OCTOBER-NOVEMBER • 2026

e-Magazine of Vile Parle

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Happy Diwali

FESTIVAL OF LIGHTS



Diwali: The Stories, Traditions and Significance Behind Every Day of the Festival



The Diwali Faral Countdown Recipes to Prepare Ahead



Diwali, As I Remember It A Journey Back to Childhood

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with happiness, prosperity and good health.



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Editorial...

Every Neighbourhood has Stories worth Celebrating, and Vile Parle is Full of them!

As we bring you the November 2026 issue of TownParle.in, we continue our endeavour to capture the spirit of our vibrant neighbourhood through its people, achievements, events and everyday happenings.

With Diwali still fresh in our hearts, this issue takes us on a journey through festive traditions, childhood memories and the changing ways we celebrate. From understanding how businesses can build lasting relationships beyond festive offers to revisiting the innocence and excitement of childhood Diwalis, our featured articles remind us of what truly makes celebrations special.

We also explore the importance of finding moments of wonder in our everyday lives, the need for greater awareness about safety and manmade disasters, and take a look at the Marathi film Sohla.

Alongside these stories, we bring you glimpses of Vile Parle's achievements, community initiatives, events and happenings that make our neighbourhood special.

At TownParle.in, we believe every achievement deserves recognition, every good story deserves to be shared and every community deserves a voice.

Here's to celebrating our people, preserving our memories and staying connected with the neighbourhood we proudly call home!

Warm wishes,

CHANDA MANTRI
Editor - Townparle.in

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The editor does not necessarily endorse the views expressed in the content.



Diwali, As I Remember It

A Journey Back to Childhood

Before Diwali became about shopping, schedules and celebrations, it was about earthen forts, the smell of firecrackers, steaming hot baths on chilly mornings and the simple magic of being a child.

There was a time when Diwali meant something entirely different. The half-yearly examinations would be over, the holidays would begin, and the excitement of the festive season would fill every waking moment. Winter would set in around Dussehra, and by the time Diwali arrived, the mornings would be deliciously cold.

We would spend the entire day playing outdoors, returning home with hands and feet numb from the cold. But who cared about the weather? There was a fort to build, a kingdom to protect and an entire festival to look forward to!

The fort, lovingly built from clay, would be painted saffron. The seeds of garden cress, or halim, sown on its slopes would sprout beautifully, making the little fortress look alive. We would spend hours filling the tiny fountains made from empty saline bottles with water, watching them spurt and sparkle. A gust of wind would knock down our miniature soldiers. The mud would dry, cracks would appear along the fort walls, and the ramparts would need repairing.

And so, the days would pass in the serious business of guarding our little kingdom!

The Great Firecracker Shopping Expedition

The firecracker list would be ready well before Diwali. There was no question of leaving anything to chance. Once the list was finalised, it was time to break open the little clay money box that had been quietly collecting coins for months.

Out would tumble the precious eight-anna and one-rupee coins, saved from here and there. It might not have been a



fortune, but it was our very own contribution to the grand Diwali shopping expedition.

The moment we entered the firecracker shop, restraint would disappear completely. We wanted everything!

Lavgis, Lakshmi bombs, sutli bombs, sparklers, ground spinners, flowerpots, chakris, snake tablets, percussion caps and toy pistols — the list seemed endless. Every corner of the shop held another temptation, and before long, our shopping bag would be packed to the brim.

Walking home with that bag felt like being the richest children in the world.

The real excitement, however, began after reaching home. The firecrackers had to be divided between me and my younger brother. Every single piece mattered, even the ones with missing fuses! Nothing was too insignificant to be shared.

After handling the crackers, our fingers would be stained with that silvery-grey residue of gunpowder. We thought it was wonderful. That was probably the closest we came to understanding what gunpowder was!

Looking back, I realise how little it took to make us happy. A handful of coins, a bag of firecrackers and a younger brother to share them with — that was wealth beyond measure.

The Night Before the Big Morning

"Children, go to sleep early! We have to wake up for the Diwali bath tomorrow morning," Grandma would remind us.

As if sleep were even possible!

We were far too excited to close our eyes. The thought of the next morning, our new clothes and the firecrackers waiting to be burst kept us awake long after bedtime.

And then, finally, the magical morning would arrive.

The world outside would still be dark. The cold would creep through the house, and somewhere in the distance, a rooster would announce the arrival of dawn. The neighbourhood would be unusually quiet, yet filled with the promise of a special day.

We would hurry to wake Mother.

In the bathroom, the traditional brass water heater, the bamb, would already be lit. We would sit close to it, trying to gather as much warmth as possible while Mother prepared everything for the ritual bath.

Then came the utne — the fragr ant herbal paste rubbed onto our skin before the bath. It felt terribly cold at first! But the moment that first bucket of hot water was poured over



us, everything seemed wonderful again.

The water carried the unmistakable smell of woodsmoke. Even today, I can almost recall that fragrance. Strange as it may sound, I loved it.

The little bar of Moti soap would barely fit into my small hands. And the water in the bucket? It always seemed to last forever, as though the bath would never have to end.

Those mornings had a magic of their own. The cold, the smoke, the warmth of the water, Mother's familiar voice — they became part of a memory that time could never quite erase.

New Clothes, Fragrant Hair and a House Full of Love

Once the bath was over, Mother would take us to the prayer room and perform aukshan, the traditional ritual of welcoming us with aarti.

Then came the new clothes!

There was something extraordinary about wearing



a brand-new outfit on Diwali morning. Everything felt fresh, special and full of promise.

Mother would lovingly apply fragrant jasmine hair oil. I was particularly pleased that it would not solidify in the cold! It was a small detail, but childhood happiness often hides in the smallest things.

After dressing up, we would bow to the elders, seek their blessings and rush out to burst firecrackers.

The rules of firecracker management were simple: make them last!

We would light just one string of lavangis and leave the rest for later. Why finish everything at once when there was an entire day ahead? There was a special pleasure in stretching the excitement, one cracker at a time.

As the morning slowly brightened, we would search the ground for firecrackers that had remained unexploded. Discovering one was like finding hidden treasure. The joy of that unexpected little bonus was almost impossible to describe.

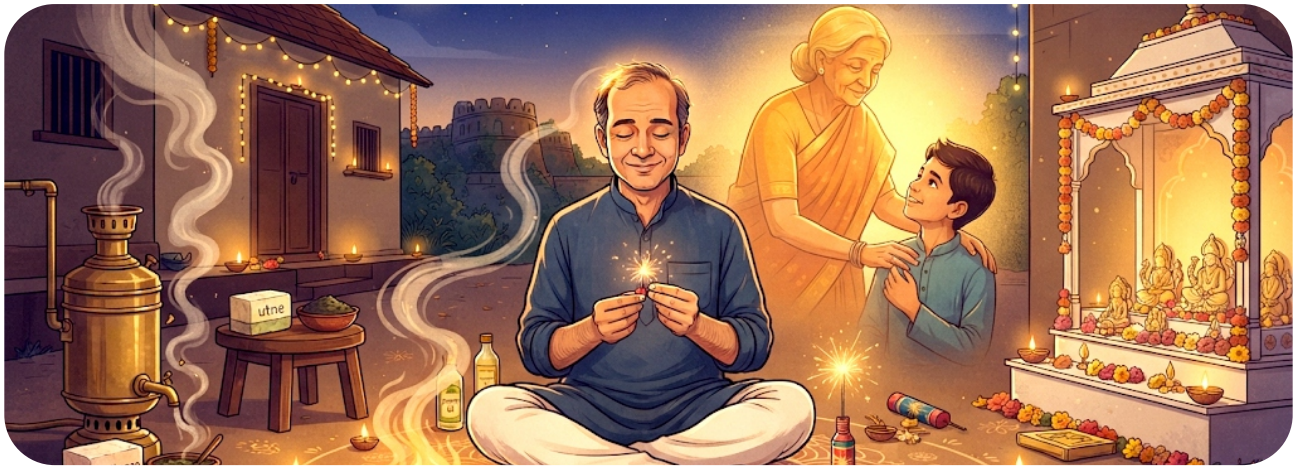
A forgotten firecracker could make our entire morning!

When Did We Stop Being Children?

Today, as I write these memories down, a question comes to mind: When was the last time I truly lived like that?

When was the last time I was completely absorbed in something so small and simple? When did I last experience happiness without calculating its value, worrying about tomorrow or thinking about what needed to be done next?





Somewhere along the way, childhood gave way to adulthood. Responsibilities multiplied, days became busier, and festivals slowly acquired new meanings.

Diwali became a time for shopping, planning, entertaining, managing work and meeting expectations. The excitement remained, but perhaps the carefree innocence began to fade.

And I wonder — has that Diwali of our childhood really disappeared, or have we simply travelled too far from the child we once were?

Perhaps the memories are still alive, waiting patiently for us to return.

This Diwali, I Am Going Back

This year, I have decided to bring that childhood Diwali back into my life.

I may not be able to turn back the clock, but I can certainly make my heart a little younger.

I will sit beside the traditional water heater and let the woodsmoke bring back those forgotten mornings. I will use Moti soap and rub fragrant utne all over, just as I did when I was little. I will put jasmine oil on my now-thinning hair and smile at the memory of Mother doing the same.

