light. It transmits around 91~93% of light into the solar cells, gives mechanical strength to the module and protects the entire PV module from wind, snow, soil, rain, etc.
3. Encapsulant-EVA (Ethylene Vinyl Acetate): It is a copolymer film which acts as an essential sealant for solar PV modules for ensuring its reliability and performance. EVA is a thermoplastic polymer which is used in solar modules as an encapsulating agent since by applying heat to the assembly, it forms a sealing and insulating film around the solar cells. It blocks the harmful UV rays from reaching the solar cells.
4. Solar cells: Solar cells convert sunlight into DC electrical energy through photovoltaic effect. Traditional first generation solar cells are made from crystalline silicon; second-generation solar cells are thin-film solar cells made from amorphous silicon or nonsilicon materials such as cadmium telluride, CIGS and third-generation solar cells are being made from variety of new materials including solar inks, solar dyes (dye sensitized solar cells), photo electro-chemical solar cells, organic solar cells, nano-crystalline solar cells and conductive plastics.
5. Insulating Back sheet: It provides mechanical protection as well as electrical insulation. Its primary function is to protect PV module from UV radiations, moisture penetration, provide electrical insulation of system and offer



durability to PV module.

- 6. Junction box: A solar panel's junction box is attached to the back of the solar panel. It wires the connectors together and is the output interface of the solar panel. The cables from a junction box transport the electricity from the solar panel to array junction box.

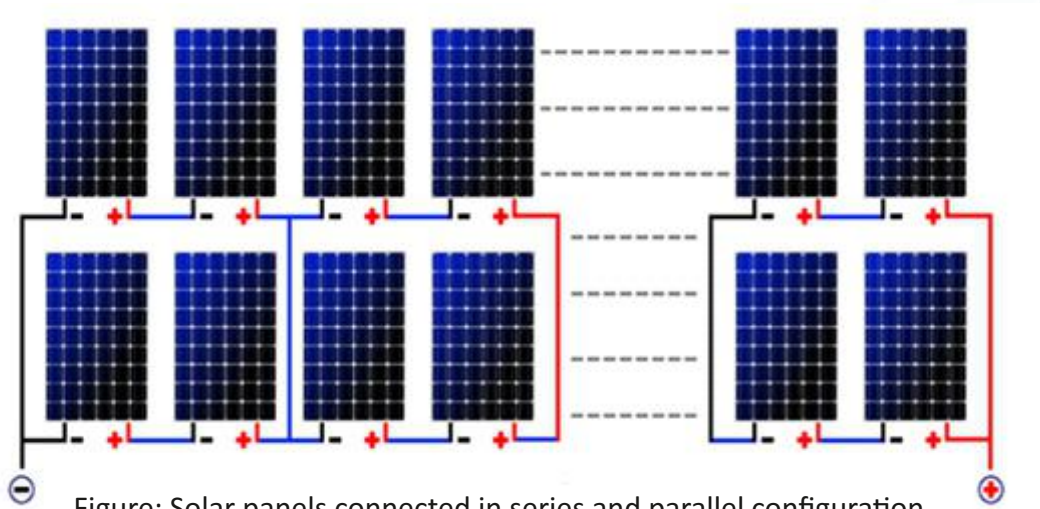


Figure: Solar panels connected in series and parallel configuration

When solar panels are wired in series, the positive terminal of one solar module is connected to the negative terminal of another, which increases the voltage of the solar system in order to meet the minimum operating requirements of the inverter. The entire string of series-connected modules is known as the PV module string. To increase the current N-number of PV modules are connected in parallel. Such a connection of modules in series and parallel combination is known as “Solar Photovoltaic Array” or “PV Module Array”.

PRINTING  
STATIONERY  
L O G O  
BRANDING  
CATLOGUE  
LEAFLET  
FLYER  
BROCHURE  
ADVERTISING  
CALENDAR  
PACKAGING  
HOARDING

**RC**  
CREATIONS  
9322294685 / 8169307070



## Saving Lives, Assets & Businesses Globally Worth Millions of Dollars

Shootfire, from Vimal Fire Controls Pvt. Ltd. is an ISO9001:2015, 14001:2015, 45001:2018 certified company and is one of the largest manufacturing companies of fire safety systems in India, having a global presence.

Vimal Fire is a leading manufacturer and solution provider of innovative fire-fighting and fire protection systems for many sectors and industries. It was established in 1982 and is backed by a plethora of Indian and International certifications. Over the past 40 years, we have consistently enriched our clients' businesses by offering superior products, time after time. Our commitment to safeguarding lives and assets has enabled us to push the limits and offer many first of its kind fire safety solutions. The culture of continuous improvement coupled with the passion and grit of over 250 employees have equipped us to not only protect but also positively impact peoples' lives.



Award Winning - Wireless Remote Operated Fire Fighting Robot



Clean Agent Fire Extinguishing Systems As Per NFPA - 2001



Automatic Heat Detection Cum Fire Extinguishing System For Rim Seal Area Of Floating Roof Storage Tanks



UL Listed 500 US GPM To 6000 US GPM Fire Foam Monitors



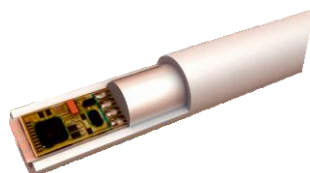
World's First UL Listed 10500 US GPM Foam Monitors For Large Hydro Carbon Tanks



India's First 3-in-1 Hazchem Multi Purpose Monitor (Water - Foam & Dry Powder)



Nitrogen Injection Fire Prevention & Protection System (NIFPS) To Protect Electrical Oil Transformers



VdS Germany Approved Smart Heat / Fire Sensing Cables That Pinpoints Exact Fire Location



Clean Agent Gas Based Cylinder Less (Tube) Fire Suppression System To Protect Electrical Cabinets (UL Listed / Non UL)



BIS Marked Aluminium / MS, Portable & Trolley Mounted Fire Extinguishers



Fire Fighting Vehicles



Asia's First Emergency Fire Response Services Via Chartered Air Cargo Flights

### VIMAL FIRE CONTROLS PRIVATE LIMITED

📍 HO: 19/20, Vardhaman Complex, LBS Marg, Behind P&S Bank, Vikhroli - West, Mumbai - 400083, India  
🏢 Works: A1-851/1 & A1-851/2, GIDC industrial Estate, Makarpura, Vadodara - 390010 Gujarat, India  
☎ Tel: +91 22 42010101 / +91 22 25783335 | Email: vfcplmumbai@vimalfire.com



www.vimalfire.com



## After Super Normal Returns of last 2 years – What to do in Equity/ Stocks?

After covid, this year wedding season has been really interesting, but you know what the talks at the wedding are not that interesting. You know why? Because since last 8 months markets have been a bit lack lustre. And being Gujratis and Ghogharis... Markets majama to vaatona vada karvani pan maja aave...

Anyways, there is honestly nothing to complain, as since April 2020 to March 2022, the BSE Sensex delivered ~100% and BSE Small Cap Index delivered ~200% return and individual stocks would have delivered even better. But what is to be done now is the question in the minds of investors.

