



# FEI DUNIYA

IT'S YOUR WORLD

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WHEN YOU **DOUBT** YOUR  
**POWER**  
YOU GIVE **POWER** TO YOUR  
**DOUBT**

# AS KALNIRNAY TURNS 50

## DADAR FAMILY REMINISCE ON ICONIC CALMANCE

Are calendars allowed to mark their own birthday? Sure, if you consider the case of 'Kalnirnay'. On October 07, when the Mumbai-bred calendar-cum-almanac that has alerted generations of house-wives, farmers, pandits and butchers to planetary alignments and shubh muhursats entered its 50th year, third-generation inheritor Shakti Salgaonkar celebrated the “humbling” occasion in a tweet timed right after the auspicious launch of Kalnirnay's 2022 edition. “The team is a family and the family is a team,” she posted.

Replete with a website promising Rs-1500-worth relationship compatibility testing, and career decision reports and an app on which the current date blinks in blue, the Rs-40-a-pop product has come a long way from the modest '70s when shopkeepers and lottery dealers had to be wooed into stocking the Rs-1.25-worth Marathi calender'. Understandably, turning back the pages of the half-century-old heirloom that hangs in every room of their home, is an emotional exercise for the Salgaonkars of Dadar. “Right from hearing people laughing at us for wanting to sell something that was given out free to hearing people playing the Kalnirnay Jingle at their wedding on shehnaï, it has been a vibrant, memorable and interesting journey,” says Jayraj Salgaonkar, one of three sons of the late astrologer, Jayantrao, who had birthed the calendar-cum-almanac in October 1972 by marrying Hindu Panchang with the English calendar system.



On borrowed money, Jayantrao printed 10,000 copies of the calmanac that not only gave the timing moon positions in hours and minutes in place of inaccessible 'jhatkas' and 'mallas' but also crammed “high-utility content on the back page” including figures, forecasts, recipes, nutritive value of kokum and amla and cross-stitch designs. “My father leveraged his relationships with journalists and editors to get these articles reviewed and I ensured that the product was well advertised,” says Jayraj, whose product sold 25,000 copies in the first year.’

Word of mouth and the clever positioning of the earthy “kisan edition” of Kalnirnay – whose back page detailed the intricacies of sowing, harvesting and weeding-in beedi shops and newspaper stands in rural areas, helped the Marathi calendar flourish.

An English edition followed soon after, lapped up first by the planetary-position-conscious Parsis of Bombay House, so ubiquitous was the calendar that it found a mention in the 1975 book 'Sahib Your Pony Is Ready.' In it, Swiss traveller Johann Hug—who had covered rural Western India—mused about how every house in every small town or village had a copy of the functional, non-fussy calendar.

It was to enable housewives to jot down things like dhobi's accounts that the face of the calendar contained space next to the numbers, says Jayraj. Over the years, reader feedback has led to innovations such as different colours for 'Poornima' and 'Amavasya' dates. One year, when the edition did not carry railway and ST bus schedules, readers protested.

“We were the first website in the country back in the '90s and we launched our app back in 2021,” recalls Jayraj, about the calendar that is now published across 38 editions in seven languages.



# BELIEVING

IS THE FIRST STEP TOWARDS

# ACHIEVING...

A gentleman was walking through an elephant camp, and he spotted that the elephants weren't being kept in cages or held by the use of chains.

All that was holding them back from escaping the camp, was a small piece of rope tied to one of their legs.

As the man gazed upon the elephants, he was completely confused as to why the elephants didn't just use their strength to break the rope and escape the camp. They could easily have done so, but instead, they didn't try to, at all.

Curious and wanting to know the answer, he asked a trainer nearby why the elephants were just standing there and never tried to escape.

The trainer replied;

"When they are very young and much smaller we used the same size rope to tie them and, at that age, it was enough to hold them. As they grew up, they were conditioned to believe, they cannot break away. They believe the rope can still hold them, so they never try to break free."

The only reason that the elephants weren't breaking free and escaping from the camp was that over time they adopted the belief that it just wasn't possible.

