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Pravasi

SAMWAD

SPECIAL EDITION: PRAVASI BHARATIYA SAMMAN AWARD 2025



**GLOBAL HEARTS
INDIAN ROOTS**

INSIDE: 11 INTERVIEWS OF PRAVASI HEROES

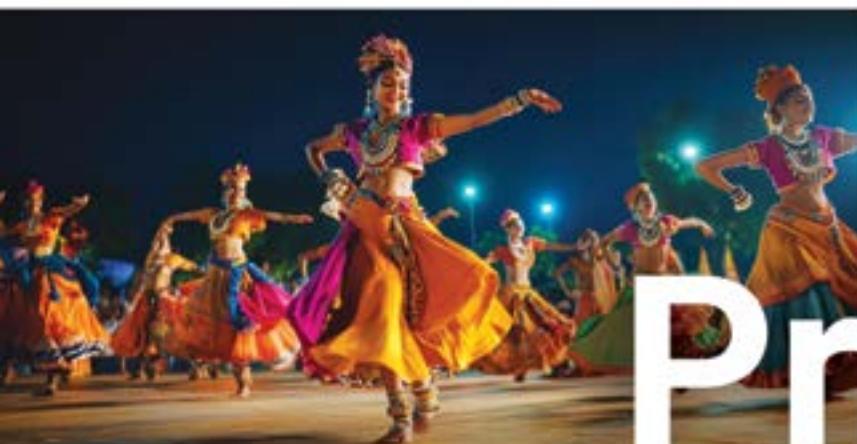


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Editor's Note



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For us, *Pravasi Samwad* is not just a periodical or a product – it is a labour of love and commitment and we have set our sights on achieving something unique and meaningful.

Dear Readers,

It is with great pleasure and excitement that we bring to you *Pravasi Samwad*—a magazine which aims to create a much-needed platform for Non-Resident Indians from across the globe. The Indian overseas population, which is the world's largest diaspora, is a thriving and dynamic community having made its mark in diverse fields in the country of its residence. Our mission is simple yet ambitious: to connect, inform, and celebrate NRIs through articles, stories and interviews that are deeply personal and globally relevant at the same time. We ardently hope that over time, *Pravasi Samwad* will emerge as a popular medium for NRIs to tell their stories and engage with the diaspora. In these pages, you'll find conversations that bridge continents and generations — on careers and immigration, wealth and philanthropy, tech and entrepreneurship, the arts, cuisine, language, festivals, and the evolving idea of "home." It will be our endeavor to assist you with practical aspects of life -- from tax and investment essentials to school admissions and relocation checklists etc through expert views and articles.

It is our great honour to dedicate the first three editions of *Pravasi Samwad* to the *Pravasi Bharatiya Samman* 2025 awardees. We invite you to journey with us across continents, cultures, and causes, exploring the inspiring lives of those who have not only excelled abroad but have carried the values of Bharat with them wherever they go. Their stories are beacons of purpose. They remind us that success, at its best, is rooted in service, belonging, and the ability to adapt without forgetting where we come from.

In reading these profiles, you will find threads of resilience and compassion that bind us, as well as an unspoken promise to keep the soul of India thriving across boundaries. No matter how far our journeys take us, our roots remain a guiding force.

Besides celebrating individual accomplishments, we will also be presenting a potpourri of informative pieces, photo features and fun elements. We hope to do our bit in connecting the vast diaspora to its heritage, and bringing diverse experiences into a shared narrative.

As globalisation sweeps across the world, languages are shifting, evolving, and in many cases, quietly stepping aside for English. Indian languages, too, face this challenge, with many young people growing up less fluent in the words spoken by our ancestors.

It is a concern close to my heart. To honour our linguistic traditions, this issue features select articles in Hindi—a nod to the most widely spoken language of India, and an invitation to celebrate our mother tongues.

I am deeply aware of how language binds generations. Personally, Magahi was once the language of my family's daily interactions. Yet, as years passed, I found myself drifting from my roots, speaking less Magahi, until only my mother remained as the family's last fluent link. It is from this memory that the idea of including Hindi articles in *Pravasi Samwad* emerged.

For us, *Pravasi Samwad* is not just a periodical or a product – it is a labour of love and commitment and we have set our sights on achieving something very unique and meaningful. But the idea will not succeed without your support and patronage, because *Pravasi Samwad* is your voice. To begin with, *Pravasi Samwad* will reach you once in two months. However, we will be extremely happy to make it a monthly if you so wish. You can support us in a variety of ways -- by spreading a word, by providing news, articles, pictures etc from your part of the world, and by extending monetary support through ads and sponsorship.

I would like to thank Media and Entertainment Skills Council (MESC) for extending valuable support. I am also grateful to our sponsors and all those who have provided a helping hand as we embark on this wonderful journey.

May this issue help you—wherever you are in the world—to dream more, serve more, and stay forever connected to Bharat. ■

Warm regards,

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ROOTS, RIGHTS AND RECOGNITION

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BONTHALA SUBBAIAH SETTY RAMESH BABU

Visionary entrepreneur, dedicated leader and a pillar of community service



ATUL TEMURNIKAR

Transforming global education with a vision and a purpose



SOUKTHAVY CHOWDHURY

The fragrance of enterprise, excellence and enduring impact



SUDHA RANI GUPTA

A beacon of spiritual leadership and cultural unity



DR. SHARMILA FORD

A cultural ambassador, spiritual educator and philanthropist



DR. SYED ANWAR KHURSHEED

A life of healing, leadership and legacy



DR. SHARAD LAKHANPAL

A global pioneer in rheumatology and patient advocacy



ROBERT MASIH NAHAR

A trailblazing champion of community, culture and change



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A bridge between India and Moldova



DR. KAUSHIK LAXMIDAS RAMAIYA

Transforming healthcare, one innovation at a time



USHA KUMARI PRASHAR

Breaking barriers in public service



Smt. Droupadi Murmu

President of India



Pravasi Bharatiya Samman 2025: India's Global Luminaries

Global Citizens, Indian Hearts

Celebrating the
27 Pravasi Bharatiya
Samman Awardees
of 2025

India marks the Pravasi Bharatiya Divas to commemorate the return of Mahatma Gandhi from South Africa on January 9, 1915. The day is celebrated every year on January 9, while every two years, on the same date, the government of India honours the tireless champions of the Indian diaspora — the women and men who, through grit, vision, and service, have not only made a mark on the global stage but also carried the essence of India in their hearts and work.

In 2025, 27 exceptional individuals and

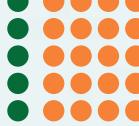
organizations from around the world have been conferred with the Pravasi Bharatiya Samman Award (PBSA)—the highest recognition bestowed by the Government of India on overseas Indians.

These laureates come from five continents and 25 countries, representing a kaleidoscope of professions: from medicine to politics, education to enterprise, science to spiritual service. What unites them is their unwavering commitment to excellence, and their deep-rooted empathy for India and the

Indian community worldwide.

Conferred by the President of India, the PBSA is not merely an award—it is a testament to the enduring bonds that Non-Resident Indians (NRIs) and Persons of Indian Origin (PIOs) share with their motherland. Whether advocating for India's causes on international platforms, advancing humanitarian efforts at the grassroots, or simply making the Indian identity a beacon of pride in foreign lands, each awardee has helped script India's global narrative.

This year's awardees include stalwarts



rmu



18वां प्रवासी भारतीय दिवस

18th PRAVASI BHARATIYA DIVAS



↑ Recipients of the Pravasi Bhartiya Samman Award 2025 with the President of India Smt. Droupadi Murmu and other dignitaries n Bhubaneswar, Odisha.

like Prof. Ajay Rane from Australia, recognised for his contributions to community service in healthcare; Dr. Philomena Mohini Harris from Barbados, whose pioneering work in medical science continues to inspire; and Baroness Usha Kumari Prashar from the UK, whose political and public service have uplifted countless lives while strengthening Indo-British ties. From Dr. Lekh Raj Juneja's scientific strides in Japan, to Atul Arvind Temurnikar's educational reforms in Singapore, to the grassroots impact of Hindustani Samaj in Russia—every recipient embodies the spirit of Seva (service), Samarpan (dedication), and Sankalp (resolve).

Equally remarkable are the awardees whose contributions lie in often overlooked sectors—like Soukthavy Chowdhury in Laos, promoting Indian entrepreneurship in emerging economies, or Bonthala Ramesh Babu in Uganda, whose community work has uplifted marginalised Indian-origin population. Others, like Dr. Kaushik Ramaiya in Tanzania or Ravi Kumar in the United

The PBSA is not merely an award—it is a testament to the enduring bonds that Non-Resident Indians (NRIs) and Persons of Indian Origin (PIOs) share with their motherland.



States, combine professional brilliance with a philanthropic drive that transcends borders.

Since its inception in 2003, the PBSA has stood as a beacon of India's

gratitude to its global citizens. These awards, presented at the biennial Pravasi Bharatiya Divas Convention, are more than symbolic—they are affirmations of India's trust in its diaspora, and recognition of the transformative power that overseas Indians wield in shaping a more inclusive, prosperous, and interconnected world.

As we profile these 27 trailblazers in Pravasi Samwad over the next few months starting this edition, we are reminded that the Indian diaspora is not just a demographic force but a dynamic one too. It is a network of dreamers and doers, of cultural custodians and change-makers. And it is through the collective contributions of individuals like these that India's soft power continues to grow, bridging geographies with empathy, innovation, and shared humanity.

Pravasi Samwad is both a tribute and a testament—to the achievers who wear their Indian identity with pride, and to the idea that wherever they may live, India lives in them. ■





5 POSTCARDS FROM A MEMORABLE EVENT

- 1 President of India Smt. Droupadi Murmu delivering her speech at the Pravasi Bharatiya Samman Award 2025 in Bhubaneswar.
- 2 Minister of External Affairs Dr. S Jaishankar makes his address.
- 3 The President gets to know which countries the awardees have come from.
- 4 Prime Minister Shri Narendra Modi at the Pravasi Bharatiya Samman Award 2025.
- 5 Prime Minister Shri Narendra Modi with the awardees.
- 6 Dr. S Jaishankar interacts with the awardees.
- 7 Minister of State for External Affairs Shri Pabitra Margherita delivering the welcome address at the awards ceremony.
- 8 Dr. S Jaishankar welcomes Prime Minister Narendra Modi at the award ceremony.
- 9 An enthralling cultural show depicting the art heritage and tradition of Odisha was one of the highlights of the ceremony.





बोंथला सुब्बैया सेट्टी रमेश बाबू को सामुदायिक सेवा में योगदान के लिए जाना जाता है। उन्होंने फार्मास्यूटिकल्स और इलेक्ट्रॉनिक्स में पूर्वी अफ्रीकी देशों में कई व्यावसायिक प्रतिष्ठान स्थापित किए। श्री बाबू ने हिंदू स्वयंसेवक संघ अध्यक्ष व बतौर सेवा इंटरनेशनल संस्थापक अपने परोपकारी कार्यों से अफ्रीकी समाज पर गहरी छाप छोड़ी है।



Bonthala Subbaiah Setty Ramesh Babu

VISIONARY ENTREPRENEUR, DEDICATED LEADER AND A PILLAR OF COMMUNITY SERVICE

From humble beginnings to regional leadership, Bonthala Subbaiah Setty Ramesh Babu's legacy unites business acumen and heartfelt service—empowering communities, shaping industries, and forging bonds across cultures

Bonthala Subbaiah Setty Ramesh Babu stands out as an exemplary leader whose journey from humble beginnings to regional prominence encapsulates resilience, vision, and altruism. With roots in India and a far-reaching impact in East Africa, his story reflects both professional excellence and a profound dedication to social good.

Ramesh Babu's educational foundations laid the groundwork for

his diverse and illustrious career. After earning a Bachelor of Commerce from Bangalore University, India, in 1978, he pursued further specialisation, attaining his Fellowship (FCMA) from the Institute of Cost & Management Accountants of India in 1987. These qualifications equipped him with technical expertise, financial acumen, and the strategic insight that would become hallmarks of his future leadership.

His professional journey began in India, as he stepped into the public sector as an Accounts Officer at NTPC Ltd in 1989. NTPC, the country's premier thermal power corporation, values precision, transparency, and ethical stewardship—qualities Ramesh Babu quickly adopted. His early exposure to a large-scale, government-regulated enterprise instilled an enduring respect for compliance and public accountability.

“Success means nothing if it is not shared. My aspiration has always been to create opportunities for others and build stronger communities,”



Shri Ramesh Babu receiving the Pravasi Bharatiya Samman Award from the President of India Smt. Droupadi Murmu during the 18th Pravasi Bharatiya Divas held in Bhubaneswar.

Not one to remain confined by boundaries, Ramesh Babu seized international opportunities. In 1990, he joined Athi River Mining in Kenya as Chief Financial Officer, overseeing the mining of industrial chemicals and marble.

Here, he sharpened his managerial skills as he dealt with the complex challenges of cross-border operation and regulatory requirements. His stewardship of accounts and finance extended the company's reach and set new benchmarks for efficiency and transparency.

From 1993 to 1995, he embraced the role of CFO at Kiboko Enterprises Limited in Uganda, a leading distributor of FMCGs and consumer durables. His work laid

the foundation for sustainable financial practices within a rapidly expanding consumer market. Ramesh Babu's reputation as a transformative leader grew steadily.

“Success means nothing if it is not shared. My aspiration has always been to create opportunities for others and build stronger communities,” he says while commenting on his engagement with the community and the society he lived in.

Ramesh Babu's leadership reached its zenith when he became Managing Director and Shareholder of Kiboko & Abacus Pharma in 1995. Under his stewardship, Kiboko Group evolved from a modest operation with just two employees

into one of East Africa's leading conglomerates, employing three thousand employees in all 5 countries -- Uganda, Rwanda, Burundi, Tanzania, and Kenya. Today, Kiboko Group is recognised not only for its business success but also for its role in enhancing Uganda's industrial capacity and cementing India-Uganda trade ties.

“I have always believed that ethical business practices are the key to sustainable success—this is the principle that guides every initiative at Kiboko Group,” he tells Pravasi Samwad during an interaction.

Kiboko Group exemplifies diversification, with interests in

pharmaceuticals, electronics, and agricultural machinery. Ramesh Babu's prescient business strategies have ensured continued relevance and resilience in changing markets.

His career, however, cannot be measured solely in financial terms. Ramesh Babu is celebrated for his commitment to philanthropy and the betterment of society. Through structured CSR programs and personal initiatives, he has transformed lives across Uganda and East Africa. His efforts, ranging from providing essential medicines to underserved communities to funding educational initiatives and supporting women's empowerment, have set new standards for corporate social responsibility.

He believes in hard work and commitment to achieve difficult goals. "From two employees to a multi-sector enterprise across five countries, comprising 3,000 employees, our journey reflects the power of hard work, perseverance, and a commitment to uplift communities."

He has been instrumental in bridging gaps between communities and cultures. As President of the Hindu Swayamsevak Sangh in Uganda and Founder and Chairman of Sewa International Uganda, Ramesh Babu leads initiatives that foster harmony, cultural understanding, and collective progress between Indian

and Ugandan communities. Whether organising cultural programs or spearheading relief efforts, he champions inclusivity and service.

His lifelong commitment to social and economic development was formally recognized in 2025, when he received the Pravasi Bharatiya Samman Award (PBSA). Presented by the Hon'ble President of India, Droupadi Murmu, the award acknowledges his outstanding contributions to community service and economic progress in Uganda. The official citation commended his role as a bridge-builder between nations, emphasizing his invaluable efforts to strengthen bilateral ties and promote social welfare.