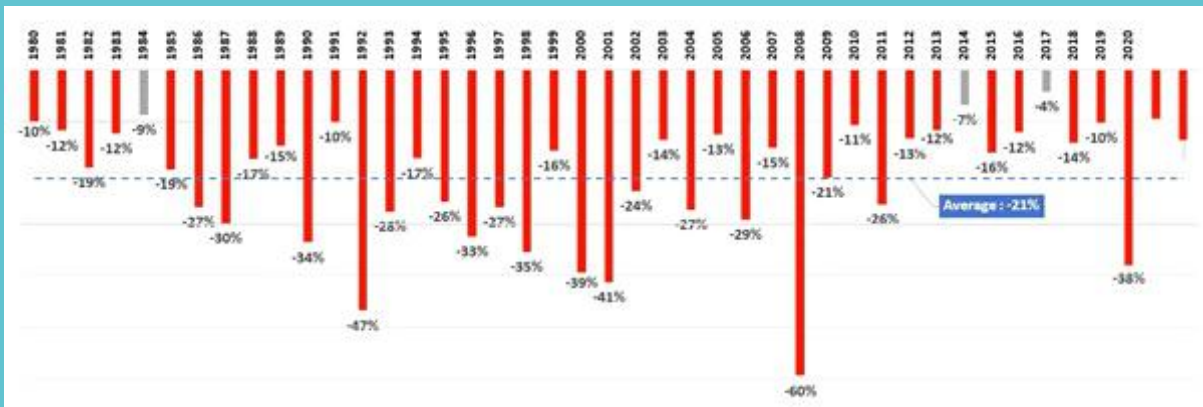
Being a portfolio manager for more than a decade, its very obvious for us to handle this situation and we feel, there is a lot that can be done in the markets and especially during the phase of correction.



### Actionable for an Investor during Equity Market Correction

In a journey of Equity investors, investor action during market correction is one of the most important investor behaviour which can decide the quantum of returns which he can earn from this asset class.

Let's me take you to some historical data for NIFTY index to highlight what happens during the phase of market correction as well as post correction.



Source – aifpms.com

If we review the above yearly data, we will understand that temporary correction is an integral part of equity asset class. Further, in last 40 years, most of the time the temporary correction was in excess of 10% and sometimes more than 25% especially periods like COVID. If we further look inside at individual company level, this numbers will be more depressing.

Now inspite of this, if one stays invested in index, his overall return on investment is higher compared to other assets classes like debt and gold as reflected in below chart.

Index	Compound Annualized Returns (%) – as on 31-Mar-2022					
	1Y	3Y	5Y	10Y	15Y	20Y
India – Equity (Nifty 50 TRI)	20.3	15.9	15.2	14.1	12.0	16.3
US – Equity (S&P 500 TRI in INR)	21.8	23.3	20.1	19.5	14.6	11.8
Debt*	4.4	6.9	6.9	7.9	7.9	7.4
Gold (in INR)	19.0	17.9	12.7	5.7	11.5	12.2



So, broadly it is advisable to stay invested at all time in order to get better returns from the market. Current phase of the market we can compare with a correction phase as in last 8 months, index has delivered negative returns and we may believe this phase may continue for few more months considering the geo-political challenges and inflation concerns. Now, we would like to share few actions which an investor can take during correction phase in order to generate little extra returns on his equity investments over and above normal returns.

**1. Profit Booking – Cash in Hand**

Of course after super normal profits generated during last 2 years, one must encash some of it and keep it as cash. Even if you have not booked profits at peak, there is no harm in giving up a loss in profit and have some cash. It's always said, cash is king and if you have cash in hand, opportunities do come and you have always use at opportunistic time.

**2. One of the best times to churn the portfolio:**

*“There is no good time to buy a good company and there is no bad time to sell a bad company”*

While we strongly believe in above quote, such times where there are fears of markets not performing well owing to various reasons like inflation or Russia-Ukraine War, whether good or bad companies all see a correction. In such times, it's best to churn the portfolios as what you will be selling will be lower than the peak but what you will be buying will also be lower than its peak. So you can get a good deal in making your portfolios stronger. Such that when market recovers the stronger will be the first one to recover.

**3. Re-balancing among Asset class (Equity, Debt, Gold, Real Estate, etc.)**

Assets allocation is one of the most important tool to manage risk at investor level. The asset allocation is arrived after a due consultation of professional who takes into consideration family income-expenses and asset-liability and risk appetite, etc. and suggests an asset mix.

During the market correction, your value of equity exposure reduces so as overall allocation and hence it requires a special attention to rebalance some portion of investment from other asset class like Gold, Debt, Real Estate to Equity in order to realign asset weight to original. This results into adding equity at lower valuation and take benefit of cost averaging.

Our experience is, most of the investors (who manages their own portfolio with limited help of experts) misses this actionable during correction which results into poor returns despite they have made good returns during the bull phase.

**4. Invest aggressively in Equities during correction phase**

We all know whosoever invested during the covid fall has enjoyed hefty returns in last 2 years, far more than what index have generated. One of the key differentiation which a professional Portfolio Manager like us can create is guiding investors to go aggressive i.e. add more funds in equities during correction to get better bargained price to own good companies and have conviction in the companies you hold despite falling prices. This bargained buying helps investors to have an edge on returns over others investors who missed this opportunity.

We strongly believe if an investor follows above actionable during market correction, probability is very high of getting better than average returns from investment over longer period.

We at Care PMS can help the readers of Ghoghari-Next investors by providing necessary guidance and un-biased advise on their equity investments which can help them to re-balance their portfolio and do better.

Care PMS is a SEBI registered portfolio manager, managing over ₹ 500 crores from year 2011 and have delivered 23% CAGR returns over last decade. You can visit [www.carepms.com](http://www.carepms.com) to know more about us and can write to us to get your portfolio reviewed.

Happy Investing!

Currently, he is a Director at Care Portfolio Managers Pvt. Ltd. ('Care PMS') for more than 10 years. Care PMS is a SEBI registered Portfolio Manager and manages client's funds by investing in Indian Equity Markets (listed space). The clients include Individuals & NRIs. His role at Care PMS includes Research and Portfolio Management.

Previously, he was part of Price water house Coopers Private Limited & RSM & Co. for more than 9 years.

He has contributed articles / views to leading newspapers, newsletters and made presentations on equity markets as speaker at various platforms.

He is a Chartered Accountant and has cleared level II of Chartered Financial Analyst (USA).

**Amit Doshi**  
amit@carepms.com  
+91 22 2899 3700





Shri Mahaviray Namah

## RUSHABH JIGNESH SHAH

**Caste:** Shri Ghoghari Visashrimali Jain

**Date of birth:** 19<sup>th</sup> August 1996.

**Place of birth:** Malad, Mumbai.

**Time of birth:** 11.55 pm

**Height:** 5'10"

**Education:**

Bachelor of Engineering (IT) from Atharva Engineering College ( June 2018).

**Profession:** Currently working at M/s. Sportz Interactive Pvt. Ltd. as

Associate Manager (AIML Division)

**Native place:** Mahuva

**Family:**

**Grandparents:**

Late Shri Mahasukhlal Dipchand Shah

Late Smt. Nila Mahasukhlal Shah

**Father:** Jignesh Mahasukhlal Shah ( Investment & Real Estate consultant )

**Mother:** Kiran Jignesh Shah ( Homemaker)

**Mosal:** Late Shri Kantilal Talakchand Salot (Datha) currently at Mulund.

**Permanent Address:** 4, Dilip Nandini CHS, Mamlatdarwadi, Cross Road no. 6,  
Near Gariba Hospital, Malad (W), Mumbai 400064.

**Current Address:** 502, Rushabh Darshan, Mamlatdarwadi, Cross Road no. 4,,  
Next to Jain Bhuvan, Malad (W), Mumbai 400064.