I will stand in the gentle light of the prayer room and offer a simple prayer for everyone I love.

May this Diwali bring happiness, prosperity, abundance and peace to every home. May families stay together, may worries grow lighter, and may every heart find a reason to smile.

Because perhaps the true magic of Diwali lies not in how much we buy, how grandly we celebrate or how brightly we decorate our homes. Perhaps it lies in our ability to rediscover the joy we once found in the simplest things.

The little clay fort may be gone. The brass water heater may have been replaced. The firecrackers may have changed, and the children who once ran through the cold morning may now be grown-ups with homes and families of their own.

But somewhere inside us, that little child is still waiting.

Waiting for the smell of woodsmoke. Waiting for a mother's loving touch. Waiting for a new outfit, a handful of firecrackers and the thrill of discovering one more left unexploded.

Waiting, above all, for a reason to feel that life is beautiful.

So, wake up! Diwali is here. It is time to become a child all over again!

Utha Utha, Diwali Aali!

Happy Diwali from

TownParle.in

May this festival bring back your most beautiful memories and fill your heart with the innocent happiness of childhood.



THE DIWALI FARAL COUNTDOWN

RECIPES TO PREPARE AHEAD

- Rashmi Mavlankar

Diwali may be celebrated in November, but the preparations begin well before the festival! In many Maharashtrian households, the excitement of Diwali faral starts nearly 10 days in advance, with shopping for ingredients, planning the menu and preparing much-loved sweets and savouries.

As our November issue of TownParle.in will be a special Diwali edition, we bring you this collection of traditional faral recipes a little early in our October issue, giving you enough time to plan and prepare for the festive season

From golden besan laddoos and crispy shankarpalis to aromatic chivda, crunchy chaklis and delicious karanjis, these homemade delicacies are an inseparable part of a Maharashtrian Diwali. More than just festive treats, they bring back cherished memories, preserve family traditions and fill our homes with the irresistible aroma of celebration.

So, as you begin getting ready for Diwali, let these classic recipes inspire your kitchen preparations. After all, the joy of the festival begins long before Diwali day—with the familiar flavours of homemade faral, the warmth of family and the happiness of sharing.

Let the preparations begin, and bring home the delicious taste of tradition this Diwali!

BESAN LADDOOS

A CLASSIC FESTIVE FAVOURITE



Few sweets can match the rich, nutty aroma of besan slowly roasted in ghee. These golden laddoos are a Diwali staple, loved for their melt-in-the-mouth texture and delicate cardamom flavour.

Ingredients

- 2 cups gram flour (besan)
- ½ cup fine semolina (rava)

• 2½ cups powdered sugar

• Ghee, as required

• Cardamom powder

• Chopped cashews and almonds

• Raisins

Method

Heat ghee in a heavy-bottomed pan and roast the besan over a low flame until it turns aromatic and develops a rich, golden colour.

In a separate pan, roast the semolina until lightly golden.

Combine the roasted besan and semolina, mix well and allow the mixture to cool until slightly warm.

Add powdered sugar, cardamom powder, chopped nuts and raisins.

Mix thoroughly until all the ingredients are evenly incorporated.

While the mixture is still slightly warm, shape it into small, firm laddoos using your palms.

Festive Tip: Slow roasting is the secret to flavourful besan laddoos. Take your time with this step to achieve that unmistakable homemade taste.

QUICK RAVA LADDOOS

SIMPLE, SWEET AND DELICIOUS



Looking for a relatively quick festive sweet? These rava laddoos combine roasted semolina, fresh coconut, milk and nuts to create a soft, aromatic treat that is perfect for sharing.

Ingredients

• 1–1½ cups fine semolina (rava)

• 1 cup freshly grated coconut

• 1–2½ cups sugar, according to taste

• 1 cup milk with cream (malai)

• 1 teaspoon nutmeg powder

• Chopped cashews

• Raisins

Method

Dry-roast the semolina in a pan over a low flame until it releases a pleasant aroma. Do not allow it to brown excessively.

Add the grated coconut, sugar and milk with cream. Mix well.

Cook over a low flame, stirring frequently to prevent the mixture from sticking to the pan.

As the mixture thickens, add nutmeg powder, chopped cashews and raisins.

Mix well and continue cooking until the mixture comes together.

Allow it to cool until comfortable to handle, then shape into laddoos.

Festive Tip: Adjust the sugar to your preference and make sure the mixture is thick enough to hold its shape before rolling the laddoos.

TRADITIONAL RAVA LADDOOS

TASTE OF HOME



Rava Laddoos hold a special place in the festive faral platter. Made with roasted semolina, coconut, ghee and cardamom, these fragrant sweets are especially delicious when prepared patiently using the traditional sugar-syrup method.

Ingredients

• 3 cups fine semolina (rava)

• 2½ cups sugar

• Grated coconut from ¾ of a coconut

• 1 cup melted ghee

• Powder from 8–10 cardamom pods

• Raisins, as required

Method

Heat the melted ghee in a heavy-bottomed pan. Add the semolina and roast over a medium-low flame, stirring continuously.

When the semolina begins to turn lightly golden and releases a lovely aroma, add the grated coconut.

Continue roasting until the moisture from the coconut has evaporated and the mixture is well roasted. Set aside.

In another pan, combine the sugar with approximately 1 cup of water. Heat until the sugar dissolves and the syrup reaches a one-string consistency.

To check, place a little cooled syrup between your thumb and forefinger and gently separate them. A single thin thread should form. Take care when handling hot syrup.

Switch off the heat and add the roasted semolina-coconut mixture and cardamom powder. Mix thoroughly.

Allow the mixture to rest, stirring it every 15–20 minutes so that it cools evenly.

After approximately three hours, or once the mixture is ready to shape, knead it well.

Shape into laddoos and press a raisin into each one.

Festive Tip: The consistency of the sugar syrup plays an important role in determining the texture of these laddoos. A little patience at this stage goes a long way.

FRESH COCONUT KARANJIS

CRISPY SHELLS WITH A SWEET FILLING

No traditional Maharashtrian Diwali faral platter feels quite complete



without karanjis. Their delicate, crisp outer covering and sweet coconut filling make them an irresistible festive treat.

Ingredients

For the filling

- 1 freshly grated coconut
- 1 cup sugar
- Cardamom powder, to taste
- For the outer covering
- 1 cup refined flour (maida)

1 tablespoon hot ghee, for the dough

- A pinch of salt
- Ghee or suitable frying oil, as required

Method

Combine the grated coconut and sugar in a heavy-bottomed pan.

Cook over a medium-low flame, stirring continuously, until the sugar melts and the mixture thickens.

Add cardamom powder, mix well and set the filling aside to cool completely.

Sieve the flour into a mixing bowl. Add the hot ghee and rub it into the flour.

Add a pinch of salt and enough water to knead a firm dough.

Divide the dough into small portions and roll each into a thin disc.

Place a spoonful of the cooled coconut filling on one half of each disc. Fold the other half over to form a semicircle.

Seal the edges firmly, trimming away any excess dough. Make sure there are no gaps through which the filling can escape.

Heat the ghee or frying oil and fry the karanjis over a moderate flame until lightly golden and crisp.

Drain and allow them to cool before storing in an airtight container.

Festive Tip: Always cool the filling before assembling the karanjis. A firm seal and steady frying temperature help achieve a crisp, beautifully shaped result.

CRISPY SHANKARPALIS

A SWEET CRUNCH FOR EVERY CELEBRATION



Small, golden and delightfully crunchy, shankarpalis are among the most popular Diwali snacks. They are easy to serve, convenient to store and perfect to enjoy with a cup of tea when friends and family

drop by.

Ingredients

- 1 cup milk
- 1 cup ghee
- 1–1½ cups sugar
- Refined flour (maida), as required
- A pinch of salt
- Oil or ghee, for frying

Method

Combine the milk, ghee, sugar and a pinch of salt in a pan.

Heat gently, stirring until the sugar dissolves. Bring the mixture to a boil, then switch off the flame.

Allow it to cool slightly. Gradually add the flour and knead into a smooth, firm dough.

Cover and let the dough rest briefly.

Divide it into portions and roll each portion into a moderately thick sheet.

Cut into small diamond-shaped or square pieces using a knife or pastry cutter.

Heat the oil or ghee and fry the shankarpalis over medium-low heat until crisp and evenly golden.

Drain well and allow them to cool completely before storing.

Festive tip: Avoid frying over very high heat. Shankarpalis need enough time to cook through and become crisp without browning too quickly.

THIN POHA CHIVDA

A CRUNCHY, FLAVOUR-PACKED SNACK



Light, crunchy and full of flavour, thin poha chivda is a Diwali favourite that balances the sweetness of faral with a delicious savoury bite. Peanuts, roasted gram, cashews, coconut and curry leaves lend it a wonderful mix of textures and aromas.

Ingredients

- 500 g thin poha (flattened rice)
- ¾ cup groundnut oil
- ¼ cup refined oil
- 1 cup roasted, skinned peanuts
- ½ cup chopped cashews
- 1 cup roasted gram (dalia)
- ¼ cup thin slices of dried coconut
- ¼ cup sesame seeds
- 1 tablespoon coriander-cumin powder
- 15–20 curry leaves
- 4–5 green chillies, finely chopped
- Cumin seeds, for tempering
- A pinch of asafoetida (hing)
- ½ tablespoon salt, or to taste
- ½ tablespoon turmeric powder
- 1 lemon, optional

Method

Sieve the poha to remove any dust or unwanted particles.

