

PRESIDENT'S MESSAGE



Dear Friends,
Very warm
greetings.

All over India, and
even more so in
Mumbai which
houses the BSE
& NSE, there is a
very high degree

of obsession amongst people about shares, stock exchanges, trading, speculation and investments. There are stories of wealth made and wealth lost/ fortunes made and fortunes destroyed. It is not uncommon to see people checking the stock indices, the first thing in the morning and, probably, a few times during the day. Whatever be your real job, employment, vocation, occupation and business, it is not uncommon to find in middle-class and upward strata of India, people's wealth invested in stocks.

So, our meeting last Tuesday with the 'Big Bull of Dalal Street', Mr. Rakesh Jhunjhunwala, was wonderful and very well-attended. Mr. Jhunjhunwala's investment journey from a mere Rs. 5,000 to now a portfolio worth over Rs. 5,000 crore is an amazingly inspiring story. His optimism and reading of the pulse of the Indian economy is quite encouraging. His qualities of knowledge, analysis, far-reaching vision, considered decision-making and ample patience as an investor have become legendary. The qualities which impressed me during my very brief interaction with him on that day are his humility, great devotion for parents and love for family. In his own words, "I believe there are only two Gods – 'Mother' and 'Father'."

His generosity and feeling for elders was demonstrated in his spontaneous and generous donation towards our Elder Care / Ananda Yaan projects. May God bless him, his family and may his tribe increase.

As I write this message, I am receiving news about our fellow Rotarians' exciting trip to Uzbekistan. Seeing the amazing pictures, we know what we are missing... a wonderful destination in great company. I am told that the group was welcomed by the first snowfall of the season. We'll get more details on their return.



President Preeti Mehta



A DALAL STREET NAMED DESIRE

Investment guru **Rakesh Jhunjhunwala** answers all queries about success in the stock market

WE got Independence in 1947 but our animal spirits were unleashed in 1991 when liberalisation started. We are all actually products of that era. Since then, we have been aspiring a double-digit growth rate but that seems to be quite elusive at this time. In fact, estimates show that we might grow at half of the aspired growth rate. So, do you think this 10 per cent growth rate is just a pipe dream? Do you think we have the capacity to grow at that level?

Surely we have the capacity to grow at 10 or more for at least two or three decades. Having said that, the fact is that India has not realised its true potential; we cannot forget that India has raised its base level of growth in every decade. It is only in the last two to three years that the rates are low. And, don't forget that when there is a democracy, there are various loopholes. It was the worst in 1991 which got us the best economic reform. The transformation since is very simple.

If you look at the rich people of '91, they were old; if you look rich people today, 75 per cent are first generation. Every society has to evolve. I am no economist but I don't mix economic realism and financial matters with patriotism. So,



President Preeti thanks Rakesh Jhunjhunwala for his time spent with the Rotary Club of Bombay

what I recognise is that India has all the ingredients to create a prosperous society. Every society has its fastest growth in the most favourable time of demography. India's most favourable time is for the next 30 years.

You look at natural resources – God cannot be so unkind that he will give oil only in the deserts of Arabia and not in the deserts of Rajasthan; you only have to find it. Then, we are a democracy. I have seen no society which has achieved prosperity and has retained it without a democracy. We have put the cart before the horse. We are paying a price but whatever we are doing we know it is short, we know what is happening. In India, things cannot happen as they are in Russia or China. So India has all the potentiality to reach double digit

TODAY'S SPEAKER: MR M K SANGHI

growth.

Why don't we reach there then? India is a democracy with various pulls and pressures. You are going through a process of change. Why is corporate India unhappy with the government? Pehle kuch bhi chalta thha, abb nahi chalta. So, you are going through the process from a cowboy society to a society with respect for the law. This is the process of change. I have full faith in the ability and skills of Indian. Every other day you read in papers that 20 Americans died in a fire – is that society is safe? And yet we feel it is safe to send our children there. But when there is lynching in India, India is unsafe. Look at the diversity in society – there is no other country which has 22 languages recognised in its Constitution.

