



Governor's Monthly Letter 2024-25



ROTARY

TIMES @ 3142

The
March
Edition



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Beyond the Veil

An Exclusive Sneak Peek



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What's Inside:

This March, dive into our waters of change as we explore Rotary's focus on Water, Sanitation, and Hygiene. Like Pisces' dual fish and aquamarine's crystal clarity, our WASH initiatives bring life and dignity to communities worldwide. Inside, you'll discover how our projects mirror March's transformation – from sanitation systems nurturing communities like spring daffodils, to hygiene education flowing like life-giving streams. Join us in celebrating this month's celestial and natural connections to our mission. As Paul Harris reminds us, our combined efforts create unstoppable good. Let these pages inspire you to become part of Rotary's aqueous symphony of service.

Feedback Fuels Progress:

Dear Namrataa,
Ever since I first came across the monthly letter of District Governor Dinesh Mehta in District 3142 I've been reading it from cover to cover every month and I found it quite inspiring, educative and informative. I appreciate your effort and the definite way of reaching the value-based communication to the readers. My salutations to you as the editor and your team for doing the job so well with utmost perfection and that too on time. I admire DG Dinesh for he selecting you as the editor and I am sure he must be fully satisfied. Please convey my feelings to all who are directly or indirectly involved in this publication. Well done Namarataa ! Keep it up !

Ashok Mahajan
SMILE SERVE SACRIFICE SATISFY

Dear DG Dinesh ,
My heartfelt thanks to the whole team of your Governor's Monthly letter. I'm very happy with this very important publication . Every single page of this publication is worth reading and a source of inspiration and motivation tool to all its readers. May you continue to inspire your members through many of important articles . I'm sure it will continue to serve its readers in the same manner in the remaining months to come.
Please convey my feelings to your editorial team

Ashok Mahajan
SMILE SERVE SACRIFICE SATISFY

Dear Ma'am,
Greetings from RC Thane Horizon!
This email is in appreciation of your commendable job as the Editor of Rotary Dt. 3142 Bulletin in the Awesome Year.
As an Editor, I have noticed that you go through all our emails diligently and ensure that all important events of each and every club in the District are adequately covered...This is no mean task , if one takes into account the number of clubs and the humungous number of activities and events , which each of these clubs undertake.
Also the innovative manner in which the articles are presented , needs a special mention. Your poems and verses are interesting and make a wonderful read!
You are a literary inspiration, as far as I am concerned.
On behalf of RC Thane Horizon, I value and respect the work you have been doing, both in terms of quality and quantity.
Keep up the good work, maam, and keep inspiring us !

Rtn.Radhika Padmanabhan
Bulletin Editor | RC Thane Horizon
Dear Editorial Board Members,

Greetings from RIDE MMM !!
Hats off to the editorial team of the District 3142 GML Rotary Times.
The Feb 25 edition is remarkable with inputs from different corners . I appreciate the sincere efforts of DMC in boosting the membership scenario of the district
SAY YES TO ROTARY & Mission 1: 2 : 3

Thanks & Regards,
MMM | RIDE

AWESOME FEBRUARY edition.

I'm having a violet afternoon .
How many times can I shy away in the green grass, with the winters blast-when beautiful VIOLETS (ROTARIANS) gladden me with the kiss of wild March leaving me in PERFECT PEACE!
LOVED every page.

PP Deepa Iyer
RC Link town, Airoli



Editor's Musings

Rotary's Watery Wisdom

Rotary Times @3142 GML 24-25

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Errata: "This edition incorporates minor
corrections from the previous edition.
We sincerely apologize for any
inconvenience these errors may have caused."

M arch's Aqueous Symphony

Where Water Flows, Life Grows

As I cradle my morning tea in the pewter light of March's awakening, my thoughts drift to our sacred duty as Rotarians during this Water, Sanitation, and Hygiene month. Like the dual fish of Pisces swimming in cosmic waters, we too must flow with purpose, bringing life-giving streams to parched lands.

The aquamarine on my desk catches morning light, its crystalline depths reminiscent of pure water – our most precious resource. How fitting that March's birthstone mirrors our mission! Like the gentle narcissus and vibrant jonquils that crown this month, we bloom where hope is needed most.

In my garden, purple and white crocuses push through thawing earth, their colours echoing Rotary's vision of a world where people unite and take action to create lasting change. The purple speaks of dignity, the white of cleanliness, both fundamental to our WASH initiatives.

"Service Above Self," I whisper to the morning air, watching my breath fog the window. As a Rotarian, I have witnessed how access to clean water transforms communities, much like spring transforms the landscape. Every drop matters, every hand extended makes a difference.

'Waters of Change'

In streams of hope and rivers bold,
I see our purpose clearly told
Through aquamarine's sacred light,
And Pisces' wisdom in the night.

Like narcissus by crystal springs,
My service ripples outward rings
In purple's royal dignity,
In white's pure possibility.

For every child who thirsts today,
For every mother far away,
We rise like March winds, strong and free,
To craft the world that's meant to be.

Through sanitized and cleansed domains,
Through healing waters, nurturing rains,
We'll weave a future, pure and bright,
Where every soul knows water's right...Savi

In these contemplative moments, I'm reminded of Paul Harris's words: "Whatever Rotary may mean to us, to the world it will be known by the results it achieves." How profound that our focus on water and sanitation directly impacts global health, education, and economic prosperity. It's a ripple effect as endless as the oceans themselves.

As March unfolds her misty mornings and promising afternoons, I feel deeply connected to our mission.

The Piscean waters of compassion flow through our projects, while the germinating force of spring mirrors our commitment to growth and renewal. Together, we're not just providing water – we're nurturing the very roots of human dignity.

Standing at my window, watching rain drops trace paths down the glass, I am filled with gratitude for this calling. Each drop is a promise, each project a prayer, each success a step toward that crystal-clear future we envision.

As I reflect on one of my favorite quotes from Benjamin Franklin: "When the well is dry, we know the worth of water," I'm reminded of how our Rotary family works tirelessly to ensure no well runs dry, no child lacks access to clean water, and no community goes without proper sanitation.

The synchronicity of March's elements – the water bearer's compassion, the aquamarine's clarity, and the daffodil's resilience – all weave perfectly into Rotary's WASH narrative. We're not just providing water; we're nurturing dignity, fostering health, and cultivating sustainable change in communities worldwide.

As your editor, I see these connections as more than mere coincidence. They are a reminder of our interconnectedness, our shared responsibility, and our collective power to create lasting change. Through every drop of clean water we provide, through every sanitation facility we build, through every hygiene lesson we share, we're writing our own story of hope and transformation.

Join us carry these March musings forward, allowing them to inspire our service above self, as we continue to make waves of positive change in our global community.

And isn't that what Rotary is all about? Like the eternal cycle of water itself... giving, flowing, renewing, sustaining. We are all drops in this magnificent ocean of service.

With flowing thoughts and a full heart, Your Editor

Namrataa

Fuel your creativity with...

Namrataa

#RotaryTimes@3142 GML Editor 24-25



RI President Stephanie Urchick's Message

Rotary Peace Fellowship



शांति की शक्ति

हमारी स्टेफ़नी ए. अर्चिक, रोटरी इंटरनेशनल अध्यक्ष, का कहना है कि रोटरी का जादू एक अनोखा मिश्रण है। वैश्विक संबंधों का, दूरदर्शिता का, और ऐसे कार्यों का जो हमें स्थायी परिवर्तन लाने में सक्षम बनाते हैं।

स्टेफ़नी ए. अर्चिक, रोटरी इंटरनेशनल अध्यक्ष 2024-25, अपने फरवरी 2025 के संदेश में रोटरी के जादू के बारे में अपने दिल की बात साझा करती हैं। उनके शब्दों से रोटरी के प्रति उनका गहरा समर्पण और शांति निर्माण के प्रति उनकी प्रतिबद्धता झलकती है।

“इस महीने, जब हम रोटरी अंतरराष्ट्रीय शांति सम्मेलन के लिए एकत्र हुए, हमने रोटरी के जादू का जश्न मनाया - वैश्विक जुड़ाव, दृष्टि और कार्रवाई का एक अनूठा मिश्रण जो हमें स्थायी बदलाव लाने के लिए सशक्त बनाता है।”

“हमारा रोटरी शांति फेलोशिप कार्यक्रम इसका सबसे प्रेरणादायक उदाहरण है, जो एक अधिक शांतिपूर्ण और न्यायपूर्ण दुनिया बनाने के रोटरी के मिशन का आधार है।”

“23 साल से अधिक समय से, रोटरी शांति फेलोशिप समुदायों को बदल रही थी। दुनिया भर के प्रमुख विश्वविद्यालयों में स्थित हमारे रोटरी शांति केंद्रों (Peace Centers) ने 1,800 से अधिक फेलो को शिक्षित किया था, जो अब 140 से अधिक देशों में काम कर रहे हैं।”

“इन केंद्रों ने संघर्ष समाधान, टिकाऊ विकास और शांति निर्माण जैसे क्षेत्रों में विशेषज्ञता को बढ़ावा दिया, जिससे फेलो दुनिया की कुछ सबसे बड़ी चुनौतियों से निपटने के लिए तैयार हुए। यह कार्यक्रम इस बात का उदाहरण देता है कि कैसे रोटरी दृष्टि को कार्रवाई में बदलता है, जिससे आशा और परिवर्तन का प्रभाव पड़ता है।”

“रोटरी अंतरराष्ट्रीय शांति सम्मेलन के दौरान, हमने इस्तांबुल में अपने नवीनतम शांति केंद्र के खुलने के साथ एक महत्वपूर्ण माइलस्टोन मनाया। यह केंद्र मध्य पूर्व और उत्तरी अफ्रीका में शांति निर्माण की चुनौतियों से निपटने के लिए नेताओं को प्रशिक्षित करने पर ध्यानकेंद्रित करेगा, जिससे रोटरी का प्रभाव और बढ़ेगा।”

“रोटरी पीस फेलो (शांति फेलो) परिवर्तन के समर्पित चैंपियन हैं, जो शरणार्थी पुनर्वास, युवा और महिला सशक्तिकरण, और संघर्षक्षेत्रों में सामंजस्य जैसे महत्वपूर्ण मुद्दों का समाधान करते हैं। कई ने महत्वपूर्ण संगठनों की स्थापना की या सरकारों, गैर-सरकारी संगठनों और संयुक्त राष्ट्र और विश्व बैंक जैसे अंतरराष्ट्रीय संस्थानों में नेतृत्व की भूमिका निभाई।”

