

Rotary



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MID-TOWN

# Bulletin

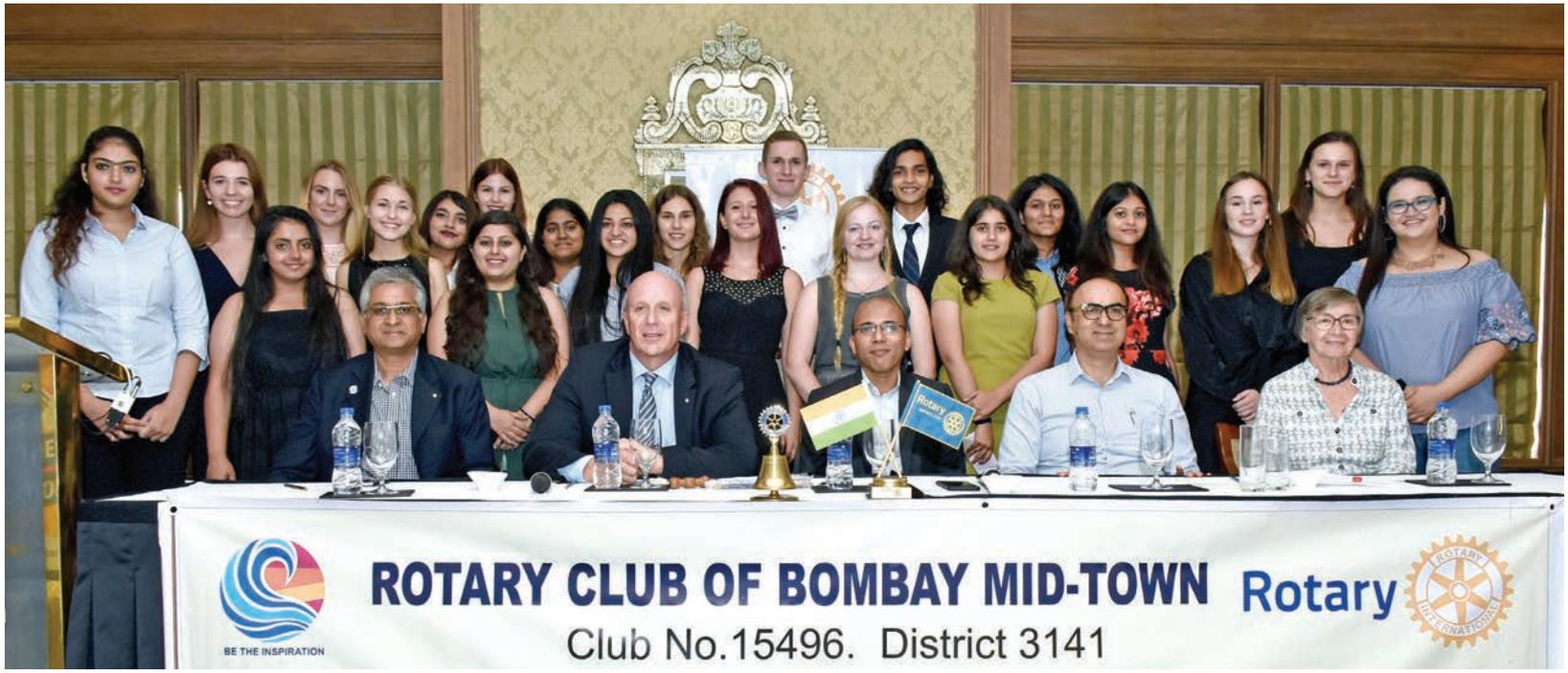


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Club President | **DR. DEEPAK GARG**

**THE ROTARY CLUB OF BOMBAY MID-TOWN  
DISTRICT 3141 | CLUB 15496 | MUMBAI, INDIA**



## From the President's desk...



Dear Friends,

The month of October began with one of our prized programs that our club has been conducting for the past so many years: the short-term students exchange program along with the German students which is managed to perfection by Manoj. Like every year, 20 students came down to India, and Manoj was able to pack their itinerary whilst they were here. Our club dedicated our first meeting of this month to these students and we heard from them about their towns, families and culture. We had the German Consul General Dr Morhard come for this meeting as the chief guest. He spoke to the students and told them how this was one of the best countries that he had visited. Usually, I would never mention a vote of thanks in this short note, but this particular meeting had the most wonderful vote of thanks delivered by Elenor. She spoke to the students with so much warmth and explained to them one way in which they could analyze our beloved India.

