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PARSI JUNCTION

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Committed to Transparency and Accountability

You Will Be Missed - Puran Nani Davar 1921-2021

In the early hours of Thursday, September 23, we lost a beautiful soul. While being the Director and Principal of The Davar's College of Commerce, PURAN NANI DAVAR was also the mother of Shirin, Darab and Shiamak who loved her dearly.

Puran Aunty, as she was popularly known to all, was full of zest for life and encouraged all her children and grandchildren to excel. She used to travel extensively with Shiamak, an ace choreographer and spiritual guru, and accompanied him for most of his shows even at the age of 99. Watching Shiamak perform gave her ultimate joy.

Puran aunty passed away just short of marking a century. She enjoyed her life to the fullest and her energy and effervescence was so impressive that it put even teenagers to shame.

We are sure Puran aunty will continue to shower her love and light on all her children and her loved ones and be omnipresent in all the lives she has touched.

The legendary Davar's College of Commerce will miss her motivating and inspiring presence.

May her soul rest in eternal peace.

— Team Parsi Junction



Nani with Puran Davar



*Justin Trudeau, Prime Minister of Canada,
with Puran Davar and Shiamak*





Eulogy to Puran Davar

"Puran Auntie gently slips away, RIP

The day started with really sad news. My friend Shiamak Davar, yes – the same actor, dancer, singer, choreographer, spiritual guru, etc., lost his beloved mother in the early hours. Puran Davar, or Puran Auntie as she was fondly known and called by all, would have been 100 this December. The milestone was within her grasp I thought. But God had other plans. Puran Auntie had lived a full and rollicking life. Her time had come. Even before it was dawn this morning, the sun had set for her. She gently slipped away.

One of the big reasons I like Shiamak is that his mother was the No.1 person in his universe. She was there for his every show. From Australia to Canada, England to the UAE, and Germany to Singapore. If Shiamak was on stage, then Puran Auntie just had to be there, proudly sitting among the audience. It was not that in

her galloping old age Puran Auntie wanted to jet around the world and take in the sights. But that the mother and son were simply inseparable. I have known him to fly across the world and back in 24 hours just to be with her on her birthday.

It was Puran Auntie's undying goal to see her son perform. She never tired of watching Shiamak singing and dancing. And she lived that joy every time he performed. Whether it was at a Bollywood Awards Nite or for the UN's Earth Summit. She was like Shiamak's buddy. His driving force and powerhouse. The first person he looked out for in a darkened auditorium when he came on stage. Did that make him a Mama's Boy? Unblushingly yes! But I liked it that Shiamak openly showed his affection and devotion for his old mother in public. I'm heartbroken for him. Go gently, sweet Puran Auntie. RIP."

MARK MANUEL

KERSI RANDERIA AND NOSHIR DADRAWALA OPPOSE REDUCTION OF TERM OF TRUSTEES TO FIVE YEARS FROM PRESENT SEVEN YEARS

Since 22nd August 2021 when ZULEIKA HOMAVAZIR reminded the trustees of their Election promise to amend the Scheme of Elections to reduce the term of Trustee from seven years to five years and other consequent changes, Mrs Armaity Tirandaz, Viraf Mehta and Xerxes Dastur have been trying to get the co-operation of Kersi Randeria and Noshir Dadrawala to move the Judge in Chamber at least for reduction in term of office of a Trustee as promised to the community during campaigning.

However both of them want to continue the term at seven years as next year they will also get a seven year term and to hell with promises made during campaigning.

Anticipating that the Majority Trustees would move for this amendment for reduction in term, both of them very cunningly made an Interim Application (L) No. 20667 of 2021 in the Disposed of Appeal (L) No. 7209 of 2021 in Misc. Petition (L) No. 7007 of 2021 making the Majority Trustees as Respondents

to fix the date of Elections without reducing the term. They filed a Precipie before the Division Bench of Justice S.J.Kathawalla and Justice Milind Jadhav with this Application on 21st September 2021 to fix a date of election.

But the Division Bench did not entertain their Application made without jurisdiction and refused to take it on their Board and directed the Prothonotary and Senior Master to inform the Applicants to go before the Chamber Judge with their Petition.

Once again the Majority Trustees were quite clear that since the present SOPs do not permit elections to be held, requested the two of them to co-operate and move the Chamber Judge first only for reduction of term to five years and then hold elections if the SOPs permit. But both Kersi Randeria and Noshir Dadrawala were adamant to hold Elections with seven year term and hence there is unlikely to be unanimity even on this issue. The next few days will determine whether the next elections will be for five or seven year term.



Vikram Jagdale files complaint against BPP Trustee Kersi Randeria with Senior Police Officers

To,

1. **Shri. Hemant Nagrale Saheb,**
Police Commissioner (Mumbai),
Dr. D N Road, Fort
Mumbai- 400001.
2. **Shri. Vishwas Nangare Patil saheb,**
Joint Commissioner of police (Law & Order)
Dr. D N Road, Fort
Mumbai- 400001.
3. **Shri. Prashant Kadam Saheb,**
D.C.P. Zone-VII,
Mulund, Mumbai.

29
28/07/2021

(फ़ाइल २) नोंदणी शाखा
पोलीस आयुक्त, बृहन्मुंबई यांचे कार्यालय
30/7/2021

(फ़ाइल २) नोंदणी शाखा
पोलीस आयुक्त, बृहन्मुंबई यांचे कार्यालय
30/7/2021

पत्रावर २९/७/२१
याचकर्मिने

Sub:- Regarding Fraud of 30 Lakhs by Builder/Developer Ambaji Construction (Shri. Kersi Randeria)

Respected Sir/ Madam

I Vikram Namdeo Jagdale a central government employee working with BARC a resident of Anushakti Nagar is writing to you about my grievance against Shri. Kersi Randeria (Developer Ambaji Construction) and trustee of Bombay Parsi Punchayet. My mother had slum hutment at Ghatkopar West where Slum Redevelopment work is under progress where Kersi Randeria is a Developer. In 2008 I and our slum society members first met Kersi Randeria when he requested our members to support him in redevelopment work of slum project. He said that he has joined Ambaji construction as a partner and he is going to redevelop the project. He said "I am a Parsi and we Parsis never cheat anyone and if you all support me our project will be one of the best redevelopment projects in Mumbai".