“एक प्रेरणादायक कहानी उगांडा के माकेरेरे विश्वविद्यालय में 2024 के रोटरी शांति फेलो न्तांग जूलियस मेलेंग (Ntang Julius Meleng) की है। अपनी सोशल चेंज इनिशिएटिव के माध्यम से, जूलियस ने कैमरून (Cameroon) में युवाओं को शांति निर्माण और नेतृत्व में सक्रिय भूमिका निभाने के लिए सशक्त बनाने के लिए काम किया था। उनकी परियोजना ने संघर्ष से प्रभावित क्षेत्रों में युवाओं और सामुदायिक अधिकारियों को संघर्ष निवारण, नागरिक भागीदारी और नेतृत्व में प्रशिक्षण प्रदान किया, जिससे लोगों को स्थायी शांति प्रयासों को आगे बढ़ाने के लिए तैयार किया गया। जूलियस ने बाधाओं को दूर करने और सार्थक प्रभाव डालने के लिए रोटरी के वैश्विक नेटवर्क का उपयोग किया, जिसमें सीमित धन और सुरक्षा जोखिम शामिल थे।”

“रोटरी शांति फेलोशिप ने जूलियस को अपने दृष्टिकोण को वास्तविकता में बदलने के लिए उपकरण और समर्थन दिया था। उनका काम रोटरी के जादू ('The Magic of Rotary') को दर्शाता है, लोगों को जोड़ने, संसाधनों को साझा करने और एक सामान्य उद्देश्य के लिए एकजुट होने की परिवर्तनकारी शक्ति।”

“जैसे-जैसे हम अपने रोटरी पीस फेलो की उपलब्धियों पर विचार करते हैं और शांति के प्रति रोटरी की स्थायी प्रतिबद्धता का जश्न मनाते हैं, आइए हम अपने 1.2 मिलियन सदस्यों के नेटवर्क में हर किसी की भूमिका को भी पहचानें जो सेवा के माध्यम से जादू पैदा करता है।”

“साथ मिलकर, हम अपने प्रभाव को बढ़ा सकते हैं, नेताओं की नई पीढ़ियों को प्रेरित कर सकते हैं, और एक उज्ज्वल, अधिक शांतिपूर्ण भविष्य का निर्माण कर सकते हैं।”

आप सभी का हृदय से आभार,
स्टेफ़नी

Stephanie A Urchick
President, Rotary International



टिप्पणी: यह संदेश अध्यक्ष स्टेफ़नी अर्चिक के मूल संदेश का सरलीकृत हिंदी अनुवाद है। कृपया उनके मूल संदेश के लिए <https://my.rotary.org/en/news-media/office-president/presidential-message>

A Message from the District Governor

WASH WINS: Rotary's March Mission

From the Desk of the District Governor

"Water is the driving force of all nature." - Leonardo da Vinci

Dear Fellow Rotarians,

As the vibrant energy of February's peace initiatives flows seamlessly into March, we embark on our critical mission: "WASH WINS: Rotary's March Mission." The journey of service is never static, it evolves, building momentum with each passing month.

January's focus on health awareness through our Thalassemia sessions and February's peace-building activities have laid the groundwork for our March WASH initiatives. From witnessing 1,600 children running for health causes to inaugurating life-saving pediatric heart surgeries, we've demonstrated our commitment to holistic community wellbeing.

The water cooler installation at Hutatma Maruti Kumar Vidyalaya wasn't simply an isolated project—it was a harbinger of our March focus. Just as our environmental initiatives, from 500-tree plantations to hazardous material management workshops, reflect our understanding that clean water requires a healthy ecosystem.

As we transition to WASH projects, remember that each monthly theme is but a different facet of our enduring commitment to Service Above Self. Like the continuous flow of water, our service must remain constant, adapting to each season while maintaining its essential purpose.

As we embrace this vital mission, remember that WASH isn't merely a project—it's a profound gift of dignity, health, and opportunity for communities worldwide.

"Service is the rent we pay for the privilege of living on this earth." - Shirley Chisholm

Dinesh Mehta
District Governor
2024-25



DISCON 2025

Where Rotary Meets Innovation



DG Dinesh Mehta & FL Jyoti Mehta



DG Chetan Desai & FL Jwala Desai



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DISCON 2025

Where Rotary Meets Innovation



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Sangita Pendurkar



RJ Archana Pania



US Consul General Mike Hankey



Bharat Ghothoskar



Amar Arvind Reddy



Major General Girish Kalia

https://youtube.com/playlist?list=PLYfL_vZioGe2NkkqJ6UMYKgw3ShrBUH4J&feature=shared
Don't miss out—be a part of the action from wherever you are! #SamanvayDISCON2025 #RotaryLive

Relive the Best Moments of DISCON 2025!

The official event photos are here! 📸 Perfect Pictures invites you to access your personalized event photos instantly using Face Recognition.

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Enjoy the perfect snapshots of your DISCON 2025 experience and cherish these wonderful memories! 📸

Rotary International News Flash from Around the Globe

Peace Centre

P eace Center

RI President Stephanie A. Urchick hosts members, scholars, and other peacebuilders to outline strategies. - By Etelka Lehoczky



Building peace requires thoughtful, sustained efforts and meaningful partnerships, Rotary International President Stephanie A. Urchick told attendees at a peace conference in Istanbul. The presidential conference, held 20-22 February, focused on "Healing in a Divided World."

In her opening address, Urchick described the dedication required for true healing to take place.

"Our time together here is a testament to our shared belief in the power of peacebuilding," she said.

"But let's acknowledge something essential: The act of 'Healing in a Divided World' is not something we can achieve quickly or easily. It takes an intentional commitment over time."

Participants from various backgrounds outlined how that commitment could take shape.

At a session focused on technology and media, speakers discussed how technology can reinforce both peace and conflict. They highlighted the impact of artificial intelligence, the ways technology can bolster peacebuilding efforts, and the expansive threat of misinformation.

Sheldon Himelfarb, an award-winning filmmaker and the founder of PeaceTech Lab, called for peacebuilders to forge a global response to misinformation. The danger it poses, he argued, is comparable to that of war, pandemics, and climate change.

"Misinformation [is] a problem so serious, and so far-reaching, that I believe it is rapidly becoming (if it's not there already) an existential threat to the planet," he said. "Fortunately, each day there are more and more people working on this new existential threat, developing tools for fact checking, content labelling, media literacy, AI for peacebuilding, and more."

Healing the environment and humanity
Other sessions focused on environmental issues in peacebuilding. Nada El Agizy, president of the Rotary E-Club of Egy-International and director of sustainable development and international cooperation at the League of Arab States, emphasized a particular threat in the Middle East.

"Climate change poses one of the most significant challenges the Arab States region has ever faced," she said. "The region is considered one of the world's foremost climate-change hotspots, and it is highly vulnerable to the negative impacts of global warming."

Rotary International offers emerging leaders in peace and development from around the world the opportunity to learn and grow at its peace centers. The centers are located at universities with well-established programs in peace studies, conflict resolution, and international development.



<https://www.rotary.org/en/new-rotary-peace-center-open-turkey#page-content>
<https://www.rotary.org/en/our-programs/peace-fellowships>

Rotary International News Flash from Around the Globe

Rotary's Positive Peace Academy teaches sustainable peacebuilding

The Architects of Harmony

Rotary's Quest for Sustainable Peace

*"Peace is not merely the absence of war, but the presence of justice, of law, of order—in short, of government."** —Albert Einstein

In the realm of global humanitarian efforts, a quiet revolution is taking place. I stumbled upon this revelation during a recent deep dive into Rotary International's peace initiatives—and what I discovered left me both humbled and inspired.

Picture this: a world where peacebuilding isn't just about silencing guns or negotiating treaties, but about constructing the very foundation upon which societal harmony can flourish. This is the vision being championed by Rotary's Positive Peace Academy, a transformative initiative that's redefining our understanding of peace.

At the heart of this movement stands Patricia Shafer, a Rotarian whose passion for peace radiates through her words and actions. As one of the first graduates of the Positive Peace Academy, Shafer embodies the program's mission—to create "an environment of security and conditions of well-being through access to things like health care, education, and water."

"If you want sustainable peace, you have to work on promoting the good: creating the conditions of well-being for all," Shafer explains, echoing the philosophy of Dr. Johan Galtung, the "father of peace studies."

What struck me most was the systematic approach to peacebuilding. The Institute for Economics and Peace has identified eight pillars that collectively foster peaceful societies—ranging from

One of the first graduates of this program, Rotarian Patricia Shafer, explains how service projects can put the concept of Positive Peace to work.

well-functioning government to equitable resource distribution. It's like a complex ecosystem where each element strengthens the others.

The COVID-19 pandemic has tested community resilience worldwide, and in the United States, racial equity challenges have added another layer of complexity. Yet Shafer suggests that communities fortified by these eight pillars are better equipped to weather such storms.

As I reflected on this approach, I couldn't help but wonder: What if every service project—whether focused on literacy, clean water, or healthcare—was viewed through this comprehensive peace lens? The potential for transformation seems limitless.

For Rotarians eager to join this peace revolution, the path is clear. The free Rotary Positive Peace Academy offers training that can elevate ordinary service projects into catalysts for lasting peace.

By 2022, 150 Rotary Positive Peace activators will be trained globally—individuals charged with spreading this framework and empowering communities to become architects of their own peaceful future. It's a movement that transcends borders, ideologies, and generations.

*"Peace cannot be kept by force; it can only be achieved by understanding."**
—Albert Einstein

by Diana Schoberg
Illustration by Viktor Miller Gausa

Eight Pillars of Positive Peace

Well-functioning government
Sound business environment
Acceptance of the rights of others
Good relations with neighbors
Free flow of information
High levels of human capital
Low levels of corruption
Equitable distribution of resources

Global Peace Index, June 2020



Enroll in the Rotary Positive Peace Academy at rotarypositivepeace.org. This story originally appeared in the September 2020 issue of Rotary magazine. <https://rotaryactiongroupforpeace.org/>



*Disclaimer: This story is sourced from an article that originally appeared in the September 2020 issue of Rotary magazine. The original article can be found at [rotarypositivepeace.org](https://www.rotary.org/en/rotarys-positive-peace-academy-teaches-sustainable-peacebuilding)
<https://www.rotary.org/en/rotarys-positive-peace-academy-teaches-sustainable-peacebuilding>

Rotary International News Flash from Around the Globe

Global Architects Of Peace: Spotlight On Rotary's Remarkable Changemakers

P eace's Radiant Gems

Peace is not merely the absence of conflict, but the presence of justice and compassion in action."