Our customary visit to the Kegwa and Baste villages happened and yes, the German students came along with us. They learnt to do the local folk dance, heard little children sing and sang their national anthem for the locals. They learnt to grind grain into flour and also de-husk wheat. They tried balancing a matka filled with water on their heads; we did too, and as expected, failed miserably. I was happy because my son, Veer came for this too. Hopefully, this trip will be a small step in his life to learn one of the most important qualities that we all should have and that is gratitude for all that we have.

Personally, I think experiencing and learning about different cultures is equally important as traditional education. It teaches us values, which I have to come to believe, are everything in life.

This month, we decided to have a fellowship at CCI rather than our woodhouse and we had Shanay sing to us wonderful Hindi and English songs. Like all fellowships, this one too was like a big family meeting which was appreciated by everyone.

Mr Anil Harish, an eminent lawyer, spoke to our members on the 17th of October. He spoke on the insolvency code and how it has changed the bad loans scenario in our country. He did mention that some changes will be needed for the act to become more effective, but as an Indian citizen, I did feel a sense of relief that another good thing was happening in our country.

IIFL Wealth cofounder, Mr Karan Bhagat, was kind enough to speak to us on the 24th of October. He spoke very fluently about how he started business and what they do at the IIFL Wealth. He was very humble and attributed his huge success, in part, to luck and destiny. IIFL Wealth is by far the largest wealth manager in the country. He was accompanied by his colleague Mr Tarun Haribhakti, who is the grandson of our charter member Mr Vishnubhai Haribhakti. Mr Kamlesh Sonawalla, who knows Karan very well, did the vote of thanks. He urged Karan to contribute to our club and said it in the most direct way he possibly could. We as members were very happy and had a good laugh at the way it was done. Mr Bhagat was, of course, very open to this idea and for that we will be grateful.

Finally, we had a closed door meeting and members were happy that we did have one. This is one place where club members share openly what they feel we as a club should be doing to move forward. Members gave their valuable inputs and we do hope to improve club functioning based on these inputs.

**Yours in Rotary,  
Pres. Rtn. Dr. Deepak Garg**

## VISIT TO THE LOTUS EYE HOSPITAL IN JUHU, MUMBAI

On Saturday, 8th September 2018, a group of 15 Mid-Town Rotarians and Anns visited the LOTUS EYE HOSPITAL, a charitable hospital situated in Juhu, Mumbai which is so impressively run and managed by our PP Rtn. Navin Shah.

We were warmly welcomed with a rose at the hospital as we saw its prime location and the crowded OPD. We were taken around the different speciality clinics like Retina, Paediatric, Cornea, Glaucoma and Occuloplasty, which the hospital has set up apart from its busy Cataract Division. The hospital has installed state-of-the-art medical equipment and engaged a team of well-qualified and experienced doctors, optometrists and para-medical staff. We were also taken around to see the Lasik Centre and the College of Optometry which turns out about 20 graduate optometrists every year, who are easily grabbed for employment by various optical shops in the city. The hospital is ISO certified and is now in the process of seeking NABH certification. It conducts regular outreach programmes, wherein they bring underprivileged patients from areas like Karjat, Shahpur, Pali and Dahanu, and give them free eye treatment and perform free surgeries. We were given to understand that the hospital sees, on an average, around 150 new patients every day and performs around 6000 surgeries annually, consisting of almost 1000 free surgeries on the underprivileged and indigent patients.

Our President, Dr Deepak Garg and the First Lady, Sarika were warmly greeted by PP Navin Shah as we were all informed that Dr Deepak had started his career in the Lotus Eye Hospital.

PP Navin Shah stated that being a Rotarian has considerably helped him in managing the Lotus Eye Hospital with Rotary ideals and principles. The Rotary motto of "Service above Self" is being followed. Further, he said to the Non-Rotarians in the audience, that if one follows the 'Rotary Four-Way Test' in their professional lives, life would be simple, happy and successful.

