

THE GATEWAY

Rotary Club
of Bombay



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PRESIDENT'S MESSAGE ■ ADS THAT DON'T LIE



Completing a little over a year, the Consumer Protection Act has been a godsend for the common man. The primary objective of the act is to promote, protect and enforce the rights of

consumers. Take the advertising industry, as an example, in just one month, the Advertising Standards Council of India (ASCI) investigated complaints against 334 advertisements, of which 106 were promptly withdrawn by the advertisers as soon as they received communication from ASCI.

The independent Consumer Complaints Council

(CCC) of ASCI upheld complaints against 190 advertisements, out of the 228 they evaluated. Of these 190 advertisements, 112 belonged to the education sector, 40 to the healthcare, 10 to personal care, seven to the food & beverages sector, 5 to the media/broadcasting sector, 5 from consumer durables and 11 were from the 'others' category.

Thanks to this act there is a sea change in advertising - bigger brands are moving towards ethically and socially conscious marketing as most of the new-age consumers expect brands to walk the talk. Additionally, it is a powerful way for big businesses to shape their brand and connect with consumers on a deeper level. At the same time, prominent brands can

go berserk with their claims, particularly in keenly contested categories that are close to commodity. Over the last few years, we have seen that the highest incidences of misleading advertisements are in healthcare products & services (magic remedies) and the education sector.

Let's hope that we see more honest and meaningful content that is accountable to the customer and not merely glib talk.

President Framroze Mehta

#tuesdaythoughts

"Education is what remains after one has forgotten what one has learned in school."
— Albert Einstein

#numbercrunching

0.60.7% of GDP

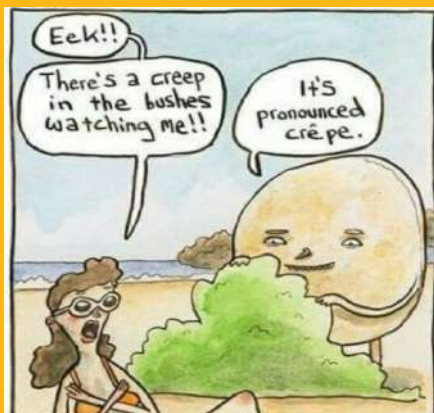
India's spend on R&D which has been declining in percentage terms since 2008.

Global average: 1.7%.

Over the last decade, US R&D spending has risen by 43% compared to China's 200%.

Top 20 global research spenders are from either technology, life sciences or auto.

#caughtintheweb



Last Tuesday, educationist Nitish Jain spoke about a hybrid form of education that combines both online and campus education

IN THE NEXT FIVE YEARS, HUMAN TEACHERS WILL GIVE WAY TO COMPUTERS THAT TEACH OR BOTS. WE, AT SP JAIN, HAVE ALREADY STARTED EXPERIMENTING WITH BOTS TO DO THE TEACHING.

Initially, they will teach simple things, gradually teaching more complex goals. Why should humans be replaced? Because BOTS can do the job better and more efficiently as well as at a lower cost. Technological advances will bring college fees down by 50 per cent because will do what humans do.

Humans may teach via VR or holograms which means the professor need not necessarily stand in front of you. Let's imagine if you are in a small place in India, how do you expect a top AI specialist to teach you? Will he be able to travel to the interiors of a small city? But with VR and hologram technology, the person will be able to stand in front of you.

Education today is like 'one size fits all', which means you sit in a classroom with 50 students and everybody learns at the same pace in the same fashion and we all know that many of us learn

in a different manner and at different grasping speeds. So, education as it becomes more computer-driven, will be more personalized and customized to the learner. For example, I love to make music videos, so I can use video content or if one says that I want to learn twice the speed, so education is being customized. It optimises the learning, the speed and the way people learn.

Today, learning is very structured. But, going forward, it will be unstructured. Education is so structured that it does not prepare us for the real world.

TODAY: PHOTOGRAPHER ATUL KASBEKAR ON ENTREPRENEURSHIP, AT 12 NOON



Rtn. Abhishek Saraf



PP Dr. Mukesh Batra



Rtn. Shyamnivas Somani



Rtn. Ramesh Mehta



Rtn. Peter Born



PP Ashish Vaid

Going forward, education will also be unstructured in the coming years.

THERE ARE SOME IMMEDIATE CHANGES IN EDUCATION:

As we speak, online education is going to be far more effective than it was in the past. Today every university in the world has moved to online and therefore the quality and technology of online has all improved.

