



**South Asian  
Golf Association**

Bringing South Asian golfers together

OUR 21ST  
SEASON IN 2025



## WHAT IS SAGA ?



**South Asian Golf Association (SAGA )** was formed with a vision of creating a Global organization, which will bring South Asian Golfers together from across the world. The mission is to promote Golf as a sport in the South Asian community.

2025 is our 21st year.

SAGA in 2025 is getting exciting! It is expanding! New members, new formats, more competition! More comraderie! More fun!

# FOUR CORNERSTONES OF SAGA



**INTEGRITY**  
is doing the right thing  
when no one is watching



**GOLF ETIQUETTE**  
HOW TO BE  
INVITED BACK AGAIN

**SLOW PLAY**  
It is the duty of every golfer to keep up with the game in front and not just ahead of the game behind.



# SAGA 2025

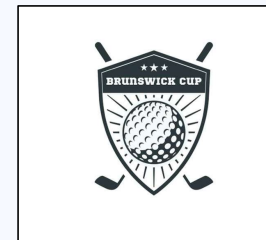
SAGA has 2 teams and already has approximately 100 players starting the season.



SAGA - LINKSMEN

Colors: White

Capt: Niraj Desai



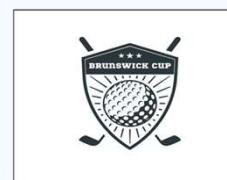
SAGA - BRUNSWICK

Colors: Red

Capt: Sanjay Seth  
Forsgate CC

# SAGA 2025

Each Team will conduct Regular rounds at their facility; those events will be co-sanctioned events with SAGA and will have a combined leaderboard.



Playoff and Finals  
(2 Rounds)

**\*\*\* New for this year \*\*\***

*Player from one chapter can play makeup rounds at the other chapter's round by declaring it up front to the Captain of their team. This year we are allowing players to declare their 7 rounds in the beginning if they know they can't play a round in advance. For e.g. if someone can't play the first round, they can choose a future round from the other chapter's schedule which will be counted as the first round. This has to be done at the beginning of the season due to limited spots. Choosing to play a Makeup round at a different chapter during the season will depend on availability. Captain and Competition Committee have to be informed well in advance of any changes and have to be approved before the makeup round.*



## 2025 SCHEDULE (REGULAR ROUNDS)

Round #	Date	SAGA - Linksmen	SAGA - Brunswick	Date
1	April 20, 2025	High Bridge Hills GC	Forsgate CC	April 27, 2025
2	May 4, 2025	Flanders Valley GC	Forsgate CC	May 11, 2025
3	June 8, 2025	Eagle Ridge GC	Forsgate CC	May 31, 2025
4	June 29, 2025	Berkshire Valley GC	Forsgate CC	June 15, 2025
5	July 13, 2025	Heron Glen GC	Forsgate CC	June 28, 2025
6	August 03, 2025	Hominy Hills GC	Forsgate CC	July 20, 2025
7	August 24, 2025	Berkshire Valley GC	Forsgate CC	August 17, 2025

*The SAGA – Brunswick team may adjust the round dates to the closest possible to the SAGA - Linksmen round date as per their club needs*

## 2025 SCHEDULE (PLAYOFFS)



Date	Round	Golf Course
Sept 14, 2025	PLAYOFF ROUND	Cobblestone Creek CC
Oct 11, 2025	FINALS	Cobblestone Creek CC

# SAGA 2025 – MAIN AWARDS



**ANISH JOSHI  
TROPHY**

Highest  
Stableford point  
total of Finals,  
Playoff and reset  
points amongst  
the 3 Flight  
champions



**SAGA TOUR  
CHAMPIONS**

Reset Points +  
Playoff round +  
Finals will  
determine SAGA  
champions  
(3 flights)



**SAGA OPEN  
CHAMPIONS**

Highest Stableford  
Points and Low  
Gross winner



**UHC CUP**



Team Championship  
between SAGA – Linksmen &  
SAGA – Brunswick teams



## SAGA CHAMPIONS 2025

### QUALIFYING FOR THE PLAYOFFS / FINALS

- Upon making the playoffs and depending on your regular season position players qualifying into playoffs will then be placed in **three flights** based on handicap
- **RESET points** will be awarded for players in each Chapter (Fedex Cup style).

### IN THE PLAYOFFS / FINALS

- A total of your Reset Points + Playoff Stableford Points + Finals Stableford Points will determine SAGA champions for Flight 1, 2 and 3.



