



**TONSE UPENDRA PAI
OF
MANIPAL**

A potted biography

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By
A.S. PAI

FOREWORD

**Full many a flower is born to blush unseen,
And waste its sweetness on the desert air.**

To a considerable extent this description fits Upendra Ananth Pai. Despite being the founder/co-founder of many an institution in and around Manipal, this self-effacing Gandhian was content to blush unseen. He did not mind the high profile members of his family steal the limelight.

The society is the poorer for ignorance of low profile high achievers. Lest the achievements of Upendra Pai should be totally unknown to the present generation thus depriving them of this inspiration, we decided to bring out a biographical sketch of him. The Birth Centenary Year of this maker of modern Manipal seemed an appropriate occasion.

Mr. A.S. Pai, a freelance writer, translator, reviewer and broadcaster has done a commendable job in producing this aptly titled Potted Biography. We sincerely hope that this biographical sketch will give to the reader glimpses of a pioneer. Pioneers are never out of date.

November 8, 1995

Secunderabad.

Y.V. PAI

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I

I was on my way to Manipal for the first time, the place which had all along been eluding me but which I had long been aware of as having become an epitome of progress in some desirable real sense and the object of my visit was not merely sightseeing but to know more about and familiarize myself with Upendra Pai, the legendary protagonist of Manipal, its discoverer-developer, its moving spirit who had for the first time infused life and vibrancy into that once barren stonescape. The self-effacing genius had not left much scriptory material behind in token of his greatness what to speak of an autobiography and one had to reconstruct his life and times through his footprints of magnificent strides on the sands of time quite indelibly impressed in the form of institutions, the goodwill and gratitude from his numerous beneficiaries and through his bright progeny, besides friends and colleagues who knew his contributions to the society. Brief outlines of his career and character are given in the book 'Pais Of Manipal' by Selden Menefee and 'Innovative Banker' by M V Kamath. There is besides a thin booklet-biography on Upendra authored by Laxminarayan Kini which is in Kannada.

The overnight train journey from Hyderabad had first brought me to Bangalore: from there, it was an hour's flight to Mangalore in the peak monsoon season when the sky was overcast. Even at 12,500 feet above the sea level, the medium-sized aircraft, carrying about fifty passengers on board, was flying clumsily, rather bumpily, through thick clusters of nimbus clouds which kept on floating. The air hostess took back the plastic cups apologetically, which she had earlier distributed along with fast food with the intention of serving beverages after the consumption of edibles, stating that the violent jolts might topple the liquid on to the dresses.

I kept my gaze fixed down through the window trying in vain to capture a birds-eye-view of the panorama of Dakshin Kannada that is South Canara and all that I could see, when the clouds were briefly off, were miles and miles of water-logged areas with intermittent patches of green-hued terra firma. After landing at Mangalore a car rode me north to Manipal, a distance of about 70 kilometers showing me glimpses of the locales of Upendra's life. The road was kutch-pucca with a high frequency of speed-breakers which hinted at the presence of many schools, houses and shops and the vehicle progressed leaving behind places like Mulki, Padubidri and Kaup. People here seemed to have already merged and mingled with the mainstream culture of modern India though there were still some Hindus in white dhoti worn in kacche style with upper cloth and turban and Moplah women wearing colored check-patterned sarees like lungis with bodice and a piece of cloth tied on their forehead.

garden of India. This strip of land situated almost exactly half way between Bombay and Kanyakumari lying isolated in the past owing to natural barriers had developed certain unique features of its own.

As I was nearing Udupi the mice of hunger in my stomach squeaked. It is natural the very name Udupi conjures up the vision of crispy, stuffed pancake made from fermented rice and blackgram flour. Udupi is the birthplace of the world famous masala dosa ! And the other variations of it; the paper dosa, the onion dosa, the pesarattu, the 'nai roast' and so on. At my signal the driver stopped the car in front of a brahmin hotel and we both had a nice treat of dosas at its very own birthplace. Is that all ? Udupi has much more to it than masala dosas: it has one of Karnataka's holiest Vaishnava temples. It was the place of the Hindu saint Madhvacharya who lived for 79 years from 1197. Close to the centre of the town, Udupi's Krishna Temple stands in a square surrounded by eight 'maths' or monasteries founded by Madhva. It is an important place of pilgrimage for the Hindus. The head of each monastery will be appointed for two years as the chief swami. He will be anointed beside a stone tank in the temple known as MADHVA SAROVARA with festivities. A magnificent gold temple chariot will be brought out for procession. During prayer time this temple will be filled with a melange of clanging bells and the ACHARYA will chant flicking a hairwisk. There is some proof that the deity loved a dalit devotee who was not given entry into the temple as he was considered to be an 'untouchable'. So he worshipped Krishna from outside: a window opened on the wall and the deity turned to face him!

Udupi's picnic spot, Malpe beach, is just 5 kilometers north. We took a diversion to that place. The whole ambience was thick with the odour emanating from a smelly fish market. St Mary's Isles are just a boatripe away from here, an extra-ordinary rockface of hexagonal basalt. It seems Vasco da Gama first landed on one of these islands named El Padron de Santa Maria in 1498 and placed a cross here prior to his historic landing at Kozhikode or was it the other way ? At any rate both these places which were visited by Vasco da Gama are not very far off.

When one is trying to sketch the life and times of Upendra Pai, one has perforce to remember Vasco da Gama the Portuguese explorer discoverer-navigator of the fifteenth century and some of his successors for the simple reason that there is always an organic link between family histories and political histories.

Whenever I have had to introduce myself to a stranger, say during a train journey, I often encountered a common mythical (mis) understanding of the people about the Pais: "O! You are PAI? Are you not from South Kanara?". When I reply: "No, I am from Kerala" their immediate response is to ask: "Are there Pais in Kerala too?" and to knit their eyebrows in doubt. This shows that the Pais of South Kanara have played pioneering roles more than the Pais of Kerala to

All that which was prominently striking my eye was red soil drenched deep by pouring monsoons. On my left was the Arabian sea and on my right, some miles away the undulating ghats, and, in between the sea and the ghats was the long, narrow strip of territory which from east to west had been a broken low plateau. This was the place which exactly a century back was served only by tracks on which carts with wheels either formed by solid pieces of timber or cut from a solid block of stone had plied. How painfully slow, cumbersome and tedious would have been such cart journeys for humans and materials even if drawn by several pairs of bullocks ! The common people of this locality were not used to distant journeys ; the well-to-do class used light carriages and they too did not leave the precincts of the town or village. Such were the conditions prevailing when the first district manual was prepared under the instructions of John Sturrock I C S and published in 1894, a year before the birth of Upendra Pai.

Red earth and pouring rain ! It is a poem, a novel and a metaphor for the mingling of the hearts.. As I reflected about the past the earth seemed to me full of bygone memories and the soil itself seemed a breathing emblem of time. I saw a gigantic tree with a sprawling canopy; it had some dead roots. A thought flashed in the mind: were not those dead roots once nourishing the green parts of the tree and creating seeds which carried with their capsules the thrust of the future? This holds good to the tree of life, the family tree. A good tree cannot bring forth evil fruits. Do not try to imagine Manipal without imagining Upendra ! That was the message the tree was conveying to me.

The car entered on a smooth macadamised road near Mulki, the National Highway 17, which made the journey a lot smoother. I observed the flora mentioned in the gazeteer: poonspar and kiralbhogi, nuxvomica and jambolana, cashewnut and bamboo besides towering coconut trees. There are trees of timber : 'matti' and 'maravu', benteak and the wild jack, good in making furniture. Pine apple brought for the first time to South India by the Portuguese just as water melon was brought to North India by the Mughal conqueror, Babar, thrived aplenty in the soil along with wild ginger and tasty varieties of plantains - rasbalenkelen ! Vasco da Gama and Babar had many similarities: both came almost contemporaneously to India, in 1498 and 1526, both came to conquer and stay; both brought some fruits of their liking and planted on the Indian soil; both brought guns and cannons for the first time in this country. Both successfully established their rule on parts of Indian soil.

The scenic charm of this area with thick plantations and hills and swift flowing rivers has been the themesong of poetry for centuries: even the empress among Indian poets, Sarojini Naidu, the Nightingale of India, was overwhelmed by the natural splendour here and described the place as a 'nandanavana' or the pleasure

become so well known.

Let me somewhat expatiate about the community and language of the Pais as a general backgrounder. Pais are Gowda Saraswat Brahmins who are vaishnavaites. I shall refer to them hereafter as GSBs. There are also Saraswats who are Smarthas. Formerly, both these were one and the same community. The distinguished scholar and author M.Govinda Pai has said that the Surname 'PAI' was in existence in the fourth century when all Saraswat men were called as 'Pai' meaning father and women 'Mai' meaning mother. Since aeons ago, GSBs have been an itinerant community. As Aryans they must have come to Punjab first and from there gone to Kashmir. Some of them went to East Bihar and settled in Tirhut and from Tirhut they migrated to Goa. They settled in Goa's western parts comprising 96 villages and came to be known as 'Shannavatyas' or inhabitants of ninety six villages and this title got shortened to Shenoy. Besides Pais and Shenoy, there are also other surnames like Kilikar, Hegde, Shanbagh, Prabhu, Rao, Naik, Kamath and numerous others. There used to be double surnames such as Pai-Prabhu, Pai-Kamath, Pai-Budbude, or Pai-Panandikar. Some of the later surnames among GSBs were derived from their professions : Kamat was an agriculturist or land holder, Padiyar was a chamberlain of the palace, Baliga was a soldier, Bhandari was a treasurer and Prabhu, the lord of a village. Many of the Roman Catholics bear Portuguese names and in some cases they retain their old names like Laura Pai and Lobo Prabhu.

The history of migration of GSBs dates back from Vedic times to recent historic times; one can find more about the origins and culture of the Gowda Saraswat Brahmins in books like THE HISTORY OF THE DAKSHINATYA SARASWATS by V N Kudva which has been cited as a classic by M V Kamath. Suffice it to emphasise here that before the GSBs came on a largescale migration to Dakshin Kannada and parts of Kerala they were living in Goa. And how and why did they come to Goa? Only a legend comes to our rescue for throwing some light or rather adducing some convincing explanation. Parasurama had beheaded his mother in obedience to his father Jamadagni's command and was asked to expiate the sin by throwing his axe in a southward direction by standing at the place called Gokarnam. When he prayed the lord of the sea and flung his axe with yogic prowess, it flew all the way south and fell at Kanyakumari. Instantly, the sea from Gokarnam to Kanyakumari began receding along the coastline of India revealing a strip of new virgin land for Parasurama to gift away to brahmins. He brought ten sages from north India to help him perform the horse sacrifice, each one belonging to a different gotra: they were Bharadwaja, Kausika, Vatsa, Kaundanya, Kashyapa, Vasista, Viswamitra, Jamadagni, Gautama and Atri. Parasurama gifted away the new land to them and settled them in Matagrama, that is Madgaon.

Some have been settled in Dakshina Kannada. Malayalam speaking areas were gifted to the Namboodiris. Legends after all are legends and they can be discounted on the ground that they lack empirical proof but history is more reliable and we ought to go a little into it although going into the old history of the Portuguese possessions of Goa is going into a very dark chapter of India's history.

Goa belonged to various Hindu dynasties until the early part of the fourteenth century. Scanning the maps of Indian History one can find it included in the empires of the Mauryas, Satavahanas, Chalukyas, Rashtrakutas, Hoysalas, Yadavas and Kadambas. Towards the middle of the fourteenth century, Goa was conquered and annexed by Hasan Gangu Jaffar Khan who founded the Bahamani Kingdom. But he could not hold it for long: the minister of Harihara, the King of the newly established Hindu Kingdom of Vijayanagar, reconquered the city and made it a part of the Vijayanagar Empire. It remained under the control of that empire for more than 70 years. In 1440, the inhabitants of the old city of Goa attained their independence and soon after founded the new city of Goa in another part of the island. Its trade grew. In 1470, Goa was conquered again by the Muhammadan king, Adil Shah II. Although the Hindu king of Belgaum and Vijayanagar tried to wrest the city back, Adil Shah, Sultan of Bijapur foiled their attempts and after his triumphs he erected many buildings in Goa including a magnificent palace. His government was oppressive towards the Hindu population and he was correspondingly hated by them. One of his Governors, Malaik Yasat Gurgi, made himself very obnoxious by employing his Turkish garrison for perpetrating cruelties on the people of Goa. A Hindu commander by name Timoja, also called Timaya, suffered a lot in their hands and looked forward for a chance to teach them a lesson.

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It was at this stage that the Portuguese navigator-explorer, Vasco da Gama came discovering a new sea route to India by circumnavigating the Cape of Goodhope. He thus opened Indian Ocean to the West in 1498, the year in which he landed either on the St Mary's Island near Upendra Pai's native place or a little away from there in Calicut. It is mentioned in a book INDIA IN THE EYES OF EUROPE that Vasco da Gama was received in one of the temples. It could be a temple in Kozhikode or the Krishna temple of Udupi which is just 5 kilometers from St Mary's Island where he landed. He describes the temple: "Over the central portal there hung seven bells. On the outside of the temple, in front of the main portal there stands a stone as tall as a man with three steps leading upto it. The interior of the temple houses a towerlike chapel which contains the idol and which none may enter except the officiating brahman. He wears a kind of petticoat of cotton that covers him from the waist to the knees, calico patches in the arm pits and nothing on his legs, feet and head. The priests wash the stone three times each

day and place upon it offering of boiled rice for the crows. In the interior of the temple were many images painted on the walls possessing monstrous teeth and as many as four arms Brahmanas look upon 3 as a sacred number: they believe in a god who has 3 persons whose name is Bermabesma Maceru (Brahma-Vishnu-Maheswara) !”.

