



President's Message

Dear Friends,

Today, we confer the Anita Parikh Empowerment of Women Award for the current Rotary year upon Ms. Swati Paradkar, President of Mahila Griha Udyog Lijjat Papad.

We will also induct Uday Kotak, our speaker for the day, as an Honorary Rotarian. Uday, the Rotary Club of Bombay extends a warm welcome to you.

Please note our next meeting on June 25th will be held at Trident, Nariman Point, at 7 pm.

As we are near the last meeting of the year 2018-19, I am reminded of Frank Herbert's words: "There is no real ending. It's just the place where you stop the story."



My chapter as President of the Rotary Club of Bombay is coming to an end. A new chapter for RCB begins with Rtn. Preeti Mehta as the new, incoming President. I wish her all the very best for the coming year.

Thank You!

Rtn. Vijay Jatia
President



WE, THE PEOPLE

AN EMINENT PANEL OF ROTARIANS CHARTS AN URGENT AGENDA OF GROWTH FOR THE GOVERNMENT

'Data-led governance'

PP Rtn. Shailesh Haribhakti

There is a fantastic document that Niti Aayog has put together. To my mind, it creates an infrastructure of thinking. It is estimated that India will become one of the two largest economic nations on our planet by 2047 if the trajectory sought to be put together comes true.

The aspiration is to bridge the gap between public and private sector performance. It's astonishing how the public sector has languished so far behind the private sector for so many years, in almost every outcome. It

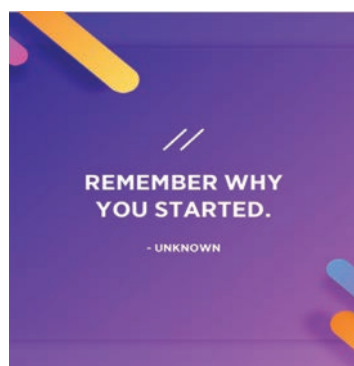
is the first time I have read in a public document, an acknowledgement of the fact, and some sort of action plan to change this. There are four components:

1. Core things like employment, finance, housing, travel and environment.
2. Infrastructure – power, transport, rail, civil aviation, waterworks, digital smart cities, Swachh Bharat.
3. Inclusive education and health coverage across gender and for seniors. There is also a chapter for transgenders.
4. Governance – ensure regional development in backward districts, and also North East India.

Civil services will be made accountable with outcome-based performance. There is data-led Governance. This is the key piece; 41 action areas have been outlined.

The emphasis is on technology and regulatory processes, measurements and corrections online. Compliance of the Sustainable Development Goals of the UN, measurements and rewards, Centre-State partnering, public private partnership, inclusion, adopt the best global practices so the wheel does not have to be reinvented.

Continued on Pages 2 and 3





PP Rtn. Ashish Vaid and Rtn. Anil Harish

Continued from Page 1

There will be public accountability and ethical contact.

This is the context of what to expect from the budget. President Vijay Jatia has suggested we create a one-pager from this discussion to send as a recommendation from us.

‘Make business productive’

PP Rtn. Ashish Vaid

We have a strong government. Whenever we have written to them about policy matters or about any corrections to be done in the law, things happen. It takes a little time but there is a positive outcome so that is heartening. Short-term, they need to look at:

1. Water: Use MNREGA to create local water bodies. Encourage villagers to dig up traditional ponds and lakes to trap rainfall. The drought is so severe that there are about seven farmer suicides daily. We must quickly scale up desilting of dams. The soil is rich in farming and can be used for an entire year.
2. Financial sector: RBI should relax norms and reduce interest. If they do one big 1 % reduction rather than

tinkering 0.25 % every time, it will boost the economy. Financial lending should be encouraged to good borrowers with good security cover including NBFCs.

3. Manufacturing and trade: We need capital at low interest rates. Our current account deficit is in control, forex is strong, inflation is low. We need aggressive monetary policies that will cut interest rates further and create liquidity in banking.

4. Export: Instead of fighting USA with retaliatory tariffs, identify Indian suppliers who can replace imports and provide good packages.