In the quiet aftermath of January's winter chill, a remarkable celebration unfolded as Rotary honored six extraordinary souls whose hands and hearts craft peace in our fractured world. Like master weavers of human possibility, these Champions of Peace transform lives from Germany to Colombia, Chad to India.

Imagine refugee children discovering digital worlds in Berlin classrooms, or farmers in Maharashtra nurturing soil back to fertility. Picture women in conflict-torn Chad learning sustainable trades, or former enemies in Bosnia finding healing through dialogue.

Each champion represents Rotary's deepest belief—that peace isn't merely

theoretical but practical, built through education, economic opportunity, environmental stewardship, and courageous conversations.

Their stories remind us that peace work happens not in grand halls of diplomacy alone, but in classrooms, farm fields, and community centers where ordinary people create extraordinary change, one compassionate action at a time.

Their stories whisper to the hero within each of us. Who Are They?? It's time you know them...

Where conflict dims the light of hope, these six luminaries shine with extraordinary brilliance—each facet of their work reflecting Rotary's highest ideals. Like precious stones formed under pressure, they transform communities through sustainable agriculture, healing dialogue, digital inclusion, and climate justice. Their hands shape the raw material of division into vessels of understanding; their hearts polish the rough edges of trauma into gleaming resilience. In these champions, we witness peace not as an abstract concept, but as living, breathing action that illuminates our shared humanity."

— Reported by Team GML



LINDA LOW

Bosnia-Herzegovina | Rotary E-Club of Global Impact District 1990

From refugee child to international peacebuilder, Sanela's "Harmony Project" addresses post-war trauma through healing dialogues. Her 47 initiatives have directly benefited over 1,000 individuals and indirectly impacted nearly 50,000 people across 34 cities. With education ministry endorsements and transformative results in schools, Sanela's work bridges ethnic divides and builds resilience in communities still healing from conflict.

"In a world torn by conflict, those who plant seeds of peace harvest tomorrow's hope." These extraordinary Rotarians have exemplified how vision, persistence, and compassion can create sustainable peace around the world. Their inspiring work reminds us that peace is not merely the absence of conflict, but the presence of justice, opportunity, and understanding.



ANNE KJÆR BATHEL

Germany | Rotary Peace Fellow & Former Youth Exchange Student

Anne transforms the futures of refugee children through her brainchild, ReDI School of Digital Integration. Her initiative has empowered over 4,000 refugee children across Germany with vital digital literacy skills, helping them navigate their new world with confidence. By securing crucial corporate and government partnerships, Anne exemplifies how Rotary's peace values can create tangible pathways to economic and social integration for vulnerable communities.



<https://www.rotary.org/en/rotary-honors-six-people-of-action-champions-of-peace>

Rotary International News Flash from Around the Globe

Global Architects Of Peace: Spotlight On Rotary's Remarkable Changemakers

SWATI HERKAL

India | Past District Governor, Rotary Club of Wai in Maharashtra

Swati's visionary agricultural initiative transforms rural farming communities through regenerative practices. Beyond impressive crop yields, her project has created a remarkable ripple effect—70 initial farmers now mentor 1,200 others, while women gain financial independence through compost production. As a Rotary Foundation Cadre advisor and philanthropist, Swati demonstrates how environmental sustainability directly builds economic security and social harmony.



SANELA MUSIC

Bosnia-Herzegovina | Rotary E-Club of Global Impact District 1990

From refugee child to international peacebuilder, Sanela's "Harmony Project" addresses post-war trauma through healing dialogues. Her 47 initiatives have directly benefited over 1,000 individuals and indirectly impacted nearly 50,000 people across 34 cities. With education ministry endorsements and transformative results in schools, Sanela's work bridges ethnic divides and builds resilience in communities still healing from conflict.

"In a world torn by conflict, those who plant seeds of peace harvest tomorrow's hope." These extraordinary Rotarians have exemplified how vision, persistence, and compassion can create sustainable peace around the world. Their inspiring work reminds us that peace is not merely the absence of conflict, but the presence of justice, opportunity, and understanding.

MARÍA CRISTINA CIFUENTES

Colombia | Rotary Peace Fellow & Climate Justice Ambassador

Breaking new ground in climate policy, María pioneered the integration of peacebuilding approaches into Colombia's climate action plans—a global first! Her framework centers vulnerable communities in climate decisions through five strategic pillars, from governance to innovation. The Ministry of Environment's adoption of her methodology demonstrates how María's vision connects environmental sustainability with social justice, creating a model for nations worldwide.



DOMINO S. FRANK

Chad | Rotary Peace Fellow & Humanitarian Leader

In conflict-torn Guéréda, Domino's "Corridors of Peace" program tackles poverty's root causes by equipping displaced women with sustainable livelihoods. With over 20 years in humanitarian development, his initiatives provide critical literacy training alongside marketable skills in agriculture, sewing, and soapmaking. By addressing economic disenfranchisement, Domino creates pathways to stability in one of Africa's most challenging regions.



W

omen, Water.
Flowing As
One.

"Women are like water: they find a way to flow around obstacles, nurture everything they touch, and possess the gentle strength that shapes mountains over time."

- Anonymous

As March unfolds with renewed purpose, we embrace our mission of "WASH WINS" with both passion and pragmatism. Our journey of "Healing in a Divided World" continues through the life-giving focus of Water, Sanitation, and Hygiene initiatives that transform communities.

This month also celebrates International Women's Day - a poignant reminder of the intrinsic connection between women's empowerment and sustainable WASH solutions. In countless villages, it is women who walk miles for water, women who teach hygiene practices to children, and women who manage household sanitation. Their wisdom and

***"Water and woman, equals in grace,
One quenches thirst, one nurtures place.
The river's strength, the mother's care,
Both flow with love, both teach us to share...Savi"***

resilience are the unseen foundations of community wellness.

My heartfelt invitation is for each of us to recognize this beautiful synergy and include women's voices in every WASH project we undertake. When we honor both water and women—the twin sustainers of life—our impact multiplies exponentially.

As we gather in service this month, let us remember that every drop of clean water we provide echoes the compassionate care that defines our Rotary family. Together, we aren't just building systems; we're cultivating hope.

"The most powerful force for change in our world today is the collaboration between committed women and men who understand that service transcends self."- Rotary International.

**With hope and determination,
Jyoti Mehta
First Lady 2024-2025**



District 314 In Action

*Small acts of kindness create ripples
that transform entire communities."*



#MOBILITY GIFTS

"Steps of freedom begin with the
gift of movement."

Inner Wheel Hiranandani Estate transforms
lives through prosthetics donation.



#CELEBRATING ABILITIES

"Talent shines brightest when given the stage to
perform."

Inner Wheel Club of Thane, partners with Stay
Strong Foundation, showcasing disability talents.



#GOLDEN MOMENTS

"Age carries wisdom worth celebrating under
temple skies."

Inner Wheel Club of Ambarnath, arranges
joyful ISKCON Temple outing for senior citizens.



#ELDERCARE EMBRACE

"Companionship nourishes souls as
food sustains bodies."

**Inner Wheel Club of Navi Mumbai
Bayside**, brings essentials and
heartwarming presence to elderly.



#PREVENTIVE CARE

"Early detection writes stories of
survival and hope."

New Bombay battles cancer through
free screening tests for women.



#SILENT WELLNESS

"Health speaks volumes even where
voices cannot."

Inner Wheel Club of Chembur Tiara,
provides vital checkups for
hearing-impaired children.

Thanking you & Best Regards
Yours in Inner Wheel Friendship
Jyoti Kotak
District Editor 2024-25
District 314

M

arch District Engagement

• Dear Fellow Rotarians,

- March is designated as Water, Sanitation, and Hygiene Month in Rotary to emphasize the importance of clean water and proper sanitation as fundamental human needs. This focus aligns with World Water Day on March 22, a global event recognized by the United Nations to highlight water-related challenges. During this month, Rotary clubs worldwide:
- Raise awareness about water scarcity and sanitation issues.
- Implement and support WASH projects in underserved communities. Promote hygiene education to improve public health. Partner with organizations to expand impact and sustainability.
- By dedicating March to WASH, Rotary reinforces its commitment to saving lives, fostering economic growth, and ensuring a healthier future for all.

• Details Of Upcoming Events:

- **Event: District Conference (DISCON 2025)**
- **Date: Saturday-Sunday, 1 st & 2 nd March 2025**
- **Contact Person: DISCON Chairman Amol Dharme (M: 9821053558)**
- The District Conference (DISCON) is the most significant event of every Rotary year. For the first time in the history of RI District 3142, this prestigious event will be a DISCON jointly with RI District 3141. It will be hosted at the iconic **Jio World Convention Centre**, setting a new benchmark for collaboration and excellence.
- As per tradition, the **Rotary Club of Thane Lake City** will serve as the host club, ensuring an exceptional experience for all attendees. We are pleased to share that **RIPN Sangkoo Yun** will be attending as the Rotary International President's Representative (RIPR). Team Samanway DISCON 2025 has invited distinguished keynote speakers whose insights will offer valuable takeaways, inspiring action and innovation among Rotarians.
- Significance of the District Conference:
- This landmark event offers numerous benefits to Rotarians, clubs and the district as a whole. The key objectives of the District Conference are:
- Educating Members: Enhancing understanding of Rotary International's vision, goals, and latest initiatives.
- Celebrating Achievements: Recognizing and motivating clubs and members for their impactful service.
- Encouraging Engagement: Sharing success

stories and transformative projects to inspire continued involvement.

- **Facilitating Collaboration:** Discussing large-scale service projects requiring inter-club and district-level cooperation.
- **Developing Leadership:** Equipping members with leadership skills beneficial to both Rotary and their personal growth.
- **Showcasing Impact:** Highlighting Rotary's contributions to the community for both members and guests.
- **Reinforcing Core Values:** Strengthening commitment to Service, Fellowship, Diversity, Integrity, and Leadership.
- **Building Connections:** Providing a platform for networking, exchanging ideas, and fostering lifelong relationships.