Portuguese were not given a cakewalk at Calicut: the Arabs who were already in trade relation with the Zamorin and other kings of the west-coast resisted the Portuguese encroachment on their commercial territories and persuaded the Zamorin to disallow them from settling down at Calicut. So Gama went still south and from there proceeded to Portugal. One of his successors, Alfonso de Albuquerque left Cochin in February 1510 with a fleet of twenty three ships carrying 1200 men with the object of capturing Aden.

However, as he reached the bar of Angadiv, near Goa, Timoja called on him and urged him to attack Goa. Infact, Goa was already within the covetous target of Albuquerque, the beautiful port with two great bays, north and south of the land, into which flowed two rivers, Mandovi and Zuari, a land which is very beautiful and luxuriant with groves of palm trees that give wine, oil, vinegar and jaggery that almost tastes like sugar; and which was inhabited by “large population of gentiles whom they call Canarins (Kanarese) including Brahmins and other learned doctors who possess numerous gilded edifices of their idols which they call pagodes (temples)..” Albuquerque had dreamt of Goa as the would-be capital of his planned empire in India. When Timoja told that he would help him with his troops, Albuquerque decided to take the city and he appeared unexpectedly in the port of Goa. His nephew Dom Antonio de Noronha disembarked with some soldiers, attacked and eventually captured the Castle of Panjim which Adil Khan had built. The vanquished Muslims decided to surrender. Eight of their representatives headed by one Mir Ali got down to the river and agreed to surrender the city to Albuquerque with a specific term that the Portuguese would not interfere in the usages, customs and practices of the local population and the navy would be withdrawn soon. Thus Albuquerque entered the city of Goa mounted on a horse decorated in Muslim style. People threw at him flowers of gold and silver. Later, Albuquerque himself minted coins in Goa, filled them in basins of copper, got them transported by Timoja’s men in a procession and thrown fistful of them amidst the crowd every now and then. This jubilation, however, could not last long: Adil Shah’s powerful army of 60,000 soldiers were on their march to lay seige to the city which Albuquerque was forced to abandon. His fleet remained anchored in the Mandovi river. It was rainy season. When the weather improved he received unexpected reinforcement of ten more ships which came from Portugal and he now staged a triumphant re-conquest of Goa which

established the colonial government of Portugal on 24 November 1510. It was infact the first ever European colonial government on the Indian soil ! Now let us see what happened to Upendra Pai's ancestors.

Unfortunately, the Portuguese showed no signs of leaving Goa and the dream of Timaya that he would take charge of the city remained a sheer day dream. On the contrary, Albuquerque took steps to settle down there. It was the feeble successors of Albuquerque who practised some heinous acts of burning of relapsed converts and supposed witches ! Inquisition was first introduced in Europe by John III, successor of Emmanuel who was a fanatical bigot. He sent out soldiers and missionaries to Goa. The natives saw their plans for a conscious transplant of Portuguese culture. In 1560 when the Portuguese had reached their highest political power, their intolerance got intensified and the Holy Inquisition was established in Goa. The first action was rather corrective than punitive but gradually they began going into heights of fanatical madness. Cultural conversion entered every area of life. They let loose a reign of strangulation and suppression of Konkani culture. What barbaric laws ! Dead bodies should not be cremated but buried. If in any premises it was discovered that a dead body was being burnt, the house owner and his relatives would be taken into custody and tortured. So the relatives of the dead placed the body inside a boat stuffed with firewood and straw, set fire and pushed it into the river to float away so that there was no evidence that it was burnt on the ground of a particular house. They imposed a ban on the speaking of Konkani and prevented even the Konkani children from speaking their own mother tongue. The Franciscans and the Jesuits got down to the business of christianising. It was thus that many GSBs and Kunbis of Goa, whose mother tongue was Konkani, had begun their largescale exodus. Thousands of families fled. They ran away from Goa to save their religion, their language, their culture and their very lives from such draconian decrees.

The Konkani saying "Hanv pelthadi vathan" ('I am going to the other bank') is current to this day.

After leaving Goa, the ancestors of Upendra Pai came and settled in places like Bassein in Thane district, Belgaum, Dharwar in the east and the south and north Kanaras. Some migrated farther south to Cochin (my ancestors) and from there down south to Quilon and Trivandrum. There already were settlements of GSBs in places like Honnavar, Bhatkal, Basrur, Barkur, Brahmavar, Mulki and Mangalore and the migrants joined these colonies. Those who had the experience of trade and commerce settled in the ports while those whose avocation had been agriculture moved to the interiors. A renowned authority, N.P.Mallaya of Cochin has stated that the first migration of Konkanis to Cochin had taken place in 1294 AD owing

to certain religious disputes and they had left their native country with their idols and it was the second mass exodus of Konkani which took place in 1560 AD. So it is a matter of some doubt whether the ancestors of Upendra Pai were migrants from Goa during Portuguese time or belonged to the earliest extant settlements in South Kanara. It could be either way.

Now about the language : Konkani or Concani the mother tongue of GSBs is the southernmost representative of the Aryan family in India. There are three principal dialects of it: that of the north, Kudali, influenced by Marathi, Gomantaki of Central Goa and that of the South, influenced by Kannada or Malayalam. In its phonetic structure it is very much allied to Bengali and there are common dialogues too: eg. 'Kothaigalo ?' is Bengali and 'Khatteyn gello ?' is Konkani. Konkani has its own independent grammatical characteristics. It suffered and remained stunted because of a single, most conspicuous, handicap that it has no script of its own. But it is one of the oldest languages in the country dating back a thousand years. The Portuguese had gone to such an extent as to ban Konkani in 1869 during the rule of Governor Pestana but it wouldn't die. In recent years Konkani found a Bengali protagonist, Sunit Kumar Chatterjee, who defended it as a distinct language. Even the Christians of Goa later, under the leadership of the Roman Catholic missionaries, built up a Konkani literature though it is mainly of Christian inspiration. Hindus, Christians and Muslims of this part, all speak the language.

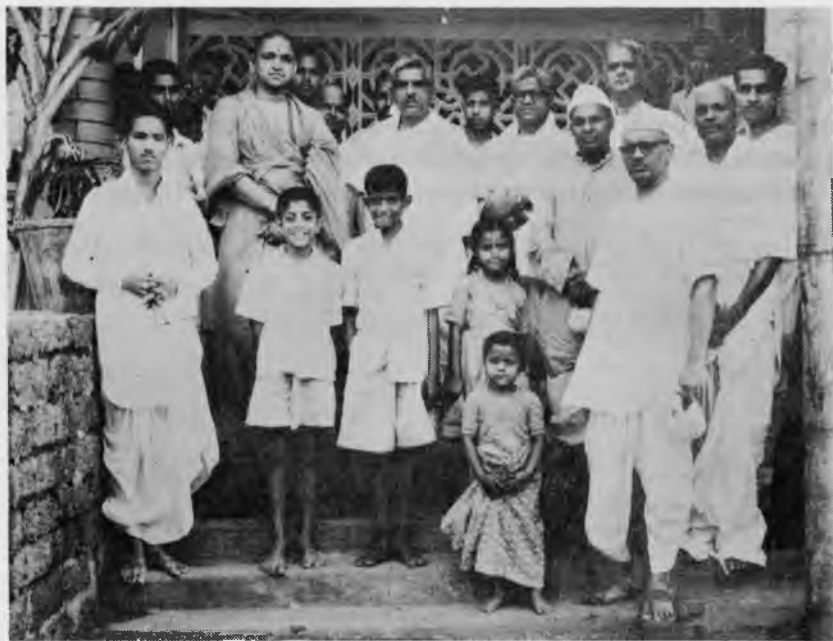
Today, Konkani speaking people are scattered throughout the country with no link. There are about 50 lakh such people belonging to the three religions and twenty odd castes, sub-castes and sects, each speaking a dialect of its own. One particular Konkani tribe, the Siddis, are of African origin. Stranded on the west coast after a shipwreck about 700 years ago, the Siddis still retain their Negroid features. Goa has 12 lakh Konkani and the rest 38 lakhs are spread all over the country.

Konkani is spoken in all talukas of South Kanara by GSBs, Saraswats and Christians who are Roman Catholics. The Protestant Christians either speak Tulu or Kannada. Though it lacks a script of its own it is possible to express everything in this language. Today Konkani is written in Roman, Devanagari, Kannada and Malayalam scripts and there is dire need for a universal, independent script for the proper development of the language. The language which languished without a status during the times of Upendra Pai was finally recognised as one of the official languages of the Constitution in 1992 and it is today the state language of Goa. The first world Konkani convention is going to be held in Mangalore from 16 to 22 December 1995 for promoting better understanding among Konkani from different backgrounds. It is easy to learn Konkani and there are many publications

which can help a better understanding of the language: English-Konkani dictionaries, Konkani-English dictionaries, Portuguese-Konkani dictionary, Konkani-Portuguese vocabulary in Roman script, Vocabulario Concani Portuguese, English, French and Hindustani in Roman script, Konkani proverbs, riddles and songs of Mangalore, Konkani lullabies and nursery songs, Konkani similes and idioms, many books on philosophy and religion, both Christian and Hindu, Povitra Itihasa, Novo Testament and Povitra Itihasa Adlo Testament and Gitamrit Saki and books on social sciences and books on arts and literature are all available for the curious. One can today read many novels, dramas and fiction in Konkani, some of them winners of Sahitya Academy awards.

Goa which produced the GSB diaspora was liberated on December 19, 1961 from the yoke of Portuguese Colonial rule which spanned well over 450 years the longest period of foreign domination over any part of the country. It is today the tiniest state in the country with an area of barely 3702 square kilometers. But the GSBs who settled in different parts of the country got fused and assimilated in their new settlements leaving Goa to Goans, like the progenitors of Upendra Pai.....

Towards 4 pm the car drew up at Green Park Hotel, Manipal and I checked into a room for a week's stay at this place to see with my own eyes, read as well as listen to the achievements of our 'nirvonni munis' Upendra Pai.



H H Shrimad Sudheendra Teertha Swamiji of Sri Kashi Mutt Sanstan with Upendra Ananth Pai, Dr. T M A Pai and Keerthana Kesari Sri Bhadragiri Keshavadas as a young man.

II

Such was the stock he sprang from : Upendra Pai's earliest known ancestor was Manja Pai, his great grand father, but nothing substantial has been recorded of him except that he had many sons who all got dispersed in different directions in search of their livelihood. There are no heirlooms and very few documents. We really know very little about Upendra's remote ancestors and cannot trace it back further than a century. However one son, Ranga Pai, is said to have come and settled in Brahmavar, across the river Suvarna, in the late nineteenth century. On the other side of the river is Kallianpur which is in the Tonse village cluster, the ancestral home of the Pais. Tonse is a village in Udupi Taluk. It has fertile soil and is full of coconut palms and paddy crop.

Ranga Pai took to farming for a career as he owned and cultivated 20 acres of fertile paddy lands, an extent considered quite an enviable asset during those days when just three rupees could command a bag of rice. Ranga Pai became quite wealthy by his own hard work. He married and begot many children, seven sons and three daughters. His seven sons were Srinivasa, Nagappa, Mukunda, Anantha, Mudalagiri, Vasudeva and Chandrappa. The household grew into a traditional joint family. One by one all the three daughters were married off and then the sons. When the daughters-in-law started arriving there was not enough space in the house and so Ranga Pai built a commodious two-storied house to accommodate all the members of the joint family comfortably under one roof as the concept of a nuclear family, as is the vogue today, was quite unthinkable in those days.

Ranga Pai was brought up in a religious ambience and he observed all the rituals and festivals as per custom and tradition. He loved ceremonial occasions with all the trappings. Each day, after rising up, they had to do the ablutions and they took a cup of coffee only after the bath, and *sandhya vandanam*. A family priest assisted them in performing their rituals. The festival time was gala time for the members of Ranga Pai's household and they wore new dresses on divali and fired crackers. Dainty sweets and sumptuous feast were the rewards they gave to themselves and their neighbours on such festive occasions. In other words, Ranga Pai always kept the house agog, brimming and resounding with laughter and sound. They worshipped the pantheon of family gods and assembled, in the evenings, to listen to the recitation from the epics for which many neighbours too were welcome. At times they all went out and watched BAYALATA - a type of field drama which provided late night community entertainment just as Kathakali or Ottanthullal does in Kerala.

Ranga Pai's fourth son, Anantha, who was born in the year 1870 became the most religious among all the sons. He was married when he was nineteen years old. The bride was Yashoda, a member of the leading Baliga family of Kallianpur. When she was betrothed to Anantha, Yashoda was eleven years old and had not attained her puberty, so she was made to continue with her parents because it was too young an age to start living with a husband. When she grew to be capable of bearing children she was brought to her husband's home. She soon became the favourite daughter-in-law as she was not only beautiful but had endearing manners and habits which commanded love and respect from all. She had practically no school education but there was abundance of wisdom and general knowledge in her. For that matter, even Ranga Pai's sons were all not highly educated but just literate enough to read, write and speak. Only one son, Mukunda Pai, was an exception: after his high-school he went to Madras and took his B A degree and on his return from college settled down in Udupi as a lawyer. His practice enabled him to earn enough to build a home of his own in Udupi which he named as 'Mukund Nivas'.