Ramesh Babu's ethic of service extends into his family. His daughter, Rukmini Bonthala Babu, actively takes the legacy forward as Executive Director of Kiboko Group and Abacus Pharma. Her involvement as an Advisory Board Member with the international NGO African Women and Girls underscores the family's wider commitment to women's empowerment, social justice, and inclusive development.

Ramesh Babu's accomplishments transcend metrics and awards; they are deeply embedded in a philosophy of giving back and inspiring others. His journey is a beacon for the Indian diaspora in Africa, but also for anyone seeking to make an enduring, positive impact through

business and community engagement. His life demonstrates the extraordinary potential of one individual's vision and resilience to shape industries, uplift communities, and foster international friendship.

Expansion Across Sectors

Beyond FMCG, Ramesh Babu's vision guided diversification into multiple industries, each contributing to regional development and economic resilience:

- **Pharmaceuticals:** Through Abacus Pharma (the leading medical distribution company in Uganda with presence in 5 countries) and Abacus Parenteral Drugs
- **Insurance:** With Kiboko Insurance, he promoted financial security for families and enterprises.
- **Agroprocessing:** Through his company Pura Organic Agro Tech, his investments in cassava starch and agro-industries strengthened farmer livelihoods and Uganda's value-addition capacity.
- **Food & Beverages:** KIBS Snacks and Spaghetti became trusted local brands.
- **Paper & Packaging:** Ventures in paper manufacturing boosted local production and reduced reliance on imports through his company Siti Industries. ■



Shri Ramesh Babu, an outstanding business and social leader in Uganda, has inspired many lives through his vision and hard work.



“The achievements of Indian women in the world are a matter of great pride for us, as they have broken barriers and reached new heights in various fields. Our active and creative students and youth are the pathfinders of our future. It is these people who will carry forward the legacy of a vibrant and progressive India.”

— Droupadi Murmu | President of India at the 18th Pravasi Bharatiya Divas



“As someone who has lived and worked closely with the Indian community across Europe, I've seen that whether we move abroad by choice or necessity, our hearts remain deeply connected to our motherland.”

— Robert Masih Nahar | Spain



“As someone deeply connected to India through the spiritual and cultural heritage of Sanatana Dharma, I feel a great sense of pride and joy watching India rise on the global stage.”

— Dr. Sharmila Ford | USA

“THE REVIVAL OF BHARAT IS NOT JUST AN INTERNAL ASPIRATION; IT IS A GLOBAL OPPORTUNITY. WE MUST ALL PLAY OUR PART IN TELLING INDIA'S STORY — HONESTLY, CONFIDENTLY, AND WITH PRIDE.”

— Usha Kumari Prashar | UK



“There will be a need to solidify the initiatives for unifying the NRI community and keep the momentum going on.”

— Dr. Syed Anwar Khursheed | Saudi Arabia



“I hope the Indian government will introduce online or postal voting for NRIs. It's time we had a stronger voice in our country's democratic process.”

— Abhaya Kumar | Moldova

लाओस के सौक्तकी चौधरी को व्यापार के क्षेत्र में योगदान के लिए जाना जाता है। उन्होंने अगरवाल के बागान स्थापित किए हैं और निर्यात के लिए लाओस का पहला सुगंध उत्पाद बनाया है। मेसर्स एच एस एम एम समूह की कंपनियों के अध्यक्ष के रूप में वे आसियान-भारत व्यापार परिषद के लाओस चौप्टर का भी संचालन करते हैं।

Soukthavy Chowdhury AN EPITOME OF ENTERPRISE, EXCELLENCE AND ENDURING IMPACT

From pioneering Laos's first fragrance brand to mining to fostering India-Laos economic ties, Soukthavy Chowdhury's journey embodies innovation, cultural pride, and a legacy of transformative leadership across Southeast Asia



Soukthavy Chowdhury receives India's top honour for NRIs, Pravasi Bhartiya Samman 2025, from the President Smt. Droupadi Murmu.



Soukthavy Chowdhury receives the Lao People's Revolutionary Youth Medal from Monexay Laomuaxong.



In a world where fragrance is fleeting, Soukthavy Chowdhury has made it his legacy. A pioneering entrepreneur, visionary leader, and cultural bridge-builder, Chowdhury's contributions in business and community development have not only redefined the economic landscape of Laos but have also strengthened the global footprint of Indian-origin entrepreneurship.

From transforming Laos's agarwood industry to creating the nation's first fragrance export brand, Chowdhury's journey is a masterclass in entrepreneurial vision.

As Chairman and Managing Director of the HSMM Group of Companies—which includes the Lao Agar Development Co. Ltd., HS International Sole Co. Ltd., HSMM Fragrance Co. Ltd., and HSMM Mining Ltd.—he has been a driving force in shaping the country's industrial growth for over two decades.

Starting his career with the HSMM Group in 2002, Chowdhury's forward-thinking leadership helped establish vast agarwood plantations, state-of-the-art processing units, and a strong marketing network spanning the Middle East, China, Korea, Japan, and beyond. What began as a professional journey soon became a mission to place Laos on the global map for premium natural products.

HSMM Fragrance: The Scent of National Pride

In 2020, Chowdhury launched HSMM Fragrance, Laos's first indigenous fragrance brand, uniquely blending agarwood oil and the essence of Dok Cham Pa, the national flower of Laos. The brand quickly gained international acclaim in markets such as Russia, South Africa, and the Middle East.

A landmark moment came during the 2024 ASEAN Summit in Vientiane, where Chowdhury introduced the signature perfume "Lao ASEAN"—a symbolic offering labeled "Product of Lao, Gift for ASEAN." It was a gesture that elevated the cultural diplomacy of Laos and reflected his deep commitment to promoting the country's heritage and enterprise.

Building Bridges, Creating Opportunities

Beyond business, Chowdhury plays a pivotal role in strengthening India-Laos relations. As Chairman of the HSMM Group and Chair of the ASEAN-India Business Council (AIBC), Laos Chapter, he has been instrumental in advancing commercial and economic linkages between the two nations.

His support for community initiatives is equally commendable. A steadfast patron of the Indian diaspora in Laos, he and his family actively support events such as the International Day of Yoga and



AWARDS AND HONOURS

- **Pravasi Bharatiya Samman Award (PBSA) 2025**, presented by President of India Droupadi Murmu
- **Outstanding ASEAN Entrepreneur Lifetime Achievement Award in 2024**, presented in the presence of Prime Minister of Laos, Sonexay Siphandone
- **5th General Conference of National Young Businessman Association – Medal 2025**, from Monexay Laomaoxong, Secretary General of Lao Revolution Lao PDR
- **Lao People's Revolutionary Youth Medal Award in ASEAN Young Entrepreneur Carnival 2024** Lao PDR

cultural celebrations hosted by the Indian Embassy in Vientiane.

Honours and Recognition

Recognised for his outstanding achievements in the field of business, Chowdhury was conferred the Pravasi Bharatiya Samman Award (PBSA) 2025, the highest honour conferred on overseas Indians by the Government of India. The award was presented by President Droupadi Murmu during the 18th Pravasi Bharatiya Divas Convention in Bhubaneswar, Odisha.

In addition to the PBSA, Chowdhury was conferred the Outstanding ASEAN Entrepreneur Lifetime Achievement Award in 2024. The award, presented in the presence of Prime Minister Sonexay Siphandone, recognized his transformative contributions to Laos's entrepreneurial ecosystem.

Reflecting on the accolade, Chowdhury tells Pravasi Samwad, "This award is a testament to the entrepreneurial spirit of Laos. I hope it inspires others to pursue their dreams with dedication and hard work."

A Role Model for the Next Generation

From modest beginnings to becoming a titan of industry, Chowdhury's story is one of resilience, innovation, and global vision. He exemplifies how business can transcend commerce—becoming a medium to connect cultures, uplift communities, and inspire future generations.

Whether through perfumes that encapsulate a nation's spirit or policies that shape bilateral trade, Chowdhury continues to leave a legacy that smells unmistakably of success. ■



Soukthavy Chowdhury receives the Young Businessman Association Medal 2025 Monexay Laomaoxong of the Lao Revolution Lao PDR.

"This award is a testament to the entrepreneurial spirit of Laos. I hope it inspires others to pursue their dreams with dedication and hard work."



↑ Chowdhury exemplifies how business can help connect cultures and uplift society.



↑ Chowdhury takes part in ASEAN Young Entrepreneurs Carnival panel discussion.

डॉ. शर्मिला फोर्ड सामुदायिक सेवा के लिए समर्पित हैं। वे अपने पति के साथ पश्चिम बंगाल में दुनिया का सबसे बड़ा धार्मिक स्मारक—वैदिक तारामंडल मंदिरबनवा रही हैं। साथ ही भारतीय संस्कृति के संरक्षण और प्रचार में भी सक्रिय हैं।

Dr. Sharmila Ford

A CULTURAL AMBASSADOR, SPIRITUAL EDUCATOR AND PHILANTHROPIST

As India charts its course through a transformative global era, it is leaders like Dr. Sharmila Ford who embody the delicate balance between progress and heritage. With a vision rooted in tradition and eyes set on the future, she ensures that the nation's forward momentum remains deeply grounded in its enduring cultural soul

One can feel the sobriety of ancient traditions blending seamlessly with the modern world when Dr. Sharmila Ford steps onto a stage.

Known to many as Svaha Devi Dasi in the ISKCON community, Dr Sharmila is a devoted cultural ambassador, spiritual educator, and philanthropist.

Her life journey exemplifies how one individual can serve as a radiant bridge between continents, communities, and centuries-old wisdom.

Ford's connection to India runs deep. Born into a distinguished Bengali Brahmin family—her great-grandfather once served as Prime Minister to the King of Jaipur.

Cultural preservation is part of her DNA. Her marriage to Alfred Ford, the great-grandson of automobile pioneer Henry Ford, brought another layer of heritage into her life: One that she has used to amplify India's spiritual message across the globe.

"As someone deeply connected to India through the spiritual and cultural heritage of Sanatana Dharma, I feel a great sense of pride and joy watching India rise on the global stage," says Ford.

"It's inspiring to see India's ancient wisdom, democratic values, and innovative spirit being recognised worldwide."



Dr. Sharmila Ford has been an outstanding ambassador of Indian values and heritage.



Dr. Sharmila Ford, alongwith her husband, has been spearheading a movement for building the Temple of the Vedic Planetarium.

Cultural Advocacy Beyond Borders

In the United States, Ford has become a tireless advocate for Bengali and broader Indian traditions. Through education, cultural programmes, and interfaith dialogues, she has worked relentlessly to make Indian spirituality and values accessible to the Western audience.

As a senior member of ISKCON, she has played a key role in spiritual leadership, helping Indian-American youth remain connected to their roots while nurturing global appreciation for Vedic wisdom.

Her influence isn't limited to religious spaces. As a Board Member of the Oxford Centre for Hindu Studies, Ford ensures that India's rich philosophical traditions find scholarly representation and academic rigour on the global stage.

"Through TOVP (Temple of the Vedic Planetarium) and ISKCON programmes, we continue to organise interfaith and cultural gatherings, encouraging dialogue over division and invoking the higher purpose that binds all of us," she shares.

"It's essential we remain ambassadors of India's rich pluralism and act as bridges, not barriers."

Championing the Temple of the Vedic Planetarium

Perhaps the most visible testament to Ford's life work is the Temple of the Vedic Planetarium (TOVP) in Mayapur, West Bengal—the largest religious monument currently under construction in the world. Ford, alongside her husband Alfred, is spearheading this magnificent project, blending traditional Indian architecture with cutting-edge engineering to create a beacon of spiritual wisdom.

"The Temple of the Vedic Planetarium, which we are blessed to be a part of, is a shining symbol of this awakening," she says.

"Even before its official opening in 2027, the temple welcomed a record 11 million visitors last year—a clear indication of India's emergence as a global spiritual destination."

Ford sees the TOVP not just as a monumental temple, but as a global center of unity, wisdom, and love that will serve seekers of every background.

"The TOVP, rising in Sridhama Mayapur -- the divine birthplace of Lord Chaitanya Mahaprabhu—is destined to become a global beacon of divine love and unity," she emphasises.

"It is a reminder that the teachings of the Vedas are not relics of the past, but living truths that can transform our present and shape a future of harmony."

Champion of the Diaspora

Dr. Ford is acutely aware of the emotional and practical challenges that the Indian diaspora faces. "While we may live abroad, India is not just a geographical homeland—it is a spiritual one," she says and adds, "however, I do understand the sentiment of feeling distanced from policies or systems back home," she tells *Pravasi Samwad*.

Her vision is greater inclusion of NRIs

“It’s inspiring to see India’s ancient wisdom, democratic values, and innovative spirit being recognised worldwide.”

in India’s national conversation. From advocating for simpler voting rights to encouraging investment-friendly policies, Ford believes stronger bridges between India and its diaspora will ensure no Indian abroad ever feels disconnected.

“Empowering NRIs through reforms—such as easier mechanisms for overseas voting—would allow us to contribute meaningfully to India’s progress,” she asserts.

Building a Legacy of Service

Through every endeavour—be it the TOVP, cultural programmes, or philanthropic outreach—Dr. Sharmila Ford carries forward the spirit of seva (selfless service). She continues to inspire generations of Indians and non-Indians alike to honour, celebrate, and live by the eternal principles of Sanatana Dharma.

“As a member of the Indian diaspora, I see projects like the TOVP as bridges—connecting our rich Vedic heritage with the modern world, and offering a message of hope, harmony, and higher purpose,” she says passionately.

Indeed, as India steps into a new global era, it is visionaries like Ford who ensure that while the nation soars into the future, it remains firmly anchored in its timeless spirit.

The Pravasi Bharatiya Samman Award has been conferred to Dr. Sharmila Ford for her contributions to Community Service. She is a practising Vaishnava, philanthropist, and cultural ambassador, and a prominent force behind the Temple of the Vedic Planetarium, Mayapur. She also serves on the Board of Governors of the Oxford Center for Hindu Studies. ■



Dr. Sharmila Ford with husband Alfred B. Ford in Mayapur, West Bengal.