Heat a teaspoon of refined oil in a small pan. Add a small batch of poha and roast over a low flame for about a minute, until crisp. The poha should break easily when pressed gently between your fingers.

Repeat in small batches until all the poha is crisp. Keep aside.

Heat the remaining oils in a large, wide pan. Add cumin seeds and asafoetida.

Add the sesame seeds and allow them to splutter lightly.

Add the chopped green chillies and curry leaves. Fry until crisp, taking care not to burn them.

Add the dried coconut slices and fry until lightly golden.

Add the cashews and cook briefly, followed by the roasted gram and peanuts.

Add the turmeric powder and salt. Mix well.

If you enjoy a mild tang, squeeze in the juice of one lemon, ensuring that the mixture is stirred well.

Add the roasted poha and coriander-cumin powder. Toss gently until the seasoning coats the poha evenly.

Switch off the flame, allow the chivda to cool completely and store it in an airtight container.

Festive Tip: Moisture is the enemy of crisp chivda. Ensure that the poha and tempering are dry, and let the mixture cool fully before storing.

TRADITIONAL BHAJANI CHAKLI

THE PRIDE OF MAHARASHTRIAN FARAL

With their distinctive spiral shape, golden colour and satisfying crunch, bhajani chaklis are a quintessential Maharashtrian Diwali delicacy. The secret lies in a well-balanced homemade flour blend and properly seasoned dough.

Ingredients

For the bhajani flour

- 1 kg rice
- 500 g chana dal (Bengal gram)
- 250 g urad dal (black gram)
- 100 g moong dal (green gram)
- 75 g toor dal (pigeon pea)
- 1 handful of sabudana (sago)
- 1 handful of poha
- 1 handful of coriander seeds
- 1 handful of cumin seeds

For the chakli dough

- Bhajani flour, as required
- Water, approximately equal in volume to the flour
- Turmeric powder
- Red chilli powder
- Sesame seeds
- Poppy seeds, optional
- Salt, to taste
- 3–4 tablespoons oil

For frying

- Oil, as required

Method

Preparing the bhajani flour

Roast the rice, dals, sabudana, poha, coriander seeds and cumin seeds separately over a low flame until aromatic. Each ingredient requires a different roasting time, so avoid roasting everything together from the beginning.

Combine the roasted ingredients and mix well.

Allow them to cool completely before grinding into a fine flour. Store the bhajani in an airtight container until required.

Preparing and shaping the chaklis

Measure the bhajani flour and water in equal volumes as a starting point. The exact amount of water may need adjustment depending on the flour.

Bring the water to a boil. Add turmeric powder, red chilli powder, sesame seeds, poppy seeds if using, salt and 3–4 tablespoons of oil.

Once the water boils, lower the flame and add the bhajani flour. Switch off the heat and cover the pan.

Allow the mixture to rest briefly until it is cool enough to handle.

Knead thoroughly into a smooth, pliable dough, adding a little warm water if needed.

Fill a chakli press with the dough and pipe it into neat spirals on a clean surface or greased plate.

Heat the oil in a deep pan. Fry the chaklis over medium heat until crisp and golden, turning them as needed.

Drain well and cool completely before storing in an airtight container.

Festive Tip: The dough should be soft enough to pass through the chakli press without cracking, but firm enough to hold its spiral shape. Test-fry one chakli before shaping the entire batch and adjust the seasoning or dough consistency if necessary.

Diwali faral is about more than recipes and ingredients. It is about the memories created while roasting, mixing, shaping and frying together in the kitchen. It is about the familiar taste of a mother's laddoos, the crunch of homemade chaklis, the joy of exchanging faral with neighbours and the warmth of welcoming loved ones into our homes.

In a fast-paced world, these traditions give us a beautiful reason to slow down and reconnect with our roots.

So, this Diwali, make room for your favourite festive treats, share them generously and create new memories with your family.



Diwali

The Stories, Traditions and Significance Behind Every Day of the Festival

Five days of lights, legends, family traditions and new beginnings — discover the fascinating stories that make each day of Diwali special.

Diwali, the Festival of Lights, is one of India's most cherished celebrations. It is a time when homes sparkle with rows of diyas, colourful rangolis adorn doorsteps, the aroma of festive delicacies fills the air, and families come together to celebrate hope, happiness and prosperity.

But Diwali is much more than a festival of lights and celebrations. Every day carries its own significance, rooted in ancient legends, religious beliefs and traditions passed down through generations.

Traditionally, the Diwali festivities begin with **Dhantrayodashi, popularly known as Dhanteras**, and conclude with **Yama Dwitiya, celebrated as Bhai Dooj or Bhau Beej**. These five lunar dates are observed over three to five calendar days, depending on the Hindu lunar calendar.

Celebrated in the pleasant autumn season, after the monsoon has receded and the harvest begins to arrive, Diwali marks the joyful culmination of the festive period that starts with Navratri.

Let us explore the stories behind each day and understand why these traditions continue to hold a special place in our lives.

DHANTERAS

WELCOMING HEALTH, WEALTH AND PROSPERITY

Dhantrayodashi | The first day of Diwali

Dhanteras marks the beginning of



Diwali celebrations. The word combines dhan, meaning wealth, and teras, referring to the thirteenth lunar day.

For many families, this is an auspicious occasion to purchase gold, silver, utensils or other household items. Homes and shops are cleaned and decorated, festive shopping begins in earnest, and the first lamps of the season are lit.

However, the significance of Dhanteras extends beyond material wealth. Two popular legends explain its association with prosperity, health and protection from untimely death.

The Story of Lord Dhanvantari

According to Hindu mythology, the gods and demons once joined forces to churn the cosmic ocean in an event known as Samudra Manthan. Among the divine treasures that emerged was Lord Dhanvantari, carrying a pot of amrita, the nectar of immortality.

Revered as the divine physician and associated with Ayurveda, Dhanvantari represents health, healing and longevity. His appearance from the ocean is commemorated on Dhanteras, when many people worship him and pray for the well-being of their families.

The tradition reminds us that good health is among life's greatest blessings.

The Legend of King Hima's Son

Another popular legend tells the story of a young prince, the son of King Hima, whose death was predicted shortly after his marriage.

According to the prophecy, the prince was destined to die from a snakebite on the fourth night after his wedding. Determined to protect her husband, his devoted wife kept him awake throughout the night. She placed gold and silver ornaments in a heap near the entrance and lit numerous lamps, filling the surroundings with dazzling light. She also sang songs and narrated stories to keep him alert.

When Yama, the god of death, arrived in the form of a serpent, the brilliance of the lamps and the sound of music distracted him. Unable to approach the prince, Yama eventually departed, and the young man was saved.

The story is associated with the tradition of lighting lamps to ward off untimely death and welcome auspiciousness into the home.

For traders and business owners, Dhanteras is also an important occasion to clean and decorate shops, prepare for the festive season and begin new financial ventures.

NARAKA CHATURDASHI
THE TRIUMPH OF GOOD OVER EVIL



Also known as **Chhoti Diwali** and celebrated as **Abhyanga Snan** in Maharashtra.

For many Maharashtrian households, the festive spirit truly comes alive on Naraka Chaturdashi. The day begins before sunrise, with a traditional oil massage, a fragrant

herbal bath and the lighting of lamps.

In Maharashtra, this ritual bath, known as **Abhyanga Snan**, is one of the most beloved Diwali customs. Families apply scented utne to the skin, wear new clothes and gather to enjoy an early-morning feast of festive sweets and savouries. Rangolis decorate the entrances of homes, and the day is filled with visits, greetings and celebrations.

In some households, a bitter fruit known as **Karit** is crushed underfoot as a symbolic act representing the defeat of Narakasura.

But who was Narakasura, and why is his defeat celebrated with such enthusiasm?

The Story of Lord Krishna and Narakasura

According to Hindu mythology, Narakasura was a powerful ruler of Pragjyotishapura. Over time, he became cruel and oppressive, defeating even Indra, the king of the gods, and causing immense suffering.

His tyranny extended to the abduction and imprisonment of thousands of young women. Unable to bear his atrocities, the gods and the affected people sought divine intervention.

Lord Krishna resolved to put an end to Narakasura's reign. He was accompanied by his wife Satyabhama, who played a decisive role in the battle. According to the popular legend, Narakasura was killed at dawn on the fourteenth day of the dark fortnight of Ashwin.

Before his death, Narakasura is said to have requested that the day be celebrated with early-morning ritual baths and the lighting of lamps. Krishna granted his wish.

Following the victory, Krishna and Satyabhama freed the women held captive by Narakasura.

The legend is remembered as a powerful reminder that arrogance, cruelty and injustice cannot prevail forever.

The message of Naraka Chaturdashi is simple: every dawn offers the promise of a new beginning, and goodness ultimately triumphs over evil.

LAKSHMI PUJAN

INVITING PROSPERITY INTO OUR HOMES



Ashwin Amavasya | The main evening of **Diwali**.

For many families, **Lakshmi Pujan** is the spiritual heart of Diwali. As evening approaches, homes are illuminated with diyas, entrances are decorated with rangolis, and families gather to worship Goddess Lakshmi, the deity associated with wealth and prosperity.