The very first time Anantha became a father, he got a son in 1893 who was named as Purushotham but later came to be known as P A Pai. Close on the heel came Upendra who was born on 26 November, 1895. The third son Madhava was born on 30-04-1898. Yashoda's next two deliveries unfortunately turned out to be miscarriages. With modern medical facilities yet to develop in the district characterised by scarcity of doctors, especially lady doctors with specialisation of gynaecology and trained nurses these deliveries had to be undergone at home with only midwives to help. Two consecutive miscarriages told heavily upon the health of Yashoda but when she recuperated she again became pregnant. Because that generation counted children as family wealth, there were no fullstops: this time a daughter was born to Anantha and Yashoda. There was a belief during those days that if a child was born after two miscarriages, it too will die. So, if a son was born he would be named 'Martha'. This being daughter, she was named 'Marthi' which meant 'one who will die'. Not only that: at a ceremony she was handed over to a sweeper woman saying: "This cannot be our child" and after receiving the girl the sweeper woman handed back the baby saying: "This indeed is your own daughter". This superstitious custom was intended to confuse the god of death and scare him away from the newborn. The fourth son, Raghunath, was born in the year 1907. Ranga Pai had become very old. Of all his daughters-in-law it was Yashoda who served him and looked after him. She spared no efforts in keeping him happy and in good spirits and in giving him timely food and medication. The old man was so moved that he gave her a big God bless from the depths of his heart: "Your children and grand children will become great".

The year in which Marthi was born, Upendra's grand father, Ranga Pai died. Before he died he had made a testament dividing his property among his sons: to each of them except Anantha he gifted some landed or house property but for Anantha just rupees two hundred were set aside ! Anantha being religious and pious was never attached to material wealth and so never bothered about it. Instead of fighting for equal share of property he lived in the house with each of his brothers by rotation for two months each. Yashoda prayed for giving her family a house of their own but the fate behaved most cruelly towards her by snatching away the very life of her husband. Anantha at the age of less than 40 died prematurely in 1907 leaving Yashoda a widow at a young age of 30 years when the youngest kid, Raghunath, was but seven months old.

Kallianpur, her father Krishnaraya Baliga's home, was an hour's walk and ferry ride across the river Suvarna. She proceeded to that place along with her children as she found it somewhat embarrassing to stay in her husband's household with her new status of widowhood. The feeling that her husband was the earliest to die among all the other brothers pinched her conscience. Did she bring misfortune to the family ? A feeling of guilt. On whom would she depend now after Ranga Pai and her husband left the world ? How would she feed her children, educate them and maintain herself honourably ? A feeling of shame and nervousness..... She knew fully well that it was not proper for a woman to go back to her father's home as she had already been married off but Yashoda had no other alternative. She thought it better than stifling in the joint family in Brahmavar. Moreover, her father and even her step mother welcomed her. Thus Upendra and his brothers and sister began growing up in their maternal grand father's home. But one of their uncles, Mukunda Pai, the practising advocate had great love and affection for his nephews. He had a large heart and broad mind and he welcomed his nephews to come and stay there and prosecute their studies.

Upendra Pai was about 12 years and his elder brother Purushotham was about 14 years. Padmanabha Baliga, their maternal uncle was helping them in education but they were finding it difficult to carry on without sufficient money to meet the various requirements of life. After realising the circumstances Purushotham decided to discontinue his studies. He went to Udipi and started a shop selling cutlery, stationery and books under the name P A Pai Brothers. After the school hours and on holidays both Upendra and Madhava assisted Purushotham in the shop which came up very well by dint of their acumen and hard work. "Your brother has sacrificed his career for all of us. Atleast you all should study in schools and colleges and come up. Mukunda uncle has become an advocate. Likewise one of you should become a doctor, another a business man and another an officer" advised Yashoda. In the evenings she sat down with one of the epics, Mahabharata

or Ramayan, and recited slokas and explained them to her children which imbibed in them many morals of life and a spirit of patriotism. She further narrated many heroic, historic tales of India and thereby tried to build up their knowledge and character. One of her aphorisms went deep into their conscience: "The future is full of surprises. Our part is to try to be a hero in every situation that arises. We are judged by this. So be good and face and solve each problem as best as you can." The children remembered this adage throughout their lives as it had the power of orienting the very path of their lives.

A feature of Upendra's personality, a strange way of his student life, strikes a chord in us. He had finished his 7th form in the Taluk Board Middle School at Udupi. Then he did the 8th standard in the Board High School. Somehow he was not satisfied with that school. One day he asked his brother Purushotham when his mother was also present: "Brother, I feel like going out and studying by staying in a hostel. Would you mind and would you be in a position to finance my stay in a hostel and meet expenses of education?"

"How much money will be required?"

"About 20-50 rupees a month"

Purushotham thought for a while and said: "Alright, go ahead. But where do you propose to go?"

"I want to join Canara High School, Mangalore for my 9th standard. In case I am not satisfied, for the next class, I will shift to some other school" said Upendra. The shop was progressing and Madhava was available for assistance. So Purushotham assented to Upendra's proposal. Yashoda who was listening all the while came and caressed Upendra's head with great affection and that was her way of giving him the green signal. Upendra joined Canara High School, Mangalore. There he stayed in a hostel and befriended Vaikunta Baliga who was later to become a prominent lawyer, minister and Speaker of Karnataka Legislature for three consecutive terms and also the father-in-law of one of the sons of Upendra Pai! He could earn such valuable friendship because he was not like the usual crusted academic youngster keeping himself inside a room and blatantly staring on to a book or into the quadrangle. He seemed always to be in close touch with life. The temptation to go to newer and newer places prompted Upendra to change schools like changing garments. He would come home during vacations and make plans for the shifting to a new school everytime. When his brother raised his eyebrows quizzically Upendra's extrovert boyish charm found an easy expression to disarm him. Moreover, during those days he had a wonderful laugh, rich and all persuasive. The school which he chose for his 10th standard was the Gibb's High School, Kumta in a small town on the coast near Goa. From Kumta, Upendra

moved to Karwar, the capital of north Canara District. He was not satisfied: he decided to go further North to embark on college education. He went to Pune and joined the Junior Intermediate course in the Fergusson's College. He was going north and north in the subcontinent like a hydrogen balloon and he was soon found doing the Senior Intermediate in a college as far away as Baroda ! He was contemplating next to join the Elphinston College in Bombay when he was subjected to the remote control of Purushotham. Why was this chap shifting the locales of his schools like a migratory bird ? The matter was discussed with Yashoda and Madhav and Purushotham sat down and wrote him a long letter expressing how he would not be in a position to finance him any further and urging him to come back and lend his helping hand in the business. Upendra's restless spirit shrieked to a grinding halt, like a vehicle under a sudden break, and he began reflecting as he sat in the train returning home: why was I changing schools ? His brother Madhava was studying in Christian High School, Udupi, a Lutheran School under German-Swiss missionary management. He had completed his high school with honours. And he was doing his further studies in St. Aloysius College, Mangalore. Could he not have pursued his education in similar manner? What was bugging him and making him run helter skelter? He was restless; he wanted to find a better institution. But he did not get a correct answer though he knew that he was gaining experience of life. In the process of changing the schools with such rapid frequency he was pitching himself into one alien environment and then another and yet another. Unique thing he had largest number of classmates having changed school every year. But he realised how he has been dazing his mother and brothers by his actions. For Upendra, there was nothing more precious than his beloved mother and his beloved brothers. The family after all was not having any rich inheritance that could foot the bill of his luxurious experimentation. He grappled with the grim reality that was India and applied the sudden brake to his education. Quietly he came back to Udupi and joined his brother's shop.



Upendra Ananth Pai with his wife Parvathi Bai and their children.

III

The roving adventurer had returned very decisively with a resolution to reinstate himself emotionally and physically, firmly, into the family folds; he had no regrets for having had to call it curtains to his nebulous but ambitious plans of searching for the best education and tasting a bit of every college. His mother Yashoda who became a widow in a young age, who was both father and mother to him and his elder brother, Purushothama true to his name who sacrificed his own personal ambitions in the interests of family, had such influence over him. Upendra thought that his bright younger brother, Madhava, was the right man cut out for the role and he was determined to help him become a doctor. He realised that if he assisted his elder brother in shouldering the responsibilities, he could improve not only the condition of his family but also do something for the local society. Does not charity begin at home? Will the rolling stone gather any moss? All the time he had been away from home on his strange school-hopping jaunts, he used to feel the tug of nostalgia about his near and dear at home. His love towards his siblings and the very culturo-linguistic ambience pulled him from straying far away. His manner itself had an undercurrent of gentleness. So, after coming back to Udupi he rendered every assistance in the family business. Evenso, he also took up the job of Correspondent of the Hindu Higher Elementary School, Kallianpur, a post he held for many years, so as not to ostracize himself completely from public life. He kept himself abreast of the political happenings around, evincing more than casual interest in activities like Annie Besant's Homerule Movement.

P A Pai Brothers received a shot in the arm after Upendra's joining. A textile section was added. Shop began to sell news-papers and magazines which brought about largescale contact of people with the shop. Many educated elites used to come there, mornings and evenings, to pick up their newspapers or magazines and side by side chit chat with Pai Brothers on miscellaneous matters including politics. Gradually, Purushotham himself became interested in national affairs such as the freedom movement. The extension of railway line to Mangalore had linked the town with Madras and the winds of politics had begun blowing like a blizzard in the whole of South Kanara district. Incidentally, their uncle Mukunda Pai proceeded to Cochin with his family, bag and baggage in 1916, to take up the post of Manager in a Cochin temple and he asked Yashoda and her sons to take over Mukund Nivas completely. The house itself was not particularly attractive but it had about it an air of friendliness, an air of familiarity, as its rooms were already lived in by them. More importantly, it gave them the privacy and freedom

of a home which had been eluding them thus far.

Purushotham asked Upendra and sometimes Madhav to write brief articles dealing with political subjects such as Gandhian movement for swaraaj, a nutshell history of the Congress party, Gandhiji's biography all in in kannada, atrocities of the Raj and the like which he got printed into pamphlets and distributed among his customers. He also brought out thin booklets of patriotic songs in Kannada and Hindi. Upendra had more experience: he had taken part in the All India Congress Convention held in Bombay in 1915 along with one of his friends, US Nayak (who later became an M L A). Even while assisting his brother in the shop, Upendra took occasional breaks and visited north Indian cities either singly or accompanied by some intimate friend, in order to feel the pulse of nationalist movement in those regions. Perhaps he had an idea to jump into the bandwagon of politics although he was in a Hamlettian vascillation. One of the places he visited was Calcutta, having heard and read much about the partitioning of Bengal and the high sense of nationalism prevailing among the Bengalees about whom he cherished a special liking partly may be also because of the vague affinity of Konkani to Bengali language. But, instead of landing in some political camp, he landed in the Ramakrishna Mutt, Belur. The serene ambience of the Mutt bewitched him. As he sat down listening to the bhajan, closing his eyes in meditation, he felt his soul elevating itself to higher echelons, as if he was flying in a celestial chariot. When he heard the enlightened discourse of the swamis of the mutt, he was instantly transfixed and transformed. He became a devotee of Ramakrishna Paramahansa and Swami Vivekananda. On his return journey to Udupi he carried with him a lifesize painting of Ramakrishna; he read Bhagvad Gita in the train. He had resolved to direct the energies of his life in such a way as to benefit his fellow beings and alleviate their sufferings to the extent he could. At the same time he was not for putting on the saffron garb of a saint and cutting off his links with society. He would rather become a 'Karmayogi'. He recalled the stanza from Bhagavad Gita:

'sanyasam karmayogashcha nishreyas karavubhau,
thayosthu karma-sanyasaat, karmayogo vishishyate'

Even though one can attain salvation through renunciation or sanyasa and by performance or karmayoga, the latter course of action is superior and preferable. 'Sadhakas' who want to escape from the turmoils of the world are second to those who serve the world but are not bound by it. In the midst of intense activity, a karmayogi is free from likes and dislikes.....Upendra's reading of the Gita taught him not to be ritualistic. He was tolerant of all the faiths, not only Hinduism. He was also not seen frequently going to the temples and performing pujas. But he liked singing bhajans.

He had become somewhat contemplative after his return from Calcutta. His uncles, his mother and his brothers noticed the marked change in his moods. Was this man planning to delink himself from mundane life? ; they thought the right solution was in getting him married. They were soon on the lookout for a bride. Purushotham had already been married to Shanta Bai. So Upendra was having the green signal.

The year was 1920 and the month, August. Raghunath, youngest brother of Upendra, who was twelve years old, was beseeching everyone to take him to Mangalore. "What for?" they asked. "Gandhiji is coming. I want to see him and listen to him". "You are just a boy of twelve years : What interest you have in politics which is a game of the adults ? " asked Marthi. " You can read his speech and see his photo in the newspapers " said another. Upendra who was observing the scene from a distance came to Raghunath, patted him and said: " I will take you to Mangalore and show you Gandhi ". And that was it.

On the morning of 19th August, 1920 Upendra and Raghunath were travelling to Mangalore. They had started early in order to reach the venue before the crowd gathered with a view to taking a front, vantage seat in the maidan, near the dates, so that they could see Gandhi from close quarters. At the mammoth public meeting Raghunath and Upendra sat listening to the political prophet who had come along accompanied by Shaukat Ali. Gandhi's words were extempore but alluring, convincing and emphatic: " It is a pleasure for both Shaukat Ali and me to come to this garden of India. While thanking you for the warm reception we have not undertaken this incessant travelling throughout the length and breadth of this dear motherland in order to have receptions and addresses, no matter how cordial they may be, but to place before you the position that faces us today..... I am like a blood brother to Shaukat Ali. If we too cannot represent the unity of the Mussalmans and Hindus in India, I do not know who can ". Gandhi elaborated the Khilafat struggle and the Jhalianwalahbagh tragedy and called upon the people to 'resort to the spiritual solvent of non-co-operation '. Concluding his speech, Gandhiji said: "....."And so for the (British) government and the govt.aided schools, I must confess that I cannot reconcile my conscience to my children going to such schools...."