### The Four-Way Test adopted by LOTUS EYE HOSPITAL:

#### Is it the TRUTH ?

Are we being true to our patients? Are we giving them the right necessary treatment?

#### Is it FAIR to all concerned?

Is our treatment fair to all the patients? Are we giving equal treatment with the same amount of care and compassion to the paying as well as the underprivileged patients?



#### Will it build GOODWILL and better FRIENDSHIPS?

Will our treatment build goodwill of the Lotus Eye Hospital amongst our patients and the community?

#### Will it be BENEFICIAL to all concerned?

Will our treatment be beneficial to the patients and to all those who serve the patients?

Some of our members then spoke about their reactions. (i) Rtn. Anil Ambo and his Ann Alka said that they have especially come to visit the hospital to pay their gratitude to the hospital. They related how an underprivileged maid who was visually impaired was treated at this hospital totally free of charge. (ii) Rtn. Kamlesh Sonawala said that his visit to Lotus Eye Hospital is an "eye opener" and talked about the vision of our dear friend Navin in installing the best state-of-the-art equipment, even in a charitable hospital, which must be providing advanced treatments, and running the hospital on Rotary principles. (iii) Rtn. Zeenat Ali spoke about women empowerment seen in the Hospital as PP Navin Shah stated that out of the 20 doctors working in the hospital, 16 are female. (iv) Rtn. Suruchi was so moved by her visit that she responded by saying that she would donate two paintings to be made by her, one for the hospital's lobby and the other for the children's ward. (v) Finally, President Dr Deepak recalled his fond association with Lotus 10 years ago and spoke about how much the hospital has grown since he was there. He specially mentioned that it is not easy for a charitable hospital to buy such expensive equipment and provide equal treatment to all strata of patients. This is primarily due to the vision, foresight and management skills of PP Navin Shah who set up speciality clinics and engaged specialist ophthalmologists. He further stated that the hospital has an impressive track record and has created an impact in the community by providing comprehensive eye care under one roof.

It was indeed a very enriching visit to this hospital as we experienced the enthusiasm and commitment of the motivated team under the inspiring leadership of our PP Navin Shah. We are proud of you, Navin for giving such an exemplary contribution of your time and efforts towards building the Lotus Eye Hospital.

## 3rd October: Welcome Meet for Exchange Students from Germany



It was indeed truly befitting to host an official 'Welcome Meet' in honour of the ten young enthusiastic International Youth Exchange students from Germany with their Indian host siblings at the meeting of the Rotary Club of Bombay Mid-Town on 3rd October 2018, with a luncheon at the Rooftop Rendezvous of the Taj Mahal Hotel. Over lunch, members interacted with all the young guests.

The event commenced with the singing of the National Anthems of Germany and India. In his introductory speech, IPP Rtn. Manoj Jalan, gave a brief review of the Club's involvement and association with the Student Exchange Program over the years and how numerous students have benefitted from it. This was followed by an impressive and interesting video with pictures of the highlights from the visit of the Indian students to Germany on the Exchange Program in the month of May. Next, it was the turn of the German students to present themselves, and they shared with us interesting facts and details about Germany, its education system, the Bundestag and the Bundesrat, places of tourist interest and stereotypes like sparkling water, recycling of almost everything and of course—German punctuality, to name just a few.



Rtn. Dr Jürgen Morhard, Consul General of Germany in Mumbai and our Honorary Member, Presided as Chief Guest for the occasion and warmly welcomed the German students to Mumbai giving them a kind of sneak peek into what to expect and also look forward to, during their stay here. He spoke about the long-standing friendship between our two countries as well as about industry and trade relations between India and Germany. He encouraged the students to return to India later for valuable internships in the industry. It was heartening to listen to the Consul General who seemed to convey a deep sense of appreciation and admiration for Mumbai city and its people.



