



BTI NEWSLETTER

APRIL - JUNE 2017



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Upcoming Events..

Jain Anniversary.....	June 2
Vat Savitri Vrat	June 6
Temple Anniversary....	June 9
Gauri Vrat.....	July 4
Jaya Parvati Vrat.....	July 7
Sudarshana Homam...	July 9
Raksha Bandhan.....	August 7
Janmashtami.....	August 15





About The Temple

Bharatiya Temple and Bharatiya Cultural Center is built on a pretty wooded lot of a little over six acres. The expansive structure is a two-story building with each floor of 8500 square feet of constructed area. The lower floor offers facility for a cultural center for the community where children can learn languages and their culture.

The cultural center includes a kitchen facility and several classrooms for conducting classes on Indian languages, religion and spirituality, yoga, music and dance classes are also offered. The facility has a large auditorium with a stage for weddings, cultural programs and other celebrations.

The upper floor is the Temple area that serves the needs of the community for their religious purposes. This is a multi-deity temple, which has main deity of Lakshmi-Narayana. In addition, other deities include Lord Venkateshwara (Balaji), Sri Ram-Sita Pariwar, Sri Radha-Krishna, Sri Shiva-Parvati, Sri Durga Mata, Lord Ganesha, Sri Hanuman, Nava-Graha and Sri Mahavir Swami.

Feedback & Contribution to the BTI Newsletter

The Editorial board would like to hear back from you. The Newsletter will be published every quarter. We are considering following ideas for future issues of the Newsletter

- A quick 15 min cooking recipe—please send us recipes
- Crossword puzzle on Hindu & Jain religion
- Children's Corner— send us some articles for Children
- FAQ from devotees—Please ask us the questions and we will try to address them in the next issue of the newsletter
- Your experiences in the Bharatiya Temple

The decision on publishing the content will be handled independently by the Editorial Board. Please e mail us your suggestions at newsletter@b-temple.org

"Without your support, we cannot succeed"

"With your support, we cannot fail!"



BTI NEWSLETTER

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Become a Member

Bharatiya Temple depends on donations from current and new members.

Please donate using the membership form at the back of the Newsletter.

If you are not a member, please become a Life Member.

If you are a member, please donate to move to a higher level.

Important Contacts

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Editorial

Namaste! It is our pleasure to present the newsletter for the second quarter of 2017. Our previous newsletter was well received and we hope to build on that for this and future issues. Spring is in the air and the temperatures are warming up. But the arrival of Spring also brings allergies and pollen. You hear familiar sounds of the lawn mower and leaf blower. Kids start looking forward to summer and the end of the school year.

To maintain continuity and consistency, we will follow the same format as the last newsletter. We will update the readers on quarterly activities at the temple. We will also highlight contributions of the various member committees. In addition we hope we can bring you some entertainment like crossword puzzles. We will try to tease your taste buds with delicious recipes contributed by our members.

This is your newsletter, so we would like to request feedback and contributions from the members.

We hope you have a good Spring and enjoy this issue.

Warm Regards,

The Editorial Board



Our Priests



Pt. Vishnu Parshad Vassyal is with our temple since 2006. He obtained his Acharya degree from Sampoornananda Sanskrit University in Varanasi, India in 2002 and received a Shastri degree from the Sampoornananda Sanskrit University, Varanasi, India in 2000. He completed a Pujari Training course from Shree Bharti Rishikul Sanskrit Vidyalay, Bakoli, Delhi. He has extensive experience in performing religious services, rituals, sacraments, arranging and organizing special ceremonies on various Hindu festivals and religious holidays. Pt. Vassyal has a thorough knowledge of the Bhagavad Gita, Ramayana, Vedas, Upanishads and other sacred texts and ancient Hindu scriptures. He has working knowledge of Hindu Vedic Astrology, Palmistry, Yoga-Asana, Meditation, Vipasana and traditional Hindu meditation forms. Languages: Sanskrit, Hindi, English, Nepali



