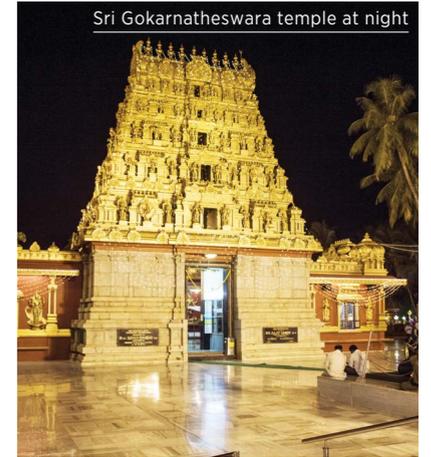




An overview of green and clean Mangalore



Someshwara beach has some amazing bird life



Sri Gokarnatheswara temple at night

# GATEWAY OF KARNATAKA

AN ECLECTIC MIX OF CULTURES AND A MÉLANGE OF INTERESTING FOOD AND SIGHTS THAT INCLUDE BEACHES, HISTORICAL MONUMENTS AND MORE, MANGALORE IS A PORT CITY LIKE NO OTHER. BY BINDU GOPAL RAO

One of the fastest-growing cities in the country, Mangalore has seen a trajectory of development like no other. With a burgeoning IT industry and well-known educational institutions, it is also home to numerous malls, restaurants, hotels and more. The city is steeped in rich history, culture and folklore with several old temples and churches and architecture reminiscent of the Portuguese and British era.

The growth of any city can be directly related to its infrastructure and Mangalore scores major points on this

front. The city boasts of two ports. The New Mangalore Port is the only major port of Karnataka and is operated by the New Mangalore Port Trust. The old port, called the Mangalore Bunder or the Hale Bunder, is now used for fishing and ferrying small goods.

Bharathi Shetty, Founder and Managing Director, Frontier Holidays, says the port as well as an international airport connect Mangalore to major cities and this has helped transform it into a major hub for exports, particularly agricultural produce. Mangalore now accounts for an important share of India's coffee, cashew and timber

exports.

"Its unique accessibility has also given rise to robust petrochemicals, processing and shipping and logistics sectors. Its strong foundational educational system has led to some of the country's finest medical, hospitals and engineering institutions like Manipal, Yenepoya, KREC Suratkal, NITTE and NITK, to name a few, setting up base over here."

SpiceJet flies to Mangalore. Log on to [www.spicejet.com](http://www.spicejet.com) for details



SHUTTERSTOCK

Mangalore is home to some stunning beaches. Tannirbavi Beach is among the better known ones and can also be reached via a ferry. Kapu Beach is about 45 km to the north and has a lighthouse while the Malpe Beach about 60 km to the north has a beach resort. Do make time for the Someshwara Beach in Ullal, 11 km to the south of the city that has a temple and some amazing bird life. The Suratkal Beach about 15 km to the north of the city also has a beautiful lighthouse and is known for its powdery and smooth sand. The Panambur Beach, 10 km to the north of the city near the New Mangalore Port, is a calmer beach and best visited in the morning for some fabulous sunrises. It also hosts a kite festival.

Panambur in fact has been rated by the Department of Tourism as the most popular beach in coastal Karnataka. Yathish Baikampady, CEO, Panambur Beach Tourism Development Project, says, "We started the first beach management company and have initiated a public-private partnership and this is now a self-sustaining project. We have saved 296 lives from drowning and

## DID YOU KNOW?

Here are some fascinating facts about one of Karnataka's most popular cities.

- Aati Festival is one of the most important celebrations in Mangalore and it involves folk dancing.
- The city is known for unique art forms like Yakshagana, Boothakolas and Namas.
- Pilivesha, a folk dance or tiger dance is native to the area and is performed during Dasara.
- Karnataka's surfing festival, The Indian Open of Surfing, takes place in this port city.

prevented many more that we cannot count. Maintaining the beach is also something we are doing by involving the local community. In fact we have many tourists from all over the country visiting the city as it is easily accessible. Also many of these are repeat tourists as the location of the city is such that you will not be able to see all its sights in one trip. And this is happening without creating any specific branding or promotion."