**Rtn. Dr Jürgen Morhard,  
Consul General of Germany in  
Mumbai**



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## International Youth Exchange Students in Mumbai



### 21 Happy Days came to visit us again!

The second half of this wonderful International Youth Exchange Program between India and Germany, conducted by the Rotary Club of Bombay Mid-Town in association with the Rotary Club of Nidda, was just as fun-filled and “schön” as the first half was. Seeing all our German siblings walk out of the airport at 2 am on the first night, was one of the most nostalgic moments of our lives. All the excitement we had been trying to contain since the time we got back, was bursting at the seams. Every day spent together was blissful and filled with laughter. Well, that’s what happens when you spend each day with your loved ones.

Each day was a family day, for everyone is our own. Seeing the parents being so enthusiastic and involved, made us feel so safe and happy. Embarrassing to admit, but most of the places we visited with them, was a first for us too. But looking at our wonderful city through another perspective warmed all our hearts. We saw Mumbai for more than what it is. We found the simplest things like the Queen’s Necklace to be enchanting only because we looked at it differently. All thanks to the Germans! Watching them entranced as they walked through the colourful and busy Colaba Causeway and other street markets, made us realize, what we have in this city, is absolutely unique. Every bit of architectural wonder, which is ignored by us on a daily basis; be it the Gateway of India, the stunning Taj Mahal Palace Hotel, the old stone buildings throughout Colaba or the CST, fascinated each and every one of us. We can say with a sense of full confidence that every time we pass by these places in hustling traffic on our usual busy days, we will stop for a brief moment

and appreciate them for what they truly are. They’re not merely buildings, they are the very essence of our beautiful city.

One of the most necessary outcomes of this Exchange Program was clearing up the various misconceptions about India. A few of the things they learned were— we are pretty developed, all of India is not slums and most importantly, we do not have elephants walking the streets. Though the cows moving around independently in the middle of the streets had their own charm and brought a smile to their face every time they saw one. The Indian food was of course too spicy for them. We all knew there could be only two possible outcomes; either we would stop eating spices or they would adopt our “masaledaar” lifestyle. And thank our stars, it was the latter.

The Indian attire fitted them like a glove, as though it was specially designed for them. The colourful kurtas and flowing ghagras were a mind-blowing capture for each one of them. Dare I say, they pulled it off better than us! One of the major highlights of their trip was the Dandiya night at NSCI. They were already aware of the fact that we Indians dance at the drop of a hat. But firstly, seeing such a huge crowd was overwhelming for them. Imagine 10 times the population of your town cramped up under one roof! You can’t really blame them. Secondly, watching each and every person perfectly co-ordinate and match the beat was something they did not expect. Now, they want to initiate something similar back home. Guess this program definitely served its purpose.

Every single person adapted perfectly well to the Indian lifestyle. Whether it was gelling with our families or



during our visit to the village; they didn't seem out of place at all. All sporting spirit was appreciated and encouraged. The Mehndi party was something they adored. The idea of getting beautiful temporary tattoos with them to show off back home, excited them to another level. Every single person had their hands adorned with the lovely brown designs. According to me, one of the activities all of us enjoyed together was our visit to the T.S. Jawahar. We were made to row boats into the ocean together. It was a delightful experience as it brought all of us closer and made us work together as a team.

Just the way we adopted certain German words as a part of our every-day speech, I think one of those Hindi words for them was "Pataka". We particularly taught them that because each one of them is like a fire cracker in our lives, bringing joy and tremendous excitement with their beauty and presence. Alas, goodbyes are the most painful part! But the promise of seeing each other very soon, makes it a little bearable. Mixed up with all the tears of parting and the whispered promises, we realized the love shared between us.

We had a few bitter-sweet moments, but that is part of the entire soul of magnificent experiences and memories. The program surpassed all our expectations and gave us so much more than what we asked for. It gave us life-long friends who made promises of being each-other's bridesmaids. It gave us a family in a far-away land. And most importantly, it made all of us a little more mature, a little more responsible and a little more adaptive. I say a little, but it sure did make a huge difference to all our individual personalities. We

are now able to see things with a perspective never used before. We see the beauty in every little thing and appreciate it all. We're all a little happier than we were before and it's all because of the change in our mindsets. It wouldn't have been possible without this well thought-out program. We cannot thank all those involved enough! Especially, Mr. Jalan and Mr. Knoll.