As Kersi Randeria himself had office in our area and because of his words that he is a Parsi all trusted him and we started supporting him in the slum project. I and other members work hard to start the redevelopment work fast. With all public support and hard work all permissions and CC for rehab buildings was received in 2010. But actual work started only in 2014 when he took another partner (Heritage Housing Corporation) in joint venture.

In 2014 *bhoomi puja* was done and some people gave booking amount towards purchase of sale flat in the scheme. As majority of our members are *gujaratis* (Patel), he in our society meeting had also asked to our slum members if anyone interested to buy flat in sale building. I met Kersi Randeria and told that I am interested to buy a flat and as I am working with government firm I can get Home loan also. As I had worked hard to help Kersi Randeria in the project he said that he will give discount to me. The booking amount for others was

8500/- but he said for me it will be 7500/-. I trusted him and Paid 30 lakhs rupees by cheques to shri. Kersi Randeria (Ambaji Construction) in the year 2014/2015 for booking of flat at the rate 7500/- per Sq.Ft.(Built up area).

As I paid all the money in cheque I was told that there is no need for receipts and in next few months after receiving CC for sale building, directly we will do the sale agreement. But when I approached again after few months, I was told again that we are registering with RERA and we will directly do the RERA agreement as soon as possible. RERA registration was done in 2017. I again approached to Shri. Kersi Randeria but he said that when I paid him the money during 2014/2015 Kersi Randeria has shown my money 30 lakhs in his account books as loan. I was told by Shri. Kersi Randeria that "it is not possible to show your flat booking at this moment let me discuss with my experts".

Later I was told that we will first cancel the booking and again take fresh booking with his joint venture partner Heritage housing Corporation. I insisted to Shri. Kersi Randeria it's not my fault in the matter please do the RERA agreement as early as possible. In 2018 as he was in need of money, he asked me to take loan in subvention scheme which was approved by DHFL in the project and asked me to apply for home loan. I submitted all my documents to Kersi Randeria office person Shri. Ashok Sharma and my home loan of 82 lakhs was sanctioned in August 2018 by DHFL but to my good luck as there was some issue with DHFL Company the loan transaction could not be completed and hence could not lend him the same.

For two years 2018/19 I was visiting Shri Kersi Randeria's office but he avoided to meet and receive my call. Later he said that I will have to purchase the flat as per today's current rate. I reminded him that I paid the money before 5 and 1/2 years back in 2014/15. But he said if you want flat then buy as per current rate or take the money refund with interest of 18%. These were the two options given to me by him.

I said please refund me my money with interest. He agreed to return me my money. But all was fake and still he was not returning me my money. On 7th May 2019 I gave written complaint against Kersi Randeria at Ghatkopar Police station and other authorities and also had given letter to BPP but no one helped me to get my money back. Later I met Police commissioner in *Janata Darbar* and on his instructions **FIR (FIR No: - 79/2020)** was registered one and half year ago at Ghatkopar police station on **30/01/2020**.

My wife suggested me to meet Kersi Randeria's wife Madam Hutokshi Rustomfram as we have heard that she is very nice and respectful person and from a good family. So in February 2020 I went to meet Madam Randeria to their home at DADAR. I with my 81 years old mother, 12 years daughter, wife and son all together went to Dadar. My wife talked to her on phone from security reception counter and requested her to meet but she refused to meet saying she don't know us.

As we were leaving back from there, Kersi Randeria's driver came to us and said what is the matter, I told him my story and said now FIR is registered but I don't want to fight against Kersi Randeria and as I want peaceful solution and my money back so I wanted to meet Madam Randeria. I gave him FIR copy and requested him to give it to madam. He took FIR copy to madam and came back after 10 minutes and said that madam will meet us tomorrow 12 noon at Vikhroli office. Next day we all five again went to meet madam at

Vikhroli office. As we were waiting there to meet madam I received phone call from ACP Ghatkopar and I was asked to leave the office of Kersi Randeria immediately. So again, my hope of getting money was lost as Kersi Randeria have good contacts with police department and so after 18 months have passed of FIR registered no action against Kersi Randeria is taken. Because of his tag of BPP Trustee, money power and influences he is escaping. I request you that further necessary actions against the builder be taken. Last six months I was pressurized by Kersi Randeria and concerned police officials to settle the issue by submitting the affidavit which the accused Mr. kersi Randeria had given to police station. I refused to give false things in writing in the affidavit but I was told that Kersi Randeria is a big man and he will harass me for years in court and will never return me my money. As I have lost faith in Police department, I later agreed to give in writing by correcting the affidavit which kersi Randeria gave but still of no use as Mr. Randeria does not want to settle the issue but just, he wants to harass me and let the time go. Please take legal action against the builder Mr. Randeria as I am suffering a lot because of his misdeeds.

Kersi Randeria always said to our slum people that he is Parsi and he will never harm or do wrong with any one and I also trusted him because I have heard that parsi people are very good, honest and they never harm or cheat anyone. But today I along with 200 plus our slum members are homeless because of Kersi Randeria and are suffering a lot.

Sir I appeal to you to look into the matter and help me and do the needful as I am a government servant, working with BARC and I have sold my native place land, taken loan from my BARC employees credit society, all my savings and paid 30 lakhs to Kersi Randeria (Ambaji Construction) to have my own dream house. I am very much in stress and depression at the moment. I have complaint to Ghatkopar police station and others but still no action has been taken. I request you to take appropriate action in my matter and do the needful. I have all the proofs regarding my matter and details are attached.

Please help me to get justice.