**Contact:** Jignesh: 9821211442.

**Email:** [jignesh.shah990@gmail.com](mailto:jignesh.shah990@gmail.com)







# SARMITA SHAH



## Date of Birth

20th January 1997

## Height

5'7"

## Time/Place

14:27 (2.27 pm),  
Mulund (Mumbai)

## Qualification

Chartered Accountant,  
B.Com (MCC College)

## Presently working at

Abbott India Ltd  
(Finance Manager)

## Religion

Ghoghari Visha Shrimali Deravasi Jain

## Native Place

Umralla

## Hobbies

Travelling, Baking, Listening to Music

## CONTACT

- ☎ Dilip Shah : 09323232975  
Bhavna Shah : 09869187205
- ✉ sarmita.shah20@gmail.com
- 📍 Residence : B/301, Supriya Heights,  
P. K. Road, Near Kalidas Hall,  
Mulund (W), Mumbai-400 080

## FAMILY DETAILS

### Grandfather

Late Shri Anupchand Veerchand Shah

### Father

Dilip Anupchand Shah

### Mother

Bhavna Dilip Shah

### Elder Sister

Minal Vishal Shah

Married to Vishal Shashikant Shah (Mahuva)  
Presently Residing at Mulund

### Mosal

Shri Velchand Bhagwandas Shah (Una)  
Presently Residing at Dombivali (East)

## FATHER'S BUSINESS DETAILS

Bearing Tech (India)

33, Nagdevi Street, Mazanine Floor,  
Room No. 2, Mumbai-400 003





## BIODATA

Name : **Milind Suresh Shah**  
Date & Place of Birth : 16<sup>th</sup> December 1992 at 09.30 am Mulund Mumbai.  
Height : 5'9"  
Weight : 75 kg  
Marital Status : Never Married  
Educational Qualification : B.E. Computer Science from KJ Somaiya College of Engineering  
Hobbies : Listening Music, Traveling.  
Occupation : Software Development Engineer at Zomato India.  
Earlier 5 years' experience working at Rakuten, Tokyo (Japan)  
Contact Info : [milindshah92@gmail.com](mailto:milindshah92@gmail.com), ☎ 8976542767



Father : Suresh Panalal Shah (B.Sc DCPA),  
Retired QA Manager at Colgate Palmolive  
9820039287, [spshah2007@gmail.com](mailto:spshah2007@gmail.com).

Mother : Chandralekha Suresh Shah,  
Homemaker, Ph. 9869248713

Elder Brother : Tirath Suresh Shah (B.E. EXTC, MBA-IT),  
Senior Manager -  
Service Delivery at ZeroMiles Technologies

Sister-In-Law : Devanshi Tirath Shah (MA Economics)

Grandfathers Name : Late Panalal Mangalji Shah

Grandmother's Name : Savitaben Panalal Shah

Native Place : Savarkundla, old Bhandaria (near Palitana)

Caste & Religion : Ghoghari Vishashrimali, Shwetambar Derawasi Jain

Mausal : Late Bhogilal Vallabhdas Sanghavi, Mulund, (Tanawalla)  
Bharat B.Sanghavi Ph.9819544788,  
Bakul Sanghavi Ph. 8080502094,  
Atul Sanghavi Ph. 9820508507  
Jignesh Sanghavi Ph. 996756940



Residential Address: Soham Gardens, Fairytale, Marigold, T-1, Flat No 1004 & 904,  
Manpada, Ghodbunder Road, Thane (West)-400610



# Infines

Everything in Investment and Finance



## **Infines Commodities Pvt. Ltd.**

**Dealer of Sharekhan for :  
BSE, NSE - CASH DERIVATIVES, NCDEX**

***Bharat M Shah***

Director

Tel.: 2568 4000

Cell : 98200 73462

***Vaibhav K. Doshi***

Director

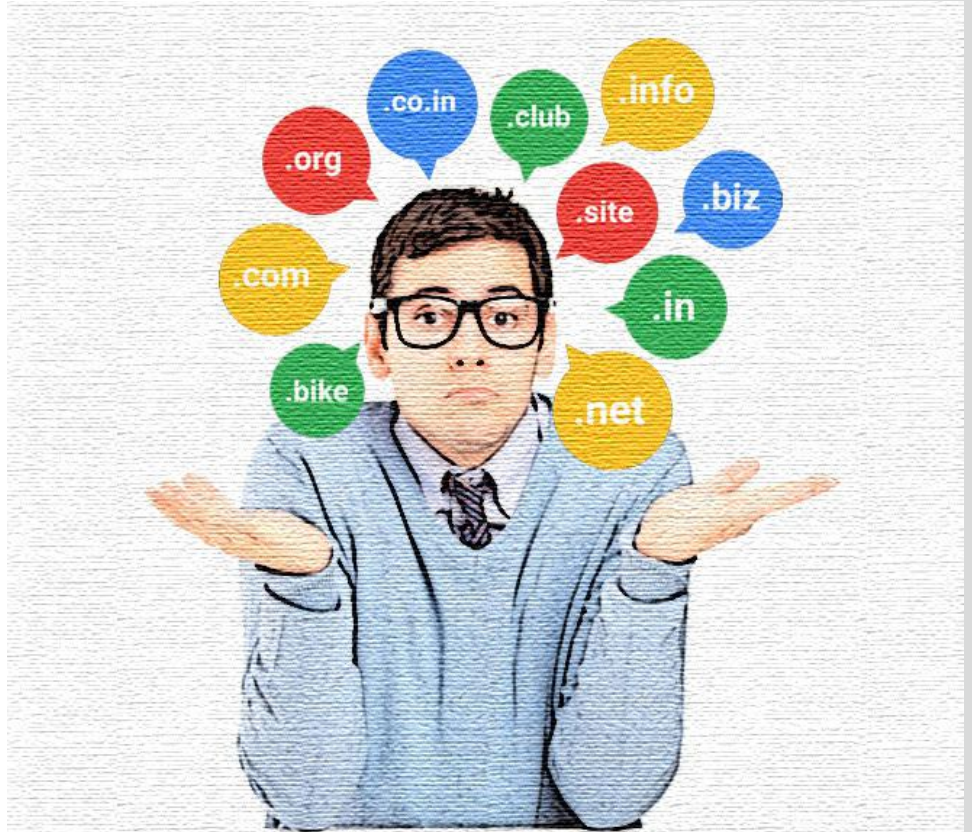
Ph.: 25915609 / 2564 5790

Cell : 9324499523

Email : [infines\\_mcx@yahoo.co.in](mailto:infines_mcx@yahoo.co.in)



## Importance Of Domain Registration For Every Business



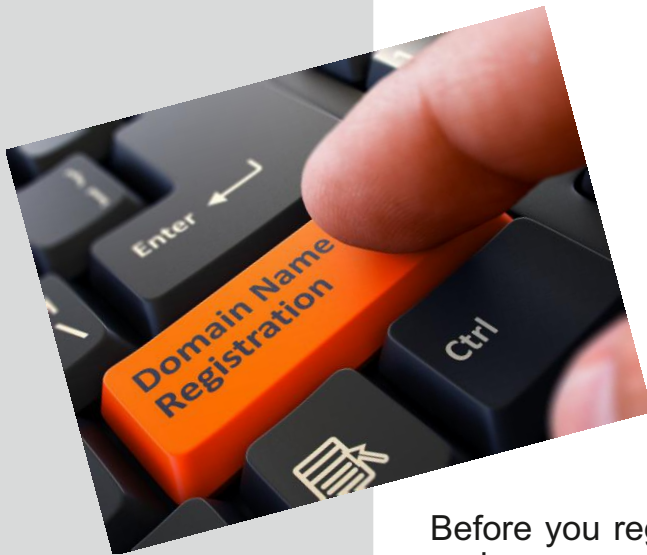
The importance of domain names is more than you would believe. When you start thinking about your firm, you'll realize that its internet presence is key to the whole picture. It's only one of many items on a big list, but it's critical.

These days, everyone turns to the internet for assistance, particularly when they need to locate certain information or a specific product. People are utilizing the internet to find companies and make purchases in greater numbers than ever before.

In fact, compared to the same period last year, customers have spent \$52 billion more online since the beginning of 2020. While online purchasing has been on the rise for a while, the COVID-19 epidemic has resulted in a significant surge in online transactions.

A website is no longer a choice for a small business owner; it is now a virtual need. An excellent domain, like a shop display, will raise awareness and attract consumers. Establishes your company as technologically advanced and forward-thinking. Whether you sell things online or not, claiming your area online is critical to your reputation. It also makes your online presence more mobile.