However, I don't think students are ready for online; they say that they want the real and on-campus education. So, there will be a shift to a combination of online and offline education and that is called hybrid education.

I suspect that hybrid education will continue even after Covid because it will reduce the cost of education. You may say that you like the on-campus format of education but you may also say that maybe you can go there for one week out of a month, why go an entire month, and, thereby, that can be reduction in fees. That is going to be the trend going forward.

The focus will also shift from knowledge to skills. People of my age went to schools and colleges to gain knowledge: the more you attend college, the smarter you are. But that is no longer the case. With smartphones, the Internet has made us wiser than we are. But now the game has shifted to the skills. How quick can you apply that in the game?

Skills like critical thinking, communication, and teamwork – these are the kinds of skills that companies look for when hiring people.

Traditionally, exams tested memory or theory but today, increasingly, exams teach application. At SP Jain, every exam is an application. There is nothing like a theory question because it is the application that makes you apply the skills that we teach in the classrooms and it also makes exams fun. You hate exams because you are forced to sit long hours at night and memorize stuff and it was awful. Now you apply things making it fun and at the end of that you can have something useful, your exam paper can actually be something that you can refer to later on.

So, partial customisation has already begun. It is going to take baby steps and maybe in five years we will see a complete customisation.

WHY WAS ONLINE EDUCATION INVENTED?

It was born to supplement classroom education and not to replace it. It happened about two decades ago but became popular seven-eight years ago, popularised by MOOCS, Massive Open Online Courses. This started with Coursera and edX. Coursera was started by Stanford University and edX by Harvard and MIT.

They were designed to offer recorded classes or asynchronous. So MOOCS was

largely asynchronous. What they did was a very clever concept, they had a Stanford Professor record his classroom and this recording then can be viewed by anyone wanting to learn that subject from the professor.

These classes were offered for free and were effective in the sense that they grew exponentially. But, thanks to MOOCS, online education carries the stigma of being cheap and ineffective because the completion rate of the MOOCS force is very low, at five per cent. So, 95 per cent of people start but do not complete the course because they can't do it on their own. Most people need to be motivated to study because everything better comes up in life than learning. So, there is no motivation. When there is a physical classroom, there are class timings, so you have to be there on time, and it is disciplined. But the five per cent who are very motivated want their next job, so they complete the online course. As a result, online education carries the stigma of being ineffective.

Both synchronous as well as asynchronous teaching can be online. Asynchronous teaching involves recorded lectures, courses are offered free or at small cost especially when you have a certificate provided. It has a fatal flaw because if 95 per cent cannot complete, then what is the point? For certain courses, the completion rate is higher but not for all.

Synchronous learning is usually delivered by schools through Zoom. But Zoom, Skype and other such applications are good for meetings and webinars, but they were not really designed to be used in online teaching. They were designed more for office meetings of seven-eight people, or a webinar.

People say that they want a real classroom experience. Why? Because, in a real classroom, a Professor can see you, you can make eye contact, ask your doubts. But when you are on Zoom, you are not talking to the student, you are just generally talking. You cannot really make eye contact which students are used to. This changes everything. Also, if there are more than 20-25 students on Zoom, you have to go to the next screen or you can't see them all.

If you want to see their facial expressions, to know whether or not they are engaged, or to see what they are doing, that is difficult too. To replicate a classroom online, SPJ has developed the finest technology and one which has been appreciated all over the world. It is called Engaged Learning Online, ELO.

There are 20 television screens and you have three students on each screen so you can see the professor and talk to students remotely. It is a film size room and students come from all over the world and share the same classroom. The ELO also



Rtn. Vivek Kothari



Rtn. Suresh Jagtiani



Rtn. Ptn. Malti Jain



Rtn. Karl Divecha



Rtn. Anand Parikh



Rtn. Sheila Bulchandani

has special features that are not in normal classrooms. There is real-time polling for different situations while learning, making the class engaging.

The professor can make eye contact with even 60 students. It is expensive technology and has taken us over two years to develop it. There are robotic cameras and value-added features to help the class engage better.

SP Jain has five studios in four countries: India, Dubai, Singapore and Australia. So, a professor can teach live and can be employed from these countries to teach anywhere in the world. That enhances the technology as well as the quality of the faculty who teach the students.

Another concept is that of the borderless classroom. Why does one need four walls to deliver education? This has been our thinking, as we are growing, that physical space is important for education. With ELO technology, we can have real-life experiences for students around the world.