Yours Truly

Vikram Namdeo Jagdale

vniagdale2210@gmail.com

Mobile:- 7977044415

Last Sunday Ghatkopar slum people gathered at Ghatkopar Site for meeting for non payment of transit rent to our slum dwellers by Kersi Randeria





PHIROZE AMROLIWALLA COMMENTS ON ROLLBACK OF RS 900/ SERVICE CHARGES

The Editor,
Parsi Junction.

Dear Sir,

Dear Community Members,

On Sunday 19th September 2021, the popular English weekly Mumbai Mirror carried on the front page a report "Rollback of Rs.750 service fee leaves Parsi tenants divided" by correspondent Mr. Nauzer Bharucha who is well-known for his knowledge and reporting ON REAL ESTATE issues for "The Times of India".

The correspondent has taken pains to speak with different stakeholders including the undersigned, but only one person refused to be identified because in that person's view "the decision to scrap the **increase** in service charge was equally arbitrary and ham-handed to please the Parsi Voters."

The statement by this unidentified person while attributing motives "to please the Parsi Voters" to the present Chairperson and her team ALSO supports the undersigned's view that the increase in service charge in itself "was equally arbitrary and ham-handed". It was for this reason, as also the suffering of our community due to the pandemic that this unjustified steep increase was rolled back.

The history of this levy stems from the circular dated January 2017 of then-Chairman Mr. Yazdi Desai who had appealed to the community to "willingly agree to the proposed increase." He had expressed the hope "that the occupants in keeping with the tradition of cordial relations, will certainly co-operate in the matter."

NOWHERE IN THIS CIRCULAR WAS THERE A MENTION OR INDICATION OR A DIRECTIVE THAT RENT AND OTHER STATUTORY LEVIES AND PERMISSIBLE INCREASES WILL NOT BE ACCEPTED FROM RESIDENTS WHO DO NOT PAY THIS STEEP INCREASE IN SERVICE CHARGES by an additional Rs 950/ pm increasing service charges FROM present Rs. 150/- pm. to Rs.1050/-pm irrespective of the size of the flat or the number of rooms, the area, location, and services provided?

It was basically this 'one-size-fits-all' policy and duplication of charges such as property tax, water charges, security charges, which any case was already being collected separately, though

these were also made grounds for the increase in service charges.

The irony of this increased levy is that the main culprit Randeria, having forced this levy upon the community, is now, with an eye on the coming elections, taking a complete U-turn and instigating his cronies to demand a refund of those very charges he extorted from the community

It is true that our Parsi Colonies do have middle class and the rich living in them today but does that give the BPP the right to collect this steep increase by arm twisting methods of non-acceptance of rents especially when the deficit is created by one among the then majority by his following acts of commission and omission? This increase was necessitated because of Randeria's

- **Mainly squandering BPP funds by Denying colleague trustees Armaity Tirandaz, Viraf Mehta, and the late Muncherji Cama minutes of the board meetings and other papers and documents which they were entitled to as co-trustees, forcing them to get relief at the hands of Hon'ble Justice Kathawalla of the Mumbai High Court at their own personal expense whereas Randeria and his colleagues compelled BPP to fork out the Rs.80/-lakhs of community charity funds to defend their illegal act. And to top it Randeria got his sons boss, the highest charging senior counsel of the High Court, to appear for them in a lost cause for which the Counsel alone has charged Rs. 60 lakhs as his fees.**
- allotting of a house in Godrej Baug to the nephew of his lady business partner. This house for which there was an Offer of Rs. 60 lakhs was allotted to this nephew of his lady partner for a mere donation of Rs. 8 lakhs, though the nephew himself was willing to deposit Rs. 40 lakhs for it. WHY? And also what about the loss of interest on Rs.52 lakhs?
- Allotting Kaikhushroo Irani of Pol-Khol infamy, a flat in Palm lands at Contractor Baug BY RANDERIA LYING TO THE Board about the status of Petit TRUST's application before the Competent Authority and even today AFTER FIVE YEARS



Phiroze Amroliwalla

Irani enjoys both a charity flat in a Petit trust as well as in BPP's Contractor Baug. And for this allotment Randeria promised the board on behalf of Irani a sum of Rs.40 lakhs which as per my information has NOT yet been paid. Further loss of Capital and interest thereon?

- Randeria preaches to others living in large flats to accommodate their elderly parents/relatives but himself transfers a large BPP flat in the charity Contractor building at Byculla standing in the name of his late Kaka to that of his mother, who is a director in his Rs. 100 crore company but lives with his sister in Godrej Baug. This, despite Randeria himself living in a large flat at Dadar Parsi Colony! Randeria should practice what he preaches and surrender this charity flat for some needy Applicant. Alternately surrender this flat to the BPP for auction to monetize the value. One can well understand the ulterior motives in this well-thought-out plan as he has also added the name of his nephew (his sister's son) as residing in this Contractor building flat though the nephew resides in another charity flat in Godrej Baug with the mother and sister. **DOUBLE STANDARDS, RANDERIA?**
- Randeria professes that he is against 'selling'/encashment of tenancy rights and to this end, he prints his dissent below every BPP auction notice, in gross violation and contempt of the consent terms by which he is bound to accept majority decisions of the board. By doing this he discourages buyers thus depriving BPP of securing a better valuation for the premises. I say he professes this because he is interested in settling such deals privately so that he can work out terms favourable to him and NOT the trust so as to reduce his own financial troubles in his business and profession.
- Randeria forced the BPP to pay Rs 5 Crores to BMC for LAND UNDER CONSTRUCTION PROPERTY TAX though not legally payable instead of moving the High Court in appeal as Mulla and Mulla quoted Rs. 2 lakhs and advised the Trustees to appoint a Liasoning company to reduce the quantum of tax and paid him Rs. 36 lakhs as its fees for it. What was Randeria's share from it one can guess. And the best part is that no Agreement nor Contract was executed with the said Liasoning company 'AJ ENTERPRISES' AND HENCE NO ONE KNOWS ITS SCOPE OF WORK. Luckily for both the LUC Tax bills sent by BMC contained a blatant error apparent on record as they included water charges as well as sewerage charges which cannot be double charged as water under construction is separately charged by water bills which had been paid when construction was on. This automatically resulted in reduction of each bill by about Rs. 20 to 30 lakhs per year for the period from 1-4-2010 to 31-3-2020. What a brilliant scam was conducted by Randeria and the Liasoning Agency, due to the ignorance of the other Trustees.