5. Start-ups: We are losing start-ups to Singapore and we need to build a strong ecosystem here. We also need to double farm income from two to three crops in each *taluka*. New schemes of water conservation and augmentation should be introduced.

6. Nationalise GST: There should be one GST across one industry. And there should be quick and timely implementation of refunds, especially for exporters.

7. Ensure a fair price for farmers: The Gujarat Amul model or the Nashik farmer-producer model can be adopted. A good MSP (minimum selling



Hon. Sec. Rtn. Rekha Tanna, Rtn. Jairaj Purandare & Rtn. Poornima Advani

price) can be fixed. Better infrastructure is needed to ensure farm produce reaches its destination in the shortest possible time. Timely payment to farmers will help.

8. Ease of doing business: World Bank released its ease of doing business report. India has jumped 23 positions against its rank of 102 in 2017. We are now at 77th position among 190 countries assessed by World Bank. However, the ground reality is different. Today, 50 % of productive time is spent complying with Income Tax, TDS, GST, etc. Things need to be simplified to make business productive. If the GDP goes up, employment rate will go up too.

‘Empower women’

Rtn. Poornima Advani

The immediate issue, as Ashish said, is drought. This needs to be tackled at the earliest. Long-term measures have to be initiated too, within these hundred days. The three most important aspects for our country today would be: 1) Economy 2) Security 3) Social needs.

The current down phase has to be tackled. There is a multiplicity of laws – they need to be implemented more smoothly but the

current down-trend in the economy has to be taken into consideration. Immediate measures will be required. The slowing of the economy is on both the consumer as well as the investment front.

Another area of serious concern is high debt. Banks are not willing to lend which jeopardises national projects. The government may consider initiating investment measures because that is where employment can be generated.

The Land Acquisition Act is, as of now, extremely populist. It is not going to permit a large number of infrastructure measures that the government can and would want to contemplate in the years to come. Therefore, a hard look at the Land Acquisition Act is imminent.

Labour: Employers are increasingly choosing the contract system and, therefore, regular income is denied to many. For example, even the Chennai Municipality wants to employ women as contract labourers. There can be no regular employment unless the employee-friendly aspect of labour laws is taken into consideration.

Next is security, both external and internal. External relations’ prime concern is always Pakistan, China and



PP Rtn. Shailesh Haribhakti and President Vijay Jatia



President Vijay Jatia presents the Hero of Mumbai Award to Malhar Kalembe

some of the neighbouring states. Internal is about equipping our defence forces. This is the first time that we have a finance minister who has experience in Defence, Commerce and in the Ministry of Women and Child Development.

There is a need to empower women. Women form 30 % of the workforce, if not more. This 30 % is paid 30 % less than men doing the same work. Unless health, hygiene and employment improve, things for women will remain just the same. I hope the budget also announces implementation, in a simplified form.

‘Wish list for a new India’

Rtn. Anil Harish

New India is the one where the woman is in charge of finance, and the man is in charge of home. It is for this new India that we have a wish list.

Lower tax rates in finance. Tax rates in the past were very high, so there is high regulation of license, procedure and inefficiency of officers.

Black money and corruption should be wiped out. But, a few years ago, the Black Money Act was introduced

whereby a person with even a small amount of black money is troubled. Everyone makes mistakes. For instance, the steps in front of the Mantralaya were made and then demolished. So, the government made a mistake and they corrected it. You have to forgive and forget it. Maybe you can forgive, with a penalty, but you need to go on. We need that kind of financial system.

The Foreign Exchange Management Act was introduced in India on September 2nd, 1939 at the outbreak of the Second World War. It is not relevant today as we have enough reserve. Another thing to be careful about is law delay. A person has been coming to me about his raid matter since September 1983. The prosecution dropped the case only two years ago. They still have not got their jewellery back. It's been 36 years!

Many years ago, our Rotary Club had started a number 105 to call an ambulance. Now, one can call 100 for the police but we need a 911 number like the US. Anyone in distress, whether a woman or a child, should be able to call a number and get a response from the appropriate department. These are some of my wishes for the new Government.