Often referred to as the Gateway of Karnataka as it lies between the Arabian Sea and the Western Ghats, Mangalore

is a fine example of religious solidarity and is home to temples, mosques and churches. Named after the presiding deity Mangaladevi, legend has it that a princess from Malabar named Parimala or Premaladevi became a disciple of Matsyendranath, the founder of the Nath tradition after giving up her kingdom. After converting her to the Nath sect, Matsyendranath renamed her Mangaladevi and she headed to settle near Bolar. However she fell ill on the way and died and the Mangaladevi temple was consecrated in her honour. Among the famous temples is the Sri Gokarnatheswara temple, known for its 10 day Dasara festivities, Mangaladevi Temple and the Kadri Manjunatha temple that was built in the 11th century. The Kudroli Sri Gokarnatheswara Kshetra is dedicated to Gokarnath or Lord Shiva and is a much revered place here. The well-known churches here include the 130-year-old St Aloysius Chapel, the Rosario Cathedral and Milagres Church. The dargah of Hazrat Shareef ul Madni at Ullal and the Zeenath Baksh Jumma Masjid in Bunder are also well known.

If you are a nature lover a visit to Pilikula Nisarga Dhama, about 12 km from the city centre, is a must. Spread across 370 acres this is a tropical forest and home to the Pilikula Lake. Apart from a biological park, arboretum,

SHUTTERSTOCK; BINDU GOPAL RAO(POVLOVERS)

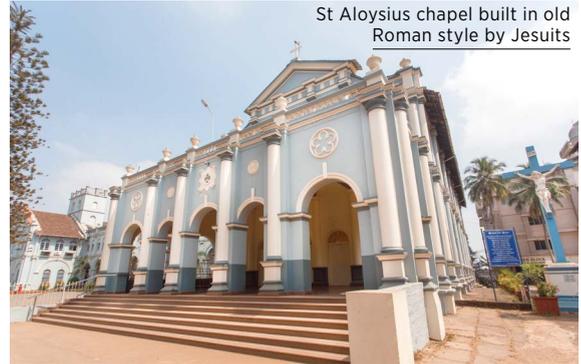
## SPOTLIGHT **MANGALORE**

science centre, a lake park with boating facilities and a golf course, it also has a water amusement park. Close by is the Kadri Hill Park, the largest park within the city where children can enjoy a number of rides and a toy train. There are eight tanks inside the park and locals believe that the water in these tanks have medicinal properties to cure a number of skin ailments.

For a lesson in history a visit to the Bejai Museum or the Srimanthi Bai Memorial Museum, the only one in the city, is a must. The building was the former residence of Col VR Miraskar and displays exhibits which he collected over 40 years. The three storied building displays ancient coins, 2nd century stone idols, 18th century brass images, lamps, life-size wooden figures, pottery and porcelain and glass from China and Japan. Also visit Sulthan Battery, four

kilometres away from Mangalore city that has a watchtower built by Tipu Sultan in 1784 to prevent English warships from entering the River Gurupura. Today you can see several boats here and this is where you can enjoy a spot of kayaking.

If all the sightseeing gets to you, well, indulge in some retail therapy. Shopping in Mangalore is a delight with myriad options from local stores to malls with high street brands. When you are here you can shop for silk saris, gold jewellery and ivory and sandalwood artefacts. Local shopping is best done in the areas of Hampankatta, Kankannady, Falnir and Balmatta. Must pick-ups include cashews as well as the Mangalorean



Halwa available in many flavours.

Mangalore's cuisine is known for its extensive use of coconut. Mangalorean cuisine is influenced heavily by a mix of cultures including Malabar, Portuguese, Konkani and Catholic and the variety of options is deliciously mind-boggling. Part of the vegetarian influence is from nearby Udupi communities like Tuluvas, Rajapur Saraswat Brahmins and Goud