.. one can go on and on but we will keep some to disclose during his Elections next year. But one thing needs to be highlighted. During campaigning in 2015 he promised the community that he would get

Rs. 1500/ crore from sale of Heritage TDR of khareghat colony and there would be no need to auction high value flats. The community is still waiting for it and would be happy to receive any amount in its present financial crunch caused by the wrong policies of Kersi Randeria in that between 2014 and 2019 no high value flats were auctioned but given free to his friends and relatives.

This steep increase in Service Charge is a garb for an attempt to cover up the deficit caused by Randeria by his actions stated above. For this should the community bear the burden?

While thanking Mr Bharucha of "The Times of India" for his article last Sunday, may I request that he with his vast experience and expertise of reporting on real estate, Rera and Maharera render a yeoman service to Parsi/Irani Zoroastrians and the BPP by investigating and reporting on the cheating of Rs.30 lakhs from Vikram Jagdale? This amount was paid by Mr Jagdale to Kersi Randeria by taking a loan from his employer BARC credit society and by selling his ancestral property in his village for booking a flat with the slum developer Builder Kersi Randeria. When handing over this amount Jagdale was not given a receipt on the assurance by Randeria that "I am a Parsi and we Parsis do not cheat". Now Randeria claims that this amount was given to him as an interest-free loan. Why would an employed person borrow money and sell his ancestral property to give a loan to a builder and that too interest-free?

For nearly four years, Randeria has also deprived hundreds of slum dwellers, including Jagdale's mother of their dwellings as also the rents running into several crores. Jagdale has filed an FIR with the Ghatkopar police and Randeria has managed to stall further investigations! We Parsis are known to fight injustice. Can we help Jagdale get justice?

In all fairness, a committee or an auditor should be appointed to scrutinize all deals of Randeria including the cases before all tribunals and law courts where Randeria is mostly a defendant including Mr Jagdale's case.

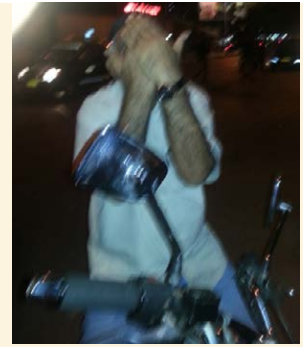
To sum up, whereas Dinshaw Mehta, helped enrich the coffers of the BPP from just Rs. 16 Crores in 1994 to over Rs. 250 crores in 2013, , with his pragmatic policies, Randeria in just a few years due to his above-referred acts and the Policy of not allowing encashment of tenancy rights or auctioning of High-Value flats has reduced the BPP to bankruptcy.

It is relevant to mention here that the undersigned, had earlier opposed Dinshaw Mehta also for the sale of BPP flats but changed his stance only after the law was amended and transfer of flats for consideration PUGREE was legally permitted in 1999.

Phiroze Amroliwalla.



KERSI RANDERIA CHARGE SHEETED, ARRESTED AND RELEASED ON BAIL OF RS.20000/



Kersi Randeria

MUCH ADO IS MADE ABOUT THE FALSE CHARGE SHEET FILED AGAINST DINSHAW MEHTA ON CHARGE OF USING BPP'S CASH RS. 25 LAKHS FROM 31-03-2013 AND RETURNED IN OCTOBER 2013 BY THE USUAL FOUR GOONS OF KERSI RANDERIA.

THOSE WHO LIVE IN GLASS HOUSES SHOULD AVOID THROWING STONES ON OTHERS.

BEFORE THE 38TH ADDITIONAL METROPOLITAN MAGISTRATE COURT, BALLAD ESTATE, MRA MARG POLICE HAVE FILED CRIMINAL COMPLAINT NO. PS 384/17 IN FIR NO. 233/16 U/S 509 OF IPC FOR OUTRAGING THE MODESTY OF A LADY AGAINST KERSI RANDERIA. HE WAS CHARGE SHEETED, ARRESTED AND FREED ON BAIL OF RS. 20000/. BEFORE THE SAME COURT, MRA MARG POLICE HAVE FILED ANOTHER CRIMINAL COMPLAINT NO. PS 385/17 IN FIR NO. 227/16 U/S 322, 324, 326 R/W 234 OF IPC FOR ASSAULT AND BATTERY. HE WAS CHARGE SHEETED, ARRESTED AND RELEASED ON BAIL OF RS. 20000/.

SIMILAR CASES HAVE ALSO BEEN FILED AGAINST DINSHAW MEHTA BUT THEN HE IS NEITHER A TRUSTEE OF BPP NOR HOLDS ANY PUBLIC OFFICE WHILST KERSI RANDERIA IS A TRUSTEE OF BPP AND TILL HIS NAME IS CLEARED AND HE IS ACQUITTED OF THE CHARGES, HE IS MORALLY DUTY BOUND TO STEP DOWN AS A TRUSTEE OF BPP.

ASIDE FROM ABOVE, ANOTHER FIR BEING FIR NO. 79/2020 HAS BEEN FILED ON 30-01-2020 WITH GHATKOPAR POLICE STATION BY VIKRAM JAGDALE, A GOVERNMENT SERVANT AGAINST KERSI RANDERIA FOR CHEATING HIM OF RS. 30 LAKHS PAID BY HIM TO KERSI RANDERIA IN 2015 AS BOOKING AMOUNT FOR A FLAT IN THE SLUM REDEVELOPMENT PROJECT OF KERSI RANDERIA AS PROPRIETOR OF AMBAJI CONSTRUCTION.