Businesses and shops conduct special prayers, often worshipping their account books and financial records as they prepare to begin a new cycle of business.

The festival is traditionally associated with the release of Goddess Lakshmi from captivity in the legend of King Bali and Lord Vamana. Her liberation is remembered as a moment of joy and renewed prosperity.

What does Goddess Lakshmi truly represent?

Although Lakshmi is widely associated with wealth, her significance extends far beyond money.

Traditional Hindu thought recognises several forms of prosperity, including:

- **Dhana Lakshmi:** Material wealth and financial well-being.
- **Dhanya Lakshmi:** Food, nourishment and abundance.
- **Dhairya Lakshmi:** Courage and perseverance.

• **Veera Lakshmi:** Strength and valour.

• **Vidya Lakshmi:** Knowledge and education.

• **Keerti Lakshmi:** Recognition, reputation and honour.

• **Vijaya Lakshmi:** Victory and success.

• **Rajya Lakshmi:** Authority, influence and prosperity in one's responsibilities.

These forms reflect a broader understanding of a prosperous life — one enriched by knowledge, courage, good health, achievement and the ability to provide for others.

The significance of Lakshmi and Kubera worship

During Lakshmi Pujan, Goddess Lakshmi is worshipped alongside Lord Vishnu and, in many traditions, Kubera, the guardian of wealth and treasures.

The puja is performed during the evening, often at the auspicious pradosh kaal. A clean and decorated space is prepared for the deities, and offerings are made with devotion.

Traditional offerings may include coriander seeds, jaggery, puffed rice, sugar candies, fresh seasonal produce and sweets. In many Maharashtrian homes, masala milk and laddoos are also part of the festive offering.

Kubera is worshipped as a symbol of the responsible preservation and management of wealth.

The underlying message is especially relevant today: prosperity is not merely about earning money but also about earning it ethically, using it wisely and sharing it generously.

The Tradition of Clearing Negativity

Some households follow the custom of symbolically driving away Alakshmi, a figure associated in traditional mythology with misfortune and inauspiciousness. Rituals involving a winnowing basket or other household objects are performed in certain regional traditions.

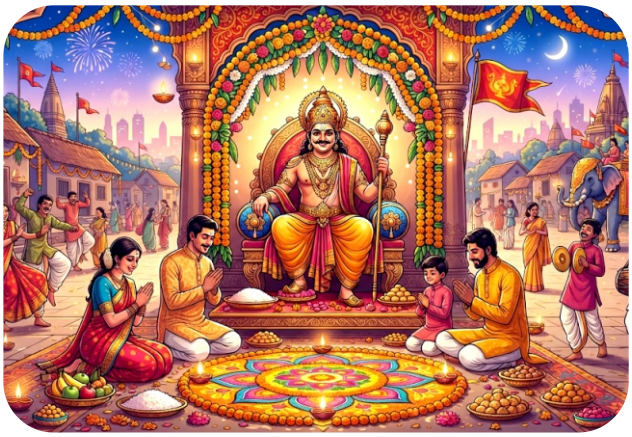
These practices symbolise the desire to leave behind negativity, disorder and hardship while welcoming a brighter, more harmonious future.

An old belief associated with Lakshmi Pujan holds that Goddess Lakshmi visits homes on this night, blessing places that are clean, welcoming and filled with positive energy.

Whether observed through elaborate rituals or a simple prayer beside a lit diya, Lakshmi Pujan encourages us to reflect on gratitude, integrity and the kind of prosperity we wish to cultivate.

BALIPRATIPADA

HONOURING KING BALI AND CELEBRATING NEW BEGINNINGS



Kartik Shuddha Pratipada | Also known as **Padwa** or **Diwali Padwa**.

The day after Lakshmi Pujan is celebrated as Balipratipada, popularly known as **Diwali Padwa** in Maharashtra.

It is associated with new beginnings, prosperity and the legendary generosity of King Bali. For many traders and business owners, it also marks the beginning of a new financial year, when fresh account books are opened and prayers are offered for a successful year ahead.

In Maharashtra, Diwali Padwa has a special place in family life. Traditionally, it is considered an auspicious day for married couples, and many families celebrate the bond between husband and wife through

aukshan, the ceremonial waving of a lamp.

In some Maharashtrian families, when a daughter celebrates her first Diwali after marriage, her parents invite her and her husband home for a festive meal and present them with gifts.

The story of King Bali and Lord Vamana

King Bali was a powerful ruler known for his generosity and commitment to keeping his word. According to Hindu mythology, his growing power eventually extended to the heavens, creating concern among the gods.

Lord Vishnu took the form of Vamana, a young Brahmin dwarf, and approached Bali during a sacrificial ceremony.

Vamana asked the king for just three paces of land.

Bali readily agreed, despite the warnings of his guru, Shukracharya, who recognised the divine plan behind the request.

Once Bali granted his promise, Vamana expanded to a cosmic form. With his first step, he covered the Earth; with his second, he covered the heavens. When he asked where he should place his third step, Bali offered his own head.

Vamana placed his foot on Bali's head, sending him to the netherworld, traditionally known as Patala.

Yet Vishnu was so pleased with Bali's generosity and integrity that he granted him sovereignty over Patala and, according to the popular legend, promised to serve as a guardian at his palace.

The day came to be associated with Bali's name and is celebrated as Balipratipada.

The story carries a striking message: greatness lies not only in power but also in generosity, humility and the courage to honour one's word.

For many people, Diwali Padwa is also a day to express appreciation for their partners, strengthen family bonds and look forward to a new chapter with optimism.

BHAU BEEJ

CELEBRATING THE BEAUTIFUL BOND BETWEEN BROTHER AND SISTER



Kartik Shuddha Dwitiya | Also known as **Bhai Dooj** or **Yama Dwitiya**.

Diwali concludes with Bhau Beej, a festival that celebrates the affection, protection and lifelong connection shared by brothers and sisters.

On this day, sisters welcome their brothers, apply a ceremonial tilak, perform aukshan and pray for their well-being and long life. Brothers, in turn, offer gifts or money as a token of love and appreciation.

In many Maharashtrian families, the brother visits his sister's home and enjoys a special meal prepared by her. The celebration is a reminder that, even as life takes siblings in different directions, their bond remains a treasured part of the family.

Two traditional legends explain the origins of Bhau Beej.

The meeting of Yama and Yamuna

According to one popular story, Yama, the god of death, was so occupied with his duties that he rarely found time to visit his sister, Yamuna.

One day, on Kartik Shuddha Dwitiya, he finally visited her. Overjoyed by her brother's arrival, Yamuna welcomed him warmly, performed a ceremonial aarti and prepared a meal for him.

Touched by her affection, Yama offered her



gifts and invited her to ask for a blessing. Yamuna requested that brothers who visited their sisters on this day and received their blessings be protected from untimely death.

Yama granted her wish.

The tradition of Bhau Beej is believed to have evolved from this affectionate meeting between brother and sister. The ritual reflects a sister's prayers for her brother's safety and a brother's gratitude for his sister's love.

The Story of Yami's Grief

Another traditional account describes the profound grief of Yami following the death of her brother, Yama. Her sorrow was so overwhelming that she could not stop weeping or recognise the passage of time.

Seeing her distress, the gods created night so that the end of the day would become apparent. As time passed, Yami's grief gradually eased.

This story is remembered as an expression of the depth of a sister's love for her brother.

In some traditions, bathing in the River Yamuna on Bhau Beej is considered auspicious. In families where a brother is absent, some sisters follow the custom of performing the ritual towards the Moon.

Beyond the legends, Bhau Beej is a celebration of emotional closeness, shared memories and the reassurance that family relationships remain important throughout life.

The Deeper Meaning of Diwali

From Dhanteras to Bhau Beej, every day of Diwali offers a different reason to celebrate.

Dhanteras reminds us to value health and prosperity. Naraka Chaturdashi celebrates the victory of good over evil. Lakshmi Pujan encourages us to welcome abundance with gratitude and integrity. Balipratipada honours generosity and the importance of keeping one's word. Bhau Beej celebrates the enduring love between siblings.

There are also regional variations in the stories and rituals associated with these days, reflecting India's rich and diverse cultural heritage.

What unites these traditions is the spirit of renewal. Homes are cleaned, new clothes are worn, sweets are shared, gifts are exchanged and loved ones come together. Old worries are set aside, at least for a while, as families embrace the hope of a happier tomorrow.

In a world that often moves too quickly, Diwali gives us an opportunity to pause, reconnect with our roots and appreciate the people who make our lives meaningful.

As diyas illuminate our homes and festive greetings travel from one household to another, may this Diwali bring not only material prosperity but also good health, peace, wisdom and lasting happiness.

*Wishing all our readers a very **Happy Diwali!** May the light of the festival brighten every home and bring new hope to every heart.*

*Celebrating the stories, traditions and cultural heritage that make Diwali special - only on **TownParle.in***

Beyond the Sale

How Brands Create Value During Diwali

- Aarti M.



Because a good offer attracts attention, but a memorable experience builds a lasting relationship.

Diwali is that magical time of the year when even the most disciplined shoppers suddenly discover an urgent need for another kurta, another box of sweets and, of course, one more decorative diya! Shopping lists grow, wallets protest and businesses gear up for their favourite season of the year.