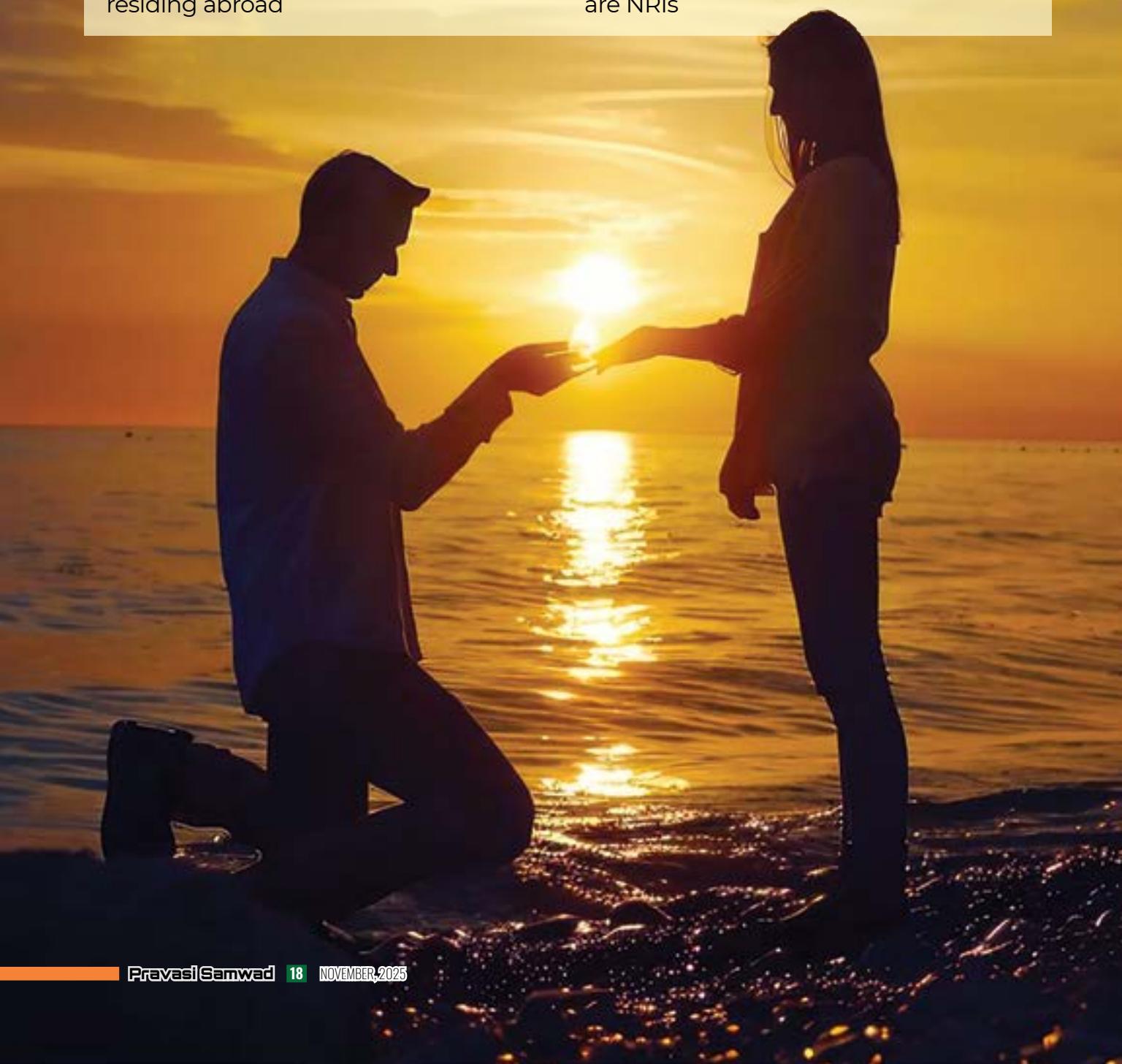


From distant lands to wedding bands

Tips for NRIs to marry abroad

- Residing abroad, Indian embassies can solemnise marriages of citizens residing abroad

- There are set norms for NRI marriages abroad in which one party is an NRI and another is non-Indian or both are NRIs



A recent case of an Indian boy marrying Moroccan girl grabbed media attention in India and abroad. The boy, Avinash Dohre from the Indian city of Gwalior in Madhya Pradesh, met the girl, Fadwa Laimali from Morocco on a social media platform. After three years of trying to convince parents from both sides and clearing legal complications, Avinash and Fadwa got married under the Common Marriage Act in front of an Additional District Magistrate in Gwalior on January 2022.

Even though Avinash does not come under Non-Resident Indian (NRI) category, due to his Indian resident status, there must have been certain legal requirements which would have involved the Indian Mission in Morocco to get a go ahead for the marriage. Had Avinash been an NRI residing in a country other than India, the procedures would have been different.

It is pertinent in this background to understand the legalities of marriages being performed in other countries in which one party is an NRI and other is a non-Indian or both are NRIs.

REGISTRATION AND SOLEMNISATION OF MARRIAGE

Under the Foreign Marriage Act, 1969, an Embassy is authorized to solemnise marriages of citizens of India residing abroad.

A. Following are the requirements when one partner is Indian, and the other partner is a foreigner:

1 An advertisement in a local newspaper in the country of residence and one advertisement in an English newspaper at the native place in India in respect of Indian partner and advertisement in an English newspaper of the foreign country (in case one of the parties is a foreigner), announcing their intention to marry and that if anyone has any objection to the marriage, he/she may contact the Embassy of India. Original clippings of these newspapers are to be submitted to the Embassy.

2 A letter from the Embassy of the country to which the foreign partner belongs, stating that the Embassy does not have any objection to the marriage of its national.

3 Photocopies of the passports, names, addresses and copies of identity documents of parents of groom and bride. Passport copies and ID copies of three witnesses in the country of residence.

4 Passport copies, ID copies of country of residence and five passport size recent colour photographs in respect of each partner.



B. Following are the requirements when both the partners are Indian Citizens:

1 An advertisement in the newspapers (both in English and in the native language) in India widely read in the hometown of the partners, giving the name/address and other particulars of the boy/girl, announcing their intention to marry and that if anyone has any objection to the marriage, he/she may contact an Embassy of India. A similar advertisement is also to be got published in one country of residence (foreign country) newspaper, which is widely read, on the same lines. Original clippings of these newspapers are to be submitted at the Embassy.

2 Photocopies of passports and IDs of both partners and three witnesses. Copies of identity documents (reflecting their addresses) of parents of the groom and bride.

3 Five recent passport size colour photographs in respect of each of the partners.

4 Singleness/bachelorhood certificate in respect of both the partners from a competent court in India. These certificates should be duly attested by the Ministry of External Affairs, Govt. of India.

5 Singleness/bachelorhood certificate in respect of the Indian partner from the competent court in India and the appropriate authority of the foreign country in respect of the foreign partner. The singleness/bachelorhood certificate from India should be duly attested by the Ministry of External Affairs, Govt. of India.

6 Marriage declaration form (Form8B.pdf | Form8B.docx) to be submitted to the Consular Officer, duly signed by the partners. The Form is to be signed before the Consular Officer who would attest the same.

7 Marriage fee is to be deposited at the time of submission of the Notice of Intended Marriage (Form8C.pdf | Form8C.docx), and the other documents listed at number 1 to 5 above, at least thirty days prior to the proposed date of marriage.

5 Marriage declaration form (Form8B.pdf | Form8B.docx) to be submitted to the Consular Officer, duly signed by the partners. The form is to be signed before the Consular Officer who would attest the same.

6 Marriage fees is to be deposited at the time of submission of the notice of intended marriage (Form8C.pdf | Form8C.docx) and the other documents listed at number 1 to 5 above, at least thirty days prior to the proposed date of marriage.

Note: An additional surcharge (depending on country's Indian Embassy) is levied on each Consular service as contribution towards the Indian Community Welfare Fund (ICWF).

- Marriage registration is subject to approval of the documents by the competent authority.

Thus, anyone planning marriage while living away from India as an NRI should keep a checklist ready to avoid last-minute hassles.

डॉ. सैयद अनवर खुर्शीद का “चिकित्सा विज्ञान” में अहम योगदान है। 45 से अधिक वर्षों के अनुभव के साथउन्होंने आपातकालीन चिकित्सा, गंभीर देखभाल और रोगी प्रबंधन में ख्याति अर्जित की है।उन्होंने ताइफ में अंतरराष्ट्रीय भारतीय विद्यालय की स्थापना की है। साथ ही सउदी अरब में आयुष को बढ़ावा देने में सक्रिय हैं।

Dr. Syed Anwar Khursheed

A LIFE OF HEALING, LEADERSHIP AND LEGACY



From Gulbarga to global impact, Dr. Khursheed's journey demonstrates unwavering determination, humility, and a life devoted to service—an enduring inspiration not only to the Indian diaspora, but to all who believe in the strength of purpose and perseverance

When Dr. Syed Anwar Khursheed, a native of Gulbarga in Karnataka, stepped into the world of medicine, he carried with him more than a stethoscope and textbooks.

He carried an unshakable resolve. Decades later, this resolve has earned him plaudits, recognition and several awards.

“Indians get treated better overseas. The image has improved for us on an operational basis,” he reflects, speaking of India’s growing global stature.

That improvement is not just reflected in the corridors of diplomacy but also in hospital wards, classrooms, and community centers—places where Dr. Khursheed has left an indelible mark.

With over 45 years of service in

Saudi Arabia, Dr. Khursheed has stood as a beacon of trust and excellence in healthcare. His pivotal role at King Faisal Hospital in Taif and later as a Royal Protocol physician, marked him as one of the Kingdom’s most respected medical professionals.

“Many NRIs feel lonely at the beginning of their journey but that often leads to them becoming pioneers,” he tells Pravasi Samwad. Indeed, Dr. Khursheed did more than just pioneer medical standards; he initiated a path of service, community building, and bilateral goodwill.

Dr. Khursheed has been awarded the Pravasi Bharatiya Samman Award 2025 for his contribution to “Medical Science” in Saudi Arabia.

He expressed his heartfelt appreciation

to the Consulate General of India in Jeddah and the Embassy of India in Riyadh for their unwavering support to the Indian community in Saudi Arabia, whether during challenging times or during celebrations.

“I consider myself fortunate to share a strong connection with both the Consulate General in Jeddah and the Embassy in Riyadh. I am truly grateful for their continued support in my efforts to serve the community,” he says.

“Thanks to their initiatives, we celebrate numerous cultural events throughout the year, which help us stay rooted in our heritage. These occasions also provide us with the invaluable opportunity to engage with visiting dignitaries from India.”



↑ External Affairs Minister Dr S Jaishankar met a delegation from Saudi Arabia on the sidelines of 18th Pravasi Bharatiya Divas 2025. Dr Khursheed is on the left of the minister.

A Lifeline in Times of Crisis

During the global Covid pandemic, when fear and uncertainty loomed large, Dr. Khursheed became a constant source of hope. He worked tirelessly to assist the Indian diaspora in Saudi Arabia, ensuring they received timely consultations, vaccines, and care.

“There will be a need to solidify the initiatives for unifying the NRI community and keep the momentum going on,” he says—words he lived by during the crisis.

Healing During Hajj

For over three decades, Dr. Khursheed has been a vital part of the medical response team during Hajj, one of the world’s largest gatherings. From setting up critical care units in Mina and Arafat to training medical units and designing emergency protocols, his contributions have safeguarded the health of millions.

Education as a Legacy

A visionary beyond the clinic, Dr. Khursheed founded the International

Indian School in Taif, a cornerstone of educational excellence for expatriate families. His efforts laid the groundwork for other Indian educational institutions across Saudi Arabia, promoting academic standards while preserving cultural identity.

Currently serving as Vice President of the Saudi-Indian Healthcare Forum, he is a key figure in enhancing bilateral medical cooperation. His deep understanding of Saudi culture and fluency in Arabic have allowed him to act as a cultural bridge,

strengthening the bond between the Indian diaspora and their host country.

"NRIs have contributed immensely to the Indian GDP in terms of remittances, labour and other contributions," he asserts.

"There needs to be a recognition of their salaries/livelihoods and they should be given tax incentives. NRI diaspora would also like to be involved in voting from overseas," he asserts.

The Power of Community

A firm believer in community support, Dr. Khursheed has led social welfare initiatives through organisations like the Gulbarga Welfare Society and MESCO, ensuring aid reaches underprivileged Indians in Saudi Arabia. He also champions AYUSH medicine, promoting its integration and acceptance in the Gulf.

"Yes, many NRIs are assisting and contributing towards their own hometown in India," he acknowledges. "But more can be done, and NRIs need to be guided by pre-planned activities."

A Call for Connection

Despite his success, Dr. Khursheed is sensitive to the emotional journey of NRIs. He proposes a simple yet powerful solution to the feeling of alienation that some may experience.

"If the NRIs are given a sense of community and attachment from the Indian embassies abroad, it will help them. Having regular cultural events for NRIs will be a good step."

"I was deeply humbled to be felicitated by the Indian Ambassador during the Republic Day flag-hoisting ceremony in recognition of the Pravasi Bharatiya Samman Award. Several

social organisations in Riyadh have also honoured the achievement with special felicitation events."

He has been touched by the emotional response of folks back in his hometown of Gulbarga where preparations were underway for a grand reception. He happens to be the first recipient of this PBSA award from Karnataka.

A Legacy That Transcends Borders

With his name now etched among PBSA luminaries, Dr. Khursheed remains not just a medical expert, but a humanitarian, educator, and a bridge-builder.

His story is one of resolve, humility, and lifelong service—a tale that continues to inspire not just the Indian diaspora, but all those who believe in the power of purpose and perseverance.

"Let the seeds we sow today become fruits for generations to come," he says. ■

"NRIs have contributed immensely to the Indian GDP in terms of remittances, labour and other contributions."



The International Indian Professionals Association (IIPA) bestows an award to Dr. Syed Anwar Khursheed in Riyadh. (Below) Dr. Khursheed with Dr. Suhel Ajaz Khan, India's Ambassador to the Kingdom of Saudi Arabia.





रॉबर्ट मसीह नाहर ने “सामुदायिक सेवा” में उत्कृष्ट भूमिका निभाई है। कोविड-19 के दौरान उन्होंने बार्सिलोना में खाद्य सहायता कार्यक्रम चला हजारों जरूरतमंदों को लाभ पहुंचाया। भारतीय मूल के पहले एशियाई स्पेनिश सांसद के तौर पर उन्होंने स्पेन में भारतीय प्रवासियों के कल्याण के लिए कई कार्य किए हैं।



Robert Masih Nahar

A TRAILBLAZING CHAMPION OF COMMUNITY, CULTURE AND CHANGE



During the Covid-19 pandemic, Robert Masih Nahar responded with both compassion and decisive action. He initiated the Food Solidarity Programme in Barcelona, Spain during which over 200,000 kilograms of food was distributed among 45,000 vulnerable individuals, transcending ethnic and national boundaries. His humanitarian efforts garnered widespread recognition and admiration

From the rich cultural soil of Punjab to the distinguished chambers of the Spanish Senate, Robert Masih Nahar's journey is a glowing testimony to the transformative power of determination, cultural pride, and social service.

Honoured with many awards, Nahar has seamlessly integrated his Indian heritage with that of his adopted homeland, Spain—setting an inspiring

example for diasporic leadership.

Early Life and Migration

Born on September 5, 1974, in Gurdaspur, Punjab, Nahar graduated with a degree in Chemistry. His pursuit of broader horizons led him to Mexico and Italy, before he settled down in Barcelona, in 2005.

There, he immersed himself in grassroots work—eventually becoming a

vital voice for immigrant integration and cultural preservation.

A Pioneer in Politics

In 2017, Nahar created history by becoming the first Asian parliamentarian of Indian origin in the Spanish Senate, representing the Republican Left of Catalonia (ERC).

Elected twice, he used the platform to champion the rights of immigrants,



↑ Robert Masih Nahar's exemplary contribution to society gets the highest recognition as he receives the Pravasi Samman Award from the President Smt. Droupadi Murmu.

promote multicultural dialogue, and advance sports and youth development.

His political career was shaped by grassroots involvement, including his nomination as a city councillor in the 2015 Barcelona elections.

Community Crusader During Crisis

When the Covid-19 pandemic struck, Nahar responded with compassion and urgency. He launched the Food Solidarity Programme in Barcelona, which delivered more than 200,000 kg of food to 45,000 vulnerable individuals. His humanitarian response earned him widespread respect and admiration.

Cultural Catalyst and Cricket Evangelist

Recognising the power of sports as a social unifier, Nahar pioneered the growth of cricket in Catalonia. He founded the Catalonia Cricket Club, the Union of Catalan Sport Cricket Clubs, and the Catalan Cricket Federation, now with over 93 affiliated clubs. His initiatives turned cricket into a thriving medium for youth engagement and cultural exchange in Spain.

Simultaneously, his commitment to cultural preservation led him to co-found the Indian Culture Center in Barcelona and the Indali Foundation. He translated official Catalan learning material into Punjabi to help new Indian immigrants navigate life in Catalonia—efforts he is

now extending into Hindi and Punjabi translations of beginners' Spanish guides.

Diplomatic Bridge and Global Indian

Nahar's dual identity has allowed him to serve as a dynamic bridge between India and Spain. From championing Indian arts and languages to promoting bilateral trade and education linkages, he has become a key figure in shaping Indo-Spanish relations. His work has also addressed issues such as turban restrictions, identity documentation, and family reunification for the Asian community in Spain.