Using your own domain name lends credibility to your business. If you publish your site through an ISP or a free web-hosting site, you'll end up with a URL like [www.yourisp.com/-yourbusiness](http://www.yourisp.com/-yourbusiness). A generic address, unlike a [www.yourcompany.com](http://www.yourcompany.com) domain name, does not instil trust in a buyer.

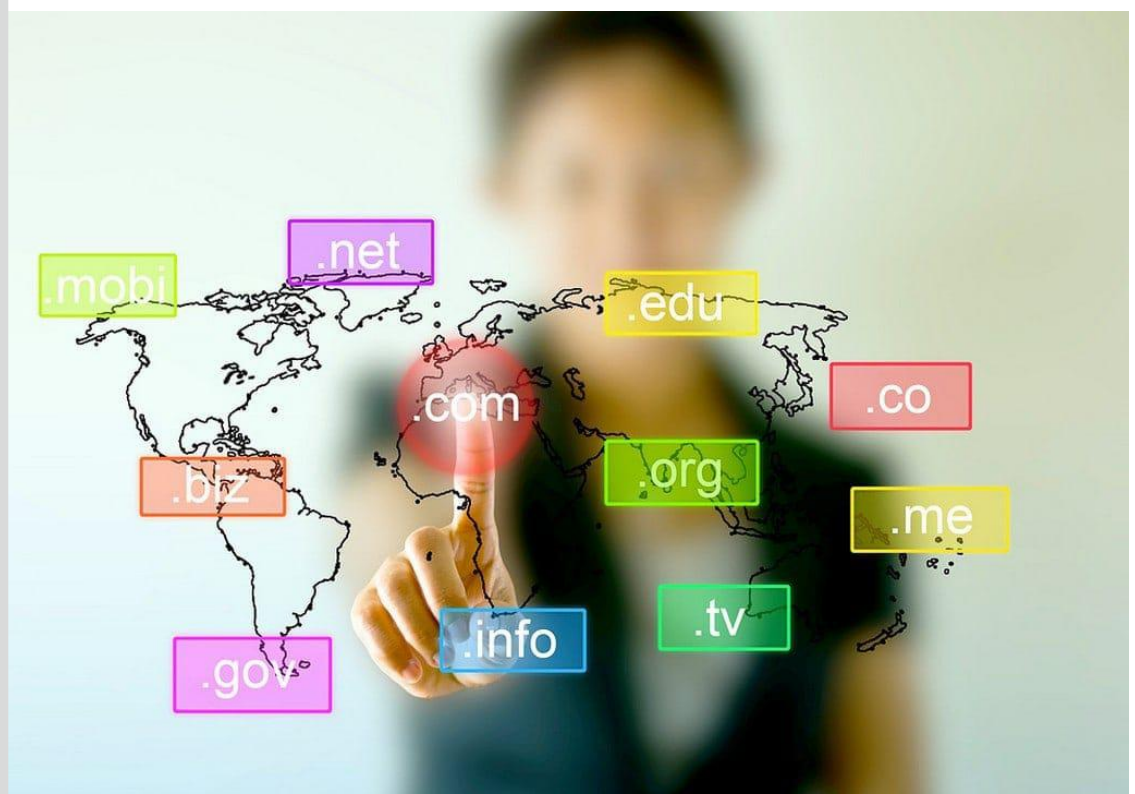


You could attract Web surfers looking for that topic if you register a domain name that reflects the concept of your firm (rather than your precise business name). A hardware business that registers Hammers.com, for example, may receive visitors seeking hammers on the internet. Moreover, while search engine results are tough to predict, Hammers.com could show more frequently in search results when someone searches for hammer information.

Before you register the appropriate domain name for your business endeavour, make sure you give it a lot of thought. If you already know what your intended domain should be called, don't spend any time and register it straight away, before someone else does. It's important to note that you don't need to have a project ready to go to reserve your domain. It may also be used as a business card page while you're working on your website.

To conclude, a good domain name may help you attract people to your website and develop a great reputation. As an outcome, more consumers and higher sales will be generated.

You can always get in touch with us for all your queries on Domain Name Registration for your business on [info@solutionplanets.com](mailto:info@solutionplanets.com) or WhatsApp us on +91 81046 64284



## Move to Online Vasti Patrak



# ONLINE VASTI PATRAK FOR YOUR SANGH/NATIVE/ORGANIZATION/COMMUNITY

ALONG WITH FULL FEATURED WEBSITE

Contact: Solution Planets

6, Naresh Smruti, S. L. Road, Vithal Nagar, Mulund West, Mumbai - 400080

info@solutionplanets.com | 9821155656 | WhatsApp 8104664284



# SNACKY IDEAS

by Chef Amisha

No Onion No Garlic



# Schezwan Dodhi Na Muthia



## Ingredients:

- Whole wheat flour (atta).....1 cup
- Gram flour (besan).....¼ cup
- Schezwan sauce.....1 tbsp
- Bottle gourd (dodhi/lauki), peeled and grated.....1 medium
- Semolina (rawa).....2-3 tbsp
- Finger millet (bajra) flour.....2-3 tbsp
- Green chillies, crushed.....1-2
- Sugar.....2 tsp
- Turmeric powder.....¼ tsp
- Red chilli powder.....½ tsp
- Garam masala powder.....½ tsp
- Coriander powder.....1 tsp
- Salt to taste
- Soda bicarbonate.....1 tsp
- Lemon juice.....1 tbsp
- Chopped fresh coriander leaves.....2 tbsp
- Oil.....2 tbsp
- Mustard seeds.....1 tsp
- White sesame seeds.....1 tsp
- Dried red chillies.....2-3
- Curry leaves.....5-6

## Method:

1. Heat sufficient water in a deep non-stick pan. Place a steamer, cover and let the water boil.
2. Squeeze out excess water from bottle gourd and put in a bowl. Add wheat flour, gram flour, semolina, finger millet flour, green chillies, sugar, turmeric powder, chilli powder, garam masala powder, coriander powder, salt, soda bi carbonate, lemon juice and 1 tablespoon coriander leaves and mix. Add 1 tablespoon oil and mix well.
3. Divide the mixture into equal large portion, shape into thick rolls and place in the hot steamer. Cover and steam for 30-35 minutes. Remove from steamer and cool.
4. Cut the muthias into 1 inch pieces.
5. Heat remaining oil in a non-stick pan. Add mustard seeds and let it splutter. Add white sesame seeds, dried red chillies and curry leaves and sauté till curry leaves crackle.
6. Add muthias, mix and cook for 1-2 minutes. Add coriander leaves and Jainisha schezwan sauce, mix, cover and cook for 2 minutes.
7. Serve hot.sauce on a serving platter. Grate some cheese, place the fried potlis and serve hot.







*With Best Compliment From*

# **USHA GROUP OF COMPANIES**

**M. K. SHAH TRADELINK PVT. LTD.**

**USHA INDUSTRIES**

**BALAJI ENTERPRISES**

**ABHINANDAN EXIM**

**MOKSHA & COMPANY**

**S.M. SHAH INTERNATIONAL**

**RUSHABH ENGINEERING**

**DISHA ENGINEERING**

**APEX ENTERPRISES**

**NEM CHEM**

**MEGH ENTERPRISES**

**SAMAY ENTERPRISES**

**28, Shanti Shopping Centre, Dr. R.P. Road,  
Near 396/ 398 Bus Stop, Mulund West, Mumbai - 80.**



Powered by



## Nouns

The first part of speech, we will understand in detail are nouns.

In any language, the nouns make up by far the largest category of words, and in texts we find more nouns than any other words.

### Types of Noun

#### 1. Proper Noun:

A proper noun is the name of a particular individual person, place, or thing which is usually unique. It is usually written in capital letters.

**Examples:** Janani, Delhi

#### 2. Common Noun:

A common noun is, a name given in common to every person or thing of the same kind. Different from proper nouns, these sorts of nouns are not written in capital letters.