Shri Jayesh Pandya was born in the city of Dhandhuka, district of Ahmedabad in Gujarat. He completed his primary education and obtained the traditional priest education at Bhagavat Vidyapith, Sola, Ahmedabad. Shree Jayeshbhai Pandya has received Shukla Yajurved, Sanskrit and Karmakand education. Shree Pandya ji as Vedpathi pundit has performed many Pran Pratistha, Yagnas and coordinated big events like Bhagavat Saptah. Jayeshbhai has very good knowledge of Astrology (Jyotish Vidya), Vedik, Pauranic Karmakand and Shraadh Karma. He likes to entertain the devotees with his Bhajans and Kirtans during which he plays the dholak and tabla. Shri Jayesh Pandya ji has been with Bharatiya Temple since February 2011. Languages: Sanskrit, Gujarati, Hindi, English



Sri Seshasai Rompiccharla pursued training and study in the theory, practice, and methods of Hindu religious rituals and worship in Vaikhanasa Aagama. He studied under his guru and grandfather Sri Lakshmi Narasimhacharyulu, who is the disciple of Sri Parthanaradhi Bhattacharyulu and worked as a head priest at Hindu Temple of San Antonio, TX. Seshasaiji can perform the Daivika Karyakramas (related to Gods) like Archana, Abhishekam, Kalyanotsavam etc.. and Manushika Karyakramas (related to humans) like Namakaranam, Annaprasana, Wedding etc.. according to Sri Vaikhanasa Aagama. He has an overall experience of 19 years. He has ability to conduct daily rituals and special events in Hindu Temples and Hindu family residences. Very well experienced in performing special Alankarams to Deities. Languages: Sanskrit, Telugu, Hindi, Marathi, English

Bharatiya Temple Religious Activities

Weekly on-going Programs

Temple Timings

Weekdays - 9.00 am to 12.00 noon and 5.00 pm to 9.00 pm

Weekends - 9.00 am to 9.00 pm

Aarti timings

Hindu - 12.00 noon & 7.00 pm daily

Jain - 11.45 am & 6.45 pm daily

Every Monday	Every Tuesday	Every Friday	Every Saturday	Every Sunday
Shiva Abhishekam	Hanuman Chalisa	Lalitha Sahastranam	Suprabhatam Venketeshwata - Abhishekam Vishnu Sahastranam - Stotram	Lakshmi - Narayana Abhishekam
7.15 pm	7.15 pm	7.15 pm	9.00 am	10.00 am

Hari Om!

POOJA REQUEST INFORMATION

You will find the charges and types of Pujas which Priests can perform at the Temple or at your Home/Function on Bharatiya Temple Website: www.b-temple.org

To schedule a Puja TO BE PERFORMED AT YOUR HOME OR AT THE TEMPLE, please contact Ramana Kanumalla at 267-396-PUJA (7852) Or send e-mail to priest@b-temple.org with details including a contact number. Additionally, requests for specific priests will only be confirmed by Ramana Kanumalla and not by the priests themselves.



- ◆ All services (except Archana, Abhishekam & Vehicle Pooja) must be scheduled in advance.
- ◆ All private pooja services are charged on an individual pooja basis (Havan not included).
- ◆ Overnight Stay per day – additional \$201.