After the meeting, the crowd had begun dispersing. Upendra saw a chance to go near Gandhi. He quickly dragged Raghunath and came on the dais.: " I am Upendra Pai from Udupi. This is Raghunath, my younger brother. He wanted to see Gandhiji at close quarters. Forgive us if we are wasting your time ". Gandhi beamed his legendical smile, patted both Upendra and Raghunath and said a few affectionate things. Then the brothers left for Udupi wholly satisfied by their mission. Raghunath did not grasp all that Gandhi was saying but he understood

the last point calling upon students of govt.schools to quit. Raghunath was in the Christian High School. So he told Upendra : “Uppei, I don’t want to study in the English-medium school. I will not go from tomorrow. “ “That is alright. We will launch a movement for a National School or a Freedom School to accommodate such of the students who discontinue going to Govt. schools” said Upendra.

The non-co-operation movement of Gandhiji gained great momentum in Karnataka. Karnad Sadasiva Rao was the pioneer of the nationalist agitation in the district. He was a leading lawyer of Mangalore Bar and was among the first from Karnataka to sign the satyagraha pledge and to work indefatigably for strengthening the movement. Many offered cash to Gandhi and ladies contributed their ornaments. Some advocates gave up their practice; many students left schools and colleges and a few govt.officials resigned from the job to join the movement. Mangalore and Udupi became the active nerve centres of the movement. Two national institutes of education were started - one each in Mangalore and Udupi. It was Upendra who took the initiative at Udupi to start the National School having affiliation with Gujarat Vidyapeeth. A large number of qualified teachers worked for a paltry salary of Rs.5 per month. Upendra Pai was the Secretary of the school and V.S.Kudva, President. The Managing Committee consisted of local leaders like P.Narayana Prabhu, Kochikar Padmanabha Pai and Hariyappa Shenoy. Kuber Panduranga Rao was the Headmaster. Upendra was later elected and deputed as the Congress delegate to represent Dakshin Kannada District for the General Body Meeting of the Indian National Congress held under the chairmanship of Hakim Ajmal Khan in Ahmedabad and under Chittaranjan Das at Gaya.

In 1922 an All Karnataka political conference was held at Mangalore under the Presidentship of Srimati Sarojini Naidu and this gave a further fillip to the movement.

Raghunath stopped attending classes in the Christian High School in sync with Gandhi’s clarion call to boycott such schools and he began attending classes in the National School which his brother Upendra and the townsmen of Udupi had started. After two and a half years he passed the test for college admission but he too decided to discontinue further studies.

Both Purushotham and Upendra were very keen that none of the local artisans must be allowed to starve. Upendra persuaded Purushotham to start a Dye House for coloured yarn for handloom weavers manufacturing sarees. The Pai brothers were soon to become the favourite patrons of the local artisans of the struggling handloom industry in and around Udupi. Working in tandem with Purushotham, Upendra financed the handloom weavers, provided them raw materials and

marketed their finished products. The manufacturing of handloom cloth was an important cottage industry of the district since agriculture provided only 80 days work in a year and what they produced were sarees of 40 to 80 counts, bed sheets of lower counts and towels of 10 to 20 counts yarn. Mill yarn was supplied to South Kanara from Bombay and partly from Coimbatore and Madras by wholesalers and supplied to weavers to make handloom cloth.

As a part of his freedom struggle activity Upendra set up a Khadi Bhandar, the first of its kind in Udupi which was in response to Gandhi's call for boycott of foreign clothes. He took along a partner, Khadbet Srinivasa Pai, and entrusted him with the day-to-day management of the store, Upendra going there often and helping. Upendra himself started wearing Khadi which he continued for the rest of his life which showed his consistency and love of the motherland. He would not stand silk and its ilk any more. On Gandhiji's birthday he encouraged his sons Ananth and Ramesh to hawk and sell khadder going from house to house.

His uncle, Mukund Pai, was somewhat happy that his nephew had after all chosen khadi and not saffron. Their plan to hitch him to a wife was also taking concrete shape as they had succeeded in locating a bride for him. The girl was Parvati, the petite daughter of Mulki Gopalakrishna Kudva. She was six years younger to Upendra. Those were the days when love marriages were practically unknown and the boys and the girls of marriageable age went by the choice and wisdom of their elders. There were all the formalities and preliminaries: horoscopes were matched, opinions about the bride and bridegroom were collected confidentially by both the parties, a betrothal function in the boy's house was held, jasmine flowers were sent each Friday from the boy's house to the girl and finally the wedding itself took place on a grand scale, in traditional pattern in an illumined pandal permeating the fragrance of rose water and sandalwood paste, amidst stentorian music of nagaswaram and the chorus of chanting mantras and all these things topped finally by a deliciously sumptuous feast carefully prepared by expert cooks.

Upendra was at once mesmerized by the dazzling beauty of his young bride who seemed to him like a celestial nymph descended down to entice and trap him and no wonder he had some initial forebodings: "Has this young girl entered my life to distract me from my spirituality? Will she drag me away from my idealism and goals of life?" It took Upendra some time before he was convinced that rather than being an impediment, she was proving herself a devout life-partner determined to be by his side during tranquil moments and storms of life as he steered the ship of their matrimony. A lively and remarkable woman with great zeal for organising the affairs of the household and endowed with some nice hobbies such as gardening, Parvati soon gave a precious gift to Upendra, a son who later grew to

become the one and only cabinet minister of the Government of India from the GSB community, a record which is unbroken till today. Yes, Upendra was the father of this boy, the famous T A Pai who was born on 17 January, 1922. Two years later, Parvati presented Upendra with another illustrious son, Ramesh Pai on 22-10-1924. The current generation of the Pai family or their friends do not vividly recollect much about the early stage of Upendra Pai's married life except that he was well settled with his wife, rooted himself firmly in the local community.

Madhava was strong in maths and sciences and he always scored high marks in them. He was even receiving a scholarship of Rs.80 per month for three years and dreaming of a career in medicine, with the august aim of saving his townspeople from the scourge and painful diseases. He used to come home to Udupi by horse carriage which took five hours from Mangalore to spend vacations with his mother and brothers. During one such visit, he learnt that the Hindu Higher Elementary School at Kallianpur of which he was an alumnus was about to be wound up because of lack of funds. He would not allow his Alma Mater from becoming extinct: he decided to postpone his own further studies and offered his free teaching service to the school co-opting also four other teachers who came forward for the same cause. Soon Madhava found himself to be the unpaid headmaster of the school and since there were no text books; he wrote text books in maths for 6th, 7th and 8th standard. For raising cash for the school management Madhava went upto Bombay with a begging bowl but, in the end, he did resurrect the school from sinking. What was thus common in all the three brothers was their missionary zeal in espousing socially desirable causes, their readiness to set aside their personal interests and their tenacious chase of the goals with result-orientation.

Madhava had applied for admission in the Medical College at Madras. One day he came to know he was selected. He consulted his elders: should he go or not? Yashoda said: "I am so happy that my dreams are materialising one by one. If your father were alive he would have been the happiest. I see medicine as a great opportunity for doing service to people." "We will certainly back you financially. You should go and do the course" said Purushotham and Upendra. Thus Madhava proceeded to Madras and joined the Medical College. After his first year when he came on vacation he was married to Kamakshi Shanbhogue of Honnavar. She was named Sharada at her inlaw's place.

IV

Ever since the turn of the century a new trend has been discernible in the South Kanara district: it was transforming itself into a crucible of banking growth. Canara Banking Corporation, later came to be named as Corporation Bank, was in existence since 1906. The Canara Hindu Permanent Fund Limited, Mangalore, which subsequently took its avatar as the Canara Bank, was functioning later in 1910. There were several others such as the Nagarkar's Bank, the Bank of Mangalore, Moolky Bank, Udupi bank, Pangal Nayak Bank, and Jayalakshmi Bank which were also established in the district. It was a unique phenomenon that so many banks were coming up in the district for which no other district was a parallel. In fact, the district has seen the genesis of something like 22 commercial banks although most of them were like famished babies on the brink of bankruptcy and liquidation. Most of them were shivering in the gales of an impending Great Depression blowing from the western seas threatening to uproot them. At such a juncture it would have looked foolhardy for anyone to contemplate opening another bank ! But that was what Upendra did. He was desperately in need of garnering finance with a view to giving loans to handloom weavers because the other banks were shying away from the needy and the downtrodden and catering only to the rich and the aristocrats. The handloom industry, in which he and his brother were interested, was facing a crisis in 1925 when a thought of starting a joint stock bank began tormenting Upendra's mind. The predicament of Pai Brothers find a detailed mention in Selden Menefee's book: " In 1925 the market for Udupi weavers' handloom products was bad. Fabrics woven for the Arabian markets had piled up. PA and TRA Pai opened an office in Bombay in an attempt to export the surplus handloom cloth. They made a large consignment of cloth to Arabia through a commission firm, obtaining credit from the same firm for yarn to finance continued production. They (Pai Brothers) waited for the payment but the money was not expected for six months! TRA Pai, who was in poor health, returned to Udupi... PA Brothers' Bombay office had to be closed down."

This was, therefore, one of the reasons why Upendra wanted to form an organisation to help grassroot level categories such as weavers, artisans, farmers and fishermen. Where was the bank for these poor people ? How would they maintain their families ? Who was bothered about them in the existing set up ?

One day Upendra quietly left for Bombay and registered a banking company with the state calling it Canara Industrial and Banking Syndicate. On return, he even got painted the name on a board but had no courage to display it. Fortunately,

Madhava had returned to Udupi after his MBBS and Upendra mentioned to him about the bank. Dr T M A Pai narrated this situation: “ He looked worried and diffident, like a man who had taken a decision but did not know whether he would receive support or face ridicule. He divulged the news a week after the registration of the bank. I asked him not to worry but to count upon our support. Thus started the Canara Industrial and Banking Syndicate Ltd.”.

The business of the bank commenced from 10 November, 1925 in a small room in Udupi in a tiled building. PA Pai Brothers were appointed as the Managing Agents of the Bank for a period of 20 years. The authorised capital was Rupees one lac and the paid up capital was just Rs.8000/- In the beginning a thousand shares of rupees one hundred each were floated, calling for only Rs.20 per share. Not more than 484 shares were subscribed for during the first fifteen months. Deposits amounted to only Rs.5758 and the advances stood at Rs.11142. Even at down-payment of Rs.20 per share there were few takers !

Going through the initial memorandum of association of this bank one comes to visualize a slice of Upendra’s mind at that time. He had conceived and designed it not merely as a mechanism for amassing commission and profits by hook or crook and for swelling his own coffers but as an instrument to help cottage industries and, inter alia, to build theatres, to undertake publication of useful books on religion, industry, agriculture, commerce, science and medicine and even to provide for the welfare of persons employed by the Syndicate by granting money and other aid. Such welfare clauses were included beside the usual clauses applicable to a banking company. The first three signatories to the memorandum were T Upendra Pai, M.Vamana Kudva and T.Madhava Pai.

Initial failures and set backs did not deter them. In the world of Upendra Pai’s beginnings and in the world of any beginnings which P A Pai Brothers put together their attitude to life, never to depart from their resolutions, remained steadfast. Upendra Pai was perhaps not a man of exceptional managerial abilities but he was a pioneer by instinct. Central to his beliefs were ardent humanism and attunement with changing mores in the society. One cannot say that he reflected through all the ramifications of his brainchild but he was trying to affirm the power of institutions and their ability to transform and mould.

One of the objects listed in the memorandum was to start ‘kuri’ funds or the chit funds. Upendra Pai therefore started what is called “prize chit fund” accounts for groups of depositors who could see the utility of this scheme to them. This business went on for some time. Upendra gave small loans upto Rs.250 without any collateral security but based on a man’s character and reputation. This helped farmers to buy seed and fertilizers. When Dr T M A Pai began to play an active

role in the affairs of the bank, it began to show progress. The small loan idea of Upendra Pai helped Dr. Pai to develop his thinking along a new scheme for the bank which he called 'the Pigmy Plan'. This was announced to the public on October 8, 1928. The bank hired runners to go round collecting small deposits like two annas (12 Paise) from workers everyday which would remain in their credit for a period of 7 years earning interest at about 3.5 per cent. Withdrawal of the amount standing to his or her credit could not be made for the first three years and later a loan could be granted, if need be. Most depositors forgot about the chickfeed sums they were throwing away to the 'runners' like giving alms and with the efflux of time their deposits grew to sumptuous amounts without their ever being conscious of it. So it was a silent social revolution which was taking place. The first branch of the bank was started in Brahmavar in 1928 and the second was started at Kumta. The third was out of Karnataka State, in Payyanur, Kerala.

Some ridiculed these ideas and dubbed the bank as 'Pigmy bank' and 'two anna bank'. The worst appellation was 'shendicut bank' or the bank which will cut the brahmin's tufts. But the sweating Khakhi-clad collecting agents went round the towns and villages receiving the 'pittances' and even passing on bits of cardboards as receipts! Dr T M A Pai met the criticisms by his ingenious sense of good humour and told them: "See friend, this bank is like a boat which requires only little depth to float on water unlike a (huge) steamer which requires greater depths. The bank caters to the needs of the poorest by its Pigmy scheme and hence its activity can be carried on in any place". Thus the works of the Pais, congenial humanists who sprang from the soil of South Kanara, remained close to the grassroots of society. They had no intention to hitch their wagon to a star. Yet these Pais had become founders of not a mere bank but a banking empire and the future was to show this efflorescence.



Upendra Ananth Pai offering Padapooja to H H Shrimad Sudheendra Teertha Swamiji of Sri Kashi Mutt Sanstan. Dr. T M A Pai is seen in the picture.



H H Shrimad Sudheendra Teertha Swamiji giving a discourse. Sri Upendra Ananth Pai and Keerthana Kesari Sri Bhadragegi Keshavadas as a young man listen with rapt attention.