All we hope for is that the Germans found a home away from home, just like we did. And of course, we hope to see each other again soon!

Until then, Tschüss!! But, Kabhi Alvida Naa Kehna!

— Mirisha Suchde, Nahum Lobo, Aahana Rizwani, Amrita Bains, Ritika Dakhna, Deepti Kalyal, Ghazal Gupta, Muskaan Madan, Sania Suhail, Sanya Khanna, Shreya Jain.



## A small step for Rotary Mid-Town, a giant leap for Potkal Baste



While waiting for the coach at Worli Seaface, early in the morning on 6th October, my thoughts went out to our late brother Arrow, the architect of this project. As I got into the coach, Rtn Yogesh Pandya, who has been involved with this project from 2007 and has spearheaded it after Arrow for the last several years, welcomed us. For the day visit to Potkal Baste, several members joined in—Manoj & Jigisha, besides Parab & Anil, the exchange students from Germany and our own students from Lala Lajpat Rai College who had gone to Germany earlier this year. While we were on the way, we stopped at Kamat's, where our young, dynamic President Deepak along with his bright son Veer, joined us.

As we got off the highway, our first halt was at Utavali High School. This being the only school with classes up to the 10th standard in the neighbourhood, approx. 800 students from the nearby 5/6 bigger villages study here. Our club has taken up the task of constructing an additional classroom this year, initiated at the hands of our President Deepak.

Our next halt was at the inauguration of a Community Clean Drinking Water System at the hands of our President Deepak. This will supply potable drinking water to these two villages—Potkal and Baste. A total of 2000 villagers will benefit from this project. The existing groundwater is pumped and stored in an overhead tank. It then goes through a large water purification system supplied by Eureka Forbes Ltd, customised to suit the existing raw water and delivering the right potable water. All the German students and Rotarians visited one

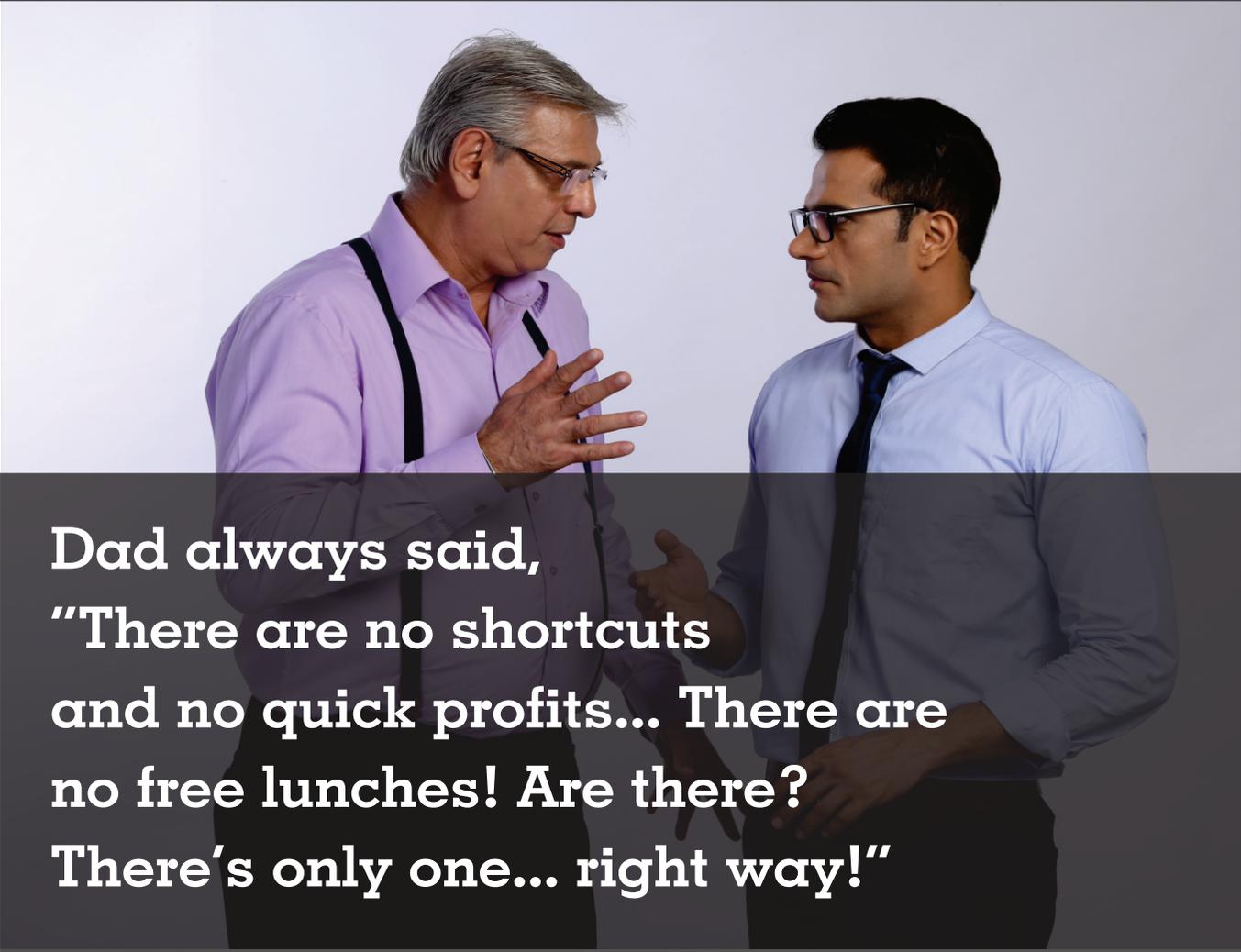
such facility and drew water from the well but couldn't even walk one step with the water on their heads! The facility is a God-sent relief for the womenfolk, thanks to our own club, Dist. 3141 Water Project team and our brother Ajay Bhatnagar along with Rotary cf Club of Basel Switzerland for their valuable contribution.