For customers, it is a time to discover exciting offers, explore new collections and enjoy festive shopping. For businesses, it is the perfect opportunity to showcase what they have to offer. From attractive discounts and special gift hampers to exclusive festive collections, everyone has something tempting up their sleeves.

But there is more to festive selling than putting up a SALE board and hoping for the best.

Think about your favourite jewellery shop, sweet shop or neighbourhood boutique. What makes you return year after year? Perhaps it is the quality, the personal attention, the familiar face behind the counter or simply the confidence that you will walk away happy. Over time, a business becomes more than just a place to shop. It becomes a part of your celebrations.

That is how brands are built.

Today's businesses have also discovered exciting ways to connect with customers. Instagram reels, WhatsApp catalogues, influencer



collaborations, personalised packaging and doorstep deliveries have transformed festive shopping. Even a home baker with a delicious recipe and a creative Instagram page can build a loyal customer base.

And local businesses are making the most of this opportunity. A beautifully presented gift hamper, a special festive menu, a personalised greeting or an attractive seasonal offer can make a brand stand out in a crowded marketplace.

Of course, a good offer can bring a customer through the door. But quality, consistency and service give that customer a reason to return.

For businesses, Diwali is not just about increasing sales for a few festive days. It is about reaching new customers, reconnecting with regular ones and creating experiences that people remember. Sometimes, even a small gesture – an extra box of sweets, a thoughtful thank-you note or remembering a customer's preference – can make a big difference.

So, this Diwali, enjoy the offers, discover new brands and support the businesses that make our neighbourhood vibrant. And for businesses, remember that every festive sale is also an opportunity to build a relationship.

Because the best business outcome is not just a successful Diwali sale. It is a customer who comes back long after the festive lights have faded.

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Find your Moment-of-Awe During Festivals!

- Ruchi Adlakha

We were mesmerized when we first saw the Mysore Palace on Diwali eve.

It was illuminated with 97000 bulbs. In Coorg, we were enthralled to see how each tree in the forest was different in shape and structure and nothing repeated itself in nature.

We found it breathtaking to see several miles of land covered with flowerbeds flaunting hundreds of varieties of flowers in the Kaas Plateau in Maharashtra post monsoon.

All these sights and experiences brought a feeling of AWE to us.

But I feel the children of today may not be overwhelmed as much as we were to see these things, because there are high chances of them having seen them on internet already. Their journey of experiencing a place or a thing starts and concludes digitally. In between digital, comes the actual experience. It starts by seeing a few pictures, videos online and concludes by posting their own online.

In this age of advanced technologies, children are far better informed and exposed to things digitally. While the technology makes them better informed, it takes away a small chunk of emotion from them.

It is the emotion of AWE.

IT IS THE FEELING OF WONDERMENT.

It is the magic that one feels while experiencing a wonder unexpectedly.

The level of wonderment in children today is not the same as it was in the kids of the previous generation.

Ten days of Ganesh festival gives us the opportunity to re-stimulate this emotion in children who are born /





growing up in the digital age. Ganesha depicts someone who is easy-going. No wonder, he is the favorite of all and is celebrated throughout the geographical regions of India.

There are two aspects to the festival and celebration.

One way is, visiting the pandals and experiencing different narratives of Ganesha. Some Ganesh pandals show a physical depiction that is larger-than-life, leaving children awestruck. Others speak a language of minimalism that also sparks wonderment in children.

Cultivating experiences of awe not just makes our children emotionally fitter and expressive but also helps them overcome emotions that are not-so-positive. Allow children to let loose and dance their heart out during festive percussions. Let them feel free.

The other way is to celebrate Bappa at home in an eco-friendly manner. A form that speaks a language that evades through the rational minds of children and persuades them to think beyond the obvious. Such experiences give them the opportunity to connect with themselves at a much deeper level.

Yesterday I was in the rickshaw with my three year old son and trying to convince him to speak softly and behave well with everyone. Suddenly he said; "Yes Mumma, you are right. Bappa never fights with anyone. He is always quiet and calm. He always does good deeds. Now I will also not fight with anyone. I will speak softly. Then Bappa will never leave our home."

That's when I realized the power of the emotional bond that a child develops while celebrating at home. It is the wonder that they feel when they experience something powerful that can't be explained. IT IS THE FEELING OF AWE.

Ganesha has different names and forms; Bal Ganesha – child-like form, Taruna Ganpati – youthful form, Bhakti Ganesha – devotee form, Veera Ganpati – valiant Ganpati, Shakti Ganpati – the powerful form, Dvija Ganpati – Ganpati who is born twice, and many more. He is also celebrated in different ways and with different symbols.

Whatever be the form of Bappa, the narrative is the same; Wisdom. He speaks a language that goes beyond the rational mind and connects with the soul. It is a language that is rare to find in 'the Breaking News-era'. It is the language of silence that breaks through the sound clutter of breaking news and topicality today. It is this connect that takes the Zen Z, millennials and all of us closer to. Reason why, we all are drawn to Bappa like a child and we recreate and celebrate him in so many different ways; some make him with clay, some with veggies, some with edibles, some with chocolates, and some present him in the animated style of 'My friend Ganesha'.

After bidding adieu to Bappa, we welcome Ma, who is celebrated in nine different forms; Shailaputri, Brahmacharini, Chandraghanta,



Kushmanda, Skandamata, Katyayani, Kalaratri, Mahagauri, and Siddhidatri. Each day of Navratri is an opportunity to invoke a positive emotion and power into ourselves and embrace 'Shakti'.

The mythological tales, the representation, the rituals and the celebration of Navratri changes with every state in India.

North India celebrates Navratri as Ramleela and Ram getting Sita home. Small girls representing the child form of Ma are invited for a meal and are being worshipped.

South India gets Guddis / Dolls home as a representation of Ma and perform the Puja.

Kanya Pujan and Bhoj, popular in North India

The West India twirls on the methodical beats of Garba taal and spins the vibrant sticks of Dandiya to a music that's a mix of folk and modern. East India gloriously applauds Ma's victory over the demon Mahishasura for four days with Vedic chants, Dhunchi naach (dancers dance to the beats of dhak (drum) holding an earthen pot filled with incense), a grand feast and much more. East, West, North or South, it is the most opportune time for children and adults alike to experience moments-of-awe and fee AWE-SOME.

Whether we celebrate Bappa and Ma with pomp and show or in a subtle way, it renews our energy levels and creates a sense of awe. The moment we experience awe, we feel we are too small. We start to move away from our





'we are someone important / big' feeling. We start to UN-SELF. This process of 'un-selfing' empowers us to look around and absorb more. As we absorb, we try to empathize and help.

We are currently celebrating Navratri and celebrating the presence and essence of MA in our lives. It is a wonderful opportunity for all parents to create MOMENTS-OF-AWE in their children.

Managers across corporates must also try to identify and create moments of awe in their team. This will help the team members to express and act to their optimum. HR leaders and mentors must use festive celebrations as a means to get the Human Resources to create and experience moments of awe. Moments like these help cleanse the mind of Human Resources who are otherwise only expected to PERFORM, EVALUATE AND PERFORM BETTER.

Whether you are a parent or a Human Resources Lead, the ongoing and the upcoming festivities is the apt time to foster experiences of awe in children and human resources alike and leave them radiate positive energy through the rest of the year. Leave them awestruck, make them feel goose bumps and let their heat beat faster. It will blow away the clouds of anxiety.

This Navratri, LET US ALL FIND AND INDULGE IN MOMENTS-OF-AWE!

Let us make the festivities AWE-SOME!

Manmade Disaster and its Management



In a crowded and overly populated city of Mumbai disasters are no more circumstantial but they are very much apparent. Here manmade disasters have outnumbered natural disasters. A disaster could be anything from bus rampaging into public area, hoarding crashing, protesting marches, structural failures, car pileup or urban fires. All these may look accidental in nature but all are very well



Ar. Rashmi Phulkar
Phulkar & Phulkar Architects
(Practicing Architect, Vile Parle E)

fabricated and construed over period of time. There is nothing instinctive left about the disasters. Potential hazards are stowed in such a way so as to eventually sum up to an untimely disaster.

Generally when a probability of risk factor fails it concludes in a calamity. They often end up coughing up lives, leaving an emotional distress thus putting other lives at risk and derailing the normal routine of people. Especially when a disaster is in the form of a building that has collapsed or in a fire breakout the scorch marks are borne by its neighborhood.

When a building collapses, it could be either due to poor



construction quality or ageing or being a dilapidated one. And when a fire breaks it could be largely due to electric overloading, overly done interior works or makeshift temporary connections.

All this can be averted early with a little bit of preparedness, educating the public on risks, taking preventive measures and management at done at grass root level.

Mitigation strategies of safety are needed to be followed to prevent the occurrence and impact of any mishap.

Primarily the callous and casual perspective of people needs to be reformed. If everyone accepts the wrong doings nothing right is to be expected. Therefore all laws pertaining to permissions and regularities must be abided. Next is a customary structural and electrical audit by a licensed structural and electrical engineer is to be resolved periodically. This would give a fair idea of deterioration of rcc and electrical wires or overloading on the structure if any. Fire appliances that are installed within the premises have to be checked routinely for its working conditions. Lessons for operating such appliances should be delivered to all members so as to act upon in times of emergency.