As an Indian, I am not satisfied either but let's not forget the realities, we have raised our capacities. America is confused, but progress does not come out of order, it comes out from chaos. We say corruption. What is our standard of corruption? I don't pay income tax? I paid Rs 2 lakh to the ITO and call him corrupt. But this is collaborative corruption. Indians face extractive corruption, 500 rupaiye do nahi toh ration card nahi milega.

So, I remained the eternal India bull because I recognised that India is going to prosper. I have put all my money in equity – whatever I had from 1986 – I have one crore in funds in Provident Fund and 50,000 in Andhra Bank Fixed Deposit, to get a locker. I do not have one rupee beyond interest to anybody. I put in equity and see the results.

In every interview you are asked: mid cap or large cap and I know your answer to it is - I want to buy a small cap which will become a large cap, yet, consolidation is taking place in every industry. The big are becoming bigger and small companies are having a tough time. On the investment front, start-ups are getting funded by private equity and the cream is taken by private equity. In such a situation, do midcaps have a chance?

When you approach a girl, you do not think chhoti honi chahiye, lambi honi chahiye, gori honi chahiye, Hindu-Muslim. Let's approach a company as a company here. Let's examine the essential principle which remains the same. Markets, at time, made inherently unsustainable evaluation



President Preeti Mehta wishes Rtn. Anil Goyal for his birthday



President Preeti Mehta wishes Rtn. Farokh Balsara for his birthday



President Preeti Mehta wishes Rtn. Jagdish Malkani for his birthday



Rotarians Farhat Jamal, Anand Dalal, Aziz Javeri and PDG Kishore Jobalia with speaker Rakesh Jhunjunwala



Speaker Rakesh Jhunjunwala with President Preeti Mehta and PP Rtn. Ramesh Narayan

in midcaps from 2016-18. Now every action has a reaction. I don't prejudice my mind that this is a small cap and large cap, but the best opportunities lie in neglected areas of the market.

Which do you think they are?

I don't know as of now but as a group small caps are not as much in favour as large caps.

What should be the expected returns in the stock market?

My personal expected return in my portfolio is 15 to 20 per cent. Otherwise, I would have been in debt. Those returns are impossible because this year India will see one of the lowest, nominal growths we have ever seen. The second part is that you get money in BSE today faster than you did when you sold your shares. We have the best regulations in the world.

You have created institutions which will tap the market money in the stock market, mutual funds and life insurances. You do not have pension fund money coming into this country. Whenever India is a 500 trillion dollars economy with 18 per cent family sector, household will be US\$ 900 billion. In America, 31 per cent household wealth is equity; in India it is 3 per cent; 42.96 per cent is marginal rate of tax for income above Rs 5 crore over regular income and 11.96 per cent is rate of tax on long-term capital. Now, you understand, if I get 12 per cent in equity today, it still means 10 per cent and 8 per cent in debt means 5 per cent of equity. And If I get a return of 12 per cent my money doubles in six years and if I get 6 per cent my money double in 12 years.

You are bullish in real estate, abhi dalal ko bulao, ye building dekhi, title search karo. It's on screen I pay, tomorrow the share price is 250, I don't have to tell anybody, I sell the share, day after tomorrow money will be in my account. The ease at which I can trade, I can borrow money. So how can you ignore equity. Everything to me is attitude. You compare the risk and return possible to other alternatives forms of investment and how a difference of 6-8 per cent return what it means to you. So my common sense: the best form of saving is equity and not by getting excited.

With the way the market had moved, there have been huge price damages and accident.

FACT: The term "Rotary year" has been used to signify Rotary's annual administrative period since at least 1913. An article in The Rotarian that July noted, "The Rotary year that is rapidly drawing to a close has been signalized by several highly successful joint meetings of Clubs that are so situated as to assemble together easily and conveniently."

NOVEMBER 26, 2019



President Preeti Mehta with speaker Rakesh Jhunjunwala

The accident is because of your greed. Who told you to buy mid cap stocks 50 times early? It is very popular to do what is popular in the market but it is not profitable, my friend.