Bharatiya Temple Activities

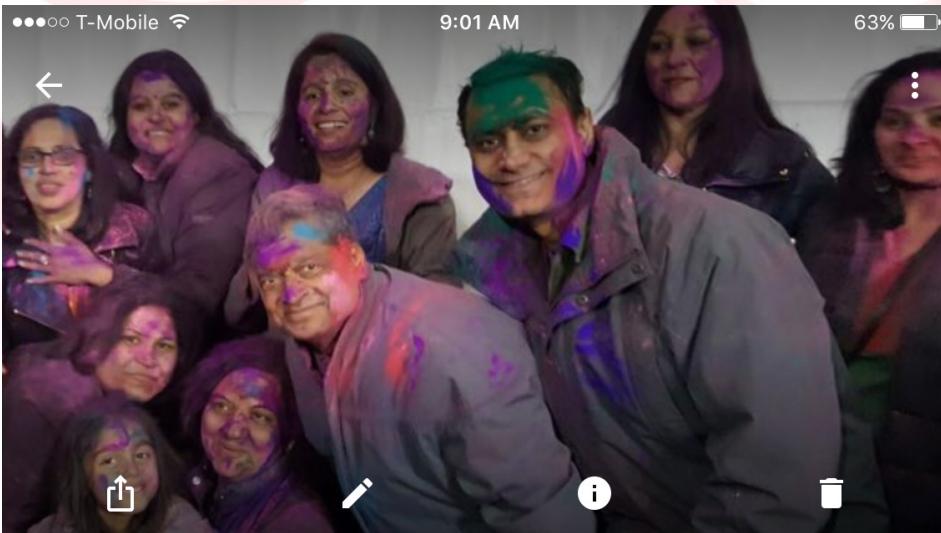
We all welcomed the New Year with a Satyanarayan Puja and Ganesh Abhishekam. In mid-January we celebrated Lohri/Pongal/Sankranti. It is a harvest festival and many people fly kites during Sankranti. Special food is always served at our festivals. During Sankranti sweets are made out of sesame seeds, jaggery and coconut.

Maha Shivaratri was celebrated in February. On 10th of February there was a lunar eclipse this year and the temple was closed in the evening. Holi was celebrated in March. Slowly, holi is becoming popular at our temple. I remember a few years ago, we had a handful of people. But over the years, our attendance had been increasing gradually. It is especially fun for the kids. In March we also celebrated Ugadi/Gudi Padwa, which is the beginning of the Indian New Year.



Holi

Prahlad, the son of demon king Hiranyakashyapu was a devotee of Vishnu. This enraged Hiranyakashyapu and so he tried to kill Prahlad. Hiranyakashyapu's sister Holika had been given a boon which made her safe in a fire. She took Prahlad on her lap and sat on a blazing fire. Unfortunately, Holika died and Prahlad was not harmed. But Holi also symbolizes getting rid of old items and getting new ones or making a fresh start. Socially it is a great way to spend time with existing friends and make new ones. It is said that even enemies forget their differences and become friends on that day. Holi is also celebrated when Winter ends and Spring begins. People get the warmth from the fire and chase away Winter.



Gangaur

Gangaur is a festival very popular in Rajasthan and it honors Parvati or Gauri, Lord Shiva's wife. Parvati is considered a symbol of virtue and devotion. She is also an inspiration for married women. It is said that married women who worship her are blessed with a very long and happy married life, while unmarried women who worship her are blessed with a very good husband. Women carry idols of Parvati in a procession. The festival starts on the day after Holi and is celebrated for 18 days.



Jain Activities

On April 7th, Jains celebrated an evening filled with devotional music and Sugam Sangeet. Well known local artist from New Jersey- Foram Shah and group rendered the melodies.

On April 8th, we celebrated Mahavir Jayanti by conducting Snatra Pooja & Panchkalyanak Pooja. Also, Jain Pathshala Students from all age groups presented a wonderful play.



The upcoming Jain events include the Kumbhabhishek Anniversary & Dhwaja Aarohan program on June 3rd.



Committee Updates

As has been previously mentioned, Bharatiya Temple is a volunteer driven organization. To help the temple carry out its mission, there are many committees responsible for making sure that the temple runs smoothly. Through this issue and future issues, we will highlight a few committees.

Cultural Committee 2017 Activities

Cultural committee underwent a change of leadership that became effective on January 21, 2017. In the first two months we collaborated with various Committees to establish win win programs. Here is a glimpse of what we have accomplished so far. We have an ongoing fitness class that started on March 22. It takes place every Wednesday for an hour and is called "Bollywood Fitness Group Session" for ladies.