Area earmarked as refuge should strictly adhere to the cause.

Buildings that are reveling severe cracks or termed as dilapidated should be vacated immediately. Any changes under the pretext of interior works ought to be scrutinized by a licensed Architect. No deviation from existing beams and columns to be altered after the occupation certificate.

Open spaces within the premises should be kept free of parking to administer better maneuverability in that crisis hour. The fire tanks must be full of water at all times to unable the fire brigade agency to use in full capacity. Strict and Rigorous action need to be taken against wrongdoers.

Keep fire brigade, rescue operation and response team contacts at hand.

Just as we keenly supervise security services and aesthetics of our structures, let safety of the premise ought to be of prime importance.

Within your homes, office spaces, shops etc, safety measures must be maintained and easily accessible. All fire protective elements need to be handy and present at all times. Much of the hazards will be evaded or could be handled deftly and much of damage to life and property can be thwarted.

Onus of safety is abiding on each and every one of us. So let us position safety first and emphasize on effective safety plans and long term care. Let us unite together to not be a victim of negligence and human error but create a safer and stronger world.

Let us appreciate the life we have been given and let us live a life of not the ordinary.



OCTOBER-FESTIVE SPENDING

JOY WITHOUT REGRET

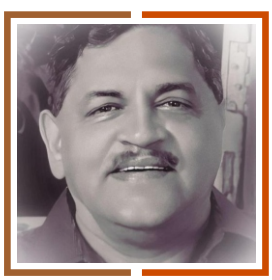
A VILE PARLE (EAST) STORY

THE JOSHI FAMILY

(SEASON 2026)

PURPOSE THREAD

HELPING DAUGHTERS UNDERSTAND MINDFUL FESTIVE SPENDING — JOY WITHOUT GUILT, CELEBRATION WITHOUT CHAOS.



Prakash Joshi
(Ex-Banker & Freelance Educator)

CORE THEME

October teaches that festivals are meant for light, warmth, and togetherness — not financial stress. You can celebrate fully without overspending if you plan, prioritize, and buy with intention.

BRIEF INTRODUCTION

October in Mumbai glows differently. Fairy lights appear on balconies, diyas line doorsteps, mithai boxes travel between homes, and even the narrowest lanes seem to wear a smile. The festive season brings joy — but silently, it also brings pressure.

In the Joshi home in Vile Parle (East), October 2026 arrived with Diwali preparations, half-written shopping lists, desires, temptations, discount banners, "limited offer" hoardings, and endless "SALE! SALE! SALE!" notifications on the girls' phones.

Chitra (21) wanted new clothes, accessories, two gifts for close friends, and one smart, professional-looking kurti suitable for her internship office. Sneha (16) wanted fairy lights for her room, festive shoes, and a special gift for her best friend.

Prakash and Seema



watched quietly. Their daughters weren't overspending yet… but the potential was high. They realized this was the perfect month to teach a lesson most Indian families struggle with:

How to enjoy festivals beautifully without burning holes in the pocket.

MAIN STORY

THE MONTH OF FESTIVE MADNESS & MINDFUL MAGIC

The "We Were Just Looking" Bill

On October 3rd, the Joshi family visited a popular mall, "just to look" at Diwali clothes.

Sneha declared, "Mummy, don't worry. We're only window shopping."

Chitra nodded, "Exactly. No buying today. Just exploring options."

Three hours later, they walked to the exit carrying:

- 2 kurtis for Chitra
- pair of shoes for Sneha
- kurta for Prakash
- A set of diyas Seema "just liked"

At the billing counter, the total appeared: ₹8,450.

Sneha stared at the amount. "Mummy… are you crying?"

Seema whispered, "No… just sweating in this air-conditioning."

Prakash sighed. "And this, my dears, is why October needs planning."

Chitra looked guilty. "We didn't mean to overspend."

Prakash smiled gently. "Exactly. That's how festive overspending works — not deliberately, but quietly, unintentionally."

October 5 -The Family Festive Meeting

After dinner, Prakash called a family meeting.

"This Diwali," he began, "we will learn how to celebrate without feeling tense when the credit card bill comes."

Sneha made a face. "So… no fun allowed?"

Prakash laughed. "Fun is compulsory. Mindless spending is not."

He introduced a simple rule:

THE DIWALI 5–BUCKET SYSTEM

Every family member would divide their total festive budget into five clear categories:

1. Clothes
2. Gifts
3. Home Decorations
4. Festive Food / Sweets
5. Miscellaneous (for true emergencies only)

Chitra asked sweetly, "Do 'cute earrings' come under miscellaneous?"

Seema answered instantly, "No."

Sneha burst out laughing.

STEP 1

CREATING REALISTIC BUDGETS

Each person wrote a realistic number for themselves.

- **Prakash:** "I'll allocate ₹2,500."
- **Seema:** "I need ₹3,000, including sweets and basic pooja items."
- **Chitra:** "I'm earning now. I'll use ₹2,000 of my own — not from you."

• **Sneha:** "I'll spend ₹1,200 from my savings. Not a rupee more."

Prakash nodded with satisfaction. "Good. Now the real challenge is not writing the numbers - it is sticking to them."

STEP 2

THE ONE GOLDEN QUESTION

On the whiteboard, he wrote:

"Does this item add real joy, or is it impulse?"

"That," he announced, "is our golden Diwali question."

Sneha groaned, "This one question will kill 90% of my decisions."

Chitra admitted, "And at least 60% of mine."

Seema smiled. "Remember, girls — Diwali is about light in the heart, not just glitter in shopping bags."

FESTIVE TESTS BEGIN

• **The Clothes Temptation**

On October 10th, Chitra and Sneha visited a boutique in Vile Parle. Within minutes, Chitra fell in love with a sparkling pastel kurti priced at ₹2,900.

Sneha gasped. "Didi, that is your entire budget!"

Chitra tried to justify. "But it's perfect... the colour, the fit... and imagine the pictures!"

Sneha raised an eyebrow.



"Does it add real joy, or is it impulse?"

Chitra groaned. "I officially hate that question."

After a pause, she put the expensive kurti back and chose a simpler, elegant kurti for ₹1,150 — high quality, timeless, office-appropriate.

As they left the shop, she said, "This feels like a grown-up win. I still get to look good, and my budget stays alive."

• **The Shoes Dilemma**

Sneha's turn came soon. She found a gorgeous pair of embellished juttis.

Price: ₹1,799

Budget: ₹1,200

She almost wailed. "Mummy... my shoes cost more than my entire personality."

Seema laughed. "Then maybe your personality needs better pricing."

They kept looking and found a beautiful, comfortable pair for ₹999 — sturdy, versatile, and festive enough.

Sneha thought for a moment and said, "Okay. I choose value over just vibes."

Chitra squeezed her shoulder. "July's 'value vs price' lesson has officially graduated to Diwali."

• **The Gift Confusion**

Chitra wanted to gift a diary to her best friend. She found a pretty one for ₹850, but it felt expensive for her budget.

Sneha suggested, "Why not buy a plain journal and customize it yourself? You're good at doodling and calligraphy."

Chitra loved the idea. She bought a blank journal for ₹150, then spent time decorating it with thoughtful quotes, small artwork, and a handwritten note inside.

When she finished, Seema looked at it and smiled. "This looks like a ₹2,000 gift.





Personal touch beats price. Always."

• **The Fairy Lights Temptation**

Sneha saw beautiful LED fairy lights with tiny butterflies. Cost: ₹650. She already had

working lights from last year.

"But THESE have butterflies," she argued.

Prakash asked, "Your old ones are working?"

"Yes..."

"Then use them. Diwali isn't about replacing functioning things just because something 'new' exists. Joy also comes from reusing well."

Sneha sighed... and then smiled. "Fine. Old lights, new wisdom."

DIY SWEETS DAY

MEMORY OVER MONEY

On October 21st, instead of buying all sweets from the shop, Seema announced: "This year, we're making most of the Diwali sweets at home."

The daughters groaned initially. "So much work! Can't we just order?"

But once they started — shaping shankarpali, rolling ladoos, stirring kheer, arguing about who made better anarase — the house filled with aroma, warmth, and laughter.

At one point, Sneha said with sticky hands, "This feels more like Diwali than buying everything ready-made."

Seema replied softly, "Because, beta, memories taste better than money."

They still bought a few special sweets from their favourite shop — but the heart of Diwali came from their own kitchen.

DIWALI DAY

LIGHT, CALM & CONTENTMENT

On October 29th, Diwali morning arrived with soft music, incense, and golden sunlight entering through the curtains. The Joshi home looked beautiful — not because of expensive decor, but because everything had been chosen carefully and done together:

• Chitra wore her simple, elegant kurti — confident and comfortable.

• Sneha wore her under-budget juttis and reused last year's accessories.

• The entrance had hand-made rangoli.

• Diyas lit every corner, casting a warm glow that no LED could replace.

Neighbours complimented them. "Your home looks so peaceful and classy this year."

Seema whispered to Prakash, "See? Warmth doesn't come from spending more. It comes from feeling at peace."

Later that day, Chitra received a message from her friend:

"Your handcrafted journal



is the BEST gift I've received this Diwali. It feels like a piece of your heart."

Sneha got a voice note from her best friend:

"Your surprise made my whole Diwali. Thank you for being so thoughtful."