V

Mukund Nivas had not yet risen to its usual joy and laughter, to its fun and music. The house was still asleep with Yashoda and her four sons with their wives and children. The energetic crow of the cock and the melodious notes of a lark at 4.30 in the morning made Upendra get up from his bed, wash his face, put on a Nehru jacket over his kurta-pyjama and stir out of the house for a walk. He was not in the habit of taking bed coffee or tea or else Parvati would have got up sooner than him and prepared the brew for him. She knew that he would take nothing before he returned from the morning walk. Upendra loved his countryside and knew its roads, prettiest footpaths and places of solitude and went walking where there were trees, grass and open views. The six mile walk every dawn would energise him and make him fit for the day's work; the nature around him will infuse an un-ending vitality and strength to do the work which had to be accomplished irrespective of the moods of the nature.

He was amused to read about the Great Depression which seized America in a falcon like grip resulting in the closure of factories, offices, banks and shops bringing about a slump in its economy and millions were out of employment. But Franklin Delano Roosevelt, the President of America, was trying to revive the American economy as per the advice of Keynes through a New Deal.

“Give work to people and pay them wages and the economy will revive itself” was the message of Keynes. If there was no work to give? “Ask them just to dig pits from morning till evening and fill the pits back with sand before going home”. Common people are apt to consider such ideas as mad but on reflection Upendra realised that when wages are paid, the worker will go to the market and create a demand for consumer goods which in turn will create a demand for capital goods and gradually the economy would revive itself. The winds of an economic depression were blowing even in India. The bankers were shocked to hear the closure of the Travancore National Quilon Bank. Upendra decided to go as per the Keynesian advice, not by the letter of it but only by the spirit of it. India is a poor country and cannot pay wages just for digging pits and filling them up. Instead, something concrete can be done here: why not start building a series of structures - cinema halls, residential houses, shops, offices? It will give employment to masons and carpenters, to casual workers and even to pliers of the bullock carts. Yes, a cinema hall should be the first which is conspicuous by its absence in Udupi. It will entertain the townsfolk, refresh them in the evenings and make their moods fit for the next day's work. It will freshen the women folk

perpetually languishing within the prisons of their homes. But how big should be the theatre ? That which can accommodate 3000 ? No...It will have a seating capacity of just 500 people. The hall will get that much customers and will look full. Not even one chair should lie vacant. As he walked on, a flood of ideas about cinema was gushing in his mind and just then he came to Manipal which is a plateau of laterite rocks, a part of the Shivalli village situated at a distance of about 3 miles to the east of Udupi. So much of vacant land! Can this place be made habitable? Who owns this ? But he didn't want to digress for the present from his theatre project. He came back home walking fast. It was 6.30 and everyone was up and doing. He had his bath and then he squatted on a mat and read a chapter of Bhagvad Gita. At eight in the morning he finished the breakfast. Half an hour later, he was on his way to the office. He sent for an architect and when he came he discussed the plans of the theatre. The rest of it followed consistently and there stood the first building he erected in Udupi after nearly a year from the day its foundation was laid. The year when he completed the theatre was 1932. When the question of naming the theatre arose a number of suggestions came but his final choice was Ramakrishna Theatre because he was inspired by Sri Ramakrishna Paramahansa. At first he himself did not run the cinema but rented it out to travelling theatre companies. Later, when the talkies came, he leased it out to motion picture distributor but they were all not paying the rents properly. So he decided to take it over and exhibit cinemas himself.

He started operating the theatre with the help of some of his closest friends and associates in Udupi. The first picture shown there was 'Shyamsundar' ; on the opening day Upendra distributed handkerchiefs printed with name of the film on it to each and everyone who came to see the film. In fact, it was a free show that day. He was a totally unique individual not eager in making money but was keen only in making people happy. Any of his friends or relatives were privileged to come and see the cinema scot free there.

During my stay in Manipal in the first week of September 1995 I had the privilege of interviewing an important ex-employee of Upendra Pai, Mr. Sheena Shetty, who was all in all in the Ramakrishna Theatre. He told me :

“ I am 87 now. In my younger days I was a drama enthusiast. Not only did I use to write plays but also used to act in them alongside others like Dr Raghavendra Nayak and H.V.Pai. One day Upendra Pai came to see our play. He was very much impressed because he himself was interested in drama, art, painting, carving and so on. He had many talents hidden within him. When he saw me afterwards standing there he asked me: “Settre, what are you doing these days ? Is this playacting alone enabling you to make both ends meet? “

“Nothing particularly; infact, I earn a pittance here” I replied.

“Then why can't you join my theatre ? I need someone to regulate the crowd in the evening and as a general helping hand” enquired Upendra. He knew that I was not only an actor but, also a physical culturist and painter. “ I will seek my mother's permission and let you know tomorrow” I said. My mother nodded assent because she would not like to see me going to some far off place in search of a job as I was her only son. When I conveyed my willingness, Upendra asked me to join the very next day. I was provided with khakhi uniform, shoes, belt and cap and when I stood at the gate tall and hefty wielding my baton the mob who came to see the film maintained perfect discipline and decorum. I was trained in physical culture by Prof.K.V.Iyer of Bangalore before i joined the Ramakrishna Theatre and I used to do wrestling whenever I got chance. I combated with famous wrestlers like Jamshed Baig of Ajmer who stayed here for three years in Udupi and ran an 'akhada'. Most of the people who used to come for the cinema had seen my wrestling and that was additional attraction for them to come to Ramakrishna Theatre. Subsequently, Upendra appointed another wrestler also, Padmanabha Shet Raikar. When the silent pictures were screened there was an operator whose name was Kochu Marla. He was illiterate. When the Talking Projector was installed the statute demanded a film operator should have a licence. Sri Upendra Pai did not want to send away Kochu Marla who was though illiterate, quite intelligent. So he asked Sri P Sheena Shetty to appear for a test in Madras. Sri P Sheena Shetty was a Manager in Sri Ramakrishna Theatre, was a projector operator , painter of cinema posters and on the talk of all as a 'ring master' controlling and disciplining the unruly crowd. When the theater became a profitable venture Sri Upendra Pai wanted the picture house to be owned by the picture goers. He formed a Public Limited company known as Sri Ramakrishna Theater Ltd. in 1941 and appointed Sri A J Also who had joined as a clerk as a Managing Director and Sri P Sheena Shetty as Joint Managing Director. There was overwhelming response for the shares of Rs.10/- each which entitled to get free pass in the highest class once a year in addition to 10 to 15% dividend.

‘Upendra was a man of ideas. To promote his cinema he would come up with some new plans. When the film, THUKARAM, one of the most beautiful films of produced by V Shantaram of Praabhat Studios on the 17th century poet, was being exhibited in our theatre for the first time in South Kanara, it recorded the highest run. In order to maintain the steady flow of spectators Upendra introduced not only slide advertisement and handbills but announced a competition on singing important songs from the film. On a “Seven Seater Van” a huge cardboard aeroplane was placed and an icon of Thukaram kept inside it, showing him going to heaven and this Car-Van went all over Dakshin Kannada, Kundapur, Puttur,

Mulki and other towns. There was a competition to guess the number of sugarcanes carried by Tukaram in the film ! (In their books on the Pais of Manipal both M V Kamath and Selden Menefee give more ideas of Upendra Pai for advertising his films. Some of them are: he authorised the issuance of free theatre passes to deserving students by the headmasters of local highschools as rewards for good grades or other achievements; he exhibited appropriate tableaux at the entrance of the theatre to attract crowds: when a motion picture "Amar Jyothi" about seafaring was being shown he had got a model of a ship built of bamboo and cardboard and placed on a platform in front of the theatre. Once he conducted an art exhibition in the RK Theatre: at the entrance was a 5' statue of Gautam Buddha which caught everyone's attention. Upendra next started publishing a local film monthly named CHITRAKALA selling it for 12 paise. It was a thin magazine but provided essential filmic information to the public. At the end of the film magazine, there was a coupon which, if anyone filled up and submitted certifying that he cannot afford the film, he was given a free pass! This device, apprehended by some sceptics as ruinous, infact boosted up the sale of both CHITRAKALA and cinema tickets! The subject of competition went on changing for each new film: (how many arrows have been shot by Rama, how many 'laddus' have been eaten by Hanuman?...) He strongly felt Media of film can educate masses and good films can bring up children in right way. He always believed a picture is worth 10000 words.

'Upendra was a man of helping nature who never disappointed anyone seeking his help. Any number of masons, carpenters or other category of workers going to him and seeking a job were always taken care of and provided work. During those days some Chinese used to come to Udupi, stay for a month and sell papier mache products they made. One of them was a carpenter. He came one day to Upendra and asked for a job.

"Please tell me, what all things can you make" elicited Upendra. The Chinese replied: "I can make furniture with some innovations. They will have some Indian features and some Chinese features" "I need some special, comfortable type of chairs for the First Class in our cinema. Can you prepare them?" asked Upendra. "Why not, Sir," assured the Chinese and instantly he was employed on his terms. The carpenter was soon on the job. He prepared about a dozen push type chairs which were placed in the last row of the cinema hall. The charge for the first class seat was 7 annas that is less than half a rupee. The cinema hall was 75' by 40'. The Chinese thereafter was given regular work. He worked under Upendra Pai till his death.

'Upendra liked to host the monks of Ramakrishna Ashram. If any monks from the Ramakrishna Mutt came to Udupi, they invariably stayed with Upendra Pai.

When Cardinal Valerian came to Udupi, all the Christians came to Ramakrishna Theatre where the Cardinal was presented with a memento by the Udupi Municipality. On another occasion, the physical culturist, Raghavendra Rao, exhibited his asanas. He is still running an asana school near Shimoga...

Mrs Varada S Prabhu, the second daughter of Upendra Pai who was born on 23 March, 1931 has sent me a note from Mangalore on customer delight 'a concept quite distinct from' customer satisfaction'. I quote that note below as it throws light on one staunch belief of Upendra Pai: "A close friend of mine had come to visit me at Mangalore. The year was 1949 or 1950. She had come all the way from Udupi. The National Highway No.17 was yet to be constructed then. Several bridges which we see today over the rivers crossing this route were built much later... I had left Manipal in 1947 after my marriage and was settled in a joint family to which my husband belonged at Mangalore. It was just the beginning of the post Independent era. Although the country had achieved political freedom, our society was very conservative. Women had little social freedom. Most of us began our day in the kitchen and ended it there. The desire to interact with friends would seldom materialise. At such a time her visit was indeed a welcome break !

'I had been delighted to see her again. She was to stay with me for the next three days. We chattered on and on all day and night. One evening I took her to the Sri Venkatramana Temple. Although my friend seemed to be enjoying herself, I really wanted to make her visit a memorable one. I brooded a little over the various things that I could do for her. At once the idea of a movie struck me. A person hailing from a smaller town would certainly love seeing a movie in a relatively bigger cinema hall of Mangalore. I persuaded my husband to seek the permission of the elders of the family for this. When the same was granted, I went on with great pride to announce this to her: "Do you know the programme for the day? We are to see the movie KANGAN in a local theatre.

'To my utter disappointment she was barely impressed. "Well Varada, why don't we do something else? I would await this movie to come to our own cinema hall at Udupi" she said. At that time, my father T.Upendra Pai, had already established the Sri Ramakrishna Theatre at Udupi. This friend of mine was calling it her own! I was furious I had taken so much of pains to get this programme approved of and she would not want to go?!

"Doesn't it look better there"? "What is so special about that theatre?" "I demanded. My friend smiled and told me: "It does make some difference. When Thukaram was playing at Udupi, everyone who came to Ramakrishna Theatre was given a sugarcane. How delighted we all were? I would, given a chance, prefer Ramakrishna Theatre to other places. We feel that the place is ours and it should

be patronised ..” The joy of giving : That was my father I thought. A few months later the movie KANGAN played at Ramakrishna: all the women folk who came were given bangles. Father was at it again. He had delighted them all. They would not want to see a movie anywhere else. I too sheepishly went to Ramakrishna to collect a few bangles.....

‘ Four and a half decades later, I heard my son talking about the concept of customer delight. He must have read it somewhere. To be successful, it is not enough to achieve customer satisfaction alone : the customer should be delighted. This seems to be the gist of this relatively new concept. Father had practised it then. There was little competition at that time. But some people simply live far ahead of their times ! “.

In 1933 Upendra and family, infact the entire Pai family, made a voyage to Bombay for attending the wedding of Dr.A.V.Baliga. T.A.Pai, eldest son was 11 years old, Ramesh Pai, second son was 9 years old, Suguna was 6, Varadha was Two and Leela was just born. Raghunaths’ wife, Vimala, was a young mother with a baby in arms. Once on the deck she found herself violently sea sick. Walking to the wash basin to clear the baby’s feeding bottle posed the biggest problem to her on board the ship. And there Ramesh and Balakrishna (T A Pai) came to her rescue. Willing volunteers both vying with each other in fact, they took turns to clean the baby’s feeding bottle. Upendra and Parvati watched with a detached bemusement, so also Madhava and Sharada and Raghunath and even Yashoda. The whole Pai family of Manipal! The ship itself was a metaphor. It showed their unity of direction in life as well as unity of resolution.

Mukund Nivas, the sprawling house is set in sylvan surroundings with scores of trees, mango, jack and cashew and coconut palms, with few scattered buildings and lots of empty space . All four brothers and their families lived in the same house with their mother. In her article entitled ‘ Treasured Moments ‘ Mrs.Nirmala Pai, daughter of TRA Pai, now living with her husband R M Pai at Abhiramapuram, Madras reminisces of her childhood days in Mukund Nivas which throws some light on the general atmosphere prevailing there. She says : “ Nobody who stayed there in the ‘30s and ‘40s is ever likely to forget it. Its very air was soaked with happiness and hospitality. It could have been called ‘ Ananda Nivas ‘ or ‘ Sri Nivas ‘. Verily, Goddess Sri had blessed the house. We all lived there together, my grand mother (Yashoda) and her four sons with their wives and children. The house was always full what with relatives and ‘sambandis’ at the makara sankranti, paryayam and lakshadeepam festivals, with the Syndicate Bank directors at the Board meeting-times and with relatives of mofussil patients admitted in my uncle’s nursing home... Everybody was warmly welcomed.....”