The **Samanway DISCON 2025** promises to be an energizing and transformative event, fostering camaraderie, learning and a renewed commitment to creating lasting positive change. For more details, please contact DISCON Chairman or Host Club **President Jagdish Chelaramani** on **9819814771**.

Event: District Dhooliwandan Celebration

Date: Friday, 14 th March 2025

Contact Person: AC – Admin. (Festivals) Durgesh Buxy (M: 9820154867)

Every year, we traditionally celebrate Holi. However, in the AWESOME year, the District team has decided to organize a Dhooliwandan Celebration. This special event aims to promote fellowship, unity and joy among members while embracing cultural traditions. It will strengthen bonds and bring Rotarians and their families closer.

The District Festival team is working hard to make this Dhooliwandan celebration truly special. For more details, please contact AC Durgesh Buxy or the District Festival Team.

Event: Blood Donation Drive

Date: Sunday, 16 th March 2025

Contact Person: JDS Dr. Rajendra Wankhede (M: 9833667128)

This will be a designated JDS-led event and will be conducted three times a year. The dates were already communicated at the beginning of the year.

On this day, each club should plan a blood donation drive. It would be helpful if you finalize the venue and timing in advance and communicate them with JDS Dr. Rajendra Wankhede before the designated drive.

If you have any questions or need assistance, please reach out to JDS Dr. Rajendra Wankhede. After completing the project, please submit your project report to the AG, DS, and JDS Dr. Rajendra Wankhede.

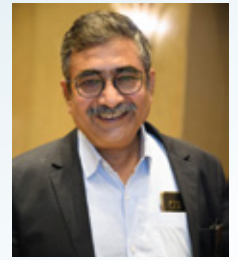
Event: Project Annapurna

Date: Saturday, 30 th March 2025

Contact Person: JDS Resham Thanekar (M: 9833667128)

This will be a designated JDS-led event. This ongoing project ensuring food security is a

fundamental responsibility, and through this ongoing, District-initiated project, we are committed to making a meaningful impact. Recognizing the pressing need to support underprivileged communities, we have designated a specific date each month to carry out this initiative. Over the past seven months, every club has actively participated, demonstrating the power of collective action. To date, we have successfully distributed over 300,000 meals, bringing nourishment and hope to countless individuals in need. This project is more than just meal distribution—it is a testament to our shared commitment to social responsibility, compassion and sustainable community development. Your continued generosity and dedication make this initiative possible, helping us reach more people and create a lasting difference. Thank you for being a vital part of this mission. Together, we can fight hunger and build a stronger, more inclusive society. Please make sure to submit your project report to AG, DS and JDS Resham Thanekar after the event.



Below are the OCV details for the month of March.

1. Wednesday, 5 th March 2025
– Rotary Club of Ambarnath
2. Friday, 7 th March 2025
– Rotary Club of Dombivli Phoenix
3. Saturday, 8 th March 2025
– Rotary Club of Navi Mumbai Link Town Airoli
4. Monday, 10 th March 2025
– Rotary Club of Titwala
5. Tuesday, 11 th March 2025
– Rotary Club of Navi Mumbai Paradise
6. Saturday, 15 th March 2025
– Rotary Club of Thane Amigos (Morning)
– Rotary Club of Amaara Thane (Evening)
7. Sunday, 16 th March 2025
– Rotary Club of Bhiwandi BKC
8. Wednesday, 19 th March 2025
– Rotary Club of Dombivli East
9. Thursday, 20 th March 2025
– Rotary Club of Badlapur City
10. Friday, 21 st March 2025
– Rotary Club of Kalyan Riverside
11. Saturday, 22 nd March 2025
– Rotary Club of Thane Green City
12. Thursday, 27 th March 2025
– Rotary Club of Kalyan
13. Friday, 28 th March 2025
– Rotary Club of Ulhasnagar East
14. Saturday, 29 th March 2025
– Rotary Club of Ulhasnagar

What we've achieved together is truly inspiring. I am eager to see what more we can accomplish as a team. Thank you for your hard work and dedication!

Best regards,
Rtn. Shirish Songadkar
CEO & Chief Coordinator
RY 2024-25

Foundation Snippets

Sustaining Our Legacy

The Power of our TRF Contribution

Dear Fellow Rotarians of District 3142,

As your District Rotary Foundation Service Chair, I reach out with both gratitude and anticipation. Trustee Bharat Pandya's recent message resonates deeply, our Foundation truly stands as *"a force for doing good in the world."* This force draws its strength not from abstract ideals but from tangible contributions made by each one of us.

The remarkable journey of our District 3142 in supporting TRF reflects our collective commitment to Rotary's highest ideals. Your generosity has transformed abstract goals into concrete realities, clean water flowing where there was drought, children learning where there were no schools, and communities healing where there was suffering.

Your contribution matters more than you know. When we pool our resources through TRF, we transcend the limitations of individual action. A contribution that might fund one local meal can, when combined with others and directed through our Foundation's careful stewardship, help feed an entire village. This is the multiplier effect that makes Rotary's impact so profound.

I invite each club and Rotarian in our district to:

- Achieve 100% club participation in Annual Fund contributions this year
- Welcome new donors into our TRF family, especially focusing on engaging newer members
- Celebrate every contribution regardless of size - remember that consistent giving builds sustainable impact
- Consider the Paul Harris Society as your next step in Rotary giving
- Explore Endowment Fund opportunities to extend your Rotary legacy beyond your lifetime

Remember that every contribution returns to our district through District Designated Funds after three years, empowering our local initiatives while simultaneously supporting global endeavors.

RID 3142: Reaching New Heights Together.

"Our district's TRF contributions continue scaling higher and higher—a testament to the extraordinary generosity of RID 3142 Rotarians who understand that in giving, we receive the greatest gift of all: the opportunity to transform lives."

Let us build upon this momentum and make 2025 a landmark year in our Foundation's history.

With profound appreciation and hope,
Chandrabhas Shetty
District Rotary Foundation Service Chair
RID 3142



Chandrabhas Shetty
DGND & DAFSC

Top 10 Contributing Clubs 2024-25

Name	Annual Fund	PolioPlus Fund	Other Funds	Endowment Fund	Total Amount
Thane Downtown, MH, India	\$28,802.65	\$260.29	\$29,642.86	\$20,059.52	\$78,765.32
Thane Premium, MH, India	\$4,229.28	\$159.52	\$64,410.93		\$68,799.73
Thane Hills, MH, India	\$35,076.52	\$2,700.00		\$30,000.00	\$67,776.52
Hiranandani Ivan, MH, India	\$51,184.28	\$9,000.00			\$60,184.28
Thane North, MH, India	\$11,590.49		\$26,123.99		\$37,714.48
Dombivli East, MH, India	\$23,925.65		\$13,696.00		\$37,621.65
Navi Mumbai-Palm Beach, MH, India	\$400.00	\$200.00	\$34,598.04		\$35,198.04
Thane Lake City, MH, India	\$7,808.31	\$1,000.00	\$23,528.57		\$32,336.88
New Bombay Seaside, MH, India	\$200.00		\$25,014.70		\$25,214.70
Smart City Navi Mumbai, MH, India	\$17,265.21	\$101.19			\$17,366.40

Top 5 Clubs Annual Fund Per Capita 2024-25

Club ID	Club Name	1-July Members	Annual Fund Per Capita	Top 5 Per Capita Rank
226307	Hiranandani Ivan, MH	28	\$1,828.01	1
79059	Thane Downtown, MH	47	\$612.82	2
86915	Smart City Navi Mumbai, MH	45	\$383.67	3
28046	Thane Hills, MH	113	\$310.41	4
87604	Ambarnath North, MH	33	\$303.03	5

Top Donors 2024-25 (\$ 5,000 and above)

Tripathi, Dharm Prakash & Shobahana	RC Hiranandani Ivan	\$59,869.04
Raymond Lifestyle Limited	RC Thane Premium	\$46,428.57
Shetty, Chandrabhas & Bharti	RC Thane DownTown	\$45,187.67
Chandrasekharan, V.	RC Thane Hills	\$31,976.19
Joinmay Mumbai Electronics Private Limited.	RC Navi Mumbai-Palm Beach	\$34,598.04
Leela Murthy	RC New Bombay Seaside	\$25,000.00
Parveen Industries	RC Thane Lake City	\$21,000.00
Milan Laboratories India Pvt. Ltd	RC Thane North	\$21,000.00
Systems Plus Private Limited	RC Thane DownTown	\$20,750.00
Chandak, Milan	RC Smartcity Navi Mumbai	\$10,235.94
Tale, Ajay Namdeorao	RC Ambarnath North	\$10,000.00
Likhite, Nilesh & Varsha	RC Thane Hills	\$8,100.00
Naik, Vidyadhar Upendra	RC Thane Hills	\$6,012.05
Kumar, Baljinder S.	RC Hiranandani Estate	\$5,000.00

AWESOME STORY 01

Peace: Many Colors, One Light

Shanti Parva Spectrum Of Peace



The service movement called Rotary was started on 23rd February, one hundred and twenty years ago – a day which now, is celebrated as World Understanding & Peace Day. To commemorate the occasion, Rotary Club of Thane North (along with twenty other Rotary Clubs) organized a seminar SHANTIPARVA – spectrum of peace at the Rotary Centre in Thane.

A hall full of delegates witnessed a candle light march extolling the need for peace in the world by eminent speakers, Rotarians, Rotaractors and Interactors. Interspersed with songs on peace, a rendition of an antiwar Thomas Hardy poem, a Shanti paath, the session that followed was a dissertation on the different aspects of peace, that affects our lives. Gracing the occasion, MLC Niranjan Davakhare and MLA Sanjay Kelkar – both spoke on the rabid state of affairs in the world and how pursuit of peace on a war footing was the only solution, mankind has. Inner peace, the said was vital to achieve outer peace. The extent of expertise and experience of the Rotary Peace Fellowship Program was explained. A group of Rotarians in the world have come to form a Rotary Action Group for Peace – which has the sole intention of making humanity better equipped to embrace peace. Two Peace scholars Rukmini Iyer and Sagar Gangurde shared their experience in the program.