The exchange students came forward and participated in folk dances, and experienced some of the villagers' daily chores like grinding chakki, etc. under the supervision of the villagers. We also took the opportunity to have a Rangoli drawing competition for the village girls and prizes were distributed to the best three. This was followed by symbolic tree planting through the hands of President Deepak.

The next project was the distribution of seeds. This was the start of our "Kitchen Garden Project", where President Deepak distributed seeds to 270 families for their kitchen garden. This will further be supported by the "Drip Irrigation System" through funding by the Rotary Club of Basel. We extend our gratitude once again to Ajay Bhatnagar for his initiative and to Yogesh Bhai for his untiring efforts, supported by Jigisha and others.

Yogesh Bhai set in motion another pet project of 150 additional toilets through the financial support of Rtn Hilloo's company, Fuch Lubricants Ltd. ~ **PP Anil Ambo**





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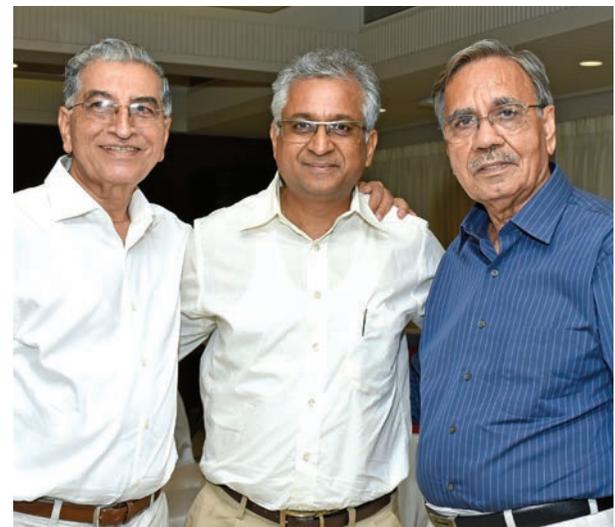
Mrs. Sarika Garg and Mrs. Sonali Janan



Rtn. Deepak Mehta and PP Ajit Kamlani



# "Good Friends, good books and a sleepy conscience- this is the ideal life"- Mark Twain



Rotarians celebrating their birthdays, anniversaries and having a gala time.