So let's get on this valuation, what Warren Buffett says: the best returns are in the buying businesses at reasonable valuations. But it has not appeared so.

I have bought two companies, very good value. And see Warren Buffett can tell us adjectives but to apply to those adjectives to those situations is very difficult. Where are the situations? You can fall in love with a beautiful girl but where is the beautiful girl? Where do you find them? The two most difficult adjectives are value in a stock and beauty in a girl. Because, they mean different things to different people. It's personal. You can always find good business and good valuation in all kinds of market. Don't go for relative valuations.

So you are not concerned about valuations?

Mere maa baap ka kya jata hai? I am not buying them, I am not selling them. You got to do the homework and have an attitude. Markets are not like someone gives you a tip. It's not a lottery.

It is the spending habits of millennials. I have a son and I wanted to buy him a car. He said no, put the money in the stock market. This generation is avoiding capital assets: no flats, no cars, no expensive jewelry. They want to focus on experiences.

But then, at the moment, it is applicable to 0.005 per cent of Indians. India lives in villages and they have their aspirations. Mereko itna dukh hota hai, mere kids maanne wale nahin hai, sola saal mein hum unko uss society mein bhej rahe hain. I have no choice. What are we doing? I don't think what you presenting



Rtn. Dipan Mehta with speaker Rakesh Jhunjunwala

represents India. There are two lakh Indian students in America; it was the headlines of The Times of India today, this is the habit of those two lakh.

But this is the reason why they say auto sales are low.

All crap! You want to take your girlfriend in a car or in an Uber? See, change is overestimated and over-valued.

You invest a lot with intuition but do you follow a criteria or a checklist?

We invest out of informed ignorance where we learn to make 2+2 is 22, not 2+2 is 4. We invest in the future, it is always uncertain and you can't predict it. What you can predict is direction and what you know is present valuation. So look at the big picture. I invest in everything, can I know everything? So, therefore, we have to invest in an uncertain future. There is a company risk. I have thought, the process of learning is a journey, not a destination. There is no definitive style but I am a fast learner and I am not afraid to make mistakes. I make affordable mistakes so I can lift it. People think I am smart but I know what dumb mistakes I have made. But, accept it, forget it.

Some lessons?

I make mistakes in judging people's character. I have identified great opportunities, great recognition, a very good start but then did not succeed mainly because of people's character. It was not the money loss that hurt but that I judged the character of the person wrongly. All governance comes by attitude. It is important that you buy, not what you buy.

What are the red flags that you see in a particular stock?

The best selling I have done is in PSU: a lot of public sector stocks because at

THE BULLETIN OF THE ROTARY CLUB OF BOMBAY 03



Rtn. Vrinda Rajgarhia

a certain level it needs leadership. The wisest is I didn't buy in SBI.

Why don't you invest in unlisted companies?

Who said? My unlisted portfolio is at least 30 per cent of my listed portfolio and some are very well-doing investments. All those companies are good. When I invested in Metro the turnover was 80 crore. This year I think it will 1400 crore. There is a lot to learn from investment in unlisted companies. You know what is required to grow the business, the mistakes. I enjoy them.

If you were reborn, would you like to be an actor, business man or a politician?

I would like to be born as Rakesh Jhunjunwala with Rekha Jhunjunwala as his wife and with same parents. The pleasure is unbelievable.

If you had a 25-hour day, what would you spend that extra hour on?

Exercise.

Which one sector is most likely to give superior return: banking, pharma or consumption?

First pharma, then banking. Dawaai toh khani padegi. 45 per cent of all medicine eaten in America is made in India; people are underestimating the pharma industry.

When picking a stock, you are least likely to compromise on growth, valuation, corporate governance or management competency?

Not on valuation. Most Important is what I buy.

What do you think of the cosmetic industry?

It is growing; men's cosmetic industry is growing too. I have some investments in the cosmetic industry too.