‘Jump-start the economy’

Rtn. Jairaj Purandare

The Government has come in with a strong vote and clear majority in Lok Sabha. But one needs to understand the current challenges:

1. Low Growth: this depends upon government expenditure, private expenditure, investment and net export. So, if we want to boost GDP growth, then the government has to focus on these areas.
2. There is no pick-up in private investment and consumption is low. One of the reasons is that government expenditure is low compared to past years.
3. Rural distress.
4. Government-owned banks, PSU banks are still dominant. 90 % of bad loans are in PSUs.
5. Foreign capital inflows have fallen to 2002 levels.

We need better governance and transparency. Our other external challenge is our dependence on oil import. It is a risk to growth. We need to jump-start the economy. The quickest way to do this is to boost consumption. The government can do that very easily at the beginning of its fiscal year. The budget, which is around the corner, may

enhance some of these areas.

Legal reform is a big area. Tax incentives can be used to encourage FDI. Simplification is important in indirect taxes and GST. Create certainty so that people will invest. There is a war going on between the United States and China and companies are thinking of moving out of China. India must use that opportunity.

There is going to be a lot of focus on urban infrastructure projects. The election manifesto talks about spending Rs 100 lakh crore on infrastructure projects.

Public sector banks need reform. NBFCs need liquidity and hopefully we will see some easing there. The insolvency code needs work.

Digital economy is a great opportunity as we have 800 million mobile users. This database can be used effectively. But we are still way behind China and the US when it comes to artificial intelligence, block-chain, data analysis and machine learning. There is another big opportunity in the digitisation of data and processes. For example, if land records are digitised then corruption can be reduced. Digital tax is something that we should expect.

Continued on page 4



ELDER DAY CARE CENTRE FOR ALIBAUG

The Aawas Saswane Dhokawade Rahiwasi Hitawardhak Mandal has allotted the Rotary Club of Bombay a land measuring 1000 sq. ft. free of cost. RCB Trust will construct an Elder Day Care Centre on the said land. RCB Trust will employ 2 persons to look after the centre. The Elder Day Care Centre will bear the name of 'Rotary Club of Bombay

and the Donor'. The Centre will be managed by the RCB Trust. Construction cost of Rs. 90 lakh will be funded as under:

Rs. 25 lakh from PP Rtn. Nalin Parikh - the Centre will bear his name as donor

Rs. 49 lakh from Balance Earmarked Funds

Rs. 16 lakh from PP Rtn. Ashish Vaid

A SUMMER TO REMEMBER!



The Rotary Club of Bombay recently planned activities for street children that were both educative and entertaining. Professionals took origami, spoken English and e-learning sessions. Our Rotarians have been visiting the centre regularly. Rtn. Moy Biswas spent a Saturday morning talking to street

kids at Salaam Baalak at Chowpatty. Moy saw the portfolio of Manoj, an orphan doing architecture and gave him encouraging feedback on his work. He also gave Manoj tips on how to improve his portfolio. And, to beat the heat, Rtn. Vrinda Rajgaria arranged for lunch and ice-cream for all 75 children.

'Create an Ease of Living Index'

PP Rtn. Shailesh Haribhakti

Continued from Page 3

The first set of thoughts is on taxation. How do we get a simple tax system? For direct tax, I recommend just three rates: zero tax for anybody earning Rs 5 lakh, 12.5 % for those between Rs 5 to 12.5 lakh, and 25 % as the top tax rate promised by Arun Jaitley. I am almost certain this will happen.

In GST, again, we need only three rates: zero rate for essential goods, 12.5 % for the general rate and 17.5 % for the top rate. And, a totally digitised assessment which is on the cards. There are at least 10 jurisdictions in the world where you don't have to file any tax return. Tax is determined by your financial footprint calculated by Thomson Reuters, the largest tax provider in the world.