Global Recognition and Vision

In 2025, Nahar's lifelong dedication was nationally recognised when President Droupadi Murmu conferred upon him the Pravasi Bharatiya Samman Award, India's highest honour for overseas Indians. He became the first person from Spain to receive this distinction—marking a historic moment for both nations.

In his reflections shared with Pravasi Samwad, Nahar credits Prime Minister Narendra Modi's global diplomacy for raising India's stature, which, in turn, has empowered the diaspora. He sees himself not just as a beneficiary of this new perception but as an active contributor—serving as a cultural ambassador, policy advocate, and humanitarian activist.

"Vasudhaiva Kutumbakam – the world is one family – is not just a philosophy I believe in; it's one I live every day," he says

while commenting on his purpose of life.

Looking ahead, Nahar aspires to unify the Indian diaspora across Europe, foster deeper engagement with India's development, and potentially serve Bharat, his "Janmabhoomi", in an official capacity—completing a circle of service that began with one man's dream in Punjab.

Nahar finds a positive perception about India on the global stage. "It has secured a central place on the global stage. In trade and commerce, we are a vital partner; in knowledge and innovation, a trusted collaborator; and in navigating complex geopolitics, a decisive force."

"As a Pravasi Bharatiya, I have felt this transformation deeply. On one hand, PM Narendra Modi's message continues to inspire us—we are more driven than ever to contribute to India's progress with renewed passion and purpose. We carry the spirit of India with us and serve as global ambassadors of our nation's values, culture, and aspirations," he says.

He is a firm believer in the fact that the Indians living abroad should be given a chance to take part in India's electoral process.

"In today's interconnected and globalised world, the international diaspora is not merely a passive observer but an active participant in the democratic processes of the countries in which they reside. In fact, in many nations, non-resident citizens are not only granted the

"Vasudhaiva Kutumbakam – the world is one family – is not just a philosophy I believe in; it's one I live every day."

right to vote but are, in some cases, legally obligated to exercise it."

"I firmly believe that enabling the Indian diaspora to participate in our own electoral process, through voting rights, would greatly enhance their ability to contribute meaningfully to the nation. Their perspectives, experiences, and deep-rooted ties to India position them as valuable partners in our dynamic and vibrant democracy," Nahar said.

Commenting on the positive engagement of Indians in Spain, Nahar said that the NRI community in Catalonia and Spain have been particularly active in three key areas -- culture, education, and commerce.

"Culturally, the Indian diaspora in Spain plays a vibrant and visible role. Numerous artists of Indian origin are proudly showcasing Indian art, music, dance, and literary heritage on prestigious platforms. As the founding president of the Indian Culture Center, I have had the privilege of supporting this creative expression and helping our community promote Indian languages, classical and contemporary arts, and cultural traditions within the broader Spanish and European contexts."

According to him, commerce and trade represent yet another area of dynamic engagement. The Indian diaspora in Spain plays a pivotal role in importing and promoting Indian products -- ranging from food and clothing to technology and entertainment.

"These economic activities not only strengthen bilateral trade but also enhance India's soft power and cultural visibility abroad."

Need to Bridge Gap Between Homeland and Developed World

"As someone who has lived and worked closely with the Indian community across Europe, I've seen that whether we move abroad by choice or necessity, our hearts remain deeply connected to our motherland. I believe it's our collective responsibility as NRIs to contribute meaningfully to India's progress and help bridge the gap between our homeland and the developed world. I feel fortunate to have served Spain, my "karmabhoomi", as a senator twice, and I remain hopeful for a third term. But my commitment to Bharat, my "Janmabhoomi", is unwavering. It would be the greatest honour of my life to one day serve India and give back to the nation that shaped my identity." ■



Nahar has pioneered the growth of cricket in Catalonia. He founded the Catalonia Cricket Club, the Union of Catalan Sport Cricket Clubs, and the Catalan Cricket Federation.



“Together, we celebrate India, Indianness, our culture, our progress and connect to our roots. The strength of our heritage is what inspires India today to tell the world that the future lies not in war, but in Buddha (भविष्य युद्ध में नहीं है, ब्रुद्ध में है).”

“I have always considered the Indian diaspora as ambassadors of India. Thank you, because of you, I get the opportunity to hold my head high with pride in the world.”

“We are not just the ‘Mother of Democracy,’ but democracy is a part of our life, it is our way of living.”

“Wherever Indians go, they integrate with the society there... We serve that country, that society with utmost sincerity.”

“India is making ‘Made in India’ fighter jets, transport aircraft, and the day is not far when you will come to India for the Pravasi Bharatiya Divas in a ‘Made in India’ plane.”

“India of the 21st century, the pace at which it is progressing today, and the scale at which development is happening in India is unprecedented.” In just 10 years, India has lifted 250 million people out of poverty. The day is not far when India will become the 3rd largest economy in the world.”

“India’s talent is being celebrated worldwide today. Our professionals are contributing to global growth through the major companies of the world. For many decades to come, India will remain the country with the youngest and most skilled population in the world.”

“Today, the world listens attentively to India. Today’s India not only strongly puts forth its point but also raises the voice of the Global South with full strength. With the spirit of ‘Humanity First,’ India is expanding its global role.”

“We give great importance to your convenience and comfort. Your safety and welfare are a top priority. Now, these problems are being solved. In just the last two years, fourteen embassies and consulates have been opened. Together, we will build a developed India...I wish you all a prosperous and fulfilling year ahead.”

Narendra Modi
Prime Minister of India

“The mantra of our journey is to advance, as Prime Minister Modi says, on the two legs of technology and tradition. Our quest is unique because the largest nation in the world is developing in a democratic framework.”

“WHEN CONFRONTED BY THE COVID PANDEMIC, INDIA DEMONSTRATED A REMARKABLE RESILIENCE AND A STRONG RECOVERY THEREAFTER. THE VERY COUNTRY THAT WAS PREDICTED TO GO UNDER ENDED UP SUPPLYING VACCINES AND MEDICINES TO THE ENTIRE WORLD.”

“The new India, with 90,000 startups and 100-plus unicorns, has calling cards like Drone Didi, Atal tinkering labs, hackathons, and the green hydrogen mission.” Young Indians today are succeeding in so many domains, and it is important that we recognise that.”

“Let me urge you, on behalf of Prime Minister Modi, to promote India as a tourism destination—let young Indians living abroad bring their friends to explore our rich and diverse heritage.”

“CONNECTING THE DOTS AMONG GOVERNMENT INITIATIVES REVEALS HOW WE ARE SECURING THE FUTURE OF OUR YOUTH AND PREPARING THEM FOR THE GLOBAL WORKPLACE.”

“IT BECOMES MUCH EASIER TO DEVELOP WHEN WE ARE CONFIDENT THAT NOTHING IS BEYOND US.”

“The optimism and energy of youth are on display in Odisha—in its institutions of learning and in daily life.”

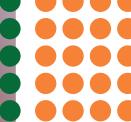
Dr S Jaishankar
Minister of External Affairs



Foreign Currency Fixed Deposits, a smart choice for NRIs

A comprehensive guide for NRIs to
opt for lucrative investment in
Foreign Currency Fixed Deposits





In the ever-changing global financial landscape, Non-Resident Indians (NRIs) continually seek ways to invest in their homeland while hedging against currency volatility. One investment option that stands out for its flexibility and potential returns is the Foreign Currency Fixed Deposit (FCFD), offered by Indian banks and tailored specifically for NRIs.

What is Foreign Currency Fixed Deposit (FCFD)?

Foreign Currency Fixed Deposit allows NRIs to invest their overseas earnings in India, but with a twist—they can retain their deposits in foreign currencies such as US Dollar (USD), British Pound (GBP), or Euro (EUR). This unique structure means NRIs can earn interest on their savings without converting funds to Indian Rupees (INR), providing a hedge against fluctuations in the domestic currency.

Key features of FCFDs

Multi-currency options: Investors can choose from a variety of global currencies, picking the one that aligns with their income source or future expectations.

Flexible tenures: FCFDs offer a range of deposit periods, enabling NRIs to tailor investments to their financial objectives.

Attractive interest rates: These deposits often feature competitive interest rates, sometimes higher than regular NRE/NRO accounts, especially if the chosen currency appreciates.

Nominee facility: NRIs can nominate beneficiaries for these accounts, making asset transfer smooth in unforeseen circumstances.

Joint ownership: FCFDs permit joint ownership with another NRI or even an Indian resident, allowing more inclusivity in investment planning.

Advantages of Investing in FCFDs

Potential currency gains: One of the main attractions is the possibility of earning additional returns if the foreign currency appreciates against the Indian Rupee. Investors benefit from both the interest and the potential rise in currency value.

Portfolio diversification: By holding investments in different currencies, NRIs can minimise risk and protect their wealth from sharp fluctuations in any single market.

Global exposure: These deposits help maintain a robust financial link to India while preserving international earning power.

Hedge against Rupee depreciation: FCFDs act as a financial shield, protecting funds from losses in the event of a weakening Indian Rupee.

Higher interest rates: Banks sometimes offer enhanced interest rates to compensate for the currency risks assumed by the investor.



Who is eligible?

NRIs: Individuals holding a valid Indian passport and residing overseas qualify.

PIOs/OCIs: Persons of Indian Origin and Overseas Citizens of India also typically meet eligibility requirements.

Existing account holders: NRIs with NRE/NRO accounts can initiate FCFDs conveniently from these accounts.

Pre-investment considerations

Before opening an FCFD, NRIs should assess several crucial factors:

Exchange rate trends: Track and analyse currency movements to forecast potential gains or losses.

Interest rate comparison: Review the rates offered across different banks; online FD interest calculators can streamline this process.

Appropriate tenure selection: Match deposit periods with individual financial needs and liquidity preferences.

Tax implications: Understand tax treatment on interest earnings, both in India and the country of residence, as this can affect net returns.

Inflation impact: Calculate potential real returns by factoring in inflation rates to ensure that earnings outpace rising costs.

Stay informed: Regularly monitor global economic trends and political events, as these can impact both exchange rates and interest rates.

Foreign Currency Fixed Deposits are a savvy investment choice for NRIs. They help build wealth, provide global financial exposure, and offer a buffer against volatile currency movements. With careful planning and thorough market research, NRIs can maximise the benefits of FCFDs and maintain strong financial ties to India. ■





डॉ. कौशिक लक्ष्मीदास रमैया का “चिकित्सा” के क्षेत्र में बहुमूल्य योगदान है। उन्होंने वैशिक स्वास्थ्य समानता – मधुमेह और एनसीडी अभियानों में महत्वपूर्ण भूमिका निभाईसाथ ही श्री हिंदू मंडल अस्पताल की गुणवत्ता सुधारी। उन्हें 2022 का सर्वश्रेष्ठ डॉक्टर और 2019 का सर जॉर्ज एलन पुरस्कार भी मिला है।



Dr. Kaushik Laxmidas Ramaiya

TRANSFORMING HEALTHCARE, ONE INNOVATION AT A TIME

“Receiving the Pravasi Bharatiya Samman Award is not just a personal honour—it’s a tribute to decades of dedication that have gone into transforming healthcare systems in East Africa.” These are the words of Dr. Kaushik Laxmidas Ramaiya, a global beacon in healthcare

As the CEO and Consultant Physician at Shree Hindu Mandal Hospital in Dar es Salaam, Tanzania, Dr. Kaushik Laxmidas Ramaiya has become a pioneering force in non-communicable disease (NCD) research and public healthcare leadership.

Dr. Ramaiya's influence spans continents, even as his mission has been tailored to advance healthcare equity and develop practical, research-backed solutions vis-a-vis Africa's unique challenges.

“Our work in Tanzania is grounded in science, but driven by compassion,” he reflects. “Every study we conduct, every programme we initiate, is about improving lives—especially for communities that have long been underserved.”

His research into Type 1 diabetes in children, gestational diabetes, and the metabolic complications linked to antiretroviral therapy has impacted national policies and clinical protocols, reshaping how NCDs are diagnosed and managed in East Africa.

With over 100 peer-reviewed publications, Dr. Ramaiya's scientific contributions are referenced globally. His expertise has helped integrate NCD care into primary health systems across Tanzania—a monumental step toward sustainable healthcare reform.

Building Institutions, Empowering Communities

Under his leadership, Shree Hindu Mandal Hospital has

emerged as a premier centre for diabetes care and research. Dr. Ramaiya's impact, however, transcends institutional walls.

His collaborations with the Tanzanian Ministry of Health and the President's Office for Regional Administration and Local Government have enabled the rollout of nationwide NCD care programmes, reaching even the most remote populations.

“Real change happens when research meets action,” he says. “I always say: ‘Publish less, implement more.’”

A committed advocate for public health, Dr. Ramaiya serves on the board of the National Health Insurance Fund, contributing to reforms that enhance affordability and accessibility in healthcare delivery. His work exemplifies the





↑ Dr. Kaushik Laxmidas Ramiaya gets an award at the American Diabetes Association's 84th Annual Meeting at Orlando in June, 2024.

ethos of “serving beyond the self”—a virtue deeply rooted in the Indian heritage.

An International Voice for Africa

Dr. Ramaiya's reputation is global. He has held senior leadership roles, including Chair of the International Diabetes Federation (IDF) Africa Region, Vice President (Global) of IDF, and Board Member of the World Diabetes Foundation. Recognized with awards such as the Best Doctor Award (2022) by the Medical Association of Tanzania and the Sir George Alberti Award (2019), his professional standing is matched only by his humility.

He has also been conferred Honorary Professorships at both Liverpool School of Tropical Medicine and University College, London, affirming his stature in global medical education and research.

A Diaspora Voice Rooted in Service

When asked about the evolving stature

of India on the global stage, Dr. Ramaiya beams with pride. “It's heartening to see India's growing influence. As a Pravasi Bharatiya, it reinforces my belief that we have the potential to do so much more—both for our host countries and for our motherland,” he tells *Pravasi Samvad*.

Though he chooses not to comment on political matters in India, he is vocal about the importance of diplomatic support. “The Indian embassies and high commissions are vital bridges. They must ensure that Indians abroad always feel connected, supported, and respected.”

A Legacy of Healing, A Vision for the Future

As a guiding figure for both medical professionals and the Indian diaspora, Dr. Ramaiya's journey is a compelling testament to what one individual can achieve through vision, dedication, and empathy.

QUICK FACTS

Role: CEO & Consultant Physician, Shree Hindu Mandal Hospital, Tanzania

Research Focus: Diabetes, NCDs, Maternal Health, HIV-related metabolic disorders

Honours: PBSA 2025, Best Doctor Award 2022, Sir George Alberti Award 2019

Academic Affiliations: LSTM & UCL (Honorary Professor)

Leadership: Past Chair, IDF Africa; VP (Global), IDF; Member, Global NCD Alliance

His message to aspiring professionals?

“Let your work speak louder than your words. Medicine is not just a career—it's a responsibility.”

In honouring Dr. Ramaiya, the *Pravasi Bharatiya Samman Award* 2025 celebrates not only the achievements of one man, but the collective spirit of the Indian diaspora committed to global good. ■

“Let your work speak louder than your words. Medicine is not just a career—it's a responsibility.”

बैरोनेस उषा कुमारी प्राशर ने ब्रिटेन में सार्वजनिक जीवन में समानता और समावेशन को बढ़ावा देने के लिए महत्वपूर्ण पदों पर कार्य किया है। इसमें बतौर न्यायिक नियुक्ति आयोग की पहली अध्यक्ष और भारतीय वाणिज्य एवं उद्योग महासंघ यूके परिषद की अध्यक्षता शामिल है।

Usha Kumari Prashar

BREAKING BARRIERS IN PUBLIC SERVICE

“I see my role as projecting India in its true light in the country where I am a resident and acting as a constructive bridge between the two which I believe would be good for the world and humanity.”