AFTER A FEW YEARS RANDERIA INFORMED JAGDALE THAT HIS BOOKING MONEY HAS BEEN TREATED BY HIM AS A LOAN AT 18% INTEREST. AFTER FILING THE FIR IN JANUARY 2020 JAGDALE HAS BEEN REQUESTING REFUND OF THE LOAN/BOOKING AMOUNT WITH 18 % INTEREST AS AGREED BY HIM BUT TILL DATE HE HAS NOT DONE SO.

DUE TO THE PRESSURE OF EXPOSURE OF HIS MISDEEDS BY THIS PAPER, RANDERIA HAS BEEN USING THE POLICE AUTHORITIES OF GHATKOPAR POLICE STATION TO FORCE JAGDALE TO SETTLE ON HIS TERMS AND CONDITIONS. RANDERIA HAS OFFERED JAGDALE REFUND OF RS. 30 LAKHS PLUS RS 15 LAKHS INTEREST FOR PERIOD FROM JUNE 2015 TO JUNE 2021 INSTEAD OF COMPOUND INTEREST AT 18 % AS ORIGINALLY AGREED WHICH COMES TO OVER RS. 50 LAKHS FOR INTEREST FOR SIX YEARS. BUT MORE THAN THAT RANDERIA THROUGH THE POLICE WANT JAGDALE TO SIGN AN AFFIDAVIT THAT THE FIR AND POLICE COMPLAINT WAS DONE BY HIM AT INSISTENCE OF DINSHAW MEHTA.

BEING AN HONORABLE MAN, JAGDALE REFUSED TO GIVE ANY SUCH FALSE AFFIDAVIT AND HENCE JAGDALE IS MADE TO SUFFER. IN FACT THE POLICE ARE NOW THREATENING JAGDALE THAT IF HE DOES NOT ACCEPT THE CASH RS 30 LAKHS OF REFUND OF LOAN OF 2015 AND RS. 15 LAKHS AS INTEREST FOR SIX YEARS THEN THEY WILL MAKE HIS COMPLAINT INTO A CIVIL MATTER AND HE WILL HAVE TO GO TO COURT FOR YEARS TO RECOVER HIS RS 30 LAKHS GIVEN FOR BOOKING OF A FLAT.

RANDERIA OWES THE SLUM DWELLERS OVER RS. 10 CRORE AS TRANSIT RENT FOR THE SLUM DEVELOPMENT PROJECT OF JIVDAYA CHS WHICH HAS YET TO BE PAID TO THE POOR SLUM DWELLERS. THEY FILED A PETITION IN HIGH COURT FOR PAYMENT OF TRANSIT RENT BUT HERE TOO HE GOT A NEW PARTNER 'HERITAGE HOUSING CORPORATION' AND PERSUADED THE SLUM DWELLERS TO WITHDRAW THE PETITION FROM THE HIGH COURT.

HOWEVER RANDERIA FELL OUT WITH HIS PARTNER AND THE DISPUTE IS IN HIGH COURT BETWEEN HERITAGE HOUSING CORPORATION AND KERSI RANDERIA UNDER REG.NO. CARBP/437/2021 FILED ON 27-07-2021.

HOWEVER TILL DATE NEITHER JAGDALE NOR SLUM DWELLERS HAVE RECEIVED A PENNY OF THEIR LEGITIMATE DUES BUT SINCE HIS RE-ELECTION IS JUST A YEAR AWAY THEY CAN REST ASSURED THAT ALL THEIR DUES WILL BE PAID BY RANDERIA BEFORE HIS RE-ELECTION.

Parzor Foundation, Jiyo Parsi Friday Forum in association with India International Centre present Kekee Manzil: House of Art Friday, 1 October | 6 pm onwards

Kekoo Gandhi, cast adrift from his studies at Cambridge by the war, was sitting on Juhu beach in 1941 wondering what to do with his life. He saw a man in a car stuck in the sand and decided to help. Thus began a journey that transformed not only his own life but the artistic heritage of the city of Bombay.

Kekee Manzil: House of Art is a feature documentary that interweaves personal testimony with rare historical and 8mm family archive to tell the story of how a modern art movement was born alongside the new nation of India.

Producer : Behroze Gandhi
Director/Editor : Dilesh Korya
Music : Talvin Singh
Executive Producer : Michael Poole

Join us on Zoom:

<https://us02web.zoom.us/j/9902526711?pwd=bmJKbnFhV2NBdUJ3NFJlaNoSUtTd09>

Meeting ID: 990 252 6711
Passcode: jiyoparsi



Yesterday Today Tomorrow!

Zoroastrian didn't burst
Like a comet hurtling
Through the starry sky
But Ahura Mazda had
a master plan
Sending Asho Zarathushtra
To rid humanity of evil

In Persia (Iran)
Getting ready for
Days work when
Suddenly in the distant
They heard the invading army
Galloping on horseback
Thundering as they rode along
Swishing their swords
Right and left
Mowing innocent Zoroastrians
Like flies

What crime did they commit
Being a Zoroastrian their only crime

Though they were being slaughtered
As well being butchered
They refused to relinquish their religion
So that it would survive!

Doesn't Afghanistan ring a bell?
Reminding one of the Zoroastrians
Tortured in Ancient Persia
If alive would have stories to tell

So instead of the slogan:
Eat Drink and Merry
Ask yourselves how
Can one be humble
Treat humanity with respect
As well dignity

Choicest Happiness
Farida

The Editor,
Parsi Junction,
Mumbai.

Dear Sir,

Hearty Congratulations to you and your team on this 100th Edition of Parsi Junction!

In this day and age when spreading of Fake News through Social and even Print Media, some of which claim "The Truth. Delivered Weekly." and others in the guise of "Pol-Khol" blow dust in the eyes of the reader, your paper is a beacon of hope for the community to learn the true and unbiased facts!

Best wishes for the future,

Phiroze Amroliwalla



RaftZYNG at Kolad!

RaftZYNG at Kolad!

What better way to say goodbye to this year's monsoon season than going river rafting! ZYNG 2.0 organized yet another successful event of white-water river rafting at Kolad on 18th September, 2021.