**Examples:** girl, boy, student, teacher

#### 3. Collective Noun:

A collective noun names a group, or collection of persons, or objects taken together and spoken of as one whole.

**Examples:** *Police* is a single term which means a group of people belonging to a department of government concerned with keeping the public order.

#### 4. Abstract Noun:

An abstract noun, is a word used to name an idea, activity, or a quality. These are intangible, because we cannot perceive them through the five senses.

**Examples:** Intelligence, kindness, confusion, anger

#### 5. Singular Nouns:

Singular means that there is only one item. These nouns usually don't end in 's'.

**Examples:** house, cat, girl, boy

#### 6. Plural Nouns:

A plural noun refers to more than one of something. Many singular nouns just need an 's' added at the end to make them plural.



If the noun starts with a <i>consonant</i> sound, then the article <i>a</i> is used.	If the noun starts with a <i>vowel</i> sound, then the article <i>an</i> is used.
<b>Examples:</b> a school, a university, a jumper, a computer, a laptop	<b>Examples:</b> an honest woman, an orange, an orangutan, an ear, an uncle, an hour.



### Points to Remember

Vowels are special letters because they make more than one sound. Each letter makes a long sound, which sounds like its name, and a short sound. We can't make any word without a vowel.

Digraphs are two letter sounds which combine together to form a one sound.	Consonant blends	Vowel digraph When two vowels are walking the first one does the talking by saying its own name and the second one is silent.
/CH/:- chop, chat, chin, check /SH/:- shop, shed, rash, crush /TH/:- than, then, this, that /TH/:- thin, thick, cloth, thank	/CL/:- clap, clot, clip, club /FL/:- flag, flip, flop, flat /PL/:- plug, plus, plum, plot /DR/:- drum, drug, drop, drip /SK/:- skit, skid, skin, skip	/ai/:- maid, rail, fail, hail, mail. /oa/:- boat, coal, road, soap, soak. /ie/:- died, lied, cried, flies, fried.

## Uses of Indefinite Articles

1. If the noun is singular and countable, and when it is mentioned for the first time. Then, we use the indefinite articles.

### Examples:

- I bought a pen (we do not know which pen.)
- There is a cat outside. (We do not know anything about the cat.)

2. Measurements and frequency also take the indefinite article.

### Examples:

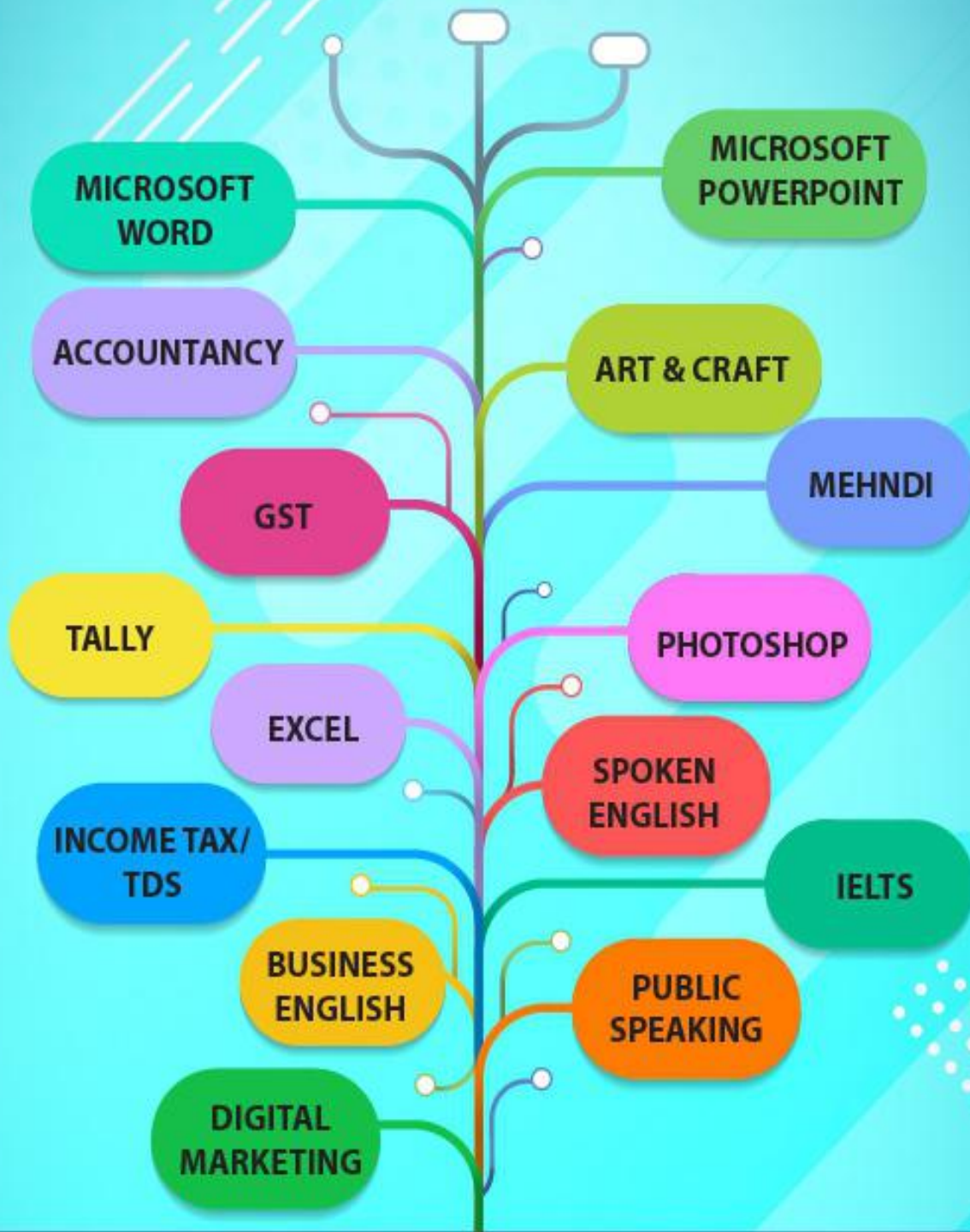
- We meet three times a week.

### DID YOU KNOW?

The vowels include: **a, e, i, o, and u.** The consonants comprise of the other letters in English. It is said that letter Y is sometimes a vowel, because it represents both vowel and consonant sounds.

Powered by





Let's **tute**

[www.letstute.com](http://www.letstute.com)

+91 915 211 9152  
info@letstute.co.in





**CONSISTENTLY RANKED AS ONE OF THE TOP PERFORMING PMS SINCE INCEPTION\***



**KRIIS**

The Portfolio Management Company

**Fund Manager CA Rakesh Doshi**

*Your Legacy Creators*

**Address: 606, Runwal R Square, LBS Marg, Mulund West, Mumbai 400080**

**Website: [www.kriis.in](http://www.kriis.in)**

**Contact: +91 85910 86965**

\*Source: PMS AIF World



**Launching  
ARISTO**

WELCOME TO  
**HEAVEN BENEATH  
THE STARS**



**A world that sparkles  
Luxury, Lesiure & Lifestyle**

Exquisitely designed 1 & 2 Bed residencies  
with ultra modern rooftop amenities

**A Venture By  
CA Rakesh Doshi Group of Companies**

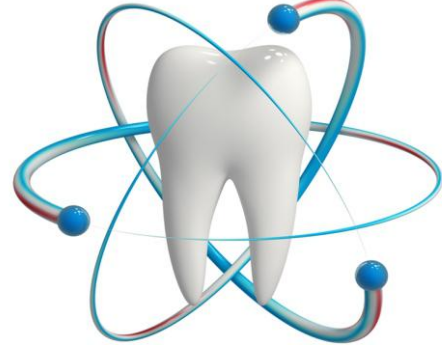


Site Address: Near Vasant deep Vatika  
Jain Temple, Next to Lodha Panacea,  
Dombivli East, Thane 421201.