In an era defined by cross-cultural exchange and global diplomacy, Baroness Usha Kumari Prashar stands tall as a testament to the power of purposeful public service.

Baroness Prashar's journey is nothing short of remarkable. Born in Kenya in 1948, her family migrated to the UK in the 1960s, and she soon found her calling in public service. She pursued her education at Wakefield Girls' High School, followed by a BA in Politics and Sociology at the University of Leeds, and a postgraduate diploma in Social Administration from the University of Glasgow.

From those early days, the thread of justice, equality, and accountability would run through every milestone of her career.

“Public service must reflect the values of transparency, fairness, and inclusion,” Baroness Prashar says. “Those principles have guided my work, whether in judicial appointments or in building community cohesion.”



The moment of glory arrives for Usha Kumari Prashar as she is awarded the Bharatiya Pravasi Samman Award by the President.

Trailblazer and Reformer

Her portfolio spans decades of public impact:

- **First Woman Civil Service Commissioner (2000–2005)** — Advocated merit-based appointments in government.
- **Executive Chair, Parole Board for England and Wales (1997–2000)** — Reformed criminal justice and parole frameworks.
- **Inaugural Chair, Judicial Appointments Commission (2005–2010)** — Shaped a new era of transparency and independence in judicial selection.

As a crossbench member of the House of Lords since 1999, she has influenced debates on human rights, economic regulation, freedom of information, and digital governance. Her work on the Iraq Inquiry (2009–2016) demonstrated her ability to grapple with complex, high-stakes national issues.

Champion of Education and Community Engagement

Beyond Parliament, Baroness Prashar's contributions to education and community relations are deeply impactful.

As Chancellor of De Montfort University and Director of the Runnymede Trust, she advocated racial equality and academic opportunity. As Chair of the National Literacy Trust, she worked to bridge learning gaps and promote literacy as a basic right.

Her leadership of the National Council for Voluntary Organisations marked a transformative period for Britain's nonprofit sector, steering it through policy shifts while safeguarding its independence.

Corporate and International Influence

In the corporate sphere, Baroness Prashar has held non-executive directorships at Channel 4, ITV, and Nationwide. Internationally, her role as President of the Royal Commonwealth Society and Deputy Chair of the British Council reflects her diplomatic acumen. She was instrumental in the success of the UK-India Year of Culture, further deepening the ties between her two homes.

"India's growing confidence and stature in the world is an even greater source of pride," she says during an interaction with Pravasi Samwad.

"This has enabled me to focus much more on what India has to offer in terms of soft power, values, and innovation — particularly in education and pharmaceuticals."

Voice of the Indian Diaspora

As an active member of the Indian diaspora in the UK, Baroness Prashar

© House of Lords / photography by Roger Harris



Usha Kumar Prashar is all smiles after receiving the Pravasi Bharatya Samman Award 2025 in Bhubaneswar.



“India’s growing confidence and stature in the world is an even greater source of pride.”

believes in meaningful, engaged advocacy.

“The community here is involved in philanthropy, education, economic activity, and cultural promotion. I do not feel any sense of alienation. India’s policies to engage the diaspora are admirable — they keep us connected and empowered.”

She is also clear-eyed about India’s challenges, stating that “tensions occur in all societies” but emphasising the importance of “quashing false narratives with accurate information and proactive engagement.”

Recognition and Respect

This year, she joined the ranks of distinguished overseas Indians with the Pravasi Bharatiya Samman Award (PBSA)

2025, conferred by the President of India, Droupadi Murmu, during the 18th Pravasi Bharatiya Divas (PBD) Convention in Bhubaneswar, Odisha.

The honour recognises her stellar contributions in politics, education, community service, and public governance — both in the UK and internationally — and reaffirms her role as a powerful conduit between India and the United Kingdom.

Among her many honours, Baroness Prashar was made Commander of the British Empire (CBE) in 1994, and elevated to the Peerage in 1999, becoming Baroness Prashar of Runnymede. She was also appointed to the Privy Council in 2009, a rare and prestigious distinction.

She holds multiple honorary doctorates, from both British and Indian universities,

including the University of London and Kalinga Institute of Industrial Technology.

A Bridge Between Worlds

Baroness Prashar’s enduring legacy lies not only in the policy she has shaped or the institutions she has led, but in the bridge she continues to build between the UK and India, grounded in mutual respect, cultural heritage, and shared aspirations.

As the recipient of the PBSA 2025, she stands as a beacon of integrity, inclusion, and the boundless possibilities of diaspora leadership.

“The revival of Bharat is not just an internal aspiration; it is a global opportunity. We must all play our part in telling India’s story — honestly, confidently, and with pride,” she concludes. ■



संगापुर के अतुल अरविंद तेमुर्निकर ने ग्लोबल इंडियन फाउंडेशन और ग्लोबल स्कूल्स फाउंडेशन (जीएसएफ) के सह-संस्थापक और अध्यक्ष के रूप में भारत के शैक्षणिक और सांस्कृतिक संबंधों को अंतरराष्ट्रीय स्तरपर बढ़ाया है। उनके प्रयासों से 11 देशों के 45,000 से अधिक छात्रों को भारतीय शिक्षा मिली है।



Atul Temurnikar

TRANSFORMING GLOBAL EDUCATION WITH A VISION AND A PURPOSE

From Boardrooms to Classrooms, this soft-spoken visionary is reshaping the future of learning

From the executive suites of multinational tech giants to the classrooms of a globally recognised educational foundation, Atul Temurnikar's journey is not just inspiring—it's transformative.

Recipient of many awards and co-founder and Executive Chairman of the Global Schools Foundation (GSF), Temurnikar has dedicated his life to reimagining what education can be for expatriate communities across continents.

"My corporate life gave me insight, but my passion for education gave me purpose," says Temurnikar, his soft voice belying a powerful global impact.

From Pune to Policy Halls

Born in Maharashtra and now a Singapore citizen, Temurnikar's early academic brilliance—ranking third among a million students in his Grade 12 board exams—was a prelude to his global ambitions. He carried that discipline and excellence into a 16-year corporate career with industry leaders like IBM ASEAN South Asia and HCL Technologies.

It wasn't Enough

"I saw families like mine struggling to find quality education abroad that respected their roots while preparing their children for a global future," he recalls during an



Atul Temurnikar's remarkable journey reached its greatest milestone with the Pravasi Bharatiya Samman Award.

interaction with Pravasi Samwad.

This realisation sparked the inception of Global Schools Foundation, a not-for-profit entity that today serves students across 12 countries, offering curricula from CBSE and IB to IGCSE. The Foundation has become a trusted name for families navigating global transitions without compromising academic excellence.

A Global Educator, a Policy Architect

Temurnikar is not just building institutions—he's influencing systems.



LEADING WITH PURPOSE

Temurnikar's accolades mirror his extraordinary vision:

- Pravasi Bharatiya

Samman Award 2025,
Government of India

- Distinguished Fellow,
Institute of Directors, India
- Walter L. Hurd Executive
Medal, USA

● Social Recognition
Award, presented by
Singapore Deputy PM Lee
Hsien Loong

His influence extends
beyond education—he's a
Patron of the Singapore

Chapter of the Institute
of Directors (India) and
a regular speaker at
prestigious platforms
including Horasis, Global
Convention of IoD (London),
and XL Podcast.

A prominent voice in educational policy, his advocacy played a key role in the introduction of FDI in Indian education in 2013. He also contributed significantly to shaping India's National Education Policy 2020, making it more globally aligned and

locally relevant.

"India's rise on the world stage under Prime Minister Modi's leadership has brought a new level of respect for Indian-origin institutions. The NEP is now seen as a global benchmark," he

notes with pride.

His work in Singapore as a member of the National Integration Committee (NIC) underscores his commitment to inclusivity across cultures and communities. ■

"Education today must be agile. It's not just about academics; it's about nurturing resilient, responsible global citizens."



सुधा रानी गुप्ता का शिक्षा के क्षेत्र में अहम योगदान है। उन्होंने “ब्रह्म कुमारी विश्व आध्यात्मिक विश्वविद्यालय” की स्थापना कर आध्यात्मिक ज्ञान और मानवीय मूल्यों को बढ़ावा दिया। साथ ही रूसी भाषा में आध्यात्मिक विषय पर किताबें लिखकर भारतीय ज्ञान के प्रसार में महत्वपूर्ण भूमिका निभाई है।



Sudha Rani Gupta

A BEACON OF SPIRITUAL LEADERSHIP AND CULTURAL UNITY

Sudha Didi has been a visionary leader behind transformative educational and spiritual initiatives, promoting values, unity, and holistic well-being in communities worldwide

In a resounding affirmation of her lifelong dedication to spiritual education, humanitarian service, and cultural harmony, Sudha Rani Gupta, the General Director of the interregional public organisation “Centre for Spiritual Development” in Moscow, has been awarded the Pravasi Bharatiya Samman Award (PBSA) 2025.

Conferred by the President of India during the 18th Pravasi Bharatiya Divas Convention in Bhubaneswar, this highest civilian honour for overseas Indians celebrates Sudha Didi’s exemplary contribution to education, moral upliftment, and Indo-Russian relations.

In a candid interview with Pravasi Samwad, she shared her deep pride in being Indian, stating, “Is there any other country in the world where special celebration is organised for awarding their citizens living abroad?”

“Since 1989, I’ve personally experienced the deep love and respect people in Russia and neighbouring

countries have for those from Bharat.

“There was a time, however, when I sensed that this warmth had started to fade. Thankfully, that phase didn’t last long. Today, thanks to the influence of our Prime Minister Narendra Modi, the admiration and respect for Indians have reached new heights. As for me, I’ve always felt loved, respected, and cared for—and that continues to this day.”

She remains committed to fostering harmony among Indian and Russian communities, organising inclusive programmes and cultural collaborations. She observes a resurgence in global respect for Indians, attributing it in part to India’s current global diplomacy and leadership.

As a Pravasi Bharatiya, her only wish from the Indian government is to “have an easy life, free from tension and fear.”

Despite her accolades, Sudha Didi remains deeply grounded, emphasising peace, simplicity, and selfless service as the foundations of her work.

Her journey is a shining example of what one individual, guided by purpose and faith, can achieve in connecting hearts, cultures, and civilizations.

A Spiritual Pioneer in Foreign Lands

Born in Delhi in 1953, Gupta — affectionately known as Sudha Didi — is a post-graduate in Natural Science and graduate in Pedagogy from the University of Delhi. From the tender age of 15, she immersed herself in the spiritual teachings of the Brahma Kumaris World Spiritual University (BKWSU).

In 1976, she dedicated her life fully to its cause, sharing the principles of Raja Yoga Meditation, divine virtues, and service to humanity with unwavering commitment for over five decades.

Her journey into international spiritual outreach began in 1989, when she led a delegation to Moscow at the invitation of the USSR Ministry of Health. The resounding interest and positive reception in Russia inspired her to establish the first



HONOURS AND RECOGNITION

Over the years, Sudha Didi has been conferred with several prestigious national and international awards:

2025: Pravasi Bharatiya Samman Award for contributions to education (in Russia).

2023: Order 'Ardaq' (Kazakhstan) for extraordinary service in spiritual education and public welfare.

2000: Gold Medal "Palm of Peace", UNESCO (Russia).

2014: Order "Peace and Friendship", Moscow Peace Fund.

2018: Medal for Work in Education, Culture, Art and Literature.

2019: Badge "Labor Valor of Russia", All-Russian Public Organization of Heroes.

• She has been featured in the encyclopedia "The World of Women", which recognises influential women in Russia.

BKWSU centre in Moscow.

Since then, her leadership has resulted in the growth of Brahma Kumaris centers across Russia, Belarus, Ukraine, Moldova, Kazakhstan, and other neighboring countries.

"Since its inception, the organisation has hosted diverse programmes involving prominent figures from various fields. Annual visits by Russians to India and Indians to Russia promote mutual language learning (Hindi and Russian) and cultural appreciation. Joint activities such as cultural programmes, cooking, and festival celebrations further strengthen the bond and mutual respect between the two communities."

A Life Devoted to Peace and Values-Based Education

Sudha Didi has been the architect of transformative educational and spiritual projects, fostering values, unity, and wellness across societies. Noteworthy projects include:

'Peace is in Our Hands': A nationwide campaign in support of UNESCO's Manifesto 2000.

'I Choose Benevolence': An ongoing social campaign promoting moral decision-making across 200+ cities.

'Fairy Tales of a Beautiful Heart': An international children's creativity project endorsed by the Russian Federation's UNESCO Commission.

'The Space of Inspiration and Relay-Race of Positive Change': Initiatives designed to inculcate goodness, civic

responsibility, and intercultural respect among youth.

In addition to these initiatives, she has co-organised influential forums like the International Congress of Mothers, Golden Morning Retreat, and Wisdom for Peace, Harmony and Happiness conferences, creating platforms for interfaith dialogue and emotional wellness.

Strengthening Cultural Bridge Between India and Russia

Through her vision, spiritual teachings have become a medium to bridge Indian and Russian cultures, emphasising mutual respect and shared values.

Under her guidance, cultural exchanges flourish where Indians and Russians participate in joint activities, celebrate each other's festivals, and learn each other's languages.

Academic and artistic communities engage with spiritual teachings, expanding the influence of Indian philosophy in foreign intellectual circles.

Thanks to her efforts, Indian values are admired in Russia. Many Russians now view India as their "second Motherland."

In her own words, "Every Indian living



Sudha Rani Gupta with renowned Russian actor, Late Armen Dzhigarkhanyan.

abroad has a moral duty to bring honour to his/her motherland," and Sudha Didi's life is a testament to this ethos.

A Global Voice for Unity and Compassion

Sudha Didi's teachings have resonated globally. She has addressed audiences in over 30 countries, including the UK, USA, Brazil, Australia, Thailand, and Mongolia, advocating peace, unity, and spiritual growth.

Her book in Russian, "Unending Treasures: A Collection of Virtues", became a bestseller, and she has co-authored a widely-used manual on moral education for teachers and psychologists.

She has been an invited speaker at the Russian State Parliamentary Committee on Culture, participated in parliamentary hearings on "Culture Against Terrorism," and collaborates with various commissions of the Russian Federation's Public Chamber. ■

"Every Indian living abroad has a moral duty to bring honour to his/her motherland."



Sudha Rani Gupta has been a tireless advocate of Indian spiritual values.



Sudha Rani Gupta with famed Russian operatic soprano Lyubov Kazarnovskaya.



Sudha Didi is feted by Leonid Mikhailovich Roshal, a leading Russian pediatrician.

A guide for NRIs to transfer abroad money from NRO accounts

NRIs should know that transferring funds from an NRO account demands adherence to specific document requirements, Reserve Bank of India (RBI) approvals, and annual limits





Non-Resident Indians (NRIs) often find themselves managing finances across borders, necessitating a nuanced understanding of banking regulations and procedures. In India, NRIs typically operate two types of bank accounts – NRE and NRO.

Understanding the basics: NRE vs. NRO accounts

- A fundamental difference between NRE (Non-Resident External) and NRO (Non-Resident Ordinary) accounts lies in the transferability of funds outside of India.
- NRIs are allowed to deposit their earnings from foreign sources in NRE account, while NRO account is an easy way for them to deposit their earnings generated in India.
- Money held in an NRE account can be readily transferred abroad, whereas the same is not true for NRO accounts. Transferring funds from an NRO account demands adherence to specific document requirements, Reserve Bank of India (RBI) approvals, and annual limits.