Over 75 enthusiastic Parsi Irani Zoroastrians from Mumbai, Pune and Gujarat came together to participate in this event.

All COVID-19 precautionary measures as per government guidelines were followed by everyone, including proper checks of RT-PCR tests and vaccination certificates.

Located in the Raigad district in Maharashtra, Kolad's white-water river rafting has become one of the most exhilarating things to do during the monsoon season. You will get to witness beautiful scenic views amidst waterfalls and green hills.

We started our journey early at 4:45am from Tardeo and Andheri and reached the location by 9am. The participants were also provided with breakfast on their way, like sandwiches, bananas and a fruit juice.

Once we reached the start point, the local rafters gave us a short briefing. We were divided into smaller groups and assisted by a local guide in each of the rafts. We were given a safety jacket and helmet along with a paddle. The guide also explained to us the rafting methods and signs to be followed before hitting the waves.

The rafting takes place in the Kundalika river. It begins once the water is released from the nearby Bhira Dam. We covered a stretch of 12 kms with around 7 to 8 rapids. The weather was also perfect with a little drizzle here and there. When we hit the first set of waves, there was a lot of adrenaline rushing through everyone's body. The feeling of the waves hitting your face while the raft shifting was amazing.

Once we passed by all of the rapids, we were able to spend some time swimming in the river. Some of us also showed off their diving skills. There it was, the peace and quiet surrounding us while we just remained afloat



Jennifer Batliwalla

in the water. We could breathe in the fresh air and take in the wonderful green nature.

It took approximately 2 hours to complete the entire stretch and reach the rafting end point, after which we headed for a sumptuous lunch at a resort. All participants relaxed and enjoyed the food while some more water sport activities awaited us.

We reached the area where the activities took place early evening. Everyone was energized and took part in - Kayaking, Zip Lining, Banana ride, River crossing and Bumper ride, which was the best out of all.

Overall, it was a thrilling and fun experience for all of us and everyone ended their day on a great note with new friendships, conversations and singing the entire time.

The core team from ZYNG 2.0 committee who conceptualized and executed the RaftZYNG event are **Jennifer Batliwalla, Burjis Zaveri, Delzin Irani, Natalia Dalal and Zenya Pavri**, supported by the larger ZYNG 2.0 team, especially **Burzin, Pourushasp and Bianca**.

A huge shout out to the youth who came forward to volunteer for the RaftZYNG event – **Zarvan Damania, Ashtad Deboo, Xerxes Khodaiji, Pourush Irani, Vishtasp Jokhi, Senaea Ukaji, Nyayosh Bharucha and Delna Sethna**.

A few feedbacks from the participants -

"Thank you, guys, for organizing such amazing trips and getting us all together. Cheers to ZYNG and all the committee members for making it happen. Hope to see you all soon."

"Mad day & amazing trip guys. Thank you everyone for making it such a memorable one. Special thanks to ZYNG 2.0 committee for organizing such a fun event. Definitely looking forward to the next one."

"Thank you ZYNG 2.0 for another amazing trip. Truly enjoyed it. Hope to get another trip soon"

For more details on ZYNG 2.0 and updates on the upcoming events, kindly follow:

<https://www.instagram.com/zyng2.0/>
<https://www.facebook.com/groups/zyngyouth>



ZFN Presents - "A Conversation with Young Zoroastrians On Applying for Post-Graduate Degrees in the UK and US"

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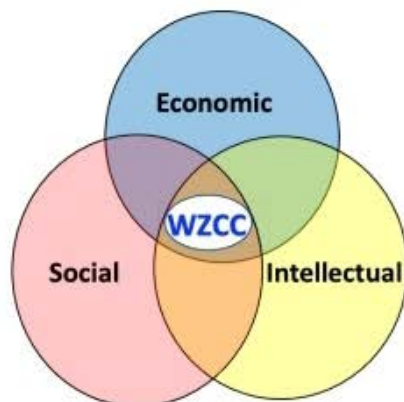
Meeting ID: 871 2213 1165
Passcode: 531998

Sunday, September 26, 2021
7 AM PT, 10 AM EST,
3 PM BST, 7.30 PM IST

Farrokh Mistree
Janet k. Allen,
Karishma Koka

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Janet k. Allen



Karishma Koka



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Is a Legal Heir and Nominee the same? - Advocate Narayan R. Panicker (Murli)

Is Legal heir and Nominee the same?

I wonder how many of us are aware of this legal twist.

Read on...

Will your Nominee get the money on your death ?

Did you think that your nominee is the person, who will get all the money legally from your Life Insurance Policy and Mutual funds investments ?

Ha! That is exactly what you think if you are not aware of the legal aspects. We assume a lot of things which sounds like they are obvious, but are not true from the legal point of view.

Today, we all concentrate on nominations in financial products.

For whom are we earning ?
For whom are we investing ?

Who, do we want to leave all our wealth to, in case something happens to us ?

It might be your children, your spouse, parents, siblings etc., or just a subset of these.

You also might want to exclude some people from your list of beneficiaries!

So you think you will nominate person X in your Insurance policy, and when you are dead and gone, all the money goes to person X and he/she becomes the sole owner ? You are wrong, dude !

It does not work that way.

Let us see how it actually does!

What is a Nominee ?

According to law, a nominee is a trustee, not the owner of the assets. In other words, he is only a caretaker of your assets.

The nominee will only hold your money/asset as a trustee and will be legally bound to transfer it to the legal heirs.

For most investments, a legal heir is entitled to the deceased's assets.

For instance, Section 39 of the Insurance Act says the appointed nominee will be paid, though he may not be the legal heir. The nominee, in turn, is supposed to hold the proceeds in trust and the legal heir can claim the money.

A legal heir will be the one who is mentioned in the will.

However, if a will is not made, then the legal heirs of the assets are decided according to the succession laws, where the structure is predefined on who gets how much.

For example, if a man during his lifetime executes a will... In the will, he mentions his wife and children as legal heirs, then after his death, his wife and children are the legal owners of his assets.