## Moral of the story:

No matter how much the world tries to hold you back, always continue with the belief that what you want to achieve is possible. Believing you can become successful is the most important step in actually achieving it.



1 2 3 4 5 6 7 8 9

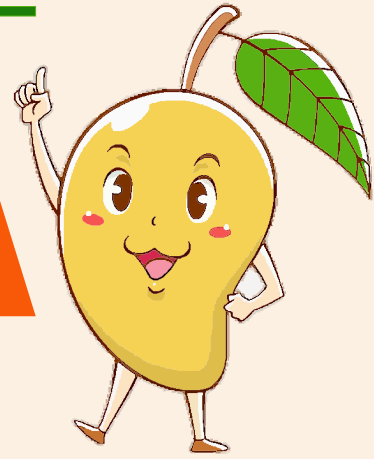
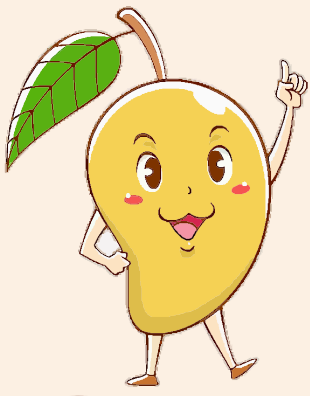


Can you say quickly and without using a calculator how much **4% of 75 is?** or **18% of 50?** Ben Stephens suggested recalling a simple life hack. There's nothing revolutionary in this principle. It can be formulated as "X percent of Y equals Y percent of X."

So if you can't count 18% of 50 in your mind, just 50% of 18 and get the same number!



# MANGO MAP OF INDIA



**PUNJAB**  
Chausa, Dashehari and Malda

**HIMALCHAL PRADESH**  
Chausa Dashehari and Langa

**BIHAR**  
Bombay Green, Chausa, Dashehari, Fazil, Gulabkhas, Himsagar, Kishen Bhog, Zardalu and Langa

**HARYANA**  
Chausa, Dashehari Langra and Fazli

**UTTAR PRADESH**  
Bombay Green, Chausa Dasehari and Langra

**RAJASTHAN**  
Bombay Green, Chausa, Dashehari and Langra

**GUJARAT**  
Kesar, Alphonso, Rajapur, Jamadar, Totapuri, Neelum, Dashehari and Langra

**WEST BENGAL**  
Fazil, Gulabkhas, Himsagar, Kishen Bhog, Langra and Bombay Green

**MAHARASHTRA**  
Alphonso, Kesar and Pairi

**MADHYA PRADESH**  
Alphonso, Bombay Green, Fazil, Landra and Neelum

**KARNATAKA**  
Alphonso, Totapuri, Banganapalli, Pairi Neelum and Mulgoa

**ANDHRA PRADESH**  
Banganapalli, Suvarnarekha, Neelum and Totapuri

**TAMIL NADU**  
Alphonso, Totapuri, Banganapalli and Neelum

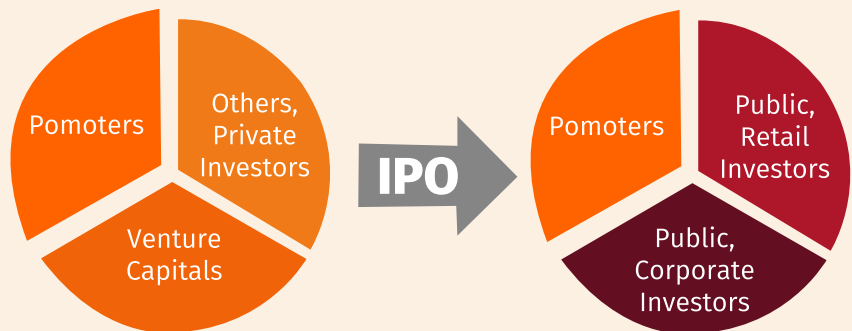


# A GUIDE TO IPOs

The last few months have seen a lot of high-profile IPOs, i.e. Initial Public Offerings being launched. What's more? The next few months have many prominent IPOs lined up. What better time than this, to learn all about IPOs!