Both sisters realized something quietly powerful:

The best gifts don't need the biggest price tags. They just need sincerity.

OCTOBER 31

THE FESTIVE REFLECTION

On the last evening of October, with leftover sweets and soft lantern light around them, the family had their monthly reflection.

Prakash asked, "So, what did October teach us?"

Sneha said, "Festive shopping is fun only when I choose joy, not impulse. Otherwise, fun becomes regret."

Chitra added, "Planning makes celebration peaceful. Overspending makes celebration stressful."

Seema said, "Diwali is about light inside the house and inside the heart — not just on shopping sites."

Prakash concluded, "Mindful spending doesn't reduce joy. It doubles it, because there is celebration now and no guilt later."

Sneha leaned on Seema's shoulder. "Mummy… this felt like the most peaceful Diwali ever."

Seema smiled. "And one of the most MoneySmart ones too."

FTWC

FROM THIS WE CONCLUDE

October gives a lesson every family needs:

Festivals are for happiness — not for financial hangovers.

Mindful spending is not boring — it is beautiful. It protects your peace, your pocket, and your ability to enjoy.

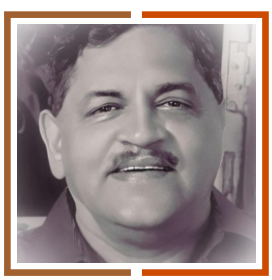
From this month, the Joshi daughters discovered that:

- A planned Diwali feels lighter.
- A mindful Diwali feels richer.
- A thoughtful Diwali feels warmer.
- A MoneySmart Diwali feels just right.

Celebrations become truly powerful when choices become wise.

And that wisdom — quiet, steady, loving — is what turns young girls into confident, financially intelligent women who can enjoy life fully, without regret.





Prakash Joshi
(Ex-Banker & Freelance Educator)

NOVEMBER-GRATITUDE

WEALTH BEGINS WITH WHAT YOU ALREADY HAVE

A VILE PARLE (EAST) STORY

THE JOSHI FAMILY

(SEASON 2026)

PURPOSE THREAD

SHOWING THE DAUGHTERS THAT GRATITUDE IS A POWERFUL FINANCIAL PRINCIPLE — BECAUSE PEOPLE WHO DEEPLY APPRECIATE WHAT THEY HAVE AVOID OVERCONSUMPTION, EMOTIONAL SPENDING, AND CHRONIC LIFESTYLE DISSATISFACTION.

CORE THEME

November teaches the daughters that gratitude is not just saying "thank you." It is a mindset — a way of seeing life — that changes how we look at money, needs, wants, comparison, and our own self-worth.

BRIEF INTRODUCTION

November in Mumbai is gentle — a soft pause between Diwali fireworks and December holidays. The air cools, evenings become calmer, and the city finally exhales. Inside the Joshi home in Vile Parle (East), November 2026 brought another kind of quiet:

- The quiet of comparison.
- The quiet of dissatisfaction.
- The quiet of "Why don't I have that?"

After October's festive shopping, Chitra (21) and Sneha (16) slowly started noticing not what they had, but what they lacked — at least according to Instagram: better outfits, better phones, better trips, better friend circles, better "aesthetic" lives.

Comparison crept in silently.

Insecurity began whispering.



Desires multiplied.

Prakash and Seema watched this subtle emotional shift with concern. They knew it was time to re-introduce gratitude — not as a lecture, but as an experience. Because:

Gratitude is the quiet shield that protects people from over-spending, over-comparing, and over-complaining.

MAIN STORY

THE MONTH GRATITUDE SAVED THEIR HEARTS (AND WALLETS)

Instagram Envy

On November 3rd, Chitra was on the sofa, scrolling through Instagram with a sigh so heavy that Seema looked up immediately.

"What happened, beta?" she asked.

Chitra turned the phone towards her. "Look at this, Mummy. Everyone is travelling, wearing new clothes, going to cafés, posting perfect photos. I feel like I'm falling behind in life."

Sneha joined in, "Even my classmates have better phones, better rooms, better everything.

It feels like I'm always on the 'basic' version of life."

Prakash folded his newspaper and asked gently, "Girls... do you feel like the world is moving faster than you?"

Both nodded.

"Then," he said softly, "November is the perfect time for an important lesson."

"What lesson?" Chitra asked.

Seema smiled. "Gratitude."

Sneha groaned dramatically. "Ufff, the most boring topic in the universe."

Prakash laughed. "That's because you don't yet understand how powerful it is — for both your heart and your money."

The Water Cut

On November 6th, the building WhatsApp group dropped a bomb:

"No water for 24 hours tomorrow – major repair work."

The next day, controlled chaos began. Buckets, drums, bottles — everyone rushed to manage.

Chitra complained, "How will we shower? How will we cook? How will we do anything?"

Sneha shouted, "I HAVE SCHOOL TOMORROW!"

(Seema reminded her she didn't.)

Seema tried to calm them. "Girls, we've stored enough. Relax. We just need to be careful."

But the whole day felt slow and irritating — washing dishes more carefully, using every mug of water wisely, thinking twice before everything.

By evening, Sneha sighed, "I never realized how much we depend on small things like running water."

Prakash nodded. "Exactly. We often notice the value of what we have only when it disappears."

"So gratitude begins when comfort ends?" Chitra asked.

Seema replied, "Gratitude begins where entitlement ends, beta."

For the first time that month, both girls went quiet in real reflection.

NOVEMBER 8

THE "GRATITUDE WALK"

Prakash decided theory wasn't enough. "Tonight," he announced, "we're going on a gratitude walk."

Sneha narrowed her eyes. "Are we going to count stars or collect leaves?"

Chitra chuckled. "Relax, it's not a school project."

At 8 pm, the family walked through the lanes of Vile Parle (East). They saw:

- A watchman eating a simple dinner alone on a plastic stool
- A delivery boy waiting for his next order under a flickering streetlight
- An elderly woman selling flowers on the footpath, rubbing her tired legs
- A family of five squeezed into a tiny one-room house with their door open
- A rickshaw driver half-asleep inside his auto after a long day Seema spoke softly, "These are real lives, beta. This is how many people live every day."

Sneha felt her throat tighten. "They don't have half of what we have… and we still complain."

Chitra added quietly, "We have comfort and still feel lack. Something is wrong with how we're looking at life."

Prakash said gently,



"Gratitude doesn't mean ignoring your dreams. It means seeing clearly what you already have, instead of only staring at what you don't."

There was no argument after that. Just silence — the good kind.

NOVEMBER 10

THE GRATITUDE JAR

Two days later, Prakash placed a glass jar on the dining table with a handwritten label:

"Joshi Family Gratitude Jar — November Only"

He explained the rule: "Each day, each of us will write one thing we're grateful for on a small chit and drop it in. At the end of the month, we'll open it together."

Sneha calculated. "That means… thirty things?"

"Yes," Prakash said. "And by then, your mind will start seeing differently."

Chitra joked, "What if I run out of things by day five?"

Seema smiled. "You won't. Once you start noticing, you'll be surprised how rich your life already is."

The jar began to fill:

- "Mummy's food"
- "Papa's advice"
- "My room"
- "My friends"
- "Electricity"
- "Hot water"
- "My modest but nice clothes"
- "Safety"
- "Wi-Fi"

"Our balcony"

Around Day 7, Sneha said while dropping her chit, "This jar is weirdly calming."

Chitra added, "It's like getting therapy without paying fees."

The Financial Gratitude Shift

On November 15th, during a casual money discussion at dinner, Chitra said suddenly,



"You know... I used to feel really bad that my friends have fancy, latest phones. But now I'm noticing — my phone works fine. Calls, messages, work, photos. It's enough. The problem was more in my head than in my phone."

Sneha added, a bit embarrassed, "I was obsessed with buying that expensive perfume everyone posts. Now it feels silly that I turned it into such a big life goal."

Prakash smiled. "See? Gratitude reduces artificial needs. And when needs reduce, your savings increase."

Seema nodded. "Grateful people spend less to impress. They spend more according to purpose."

Chitra summarised it beautifully:

"Comparison is expensive. Gratitude is free."

Sneha's Meltdown & The Jar

On November 18th, Sneha messed up a school project presentation. Her points weren't clear; she felt judged; her confidence dipped.

"I'm a failure," she cried at home. "I never get anything right!"

Seema hugged her. "Beta, failures are not the opposite of success. They are part of it."

Prakash quietly brought the Gratitude Jar to the table. "Pick three slips," he said.

Sneha pulled out:

- "My health"
- "My parents"
- "My education"

She read them slowly. Her breathing calmed. "These things didn't disappear just because I messed up one project," she said softly.

Chitra added, "That's what gratitude does. It doesn't magically solve the problem. It just reminds you that your life is bigger than your bad moment."

Sneha nodded. "It makes my problem look... smaller and manageable."

"No Power" Gratitude Lesson

On November 21st, Seema suddenly switched off the main power for the house in the evening. Everything went dark.

"MUMMY! What happened?!" the girls shouted together.

"Forty-five minutes," Seema said calmly. "No lights, no fans, no Wi-Fi, no TV. Just us."

Sneha groaned, "Is this another lesson?"

"Yes," said Seema. "A gratitude reminder."