Month of February saw the celebration of Maha Shivaratri in which our Cultural Committee Chairperson trained Bharatiya Vidyalaya students to sing Bhajans on this auspicious occasion at the Temple. Thanks to Bharatiya Vidyalaya Committee for this opportunity.



Holi was celebrated on March 22, 2017 with traditional Poojas performed under the guidance of all the Temple Priests and religious Committee. It was followed by color celebration with DJ, food and color distribution by Youth Group. Cultural committee had the privilege of arranging for food and helping out with other logistics involved in celebrating Holi. Finally Holi was deemed to be an extremely successful event this year as the attendance crossed over 400 devotees.



Thanks to the Temple administration for all their help.

Gangaur the festival of Rajasthan was celebrated on March 26th in which Cultural Committee teamed up with Gangaur team and participated in dancing and singing and making it a fun filled program. Thanks to the Gangaur team for giving us this opportunity.

We look forward to celebrating Ugadi/Baisakhi/Gudi Padwa/ Naba Barsha/

Puthandu, Onam, Diwali etc. in the future. Please come forward and be a part of our Committee.

Senior Citizen Committee Activities

“Power” of Senior Citizens:

The Senior Citizen committee focuses on activities of interest to devotees aged 55 and up. Some of these activities include yoga, bhajans, picnics, trips to various temples, sightseeing trips to places like Statue of Liberty, One World Observatory, movie nights, and presentations by experts on health and family related issues. Responses to date have been very encouraging.

For additional information, please contact Priti Shah at 215 699 2317 or e-mail her at pritikshah@comcast.net

Health and Human Services

At B-Temple, we have conducted one blood drive in Feb of 2017 and conducting 3 more in coming months in collaboration with American Red Cross (ARC). June and August drives conducted by youth leaders (ARC sponsored “youth save lives program”), a best opportunity for our youth to take charge and grow. We have numerous committed blood donors, 13 permanent executive committee members and numerous youth volunteers who make these drives successful each year and help save many 100s of lives through B-Temple.

ARC saves ~16 Million lives per year in USA alone = 1 life saved every 2 seconds.





- June 10th blood drive with student leader co-sponsor (10am to 3pm).
- Aug 12th blood drive with student leader co-sponsor (10am to 3pm).
- Nov 18th blood drive + Flu Shots program (10am to 3pm).

Please participate and encourage your friends and family members to participate anyway they could.

Women's Group Committee Activities

BCC Women's group had a Valentine's day gathering on February 7th 2017. It was a National " **Wear Red Day** " for heart health. We about 20 ladies attended. We had a

group discussion about their talents, interests, what & how they can help in the community, how to take care of their health and what kind of activities & events they are interested in future . We are serving at Manna on Main Street for homeless people once a month. It was an eye-opening experience for all of us who went to serve. We are going to get together for book club once every other month. Going for a day trip to Philadelphia Museum. Women's group is going to help women in need like giving rides, food, give moral support etc. These are just a few activities we are planning so far.



Bharatiya Cultural Center Activity

As part of outreach we have been supporting the Hello India event at Penn Museum every year. This year's event was on March 11th. BCC was a co-sponsor for the event. During the event, people discovered more about the history and culture of India during this day long celebration! They also enjoyed traditional music and dance presentations and workshops, sari wrapping, a language workshop, an introduction to traditional Karnataka cooking, yoga, film, craft activities, games originating from India and a rangoli sand painting activity.



The day culminated on a colorful and playful note with a Holi Celebration—the traditional festival of colors, the festival of love—in the outside Warden garden.



Bharatiya Vidyalaya Activities

न हि ज्ञानेन सदृशं पवित्रमिह विद्यते ।
तत्स्वयं योगसंसिद्धः कालेनात्मानि विन्दति // Bhagavad Geeta 4-38//

*na hi jñānenā sadṛiśam pavitramiha vidyate
tatsvayam yogasansiddhaḥ kālenātmani vindati*

There is nothing as purifying as divine knowledge. One who has purity of mind from practicing Yoga will receive this knowledge in due time.