Source of funds: Key determinant

The source of funds plays a pivotal role in determining the amount of money that can be remitted from an NRO account. According to financial experts, NRIs can remit up to USD 1 million per financial year from NRO account balances sourced from non-current income. However, there is no limit on remitting current income, such as rent, dividend, pension, or interest, from NRO accounts.

When is RBI approval necessary?

RBI clearance is essential for remittances from NRO accounts, particularly when transferring funds exceeding USD 1 million in a financial year for non-current income. For current income, such as rent or interest, approval is not required.

Banks, as authorised dealers, can facilitate these remittances, provided all necessary documentation and requirements are met.

Understanding the complexities of NRO accounts, NRIs must remain vigilant about regulatory requirements, tax obligations, and documentation procedures to ensure seamless fund transfers across borders.

Tax implications and prerequisites

Before transferring funds from an NRO account, taxes must be settled in India, if applicable. Section 195 of the Income Tax Act mandates the submission of Form 15CA and Form 15CB for outward remittances, with TDS applicable on taxable income elements. However, no TDS is required for transfers between NRO and NRE accounts or to personal bank accounts outside India.

Documentary requirements

To initiate outward remittances from NRO accounts, NRIs must furnish several documents, including applications, prescribed forms, CA certificates, declarations, PAN cards, and evidence of the source of funds. The specific documentation may vary depending on the nature and origin of the funds.

Submission process and timelines

Documents must be submitted to the respective bank, either electronically or in hard copy. Processing times for remittances vary depending on document verification and bank procedures. Any additional queries or document requests from the bank may prolong the process.

Limit calculations and considerations

While there is no limit on the frequency of remittances from NRO accounts, the total amount remitted must not exceed USD 1 million per financial year for non-current income. Currency exchange rates and bank charges also influence the final remittance amount.

Additional tips

NRIs should compare exchange rates and transaction charges offered by banks to optimize remittance amounts. Making all remittances through a single bank or authorized dealer can help track total remittance amounts and prevent exceeding the USD 1 million limit. ■

RBI clearance is essential for remittances from NRO accounts, particularly when transferring funds exceeding USD 1 million in a financial year for non-current income.





डॉ. शारद लखनपाल का “चिकित्सा” के क्षेत्र में महत्ती योगदान है। वे अमेरिकन कॉलेज ऑफ रुमेटोलॉजी के पहले गैर-अमेरिकी अध्यक्ष हैं और उन्हें युवा भारतीय रुमेटोलॉजिस्टों के लिए फेलोशिप कार्यक्रम शुरू करने का श्रेय जाता है। डॉ. लखनपाल को चिकित्सा क्षेत्र में योगदान के लिए कई प्रतिष्ठित पुरस्कार मिले हैं।



Dr. Sharad Lakhanpal

A GLOBAL PIONEER IN RHEUMATOLOGY AND PATIENT ADVOCACY

“We NRIs are India’s finest ambassadors. Our global experience and networks empower us to shape international policy, foster knowledge exchange, and give back through philanthropic efforts in our homeland.”

In a career marked by innovation, impact, and immense compassion, Dr. Sharad Lakhanpal has emerged as a global leader in the field of rheumatology. Dr. Lakhanpal's life and work embody the convergence of cutting-edge science, global health leadership, and heartfelt service.

“I came to the USA in 1980,” reflects Dr. Lakhanpal, “when India was considered a third-world country. Today, our nation is a rising global power, and as members of the diaspora, we carry our heritage with pride—and a bit of swagger,” he says while commenting on how he feels as an Indian living as an expatriate in the USA.

An Academic Star with a Global Vision

Born and raised in Lucknow, India, Dr.

Lakhanpal's academic brilliance shone early. At King George's Medical College, he garnered numerous gold medals and academic honours. That drive led him across continents—to the University of Massachusetts for his residency in Internal Medicine, and then to the Mayo Clinic in Minnesota for a specialised fellowship in Rheumatology.

Today, he is a Clinical Professor of Internal Medicine at UT Southwestern Medical Center, and Senior Partner at Rheumatology Associates, the largest single-specialty rheumatology practice in Texas.

Redefining Rheumatology through Research and Clinical Excellence

Dr. Lakhanpal's contributions to evidence-based medicine have changed the lives of countless patients. As a lead

investigator at the Metroplex Clinical Research Center, he has conducted hundreds of clinical trials, developing novel therapies and optimising treatment protocols for complex autoimmune conditions.

“My clinical practice is grounded in research. We're not just treating symptoms—we're shaping the future of care,” he tells *Pravasi Samwad*.

His achievements led him to helm the American College of Rheumatology (ACR) in 2017—the first and only Indian and non-American to serve as President in its 90-year history. The ACR recognised him with its highest honour, the Mastership, as did APLAR, the Asia Pacific League of Associations for Rheumatology.

A Lifelong Educator and Mentor

An international speaker and



↑ Dr. Sharad Lakhanpal receives the Pravasi Bharatiya Samman Award from President Droupadi Murmu as Minister of External Affairs Dr. S Jaishankar and others applaud.

“India has changed, And we—its sons and daughters abroad—are changing the world with it”



↑

Dr. Lakhanpal was named Asia Pacific Assn for Rheumatology Master in 2023.

global educator, Dr. Lakhanpal has inspired thousands of budding doctors through his lectures, mentorship, and training programmes. One of his proudest contributions is the US-India Rheumatology Fellowship Exchange Programme, which allows Indian doctors to train in leading U.S. institutions.

“There is so much talent in India... This programme is about giving young



↑

Dr. Sharad Lakhanpal (right), president-elect of American College of Rheumatology with Dr. Joan Von Feldt (left), president of the ACR and Dr. Lynell Klassen in this 2016 picture.

rheumatologists a global edge and building bridges in healthcare,” says Dr Lakhanpal when asked about India’s potential in the field of medicine.

Beyond Borders: A Champion of Medical Philanthropy

Despite his illustrious career in the U.S., Dr. Lakhanpal has never lost sight of his roots. In 2001, he helped establish

the Lucknow Cancer Institute, which has since served over 25,000 patients in one of India’s most populous states. The institute provides a full spectrum of diagnostic and therapeutic cancer care—often to those who cannot afford it.

“Healthcare should not be a privilege; it should be a right. Giving back to my hometown was not a choice, it was a calling,” he insists.

His efforts also extend to humanitarian work and advocacy. He has held leadership roles in the American Association of Physicians of Indian Origin (AAPI), the United Way of Metropolitan Dallas, and the George W. Bush Presidential Center's Global Health Initiative.

A Global Indian with a Purpose

Dr. Lakhanpal's voice resonates not only in operating rooms and lecture halls but also in matters of diplomacy and diaspora engagement.

"We NRIs are the best ambassadors of India," he says. "With our experience and connections, we can influence global policy, contribute to knowledge exchange, and support charitable work back home."

His vision includes lobbying for dual citizenship to further political and investment involvement of NRIs in India. "This could open doors for deeper participation," he suggests, "not just economically, but socially and civically."

The Man Beyond the White Coat

Beyond medicine, Dr. Lakhanpal is an adventurer and athlete—he has run a marathon in under three hours and has visited all seven wonders of the world. He once played basketball for his university team in India, proving that the same discipline and determination that define his career have long been a part of his DNA.

A Living Legacy

The Pravasi Bharatiya Samman 2025 not only honours Dr. Sharad Lakhanpal's unmatched contributions to medicine, but also highlights the power of Indian excellence on the world stage. His story serves as a beacon for millions in the diaspora—proof that dedication, intellect, and compassion know no borders.

"India has changed," he concludes with pride. "And we—its sons and daughters abroad—are changing the world with it. In the last 10 years there has been a sea change in the perception and stature of India in the world. India has a seat at the highest tables on the global stage and has gone from 'rule taker to rule maker'."

He says it is but natural to have difference of opinion with such a population and presence of so many communities in one country.

"India, the world's most populous country with over 1.4 billion people, also has the largest global diaspora of over 35 million. Despite diverse opinions and political views, Indians remain united when it comes to their homeland. The Indian NRI community in the United States exemplifies this unity, living in harmony and peace."

Dr. Lakhanpal's journey is a remarkable narrative of excellence, service, and global impact. From the academic corridors of King George's Medical College

in Lucknow to the leadership of the American College of Rheumatology, his career has not only advanced the science of rheumatology but also strengthened the bridge between India and its diaspora. His story is one of dedication to patients, passion for research, and a deep-rooted commitment to giving back—whether through mentoring the next generation of physicians, leading pivotal clinical trials, or establishing institutions like the Lucknow Cancer Institute.

"I consider myself fortunate to be able to serve both my country of birth and my country of adoption. Medicine has been my calling, but giving back has always been my purpose," says Dr. Lakhanpal.

As India continues to rise on the global stage, leaders like Dr. Lakhanpal exemplify the best of what the Indian diaspora has to offer. The Pravasi Bharatiya Samman Award is not just a recognition of past achievements—it is a beacon that reflects his ongoing influence in shaping a healthier, more connected world. His life stands as a testament to what is possible when knowledge, compassion, and commitment converge across continents.

Dr. Lakhanpal is not just a physician. He is a pioneer, a teacher, and a bridge between worlds. And his story continues to inspire those who dare to dream beyond borders. ■



Dr. Sharad Lakhanpal with Minister of External Affairs Dr. S Jaishankar.



Dr. Sharad Lakhanpal, past president of American College of Rheumatology, with Dr. Waleed Al Shehhi (left), ESR President and Dr. David Daikh, ACR President in this 2018 picture.

अभय कुमार मोल्दोवा में भारतीय व्यापार और संस्कृति को बढ़ावा देने के लिए सक्रिय हैं। उन्होंने यूक्रेन संकट के दौरान ऑपरेशन गंगा के तहत भारतीयों को वहां से निकालने में सक्रिय भूमिका निभाई थी। कुमार मोल्दोवा में इंडो-मोल्डो बिजनेस एंड कल्वरल ऑर्गनाइजेशन के माध्यम से मुफ्त हिंदी कक्षाएं चलाते हैं।

Abhaya Kumar

A BRIDGE BETWEEN INDIA AND MOLDOVA

Abhaya Kumar's story is one of purpose, perseverance, and patriotism. From nurturing economic links to fostering spiritual and cultural bonds, his work in Moldova stands as a glowing example of what the Indian diaspora can achieve

In the heart of Eastern Europe, amid the picturesque charm of Moldova, lives a man who has spent the last two decades forging an extraordinary bond between his adopted homeland and the country of his birth—India.

That man is Abhaya Kumar, who has been honoured with many awards for his entrepreneurial achievements and also his unwavering commitment to cultural diplomacy and community service.

An accomplished entrepreneur, Abhaya Kumar serves as Director of ICS “Rezlov-MO” SRL, a company he has led since 2000. Since then, he has played a pivotal role in facilitating Indian companies, particularly pharmaceutical enterprises, to enter and thrive in the Moldovan market.

“When I first arrived in Moldova, I saw untapped potential. I wanted to be more than just a businessman—I wanted to be a bridge for India,” he recalls during an interaction with *Pravasi Samwad*.

Under his stewardship, over 100 pharmaceutical products were registered, with Plethico Pharmaceuticals Pvt. Ltd. emerging as one of the most successful

exporters in the region. Not content with just profits, Abhaya Kumar also ensured that Ayurvedic products from India gained visibility, initiating a new wave of wellness interest in Moldovan society.

The Cultural Ambassador

More than being business leader, Kumar has been a torchbearer of Indian culture. As Founder-President of the Indo-Mold Business & Cultural Organization, established in 2017, he has spearheaded numerous initiatives to foster the spirit of India alive in Moldova.

From vibrant Diwali and Holi celebrations to free Hindi lessons and Yoga classes, his NGO has become the epicenter of cultural exchange.

“Culture is the soul of a nation. Sharing it with others not only educates but also

unites,” says Kumar. “Even when we are miles away from home, our traditions keep us grounded.”

From Moldova to Romania: A Humanitarian Mission

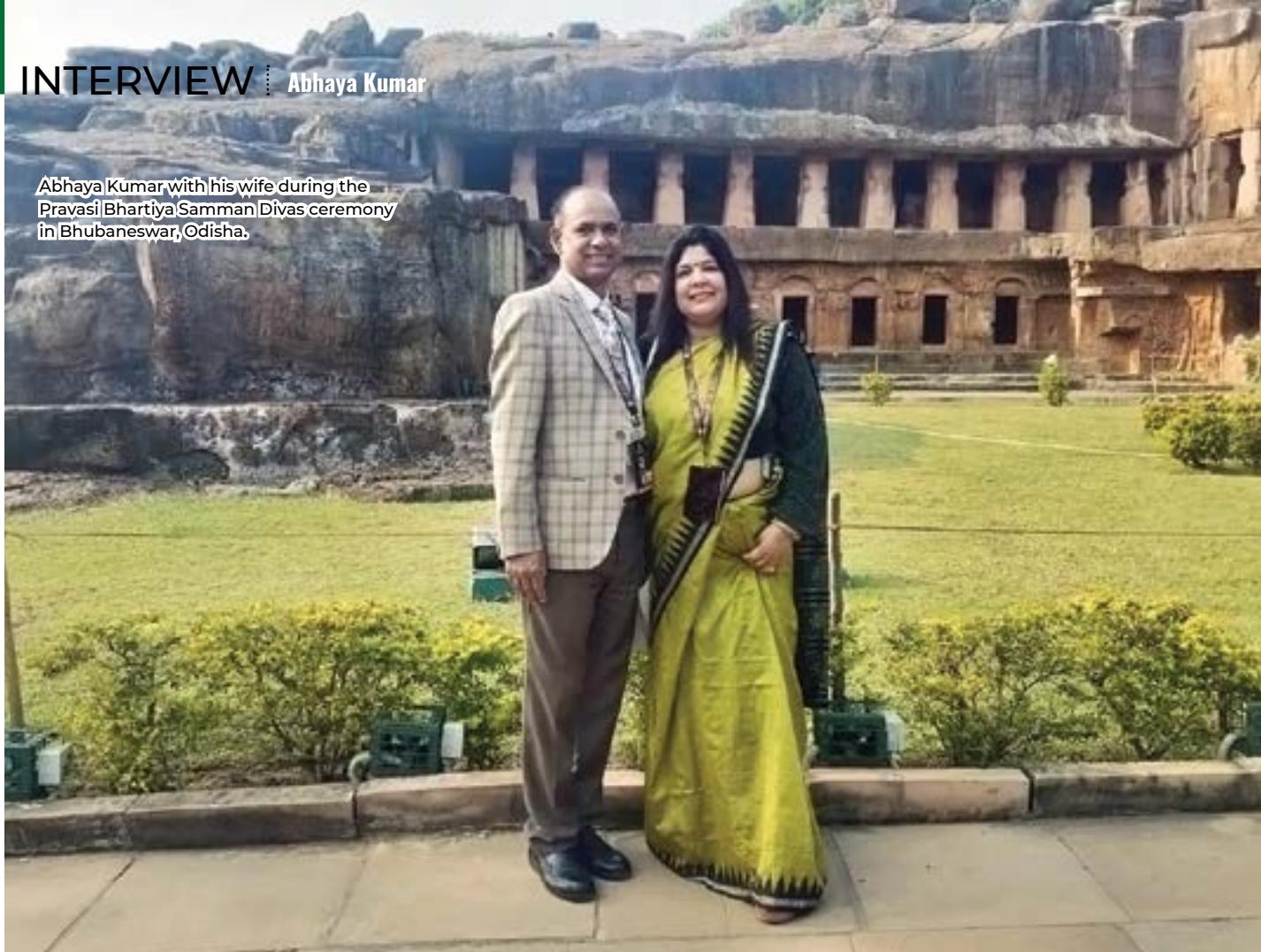
In February 2022, when the Russia-Ukraine conflict erupted, Moldova became a crucial transit point for Indian students fleeing Ukraine. Kumar emerged as a key leader in Operation Ganga, working closely with Indian authorities to ensure the safe evacuation of students through Moldova to Romania.