INNER WHEEL PICNIC FOR SEC



Inauguration of picnic by Inner Wheel Club of Bombay President Jayati Dasgupta along with Rotary Club of Bombay uptown President Piyush Patel

One of the projects by our Inner Wheel Club of Bombay that is the highlight of the year for the children of SEC (Society for the Education of the Challenged) is the annual picnic. This year, too, on November 15th, 200 children of the school, together with the staff and ladies of the Inner Wheel Club, many of whom are our Rotary Partners, assembled from early morning at the Rotary Garden for Differently Abled, Wadala, created by the Rotary Club of Bombay Uptown.

The picnic, sponsored by the Inner Wheel Club and planned by its current President Jayati Dasgupta, is being organised with the support of PP Rtn. Sanjay Shah of the Rotary Club of Bombay Uptown since the year 2009. This year he was joined by his Club President Piyush Patel, Secretary Anup Nathani and PP Rtn. Vaijayanti Shah. The wholesome lunch, for all those present, was sponsored by the Rotary Club of Bombay Uptown and served by its members PP Rtn. Ashok Karode, Payal Chaddha, Bharati Shah and Jagruti Parekh.

The day started with a prayer sung by the SEC children who

then presented little tokens of love to the guests. Members of Inner Wheel and Rotarians, together with the teachers of SEC, helped children play games specially designed for them. The smiles, on the faces of the children receiving gifts after playing the games, were worth a million dollars.

Each year the four units of the school take part in a competition, which is either singing or dancing. This year, in view of 150th birth anniversary celebration of Gandhiji, the units enacted plays based on Gandhiji's life. The popular and defining scenes from Gandhiji's life as well as the message from the three monkeys who neither hear, nor see, nor speak evil and a lesson on punctuality were enacted with props made by the children. It was a good way for the children to learn about the Father of the Nation.

The children also had an entertaining dancing session. Inner Wheel Club ladies and the school staff also joined in the merriment. It was a day that was joyful to the children, and of great satisfaction to adults present.



Inner Wheel Club of Bombay ladies with the children who enacted the play on Gandhiji's life



THE FELLOWSHIP COMMITTEE
CORDIALLY INVITES YOU TO A
CHRISTMAS DINNER
MONDAY, 23RD DECEMBER, 2019
AT THE CLEARING HOUSE
CALICUT ROAD
BALLARD ESTATE, MUMBAI
8.00PM ONWARDS

PLEASE REGISTER WITH THE
ROTARY OFFICE AT THE EARLIEST
RSVP : MS RASHMI +91 97691 40141
ROTARYCLUBBOMBAY.RASHMI@GMAIL.COM
DRESS CODE : X-MAS COLOURS / SMART CASUAL

VALET PARKING AVAILABLE





We are active on social media with over 6,500 followers. Find us on facebook, twitter and instagram with the handle @rcb1929. Find us on linkedin and youtube with the handle rotary club of bombay. Please follow us and like/share the posts.

Statistics of the meeting held on November 19, 2019

Members: 189, Rotarian Partners: 06, Visiting Rotarians: 07, Guests: 10, Rotaractors: 04, Total = 216, Service Box Collection = Rs. 2300

NSC EMPOWERS GIRLS



In a great example of our Club's committees working together to make a difference, we were able to provide an entire year's supply of Sanitary Napkins to 80 girl students of our Night Study Centres. A big thank you to the Bhavishya Yaan Committee for directing their surplus stock to the Night Study Centre Committee. This initiative is very



important to us, and we aim to make sure all the remaining girl students are also provided with sanitary napkins. In the pictures here, Worli, Sewri, Kamathipura, Korba Mithagar and Nadkarni Park students receive their sanitary napkins.

AGE NO BAR!

EMPLOYEES of the Aditya Birla Group volunteered at the Ananda Yaan Dr. E. Moses Centre (a collaboration of the Rotary Club of Bombay & Dignity Foundation) on November 9th. The activity 'Age No Bar' was to help senior citizens of the centre build an active healthy and living environment. This event was done in collaboration with iVolunteer, a social enterprise that promotes volunteering. Their goal is to bring volunteers and organisations together to share time, skill and passion to promote India's social development.