SHUTTERSTOCK

# SHOP FOR YOUR DREAM HOME WITH LAND TRADES



**MANGALORE, ONE OF THE HAPPENING CITIES OF KARNATAKA,** is a trend-setter in lifestyle. A popular NRI hometown, the city's exposure to global culture lets it keep pace with the latest and the

best. Economic boom following globalization has triggered a complete transformation of its real estate sector, with Land Trades Builders & Developers emerging as the numero uno property developer

that customers trust. Established in 1992, and now in its silver jubilee year, Land Trades' reputation is built on the solid foundation of successful mega projects. Many of the city's landmarks, like Sai Grandeur, Maurishka Palace and Atlantis bear Land Trades' stamp of excellence. Its present mega project 'Solitaire' is a towering 32-storey skyscraper poised to be a home for the city's elite, with 143 spacious apartments and a wide array of luxuries. Situated on Hat Hill, its chief attraction is a direct view of the sea. Milestone 25, the firm's commercial project commemorating its silver jubilee, will be the new eye-stopper at Collector's Gate Junction, Balmatta. Delivering quality products on time is the USP of Land Trades, which is endorsed with a proven track record, unfailing customer approval and a CRISIL real estate developer rating of DA3+.



Plovers on Someshwara beach

Kadubu, and Patrode. Mangalorean Catholic cuisine has a distinctive Portuguese influence and pork dishes like Pork Bafat, Sanna-Dukra Maas, Dukra Maas and Unde-Dukra Maas are popular. Rosachi Kadi, a fish curry made with ros or coconut milk; Beary Biryani, a staple of the Muslim community; Anjal (king fish); Masala Fry; and Mangalore Buns are some other must-haves. The city has some

Saraswat Brahmins.

Some well-known dishes here include the Mangalorean Fish Curry, Neer Dosa, Chicken Ghee Roast, Chicken Sukka, Kori Rotti (made of dry rice flakes dipped in gravy), Bangude Pulimunchi (spicy sour silver-grey mackerels), Beeja-Manoli Upkari, Boothai Gasi,

interesting concepts as far as eating out is concerned — like the floating restaurants run at Havana Islands. Sujit Shetty, Manager at the establishments, says, “We have two floating restaurants — Havana Manji and Sea Breeze — and we serve a lot of fresh local food. We

get our seafood directly from the fishing vessels and also use homemade ingredients, herbs and spices that are ground on the traditional stone.”

Anvita Pereira, a local Mangalorean, says, “One of the recent additions to Mangalore’s nightlife is Onyx Air Lounge and Kitchen. Located in the heart of the city, it is touted as the biggest and best lounge in town. The rooftop offers a breath-taking view of the city and is a great place to plan a romantic date. The food and the wide array of cocktails are great. The ambience is wonderful and the staff and the service is top-notch. This place has taken the partying scene in Mangalore a level up by hosting sports matches screenings for fans, as well as theme nights, presenting an entirely new look and feel, with music to enhance the vibe.” ■

BINDU GOPAL RAO (SOMESHWARA)

## 'EACH CUSTOMER IS SPECIAL FOR US'

MAHABALESHWARA MS, MANAGING DIRECTOR AND CEO OF KARNATAKA BANK, ON ITS THRUST IN SOCIAL BANKING ACTIVITIES, THE REASONS FOR ITS STUPENDOUS GROWTH AND THE WAY FORWARD



Mahabaleshwara MS, Managing Director and CEO of Karnataka Bank



### What are the key emerging trends that you have seen in the Indian banking sector in recent times?

Continuous advancements in technology and digital realms and their integration into the various banking channels have changed the way banking is being done today. Robotic process automation, artificial intelligence, embracing data for credit decisions, and evolution of end-to-end digital process for entertaining, sanctioning and disbursal of loans, are some of the recent innovative disruptions that are gradually sweeping the Indian Banking sector.

### What would you say is the USP of Karnataka Bank?

The customer has always been the focal point of our initiatives. It has been our constant endeavour over

the years to empower our customers by rolling out innovative products and services through optimal use of technology without compromising on the quality of service rendered across the counter and without losing sight of the safety and security aspects. At Karnataka Bank, we understand that all customers are different in unique ways, which is why, regardless of the size of each customer’s business or aspirations, we treat everyone as individual and special.

### You were the winner of the ASSOCHAM Social Banking Excellence Award 2017. Can you tell us a little more about your Social Banking activities.