In such crowded set up one can enjoy some freedom from bestowing personal attention to the bringing up of children. TRA Pai informed me when I interviewed him in Mangalore on 4.9.1995: "Upendra did not take much personal interest in bringing up his children; he would leave it all to God. The children growing up in a joint family came up of their own".

Continuing 'Treasured Moments' Nirmala Pai writes: "Snatches of songs sung or hummed were heard almost as often and as regularly as the peel of the huge bell in the nearby parish church. Bapama's (Yashoda's) five children had very good voices and an excellent ear for music. They could play harmonium with ease. (which means Upendra had music and could play harmonium). Rameshanna's mother (Parvati) too was an expert harmonium player. Music was an integral part of the daily schedule..."

In his book 'The Innovative Banker', M V Kamath throws some useful light about the cultural interests of Upendra Pai and his sons. Says Kamath: "Upendra Pai was interested in the arts - indeed his interests were very catholic- and encouraged his children to participate in school theatre."

Mukund Nivas was therefore a kind of music nivas: here did not live men and women with Aurangazebian allergy for music but went by the Shakesperian adage: 'The man that hath no music in himself nor is not moved of concord of sweet sounds is fit to treasons, stratagem and spoils..'

Continuing Nirmala Pai's recollections:

'P A Pai uncle was the one who led the evening prayers at dusk in the shrine...

'Icecream as reward for singing bhajans worked like magic. True to his word Rameshanna rushed off with a container to the Ramakrishna Theatre where they had bought Udupi's first ever ice-cream machine. He was back in a jiffy as the theatre was only a stone's throw away so to say. But by the time the icecream was offered to God, ladled into bowls and reached our hands it was little better than flavoured milk.... One day when there was no matinee show he(Ramesh) brought the ice-cream machine home. He and Amma took turns turning the handle with us children looking on entranced. After what seemed an eternity the ice cream was ready. So heavenly delicious was it that no ice cream I have consumed since has equalled the thrilling delight I experienced in tasting that first home-made cup.....

' Around this time electricity came to Udupi. The electric company decorated our shrine room with small multi-coloured bulbs for a few days...."

So, that was a glimpse of life obtaining in Mukund Nivas. But let us follow our protagonist. On that holiday, Upendra went a little late for his walk. After

his breakfast he came out. Here was Upendra in his characteristic style of dressing revealing his charismatic personality: he wore a khaddar kurta and a khaddar dhoti in 'kache' style wrapping around his legs. He threw a check-bordered khaddar shawl around his neck and finally he wore a Gandhi topi on his head. He walked taking long strides like Gandhi's Dandi march revealing his prominent facial features: the glowing, penetrating, thoughtful eyes of a visionary under shapely eyebrows, small butterfly moustaches under a prominent nose, shapely lips and chin, long ears - a protrait one would like to paint, a portrait that instantly gets embossed on the mental canvas.

He was walking towards Manipal for taking a second look at the land which he had a plan to buy. He has been informed that Narayana Kini was offering some 110 acres of land of the Manipal plateau and he was tempted to go in for the offer. It was winter time and on reaching the high point Upendra decided to sit down and enjoy some cool breeze. He had taken friend with him also joined him there.

"Supposing I buy some land here, do you think it is a good idea ?" Upendra asked.

"Idea is good. But what will you do with this stony terrain ? Who will come and stay here ? Can we get a drop of water?" his friend asked. Upendra had no answer and he sat in deep contemplation neither agreeing nor disagreeing with his friend. Just then he saw two birds landing a little away from him like tiny helicopters. They were not any migratory or special kind of birds but ordinary mynas and the friend was astonished by the keenness with which Upendra was observing them. By placing his index finger on his lips he gestured to his friend not to disturb the birds but to slowly follow their trail. The mynas hopped and walked; their wings were wet and water was dripping from their beaks. Upendra waited patiently subduing his excited friend by holding his hand and the two began to slowly follow the birds which moved by short flights, walks and hops as if they were messengers of destiny which had come for beckoning Upendra to some eldorado. Upendra and his friend followed the birds in Zindbad style. At last they found the source of water, the pond called 'mannu palla'. It was a shallow pond having water but when Upendra put his hand in it and lifted some soil he found it was all clay. "This clayish soil may be ideal for tiles" he told his friend who now grasped the entrepreneurial instincts of Upendra. "I am going to buy the land" said Upendra. I have a clause in the bank's memorandum to acquire and deal with lands and real estates. Yet I would discuss with my brothers." He discussed the plan with his brothers. The idea of purchasing land in the virgin landscape of Manipal appealed to his brother, especially to Madhav Pai and the Pai brothers were swift in forming the Canara Land Investments Limited, a joint stock company. Upendra Pai was appointed manager of the company.

Some 107 acres of land on Manipal hill - top were first purchased for a small amount of Rs.7,000/- that is to say., at about 70 Rs per acre! Later Madhav Pai bought another 13 acres.

The first ever building erected by Pai Brothers on the Manipal hills was a tuberculosis sanatorium in 1934; it was a twelve bed hospital erected there with the hope that a dry climate would suit the TB patients. It, however, did not become popular. Upendra Pai briefly moved into it prior to building his own house. The building however had its use: when Dr Rajendra Prasad (later to become the President of India) visited Manipal as the newly elected President of the Congress he stayed in the sanatorium for a couple of days since he was suffering from asthma problem. It functioned as a nursing home for several years until it was converted into a higher elementary school.

Meanwhile Upendra Pai started a tile factory using the clay found in Manna palla. Unluckily, the tiles that were initially manufactured were all cracking and for the first two years the factory worked at a loss with broken tiles piling up into huge maunds. Some of those who saw lakhs of broken tiles criticised the Pai's for their unwisdom but Upendra Pai was impervious to such comments or attacks. While stoically bearing the ignominy, he started finding a solution to the problem. Bringing clay samples from different places he called in experts who studied the composition of the clay and investigated into the reasons for their failure.

Atlast they succeeded in rectifying the deficiency. Tiles manufactured thereafter attained the requisite strength and quality. They were durable. Besides tiles for the ceiling and flooring some other products like bricks, water pots, mud ovens and flower pots were also manufactured.

The heart-felt desire of Upendra Pai was to transform Manipal into an ideal, self reliant model village. He set aside 40 acres of land for growing rice and other cereals. He got it converted under paddy cultivation, developed a very good mango orchard and shifted even some of the coconut trees from Udupi to Manipal. During monsoons when the tiles did not dry quickly and the kilns were not being used, labour was shifted to agricultural operations. A wood saw mill cum carpenting factory for manufacturing doors, windows, tables, chairs and other furnitures was started. Gradually, establishments like oil mills, rice mills, work shops and power press also came up. He evinced interest in the development of a farm at Madi where sugarcane was cultivated and jaggery manufactured.

Upendra Pai himself built a house in Manipal and moved his family into it, leaving T A Pai and Ramesh Pai at Mukund Nivas with T R A Pai so as not to disrupt their schooling. For his work at Udupi, Upendra Pai will go just by walking as a part of his physical culture. Parvati had great inconvenience by staying in

Manipal: she was cut off from her relatives and social life was lacking. Someone had to be sent to Udupi for each and every thing. She apprehended a lack of security for the isolated residence which was in contrast to the joint family life of Mukund Nivas. One day a gale blew with all its might and ripped open the tiled roof sending in torrents of rain water. Parvathi picked up a row with her husband:” I want to go back to Mukund Nivas. I will not stay in this prison house” she protested. “ We have to stay here, Parvati, so that others may have faith to come and stay here. If we ourselves run away, how can we populate this place and develop it ?”

“Eversince I came here nobody is coming to see us. If I need a little socialising I have to go all the way to Udupi” she grumbled. “ I will discuss with my brothers first and decide something” said Upendra. Dr T M A Pai readily agreed to shift to Manipal so also P A Pai and they assured Parvathi :” We will also build houses near this. You must stay where you are and we will join you”.

The constructions started immediately and in the course of one year separate houses near Upendra’s residence were built by T M A Pai and P A Pai. It was Upendra Pai who was instrumental in the creation of every industrial activity which is there today at Manipal. It was he who set the trend in construction of residential accommodation as well.

Not less than seventy houses were constructed by Upendra Pai in Manipal. He was the biggest employer of carpenters, masons and coolies in the slowly developing township. If a carpenter went to him for a job he would say: “ Alright, you make 20 tables, 25 benches and fifty chairs” and he will pay money to buy wood. If anyone asked him what he would do with so many benches he would tell them that he could use them in a school. Upendra constructed many low budget buildings in memory of the national leaders. He mostly used local materials for building construction keeping the use of cement and steel to the minimum. He used to say “ Building construction is like getting a suit stitched for you. Do not build it for 100 years and spend a lakh of rupees; instead, let it last only for 20 years and you spend only Rs.60,000/-. The most modern house today will be outdated at the end of 20 years. So pull it down. Your saved amount of Rs.40,000/- would have grown to Rs.3,20,000/- with which you can construct another most modern building.” The houses were named after national leaders :Rajendra Prasad Home, Gandhi Kutir, Kasturba Bhavan, Nehru Manzil, and Vinoba Kutir, just to cite some of them. The Pai’s also started what they called The Gramaseva Pratishtan, a public service organisation and donated all these buildings to it. The Gramaseva Pratishtan undertook activities like free medication for the poor, cultivation of cotton, propagating khadi, augmenting cattle wealth, improving barren land, and popularising Hindi and physical and yoga training. The buildings constructed

under the Gramaseva pratishtan came in handy when Dr T M A Pai wanted to start Kasturba Medical College; otherwise it would have been impossible to have hostels for the students.

Mr Lakshminarayana Kini in his Kannada book on Upendra Pai which I got read in translation by Miss Anuradha Shenoy, employee in the Maharashtra Apex Corporation Limited during my sojourn in Manipal in September 1995, states that Upendra started Gita Mandir with the object of 'ploughing the hearts and sowing the seeds of spirituality'. He had such an obsession for spirituality!

I personally interviewed the author Mr Lakshmi Narayana Kini at Manipal besides getting his book read out to me in English translation as mentioned above. The very fact that he wrote the small biography of Upendra Pai was to express his gratitude to him because he was one of the many whom Upendra Pai gave a berth in life at a time when they were entangled in abject penury. "We four brothers were floating away haplessly in a torrent of poverty when we were dragged back by the long hands of Upendra Pai and placed on the fertile shores of life" said Kini. Mr Kini comes from Udyavar, three miles from Udupi. When they came to Manipal in search of some employment Upendra made available a hotel to Kini and his two brothers. The Kinis opened a hotel by name 'Ananda Bhavan' and later another 'La Shangrila' in Manipal and soon it had booming custom. Most of the time it was overcrowded. One day Upendra happened to go there for observing how the hotel was running. The owner was unaware of Upendra's presence: from an inconspicuous point he was watching the proceedings at the hotel for about ten minutes. He found that customers were standing and eating awkwardly for want of seating accommodation. Upendra quietly withdrew from the place and left. In a couple of hours Kini was wonderstruck to find two bullock carts full of chairs had arrived in La Shangrila and were being unloaded inside the hotel. He soon came to know that they were sent under Upendra's instructions from Udupi.

The three-storied Chittaranjan Bhavan built by Upendra pai served as a lodging House which was the first of its kind to be opened in Udupi. This too was constructed entirely out of material produced by the Manipal Tile Factory and without using cement or steel. Once he came to know of a boy who could perform Harikatha beautifully. He was instantly invited to come and give performances in Gita mandir once a week. He not only helped him unfold his hidden talent and encouraged him during vacation to important places like Bangalore, Madras giving him introduction to his friends in those places. The money earned helped this young talented boy to prosecute his graduation studies and he even completed his B A and L L B in law. He is none other than Sant Badragiri Keshavadas well known throughout south India and abroad. He arranged a function at Gita Mandir at Manipal to confer the title "Keertana Kesari" by His Holiness Swamiji of Sri

Kashi Mutt both on him and his elder brother Achutha Das. He asked U L Kini to conduct Yoga classes in the Gita Mandir. In the beginning such classes were attended by many enthusiastic people but gradually their enthusiasm began to fade. At that juncture Upendra decided to give some incentive and announced that he would provide one pint of milk to each of the participant.

Once the entire Dakshina Kannada was flooded and people began to suffer. It was the time of the British government who tried to suppress the gravity of the situation through press censorship. The European collector of the district called a meeting of leading citizens of the district and shed crocodile tears without extending positive help to the suffering people.

Government's tepid, irresponsible reaction enraged Upendra Pai who took his own steps: he arranged a meeting of the Swamijis of eight mutts of Udupi and informed them about the plight of the people. Each of the Swamijis made a contribution towards a flood relief fund. Immediately many rich zamindars and businessmen came forward with money, cloth and food which Upendra used and alleviated the sufferings of the people. He thus plunged into action when occasions arose yet never entered politics which perhaps he was reserving for one of his sons.

VI

If one has to give employment to many people who approach one, for that or financially help them there ought to be adequate resources lest how could one oblige? Upendra tried to earn money so that he could spend it on those needy people and he tried it in different ways. As Raghunath Pai, Upendra's youngest brother told me when I interviewed him in Mangalore, Upendra's main occupation was insurance. At the time he was organising the various institutions he was also working for the Empire India Life Insurance Company. L.M.Barucha was the managing agent of Empire India in Bombay and Upendra Pai was the first agent of that Company. He achieved and exceeded targets and won so many awards in the form of silver vessels and gold medals for doing insurance business. Another occupation he was engaged in was gold business. Raghunath recalls having requested Upendra one day that he wanted a sapphire stone ring and his brother having taken him to a goldsmith he knew. The goldsmith showed them a ring with bright blue jewel, an unadulterated sapphire, and Raghunath was instantly tempted to have it: "This is the ring I want" he said. The goldsmith balked at this and replied: "This is a made-to-order ring and belongs to that person. I will make a similar one for you". On hearing this Raghunath felt terribly discouraged as he was unable to resist from coveting the very same ornament. Upendra requested the goldsmith in a cajoling manner three four times to give that ring to Raghunath but seeing him still hesitant and unbudging Upendra told in a commanding tone: "He wants the same ring. Why don't you give it to him? Give him the ring". The goldsmith had to agree. Once a decision was made, once a step was kept forward, once he began something, there was no retracting. Adversity to him was a tonic and a stimulator. He was a dare devil, an iconoclast, a successful businessman, a freelancer- all rolled into one, a unique combination of spirituality and materialism both in a right mix.