**Contact: +91-85910 86965**



**MahaRERA Registration No.:  
P51700031286**



Dr. Bhavik

He has done Dental graduation from MGV Dental college Nashik Well known renowned practitioner in Mulund Since over a decade catering to all Patients needs ranging from Root canals to implants and Smile designing under one Roof

આજે મને સહુની દાંતની ટ્રિટમેન્ટ ને લગતી ગેરસમજ દૂર કરવાની તક મળી છે મારી બાર વરસની પ્રેક્ટિસમાં અનેક પ્રકારના સવાલો આવતા હોય છે અને આજે હું એ જ સવાલોનો કે ગેરસમજ નું નિવારણ કરવાનો પ્રયત્ન કરીશ

**માન્યતા 1:** દાંત કાઢવાથી આંખને નુકસાન થાય છે

**સ્પષ્ટતા :** ના. દાંત અને આંખનું કોઈપણ પ્રકારનું કનેક્શન નથી હોતું એટલે દાંત કાઢવાથી આંખ નબળી નથી પડતી અને એના લીધે ચશ્મા પણ નથી આવતા

**માન્યતા 2** જોરથી દાંત ઘસવાથી દાંત ચોખ્ખા થાય છે

**સ્પષ્ટતા:** આમ જોરજોરથી મંડી પડવાથી દાંત સાફ નહીં થાય પણ દાંત પર નું enamel નું પડ ઘસાઈ જશે તથા પેટાંને પણ નુકસાન થશે જેના લીધે કળતર થશે પ્રેશર 150-200gm જેટલું જ હોવું જોઈએ પણ આ સમજવું મુશ્કેલ છે simply કહું તો hard બ્રશ use ના કરવું પણ soft/medium જ વાપરવું.

**માન્યતા 3** પ્રેગનેન્સીમાં દાંતની ટ્રિટમેન્ટ ના થાય

**સ્પષ્ટતા:** પ્રેગનેન્સીમાં થતા hormonal ચેન્જીસ ના લીધે ઘણી વખત પેટા ની તકલીફ વધી જતી હોય છે જેની ટ્રિટમેન્ટ કરાવવી પડતી હોય છે પ્રેગનેન્સી માં કોઈ પણ ડોક્ટરની એપોઇન્ટમેન્ટ લેતા પહેલા જણાવી દેવું કે પ્રેગનેન્સી રહેલ છે જેથી કરીને અમુક દવાઓ અને x-rays નું વિશેષ ધ્યાન રાખી શકાય પણ અમુક ટ્રિટમેન્ટ જે અનિવાર્ય છે તે વિશેષ precautions સાથે થઈ શકે .

**માન્યતા 4** બાળકોના દાંત પડવાના છે માટે ટ્રિટમેન્ટ જરૂરી નથી

**સ્પષ્ટતા:** કોઈપણ ખરાબી શરીરમાં રાખીને ફાયદો થતો નથી નાના બાળકોને વિશેષ તકલીફ પડતી હોય છે કારણ કે તે કહી નથી શકતા અને એમની વેદના આપણે ગેરસમજને લીધે પારખી નથી શકતાં આ દાંત સમય કરતા પહેલા કઢાવશો તો કદાચ નવા દાંત બરોબર જગ્યાએ નહીં આવે એની possibility ખરી વળી નવા દાંત ના આવે ત્યાં સુધી એમને ચાવવામાં પ્રોબ્લેમ અને અમુકને સામેના દાંત ન હોવાથી શરમને લીધે personality development problems પણ થઈ શકે



**માન્યતા 5:** દાંત દુખે ત્યારે જ ડોક્ટરને દેખાડવું

**સ્પષ્ટતા:** જ્યારે ડોક્ટર દાંત તપાસે ત્યારે તે ફક્ત દાંત નહીં પણ આજુબાજુના પેઢાં ગાલ જીભ તથા તાળવું બધું જ તપાસતા હોય છે જેના લીધે oral cancer જેવી બીમારી વહેલી પકડાઈ શકે અને જો દાંતનું હોય તો initial stage માં સડો હોય તો ટ્રીટમેન્ટ ઓછા ખર્ચે પૂરી થઈ શકે એ માટે દર છ મહિને એક ચેકઅપ કરાવવું ફરજિયાત રાખવું

**માન્યતા 6:** દાંત સાફ કરાવવાથી નબળા પડી જાય છે

**સ્પષ્ટતા:** કોઈપણ ટ્રીટમેન્ટ આપણા હેલ્થને સારી કરવા માટે હોય પણ તેને ખરાબ કરવા માટે નહીં cleanup/scaling કરાવવાથી એટલે કે સાફ કરવાથી દાંત પર ચોટેલી છારી કે ક્યરો સાફ થાય છે આનાથી oral-hygiene હેલ્થી રહે છે અને દાંતનું ફાઉન્ડેશન સ્ટ્રોંગ રહે છે જેના લીધે પેઢાં કે દાંતમાં સડાની તકલીફ પણ ઓછી રહે છે

**માન્યતા 7** Floss કરવાથી દાંતમાં જગ્યા થઈ જાય છે

**સ્પષ્ટતા:** Floss એટલે કે wax કરેલો nylon thread. Floss એ જગ્યા clean કરવામાં મદદ કરે છે જ્યાં બ્રશ નથી પહોંચી શકતું એટલે કે બે દાંતની બરોબર વચ્ચે ત્યાં જમા થયેલી ખરાબી એ ક્લીન કરવામાં મદદરૂપ થાય છે જો વ્યવસ્થિત વાપરવામાં આવે તો આને લીધે ઘણી cavities પણ ઓછી થાય છે અને પેઢાની સમસ્યા ઘણી જ ઘટી જાય છે પણ દાંત માં જગ્યા થતી નથી

**માન્યતા 8** Diet soda થી દાંત ખરાબ ના થાય

**સ્પષ્ટતા:** દાંત માત્ર soda માં રહેલા સુગર ના કારણે નહીં પણ એના acidic ગુણોના લીધે પણ ખરાબ થતા હોય છે માટે કોઈ પણ પ્રકારની soda થી દૂર રહેવું

**માન્યતા 9:** દાંત દુખવાનું બંધ થાય તો ટેન્શન ગયું

**સ્પષ્ટતા:** આ ખૂબ જ હાસ્યાસ્પદ ગેરસમજ છે આ વાવાઝોડું થોડીવાર માટે જ પડ્યું છે એમ માનવું અને ઊંચલો મારશે ત્યારે કદાચ ડબલ જોરથી દુખાવો કરાવે દાંત ની અંદર ઇન્ફેક્શન જમા થતું જ રહેતું હોય છે સમય રહેતા ટ્રીટમેન્ટ કરી દાંત બચાવી લેવાય નહીં તો કઢાવવા નો વારો પડે.

**Dr.Bhavik Shah**  
**+919970259456**





LOOKING FOR A PLACE FOR SHOPS,  
INDUSTRIAL GALAS & COMMERCIAL SPACES?