### *Eligibility:*

- *Must be a registered member of the SAGA Tour 2025*
- *Must have played the regular season and must have registered at one the 4 chapters*
- *Must have qualified to play the playoffs*

## ANISH JOSHI TROPHY



- The Anish Joshi Trophy is our most prestigious Champion's trophy
- Anish Joshi Trophy will be awarded to the total highest point getter (Playoff + SAGA Finals) amongst the three flight winners in the SAGA Finals.
- The Anish Joshi trophy is sponsored by Dr Joshi and his wife Anju in memory of their son Anish, who was a SAGA Tour member



### *Eligibility:*

- *Must be a registered member of the SAGA Tour 2025*
- *Must have played the regular season and must have registered at one the 2 chapters*
- *Must have qualified to play the playoffs*

# SAGA OPEN 2025



## ON THE DAY OF THE FINALS

- If not competing in the SAGA Championships Finals, Stableford Points and Low Gross will determine the SAGA Open winners

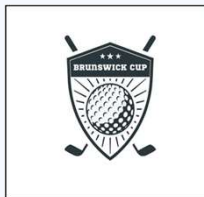
*Note: this Cup is to bring competition to those that are not in the hunt on the day of the Finals. This can happen for many reasons:*

- *You didn't qualify for the playoffs*
- *You are not in the hunt at the finals*
- *You didn't play enough regular season rounds*

### *Eligibility:*

- *Anyone can play that day if they have a registered handicap*
- *If any member of the SAGA executive committee or a captain can vouch for the person*

## UHC CUP – THE ULTIMATE TEAM EVENT



- The 2 captains will pick 8 players each from their players who have qualified for the Playoffs and the Finals.
- TEAM SCORE – we will add the highest Stableford points from Playoff round and Finals for each player (NO RESET POINTS)
- The TOP 6 players scores will count for the cumulative team score

**Team with highest cumulative Stableford score (top 6 players each) will win the UHC Cup**



### *Eligibility:*

- *Must be a registered member of the SAGA Tour 2025*
- *Must have played the regular season and must have registered at one of the 2 chapters*

*Note: this tourney is to foster competition between the clubs*

- *if a player who played in the Playoff round, for any reason cannot play the FINALS, the captain will be allowed to substitute the that player with another from his team, if that player was not on any team before. The 2 scores will be counted as one players score towards the total score.*
- *A player can only be on one team*

## CAPTAINS' RESPONSIBILITIES

**Player Signups** - Pitch SAGA to your club members and get them to sign up. Must be able to vouch for players signing up. Ensure they are eligible. Ensure everyone joins the SAGA WhatsApp group. Ensure that all players understand and will abide by the 4 cornerstones of SAGA.

Work with the SAGA Board and Exec Committee to:

- **Conduct Regular Round matches** in conjunction with the SAGA calendar. And SAGA rules and format. Also, be the top **RULES** official onsite.
- Send regular SAGA **communications** to your chapter members.
- Send in **Scores** for Regular Round matches that have been held. Develop your own leaderboard.

Make an **8-player** team to **compete** in the UHC CUP

### Date

April 20  
May 4  
June 8  
June 29  
July 13  
August 3  
August 24  
September 14  
October 11



### **Club Eligibility:**

- *Must have at least 10 members that want to signup for SAGA.*
- *Everyone must have a USGA handicap and must have played golf for several years per USGA rules.*
- *Must abide by the 4 cornerstones of SAGA*

## SIGNING UP AND ELIGIBILITY



- If golfers are not affiliated with any of the member clubs, they should sign up as part of the Linksmen Chapter. If golfers are members of one of the member clubs, they should sign up for that chapter.
- Signup with Captains. Captains are as follows:
  - Linksmen Chapter – Niraj Desai
  - Brunswick Chapter – Sanjay Seth
- FEES are the following:
  - \$350 for Linksmen chapter
  - \$250 for other clubs
  - SAGA-Linksmen will pay \$115/round for the SAGA round.
  - Fees are paid at [www.paypal.me/sagagolf](http://www.paypal.me/sagagolf) via Paypal.