## Adv Anil Harish speaks Insolvency and Bankruptcy Law simplified



Adv Anil Harish

Anil Harish's name is synonymous with Property Law. He is heading the law firm 'D.M. Harish & Co' which was founded in 1957 by his father Mr. D. M. Harish. The firm's reputation is backed by long years of experience in wide ranging areas of practice such as Tax, Finance, Corporate and Commercial Laws, and Property Law.

Anil Harish spoke on the newly introduced Insolvency and Bankruptcy Law in India.

India's new bankruptcy law has instilled fear among delinquent borrowers and prompted several reluctant founders to repay outstanding debt due to

the risk of losing their company, according to its insolvency regulator. If a plan is not worked out in a specified time period then the company's assets face a threat of getting liquidated.

The insolvency code replaced a web of archaic laws, some dating back a hundred years, and helped India jump 30 points to make it to the top 100 countries in World Bank's ease of doing business ranking. Anil covered the new act in detail and was extremely meticulous in his explanation.

During the Q and A, he also explained the ever perplexing question of whether it is safe to rent out your precious property in the city of Mumbai, given the draconian Rent Act in place in the state.

Once again Anil answered in full detail concluding that (a) If it is a commercial property in question then care should be taken that the tenant is a company having higher than ₹1 Cr paid up capital whereas (b) In case of residential premises, under the present legal scenario, one could easily offer the same on L and L even to smaller companies, firms or even to individuals without much ado.

### D. M. Harish and Co. Specialities

Real Estate, Taxation, Corporate Law, Foreign Investments, Litigation, Arbitration, Trust, Wills and Succession, Matrimonial Matters.



## Karan Bhagat Speaks



**Karan Bhagat**

On 24th October, 2018, a Wednesday afternoon, the Mid-Towners had eagerly gathered in the banquet hall of Taj Hotel to hear Mr. Karan Bhagat speak. Mr. Bhagat is the Founder and CEO of IIFL Wealth, which is one of India's leading private wealth management and 'Family Office' outfits. Karan, under his leadership, transformed the company from a simple start-up to what it is today—the largest wealth management company in India.

Karan spoke informally about his growth story. He completed his post graduation from IIM Bangalore and got a Bachelor of Commerce degree from St.

Xavier's College, Kolkata. Prior to IIFL, he headed the Mumbai office of Kotak Wealth Management.

Originally from Nawalgarh in Rajasthan, Bhagat hails from a family based in Kolkata that was into the fabrication business. A Marwari to the core, Karan Bhagat too forayed into the world of enterprise soon after and launched his own travel agency at the age of 17. However, the venture failed, which had him turn his focus to academics instead, which led him to proceed to IIM, Bangalore (now Bengaluru) for his MBA.

MBA done, Bhagat got an offer from Cluster Consulting, a strategic consulting firm in Barcelona in 2001, which disappointingly was revoked in the wake of the World Trade Center tragedy. Thereafter, Karan joined Kotak Mahindra Bank in Delhi. Six years on, in 2007, a promotion brought him to Mumbai.

Moving to Mumbai was the most path-breaking step for him wherein he learnt the true meaning of valuation and growth. He chose to chuck his salaried job and start his own company with IIFL, namely IIFL Wealth Management.

Since then, there was no looking back for Karan. From a simple start-up company, IIFL now manages assets worth in excess of ₹133,000 crore that easily makes it the top wealth management firm in the country.



## The much awaited mega initiative ASTITVA EK PEHCHAAN 2018



The much awaited mega initiative by Rotaract Club of Lala Lajpat Rai College

Witnessed for the fifth time, an initiative by Community Service Avenue of The Rotaract Club of Lala Lajpat Rai College, organized to showcase talents to the world of the specially-abled, took place from 8th October to the 11th of October at various locations in Mumbai.

This year, we had 554 specially-abled participants and 12 NGOs.

### 8th October: Flash Mob

Performed by the students of Deeds Charitable Trust & Kshitij NGO at Marine Drive and Churchgate Station.

We had 43 participants on that day.

### 9th October: Sports Fiesta at Lal Maidan, opposite YMCA.

It was a Sports Day for the specially-abled which marked an attendance of 267 participants from seven different NGOs of Mumbai.