Rtn Ajay Vaidya, former civic chief of the Bhiwandi Nizampur Municipal Corporation delved into the attributes that are required in governance – communication skills, courage, conviction and a belief in inclusivity, democracy and the need to look all sections of society unbiasedly – that he said was the mantra for peace. Prof Milind Patre, administrator at MIT, an engineering college, has woven the need for spiritual education and peace as a compulsory course with credits

and an exam for all students. Col. Manas Dixit, a decorated veteran soldier lamented that in a seminar on Peace, he would be talking on war. Dissecting the reasons of war, all of which were due to human failings, he was saddened by the failure of the United Nations as an institution of nations, as it is controlled by the vested interests of a few nations. Many countries which are at war often see their people come onto the streets protesting to their leaders about the waste of the lives of the youth in expensive prolonged battles. War was inevitable in the South as the North kept pumping in mass destructive weapons made by their multi billion defense factories. Humanity is left with two choices – a path of destruction where the Earth would be a barren uninhabited ruin or one where communication and listening would save it.



Reputed Gynecologist and Yoga practitioner Dr Ulka Natu explained the essence of Yoga and how it can be embraced by all to ensure spiritual wellness and mental peace. She said the path of spiritual realization doesn't start in the seventh decade of life but as a way of life from an early age. The quintessential showman and performer, Homeopath and renowned music exponent Dr Rahul Joshi then set the stage ablaze with the rendition of different genres of music which can be used to make our lives harmonious. A person who is content, happy and smiling never hurts anybody and is an asset to society. In conclusion, Rotary International District Governor Dinesh Mehta described how the service organization, with its motto Service Above Self, and The Rotary Foundation, largest in the world, striving to Doing Good In The World has Peace and Conflict resolution as one of its focus areas. It has collaborated with nine teaching institutions to set up masters and certificate courses with Peace Scholarships. Om Shanti ! Shanti ! Shanti ! Harmony Awaits Humanity: Whisper Peace Eternal.

-reported by **PDG DR. Mohan Chandavarkar**
RC Thane North

Teamwork That Transcended, The success of our peace initiative rested on extraordinary shoulders. DG Dinesh Mehta's announcement of peace institutions, particularly Symbiosis University's new program, created pathways for Indian students. Our driving force included PDG Dr. Mohan Chandavarkar's visionary guidance, DS Santosh Bhide's support, Convenor PP Pallavi Foujdar's tireless coordination, and PE Mamta Vanjani's dedication. Together, our RCTN team transformed peace from aspiration to action, proving that collective commitment creates ripples of harmony that extend far beyond our immediate reach. We didn't just discuss peace - we built pathways toward it."

Said Awesome Club President
Medha Joshi
RCTN



Babita Singh's

Worlds Bridged By Golden Light

Editor's Reflection: In an era where discord often drowns out harmony, certain luminaries emerge whose very essence orchestrates peace. Babita Singh's odyssey stands as an eloquent composition of cultural diplomacy, technological innovation, and humanitarian grace.

In the intricate tapestry of global citizenship, Babita Singh's story weaves a pattern of exceptional beauty and purpose. Her narrative begins with the rich cultural confluence of Indian heritage and Nigerian roots, blossoming into a masterpiece of cross-continental bridge-building. As Asia and Africa's preeminent digital strategist and peace advocate, she exemplifies how cultural fluency and technological mastery can harmonize to create profound social impact.

The conferral of the Global Peace Ambassador title at the India International Conclave 2022 marked not merely a professional pinnacle, but rather the recognition of an extraordinary legacy in the making. This distinction, bestowed by the Asia Africa Consortium (AAC) in concert with the United Nations World Sports Alliance and World Health Organization, acknowledged something far more nuanced than achievement – it celebrated her artistry in cultivating harmony across divides.

"Peace," as Babita eloquently articulates, "is not a passive state of being, but rather an active cultivation of understanding." This philosophy illuminates her remarkable trajectory across diverse spheres – from the delicate art of hospitality to the precision of cybersecurity, from the dynamism of sports management to the innovation of digital strategy. Each endeavor bears the hallmark of her signature approach: elevating service to humanity through excellence in execution.

What distinguishes Babita's methodology is its sublime orchestration of seemingly disparate elements into a harmonious whole. Education

becomes the foundation stone, sports the universal language, culture the bridge of understanding, and technology the enabler of connection. Her work transcends the conventional paradigm of peace-building, creating instead a sophisticated symphony of positive change that resonates across continents.

A Poetic Portrait

*From Nigerian soil to Indian soul,
A global vision makes her whole.
Digital wisdom, humanitarian art,
Bridging continents, that's her part.
Peace ambassador with graceful might,
Turning shadows into guiding light.
In service and tech, equally versed,
Where others divide, unity's nursed.
Babita Singh—name that sings
Of harmony that true service brings.*

Philosophical Cornerstones:

"In the garden of peace, technology and humanity bloom as twin flowers of progress." - Babita Singh

"Digital bridges, when built with compassion, become pathways to universal understanding." - Babita Singh

"The art of service lies in the delicate balance between innovation and empathy." - Babita Singh

For Rotarians aspiring to elevate their impact in our interconnected world, Babita's journey offers a masterclass in sophisticated service. Her approach demonstrates how timeless values of service can be artfully interwoven with contemporary innovation to create transformative change that respects tradition while embracing progress.

United We Shine! By **TEAM GML 2425**

*Editorial Note: This profile has been crafted with reverence for Babita Singh's contributions to global peace and development. For comprehensive information and primary sources, readers are encouraged to consult official channels and verified publications.



Awesome GML Shines Light on A Rotary Star!

A Special Recognition for a
Dedicated Rotarian

A heartfelt shoutout to a remarkable member of
the Rotary Club of Thane!

PP Smita Mahajan

Your passion for Rotary's endeavors is truly
inspiring, and your desire to remain humble is
a testament to your character.

While you prefer to stay out of the spotlight,
Team GML simply couldn't resist
acknowledging

'aquarise universal'

incredible generosity in sponsoring the
publication of GML 2024-25.

Thank you for everything you do!

Mob. : 9820610343
mahajan_smita@rediffmail.com



AWESOME STORY 03

Droplets Feeding Futures: Hydration Harvests Hope

A Wellspring of Hope Rotary's \$2 Million Gift to India's Farmers

Like a life-giving monsoon arriving after months of drought, transformative news flows from India's agricultural heartlands. Imagine standing beside a farmer in Rajasthan, watching as newly conserved groundwater nurtures crops that once withered under the merciless sun. This vision is becoming reality through "Partners for Water Access and Better Harvests in India," a remarkable Rotary-led initiative recently awarded US\$2 million to revolutionize water management across four states.

"In a country where only 50 percent of arable land is irrigated, I've witnessed farmers praying fervently to the rain gods for enough harvest to survive until the next crop," shares Sudhanshu Pachisia, President of the Rotary Club of Delhi Premier, the program's driving force.

This ambitious undertaking promises to increase groundwater tables, extend cultivation areas by nurturing water availability, and significantly boost incomes for approximately 60,000 farmers. Picture native plants and fruit trees taking root across more than 10,000 acres, reducing soil erosion through innovative drip irrigation techniques.

As Rotary International President Gordon McInally beautifully expressed, these

"life-saving and sustainable innovations" allow farmers to "plant the seeds for a healthier and more hopeful future."

Like the aquamarine waters of March's birthstone, this initiative reflects Rotary's purest values – service, sustainability, and compassion flowing outward to nurture communities most vulnerable to climate change's harsh realities.

Rotary-led water conservation program awarded US\$2 million to help farmers in India "Partners for Water Access and Better Harvests in India" will support climate-resilient agriculture and groundwater water storage to help farmers improve harvests and yields.

RAINFALL TO RICHES

**Rotary's \$2M game-changer!
Groundbreaking initiative bringing water harvesting tech to 60,000 Indian farmers across four states! Boosting groundwater by 15%, expanding farmland by 30%, and introducing climate-smart agriculture! Women farmers make up 45% of beneficiaries in this five-year sustainability powerhouse!**

*Disclaimer: This is a condensed interpretation of the original press release. For the complete story and original illustration by Bárbara Tamilin, please visit the Rotary International website at [rotary.org](https://www.rotary.org).

- Reported by Team GML 2425.



750 million people lack access to clean water
Learn more about our projects at [Rotary.org](https://www.rotary.org)



Contact: Rotary in India: Jyoti Rai, +91 9650591553, jyoti.rai@rotary.org

<https://www.rotary.org/en/rotary-led-water-conservation-program-awarded-us2-million-help-farmers-india>

https://magazine.rotary.org/rotary/august_2024/MobilePagedArticle.action?articleId=1998531#articleId1998531

AWESOME STORY 04

Did You Know? One Man's Vision Brought Dead Rivers Back to Life

The Magic of Johads

Meet Dr. Rajendra Singh, affectionately known as the "Waterman of India," whose story embodies this month's Rotary focus on Water, Sanitation, and Hygiene in ways that transform entire ecosystems.

In the scorching heart of India's Thar Desert, where water is as precious as gold, a modern-day miracle has unfolded, five rivers that had vanished decades ago now flow freely again. This is not the work of massive government projects or foreign aid. It is the legacy of one determined man they call the "Waterman of India."

Dr. Rajendra Singh, whose journey from a medical practitioner to water conservationist extraordinaire began with a humbling encounter in a bullock cart.

"I still remember that day clearly, "Dr. Singh said, his eyes crinkling with the memory. "I was returning from treating patients when an elderly villager named Mangu Patel offered me a ride. When he learned what I was doing in the village, he did not mince words. 'Why are you wasting your time here going about educating children and treating people? We don't need your education, or your medicine; what we really need is WATER.'"

That blunt assessment in 1985 changed everything. Dr. Singh and his colleagues at Tarun Bharat Sangh (TBS), an NGO founded in 1975, shifted their focus entirely. Instead of medicine and education, they turned to something far more fundamental, restoring ancient water harvesting structures called *JOHADS*.

These simple percolation ponds and check dams, traditional to Rajasthan, had been abandoned for years as villagers turned to modern tube wells, depleting groundwater at alarming rates. Mining operations in the nearby Aravalli range only worsened the situation.

"We started with just one Johad," Dr. Singh recalls, smiling. "The villagers were sceptical at first, but when the monsoon came and that first pond filled with water, everything changed. Suddenly, everyone wanted to help."

What followed was nothing short of revolutionary. Village by village, the movement spread. Communities joined hands with TBS to revive their water heritage. To date, they have created or restored an astonishing 11,800 water structures across 1,200 villages.