It is essential that one needs to execute a will.

It is the ultimate source of truth and replaces the succession law.

Nominee can also be one of the legal heirs.

Important :

Mention the Full Name, Address, age, relationship to yourself of the nominee.

Do not write the nomination in favour of wife and children as a class.

Give their specific names and particulars existing at that moment.

If the nominee is a minor, appoint a person who is a major as an appointee giving his full name, age, address and relationship to the nominee.

Why is the concept of Nominee ?

So you might be wondering, if the nominee does not become the sole owner, why does such a concept of a nominee exist at all ?

It is pretty simple. When you die, you want to make sure that the Insurance company, Mutual fund or your Shares should at least get out of the companies and go to someone you trust, and who can further help, in process of passing it to your legal heirs.

Otherwise, if a person dies and has not nominated anyone, your legal heirs will have to go through the process of producing all

kind of certificates like death certificates, proof of relation etc., not to mention that the whole process is really cumbersome! (For each legal entity! The insurance company, the mutual funds, for the shares, for the real estate..) .

So, to simplify, if a nominee exists, these hassles do not happen, since the company is bound to transfer all your money or assets to the nominee.

The company then goes out of scene & then, it is between nominee and legal heirs.

Example of Nomination :

Ajay was 58 years old who died recently in an accident. As his children were settled, he wanted to make sure that his wife is the sole owner of all the monetary assets. This includes his insurance policy and mutual funds. So during his lifetime, he nominated his wife as a nominee in his term insurance policy and mutual funds investments. However, after Ajay's death things did not turn up the way he wanted. The reason being Ajay did not leave a will. Though his wife was the nominee in all his movable assets, as per the law, his wife, along with children, were the legal heirs and all of them had equal right to Ajay's assets.

One simple step which could have saved the situation was that Ajay should have made a will which clearly stated that only his wife was entitled to get all the money and not his children.

Nomination in Life Insurance :

A policyholder can appoint multiple nominees and can also specify their shares in the policy proceeds. Nomination in life insurance has one limitation, as insurance policies are bought to secure your financial dependents, your first choice of nominee has to be your family members. In case you want to nominate a non-family member like a friend or third party, you will have to show/ PROVE the insurance company that there is some insurable interest for the person. This happens because of a Clause called PRINCIPAL OF INSURABLE INTEREST in insurance. Note that provision of nomination in life insurance is related to Section 39 of the Insurance Act.



Note that as per LIC website –....

Nomination is a right conferred on the holder of a Policy of Life Assurance on his own life to appoint a person/s to receive policy moneys in the event of the policy becoming a claim by the assured's death. The Nominee does not get any other benefit except to receive the policy moneys on the death of the Life Assured.

A nomination may be changed or cancelled by the life assured whenever he likes without the consent of the Nominee.

Make sure, you have a nominee for your policy for easy settlement of the claim, if you do not have any nominee mentioned in the policy, it can turn out to be a disaster for your dependents to get a claim.

Nomination in Mutual Funds :

In case of mutual funds, you can nominate up to three people, who can be registered at the time of purchasing the units. While filling in the application form, there is a provision to fill in the nomination details.

Even a minor can be a nominee, provided the guardian is specified in the nomination form.

You can also change nomination later by filling up a form which is available on the mutual fund company website.

Nomination in mutual funds is at folio level and all units in the folio will be transferred to the nominee(s). If an investor makes a further investment in the same folio, the nomination is applicable to the new units also.

A non-resident Indian can be a nominee, subject to the exchange control regulations in force from time to time.

Nomination in Shares :

Quiz for you...

Now you know what a Nominee means and who actually gets the money.

So if there is a husband H, with wife W and nephew N, and he has nominated his nephew N to be the nominee of his shares in demat account, who will have the legal right to own the shares after husband's death ? If you answer is wife, you are wrong in this case!

In case of stocks, it does not work the usual way, if a will does not exist.

In the verdict, Justice Roshan Dalvi struck down a petition filed by Harsha Nitin Kokate, who was seeking permission to sell some shares held by her late husband.

The Court noted that as she was not the nominee, she had no ownership rights over the shares. Ms Kokate's lawyer had argued that as she was the heir of her husband who had died intestate (without a will), she should have ownership rights of the shares, and be able to do anything with them as she wished.

In this case, Ms Kokate's husband had nominated his nephew in favour of the shares. Justice Dalvi however noted that under the provisions of the Companies Act and the Depositories Act, Acts which govern the transfer of shares, the role of a nominee was different.

A reading of Section 109(A) of the Companies Act and 9.11 of the Depositories Act makes it abundantly clear that the intent of the nomination is to vest the property in the shares which includes the ownership rights there under in the nominee upon nomination validly made as per the procedure prescribed, as has been done in this case.

It means that if you have not written a will, anyone who has been nominated by you for your shares will be the ultimate owner of those stocks... The succession laws on inheritance will not be applicable... but, in case, you have made a will, that will be the source of truth.

Nomination in PPF :

Let me give you some shock first. If you have Rs 10 lakh in your public provident fund (PPF) account and you have not nominated anyone for your PPF account, your legal heirs will get maximum of Rs1 lakh only! Yes, it is so important to have a nominee, now you get it .

You can nominate one or more persons as nominee in PPF. Form F can be used to change or cancel a nomination for PPF.

Also note that you cannot nominate anyone if you open an account for a minor.

Nomination in Saving/Current/FD/RD Account in Banks :

FD's also come with nomination facility. While opening a new account, there is a column for nomination in the same form and you should fill it. You can nominate two persons

with first and second option. Note that in case you have not done any nomination till now, you should request Form No DA-1 from your Bank which is used to assign a nominee in future. (Examples of ICICI Bank , HDFC Bank , Canara Bank).

In the same way to change/cancel the nomination, you need to fill up Form no DA-2.