Bharatiya Vidyalaya volunteers encourage students to gain knowledge from our time-tested Hindu and Jain religion scriptures, develop good values that help one succeed materially as well as spiritually in the world, and learn regional languages to be able to connect better with friends and relatives.

Since August 2016, Marathi language has been added to Bharatiya Vidyalaya curriculum. Marathi is in addition to six other languages that traditionally, volunteers have been teaching – Gujarati, Hindi, Kannada, Sanskrit, Tamil and Telugu. A student can choose any one language out of the seven.



Bharatiya Vidyalaya students made wonderful group presentations on the stage during the Vidyalaya Culture Day on March 12th and Vidyalaya Religion Day on April 9th. Students sang melodious Bhajans on February 24th on the grand occasion of Maha Shivaratri on the Temple floor.

A group of 35 students, parents and volunteers actively participated on March 11th in Hello India, a grand celebration

about the history and culture of India at Penn Museum in Philadelphia. The Vidyalaya program included acquainting visitors with Sari wrapping, Holi, Onam, Navaratri and Rangoli. A group of students performed Garba.

Bharatiya Vidyalaya Activities

Vidyalaya encourages its students and parents to actively engage in social work. Since February, students, parents, and volunteers have made 26 blankets for patients at the Children's Hospital of Philadelphia.

The goal of the project is to help children in need and teach students the value of charity and helping others.



The second Bharatiya Vidyalaya newsletter was released in February, 2017. The newsletter is led by students under guidance from mentors. The objective is to provide an opportunity for students to develop their writing and organizational skills by showcasing Bharatiya Vidyalaya through the newsletter.

We look forward to the community to spread the good word about Bharatiya Vidyalaya among their friends.

**-Praveen Sharma & Bharatiya Vidyalaya Volunteers
Hari OM!**

क्लैब्यं मा स्म गमः पार्थ नैतत्वयुपपद्यते ।
क्षुद्रं हृदयदौर्बल्यं त्यक्त्वोतिष्ठ परन्तप ॥
**klaibyam mā sma gamah pārtha naitattvayupapadyate
kṣudram hṛdayadurbalyam tyaktvottisṭha parantapa.**
Do not become a coward, O Arjuna, because it does not
befit you. Shake off this weakness of your heart and get
up (for the battle)





Why do we need to study religious education?

"Religious" people are more interested in keeping up appearances or joining in with social events than actually following religion, all of this with a poor religious education. Study of history or literature would be incomplete without exposure to the Holy Scriptures. Religion rituals bring fear but education removes the fear and brings faith. You will do any rituals with lots of faith.

Science relates to mind and mind relates to different gunas and to control the mind, you have to do meditation or read scriptures, Geeta says. **Satsang** (Sanskrit sat = truth , reality and being, saṅga = company, meeting together) means " being with the truth." This is spiritual teaching.

Religion and beliefs inform our values and are reflected in what we say and how we behave. Religious education provokes challenging questions about the ultimate meaning and purpose of life, beliefs about God, the self and the nature of reality, issues of right and wrong, and what it means to be human. It develops the knowledge and understanding of the nature of religion and belief including other religious traditions, and world views that offer answers to these challenging questions. It offers opportunities for personal reflection and spiritual development. It enhances awareness and understanding of religions and beliefs, teachings, practices and forms of expression, and of the influence of religion on individuals, families, communities and cultures. Religious ritual and belief are also among the most powerful forces uniting past and present, shaping memory and identity from generation to generation, and across millennia.

Whether you consider yourself a religious person or not? Do you think religion has played a positive or negative role in history? It is an undeniable fact that from the beginning of time, humans have engaged in activities that we now call religion, such as worship, prayer, and rituals marking important life passages. Moreover, religions have always asked fundamental questions, such as: What is the true meaning of life? How to balance your life with three gunas? What happens to us after death? How do we explain human suffering and injustices? What is the roll of karmas? How to live your life?