## What is an IPO?

When a privately-owned company offers its shares to the general public for the first time, it is called an IPO or Initial Public Offering.



Through the IPO, an unlisted company becomes listed in the stock market and its shares can be bought and sold by the public.

When you buy a share in an IPO, you become a shareholder in the company, i.e. you become the owner of a specific ratio of the company, based on the shares you have invested in.

## Why do companies launch their IPOs?



To raise capital for expanding the business



To dilute the ownership of venture capitalists or other private investors



To pay off debts

## What are the advantages of investing in an IPOs

### Opportunity to act early

You can buy shares in the company before they start getting traded in the stock markets and their prices get impacted by force of demand and supply

### Long-term benefits

Investing in an IPO may help you get good returns in the long term, subject to market conditions

### Price transparency

- The complete information about the price valuation of equity shares in an IPO is available in the prospectus filed by the company and is available publicly.
- This changes after IPO, when the price would depend on the changes in the sectorial performance and investor interest.

# PUJA @ BARODA & BANGALORE



Baroda



Ahmedabad



Bangalore



Nashik





Bangalore



Deepavali celebration @ FEI



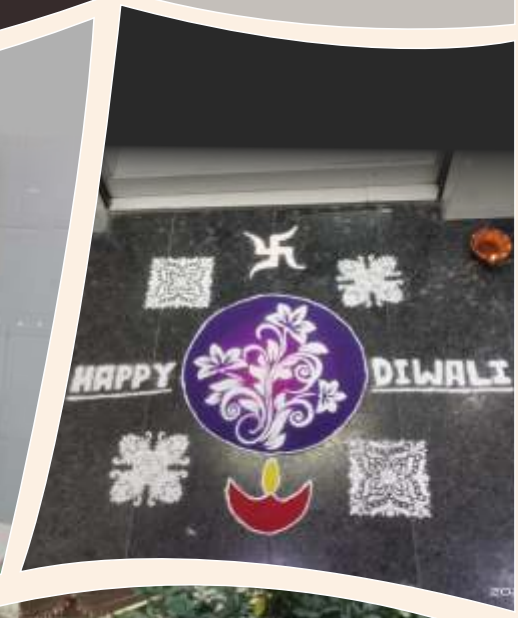
Ahmedabad



Intl. Division



Navi Mumbai



Corporate/Mumbai

## BIRTHDAYS

&

## WEDDING ANNIVERSARIES

02nd	Sheen A. Thomas	Intl Division
05th	Ashwin Makwana	Ahmedabad
05th	Vidhi A. Nair	Corporate
07th	Arun Choudhary	Delhi
08th	Prachi Salvi	Corporate
10th	Kimmi Sagar	Delhi
10th	Akshay Joshi	Intl Division
11th	Madhushalini T. V.	Bangalore
11th	Gerald Lobo	Corporate
11th	Sunil Joshi	Ahmedabad
13th	Girijamba T. R.	Bangalore
14th	Jay Dave	Mumbai
15th	Sriram R.	Corporate
15th	Nikhil Parmar	Ahmedabad
16th	Sanjay Sawant	Mumbai
18th	Chandani Dixit	Intl Division
25th	Suman Mitra	Baroda
30th	Vijay Parmar	Baroda

01st	Nirav Mehta	Baroda
06th	Ramesh Parmar	Ahmedabad
06th	Sankarshwari Esakki	Mumbai
11th	Rashmi Ghatbane	Mumbai
16th	Ameya Randive	Mumbai
20th	Vaibhav Palshetkar	Corporate
21st	Bhiva Baba Khandekar	Mumbai
27th	Laxman Chavan	Mumbai
30th	Lalit Monde	Mumbai
30th	Jitesh Patel	Mumbai

## NEW ADDITIONS TO THE FEI FAMILY

Samir Arondekar	Corporate
Yeshvita Kotian	Corporate
Vinayak Shetty	Intl Division.
Parag Sud	Mumbai



## CELEBRATIONS FOR THE MONTH

Date	Celebrating	Branch
11th (Saturday)	Second Saturday	All India
25th (Saturday)	Christmas	All India