But the true magic happened beneath the surface. As these johads filled with rainwater, they slowly replenished the depleted aquifers. Groundwater levels rose, and then, miracle of miracles, the Arvari River, which had been dry for generations, began to flow again.

"As the forest was in the catchment area of the river, with the forest recharging the aquifers, groundwater levels came up and the river came to life once again," explains Dr. Singh, his voice filled with quiet pride.

Four more rivers—the Ruparel, Sarsa, Bhagani, and Jahajwali, soon followed suit, transforming the parched landscape into thriving farmland.

The path was not easy. Dr. Singh faced violent opposition from mining interests, surviving three assassination attempts. After one particularly brutal attack, he spent months in a coma.

Did he consider giving up? The question makes him laugh.

"Those attacks only made me more disciplined and absolutely fearless," he says with characteristic simplicity.

His work has not gone unnoticed. In 2015, he received the Stockholm Water Prize, often called the "Nobel Prize for Water." This stands alongside his Ramon Magsaysay Award (2001), the Rotary International Award for water conservation (1992), and numerous other accolades.

What makes his approach unique is its grassroots nature. "I never take any grant from any government or corporate body. All our work is done by my community," he emphasizes. TBS operates through village councils, forest conservation committees, women's self-help groups, and river-based organizations, true democracy in action.

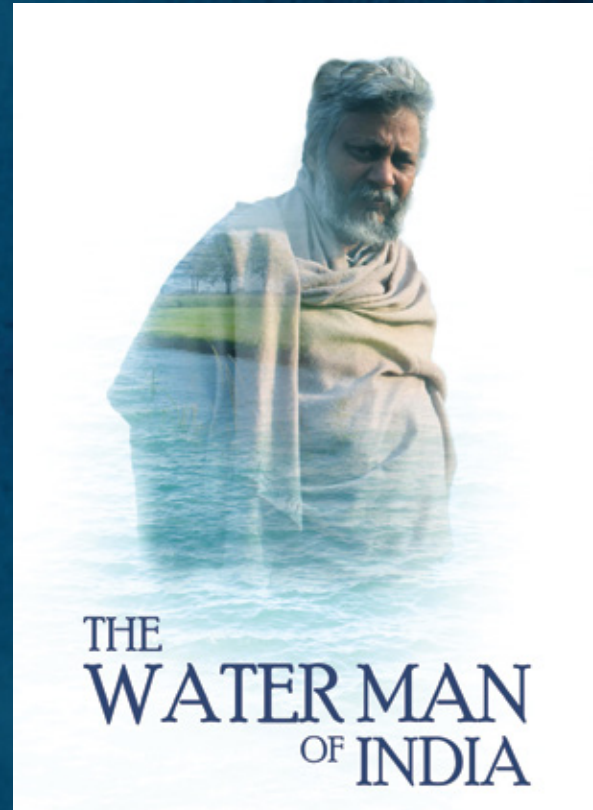
Now 61, Dr. Singh shows no signs of slowing down. His current mission? Preventing what he sees as an imminent global "WAR FOR WATER," particularly in regions facing climate refugee crises.

"I feel I am the happiest person on earth," he reflects. "Compared to what I have taken from nature, I have given it back a thousand-fold, and this has contributed towards betterment of both nature and humanity."

As water scarcity threatens communities worldwide, Dr. Singh's Gandhian model of self-sufficiency offers a powerful blueprint. His parting words capture his essence perfectly: "My language may only be like water, but my voice is like an indomitable river."

Indeed it is, and that river continues to nourish hope across India's most challenging landscapes.

Reported by Team GML2425



*Disclaimer: This feature article has been adapted from various online sources including documentaries and interviews about Dr. Rajendra Singh's work. For original sources and more detailed information about the Waterman of India, please visit official documentation platforms and authorized biographies.



https://www.imdb.com/title/tt9434340/media_viewer/rm2505536768/?ref=ext_shr_lnk
<https://fb.watch/xYugO882ST/>

Celebrating 75 Years of India's Constitution

The Rotary Way

C onstitutional Milestone

Diamond Constitution: Seventy-five years shining bright

In a remarkable display of civic engagement and patriotic fervor, Rotary District 3142 orchestrated a seven-month celebration honoring 75 years of India's Constitution through 13 ambitious service goals. The initiative culminated in a grand awards ceremony that recognized outstanding contributions while showcasing India's rich constitutional heritage.

CAMPAIGNER SPEAKERS: Champions of Change

1. Dr. Supriya Lad
Lad empowers, knowledge towers
2. Madhu Menon
Menon speaks, addiction tweaks
3. Dr. Aruna Rathod
Rathod guides, hygiene abides
4. Dr. Girish Lokras
Lokras trains, life sustains
5. Amit Srivastav
Srivastav fights, addiction's plights
6. Kavita Nair Bhatia
Bhatia cares, awareness shares
7. Dr. Sunil and Jyoti Jadhav
Jadhavs teach, lives they reach
8. Dr. Anuj Yadav
Yadav speaks, healing seeks
9. Kirty Vadalkar
Vadalkar's voice, informed choice
10. Geeta Khanna
Khanna's lessons, safety's blessings
11. Murli Sundrani
Sundrani warns, habits transforms
12. Bhagyashri Harle
Harle brings hope, helps cope



The Diamond's Gleam

Celebrating Constitutional Dreams

Service
Philosophy

*Justice flows through
hands that serve*



Celebrating Constitutional CRUSADER AWARDS

Sohini Dam: Transgender voices care

RC Thane Royales - COLS to transgender and induction of transgender as active member

Kanwal Tikoo: Silent wisdom share

RC Thana West - Awareness talks to deaf mute students on Constitution and drug addiction

Tasnim Sayyed: Mute health aware

RC Thane Urbania - 3 sessions for deaf mute for awareness on GTBT and menstrual hygiene

RC Thane Hills: Blood donors fare

700+ blood donations singularly

Mahendra Hingorani: Blood drives care

RC Ambarnath West - Catalyzing 700 Blood donations

Jagdish Chelaramani: Donations with flair

RC Thane Lake City - 500 blood donations and Annapurna to patients with chronic diseases

Dr. Sonal Bangde: Constitution wisdom share

RC Thane Premium - 500 blood donations and maximum talks on Constitution with maximum direct beneficiaries

Dr. Priyanka & Mandar Bhalerao: Life saved there

RC Thane Smart City - Security guard saved a life using COLS training from Amrit Mahotsav workshop

Dr. Abhishek Jain: CPR care rare

RC Bhiwandi Main - Saved a life in his clinic with CPR after training through Amrit Mahotsav workshop

Madhav Singh: Builders awards fare

RC Dombivli East - Giving 68 Nation Builders Awards

President Manish: Nation builders care

RC Bhiwandi Rural - Giving 48 Nation Builders Awards

Pavan Adnani: Blind families share

RC Thane Hills - Special Annapurna to 900 blind families monthly

Shyam Gupta: Cancer meals care

RC RONMIA - Daily Annapurna to cancer patients

Milan Chandak: Daily meals fare

RC NM Smart City - Daily Annapurna and giving 21 ROVEX awards

Sachin Bhole: Chronic illness care

RC Thane Premium - Initiating Annapurna for chronic diseases patients

Naresh Varlani: Patients meals share

RC VITHALWADI - Annapurna for chronic diseases patients

Seema Khurana: Constitution arts share

NM Samaritans - Drawing and elocution on Constitution and Annapurna to cancer patients

Sunita Jain: Debates truth bare

RC Thane Aces - Arranging a unique debate on Constitution

Radhika Padmanabhan: School talks fare

RC Thane Horizon - Arranging 15+ talks in schools singlehandedly

RC Hiranandani Legend: Tribal goals share

Spreading Amrit goals to 1000 adivasi students at Shahpur

Amit Deshpande: Touch talks dare

RC Dombivli Regency - Giving maximum Good Touch Bad Touch talks

RC Dombivli Saudamini: ROVEX awards care

Giving maximum ROVEX awards

Suresh Srinivasan: Jobs dreams share

RC Thane North End - Giving maximum permanent employment



Constitutional Diamond

Seventy-Five Years Bright

Lifesaving Initiatives

Blood donations: Heartbeats shared, lives saved

PREAMBLE AMRIT AWARDS: Membership Growth Champions

TIER 1 TOP CLUBS

RC Thane Royales – 133%

Members rise with royal might

RC Kalyan City – 100%

Growing strong with full delight

TIER 2 TOP CLUBS

RC Thane Lake City – 26%

Lake City's ranks swell bright

RC Navi Mumbai Palm Beach – 25%

Palm Beach grows with insight

TIER 3 TOP CLUBS

RC Dombivli – 18%

Dombivli's strength reaches height

RC Navi Mumbai Hill Side – 13.3%

Hill Side climbs with tight

'RES PUBLICA' AMRIT AWARD:

District's Membership Growth Champions

RC Thane Royales – 133%

Royal champions lead the fight

RC Kalyan City – 100%

Kalyan doubles with delight

RC Thane Passion – 85.7%

Passionate growth shines so bright



Educational Awareness

*Knowledge awakens where
Constitution illuminates paths*



THE SOVEREIGNTY AWARDS FOR 5 TOP CLUBS IN WHOLE DISTRICT

RC Thane Hills

Hills climb high, spirits thrill

RC Thane Premium

Premium hearts serve with gleam

RC Thane Lake City

Lake City shines so pretty

RC Navi Mumbai Smart City

Smart City serves with clarity

RC Dombivli East

East club serves a feast

Celebrating Constitutional Legacy

Rotary District 3142's Amrit Mahotsav Awards



*Annapurna: Feeding souls,
nurturing nations*

Top Performers Shine Bright

DS NITIN KE KNOCKERS:

Service, Passion, Action RC Ambarnath,
RC Ambarnath Smart City, RC Badlapur
Smart City

DS PRASHANT KE PHANTOMS:

Dedicated, Determined, Dazzling
RC Dombivli Midtown, RC Dombivli East

DS HARISHCHANDRA KE HEROES:

Helping, Healing, Honoring RC Kalyan City,
RC New Kalyan

DS SANGRAM KE SUPERCHARGERS:

Energized, Engaged, Extraordinary RC
Dombivli Uptown, RC Dombivli, RC Thane
North End

DS NILESH KE NINJAS:

Silent, Skilled, Successful RC Thane Hills,
RC Thane Down Town

DS SANTOSH KE SUPREMOES:

Premium, Powerful, Passionate RC Thane
Premium, RC Thane Lake City, RC Thane
North

DS SANJEEV KE SKYROCKERS:

Soaring, Serving, Shining RC Hiranandani
Estate, RC Thane Aces

DS ABID KE AVENGERS:

Sunrise, Service, Solidarity RC Navi
Mumbai Sunrise, RC Navi Mumbai Hillside,
RC Smart City Navi Mumbai



Celebrating Constitutional Pride

The Amrit Mahotsav Journey

R Recognition of Excellence

Crusaders: Ordinary heroes, extraordinary impact

PREAMBLE AMRIT AWARDS (Setting the 'Preamble' for TRF PER CAPITA)

TIER 1: TOP 2 CLUBS for MAXIMUM TRF PER CAPITA in ANNUAL FUND OF TRF
Thane gives grand
RC Thane City - \$260/capita
RC Navi Mumbai Samaritans - \$225/capita

TIER 2: TOP 2 CLUBS for MAXIMUM TRF PER CAPITA in ANNUAL FUND OF TRF
Ivan's funds astound
RC Hiranandani Ivan - \$1,895/capita
RC Thane Downtown - \$591/capita

TIER 3: TOP 2 CLUBS for MAXIMUM TRF PER CAPITA in ANNUAL FUND OF TRF
Hills reach high
RC Thane Hills - \$310/capita
RC Hiranandani Estate - \$164/capita

DGND & TRF Chair Chandrahas Shetty

'RES PUBLICA' AMRIT AWARD for TOP 3 CLUBS IN WHOLE DISTRICT MAXIMUM GIVING to AF
Generosity flows free
RC Hiranandani Ivan - \$51,184
RC Thane Downtown - \$27,814
RC Smart City Navi Mumbai - \$14,449

The District TRF team
Overall Top 10 till date in TRF giving
Downtown leads strong
1.Thane Downtown \$77,776
2.Thane Premium \$68,350
3.Thane Hills \$67,776
4.Hiranandani Ivan \$60,184
5.Thane North \$37,413
6.Dombivli East \$37,331
7.NM Palm Beach \$35,198
8.Thane Lake City \$32,336
9.NM Seaside \$25,114
10.Smart City NM \$14,550

Citation of Meritorious Services

Shetty serves true

Citation of Meritorious Services to
DGND Chandrahas Shetty



- Reported by Dr Lucky Kasat

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- ✓ Foreign Languages

- ✓ Interactive Learning
- ✓ Activity Based Learning
- ✓ Public Speaking Skills

Where Elegance Meets Philanthropy

"There is greatness in giving." - Mahatma Gandhi

Against the backdrop of shimmering lights and formal attire, Rotary District 3142 made history on February 21, 2025. The first-ever Black Tie Dinner, hosted by Rotary Club of Thane Green City, wasn't just another glamorous evening—it was a celebration of those who've discovered the profound joy of giving back.

Picture this: industry titans and Rotary champions gathered under one roof, raising glasses to a shared commitment of community service. The air buzzed with possibility as CSR leaders, Major Donors, and potential philanthropists connected over a common cause.

The evening was graced by none other than Padma Bhushan Smt. Rajashree Birla, whose presence elevated the occasion to something truly special. Alongside her, Rotary stalwarts PRID & TRF Trustee Dr. Bharat Pandya and PRID Shri Ashok Mahajan added their considerable gravitas to the gathering.

"We weren't just hosting a dinner," shares Capt. Prasad Tendulkar, the event's Convenor, with a smile. "We were creating a space where the spirit of giving could be celebrated and amplified."

The night unfolded with traditional lamp lighting, followed by DG Dinesh Mehta sharing real-life stories of how Rotary-CSR partnerships have transformed lives. You could see faces in

the audience light up as they heard about beneficiaries whose futures had been reimaged through these collaborative efforts.

In his illuminating presentation, Capt. Tendulkar revealed the remarkable growth in CSR-Rotary partnerships—from 60 companies in 2021-22 to 166 in 2023-24, with funding surging from \$2.8 million to \$8.1 million. Even more impressive? RID 3142 alone has contributed \$400,000 and is ambitiously striving toward a \$1 million target.

When Dr. Pandya took the stage, the room fell silent. His words resonated as he spoke about the intrinsic joy of giving. "Rotary embodies two powerful words: 'hope' and 'opportunity'," he said, his voice carrying to every corner of the venue. "Hope represents the aspiration for a brighter, more compassionate world where individuals can thrive and communities can flourish. Opportunity signifies the chance to turn this vision into reality."

Perhaps the most poignant moment came when Smt. Rajashree Birla addressed the gathering. With characteristic elegance, she invoked the wisdom of Swami Vivekananda: "Take only one idea and work on it sincerely with commitment." She shared how the Birla Group embraces "compassionate capitalism," emphasizing that when corporations serve greater social causes, they simultaneously strengthen communities and their own organizations.

The evening wasn't without its recognition of exceptional generosity. AKS Donor Rtn. DP Tripathi received well-deserved accolades for his substantial contributions to the Polio Fund and TRF. The host club and co-hosts were also celebrated for orchestrating such a meaningful gathering.

As conversations flowed over a gourmet dinner, you could feel something special in the air—a

collective energy of people united not just by their means to give, but by their genuine desire to make a difference.

In a world often divided by differences, this night stood as testament to what can be accomplished when compassion and commitment come together. The Black Tie Dinner wasn't just an event; it was a milestone marking the beginning of even greater collaborative philanthropy.

"Transforming hope into reality, one project at a time."

Reported by Awesome President
Prashant Patro
RCT Green City



CSR RID 3142

Philanthropy Sparkles In Black Tie



A Brush with Purpose

George Lewis's Rotary Journey

Extraordinary.
Amazing.
Spectacular.

Team GML privileged to share an inspiring story about George Lewis, a remarkable Rotarian who found his life's purpose in his later years.

A Brush with Purpose:

George Lewis's Rotary Journey

By George Lewis, Rotary Club of Venice-Nokomis, Florida, USA

Have you ever wondered what it means to find your true calling later in life? Let me share a heartwarming story about George Lewis, a remarkable Rotarian who discovered his life's purpose when most people are settling into retirement.

Picture this: It's 2006, and George, then in his 70s, finds himself in Guatemala, helping install stoves for Mayan families. This wasn't just any volunteer work, it was a moment that would completely transform his life's trajectory. As he worked alongside these families, their simple request for clean drinking water sparked something deep within him. That spark would soon become a blazing passion.

"When you reach my age," George reflects, "you realize that without a purpose, you're like a rudderless boat." But George found his rudder, and what a journey it led him on! Through Rotary's Water, Sanitation, and Hygiene (WASH) grants, he began orchestrating clean water projects that would eventually touch more than 2 million lives across 34 countries by 2023.

But George wasn't done yet. Remember that saying about teaching old dogs new tricks? Well, after retiring as a Merrill Lynch stockbroker in 2000, George picked up oil painting through an adult education class. His unique style, using only a palette knife, no brushes, became his signature. And true to his giving spirit, he turned this hobby into another mission: helping children with cleft lip and palate deformities.

Nearly 800 pet portraits later, George's artwork continues to fund life-changing surgeries through Rotary global grants. "It breaks my heart to see kids in that

condition," he shares, "but thankfully, Rotary allows me to help change their lives."

Now approaching 90, George embodies the spirit of finding purpose at any age. His story reminds us that it is never too late to make a difference – whether through clean water projects or pet portraits painted with purpose.

Who is George Lewis? Meet the Rotarian Turning Passion into Purpose.

From Wall Street to Water Wells: Meet George Lewis of the Venice-Nokomis Rotary Club. After joining Rotary in his 70s, this former stockbroker discovered his life's calling during a 2006 stove installation project in Guatemala. Moved by Mayan families' need for clean water, Lewis channeled his business acumen into orchestrating life-changing water projects through Rotary grants. Now approaching 90, he's turned his self-taught palette knife painting skills into another humanitarian mission, creating hundreds of pet portraits to fund cleft lip surgeries. His story embodies Rotary's spirit of "Service Above Self" – proving it's never too late to make a lasting difference.



<https://blog.rotary.org/2024/03/28/my-purpose-passion-in-rotary-and-pet-portraits/>
<https://blog.rotary.org/category/areas-of-focus/providing-clean-water/>
<https://youtu.be/2YAFQL-5rpw?si=IZoqsdHlkkYGGwn>

Physicians Of Change

India's Pioneering Women In Medicine



"Their stethoscopes heard more than heartbeats, they heard the rhythm of change."

"The awakening of women is the awakening of humanity itself; when she rises, so too shall society be elevated."

The story of International Women's Day begins with Vladimir Lenin, who in 1922 declared March 8th a holiday honoring women's contributions to the Russian Revolution. It wasn't until 1977, through United Nations promotion, that this celebration gained global recognition, spotlighting gender equality and women's rights worldwide.



Against this backdrop of women's advancement stands Anandi Gopal Joshi, born in 1865 Kalyan. Married at nine to a progressive husband twenty years her senior, she faced heartbreaking tragedy when her infant died from inadequate medical care. This loss fueled her determination to study medicine, leading her at just 19 to America's Women's Medical College of Pennsylvania, where she earned her MD in 1886 alongside Japan's and Syria's first female Western-trained physicians.

Equally remarkable was Kadambini Ganguly, born in 1861, who defied her community's

resistance to become the first woman to pass Calcutta University's entrance examination in 1878. Her marriage to Dwarkanath Ganguly, notably founded on "Mutual Love, Sensitivity And Intelligence", supported her groundbreaking entrance into Calcutta Medical College.



These extraordinary women, alongside Rukhmabai, India's second practicing physician, did not merely practice medicine, they revolutionized what Indian women could achieve.

Rukhmabai Raut's journey to becoming India's second practicing physician unfolded against extraordinary odds. Born in 1864 to a Maharashtrian family in Bombay, her early life was shadowed by tremendous adversity. At merely eleven years old, she was thrust into a child marriage with Dadaji Bhikaji, yet remarkably, she never moved into her husband's home.



When her stepfather, Dr. Sakham Arjun, recognized her intellectual gifts, he nurtured her education despite fierce societal opposition. In 1884, Rukhmabai defied convention by refusing to live with her husband, igniting what became India's most consequential legal battle for women's rights. For over a decade, she weathered vicious public attacks and court proceedings that threatened her with imprisonment.