Disinvestment: we need five waves of disinvestment. The government wishes to raise Rs 90,000 crore from disinvestment proceeds this year. It can happen only if we sell all the loss-making units.



Divest to the people of India – that is another thought that Niti Aayog has put together. Why shouldn't we, the people of India, not own an ONGC, with small shareholders all over the country and with the same governance practice as practiced by a TCS. Standards of governance in PSUs are not the same as in corporate India and that has attracted attention. Why not strategic disinvestment?

Sharpen and retain the inclusion programme: MNREGA, Pradhan Mantri Awas Yojana, Housing For All by 2022,

and Rs 6,000 that will be dispersed to every farmer this year. This will cause the consumption story to get kick-started. States are now competing who will be the first to disperse the amount.

We need to switch from the Ease of Doing Business to Ease of Living for each citizen. That is the new construct that this government, hopefully, should be putting into place. There must be a sharp increase in the thrust of digital governance.

Create long-term money for infrastructure finance. Government of India cannot continue to empower all the infrastructure in India. It is very important we get an enabling environment for long-term debt, which sovereigns, high net worth individuals, family offices can invest in, through credit enhancement provided by the government.

If these things are put in place, along with the suggestions of my fellow Rotarians, I think we have the formula for putting India on track to becoming the second-largest economy of the world.

REPORT ON ADMC

NUMBER OF PATIENTS
TREATED FROM JULY
2018 TO MAY 2019:

General OPD : 15,194.
Pulmonary OPD : 601.
Dental OPD : 1020.
Paediatric OPD :
324.

Pathology : Report on
1050 samples.

Total number of
patients : 18,189.

Services rendered to
18,189 patients,
FREE OF COST.



PLEASE NOTE



RCB's regular
Tuesday
afternoon
meeting slated
for June 25th,
will be held at 7
pm on the same
day at Regal
Room, Trident,
Nariman Point.



ROTARIANS MAKING WAVES



Another proud moment for us: RCB member
PDG Gulam Vahanvaty being introduced as TRF
Trustee at the RI Convention 2019.

RCB PRESIDENT VIJAY JATIA VISITS ROTARY CLUB OF PANVEL MIDTOWN



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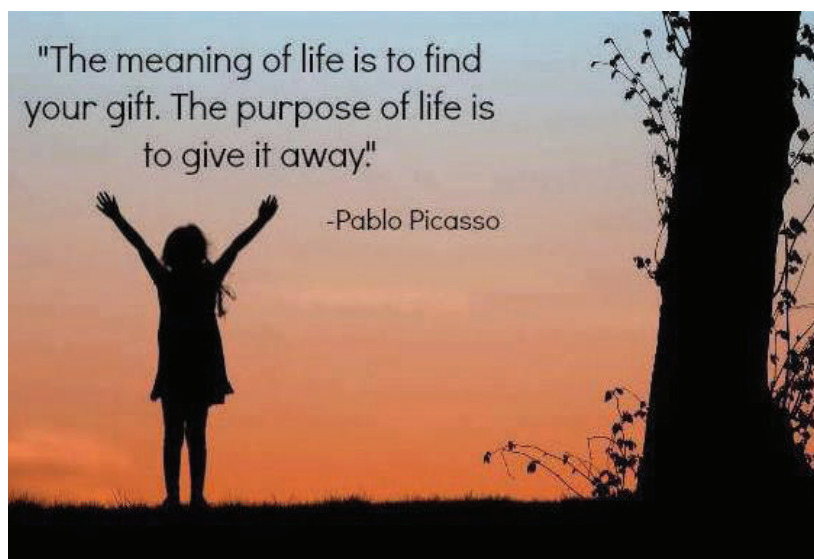
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Rekha Tanna	Ashwin Didwania	Vikash Mittersain
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Siddharth Bhimrajka	Rohit Dhoot	Biswajit Chakraborty
Manoj Patodia	Satyan Israni	Vikas Jain
Arjun Jolly	Dushyant Dave	Jagdish Vora

Last assimilation dinner of Rotary year 2018-19



The fifth and last event of the Assimilation Committee for the current Rotary year was held at Rtn. Gautam Doshi's residence on June 9th, 2019. About 45 Rotarians and spouses attended.