A total of 14 volunteers and 65 senior citizens participated for the Age No Bar activity. The volunteers were from different group companies of the Aditya Birla group

across Mumbai. They were of different age groups working in various capacities as Management Trainees, Project Managers, Senior Managers and Vice Presidents.

The activity began with an orientation of the Ananda Yaan and iVolunteer programmes and a self-introduction of each volunteer. After the orientation, the agenda and the rules of the activity were laid out. There were five sub activities lined up for the seniors: health and hygiene, nutrition session, arts and craft, team building game and a general talk with the seniors of their past experiences. The senior citizens were asked to form a group of 5-10 seniors in each group, two volunteers joined each group.



Volunteers told the seniors the importance of health and hygiene and also importance of proper nutrition. Volunteers also interacted with the beneficiaries about their past experiences as a child, their first love, their education, job and their families. Volunteers played team-building games like Pictionary and Antakshari with the seniors. Finally, the seniors performed a skit with a social message of 'Beti

Bachao-Beti Padhao'.

One of the senior citizens, Rajashri Pawar, shared that she had a lot of fun and thanked volunteers of the Aditya Birla Group for coming and spending their valuable time with them. She said the volunteers were respectful and kind and had taught them the benefits of health, good food and also given them basic knowledge of banking.

AY ROCKS THE STAGE!



DIGNITY Foundation celebrated its 24th Annual Day on November 5th, at the Ravindra Natya Mandir, Prabhadevi. All the Dignity Foundation Chai Masti centres, Day Care centres and Ananda Yaan centres (the last being a collaboration between the Rotary Club of Bombay and Dignity Foundation) participated in the Annual Day event.

The programme commenced with a performance by Sur-Bahar who are doctors by day and musicians by night. They played a string of old Hindi melodies which is always popular with senior citizens. This hour-long performance was followed by an eagerly awaited event – the enactment of short skits by each centre. The topic of the plays had been given to each centre but the concept, script and direction was done by the senior citizens themselves. The Ananda Yaan Byculla centre put up a hilarious play about the different reactions and odd behaviour of a group of senior citizens who meet for a reunion after 30 years.

The play by the Dr. E. Moses centre was on a more serious note of Beti Bachao-Beti Padoo. It was delightful to

see all the hard work and enthusiasm put in by the members even at this age. While some were reliving school-day performances, others had not had such opportunities ever.

The Annual Day is also an occasion to felicitate people who have selflessly contributed to the Ananda Yaan centres. Thus, Roma Mehta and Rajiv Bhatt were

felicitated by Dignity Foundation for Bhagwad Gita and Yoga sessions conducted by them, respectively. Rtn. Pranay Vakil gave awards at the ceremony; he is also a trustee with Dignity Foundation. Geeta Tholat and Undha Dhabekar, senior citizens of the Byculla centre, received awards too for volunteering throughout the year to ensure the smooth running of the centre.

The Dr. E. Moses centre, which had completed a year, Sandhya Kamble and Anna Bhosle were awarded; without their community intervention, the centre would have not started.

It was a joyous affair – there was bonding and a sense of accomplishment and self-esteem, which are important for senior citizens.

Rotary Club of Bombay
Celebrating 90 Years of Service

PRESENTS
ROTARY CLUB OF BOMBAY
SOCCER CHALLENGER 2019

LET'S GET SPORTY... LET'S KICK BALL!

Venue— NSCI Sports Complex, Worli (Artificial Turf)
Date— Saturday, 30th November 2019
Time— 5:00 pm to 7:00 pm
NOTE:
— Teams to be formed based on response
— Matches to be played on artificial turf
— Participants are requested to wear sporty attire
— Parking available inside the venue

For Members and their Children...