The study of religion helps you to learn how to think critically, listen empathetically, speak thoughtfully, and write clearly—all skills that will be of great use no matter what you go on to do in life. It will also help you to better live and work in our increasingly diverse society and global world. If you have knowledge, you will come in the temple with love, faith and devotion but not with fear.

Religious Studies is personally meaningful because it raises questions of purpose and value along with developing important life skills.

Religious studies enables the development of crucial aptitudes -- critical thinking, communication competence, interpersonal awareness, and intercultural literacy -- necessary for success in a global society. The aim of liberal education -- healthy, holistic education -- is about gaining wisdom, not the accumulation of knowledge as such. Practically speaking, religious studies can enable students to better practice the task of selfhood by both building self-esteem and making possible the acquisition of competencies crucial for one's well-being in increasingly diverse world cultures.

Why do we need to study religious education?

"At its best, religious education encourages children and young people to extend their natural curiosity and prepares them for life in modern society," said Michael Cladingbowl, Ofsted's director of schools. You should enroll your children in any BAL vihar which teaches religion and about the meaning and purpose of religion in the life, beliefs about God, ultimate reality, issues of right and wrong, and what it means to be human.

It adds that children should also be taught how to weigh the wisdom from different sources, and learn how to develop and express their insights into these topics. For that purpose, the Religious Education Council says that teachers should equip pupils with systematic knowledge and understanding, helping them develop ideas.

First reasons to study religion is simply to deepen our understanding of others and ourselves. Study promotes the spiritual, moral, social, cultural, mental, and physical development of society; and prepares us for the opportunities, responsibilities, and experiences of later life.

We also study religion in order to learn more about how different aspects of human life have been and continue to be shaped by changing religious notions of, for example, good and evil, images of the deity and the divine, salvation and punishment, etc. By studying different religious principles, rituals, stories, and scriptures, we can also come to understand how different communities of believers—past and present, East and West—have used their religious traditions to shape, sustain, and transform themselves.

Studying religion thus provides you an opportunity to learn about a range of disciplinary approaches, and, even more importantly, the connections and linkages among them. In this way, studying religion invites us all to think in a more interdisciplinary and integral way about the world and our place in it.

- I think it's very important that we raise people's religious literacy. The world is a lot smaller than it used to be, and far more of us are surrounded by people of different cultures and backgrounds and faiths. It's got to be a good idea for tomorrow's adults to know more about those faiths, because it makes a huge difference to how people relate to one another.
- You cannot understand how our world came to be as it is today and are more likely to misunderstand others that you encounter in daily life.
- Understanding your own religious system is very important. As children, most people learn their parents' belief systems, but as adults, it is important to truly understand your own religion before you make the decision about what you choose to believe, since without a deep understanding you may get rid of something valuable without realizing it.



Why do we need to study religious education?

Religion (or a lack thereof) greatly affects every individual's approach to life, within the family as well as their business ethics and other aspects of life; so it is important to make informed decisions about it and to understand the basis of other people's approach to life.

- respect and understand OUR SELF AND THE values are important
- it is important for them to get a different perspective on the big issues of life – issues such as where we come from, what happens to us after we die, why poverty and war exist in our world, and so on. Traditionally, religions have provided views and approaches into these big topics
- need to understand faith issues and the different religious traditions, and if they don't, the consequences could be very serious
- If you believe death is the end of our personal existence, the individual cannot achieve their full flourishing in some world to come. So personal fulfillment, if achieved at all, can only be achieved in this life THROUGH DHARMA. Education on this view kick starts this lifelong journey of personal development, and the study of art OF LIVING, literature, philosophy OF LIFE, religions, science, and history and so on is not just a process of acquiring knowledge but of making a life for oneself that is meaningful and fulfilling. This is a third area when humanist views have an enormous impact on educational thinking

WHERE TO START?