“It was a time of crisis, and humanity had to rise above all. I was just doing my duty as an Indian,” he reflects.

His efforts earned him commendations and a virtual interaction with Prime Minister Narendra Modi, a moment he describes as “deeply humbling and unforgettable.”



Abhaya Kumar with his wife during the Pravasi Bhartiya Samman Divas ceremony in Bhubaneswar, Odisha.



A Voice for the Diaspora

Abhaya Kumar's influence extends beyond Moldova. He is a vocal advocate for the rights and integration of Non-Resident Indians (NRIs), addressing concerns ranging from taxation to voting rights.

"I hope the Indian government will introduce online or postal voting for NRIs. It's time we had a stronger voice in our country's democratic process," he suggests.

He believes in celebrating Indian identity with pride and using platforms like Pravasi Bharatiya Divas to strengthen emotional and civic ties with India.

In recognition of his remarkable service to business and culture, he has been conferred with the Pravasi Bharatiya Samman Award (PBSA) 2025, India's highest honour for its overseas citizens.

Presented by the President of India,

Droupadi Murmu, during the 18th Pravasi Bharatiya Divas Convention in Bhubaneswar, this award not only celebrates Kumar's entrepreneurial success but also his unwavering commitment to cultural diplomacy and community service.

"Events like these help NRIs feel acknowledged, seen, and connected. Every Pravasi should experience it at least once in their lifetime," he adds.

Looking Ahead: Ayurveda, Yoga & Youth

Always a visionary, Kumar's next mission is to promote Ayurveda and Yoga as India's ancient gifts to the world. He plans to launch awareness initiatives and support youth interested in studying these disciplines in India.

"Ayurveda and Yoga are India's soft power. They can heal, inspire, and transform lives—no matter where you live," he says.

A Life of Service, A Legacy of Impact

Kumar's story is one of purpose, perseverance, and patriotism. From nurturing economic links to fostering spiritual and cultural bonds, his work in Moldova stands as a glowing example of what the Indian diaspora can achieve.

As the Indian tricolor unfurls in Moldovan skies during yet another celebration of Republic Day or Holi, one thing is certain—India lives proudly in the heart of Kumar.

"Being Indian is not about where you live—it's about how you live. That's the spirit I carry every day." ■

"Carrying India in my heart has made me a better global citizen."



Indentured labourers in Fiji

ROOTS, RIGHTS AND RECOGNITION

**India to Build Comprehensive *Girmitya Database*:
PM Modi Announces Global Initiative**

In a landmark initiative to strengthen ties with its global diaspora, India has begun work on a comprehensive *Girmitya* database. This ambitious project aims to document the villages and cities from which *Girmitya* ancestors set sail, trace the countries where their descendants built new lives, and safeguard the community's rich cultural and historical legacy for future generations.

Prime Minister Modi announced the initiative during his address to the Indian-origin community in Trinidad and Tobago.

PM Modi described the project as a way of strengthening not only identity but

also belonging. "We are mapping the past and bringing people closer for a bright future," he said.

The Prime Minister also shared that the database will serve as a foundation for organising World *Girmitya* Conferences on a regular basis.

These gatherings, he said, will provide platforms for dialogue, cultural exchange, and the recognition of the *Girmitya* journey across continents. "We are actively working on creating a comprehensive database of the *Girmitya* community, studying and preserving the legacy of our ancestors, and supporting

our brothers and sisters in Trinidad and Tobago," he added.

In a historic gesture, PM Modi announced that people of Indian origin in Trinidad and Tobago—up to the sixth generation—will now be eligible for Overseas Citizen of India (OCI) cards.

"You are connected not just by blood or surname. You are connected by belonging. India welcomes, and India embraces you," he declared.

PM Modi urged the diaspora to deepen their engagement with India by physically visiting their ancestral homes. "Walk the soil your ancestors walked on. Bring your



children and neighbours. We will welcome all of you with open arms, warm hearts, and jalebi," he said, drawing applause and laughter from the audience.

The Prime Minister underlined that the Girmitiya journey is one of courage and resilience. "They left Ganga and Yamuna behind but carried Ramayana in their hearts. They were not just migrants, they were messengers of a timeless civilisation," he remarked, paying tribute to their enduring cultural spirit.

At the same time, PM Modi positioned India as a global innovation hub, noting that the nation is the world's third-largest startup ecosystem, with nearly half led by women. He also praised the adoption of India's Unified Payments Interface (UPI) by Trinidad and Tobago—the first country in the region to do so.

"Now sending money will be as easy as sending a 'good morning' text message. And I promise, it will be faster than West Indies bowling," he quipped.

The ceremonial welcome at Piarco

International Airport, complete with traditional music and dance, reflected the warmth of the bilateral relationship. Sharing highlights on social media, Modi wrote: "May the friendship between India-Trinidad & Tobago flourish in the times to come!"

India's planned Girmitiya database, with its promise of cultural preservation and global connection, stands as a historic step—one that seeks to honour the sacrifices of the past while building stronger bridges for the future. ■

"You are connected not just by blood or surname. You are connected by belonging. India welcomes, and India embraces you."

Prime Minister Narendra Modi being welcomed at Port of Spain in Trinidad and Tobago. Kamla Persad-Bissessar, Prime Minister of T&T, is on the left





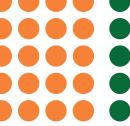
Indentured labourers in Fiji

GIRMITIYAS

"Girmityas" were Indian indentured labourers who left India in the mid 19th century to early 20th century to work in British colonies, where many eventually settled. The word 'girmitya' is etymologically derived from 'girmit', meaning 'agreement'. To early 20th century

Indians then pronounced 'agreement' as 'girmi', so indentured labourers who were transported to work in places like Fiji, Mauritius and the Caribbean became known as 'girmityas'.





झारखण्ड में जनजातीय समाज की सामूहिकता



एक लोकली थिंक ग्लोबली का विकास मॉडल

अमितेश

मैं झारखण्ड में जन्मा हूं। मैंने जनजातीय समाज और यहां के लोगों को नजदीक से देखा है। जनजातीय समाज हमारी सभ्यता का पोषक है, तो भारतीय संस्कृति का वाहक भी। उनकी भाषा, बोलचाल, रहने का तरीका उन्हें विरासत में मिले, तो उनके उनमुक्त विचार 'एकट लोकली, थिंक ग्लोबली' को चरितार्थ करते हैं। उन्हें भी पता नहीं होता कि वे जो काम स्थानीय स्तर पर कर रहे हैं, दुनिया भर में इसके लिए मुहिम छिड़ी हुई है। जैसे वे स्थानीय स्तर पर जंगल बचाने को मर मिटने को तैयार हैं, तो पूरी दुनिया में पर्यावरण के बचाव के लिए जंगल का विस्तार किया जा रहा है। जल, जंगल और जमीन से उनका लगाव यही दिखाता है कि वे अपने मूल से

कटना नहीं चाहते। इसी मूल में समाहित है उनकी सामूहिकता की जड़, जो उन्हें अपनों और समाज से जोड़े रखती है।

मुझे जमशेदपुर में एक साल रहने का मौका मिला। इस दौरान मैंने घाटशिला का कई बार भ्रमण किया। एक बार जब वहां के सुदूर गांव नागरा के मध्य विद्यालय में मध्याह्न भोजन में छिपकली गिरने की घटना (12 सितंबर 2008) हुई, तो मुझे इस समाज को नजदीक से समझने का अवसर मिला। मैंने पाया कि जनजातीय समाज सहनशील है, तो कई मौकों पर आक्रामक। सहनशीलता और आक्रामकता के बीच की कड़ी भी बनी तो उनकी सामूहिकता। उनके समूह में रहने की शक्ति ने उनके लाडलों का हक दिलाया। लेकिन एक कमजोरी दिखी तालमेल के अभाव में नेतृत्व क्षमता का खोना। डर है कि अपनी धुन में रहने वाले ये लोग चमक-दमक की

दुनिया को ही सच न मान बैठें। विकास से कदमताल करने के लिए अपनी सामूहिकता को ही न खो दें, जो समाज, देश और दुनिया के लिए विकास का आधार बन सकती है।

बदलाव के बयार में जनजातीय समाज ने खुद को विकास की उस परिभाषा से अलग रखा है, जिसके नाम पर संस्कृतियां अपनी जड़ों से कटती जा रही हैं। विकास के नाम पर इनसे जल, जंगल और जमीन से सौदा करने की कोशिश हो रही है। सबसे ज्यादा युवाओं को रिश्ताने के प्रयास किए जा रहे हैं। यही इनके संस्कारों के वाहक हैं। अशिक्षा, बेरोजगारी और सरकारी योजनाओं का लाभ इन तक नहीं पहुंचने के कारण इनकी कमजोरी का फायदा उठाया जा रहा है। ऐसे हालात पैदा किए जा रहे हैं कि जनजातीय समाज उस दिशा में धूम जाए



जो व्यक्तिगत लाभ के पीछे दौड़े। जनजातीय समाज की अवधारणा को नजरअंदाज कर विकास की उस अंधी दौड़ में शामिल हो जाए जो उन्हें अपनेपन के स्वभाव से दूर कर दे। सामूहिकता के नाम पर संवंध विच्छेद का ऐसा खेल चल रहा है कि अन्य समाज को ये अपने से इतर समझ बैठे हैं।

जनजातीय समाज की सामूहिकता कैसे बरकरार रहे, पीढ़ियों से इस समाज ने कैसे अपनी संस्कृति और संस्कार संजोए रखा और यह अन्य समाज के लिए कैसे आदर्श बनकर, खासकर उनकी सामूहिकता विकास की रूपरेखा खींच सकती है, इनपर मैंने शोध के माध्यम से जानने का प्रयास किया। यह जाना कि आदिवासी समाज की सामूहिकता का आखिर आधार क्या है। इनमें इसका संचार पीढ़ी दर पीढ़ी कैसे हो रहा है? इसके संचारक खुद को आज तक कैसे बचाए रखे हैं? इनकी सोच पर इनकी संस्कृति और संस्कारों का कितना जोर रहता है? अगर इन्होंने संसाधनों के अभाव में भी सामूहिकता के बल पर अन्य समुदायों को प्रेरित किया, तो क्या आज के दौर में विकास का मॉडल नहीं बन सकते?

शोध अध्ययन में पाया कि जनजातीय समाज की सारी गतिविधियां मानवीय दृष्टिकोण के आधार पर संचालित हैं। लेकिन यह अप्रत्यक्ष रूप से है। यहीं कारण है कि उनकी सामूहिकता प्रत्यक्ष होती हुई भी दिख नहीं पाती। जनजातियों को अपनी परपरा, संस्कृति और विरासत खोने का अहसास नहीं हो पाता। मेरे शोध का निष्कर्ष एक कौशिश रही कि कैसे जनजातीय समाज एकजुट रहे, क्योंकि ज्ञारखंड के विकास का पर्याय इन्हें ही बना है।

घाटशिला, चाईबासा और संताल परगना में प्रस्तावित विषय == जनजातीय समाज

ठर है कि अपनी धन में रहने वाले ये लोग चमक-दमक की दुनिया को ही सच न मान बैठें। विकास से कदमताल करने के लिए अपनी सामूहिकता को ही न खो दें, जो समाज, देश और दुनिया के लिए विकास का आधार बन सकती है।



की सामूहिकता विकास का मॉडल == पर शोध कार्य के लिए भारत सरकार की जननगणना रिपोर्ट का विशेष अध्ययन किया। इसके आधार पर जनजातीय समाज की सोच, सच्चाई और सामूहिकता के तह में जाने का प्रयास किया। अध्ययन के बाद जमीनी हकीकत के लिए साक्षात्कार का विषय चुना। इसके लिए एक प्रश्नावली तैयार की, जिसमें उनके परिवेश, बदलते माहोल और इसका जनजातीय समाज पर असर से संबंधित सवालों पर बल दिया गया। उनके जवाब और पूर्व के अध्ययनों को विशलेषण कर रिपोर्ट तैयार की गई।

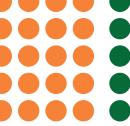
रिपोर्ट के लिए मिले तथ्यों और आंकड़ों के आधार पर यह कहा जा सकता है कि जनजातीय समाज की पारंपरिक सोच विकास में रोड़ा नहीं डालती। वह जल, जंगल, जमीन की सुरक्षा और संरक्षा के साथ आगे बढ़ना चाहता है। सरकार से कई अपेक्षाएं हैं, लेकिन योजनाओं का लाभ नहीं मिलने के बावजूद लगातार आगे बढ़ता जा रहा है।

शोध के दौरान निम्न बातें उभर कर सामने आईं—

- जनजातियों के संदर्भ में अन्य समुदाय आज भी उनके प्रति पूर्वाग्रह से ग्रसित है कि वे विकास से कदमताल में पीछे हैं। जबकि रिपोर्ट बताती है कि उनके सभी क्रियाकलाप और गतिविधियों में सामूहिकता का सार छुपा है, जो उन्हें आगे बढ़ने का संदेश देती है।
- सरकारी योजनाओं का लाभ इन्हें पूरी तरह नहीं मिल रहा है। खासकर उनकी संस्कृति, भाषा, मेला, सरकार आदि को बचाने के प्रयास नहीं किए जा रहे।
- जनजातीय महिलाओं के लिए कोई ऐसी संस्था नहीं मिली, जो उनकी बातों को प्रमुखता से किसी खास मंच पर रख सके।
- जनजातीय युवाओं में बदलाव का दौर दिख रहा है, पर वे अपनी संस्कृति और परंपरा से कटना नहीं चाहते।
- उनकी सामूहिकता कम हो रही है, क्योंकि अब ऐसे सभी आयोजन कम हो गए हैं जहां वे लोग सामूहिक रूप से मिलते थे। सरकार का पक्ष भी यहां कमजोर हुआ है। वो भी सूदूर गांवों में ऐसा आयोजन कराने में नाकाम हुई है।
- अब इनके गीत—नृत्य की नई रचना लगभग थम सी गई है। नई रचनाओं ने व्यावसायिक रूप ले लिया है, जिसमें सामूहिकता, सामाजिकता, श्रमशीलता आदि गौण है।

(लेखक युवा पत्रकार हैं। साथ ही ज्ञारखंड सरकार से फेलोशिप प्राप्त हैं।)





...आज भी मां के स्नेहिल हाथों की थपकी करती हूं महसूस

‘अखरोट’ जैसी मां

तोषी ज्योत्सना

मां किसी दिन की मोहताज नहीं लेकिन विदेशों में मई महीने के दूसरे रविवार को मातृ दिवस की तरह मनाने की रीति है। अब तो अपने भारत में भी बड़े जोरशोर से मनाया जाने लगा है यह त्योहार। 11 मई को दुनिया भर में ‘मदर्स डे’ मनाया जाता है। लिहाजा, बहुत सारे विज्ञापन इस अवसर के लिए अखरोटारों में दिख जाते हैं।

चैर...आज महीनों बाद कलम उठाने पर मुद्दा ये नहीं! आज इक याद ने लिखने पर मजबूर किया।

मां...