Dapode, Bhiwandi



Site : Velora Business Hub, Mankoli - Anjurphata Road, Dapode, Bhiwandi - 421302



AN ADDRESS  
THAT TURNS  
INTO  
BUILD FOR PROSPERITY

# VELORA BUSINESS HUB

A venture by VasantDeep Realtors

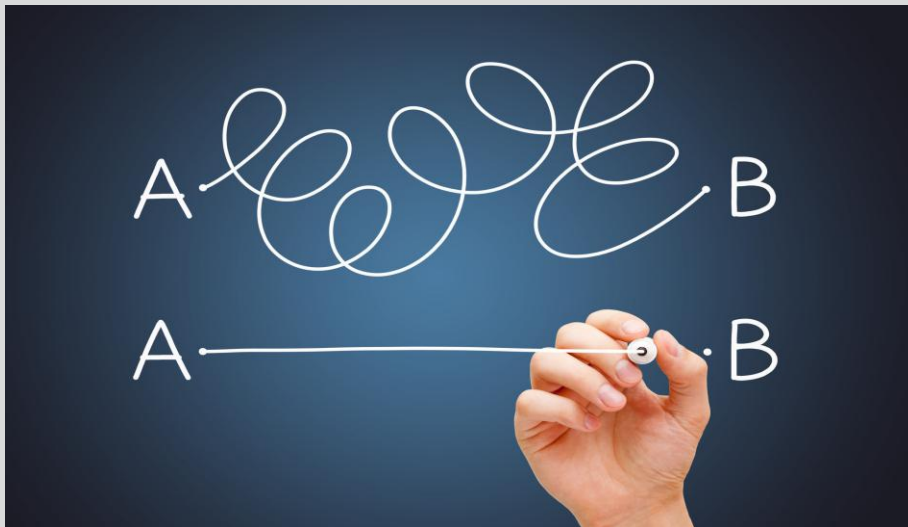
**MMRDA APPROVED INDUSTRIAL PROJECT - VELORA BUSINESS HUB  
IS HERE WITH ITS PREMIUM LOCATION AND LUXURIOUS INFRASTRUCTURE  
IN MANKOLI, UPPER THANE**

**Office Address : VasantDeep Realtors, Bhiwandi Road, Near SS Hospital, Kalher, Bhiwandi - 421 302.  
Website : [www.veloragroup.com](http://www.veloragroup.com) | Mail : [info@veloragroup.com](mailto:info@veloragroup.com) | Contact : +91 92 2020 3040**





## \*Bringing simplicity to your portfolio\*



If you do not understand all this, the best and safest bet is to go for index Funds (A Mutual Fund scheme that invests in the best-performing stocks of an exchange – Nifty / Sensex )

Most importantly, past performance only tells us about the fund managers' capability. The fund may not perform the same in the future too. And hence, a review is a must if fund managers change.

Simplicity in your portfolio not complexity will help your portfolio returns

Happy Investing!

**Siddhart Shah**  
**+91 9819044006**



if you hold more than 5 mutual fund schemes, you must read ahead!

Think again, are you holding 5 MF schemes? Nope, you are holding approximately 250 stocks in your portfolio.

Any MF scheme on average has 50 stocks in their kitty.

I have seen portfolios with more than 10 – 15 MF schemes, and the reason for the investor is usually to diversify the portfolio.

Please understand that a Mutual Fund scheme itself is a diversified product.

In my view, any investor should not have more than 3 Mutual Fund schemes in her/his portfolio. The simplest way is to get 1 Large-Cap, 1 Mid-Cap, and 1 Small-Cap for good returns. With these 3 schemes, you already have approximately 150 stocks in your portfolio.

- 1) A financial entrepreneur with more than a decade of experience in financial planning and equity investments.
- 2) Founder & ex- Director of Ruhi Financial Services financial product distribution Built and managed an AUM of more than 200 crores and a trusted partner advisor of more than 300 families.
- 3) co founder and director in rucube technologies private limited making investing simple and accessible to all by bringing one strategy one manager for your investment
- 4) Was Director consultant of BNI (the World's largest referral networking organization).
- 5) Passionate equity investor who truly believes in the philosophy of tried & tested value investing. A firm believer in unbiased financial planning advice that enables people to achieve financial freedom and generates wealth in a disciplined manner.



## જ્યોતિષશાસ્ત્ર

## જ્યોતિષ શાસ્ત્ર

### સમયચક્ર

## હોરા એટલે શું ?



લેખિકા  
ડૉ. અરૂણા ભરત પારેખ,  
મુલુન્ડ

મુહૂર્ત ને પંચાંગ ના પાંચ અંગ એટલે કે તિથિ વાર, નક્ષત્ર, યોગ, અને કરણ તથા ગ્રહો સાથે સંબંધ છે. એટલે કે મુહૂર્ત અને જ્યોતિષ ને સીધો સંબંધ એમ કહી શકાય. તેથી કોઈપણ શુભ કે માંગલિક કાર્ય કરવું હોય ત્યારે તેની સિધ્ધી કે સફળતા માટે મુહૂર્ત જોવામાં આવે છે. એટલે કે કોઈ ચોક્કસ શુભ સમય જોવામાં આવે કે નિર્ધારીત કાર્ય ક્યારે કયા સમય માં કરવું ? આ માટે આપણે જેમ ચોઘડીયાને ઉપયોગ કરવામાં આવે છે. તો આ હોરા એટલે શું ? તે આજે આપણે જોઈએ.

અહો એટલે દિન કે દિવસ અને રાત્રિ એટલે રાત. બન્ને માંથી અત્યંત અને આધ અક્ષર લઈ ‘‘ હોરા ’’ શબ્દ બન્યો છે. રીતે ચોઘડીયા દરરોજ દોઢ કલાક ના હોય છે તેવી જ રીતે હોરા દરરોજ સૂર્યોદયથી કલાક કલાક ની મળી ને ચોવીંગ હોર આવે છે. દરરોજ પ્રથમ સવારની પહેલી હોર બસતા વારની એટલે કે જે વાર હોય તે વાર ના ગ્રહ ની હોય એ ત્યાર પછી અનુક્રમે છઠ્ઠશ વારની હોરા હોય આવે છે. એટલે કે સોમવારે પહેલી હોરા ચંદ્રની તો બીજી હોર છઠ્ઠાવારની એટલે કે શનિની હોરા, ત્રીજી ગુરૂની હોરા, ચોથી મંગળની હોરા. આ રીતે ગણતા જવાનું હોય છે. શુભકાર્યો માટે સોમ, બુધ, ગુરૂ, શુક્ર ની હોરા શુભ છે, શ્રેષ્ઠ છે. તો ક્રૂર કાર્યો માટે સૂર્ય, મંગળ, શનિ ની હોરા શ્રેષ્ઠ છે.

જુઓ દરેક વારે, દિવસે કઈ હોરા છે તેની ચાર્ટ. જેથી કોઈપણ કાર્ય માટે કઈ હોરા માં કયું કાર્ય કરી શકાય તે સમજી શકાશે.



## હોરાચક્ર

	હોરા	રવિ	સોમ	મંગળ	બુધ	ગુરુ	શુક્ર	શનિ
સૂર્યોદય	૧	રવિ	સોમ	મંગળ	બુધ	ગુરુ	શુક્ર	શનિ
	૨	શુક્ર	શનિ	રવિ	સોમ	મંગળ	બુધ	ગુરુ
	૩	બુધ	ગુરુ	શુક્ર	શનિ	રવિ	સોમ	મંગળ
	૪	સોમ	મંગળ	બુધ	ગુરુ	શુક્ર	શનિ	રવિ
	૫	શનિ	રવિ	સોમ	મંગળ	બુધ	ગુરુ	શુક્ર
મધ્યાહન	૬	ગુરુ	શુક્ર	શનિ	રવિ	સોમ	મંગળ	બુધ
	૭	મંગળ	બુધ	ગુરુ	શુક્ર	શનિ	રવિ	સોમ
	૮	રવિ	સોમ	મંગળ	બુધ	ગુરુ	શુક્ર	શનિ
	૯	શુક્ર	શનિ	રવિ	સોમ	મંગળ	બુધ	ગુરુ
	૧૦	બુધ	ગુરુ	શુક્ર	શનિ	રવિ	સોમ	મંગળ
	૧૧	સોમ	મંગળ	બુધ	ગુરુ	શુક્ર	શનિ	રવિ
સૂર્યાસ્ત	૧૨	શનિ	રવિ	સોમ	મંગળ	બુધ	ગુરુ	શુક્ર
	૧૩	ગુરુ	શુક્ર	શનિ	રવિ	સોમ	મંગળ	બુધ
	૧૪	મંગળ	બુધ	ગુરુ	શુક્ર	શનિ	રવિ	સોમ
	૧૫	રવિ	સોમ	મંગળ	બુધ	ગુરુ	શુક્ર	શનિ
	૧૬	શુક્ર	શનિ	રવિ	સોમ	મંગળ	બુધ	ગુરુ
	૧૭	બુધ	ગુરુ	શુક્ર	શનિ	રવિ	સોમ	મંગળ
મધ્યરાત્રી	૧૮	સોમ	મંગળ	બુધ	ગુરુ	શુક્ર	શનિ	રવિ
	૧૯	શનિ	રવિ	સોમ	મંગળ	બુધ	ગુરુ	શુક્ર
	૨૦	ગુરુ	શુક્ર	શનિ	રવિ	સોમ	મંગળ	બુધ
	૨૧	મંગળ	બુધ	ગુરુ	શુક્ર	શનિ	રવિ	સોમ
	૨૨	રવિ	સોમ	મંગળ	બુધ	ગુરુ	શુક્ર	શનિ
	૨૩	શુક્ર	શનિ	રવિ	સોમ	મંગળ	બુધ	ગુરુ
પૂર્ણરાત્રી	૨૪	બુધ	ગુરુ	શુક્ર	શનિ	રવિ	સોમ	મંગળ