As has now become the format for Assimilation events, the evening began with a brief introduction by President Vijay Jatia and PP Rtn. Nirav Shah. Thereafter, all the Rotarian couples introduced themselves, talking a little bit about their professional as well as personal interests. Introductions done, everybody was encouraged to mingle and get to know each other better over cocktails and hors d'oeuvre.

Attendees continued to chat over a delicious traditional Gujarati dinner. It turned out to be a wonderful Assimilation event and a great way to end a great Rotary year.



UPCOMING EVENTS

June 21: Police health check-up at Marol at 8 am, Custom Colony, Andheri.

June 21: RCB Lead co-host for CSR Seminar and Mission Muskan Awards, at BSE Convention Centre.

June 22: RCB is the lead host for District Shukriya Night, at Hotel St. Regis, 462, Senapati Bapat Marg, Worli, Mumbai at 6.30 pm. Kindly attend in large numbers.

June 25: RCB's regular Tuesday afternoon meeting slated for June 25th, will be held at 7 pm on the same day at Regal Room, Trident, Nariman Point.



**DONATIONS
TOTTALLING
₹ 31,000**

Rtn. Suhail Nathani

Rtn. Sidhant Jatia

Rotary Club of Mumbai
Malabar Hill

Rotary kids give back

The Child Welfare Committee of RCB thanks Anushka Reshamwala, grand-daughter of PP Rtn. Rajnikant Reshamwala and daughter of Rtn. Manish Reshamwala, for volunteering to work with street kids at Salaam Baalak. Anushka, through her compassion, solved

many fights between the tiny tots. On Mother's Day, she helped the kids make Mother's Day cards to carry back home. To everyone's delight, she also brought a big cake to celebrate the birthdays of May-born kids. It is not easy for a young child to spend many hot, summer afternoons playing with kids and keeping them entertained while they learn. You make us proud Anushka!

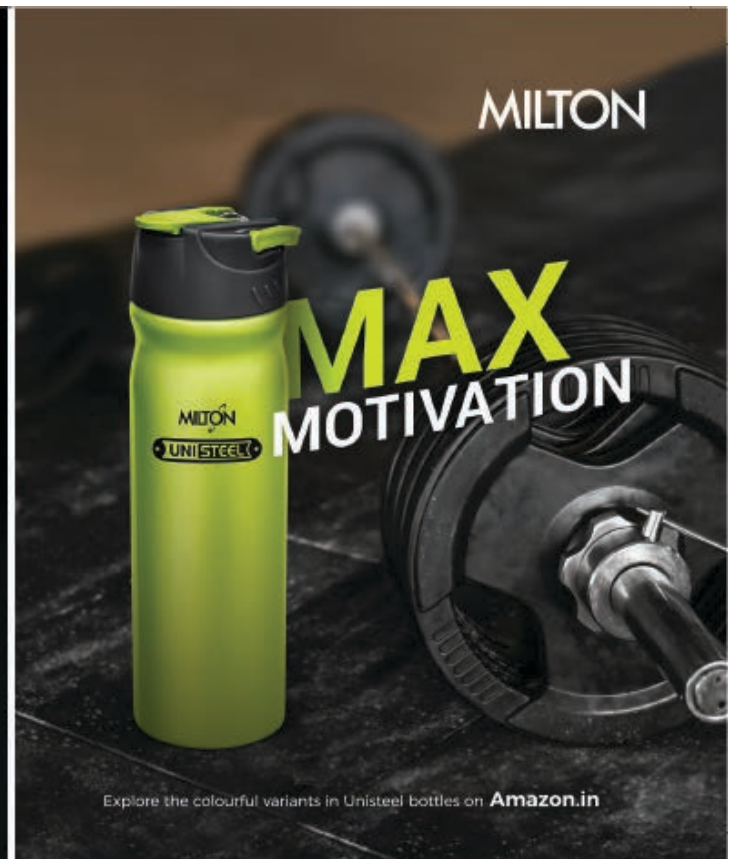
Rotary
Club of Bombay
Celebrating 90 Years of Service