SPJ has tied up with different universities and these universities have given five-six students as a result of which, now, the classroom consists of students from all around the world including SPJ's students. So they have a borderless experience because the students are not limited by geography and this can now expand. Not just students, but the faculty and guest speakers

too are from around the world. They do not have to leave their country to give a lecture, so they don't mind giving their half an hour. Many of them, both faculty as well as students, feel honoured.

Imagine a learning supply chain from a top faculty in the classroom and then applying it in the real world. After Covid, we have understood that online can be equally effective when it comes to listening to somebody and I think we have latched on to that thought and taken it forward with the borderless classroom. Even out-of-class activities are conducted by trainers from around the world. SP Jain had arranged Salsa classes from a trainer in Cuba.

ELO IS A GREAT IDEA BUT CAN THE STUDENTS SEE EACH OTHER AS WELL?

Absolutely. Students can see each other with what is called the room view. It is much like Zoom where you can see everyone and when the speaker speaks, it gets into the speaker view. You may see the presentations as well with other features. There can be a chat/challenge to engage with the students. Every student can answer.

CAN WE USE SUCH A TECHNOLOGY FOR ROTARY?

Yes but the speaker will have to come at our SPJ Mumbai studio, you cannot do it at the Taj hotel. But you won't need it for a regular meeting because it is not a classroom experience.

WILL ONLINE EDUCATION BE MORE COST EFFECTIVE?

Absolutely, so when you run a college, there is so much hidden cost that is not apparent to most students. There are many things that people don't need. So, the future will be unbundling of services and costs. There are too many costs in college; in an online you can choose according to your preference. Online education is also scalable. Many people expect immediate cost reduction but it doesn't work like that. It is slow and steady progress.

CAN A TECHNOLOGY LIKE ELO PROVIDE FOR A KIND OF SOCIAL INTERACTION?

I am sure that during Covid days, we have got used to online education, courses and shopping. Many of us did not have that experience before. But, slowly, people are getting the hang of it. Online education has certain disadvantages as well. You cannot have your cake and eat it too. You cannot say you want online and you want to have the campus too. Just like Amazon can never replicate going to a physical mall, online education cannot replicate the real experience. But learning will be much superior than on campus.

There is euphoria now for online courses but when, six months later, all returns to normal and everything starts gradually, how do you think they will continue? Will there be a hybrid pattern there?

The answer lies somewhere in the middle. The answer is hybrid. One may say, why hybrid and not a campus like before? The reason is cost. Going to office has its own advantages and working from its own but a blend of the two will make it more optimum. You may go for two days a week, but the rest of the days you can work from home. Or, an alternative one week at campus and one week at home because the cost comes down.

DO YOU SEE TUITION FEES REDUCING FOR AMERICAN UNIVERSITIES LIKE HARVARD, PRINCETON AS WELL OR ONLY FOR CERTAIN UNIVERSITIES?

I am not sure, but I predict that no, because what you pay for is the snob appeal of going to Harvard. It's for your alumni network, admission standards, faculty research at Harvard, none of these is changing so I doubt that Harvard or Ivy leagues would reduce the cost just because it is online. You go to Harvard in the first place because it is an exclusive club that is never going to become a mass market club. I heard Google is introducing its own degrees at a much low price, so the Harvards of the world may compete with the Googles of the world in the future. Because the Googles of this world can deliver education at the mass level, much more economically, 100 per cent online and still have that same kind of brand value of it being a Google degree. New models and players will evolve.



FUN MASKS FOR LIGHTHOUSE KIDS

ROTARY CHILDREN ISHA AND TIA BHATNAGAR ENCOURAGE LIGHTHOUSE KIDS TO WEAR MASKS BY ARRANGING COLOURFUL, CHILD FRIENDLY AND FUN MASKS FOR THEM!

A recent Forbes article estimated that India needs 38 million masks just for healthcare workers, out of which we have procured only nine million up until a few months ago. With a population of 1.3 billion, one can only shudder to think how many more masks we would need to protect all our citizens. Perhaps one cannot immediately provide a mask to every single citizen, but we can do our bit to ensure we protect as many people as we can.

With this sentiment in mind,

GiveBack Foundation raised money and donated 100 masks to the children of the Lighthouse Project managed by Rotary Club of Bombay. The masks are reusable and washable, so they can be used for longer periods of time. We hope that this small effort will make the lives of a few children safer.