Among the many episodes in the life of Upendra Pai, the one narrated by Padmanabha Shet of Udupi is really astonishing.: "I am one of the many people who have had the good fortune of knowing Upendra Pai intimately. My association with him had started in 1942. He never discriminated between rich and poor, low and high, educated and uneducated. He treated everybody in the same manner. I was a jeweller. Upendra Pai used to ask me to go to his office sometime. He would discuss with me business, welfare of my family and so on. Sometimes he himself would drop in to my shop. One day Upendra Pai called me and gave me 4000 tolas of silver and 100 tolas of gold and asked me to go to Madras and have silver articles and jewellery made in the latest design and fashion. The silver

and gold were handed over to me without any security from me nor getting any legal document signed by me.....Later, when somebody raised this point with him he coolly replied: "I have immense faith in him; that faith is my security". One day I suddenly fell sick as I began suffering from tormenting stomach ache and I had to be hospitalised. On hearing the news Upendra Pai came to the hospital, spoke to the doctors and saw to it that I received the most competent medical attention."

The Syndicate Bank was engaged in an expansion spree and branches of the bank had begun spreading to locations even outside Karnataka in the States of Madras, Maharashtra and Andhra Pradesh. Resourcefulness of the bank prompted the Pairs to embark on other forms of diversifications and at the very outset they thought of insurance as a lucrative field of business. Upendra having worked in the insurance field had gained valuable experience and wanted to put it in a institution of their own. Soon Dr T M A approved the idea and set up the Canara Mutual Assurance Company Limited whose profits could be apportioned among the share holders and it can work on the pattern of a mutual fund. T R A Pai was appointed as first Executive and then the managing director. This proved indeed a successful venture: its business touched rupees five crores worth of policies; it provided employment to about hundred staff members and it even constructed a large building in Bangalore which was leased out to the Reserve Bank of India. The insurance companies across the country suffered a severe jolt and disrepute as a result of a scam in the Bombay-based Bharat Insurance Company and , as a result of the probe into it, the Chairman of the Bharat Insurance Company was arrested and prosecuted for misappropriating the funds. The Government of India passed an Ordinance and took over the management and control of life insurance companies in the country. The Life Insurance Corporation of India came into existence in the year 1956. At this time the Canara Mutual was the biggest Insurance Co. in the Karnataka with the lowest expense ratio and highest bonus record. Government appointed T R A Pai as the custodian of two Mangalore-based insurance companies that were nationalised. He was later shifted to Bangalore as the Divisional Manager of L I C. It might have been a curious coincidence that 14 years after the death of Upendra Pai, his eldest son T A Pai, took over the insurance business in the country when he was appointed as the Chairman of the Life Insurance Corporation of India.

P A Pai had set up the Manipal Textiles after he had built his house and shifted his family on the hills of Manipal. The year 1942 saw Gandhi giving the marching orders to the British to "Quit India" after spearheading a movement for the attainment of that goal. P A Pai thought of entering politics but unfortunately he himself had to quit the world. He died of kidney failure in Dec 1942. The very

first two children born to him and his wife Shanta Bai happened to be crippled with polio but there was a semblance of consolation after the next two children were with normal health. Some time later the polio crippled son and daughter passed away. Since there was no one to look after the cloth business at Udupi Handloom factory at Manipal and the Dyeing and Bleaching factory Shanta Bai tried to manage the shop herself with the help of one of her brothers but soon calamity struck her as well: Ramesh Pai, the second son of Upendra Pai was asked to take charge of the businesses of P A Pai. At the start he was wholly ignorant of the textile industry and he had to learn everything - dyeing, weaving and other aspects of the industry-from the scratch. He was deputed to Bombay where he spent three weeks in the laboratory of the Imperial Chemical Industries manufacturing of Dyestuff. Not only that, in due course he became fully involved in that trade but he became the President of the Handloom Owners Association at Udupi. (In 1953 he was selected as a delegate to represent small scale industries of Southeast Asia, particularly to Japan along with top industrialists of the country).



Sri Benagal Rama Rao, Governor, Reserve Bank of India, visiting the Head Office of the Canara Industrial and Banking Syndicate Limited. Sri Upendra Pai, Dr. T M A Pai, Mr. T A Pai and other Directors of the Bank are seen in the picture.

VII

Mr K A R Upadhyia, Senior Vice-President of Maharashtra Apex Corporation was in fact the first one whom I had interviewed at Manipal in connection with the study. The interview was on 2.9.1995 in the Conference Room attached to the Chairman's office. When Mr Upadhyia was introduced to me by Mr Rego, President of the MAC, I was highly impressed of two things about him: one, he is a zestful collector of fountain pens and he showed me a number of them made in every part of the world and he is fond of calligraphy and his on the spot demonstration of artistic writings proved his talent; second, I was highly impressed by his personality: fair and tall with bushy moustaches under which his lips curled into a friendly smile. He slowly began reminiscing about his association with Upendra Pai: "I had appeared for the S S L C Examination and the results were not yet declared. Even before getting the result I applied for a job in the Syndicate Bank. After having been interviewed I was offered a job in the Maharashtra Apex Bank for which, at that time, the Syndicate Bank was the managing agent. As a matter of information I would like to add that in 1949 the Banking Companies Act came into force which laid down that the managing director of one bank could not hold the same post in another. So Upendra Pai resigned from Syndicate Bank and managed the Maharashtra Apex Bank. Subsequently, all its banking functions were transferred to Syndicate Bank and the new entity, the M A Corporation concentrated on hire-purchase business. So I joined here. Upendra Pai was the Managing Director. Just there was a big hall and all used to sit and work there, Upendra Pai too who used to perform his own duties by occupying the central seat. His personality was very captivating: a tall, almost five and half feet, very fair, saintly man who always turned up wearing khadi jubba, khadi dhoti and sometimes, topi. Whenever he went out he always used to wear the Gandhi topi. He liked me a lot perhaps because of my obedient nature, or my punctuality and industry. He rotated me from one department to the other by which I gained the all-round experience. He even entrusted his personal accounts to me though I was a comparatively new hand who had joined in 1947.

'During those days there used to be some locally published tabloid newspapers which were full of sensational local scandals. One day Upendra Pai saw me reading some of them and he called me:

"Upadhyia, why are you reading those papers of the gutter press? Please convince me how reading them will benefit you?". He paused and I had really no answer because it was a fact that such papers were spouting nothing but poison.

Then came the piece of advice: “ You are feeding your brain with some muck in the gutter. What do you gain ? If you want to read a newspaper, read the Indian Express, read the Hindu, read the Times of India. There are many others too which are reputed, responsible, national newspapers. By reading these trashy local stuff you can only get excited. The excitement will boil the blood, increase your blood pressure. If you read the national newspapers you can keep yourselves abreast of local, regional, national and world events and go through thought-provoking views, reviews and other informative articles. Also, buy Ramayan and Mahabharat and read them regularly; there is lot of traditional wisdom in them which you have to learn”. Like that he used to say. One thing that was perhaps at the back of his mind in trying to wean me away from reading the scandal-borne tabloids was that these papers used to write scurrilous things about T A Pai who was planning to contest elections with the Congress ticket. Perhaps Upendra Pai was feeling bad about the gossip mill trying to defame his son.

‘I recall the days I spent in Upendra Pai’s company. Whenever I used to come to Manipal from Udupi, my place, by walk he used to pick me up on the way if he happened to see and take me round his buildings under construction forgetting that I was only his subordinate holding a small post as that of an accountant. He was treating his staff members like that. Every New Year day or on national festival days he used to invariably call all the staff members and make them sit around his table. He would then order nice tiffin, first class puffy idlis hot from the cooker, home made butter, halva and those dainty plantains which we call ‘rasabale’ ... Our stomach would be full and we would be satiated and then he would start giving some good advice and give out his feelings on various matters: how to conduct yourself, what is Independence, how we got Independence, how to achieve self development and self reliance.... You can even eat bittergourd by mixing little jaggery to it. The same way the drawback of the people can be removed gradually by sweet and charitable deeds towards them”. A good chunk of his conversation would be punctuated with aphorisms; he had many such examples. He always tried to bring out the hidden talents in various people who came to work with him.

‘ He offered some land at Manipal to my family. Many people benefited through him. His principal aim was helping poor people. One day a man came saying that he wanted Rs.20,000 as a loan to start a cycle shop. Some of us knew that he was a defaulter and had not much assets and we cautioned Upendra Pai against this man. But Upendra Pai asked: “ If he was having enough of money why at all he should come to us? And, what for are we sitting here: to help only the rich ? We should help only the needy people . We should not repeat the old joke that a banker is a man who lends you an umbrella when the weather is fair and takes it away from you when it rains. Is it for following that policy that we started this

bank?”. If any applicant for loan mentioned: ‘Sir, I don’t have any guarantor’ he will be asked by Upendra to take an insurance policy and pledge it to the bank. Thus on a single signature he used to give loans at the cost of even displeasing the Reserve Bank.

He lost his mother in 1955. I went to his residence after two or three days to express my sorrowful feelings at his loss. Though he had carried out all the wishes of his mother, the loss was irreparable and unbearable to him. I quietly stood at the door of his room and took a look: he was sitting solitary in his deck chair; behind him was a well-stocked library, the shelf filled with epics, scriptures, books on history, politics, philosophy and spirituality. I knew he was a regular subscriber to Gita Press publications. He used to get journals like ‘Kalyanakalpataru’....I heard him read stanzas from Tulasidas Ramayan. Then he saw me. He beckoned me and gestured that I may take a seat and listen as he was in no mood to discontinue reading that book. He recited some slokas and explained them to me...That was something about mother. He told me: ‘What is mother? She is something very different from others. She is an embodiment of true affection and sacrifice, the one who has carried us in her womb for ten months as we lay linked to her through the umbilical tube and she fed us in that embryonic stage by sharing her food. Three battles are not equal to one child birth; she is the one who suffered the most excruciating pain and delivered us on this earth while her own life dangled between survival and death. She is the one who set aside her own self-oriented desires for the sake of bringing us up, teaching us a morally-imbued way of life and preventing us from straying and becoming vagabonds. She is the one who taught us life’s primary lessons through her precious aphorisms....’

‘Upendra was not preaching to me but was making his loud recollections realizing the irreparable loss in my presence and I saw two rivers erupting through his eyes and meandering down along his cheeks drenching his neck and shirt. I was not able to stand and there was emotional outburst in me too. It moved me to see the brotherly way he was pouring out his heart although I was not even his relative but just a servant of the institution. That was the softness of his interior against the sternness of his exterior...’.

(Mr Upadhyya is the Managing Trustee of a temple in Udipi. On the last day of my stay in Manipal he invited me along with other heads of departments of MAC to a luncheon in the temple dining hall in connection with some puja. We were served a deliciously memorable feast with more than twentyfive items of menu, each of which was served in small quantities. There were several types of rare chutnies and pickles, kheers and sweets besides numerous curries but everything got digested by 4 p.m !)

Indeed his mother's death had been a catastrophe which shook Upendra to his very roots. The light and easy man that he so long had been became somewhat heavy with a tragic vision. He seemed now conscious of only one thing: the ephemeral nature of existence, an Upanishadic awareness of the vastness of time and space and the insignificance of man. He visited Gita Mandir, the prayer hall he built in lieu of a temple where he had got the large lifesize painting of Ramakrishna Paramahansa installed by Swami Agamananda, President of Ramakrishna Mutt in Kaladi. That was the place where he and his children had sung bhajans. Now he did not sing but sat in a trancelike state, closing his eyes.

On his 60th birthday, 26 November, 1955, Upendra Pai was honoured by the officers and staff as well as the clients of all the institutions he had started: The Canara Industrial and Banking Syndicate, the Canara Land Investment, the Canara Mutual Assurance Company, Sri Ramakrishna Theatre, Maharashtra Apex Corporation, The General Investment Trust, Jai Bharat Mills, The Commercial Corporation of India, The Handloom Textile Marketing Association and the Express Printers. The meeting was held in the presence of the Swamiji of Sode Vadiraj Mutt who, on behalf of all, presented a citation to him. Replying to the citation he began by attributing his success to his more accomplished younger brother, T M A Pai, whose large-heartedness and farsightedness had been of greatest help. Inter alia he said: " It is my dream that cottage industries should flourish and the young blood of India should fulfill the unfinished tasks. For having inspired such dreams in me I am grateful to my mother and elder brother P A Pai..... By praising me sky high you are only making a mountain out of a molehill... I am thankful to God for giving me an existence far in excess of an average life expectancy. At this juncture when all of you have congregated here I deem it the appropriate time to dedicate the organisations and ventures I started with the help of my brothers and with unstinted co-operation from you to yourself and hope that one day you may have the chance of shouldering these responsibilities. After having seen many ups and downs, these organisations are showing resilience...."