You may wish to do some reading on the topic. Some of the texts are very basic, and some are more complex. But having a look at some of these works will offer you a good insight into the worlds that the study of religion opens up. Please try to attend the satsang in Bharatiya Temple. Month of May and June we have so many educational program. Check our web site for the detail

<http://bcceducation.blogspot.com> --NEW POST READ

Wishing you lots of love, Peace and happiness.



Rita, Mom to Kishan forever

Ek Kavita— Language and Script

भाषा और लिपि

प्रेम बढ़ाव

भाषा बचाव

शब्द बन जाते भाव

सुंदर हो ये प्रभाव

चली लिपि की परीक्षा

करते आप समीक्षा

किसी भी भाषा की शिक्षा

मानो भैंट स्वरूप मिली दीक्षा

भाषा मानो नदी समान

लिपि भाषा का प्राण

प्राण है तो जान

जान है तो जहान

जब सूख जाये धरा

कुछ न रहता हरा

सींचो मिलकर जरा

निर्मल बने ये जलधारा

Language and Script

Language prevention

Love elongation

Words become Expressions

Beautiful this correlation

Language and script

make you more equip

learning new language

gives additional leverage

Language is like River

Script is it's Life

Life is like World

World is empty if there is no Life

When river is dry

Nothing remains green

Preserve the green

Keep pristine water clean

-Umesh Tambi, March 10, 2017

-उमेश ताम्बी, मार्च १०, २०१७



BTI/BCC Supporting Organizations

Gujarati Samaj of Delaware Valley

Hindu Swayamsevak Sangh

Indo-American Club

Navodaya Kannada Koota

North South Foundation

Pragati (Greater Philadelphia area Bengali Association)

Philadelphia Marathi Mandal (PMM)

SEWA International USA - PA/NJ/DE Chapter

SEWAA (Service & Education for Women Against Abuse)

SRUTI (The India Music & Dance Society)

Tamil Association of Greater Delaware Valley

Telugu Association of Greater Delaware Valley

Telugu Association of North America (TANA)

UP Association of Greater Philadelphia

Collect your free Gift from Bharatiya Temple



Dear members:

Please pick up your free gift of 2 coffee cups with the temple logo from the gift shop. Non-members may purchase them for \$10/cup.

All proceeds go to the [Bharatiya Temple](http://www.B-Temple.Org).



Bharatiya Temple Inc

1612 County Line Road, Chalfont, PA 18936

www.b-temple.org - (215) 997-1181

Mailing address: Bharatiya Temple, Inc., P.O.Box 463, Montgomeryville, PA 18936

GENERAL DONATIONS (MEMBERSHIP)

Your Choice		For 50 Months via Automated On-line Payments	Total
A	SENIOR TRUSTEE	\$500 per month	\$25,000
B	GRAND PATRON	\$200 per month	\$10,000
C	PATRON	\$100 per month	\$5,000
D	LIFE MEMBER	\$100 per month for 12 months	\$1,200
<input type="checkbox"/>	Please check if your company matches your contribution		

Please provide the following details (Please Print):

First Names	
Last Name	
Address	
E- Mail	
Phone Numbers	

Check # _____	Cash	Pledged but not paid	
Receipt Issued Yes	No	To Be Mailed	
Corporate Matching Yes	No	Make check payable to BTI. If company matching, make check payable to BCC. Mail the check to Bharatiya Temple, Inc., P.O.Box 463, Montgomeryville, PA 18936	
Remarks:			

Online Payment Information

- Bharatiya Temple and Bharatiya Cultural Center accepts donation online via a credit card. Devotees may use this service for a one-time payment or for setting up recurring payments. Visit the temple website: b-temple.org and click on "online donations" or Type in the URL: www.b-temple.org/OnlineDonations.htm
- For recurring payment you will be authorizing BTI/BCC to receive funds on your behalf via credit card. This authority will remain in effect until you cancel or suspend the request via the credit card company.

Please contact:

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