Isha and Tia, daughters of our Rtn. Vineet and Rtn. Ptn. Rangita Bhatnagar are associated with the Giveback Foundation and are now arranging masks for the elderly of the Ananda Yaan project.

Child Welfare Committee of RCB thanks Isha and Tia for their thoughtfulness and commitment in seeing it through.

LIGHTHOUSE CHILDREN LEARN YOGA ON ZOOM



AT LIGHTHOUSE, OUR PRIMARY FOCUS IS TO DEVELOP THE CHILDREN OF FISHERMEN COMMUNITY THROUGH EXTRA-CURRICULAR ACTIVITIES.

After having started regular classes on Zoom, we are overwhelmed with our

parents' support who motivated us to start our yoga session online every Sunday with Ms Archana Shah.

Since Lighthouse is a community initiative, we encourage participation of parents and will thus have weekly Parent-Child yoga sessions on Zoom every Sunday. Our first session was on September 6th at 10 am. Fifteen children, along with their parents, logged in from their homes to practice yoga on a Sunday morning.

RCB hopes that regular practice of yoga will help participants deal with the challenges arising from the current situation.



RCJC BUILDS MENTAL HEALTH KIT

THE CURRENT ENVIRONMENT OF BEING QUARANTINED AT HOME AND FOLLOWING SOCIAL DISTANCING NORMS HAS BECOME A CHALLENGE FOR EVERYONE, INCLUDING TEENAGERS.

Thus, the avenue of Professional Development of the Rotaract Club of Jai Hind College came up with the idea of organising 'Dear Me', a unique seminar on building a personalised mental health kit. This seminar was exclusively for club members only.

On September 3rd, after having prepared the materials needed to create the mental health kit, the seminar began at 7:00 pm on Zoom. The seminar dealt with various aspects of protecting the mental health such as:

- 1 How to cope with stress
- 2 Remembering to love oneself



3 Creating and visiting a "happy place" in times of sadness

4 Connecting and bonding with people who help and facilitate our mental well-being.

5 Meditation, yoga, adequate food and rest.

6 Getting rid of negativity

The seminar was interactive. Participants were assured that it was a "safe space" to be in. A few fun activities were also a part of the event.

To cope with anxiety, the game, 5-4-3-2-1 was taught to the participants.

Name 5 things you can see.

Name 4 things you can touch.

Name 3 things you can hear.

Name 2 things you can smell.

Name 1 thing you can taste.

It helps in refocusing the attention from the stressor to something else, thereby putting an individual at ease and giving time to calm down and think rationally.

The participants were asked to write all toxic and negative aspects of their lives and taught to "delete" them by tearing that sheet or paper. Having done this activity with a group of people, all those

involved felt light and relaxed post the activity.

At the end of the project, the participants were advised to remember that they own a special mental health kit. They were also cautioned about the fact that while this project was to help them feel better, they must seek professional help in case they are facing something serious.

'Dear Me' was a successful project which gained positive feedback from all the participants. It gave the Professional Development Team immense satisfaction to have organised this project, especially when the members were flooded with messages of how participants connected with their old friends who made them happy.

The professional development team of the Rotaract Club of Jai Hind College intends to keep organising such projects to ensure the well-being of its members.

BY TEACHERS GET SCHOOLED



"THE PROUDEST MOMENT FOR A TEACHER IS SEEING NOT WHAT STUDENTS LEARN BUT WHAT THEY DO." - DAVID GREGG

This Teacher's Day, teachers of the GK Marg School had their proudest moment when Sahil Idrisi, a grade 10 student, donned the mantle of a Yoga Guru and conducted a yoga session for them.

As Sahil effortlessly and confidently guided his



teachers through various asanas, each one felt immense pride when they realised that they all had a part to play in this. Sahil embodied each student whose life has been touched by a teacher and has grown from strength to strength with

each passing year, with these wonderful teachers.

Every moment of the session was a testimony to the impact that every member of the school is making in the lives of hundreds of children.

SURVIVING CORONA IN THE CITY

BY RTN. DR. AASHISH
CONTRACTOR

THREE DISCLAIMERS:

- This article is aimed at an urban office-going, white collar demographic
- It represents my personal views on the subject, culled from the scientific and non-scientific reading I have done so far, and is meant to be a general guide on how to avoid catching the virus
- The information here is current as of Monday, September 11th, 2020, 7:16 pm (yes, that's how often our knowledge on the subject changes!)

How does the virus spread?