धरती पर कदम रखने के बाद बच्चे के मुख से पहला सार्थक शब्द प्रायः मां ही निकलता है और वही शब्द कमोवेश ताउम्र हमारे जीवन की दूप में छांव बन गौजूद रहता है। गुजरे चार वर्ष ने मां को यथार्थ से एक एहसास में तब्दील कर दिया। और उस एहसास की री में बह यादों में सहेजे हुए पल जैसे खुली किताब के पन्नों की मानिद एक के बाद एक आँखों के सामने से गुजरते चले गए।

आँखें नम कर उसे याद करूं या उसके और मेरे अनगिनत इनसाइड जोक्स याद कर खिलखिला कर हंस पड़ूँ। कहां से शुरू करूँ। कठोर शासन, अतुलनीय अनुराग और जीवन्तता का अजब मेल था उसका अनोखा व्यक्तित्व, अखरोट जैसा! पॉंजिटिविटी यानी सकारात्मकता की पराकारा, आज की पीढ़ी जैसी प्रोग्रेसिव सोच और ऊर्जा से भरी हुई। हम सभी भाईं-बहनों का भाषा सौष्ठव मा की ही देन है। मां की सबसे खास बात थी उसकी अडॉप्टेबिलिटी। कॉलेज वाली मां और घर वाली मां दोनों पोल्स अपार्ट! घर आते ही जैसे उसकी कड़क सूती साड़ी करीने से तह कर आलमारी में सज जाती, ठीक वैसे ही अपने विदुषी रूप को भी कहीं करीने से अलमारी की दराज में धर, माथे पर पल्लू डाल घर की बहुरासी बन काम में जुट जाना। आज भी यह सोचने पर मजबूर करता है कि कैसे ऐसा ईज ऑफ ट्रांसफॉर्मेशन सम्भव है! महाकवि निराला के साहित्य में भक्तित्व का अनुसंधान करने वाली, महादेवी के साहित्य पर सम्माषण करने वाली पलभर में आटे-दाल के भाव में ऐसे जुट जाती मानो लिखने पढ़ने से दूर-दूर तक काई लेना-देना ही न हो।

मां के सुरीले कंठ से निकले श्लोकों के अलार्म से हमारी सुबह होती। संगीत और सुर की पहचान मां ने घुट्टी में दी। कलम की दानी मां रसोई में अन्नपूर्ण सरीखी थीं। हाथों में इतना रस कि बखान करना मुश्किल और चुटकियों में थालीभर व्यंजन बना लेने का हुनर! मगर आज मुद्दा मां के गुणों का बखान भी

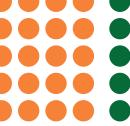


नहीं है...। आज तो बस उसे याद करना है और बताना है कि उसके होने और न होने के बीच का फर्क यही है कि बेतकल्लुफी से कभी भी फोन उठा के मन की भड़ास अब नहीं निकलती। मेरी आवाज सुनते ही मेरे मन मिजाज को समझने वाला अब कोई नहीं। मेरी फिक्र में अपनी टूटती सांसों की डोर को मेरे सम्मलने तक सहेज के रखने वाली मेरी मां ने जाते हुए भी हमेशा साथ होने का वादा किया था। अपने रत्जगों में आज भी उसके स्नेहिल हाथों की थपकी महसूसती हूं मैं। जाते-जाते भी कांपते हाथों से निवाला खिलाना नहीं छोड़ा उसने। ख्याल रखने का वादा जाते-जाते भी कर गई...। यूं तो सब उसकी ही दिया हुआ है लेकिन उसकी दी हुई घड़ी, उसकी आखिरी निशानी हमेशा जैसे मुझसे कहती रहती है कि समय नहीं रुकता...वो दौर भी गुजर गया और ये दौर भी गुजर जाएगा।

(तोषी ज्योत्सना आईटी प्राफेशनल हैं, जो हिंदी और अंग्रेजी दोनों में समसामयिक मुद्दों पर लिखने में गहरी रुचि रखती हैं। वह एक स्टंभकार और पुरस्कृत कहानीकार हैं)



महाकवि निराला के साहित्य में भक्तित्व का अनुसंधान
करने वाली, महादेवी के साहित्य पर सम्भाषण करने वाली
पलभर में आटे-दाल के भाव में ऐसे जुट जाती मानो
लिखने पढ़ने से दूर-दूर तक कोई लेना-देना ही न हो।



भारत की वैशिक पहुंच के ध्वजवाहक प्रवासी भारतीय देस में निकला होगा चांद..

अमित

नौ करी के अवसर और जीवन की बेहतरी के लिए भारत की बड़ी आबादी परदेस की राह पकड़ रही है। विदेशों में लाखों की संख्या में प्रवासी भारतीयों को काम के अच्छे अवसर और अच्छे पैसे मिल रहे हैं। इनमें से एक महत्वपूर्ण संख्या खाड़ी देशों में भी रहती है। पर कहते हैं ना कि दूर देश में भी अपने गांव-शहर, घर-परिवार-समाज की विंता और यादें पीछा नहीं छोड़ती। शायद ऐसे ही ख्यालों को लेकर ही राहीं मासूम रजा साहब ने लिखा होगा,

हम तो हैं पट्टेया मैं देश मैं निकला होगा चांद
अपनी गत की छत पर छिटका तब्दा होगा चांद

आसमान दूर देश का हो तो भी चांद तो अपने देस का ही नजर आता है। इन पंक्तियों की डोर थामे ना जाने कितनों ने यादों के गलियारों में तफरीह कर सोचा होगा, उनके बिना किस हाल में होगा चांद। और यही सोच उन्हें अपने देस से जोड़े रखती है। प्रवासी भारतीय धनप्रेषण, व्यापार, निवेश और विदेशी मुद्रा भंडार में योगदान देकर भारत की अर्थव्यवस्था में महत्वपूर्ण भूमिका निभाते हैं। वे भारत और मेजबान देशों के बीच सांस्कृतिक अंतर को पाटने तथा संचार को सुविधाजनक बनाने में भी अहम किरदार निभाते हैं।

क्यों अहम हैं प्रवासी

सबसे बड़ा प्रवासी समुदाय

विदेशों में निवास करनेवाले भारतीय मूल के लोग प्रवासी भारतीय हैं। इनमें अनिवासी भारतीय (एनआरआई) और भारतीय मूल (पीआईओ) दोनों शामिल हैं। अनिवासी भारतीय वैसे नागरिक हैं जो काम, शिक्षा या अन्य उद्देश्य के लिये अरथात् रूप से विदेश में रहते हैं। भारतीय मूल के व्यक्ति का आशय वैसे भारतवंशी विदेशी नागरिकों से है, जो पीड़ियों से विदेश में रहते हुए भारत के साथ सांस्कृतिक संबंध कायम रखते हैं।

विदेश मंत्रालय की नवंबर 2024 की रिपोर्ट के अनुसार, दुनियाभर में प्रवासी भारतीयों की संख्या लगभग 3.54 करोड़ है। इसमें लगभग 1.58 करोड़ अनिवासी भारतीय (एनआरआई) और 1.95 करोड़ भारतीय मूल के व्यक्ति (पीआईओ) हैं। हर साल लगभग 25 लाख भारतीय विदेश प्रवास करते हैं। सबसे बड़ी भारतीय प्रवासी आबादी वाले शीर्ष तीन देश

अमेरिका (54 लाख), संयुक्त अरब अमीरात (38 लाख) और मलेशिया (29 लाख) हैं। दिसंबर 2024 में लोकसभा में एक प्रश्न के उत्तर में सरकार ने बताया था कि खाड़ी सहयोग परिषद (जीपीसी) देशों में 93 लाख भारतीय रहते हैं। इनमें संयुक्त अरब अमीरात में 38.90 लाख, सऊदी अरब में 26.45 लाख, कुवैत में 10.09 लाख, कतर में 8.30 लाख, ओमान में 6.64 लाख, बहरीन में 3.32 लाख प्रवासी भारतीय हैं। भारत का यह प्रवासी समुदाय दुनिया के सौ से भी ज्यादा देशों तक फैला है। आंकड़ों की नजर से विश्व में सबसे बड़ा प्रवासी समुदाय अब भारतीय है।

धनप्रेषण में अच्छता

भारत के भविष्य को आकार देने में भी प्रवासी समुदाय की भूमिका महत्वपूर्ण है। इसमें अहम कड़ी प्रवासियों के भारत में रह रहे परिवार, मित्र या रिश्तेदारों को इन हस्तातरण या धनप्रेषण (रेमिटेंस) की है। इससे गरीबी उन्मूलन, शिक्षा के लिए धन तथा बुनियादी ढांचे को समर्थन देने में मदद मिलती है। विशेष रूप से केरल और पंजाब जैसे राज्यों में। वर्ष 2024 में भारत को 129.1 अरब डॉलर का धनप्रेषण प्राप्त हुआ। यह किसी भी देश को एक वर्ष में मिला सबसे अधिक धन है। यह वैशिक धनप्रेषण का 14.3 फीसदी हिस्सा था। अन्य देशों में दूसरे नंबर पर मैक्रिस्को (68 अरब डॉलर), फिलीपींस (40 अरब डॉलर) और पाकिस्तान (33 अरब डॉलर) थे।

आज भारत के सकल घरेलू उत्पाद में इनप्रेषण की हिस्सेदारी लगभग 3.3 प्रतिशत हो गई है। इस धनराशि का इस्तेमाल स्थानीय अर्थव्यवस्था में उपभोग, व्यय और निवेश में होता है। भारतीय उद्यमों को वैशिक बाजारों से जोड़कर प्रवासी देश के व्यापार परिषद्य को समृद्ध बना रहे हैं। भारत को भेजा जानेवाले इन घरेलू आय, आर्थिक स्थिरता तथा समग्र विकास में महत्वपूर्ण योगदान देता है। विदेशों, खासकर खाड़ी देशों से, भारतीयों द्वारा भेजी गई धनराशि देश के विदेशी मुद्रा भंडार में महत्वपूर्ण योगदान देती है। 2024 में कुल इनप्रेषण में से 38 प्रतिशत हिस्सा जीसीसी देशों से प्राप्त हुआ था।

उच्चभित्ता और नवाचार

प्रवासी समुदाय भारत के साथ दुनिया के भविष्य को आकार दे रहा है। वहीं, व्यवसायों में निवेश कर या अपने ज्ञान और विशेषज्ञता से भारत में नवाचार (इनोवेशन) और तकनीकी उन्नति में योगदान दे रहा है। इससे आईटी, शिक्षा, स्वास्थ्य सेवा और ग्रामीण

विकास के क्षेत्र समृद्ध बन रहे हैं। प्रवासी भारतीयों ने विभिन्न क्षेत्रों में उल्लेखनीय योगदान दिया है।

प्रौद्योगिकी और नवाचार में श्रेष्ठता का प्रमाण वैशिक आईटी कंपनियां जैसे अल्फाबेट-माइक्रोसॉफ्ट में भारतीय मूल के इंजीनियरों का दबदबा है। स्वास्थ्य सेवा क्षेत्र की बात करें तो भारतीय डॉक्टर, नर्स और स्वास्थ्य कार्यकर्ता अमेरिका, यूके, खाड़ी तथा अफ्रीकी देशों के विकित्सा कार्यबल का अहम हिस्सा बनकर उभरे हैं।

वित्तीय परिसंचालन के क्षेत्र में देखें तो विश्व बैंक समूह के अध्यक्ष अजय बंगा हैं। विज्ञान के क्षेत्र में भारतीय मूल के वैज्ञानिक नोबेल पुरस्कार से सम्मानित रामकृष्ण इन वैंकटरमन हैं। सर्वांगीक प्रभावी क्षेत्र राजनीति और शासन के हैं। अमेरिका की पूर्व उप-राष्ट्रपति कमला हैरिस, यूके के पूर्व प्रधानमंत्री ऋषि सुनक जैसे उच्च पदस्थ भारतीय मूल के राजनेता अपने प्रवासी देश की नीतियों को आकार तथा द्विपक्षीय संबंधों को बढ़ावा दे रहे हैं। वहीं, डोनाल्ड ट्रंप सरकार में भी प्रमुख पदों पर कई भारतीय मूल के लोग हैं। इनमें विवेक रामास्वामी, काश पटेल, जय मद्दाचार्या, श्रीराम कृष्णन, हरमीत डिल्लों और ऊषा वांस प्रमुख हैं।

लेकिन प्रवासी भारतीयों की कहानियां के बीच व्यक्तिगत उपलब्धियों के साथ समाप्त नहीं होतीं, उनका दायरा कहीं आगे का है। यह साझा जड़ों, आपसी विकास और बेहतर भविष्य की दृष्टि की कहानी है। आज जब दुनिया के देश एक-दूसरे के नजदीक आ रही है, प्रवासी भारतीय वैशिक समुदाय और भारत के बीच सेतु का काम कर रहे हैं। इनका सामाजिक, सांस्कृतिक या आर्थिक योगदान विश्व मंच पर भारत की छवि को सशक्त और प्रभावी बना रहा है।



'आम' नहीं है आम, खास है सबके लिए

सुबोध कुमार झा

आ ज बाजार में गुलाब खास आम देखा और मुँह में पानी आ गया। फिर मन अकेलेपन में आम के ही ख्यालों में खोने लगा। आम की याद के साथ ही मुझे आवार्य हजारी प्रसाद द्विवेदी का लेख 'आम फिर बौरा गए हैं' की याद आ गई और आज मैंने फिर से उस लेख को पढ़ा।

द्विवेदी जी आशावादी व्यक्ति थे और इस लेख में भी उनका यह गुण अपनी संपूर्णता में प्रकट होता है। इसमें वे कहते हैं कि मानव जाति का इतिहास बताता है कि वह हर चुनौती से दो-दो हाथ कर विजय प्राप्त कर सकता है। कोरोना काल में इस आशवासन से मन को बड़ा सम्बल मिला कि हम इसके पार भी जाएंगे और दुनियां फिर से पूर्ववत हो जायेगी।

आम शब्द की उत्पत्ति अम्र से हुई है जिसका अर्थ होता है खट्टा। शायद यही अम्र शब्द यात्रा करता हुआ अमृत भी हो गया हो शायद। पुराने समय में आम का फल के रूप में उतना महत्व नहीं था, बल्कि उसकी मंजरियों का ही महत्व था। आम का मंजर कामदेव के पांच पुष्प-बाणों में सबसे प्रमुख था। मदनोत्सव में स्त्रियां इससे शृंगार भी किया करती थीं।

संसार में हर वस्तु का स्थान परिवर्तनशील है। भूगोल के जानकार आपको बता देंगे कि आज जहां हिमालय है, वहां किसी समय में समुद्र था। आम ने भी फूल होने से फल होने तक की यात्रा की है। अब इसे भाव पर अर्थ की प्रधानता का असर कहें या मानव की प्रकृति को अपने अनुरूप ढालने की क्षमता, लेकिन अब आम्र मंजरियों का महत्व लगभग समाप्त हो गया है और आम की प्रतिष्ठा फल रूप में अत्यधिक है।

भारत के हर क्षेत्र का अपना विशिष्ट प्रजाति का आम होता है। महाराष्ट्र के अल्पोंसो ने सिर्फ महाराष्ट्र के आर्थिक उन्नति के कारण आमों का राजा होने का खिंताब भले पा लिया हो लेकिन बनारसी व्यक्ति लंगड़ा आम से ऊपर किसी आम को नहीं रखता। मलिहाबाद का व्यक्ति दशहरी को सबसे बेहतर पाता है। पटना वासी दीधा के मालदह से ऊपर किसी आम को नहीं आंकते, भागलपुर का मालदह आम भी अमृत तुल्य ही होता है।

आम पर लिखने— पढ़ने से भी मुँह में मिठास धुल रही है। कुछ तो इस फल में जरूर है कि कविगुरु रवीन्द्रनाथ टैगोर को कहना पड़ा था कि जिस वर्ष उहें आम के मौसम में आम खाने को न मिला हो वह वर्ष व्यर्थ रहा।

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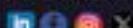
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