### *Eligibility:*

- *Must have a valid USGA handicap*
- *Must be sponsored by an existing SAGA member or one of the Captains*

### *Note:*

- *The Chairman does have the ability to veto anyone's membership*

## SCORING – REGULAR SEASON



- There will be **7 Regular Season** Rounds held at host club or regular round locations determined by SAGA for Linksmen chapter.
- **1 COMMON Leaderboard** will be maintained.
- Score of **Best 5** rounds out of 7 Regular Season will determine Regular Season leaderboards
- At the end of Regular Season, depending on number of signups– a set number of golfers will **advance** to the Playoffs / Finals
- Flights will be determined, based on player’s handicaps, from the common leaderboard and **RESET points** will be awarded for players advancing (Fedex Cup style).
- Each round yardage will be approx. 6200 yards. The regular season will be played from one common tee.
- No minimum rounds are required to qualify





## RESET POINTS

- Upon the conclusion of the Regular Season – Players will be divided into 3 flights.
- Then, Reset points (FedexCup Style) will be awarded to each player in their flight depending on how they did in their **BEST 5 GAMES** of the regular season.

Rank	Reset Pts		Rank	Reset Pts		Rank	Reset Pts
1	18		6	9		11	4
2	15		7	8		12	3
3	12		8	7		13	2
4	11		9	6		12	1
5	10		10	5		REST	1



## HANDICAPS

- All SAGA Tour participants will get a valid GHIN handicap in 2025 as part of the registration fees, ensuring transparency.
- A maximum handicap of 26 at the beginning of the tournament is required for all participants.
- For tournament purposes, Handicaps will be calculated at 90% of the GHIN handicap.
- All scores should be posted regardless of where and when you played (not only SAGA Scores).
- 'NET' double bogey is the max score per hole under the new WHS (World Handicap System).
  
- **THE EXECUTIVE COMMITTEE WILL REVIEW AND DETERMINE EACH PLAYER'S FINAL HANDICAP FOR TOURNAMENT PLAY**



# SCORING (STABLEFORD)



POINTS      Your NET SCORE

**0 Points - Double Bogey**  
**1 Point - Bogey**  
**2 Points - Par**  
**3 Points - Birdie**  
**4 Points - Eagle**  
**5 Points - Albatross**  
**6 Points - Condor**

## How it is played

- Each player plays their own golf ball and records points based on their net score.
- Points are awarded according to the table of left and reflect the difference between the Net Score of the golfer against the par of each particular hole.
- Once a player's attempt for net bogey is unsuccessful pick up the ball and move onto the next hole.
- Each hole has a difficulty rating (as noted on the scorecard) which helps the golfer to determine if they receive an extra shot relative to the par of that hole.
- Points, once awarded, cannot be taken away. This means that a player who has played a good first 9 and then faded may still be in the running to win a prize for the good holes they played.



## SAGA JUNIOR COLLEGE SCHOLARSHIP

SAGA junior college scholarship is a one-year grant that will be awarded annually to one or more students that are selected by Anish Joshi / SAGA Scholarship Committee who meet or exceed the set criteria:

- Criteria include SAGA ethics and core values, applicant's achievements in Academic, Golf and other pursuits.
- \$5,000 dollars in total amount of scholarship funds will be disbursed every year among two or more applicants. Scholarship amount that is awarded to applicants may vary each year.
- Scholarship will be awarded in the spring of every year to the selected applicants who plan to attend accredited college in the fall of that academic year.



*SAGA has, so far, awarded 30 scholarships to deserving college bound children*

# SAGA - ANNUAL GALA

The SAGA Gala will be held at Cobblestone Country Club after the SAGA Finals on Sat, Oct 4, 2025



# SAGA TEAM

Mahesh Yadav  
**Founder**

Dr Anil Joshi  
**Chief Supporter**



Uday Patel Vinay Bahuguna Sanjay Seth Paresh Desai  
**Board Of Directors**

Deep Thapliyal Amit Parekh Richie Bhojani Mahesh Patel Aman Ahuja  
**Executive Committee**

## ANNUAL SPONSOR





# APPENDIX



# SAGA RULES

## SAGA SPECIFIC

1. **The tournament directors and or executive members who are present will arbitrate any disputes after the round.** Do not enter a score for the hole/s on which the dispute occurred but each participant must still complete the hole.
2. Flights will play from the Tees decided by the committee.
3. **COUNT EVERY STROKE:** A stroke is the forward movement of the club made with the intention of striking the ball. Every stroke counts, including whiffs. (A whiff is when you attempt to hit the ball but miss it entirely.) It is your responsibility to keep track of your own strokes on each hole. We will follow USGA rules.
4. All players must agree (sign card) on the scores being turned in at the end of the round. Its mandatory to add the total for each round for each player in the foursome.
5. **Gimmie: Pick up the ball while putting if the ball is inside the leather of your putter (standard length).**
6. **Maintain LIVE leaderboard – download VPAR and enter <sup>NEW</sup> scores in as you play.**