Mainly from person to person through respiratory droplets, produced when an infected person coughs, sneezes, or talks. Through the droplets, the virus can fall on the mouths or noses of people nearby and may be inhaled into the lungs. The closer you are to the person, higher the chances of the droplets falling on you. Recent research has also shown that it can be spread through aerosols. These have shown to be 'alive' for a period of up to three hours, leading to the fear of airborne transmission.

However, whether you get the infection will depend on the fight put up by the immune system, against the total amount of virus attacking you, also known as the viral load. Higher the viral load you are exposed to, higher is the chance of you catching the infection (distance and masks reduce the viral load).

What do we know for sure?

The most important ways of avoiding it: 1. Physical distancing (I prefer this term to 'social distancing') 2. Masks (any type, from N95 to a simple home-made face covering) 3. Hand hygiene

The situations which put you at highest risk summed up nicely by the Japanese health ministry as the 3 'Cs': 1. C- Closed spaces with poor ventilation 2. C- Crowded places 3. C- Close contact settings, such as conversations

Some common scenarios:

What about going to office?

If you have your own cabin, the risk is very low, even if it's a small room and you have the air conditioning on. But it should be a stand-alone AC, since a common unit could potentially spread the virus from one area to another. Avoid having people come in frequently and when they do, leave the door open for better circulation and keep the meeting time brief (with masks on, of course).

If you do not have your own cabin, then physical distancing is vital. Maintain at least ten feet distance from someone next to you. Six feet is the 'official' recommended distance, but 10 is better. Have windows open to allow ventilation. The larger the room, the safer it is. In office settings, people often let their guard down while talking during lunch or around the water cooler.

But, how do I get to office, or elsewhere?

Driving your own car is the safest means of transport. No need to wear a mask while you are by yourself in the car! Travelling in a crowded train or bus is the riskiest environment to be in.

Driver/Ola/Uber:

Ensure both the driver and you have your mask on. Leave the windows down to allow free flow of air. The driver's seat cordoned off by a plastic curtain is good. Sanitize hands once you are out of the vehicle.

Can I go to the Club?

Most sports activities where distance can be maintained are safe by themselves. Often, it's the

congregation after the activities, or in the dressing room, which are the problem. Closed room activities, such as billiards or card rooms, should definitely be avoided.

Exercising outdoors, whether at the club or elsewhere is generally safe and healthy, since exercise builds immunity. A big question that pops up, is whether to wear a mask or not – with a lot of misinformation being spread on whatsapp. 1. Exercise improves your immunity, for which moderate-intensity exercise is best. 2. When exercising outdoors, if you are able to maintain a 20 foot distance from others, it would be fine to let your mask (guard) down. When unable to maintain the distance, put it back on. 3. Exercising with a mask, may lead to a greater subjective perception of effort, so you may need to reduce your exercise intensity. 4. There are no ill effects of wearing a mask. If you feel uncomfortable while exercising with it, or have any serious health conditions, please speak to your doctor.

What about food delivery or other parcels arriving at home?

For viruses to spread via containers, an infected person needs to have 'shed' virus on the package, through sneezing on it, and you need to then touch the package (while the virus is still alive), and touch your mouth, nose or eyes, before you wash your hands. And, a sufficient amount of virus must be transmitted through this route for you to get the infection. While this is possible, it's an unlikely route of transmission. However, it's good practice to wash your hands after handling outside packages, to keep risk to a minimum.

Can I meet with family and friends?

We have been deprived of the company of our loved ones for

so long, and now that we are 'allowed' to meet, we shouldn't let our guard down. But that's exactly what happens. I think this is because of a subliminal belief that our near and dear ones, cannot pass on the virus to us. Sadly, this is far from the truth, and whether we like it or not, most of those infected would have caught it from those 'nearest' to them, pun intended.

Getting back to the question – it's safe to meet, but you should not let your guard down. Avoid physical contact, and keep your masks on at all times. Most socializing also involves eating and drinking, at which point the mask has to be lowered, but at those times make sure there is adequate physical distance. And do keep in mind, that alcohol tends to loosen social inhibitions, and masks!

What's your risk appetite?

I don't think that many of us dwell on this, but on a daily basis we are taking decisions which carry risk, which we subconsciously assess and decide whether to proceed or not. The simple act of crossing the road, walking in the rain, or even boiling water for tea carries an element of risk, which may not be as obvious as the risk involved in skydiving, bungee jumping or criticizing your wife's cooking. And, so it is with our novel enemy, the Coronavirus.