VIII

The spates of deaths in the family upset Upendra though he knew the ultimate truth that life and death are the obverse and reverse of existence. His brother P. A. Pai, his wife and two children and now his mother are gone for ever from this earth. Why was the cruel death stalking his family like a predator? Just then he was told that his only sister, Marthi, too was on the deathbed. The cheerful buxom person, she was endowed with a very good voice and heavy leaning towards religion and she had remained his fond follower. He proceeded to that place and came and sat by Marthi's bedside comforting her; "You have suffered a great deal in this life. I am sure, God will not give you another birth because of your devotion and dedication." But the sly hands of death did snatch her soul...

Manipal looked barren to Upendra now, the township which he discovered, nursed and brought up as a developing industrial nucleus enriched by his brother's contribution making it a renowned educational centre. Life looked like a snake and ladder game which the fate was playing. In the last week of October 1956 Upendra came to Bangalore along with his wife and daughter Taram to the house of Raghunath Pai, his dear younger brother.

There was a strong bond of attachment between these two brothers. Upendra stayed with him for some two weeks and then they went to Madras. After a stay in Madras Upendra and his family returned to Bangalore and stayed with Raghunath for some more days. There was some distraction: it was the time of the first Karnataka Rajyotsava. They participated and also celebrated Deepavali festival at Bangalore. They all had a happy and nice time together and then Upendra and family left for Manipal.

On the rain-chilled evening of 13 December, 1956 Upendra sat wordless. His wife brought him two bananas. After eating them he quietly rose up and went to the cowshed and offered the peelings to the cow lovingly with his hands. He caressed the quadruped but called her mother. Then he went to the Gita Mandir.

He joined the boys and girls singing bhajans there but he complained of chest pain. Both Ramesh and T. A. Pai had just returned from Udupi and their sister Taram came running to give the news of father's chest pain. T. A. Pai went to the Medical College campus to fetch a doctor. The only doctor available there at that time was Dr Guha, a surgeon and he arrived. Ramesh went to get his uncle Dr T. M. A. Pai. When they came Upendra was resting and said that he felt quite alright. Dr. Pai examined him noting the pulse rates and asked him to take complete rest

telling him that he would come back after dinner. After Madhava Pai went to take his dinner, Upendra sat down and discussed with those present there about the celebration of Gita Jayanti. He rose up and started walking. And then he felt a tug. Suddenly he collapsed. Just then his son-in-law, Dr K Mohandas Pai, arrived and gave an injection and this news went to Mangalore and Udupi from where people started arriving. When Dr T M A Pai returned he found Upendra lying spread eagled. He tried to give artificial respiration. Dr Guha, Dr Mohandas Pai and other lady doctors were standing and staring. Dr Guha felt that he might need oxygen. One person ran to the physiology block of the medical college. Dr Madhava Pai and Dr Mohandas Pai were busy administering artificial respiration by turn. After sometime Madhava Pai pressed Upendra's stomach and began to wail: "Ayyo Deva!" and fell on his brother's stomach. All people moved aside.

Upendra lay on the lap of his wife and his body was surrounded by all relatives shedding tears. After the tear-rivers and traumatic shrieks and cries began to increase Dr T M A Pai spoke "All things come to an end. We are travellers in a train. When the destination station comes each one of us has to get down. I can't say when my station will come, infact, none of us can. If it is a journey by our Indian Railways we know when our station would arrive and we also know the time of the arrival in advance. Not so in this life's train: as soon as Yama gives the signal we have to leave our compartment and get down". Somewhere at 1.00 am Vaikunta Baliga from Mangalore along with his daughter Shanti Ramesh Pai and Upendra Pai's daughter, Varada Srinivasa Prabhu came by car... The scene of crying got repeated itself...

At 2.30 am the body was brought out and laid on the simple bier of bamboo as per the religious custom. It was fastened with threads and decorated with flowers. He lay on it as if he was fast asleep. His face was tranquil but around him prevailed turbulence. Madhava Pai walked behind and fell down due to shock. He banged his head to the wall and cried "Hey Deva!". Five six elders came and began consoling him. It was a shivering wintry night; about 200 closest relatives took part in the funeral. Before igniting the flame to the body, T A Pai stared at the dead body of his father and began crying. And then finally the fire was lit and the proceedings were completed by dawn. Hundreds of Upendra Pai's friends came next day and complained: 'You did not give us a chance to have a last look of Upendra Pai'. They wept like children creating a scene of stirring emotion at the abrupt departure of their benefactor.

IX

8-9-1995: My return journey was by train which started from Mangalore early in the morning at 4.30. I had two options : leave Manipal in the evening and reach Mangalore, check into a hotel for night halt, rise up early, check out, reach the railway station and board the train or start at about 1.30 in the midnight from Manipal and travel in a car straight to the Mangalore railway station. I decided to opt for the second alternative and tried everything possible to ward off the sleep taking a light dinner very late and keeping my eyes glued to the television watching the match between Monica Seles who returned to tennis after two years of treatment and the invincible Steffi Graff. Then the driver knocked the door at 1.30 sharp and I proceeded towards Mangalore struggling to keep my eyelids open at any rate. All along the way the road lay barren free from traffic except that of stray cars seen only by their twin searchlights and the Dakshin Kannada was sound asleep. After reaching the railway station and thanking the driver I entered the cabin of the direct bogie to Hyderabad and soon I was moving away from South Kanara. The journey was protracted and circuitous: when the train reached Shornur after crossing stations like Calicut, Canannore and Mahe our bogie was detached and parked besides the opposite platform and, before long, it got connected to Cochin-Hyderabad Express and resumed its run.....

During the long 33-hour journey I hatched the material I collected and reflected about Upendra Pai. Did I understand him fully and correctly? Could I get all the information required? It is indeed not so easy to assimilate and convey to the readers the wholesome personality of an individual whom one has not seen and about whom one has heard or read very little: to write his life with any genuine exactness, one should live with a man. I remembered what Benjamin Franklin had mentioned about writing autobiography: "The next thing like living one's life over again seems to be a recollection of that life and to make that recollection as durable as possible by putting it down in writing". Upendra Pai neither wrote his autobiography nor got his biography written in his lifetime most probably because he was not conscious of his own ego. He might have left the matter to rest thinking that the future generation will assess him by his contributions in his fields of work if only they consider it significant. He must have been consoled by the fact that Udupi's amiable locals knew him well after all. I have seen his portrait on the walls of Chittrakala, the residence of Ramesh Pai, in his khaddar apparel described already, his face like a chipped statue of national leader. The portrait portrayed the Upendra everyone knew in his prime, in his heydays, when the sun of his life

was at high noon. He looked burly, confident, overwhelmingly Indian, patriotic. But what about his voice ? Even his recorded voice was not available. How nice it would have been to listen to the tone and inflection of his speaking voice.

How can one write a fullfledged biography of Upendra Pai by just staying in Manipal for a week and on the diet of scanty information which could be collected? That is why this is quite an abridged work meant for release on the occasion of Upendra Pai's one hundredth birthday. It is little more than a brief biographical thumb nail sketch or shall I say, a bonsai or potted biography ?

A few things are very clear after this brief study: Upendra Pai was beyond cavil and question, a pivotal figure in the history of Manipal, one of the most remarkable sons of Udupi's soil for no other of Udupi conquered the hearts of the common people and bewildered them so completely by his charming personality, amiable disposition and benevolent deeds as Upendra Pai. He was an original concept by himself, his work being not the result of an intellectual absorption from outside but of a spontaneous self inspiration and self expression. He was not a theoretical academic as he studied only upto Intermediate but essentially a practical man who tried to contribute towards the social revolution of South Kanara through his simple formulae and actions which no doubt brought about far reaching and long standing reforms in Manipal. Had he been academically also highly qualified he would have easily outstripped even his more accomplished brother Dr. T.M.A.Pai. The farsightedness and large heartedness of the elders Upendra Pai combined with the razor-sharp intelligence and vision of his younger brother who acted as the co-star to produce the exquisite fabric that is the modern Manipal has come a long way since then so much so that it now appears busy and crowded as a chunk of Churchgate of Bombay! It was a unique, miraculous creation out of the visions of Upendra Pai. At a time even Dr Madhava Pai was losing his self confidence which reached its nadir in the matter of opening the Kasturba Medical College but Upendra Pai infused courage, confidence and pragmatism into Dr Madhava Pai and goaded him towards the accomplishment and fulfilment of his long cherished dream. He worked hard and concentrated first on banking and simultaneously on insurance. When he was not doing banking he was building. His Syndicate Bank whose deposits were about 6000 rupees when he started, today have crossed 11,000 crores ! It has a place of primacy and pride in the banking scenario of India. His Manipal is today a booming educational township, the habitat of foreign students of some 22 countries and pursuers of knowledge in every field. He kept himself consciously aloof from the arena of setting up educational institutions, a canvas he left exclusively for his younger brother, Dr.T M A Pai.

Besides discovering and developing Manipal he gifted two gems like T A Pai and Ramesh Pai to the country. It was T A Pai who first organised the Food

Corporation of India and functioned as its first Chairman in its fledgeling stage and helped to realise the dream of Jawaharlal Nehru that it would attain commanding heights in the economy. Today Food Corporation of India is a massive organisation holding and administering a buffer stock of foodgrains, pulses, sugar and fertilizers across the length and breadth of the country, preserving the precious grains and feeding the masses of India. T A Pai was utilized by the Central Government similarly to organise the Life Insurance Corporation of India in 1970. He became a Central Cabinet minister holding important portfolios like railways and industries which privileges no other GSB of India could so far enjoy. His contribution for the expansion and modernisation of Indian Railways is a theme song sung by both the authorities and the commuters in the country. He had the genes of Upendra Pai's ingenuity which imparted a midas touch to anything he handled. Ramesh Pai, his second son rendered selfless assistance to all: he worked as a Secretary to Dr T M A Pai and made a success of the Academy of General Education by handling its day to day affairs for several years. But for his unstinted co-operation, hard work and sacrifice, it would not have been possible for Dr. TMA Pai even to establish so many educational institutions not to speak of running them. His role in Rotary movement needs one whole chapter to describe. He was the one whom Dr T M A Pai always used to take along during his foreign tours. He has even declared him to be the heir apparent of all the educational institutions and the academy he was managing so efficiently and devoutly.

But Upendra Pai need not draw from the achievements of either his brothers, his sons or his nephews: he can stand on his own credentials. Infact, his life was a very individual dream composed of diverse and incongruous elements.

Upendra Pai was a man of immaculate character, unblemished by any disrepute or scandal. He had no bad habits: smoking, drinking or playing cards. Throughout his life he remained a strict vegetarian, taking his late night dinner more often than not with some fruits and a glass of milk. He was completely unpretentious and simple in taste but an ardent nationalist and zealous patriot. He insisted his sons, T A Pai and Ramesh Pai to wear khaddar on Gandhiji's birthdays and join the scout. He had neither any enemies nor he fought any legal battle. He was religious but not ritualistic. He was secular and not at all fundamentalist. He conjured up a religious, moral universe under the sway of love of his townspeople. He was a great devotee of Ramakrishna Paramahansa, Swami Vivekananda, Aurobindo and Ramana Maharshi. He was fond of bhajan singing in general and classical music in particular. He encouraged his daughters to take music lessons and took them to the gatherings where bhajans were sung.

He carried out all the wishes of his mother and he would give up anything for

the sake of his brothers. He was most understanding with his wife. With all his children he was more of a friend and demanded least from them. As Tara Kudva, his daughter, has crisply put it ' he was a giver and a forgiver'.

He was blessed by God: his death was so sudden and comparatively painless. He did not decline into the vale of years. He had not to experience the harshness, cruelties of an old age, suffering like a pathetic geriatric or shuffling about like a lost soul troubling others even for his ablutions.

Now it will be difficult to churn out another Upendra. We ought to be satisfied with a golden sheaf of memories. Hundred birthdays, hundred feathers in the broad wing of time! The nagging doubt is : have I succeeded in bringing to life the great son of Manipal on these few pages ? Have I admired him more than I approved him? Let the readers decide. An old saying seems to be holding good :” Biographers, translators, editors, all in short who employ themselves in illustrating the lives of others are peculiarly exposed to the lues of Boswelliana or disease of admiration”.

I take leave thanking Y V Pai, Director, Maha Rashta Apex Corporation and the numerous friends in Manipal and Hyderabad who gave valuable information on Upendra Pai and extended all co-operation. And about Ramesh Pai, the inheritor of the heritage of Manipal built up by his father I have an old quotation most befitting: “ Happy the man who thinks of his ancestors with pride, who likes to tell of their deeds and greatness and rejoices to feel himself linked to the end of their goodly chain!”.

THONSE UPENDRA ANANTH PAI'S FAMILY

CHILDREN	SPOUSE	GRAND CHILDREN	SPOUSE	GREAT GRAND CHILDREN
1. Ananth (Late)	Vasanthi		-	-
2. Ramesh	Shanthy	1. Shobha 2. Sudhakar	Arvind Jaya	1. Vivek 1. Jyothi 2. Deepa 1. Shilpa
3. Saguna	Kamalaksh	3. Sheela 4. Shantaram 1. Arvind 2. Geeta	Gokul Mukta Shobha Prabhakar	1. Vivek 1. Haresh 2. Rahul 1. Ashwin
4. Varada	Srinivas (Late)	3. Suresh 4. Sudha 1. Laxman	Asha Balakrishna Kavitha	1. Rohan 1. Krithika 2. Akshay 1. Rajesh
5. Lilavati	Mohandas	2. Lata 3. Shyamla 1. Asha 2. Ranjan 3. Sandhya 4. Rupa	Naresh Ganesh Ramanath Praveena Dilip	1. Prashanth 1. Parthana 1. Sandeep
6. Taram	Dinesh	1. Narendra 2. Chandrika 3. Radhika	Vinuja Anish Manoj	1. Arjun 1. Varun
7. Ganesh (Late)	Nalini	1. Rohit 2. Roshni		
8. Satish	Jahnavi	1. Nandana 2. Gautam	Rajendra	1. Raghav



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