### હોરામાં કરવાના કાર્યો :

**સૂર્ય** : સરકારી કાર્યો, સત્તાકીય કાર્યો, ટેન્ડર ભરવું. સરકાર સાથે સંકળાયેલ તમામ કાર્યો માટે આ હોરા ઉત્તમ છે.

**ચંદ્ર** : ઘર વપરાશ, કળશ, ખેતીવાડી, મુસાફરી-યાત્રા માટે કુંભ સ્થાપન, ગૃહપ્રવેશ, વગેરે કાર્યો માટે આ ચંદ્ર ની હોરા ઉત્તમ છે.

**મંગળ** : લડાઈ, ઝગડા, સાહસ, કોર્ટકેસ, રમતગમત, વિવાહ, જમીન લેવી, મકાનની ખરીદી દરતાવેજ વગેરે માટે ઉત્તમ.

**બુધ** : વિદ્યા, નવો ધંધો, નોકરીની અરજી, નવા સંબંધ બાંધવા, મુલાકાત, મીટીંગ, સ્કુલ-કોલેજ પ્રવેશ ફોર્મ ભરવા માટે વગેરે.

**ગુરુ** : શાસ્ત્ર જ્ઞાન, લગ્ન જીવન માટે, સમાધાન માટે, વિવાહ, હસ્તમેળાપ, ધાર્મિક કાર્યો, જ્યોતિષ ને લગતી કામગીરી માટે, બેંકમાં ખાતુ ખોલવા, દીક્ષા માટે, શ્રેષ્ઠ છે.

**શુક્ર** : મુસાફરી, કપડાની ખરીદી-દાગીનાની ખરીદી, પ્રવાસ માટે આ હોરા શ્રેષ્ઠ છે.

**શનિ** : દ્રવ્ય નો સંગ્રહ, દિક્ષા, મંત્રગ્રહણ, ધ્યાન ધરવા, તપ-સાધના કરવા, પચ્ચક્રખાણ લેવા, ફીક્સ ડીપોઝીટ માટે, વટહુકમ બહાર પાડવા માટે આ શનિ ની હોરા શ્રેષ્ઠ છે. આમ સમયે સમયે જો જે તે વાર ની હોરા નો ઉપયોગ કરવામાં આવે તો કાર્ય સફળતા વધી જાય છે.

### ટિપ્સ :

- ૧) હોરા અને વાર બન્ને અશુભ હોય તો તે કદાપિ ગ્રહણ કરવા નહીં પણ જો એક શુભ હોય તો જ તે સમયે કરેલું કાર્ય સિધ્ધ થાય.
- ૨) પોતાના વાર ને દિવસે તેજ વાર ની હોરાના સમયે જો કાર્ય કરવામાં આવે તો કાર્ય કરનાર ને પૂર્ણ ફળ એટલે વારનું પંદર વસા નું ફળ અને હોરા નું પાંચ વસા ફળ એટલે વીસ વસા ફળ મળે છે.
- ૩) જે ગ્રહના વાર ને વિષે જે કાર્ય કરવાનું કહ્યું હોય તે કાર્ય તે વાતની સમય હોરાને સમયે કરવાથી તેને શીઘ્ર સિધ્ધ થાય છે.
- ૪) મંદિર પર ધજા શુભ હોરા માં ચડાવવી જેઠાં.



## **NAMRIL PLANWELL PVT. LTD.**

Advisory Services in the field of finance  
Stamp Duty & Registration.

## **AASTHA WEALTH CREATORS PVT. LTD.**

PMS & Wealth Creation & Insurance Planner.

A/2, Alps Heights, 1st Floor, Above ICICI Bank, Dr. R. P. Road, Mulund (W), Mumbai - 400 080.  
Ph. 022 - 2568 4000 / 2568 0088 Ph.: 98200 73462 E-Mail - [info@aasthawealth.com](mailto:info@aasthawealth.com)



## CONTRIBUTORS

- CA Bharat M. Shah (Jasapara) Mulund - 9820073462  
Deepak U. Gandhi (Mota Khutavda) Mulund - 9820053279  
Dharmesh R. Doshi (Mokhadka) Mulund - 9821155656  
Prafful Manilal Shah (Thaliya) Mulund - 9821377456  
CA Atul N. Doshi (Pithalpur) Kandivali - 9821127475  
CA Rakesh Deepachand Doshi (Moti Kherali) Mulund - 9833218557  
CA Jayesh P. Doshi (Varal) Pune - 9987286108  
CA Mehul Koradia (Amreli) Mulund - 9821660926  
CA Dharmen Harshadrai Shah (Jasapara) Bhavnagar - 9429504917  
Darshak Shah (Devgana) Vapi - 9824144401  
Ms. Ameer Bharat Shah (Mahuva) Mulund - 9820621873  
CA Chetan V. Sheth (Palitana) Mulund - 9324017704  
Mehul Sanghavi (Vallabhipur) Santacruz - 9833399104  
Ms. Hiya Shah (Goras) Mulund - 9920103301  
Jignesh Shah (Vallabhipur) Santacruz - 9022636947  
Milan Shah (Thaliya) Vapi - 9427316026  
Manish D. Mehta (Vallabhipur) Mulund - 9867490003  
Mitul Jitendra Zaveri (Palitana) Mulund - 9820837404  
Mukesh Champaklal Vora (Amreli) Parle - 9820217510  
CA Harshit Shah (Palitana) Mulund - 9870611654  
Harshil Bharat Shah (Mahuva) Mulund 8080839666  
Pranav Shah (Bengaluru) - 9845442720  
Rohan Mehta (Bhavnagar) Surat - 9909910960  
Sachin Vinodrai Shah (Dihor) - Mulund - 9322294685  
Vipul Dhanvantbhai Doshi (Sedarda) Ghatkopar - 9821007778  
Yash Upendra Shah (Kamlej) Mulund - 8655999315



GET INVOLVED

# GhoghariNEXT

Connect. Contribute. Celebrate.

Send News / Event  
in your area related  
to Ghoghari  
Community

Advertise your  
business,  
Matrimony Biodata,  
Shraddhanjali, etc.

Send  
Engagement  
update,  
Obituary Notes

[info@ghogharinext.com](mailto:info@ghogharinext.com)

GIVE US YOUR  
FEEDBACK

We are also coming up with Global Ghoghari Network Directory,  
details of which will be announced in next edition.

SHARE  
YOUR  
IDEAS

Advertisement Rate Card  
Full Page Adv. Rs. 5000  
Half Page Adv. Rs. 3500  
Quarter Page Adv. Rs. 2000



**9699880880**