Her legendary letter published under the pseudonym "A Hindu Lady" in The Times of India boldly challenged child marriage and

women's oppression. After ultimately prevailing in her case, she sailed to England in 1889 and earned her medical degree from the London School of Medicine for Women. Returning to India in 1894, she devoted nearly forty years to serving as Chief Medical Officer at hospitals in Surat and Rajkot, caring particularly for women and children whom society had abandoned.

Like her predecessors Anandi and Kadambini, Rukhmabai's courage transformed not just medicine, but the very fabric of what Indian women could dare to dream.

And though Rukhmabai's story remains untold here, her legacy as India's second practicing female physician stands alongside these remarkable pioneers who prescribed not just medicine, but possibility for generations of women to follow.

"The hand that rocks the cradle is the hand that can heal the nation. When women are educated in medicine, two lives are saved with every degree—hers and countless patients she will serve."

These pioneering women navigated societal restrictions, child marriage, and cultural barriers to become healers and trailblazers. Long before women's empowerment became a fashionable term, they embodied its truest meaning, transforming personal adversity into service for humanity. Their legacy reminds us that when women advance in medicine, entire communities are healed, not just bodies. As we celebrate Women's Day this March, let us remember these forgotten mothers of Indian medicine, whose determination continues to inspire generations of women in white coats.

"When a woman rises, she lifts not only herself but the generations that follow. In the healing arts, her hands become instruments of both revolution and compassion." — Florence Nightingale

Kumar Deshpande
OSD 3142

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D G's Fable

The Sacred Spring and the Muddy Ditch

In the drought-stricken village of Sukhagaon, two water sources competed for villagers' attention: the Sacred Spring and the Muddy Ditch. The Spring, carefully maintained by Jal Seva volunteers led by devoted Meera-ji, offered pure, life-giving water. The Ditch, however, was a haven for mosquitoes and illness.

"Why bother with something new?" grumbled old Pandit Sharma, drawing murky water from the Ditch. "Our ancestors used this water for generations."

But Meera-ji wasn't discouraged. She visited each home, showing mothers like Lakshmi and Priya how to purify water and wash hands properly. She helped Vikram and his sons build a proper toilet near their home.

"See how your little Aarav hasn't had stomach pains since drinking from the Spring?" she gently told Lakshmi.

Slowly, families noticed their children, once weak, now played cricket with energy. Grandmother Devi's garden, watered from the Spring, produced the sweetest melons in the village.

The abandoned Ditch eventually dried up while the Spring flowed with the cheerful sounds of healthy villagers.

Moral: Like a seed needs consistent nurturing to grow into a strong tree, positive change requires patience and persistent effort. When communities embrace better practices together, everyone flourishes...DG

March Zodiac Signs

Pisces (February 19 - March 20)

Quality: Mutable

Ruling Planet: Neptune (Modern), Jupiter (Traditional)

Symbol: The Fish

Birthstone: Aquamarine

Compatible Signs: Scorpio, Cancer, TaurusAries
(March 21 - April 19)

Element: Fire

Quality: Cardinal

Ruling Planet: Mars

Symbol: The Ram

Birthstone: Bloodstone, Diamond

Compatible Signs: Leo, Sagittarius, Gemini

doonmoon's Nitrous Oxide in Rotary

Prez to New Rtn : So what if you've just come in and heard nothing. Just fill in the blanks and give the Vote of Thanks



VOT

The talk on _____ subject was brilliant, informative, eye opening and thought provoking.

Rtn _____'s oratory skills, his wit and humour as well as his stylish rendition has touched everyone.

Kindly put your hands in together and acknowledge

Budget 2025: Has the Home Loan Lost Its Tax-Saving Relevance?

The Union Budget 2025 has reshaped how taxpayers view home loans as a tax-saving strategy. Traditionally, homebuyers leveraged deductions under the old tax regime to reduce their liabilities. However, with the new regime offering lower tax rates but removing most deductions, it's time to reassess whether purchasing a home primarily for tax benefits still holds value.

At Enrichwise, our tax experts analyzed both tax regimes across various income levels. Here's what we found:

Assuming a taxpayer owns a house with a loan, deductions under the old regime totaled ₹5.75 lakh, including:

- ₹2,00,000 on home loan interest (Section 24b)
- ₹1,50,000 under 80C
- ₹50,000 for NPS (80CCD)
- ₹50,000 for medical insurance (80D)
- ₹75,000 for Leave Travel Allowance (LTA)
- ₹50,000 as standard deduction

Net Taxable Income	Tax (Old Regime)	Tax (New Regime)
₹12L	₹54,700	₹0
₹13L	₹59,800	₹26,000
₹15L	₹1,01,400	₹97,500
₹20L	₹2,49,600	₹1,92,400
₹25L	₹4,05,600	₹3,19,800
₹30L	₹5,61,600	₹4,75,800
₹35L	₹7,17,600	₹6,31,800
₹40L	₹8,73,600	₹7,87,800
₹45L	₹10,29,600	₹9,43,800
₹49L	₹11,54,400	₹10,68,600

Key Findings from the Analysis

- 1. New Regime Offers Greater Savings** – For most salaried individuals, the new regime is more beneficial. At a net taxable income of ₹12 lakh, the tax liability under the old regime is ₹54,700, whereas under the new regime, it's ₹0 —a direct savings of ₹54,700.
- 2. Higher Incomes Benefit More** – Above ₹25 lakh taxable income, the new regime saves taxpayers ₹85,800 compared to the old system.
- 3. Home Loan Deductions Are Insufficient** – Even with a second property, the maximum deductible limit under Section 24(b) remains ₹2 lakh, making tax savings through home loans less attractive.
- 4. HRA Consideration** – This analysis assumes no House Rent Allowance (HRA) claim. If HRA is factored in, the old regime may still be beneficial for those with substantial rent deductions, but only for those claiming exemptions exceeding ₹8.5 lakh—a rare case for most salaried employees.

Conclusion

With the Union Budget 2025, it's clear that buying a home as a first property is fine. However, buying a second property solely for tax savings no longer makes sense. Instead of focusing on home loans for tax benefits, it's better to invest for wealth creation. To know more about how to save tax and invest smartly, connect with Team Enrichwise.

Kapil Jain is the Director of Enrichwise Financial Services Pvt. Ltd and Enrichwise Insurance Broking Services Pvt. Ltd., an IIM Indore Gold Medalist in Finance and an investor for 25+ years.

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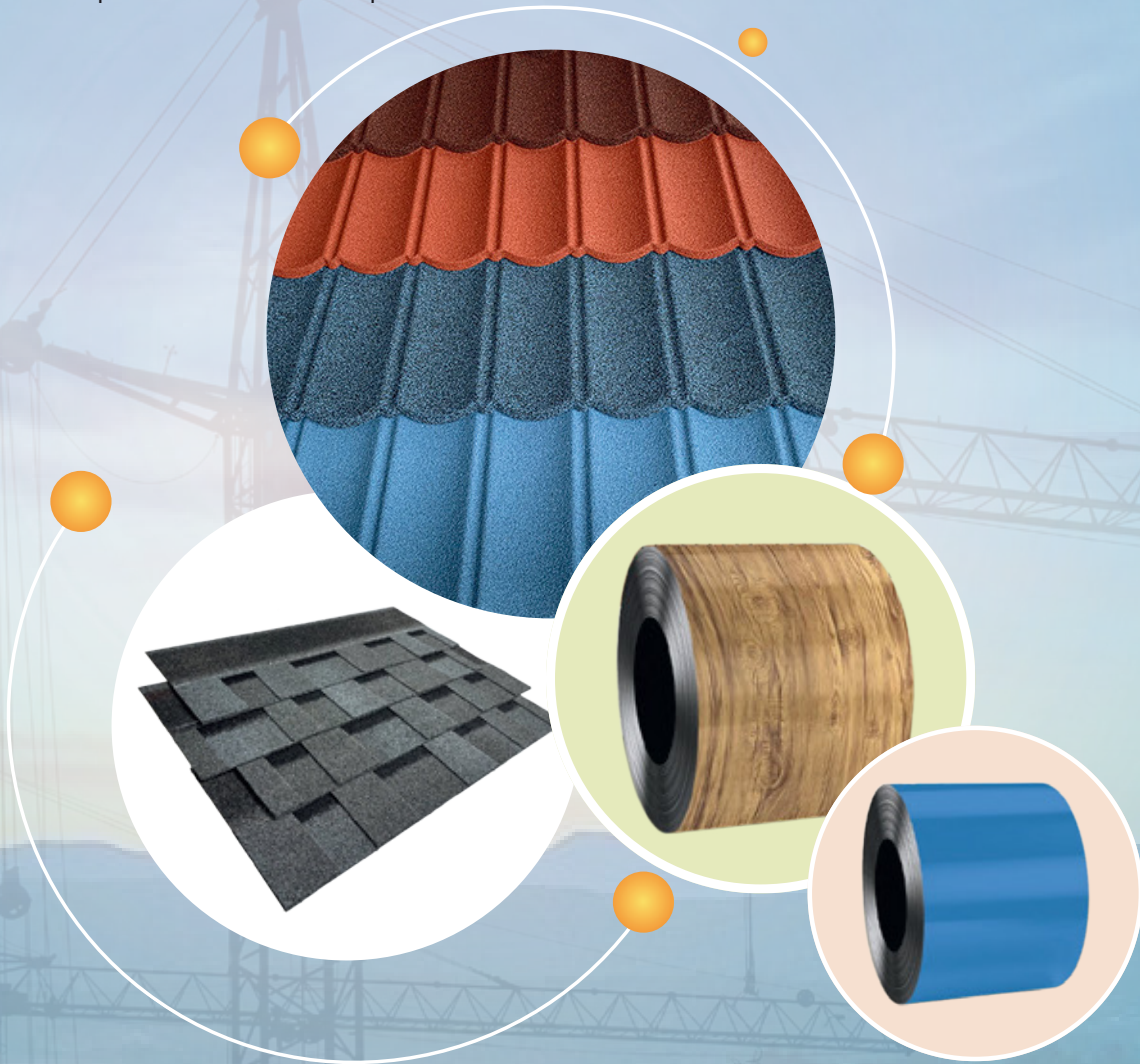
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