Apart from living completely by yourself in the wilderness with no human contact, every other situation carries the possibility of catching the virus. It's a continuum of risk ranging from minimal to very high and you need to understand the relative risk of each activity and proceed as per your risk appetite. Each of the activities described above can be undertaken, but within each of them it's important to be aware of the micro-environment and keep your risk to a minimum.

RCHR HELPS 30 FAMILIES WITH RATION

THE ROTARACT CLUB OF H.R. COLLEGE, IN COLLABORATION WITH GOONJ FOUNDATION, HAD TAKEN UP AN INITIATIVE TO DISTRIBUTE RATION TO PEOPLE AFFECTED BY THE PANDEMIC AS WELL AS THE FLOODS IN MUMBAI.


For the same, we visited Backbay Bus Depot in Colaba and distributed 750 kg of ration and 60 additional units of 1-litre oil packets to 30 families residing in the Colaba slums. Later, we took their interviews to understand their situation and plight which will help us to provide relief to them in future.



*Navigating the Corte do Norte
of Portuguese India*

A talk about the Bassein Fort by André J.J. Baptista (PhD)






Bassein Fort


When Bombay or Mumbai was still a seemingly insignificant cluster of marshy islands, Bassein stood as the proud northern capital of the Portuguese territories. A centre once bustling with trade and commerce, institution and industry, aristocracy and clergy, Bassein or Baçaim can be dubbed "praelusio urbs prima in Indis". A silent witness to history's meanderings, the monumental presence of the fortified city of Bassein can now only be felt through its ruins. Here, nature and structure have found a rhythm of growth and decay, enough to preserve a semblance of its former grandeur. Join us as we navigate the historical and urban intricacies woven into the defence and religious architecture of the Fort to flesh out a two hundred year record of the rise and subsequent decline of this once famed walled city.

Presented by
The Urban Heritage Committee
Rotary Club of Bombay
and
The Asiatic Society of Mumbai

At 6.30 pm at your home on
Saturday 19th of September, 2020
Zoom link will be sent a day prior

*Magnificent Moscow &
Elegant St Petersburg*



ST. PETERSBURG

During any season, at any hour of the day, Moscow thrills visitors with its artistry, history and architecture. It is a city where the past and the future live side by side. Tour architectural wonders, discover fine art and ballets, and savour local fine food flavours in this gold-domed city.

One of the world's most beautiful cities, St. Petersburg has all the ingredients for an unforgettable travel experience - lavish architecture, amazing nightlife, an extraordinary history and rich cultural traditions. From the mysterious twilight of the White Nights to world-class opera and ballet productions on magical winter evenings, St. Petersburg charms and entices in every season.

IN CAMERA

At 6.30 pm at your home on
Friday 25th September 2020

Zoom link will be sent a day prior

Hosted by the Fellowship Committee
in co-operation with Holidays@Leisure

Dress : Lounge attire with a drink of your choice !

Sept 22nd Club Meeting

Rotary
Club of Bombay



Arun Bhargava
Chief Training Facilitator for Rotary.



What is New in Rotary.

Venue : Online at zoom.us (members only)

Time : 12:00pm

ROTARIAN BIRTHDAYS



SEPTEMBER 17
Rtn. Ashwin Didwania



SEPTEMBER 18
Rtn. Khurshed Poonawala



SEPTEMBER 21
Rtn. Suresh Jagtiani



SEPTEMBER 17
Rtn. Cyrus Guzder



SEPTEMBER 20
Rtn. Aziz Javeri



SEPTEMBER 21
Rtn. Shyamnivas Somani

ROTARIAN PARTNER BIRTHDAYS

SEPTEMBER 15 Rtn. Ptn. Susmita Mitra

SEPTEMBER 15 Rtn. Ptn. Dr. Renu Raina

SEPTEMBER 18 Rtn. Ptn. Dr. Sooruu Balsara

SEPTEMBER 20 Rtn. Ptn. Chetan Daiya

SEPTEMBER 20 Rtn. Ptn. Fernaz Dotivala

ROTARY CLUB OF BOMBAY 2020-2021

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PP Dr. Adi Dastur	PP Arun Sanghi

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RCB Medical Centre, Mumbai	Rtn. Manoj Patodia
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Bhavisya Yaan	Rtn. Manish Reshamwala

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Cotton Green Medical Centre	Rtn. Manoj Patodia
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