Read about Corporate Fixed Deposits :

As per a famous case, A Bench of Justices Aftab Alam and R M Lodha in an order said that the money lying deposited in the account of the original depositor should be distributed among the claimants in accordance with the Succession Act of the respective community and the nominee cannot claim any absolute right over it.

Section 45ZA(2)(Banking Regulation Act) merely put the nominee in the shoes of the depositor after his death and clothes him with the exclusive right to receive the money lying in the account. It gives him all the rights of the depositors so far as the depositors account is concerned. But, it by no stretch of imagination make the nominee the owner of the money lying in the account, the Bench observed.

CONCLUSION :

Now you know!
Taking Personal finance for granted can be fatal!!!!

Just investing knowledge, is not enough to have a great financial life.

You also need to be well versed with basic legal aspects and make sure you carry out all due arrangement .

Nomination is one important aspect you should seriously consider, when checking for the financial products you have bought or plan to buy in future.

Mistakes in Personal Finance :

It's important to make sure that your loved ones do not face legal issues and only say and think lovely thoughts about you when you are not around, rather than crib & grumble.

Very Important message for all middle aged people

ADV NARAYAN R PANICKER (Murli)



Justice and Sacrifice

How many of us
So called followers
Of Asho Zarathustra
Doing Justice to His Teachings?
Not by organizing Webinar
Or the Zoom series?
Instead of preaching
Lessons in humbleness
Humility treating people
With dignity respect
Understanding but
Practicing Racism
Discrimination Bigotry.

What are these series
serving any purpose?
It has got into a mess
In the 1st place
Cause uppermost
In many Zoroastrians minds

Is "Eat Drink and be Merry"
That's takes center stage

"The greatest sacrifice
When you sacrifice your
Own happiness
For the sake of
Someone else"

(How many of us are prepared to do just
that?)
None of us. I Bet

" I like to be known
As a person who is
Concerned about
Freedom and Equality
And Justice and Prosperity
For all people" "Rosa Parks

People have laid
Down their lives
So that others
Can live in peace and
Freedom likes of
Asho Zarathushtra
Mahatma Gandhi
Martin Luther king
Just to name a few
To live to up to their
Ideals of these
Individuals is entirely
Up to me as well you\

Lastly :
The only True Justice I believe
Will be served
When we arrive at the Pearly Gates
Alas! There will be no escape!!!!
Choicest Happiness
Farida

Laughter vs Sadness

Sounds of laughter
is like pealing of bells
At Notre Dame
Which makes the
Atmosphere soothing
As well calm
Sadness is when
Eyes start to well up
Tears start to flow
Reminds one of the
"Waters gushing forth
From the Niagara Falls
To the Valley below"

Laughter represents
Blue skies and sunshine
Whereas sadness is

Dejection unhappiness
As well someplace to hide!

All over the world
Humanity is going
Through a crisis
Which has stuck
To us like a leech
Whether be the
Pandemic or
Wars which
Represents
Hunger violence disease

Will we ever see happiness?
Smiles laughter
Greeting people in

The street?
Or will we be met
With frowns growls
Or cold shoulders
Through no
Fault of our own

Let us work together
As one
Let us be humanitarians
Follow the tenets
Of Asho Zarathustra
Cause we are Zoroastrians
Stay safe and keep well
Choicest Happiness
Farida



Why Do We Revite Kem na Mazda before Untying the Kasti? - Ervad Ramiyar Parvez Karanjia

Why is the entire Kem na Mazda recited before untying the Kasti during the Kasti ritual? (Ervad Dr. Ramiyar Parvez Karanjia)

1. Kem Na Mazda is a powerful prayer to invoke Ahura Mazda's protection. It is a prayer which can be recited separately by itself. It is next only to the Yatha Ahu vairyo in efficacy, for protection. Almost one-third of it is from the Gathas, and the rest is taken from the Vendidad.

2. In the Kem na Mazda prayer, different types of protections are mentioned. First is the protection with divine energy, then with divine wisdom and divine intelligence. Thereafter protection from ignorance through the help of a teacher, and finally protection from Nasu, that is physical contagion and impurities. Protection is sought through Armaiti (Aspandad Ameshaspand), that is, mother earth, who absorbs all the organic impurities, and changes them to goodness. Just by reciting the Kem na Mazda prayer,

a person is assured of protection from unseen evils.

3. Kem na Mazda is recited right at the beginning of the Kasti ritual. Only after reciting it can one untie the Kasti. Zoroastrians have the Sadra and Kasti on the body 24 hours of the day, which protects them from seen and unseen evils. However, while performing the Kasti ritual, when one has to untie the Kasti and remove it from the waist for a few minutes. It is at that time that the prayer of Kem na Mazda gives protection, when one is without the Kasti.

4. In present times, it is very beneficial to recite the Kem na Mazda before going to sleep and before going for bath, swimming, or whenever one has to be without the Sadra Kasti.

5. Kem Na Mazda is incorporated in larger prayers like the Sarosh Baj and Hoshbam. It is recited in the Baj taken before bath, the Bj of Paydast, as well as in Bareshnum,

Sackar, Geh-sarna and Vendidad rituals.

Since it is a potent protection against the deadliest Nasu, emanating from the corpse, even the Khandhias and Nase-salars recite it while handling the corpse and placing it in the Dakhma.

6. While reciting the words 'Vohu Sarosh jantu Mananghā' in the Kem na Mazda, the person is calling Sarosh Yazad and Bahman Ameshaspand for help.

7. The last line of this prayer, 'Nemaschā yā Ārmaitish izāchā' is from the Spentomad Gatha. It means "Homage unto Armaiti, who is giver of prosperity." Here, by invoking Armaiti, that is Spandarmad Ameshaspand, we are thanking mother earth for her tolerance and beneficence on account of which we are able to live happily on this earth. That is why we bow down and pay homage to the earth while saying this line. Some people recite this line thrice, but it is not necessary to do so.

વિનંતી

વિનંતી

પ્રજ્વલિત રહેજો સદા ઓ શક્તિશાળી અકુરા પુત્ર મહાન

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Armin Dutia Motashaw

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