Registration — sanjiv@saranpresents.com | +91 98201 52981

Penalty Kicks Contest for Ladies

ROTARIAN BIRTHDAYS



NOVEMBER 26
RTN. NATWARLAL
BRAHMBHATT



NOVEMBER 27
RTN. SAMEER
KAJI



NOVEMBER 29
RTN. CHARU
AGRAWAL



NOVEMBER 29
RTN. (DR.) ASHISH
CONTRACTOR



NOVEMBER 30
RTN. SOHRAB
KHUSHRUSHAHI



NOVEMBER 30
RTN. SUDHA
MOTWANE



NOVEMBER 30
RTN. BIPIN
VAZIRANI



DECEMBER 1
PP RTN. NANDAN
DAMANI



DECEMBER 2
RTN. (DR.) SHARUKH
GOLWALLA

ROTARIAN PARTNER BIRTHDAYS

NOVEMBER 28
RTN. PTN.
CHANDERKANTA JUNEJA

NOVEMBER 29
RTN. PTN. ALPANA
CHINAI

NOVEMBER 30
RTN. PTN. ARTI SANGHI

NOVEMBER 30
RTN. PTN. KASHMIRA
DALAL

DECEMBER 1
RTN. PTN. RENU
CHOKHANI

DECEMBER 2
RTN. PTN. MALINI
AGARWALLA

RTN. PTN. AYESHA
SOONAWALLA

ANNIVERSARIES

NOVEMBER 27
RTN. PTN. POONAM &
RTN. DUSHYANT DAVE

RTN. PTN. BHARTI &
RTN. RAM GANDHI

RTN. PTN. AMISHA &
RTN. PULIN SHROFF

NOVEMBER 29
RTN. PTN. VANDANA
& RTN. MADHUSUDAN
DAGA

NOVEMBER 30
RTN. PTN. ANITA &
RTN. SATYA BANSAL

RTN. PTN. PRIYANKA &
RTN. MUDIT JATIA

RTN. PTN. MEHER
& RTN. KHURSHED
POONAWALA

DECEMBER 1
RTN. PTN. SHARMILA &
RTN. DR. VIKRAM LELE

RTN. PTN. ARNAZ &
RTN. DR. PHIROZE
SOONAWALLA

DECEMBER 2
RTN. PTN. VASUDHA
& RTN. ABHIN
ALIMCHANDANI

NEXT WEEK'S SPEAKER: SAROSH BANA



Sarosh Bana is Executive Editor of Business India. He writes on Policy, Politics, Strategy, Defence, Energy, and Foreign Affairs, also for specialised publications the world over. He will speak on Arming India – Concerns for National Security.

Forthcoming events

December 10: AGM, no speaker



December 17: Minal Bajaj will receive the Anita Parikh Award for Empowerment of Women. She will speak on : Beyond Empowerment, My Story.

December 23: Christmas Fellowship/ Dinner and meeting. No Speaker.

December 31: No meeting.

Printed and Published by **President Preeti Mehta** for Rotary Club of Bombay, contact@rotaryclubofbombay.org; Editorial Content, Design & Layout by **The Narrators**, thewriteassociates@gmail.com; Printed at Indigo Press, indigopress@gmail.com

Regd No. MCS/091/2015-17; R.N.I NO. 14015/60.
WP P License No. MR/TECH/WPP-89/South 2015

ROTARY CLUB OF BOMBAY 2019-2020

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PP Rtn. (Dr.) Adi Dastur	PP Rtn. Arun Sanghi

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Environment	Rtn. Madhusudan Daga

DIRECTOR-IN-CHARGE RTN. HIRANMAY BISWAS

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Night Study Centre	Rtn. Jamshyd Vazifdar

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In-Camera	Rtn. Zinia Lawyer

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Cancer Aid	Rtn. (Dr.) Ian Pinto
RCB – Medical Centre	Rtn. Manoj Patodia

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Skill Development	Rtn. S. V. Prasad

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Child Welfare	Rtn. Rajesh Shah
Anand Yaan / Elder Care	Rtn. Alok Sekhsaria
Scholarships	Rtn. Roda Billimoria