## PACE OF PLAY

1. For the speed of play, once your attempt for net bogey is unsuccessful AND you have reached your maximum equitable score control (ESC) score, **pick up your ball.**
2. If your group or any player is unusually slow please speak up and ask them to pick up the pace of play. Groups need to maintain an average pace of 15 mins per hole and not fall behind more than 1 hole from the group in front of them.
3. Always be ready to play when it is your turn and play **ready golf.**
4. Hit your ball before helping to look for someone else's ball.
5. Putt out rather than mark your ball and encourage others to putt out as well.
6. Stand behind your ball and align your putt while others are putting.
7. Always have your club and an extra ball readily available to speed up play.
8. Use **common sense** to speed up play – Think! Think! Think!

## SAGA RULES CONTD.



### **Rules if Golfers are tied at the FINALS**

Overall winner for each flight will be determined by adding the scores assigned based on rankings at the end of the regular season and adding scores from the Playoff + Finals.

- Top point-getter from each flight will win that flight.
- In case of a tie to determine the flight winners, the following method will be employed.
  - o The highest Stableford score at Saga Open
  - o The highest Stableford in the first playoff event, and if still a tie
  - o The highest Stableford score on the back 9 of SAGA OPEN, and if still a tie
  - o The highest Stableford score on the last 6 holes of the SAGA OPEN, and if still a tie
  - o The highest Stableford score on the last 3 holes of the SAGA OPEN, and if still a tie
  - o The highest Stableford score on the last hole of the SAGA OPEN, and if still a tie
  - o Coin toss
- (The back 9 as described above relates to holes 10 -18, irrelevant of the starting hole.)
- The Anish Joshi Trophy winner will be determined by adding the points at the end of the playoff round plus the SAGA Open score. If there is a tie, the flight winner method will be employed.



## SAGA RULES - CONTD.



### COMMON RULES TO BE AWARE OF

- 1. MAXIMUM CLUBS IN BAG:** Player is allowed to carry a maximum of 14 clubs. Failing to do so will lead to incurring 2 stroke penalty for each hole. Maximum penalty is 4 strokes for the round. Penalty will be applied to first two holes played in the round and points will be adjusted accordingly.
- 2. BALL FALLING OFF TEE:** If a ball falls off the tee or is knocked off by a player addressing it, the ball may be re-teed without penalty.
- 3. BALL MOVING ACCIDENTALLY AFTER ADDRESS:** No penalty if the ball moves after it has been addressed either off the tee or on the green.
- 4. ARTIFICIAL OBSTRUCTION (such as a bench, water fountain, shelter, house, or protective screen):** If your ball lies on or touches an artificial obstruction, or when an immovable obstruction within two club lengths of the ball interferes with your stance or stroke, you may without penalty pick up the ball and drop it within two club lengths of the original lie, but not nearer the hole.  
*Note: Out of bounds stakes are not considered artificial obstructions.*
- 5. CASUAL WATER, GROUND UNDER REPAIR:** If your ball lies in or touches casual water, ground under repair, or a hole made by a burrowing animal, you may obtain relief without penalty. Your ball may be lifted and dropped as near as possible to the original lie, but not nearer the hole. If your ball requires such relief in a bunker, it must be dropped within the bunker. If you elect to drop behind the bunker, you must count one penalty stroke. (Casual water is a puddle of rain water or hose water--not a creek or pond.)
- 6. WRONG BALL:** If a competitor makes a stroke or strokes at a wrong ball that is not in a hazard, they incur a penalty of two strokes. The competitor must correct their mistake before the next hole by playing the correct ball or by proceeding under the rules. Strokes made with a wrong ball do not count in their score. If a player plays any strokes in a hazard with a wrong ball, there is no penalty provided that player then plays the correct ball; the strokes so played with a wrong ball do not count in the player's score. If the wrong ball belongs to another player in the group, its owner shall place a ball on the spot from which the wrong ball was played. When the player and the opponent exchange balls during the play of a hole, the first to play the wrong ball other than from a hazard shall forfeit their points for that hole. When this cannot be determined, the hole shall be played out with the balls exchanged.

**LET THE COMPETITIONS BEGIN !!**

**Sunday – April 20, 2025**