They sat in the dim light of one candle. No screens. No background noise. Just conversation and the distant traffic hum.

Within ten minutes, the girls began noticing:

- How much they rely on fans and lights
- How uncomfortable heat feels without a switch
- How quiet the house becomes without devices

"I miss our normal life so much," Sneha admitted.

"This house," Chitra said, looking around, "is such a blessing. I never see it like this on regular days."

When the power came back, they both clapped and laughed in relief.

Prakash said, "Remember this feeling every time you're tempted to buy something just

because someone else has it. If you appreciate what you already have, you'll make far

wiser choices with money."

A Letter from The Past

On November 26th, while cleaning a cupboard, Seema found an old tin box. Inside were:

- Letters from Prakash's father
- Faded family photographs
- Old bills from their early married years
- Notes about how they saved bit by bit over the years

The girls sat on the floor going through everything.

Chitra's eyes welled up. "Papa... you and Mummy struggled so much to build this life for us."

Sneha hugged Seema tightly. "You both gave us so much more than we ever noticed. And we were busy feeling 'less' because of Instagram."

Prakash held their hands. "Wealth is not only about numbers in a bank. It's also about effort, sacrifice, love, security — and the ability to be grateful for it all."

He added quietly,

"Gratitude makes people humble.

Humility makes people wise.

Wisdom makes people truly wealthy."

NOVEMBER 30

EMPTYING THE JAR, FILLING THE HEART

On the last evening of November, they opened the Gratitude Jar together and poured all the tiny slips onto the dining table. Over 120 little gratitude notes lay there — proof of an already rich life.

Sneha whispered, "This looks like a pile of blessings."

Chitra said, "This is wealth. Real wealth."

Prakash asked, "So, what did November teach us?"

Sneha said, "When I appreciate what I have, I stop running behind everything I don't. It makes my heart quieter."

Chitra said, "Gratitude makes me content. Contentment reduces unnecessary desires.

Fewer desires, less emotional spending."

Seema added, "Grateful people are happier, calmer, and spend more thoughtfully.

Ungrateful minds always feel 'not enough' — no matter how much they buy."

Prakash concluded, "Gratitude is the richest, most stable currency you will ever own."

Sneha added softly, "November changed my heart."

Chitra smiled, "And it changed my mind."

FTWC

FROM THIS WE CONCLUDE

November teaches a truth deeper than any finance textbook:

Gratitude is emotional wealth.

And emotional wealth protects financial wealth.

People who practice gratitude:

- compare less
- complain less
- consume less
- save more
- appreciate more
- enjoy more
- and live more fully

Gratitude doesn't mean you stop dreaming bigger. It means you stop diminishing what you already have.

For Chitra and Sneha, gratitude became the foundation of being truly MONEYSMART — because once you start counting your blessings, your blessings start multiplying in how they feel, how they guide you, and how they shape your choices.



SOHLA

Emotional Coming-of-Age Saga of a Village K id

– Keyur Seta

Sohla, revolves around a school going kid Prasad aka Pashya (Devdatta Ghone). He stays in a small village in Maharashtra named Sudkoli with his father Ramdas (Pravin Dalimbkar), a farmer, mother Nirmala (Varsha Malwadkar) and elder sister Gauri (Vaishnavi Ghodke). Ramdas is having a tough time financially since his produce isn't fetching him much money.

Pashya is all set to turn 13 in two months. As per the tradition in the village, the 13th birthday of boys is celebrated through a ceremony called 'Sohla'. It is a symbolic ritual indicating that the boy is now ready to take on the responsibility of the family. Pashya can't wait for his sohla. As he is a die-hard Salman Khan fan, he wants to buy the expensive kurta endorsed by him for the event. Ramdas agrees to Pashya's demand despite his financial condition. However, soon, a major incident occurs in Pashya's life out of nowhere, which brings a major change in him.

Review

Marathi cinema has been coming up with quality heartwarming films based in the interiors of Maharashtra since a decade and a half. Most of these films instantly transport you to the village in question. Director Saaikat Bagbaan's Sohla also does that. You expect the film to travel on the lines of Taryanche Bait (2011) and Kutumb (2012), but, thankfully, that doesn't turn out to be.

This is simply because of the aforementioned major incident in Pashya's life that comes all of a sudden. This event complete changes the course of the film and makes it an emotional affair. This period tests the acting skills of Devdatta Ghone and he comes out with flying colours. Such an emotional character can be a daunting task for any kid but he doesn't



disappoint one bit. He is especially good in the climax.

However, the twist also ensures that you can easily predict the entire film, including the end. But the bigger issue here is that the film, on some occasions, tries too hard to make you feel sad for the characters.

It is also not clear in which year the film is based. No character is shown using even a non-smart mobile phone. Ramdas uses an old-fashioned radio while Pashya is shown crazy for Tere Naam (2004). This makes you feel that the film might be based in the mid-2000s. But much later, there are references of Bajrangi Bhaijaan and Tubelight, which released in 2015 and 2017 respectively. Also, the price of a kurta for a 13-year-old in a not-so-grand village shop is very expensive at Rs. 6000 even for a city like Mumbai in the current era.

The rest of the performances also fall in the positives. Pravin Dalimbkar and Varsha Malwadkar come up with mature and moving acts as the parents of Pashya and Gauri. Vaishnavi Ghodke is appealing as the elder sister of Pashya. The child actors playing his friends do well too. Spanish actress Alessandra Whelan Merediz is likeable as a Russian woman but she overdoes when it comes to smiling.

Dahanukar College Hosts University of Mumbai Volleyball Championship 2026–27

Ramniranjan Jhunjhunwala College Clinches Double Gold; Host Dahanukar College Secures Double Silver





M. L. Dahanukar College of Commerce (Autonomous), Vile Parle (East), successfully hosted the **University of Mumbai Intercollegiate Volleyball Tournament 2026–27** for the **Mumbai Suburban Zone** on **October 17 and 18, 2026**, at **PTVA School Ground, Vile Parle.**

The two-day championship witnessed enthusiastic participation from 68 teams, comprising 47 men's and 21 women's teams, representing 60 colleges. A total of 745 players and officials participated in the tournament, making it a vibrant celebration of collegiate sportsmanship and competitive spirit.

The tournament was inaugurated in the presence of **Chief Guest Dr. Manoj Reddy, Director of Sports and Physical Education, University of Mumbai; Mrs. Janhavi Khandekar, CAAO, PTVA; Dr. Dipali Patil, Mumbai Suburban Zone Secretary, University of Mumbai; Mr. Amit Pitre, National Volleyball Player and proud alumnus of Dahanukar College; and Prof. (Dr.) Vinay Bhole, Principal of M. L. Dahanukar College of Commerce.**

The matches showcased impressive sporting talent, teamwork, determination and discipline, with participating teams displaying commendable skill and sportsmanship throughout the championship.

In the women's category, **Ramniranjan Jhunjhunwala College, Ghatkopar**, emerged as the winner, followed by host **M. L. Dahanukar College of Commerce as runner-up. Nagindas Khandwala College, Malad, secured third place**.

In the men's category, Ramniranjan Jhunjhunwala College, Ghatkopar, once again claimed the top position, while M. L. Dahanukar College of Commerce finished as runner-up. Sanskriti College secured third place.

A notable highlight of the championship was Ramniranjan Jhunjhunwala College's double-gold achievement, winning both the men's and women's titles. The host institution, M. L. Dahanukar College of Commerce, also delivered a commendable performance, securing silver medals in both categories.

The tournament was conducted under the guidance of **Principal Prof. (Dr.) Vinay Bhole** and organised by **Dr. Aditya Kulkarni, Director of Physical Education and Sports**, in association with the college Gymkhana Committee, referees, officials and student volunteers.

Parle Tilak Vidyalaya's Swati Mohite Qualifies for National Gymnastics Championship

Six Podium Finishes at State-Level Competition

Swati Mohite, a Std. VII-D student of **Parle Tilak Vidyalaya English Medium School**, has brought laurels to her school with an outstanding performance at the **State-Level Gymnastics Selection Competition**, earning selection for the upcoming **1st Youth National Gymnastics Championship**.

Organised by the **Maharashtra Gymnastics Association** at the **Balewadi Sports Complex, Pune, from October 16 to 18, 2026**, the competition witnessed Swati



displaying exceptional skill, precision and determination across multiple events.

Swati secured six podium finishes, showcasing her all-round excellence in gymnastics. She won **first place** in **Balance Beam**, **second place** in **Vault Table**, and **third place** in **both Floor Exercise and Uneven Bars**. She also secured second place in the All-Round Championship and Team Championship.

Her impressive performance has earned her a place at the 1**st Youth National Gymnastics Championship**, scheduled to be held on **November 29, 2026, in Malad, Mumbai.**

Shalmali More Wins Two Bronze Prizes at District Roller Skating Competition

Young Skater Brings Laurels to Parle Tilak Vidyalaya

Shalmali More, a Std. V-C student of the Secondary Section of Parle Tilak Vidyalaya English Medium School, has brought pride to her school with an impressive performance at the DSO District Roller Skating Competition 2026–27.



Held on September 29, 2026, at Ameya Classic Club, Yashwant Nagar, Virar (West), the competition saw Shalmali compete in the Under-11 Girls Quads category, where she secured **third place in both the 500+D and 1,000-metre Quads events.**



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