The financial inclusion plan of the bank is not limited to opening the bank accounts of unbanked sections of the society. It is much beyond providing basic banking facilities and the bank has been pro-active

to meet the small credit needs of the rural public, giving them access to payments system, providing remittance facility, offering life and health insurance and a host of other banking services enabling them to be a part of the growth journey of the nation. Continuous efforts are being made to optimise the resources to achieve the goal of extending banking facilities to the unbanked areas/deprived sections.

In this regard all the rural branches of the bank are also acting as Financial Literacy Centres (FLCs) and imparting banking literacy among all the rural populace. The bank has also been responding well over the years through its various social initiatives as part of its Corporate Social Responsibility in areas of healthcare, education, empowering women/socially and economically disadvantaged, rural development and environmental sustainability.

**What are the reasons behind Karnataka Bank's stupendous growth?**

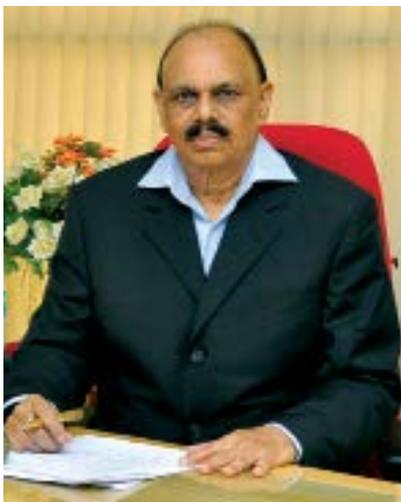
The bank which commenced business with a single branch in Dongerkery, Mangaluru, way back in 1924, crossed the landmark total business figure of Rs 1.00 lakh crore in the third quarter of FY 17-18 and ended the financial year on a new business high by surpassing Rs 1.10 lakh crore of total business as per the provisional figures. This has been made possible on the back of solid foundation of highest standards of corporate governance that its founders have set. The bank consistently applies best management practices that provide stability and growth to the enterprise, transparency, accountability, disclosures and value creation. Another factor that has contributed to bank's growth has been its ability to constantly integrate the latest technological developments to its bouquet of various products.

Today the Bank has 800 branches across India, a highly dedicated team of more than 8,000 employees ably patronized by more than 1,86,000 share holders and more than 94 lakh clients.

**Your bank has now completed 94 years. Where do we see the bank when it completes a century?**

Having already surpassed the long cherished dream of Rs 1.00 lakh crore of business, the bank is favourably placed to make its next leap of growth and has taken the first step in this direction by partnering with The Boston Consulting Group (India) Private Ltd (BCG) which aims to reposition the bank as "Relevant and Significant Bank". Further as a long term view the bank will target an ambitious Rs 5.00 lakh crore mark of total business by the turn of 2024 as we complete a century of glorious and purposeful existence with the vision of "Going global, By staying local". ■

**REVOLUTIONISING EDUCATION AND HEALTHCARE IN MANGALORE**



**MANGALORE IN COASTAL KARNATAKA**

is famous for its enterprising people. A Mangalorean who has attained spectacular success is Dr. A.J. Shetty, founder of AJ Group of educational and healthcare institutions. Beginning as an entrepreneur, he ventured into education and healthcare with the liberalisation of education in the 1990s. Today, his Laxmi Memorial Education Trust runs 11 professional colleges including a medical college, a dental college and an engineering institute. The other streams include hotel management, business administration, nursing, physiotherapy and allied health sciences. Over 3000 students study here.

His brainchild, A.J. Hospital

& Research Centre, is the most modern multispecialty hospital of the region and the first to gain NABH accreditation. Started in 2001, this 1500-bed hospital with 17 departments has made pioneering achievements in Cardiology, Cardio-Thoracic Surgery, Urology & Kidney Transplantation, Plastic Surgery, Knee Replacement, Neurology & Neuro Surgery and Oncology. It was the first hi-tech hospital of the region to facilitate intercity cadaveric organ donation.

Dr. A. J. Shetty has readily shared his success with the community at large. He has established the A.J. Foundation through which he provides free treatment to poor patients at the hospitals run by his trust.