### 10th October: Literary Festival at Deeds Charitable Trust (Khar).

For the first time ever, a lit fest was organized for the specially-abled. The essays written by the participants were converted into the Official Bulletin for ASTITVA EK PEHCHAAN 2018.

We had 138 participants on that day.

### 11th October: Talent Fest at Lala Lajpat Rai College Auditorium.

This was the final day and the cultural day for Astitva Ek Pehchaan.

An audience of 1000+ witnessed the amazing talents of the 102 specially-abled participants.

The event was also graced by Mr. Fahad Ali and Ms. Roshni Wadhvani, participants from Splitsvilla.

PRE EVENT: Silent Rally was organized by us on Gandhi Jayanti, the 2nd of October, at Worli Seaface to promote the message that disability is not a curse.

### We also congratulate our sponsors for a successful event:

- 1) Utekar Fisheries
- 2) Kores
- 3) Avik Security
- 4) Mojoco
- 5) NKGSB Bank

We also successfully got three articles published in the Mumbai Hulchal newspaper.

Cheers to the Chairpersons Rtr. Tulika Tatipamula and Rtr. Manav Jain, who brought this into reality.

One of the biggest achievements of Team Community Service – RC Lala's!

### Thanking You

Yours-In-Rotaract  
Rtr. Navneet Kabra  
President 2018-19  
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**Sports** Jigisha Parikh  
**Inner Wheel** Deepak Mehta

**Director International Projects** **Yogesh Pandya**  
**Global/ Matching/ District Grants** PP Anil Kamath  
**International Family Exchange** Jigisha Parikh  
**International Youth Exchange** Gargi Mukherjee  
**The Rotary Foundation [TRF]** Suruchi Chand  
**Director District Projects** PP R.P. Anand  
 Deepak Mehta

**Asst. Governor** Ranbir Kishnan  
**Dist. Secretary** Jay Toshniwal

**Asst. Trainer**  
**RI President** Barry Rassin  
**Dist. Governor** Shashikumar Sharma  
**Club President** Dr. Deepak Garg



**02 November**  
Abuzar Zakir



**05 November**  
Murlidhar Jalan



**05 November**  
Nisha Jagat Shah



**06 November**  
Bimal Shroff



**08 November**  
Mehernosh Currawalla



**09 November**  
Jigisha Parikh



**14 November**  
Dr Prakash Mody



**16 November**  
Kirit Jasani



**16 November**  
Sunil Agrawal



**23 November**  
Piyush Khaitan



**24 November**  
Shailendra Mittal



**24 November**  
Ghansham Dembla

 **Spouse's Birthdays**   
 **November** 

- 04 Kate Currawalla
- 05 Sarika Garg
- 13 Dr.Sandhya Kamath
- 11 Ashutosh Garg
- 14 Bindu Mehta
- 15 Thrity Daruwala
- 21 Bindu Mehta
- 29 Shobha Motwane

 **Anniversaries** 

- 01 Jyotika-Atul Premnarayan
- 11 Shanti-Mohan Shahani
- 17 Seema-Dinesh Kanabar
- 21 Nainu-Shaunak Thacker
- 22 Nishi-Nitin Mathur
- 24 Pragati-Deepak Gupta
- 24 Kalpana-Prabhat Srivastava
- 25 Alifiya & Abuzar Zakir
- 27 Simit & Jagar Thakur
- 30 Sushma-Raju Barwale

**NOVEMBER 2018**  
**ECONOMIC & COMMUNITY DEVELOPMENT**  
**MONTH**

**WEDNESDAY, 07 NOVEMBER**  
 NO MEETING DIWALI

**WEDNESDAY, 14 NOVEMBER**  
**MEETING**  
 Speaker: Mr. Smitesh Valanju  
 Subject: Using Technology to Secure Yourself  
 Venue Taj Mahal Hotel at 1.15 pm

**WEDNESDAY, 21 NOVEMBER**  
 NO MEETING

**SATURDAY, 24 NOVEMBER**  
**MEETING**  
**CHARTER NIGHT**  
 Venue Tote -Mahalakshmi

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Please send your articles and news for the Bulletin to Parab (rotary019@gmail.com) preferably by the 10th of every month.