*President Rtn. Vijay Jatia
& Rtn. Anne Gauri Jatia
request the pleasure of your company
for Thanks, Gratitude and Recognitions
at the last meeting
of the Rotary Year 2018-19
Tuesday, 25th June, 2019
7.00 pm onwards
The meeting will be called
to order at 7.30 pm
followed by cocktails and dinner
at the Regal Room
Trident Hotel
Nariman Point, Mumbai*

*rsup: Rashmi Kotian +91 97691 40141
dress code: formal*



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THE YOGA COMMITTEE invites Rotarians and their partners to attend a Valedictory Function for Yoga Training 2018-19 on June 21st, 2019, International Day of Yoga (IDY), in 15 BMC schools. The event will be held from 8 am to 10.30 am across 15 schools at the same time, subject to adjustment by the individual school.

- Colaba Municipal Madhyamic, N.A. Sawant Marg, Colaba.
- N. M. Joshi Marg Municipal Madhyamic, Behind Harharwala Bldg., N. M. Joshi Marg.
- Byculla (E) Municipal Madhyamic, Hospital Compound, E. S. Patanwala Marg.
- Dr. Babasaheb Ambedkar Municipal, S.S. Amritwar Marg, Worli.
- G. K. Marg Municipal Madhyamic, Ganpatrao Kadam Marg, Lower Parel.
- Sant Kakaya Marg Municipal, Dharavi, Jasmill Mill Compound, Mahim.

**BIRTHDAYS FROM
JUNE 18TH TO 24TH, 2019**

18th



**PP RTN. SANDIP
AGARWALLA**



**RTN. AJIT
LALVANI**

19th



**RTN. SUNIL
VASWANI**

22nd



**RTN.
SUDARSHAN
CHOKHANI**

23rd



**RTN. RAJ
AJMERA**

23rd



**RTN. VANDAN
SHAH**

23rd



**RTN.
ABHISHEK
SARAF**

24th



**RTN. (DR.)
RAJEEV
NARVEKAR**

- K. D. Gaikwad Municipal Prarthamic, Sardar Nagar, Scheme #4, Sion (E).
- Kavle Math Municipal, Kawale Math, Banganga.
- Globe Mill Passage Municipal Secondary, Dhokarsijivraj Bldg., Pandurang Budhkar Marg Elphinstone.
- New Mody Street Municipal, Fort.
- Prabhadevi Municipal Secondary, Municipal School Bldg., ChawariGalli, Prabhadevi.
- New Sion Municipal Secondary, Sion Municipal School Bldg., Plot no 161, Road no 24.
- Goshala Municipal Madhyamic, GoshalaMarg, Mulund (W).
- Marol Municipal Prarthamic, Marol Maroshi Road, Marol Naka, Andheri (E).
- Vile Parle Municipal Sanyas Aashram, Near Sanyashram, Vile Parle (W).

RTN. PTN. BIRTHDAYS

JUNE 18

Rtn. Ptn. Sheila George

JUNE 21

Rtn. Ptn. Gopi Vaid

JUNE 24

Rtn. Ptn. Amita Sheth

ANNIVERSARIES

JUNE 18

Rtn. Ptn. Shalini & Rtn. Dilip Piramal

JUNE 20

Rtn. Ptn. Devi & IPP Rtn. Ramesh Narayan

JUNE 21

Rtn. Ptn. Renu & Rtn. Sudarshan Chokhani

STATISTICS

**FOR THE LAST
MEETING**

Club Members	104
Visiting Rotarians	0
Rotaractors	02
Guests	01
Rotarian partners	05
Total	112
COLLECTION	₹ 1240



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ROTARY CLUB OF BOMBAY

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Yoga	Sitaram Shah
Skill Development	S.V. Prasad

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Vocational Training Centres	Varsha Daiya
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