



Rotary Club of Bombay West

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RI President: **Stephanie Urchick** | Dist. Governor: **Chetan Desai** | Club President: **Rahul Goenka**
Club Secretary: **Haituk Desai** | Editor-in-Chief: **R/Ann Brinda Desai** | Vice-President: **Tejas Sura**

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PRESIDENT - RAHUL GOENKA

Diksha, Bhiksha and Daan

We, Rotary, as an institution, consider ourselves as primarily a Giving institution today, more than anything else. This shift in its focus over that last century has done much good for the world and mankind in particular. There are some deep rooted challenges this path has created for our institution, but that discussion is for another day. I recently wrote about Contribution (Yogdaan), rather than Charity (Daan), is redefining the landscape of Giving. Continuing in that vein, I touch upon few forms of Giving as per our ancient culture, which entails Repayment (Diksha), Alms (Bhiksha) and Charity (Daan). But I believe the distinction are often confusing, as people use the same term differently in different contexts. The difference, and more critically, the importance of each was inculcated by my grandfather over years of his direct and indirect messaging, instructions, storytelling, and teachings. But I fall back on two other contemporary teachers to convey the above in a more concise and relevant manner, including Mr Devdutt Pattanaik (reference to his article in Mumbai Mirror, 1 September 2019) and our PDG Rtn Sandip Agarwalla (referring to his speech in PETS 2023 seminar), and examples they sighted from our cultural texts.

Dakshina is basically Repayment for goods and services received. When Raja Harishchandra disturbs Rishi Vishwamitra's yagna, he makes amends by offering his kingdom as Daan. But this gift is not seen as Daan (Charity), but rather Vishwamitra asking the king to give him a Dakshina (Repayment) for the service of cleansing him of the crime of interrupting a yagna.

In Bhiksha (Alms), the receiver is in debt. So receiver repays in, more often, intangible ways, like granting blessings or karmic merit to the giver. In some traditions, people line up on the street to offer food to the monks who travel with begging bowls (Bhiksha Paatr). This ritual earns good karma for the donor. In temples, pilgrims give money to temples and priests and to beggars in the neighbourhood. They call it Daan, but they seek spiritual merit in exchange, making it Bhiksha.

In Daan (Charity), the giver writes off the loan, nothing is expected in return. The receiver is under no obligation. We have heard stories of Karna, who is called Daanveer, and wonder why he has a tragic life despite being so Charitable. This is because we confuse Bhiksha with Daan. So Karna does not get any benefit despite being charitable. When he donates his armour to Indra, he is left vulnerable. He does not earn merit; he earns nothing. Real Daan leads us on the path of being truly detached from possessions and expectations. Hence, doing Daan was considered greater than giving Dakshina and Bhiksha. Having explained above, I reiterate that Contribution (Yogdaan) is the need rather than Charity (Daan).

Another ancient story of Bali, king of three worlds, tells us that he once declared that he would satisfy all the needs of everyone who comes to him. So, Vaaman (a child) asked for three paces of land. As soon as Bali granted it, Vaaman grew in size and turned into a giant who in two wide steps claimed Bali's heaven and earth worlds. King Bali stopped him before Vaaman could claim the Underworld. When Vaaman asked where he should place his foot for the third step, Bali offered his head thus offering his kingdom, his kingship, himself and his ego. Vaaman's lesson to Bali was this: In the world, resources are limited, but not need, which is why all living organisms compete for resources. To say one can satisfy everyone's need is foolish. It's difficult to gauge the extent of a man's need, just as Bali could not gauge the extent of Vaaman's 'pace'. So the Giver has to be careful. Rather one should Contribute (Yogdaan), to one's own capability, to elevate the needs of the other.

By investing in community development, education, and skill-building initiatives, Contribution enables individuals and communities to break the cycle of poverty. By supporting social entrepreneurship, environmental conservation, and cultural preservation, Contribution ensures a brighter future.

Always your partner in Service to Community and Club

Rtn Rahul Murari Goenka

President

Rotary Club of Bombay West



TEACHER'S DAY SPEAKER NOTE KRUTIKA B. DESAI

Guest Lecture by Prof. Krutika Desai:

"The Future of Education: Trends, Challenges and Opportunities"

On the eve of Teacher's Day 2024, we had the privilege of hosting Prof. Krutika Desai, Principal of SVKM's Mithibai College of Arts, Chauhan Institute of Science, and Amrutben Jivanlal College of Commerce and Economics.

She delivered an engaging talk on the topic "The Future of Education: Trends, Challenges, and Opportunities."

Prof. Desai began her lecture by providing a historical overview of India's education system, tracing its evolution from the renowned ancient universities of Nalanda and Takshashila, through the changes during the medieval period, to the present-day system.

In addressing the challenges of the current education system, Prof. Desai highlighted key issues including its rigidity and the lack of focus on research and practical training.

Discussing emerging trends, she emphasized that Augmented and Virtual Reality, Artificial Intelligence, and personalized education will be the major disruptors in the field. Prof. Desai also touched on other important trends, including the National Education Policy, the strengthening of industry-academia partnerships that promote practical skills, and the increasing emphasis on vocational training.

Looking ahead to the future of education, Prof. Desai predicted a shift towards a more tech-driven, industry-aligned curriculum, with a stronger focus on creativity, research, values, and life skills. She also stressed the importance of inclusivity and how the education system will evolve to meet the demands of the 21st century, from early education to higher education.

The RCBW members found the talk highly insightful, gaining a much deeper understanding of the challenges, trends and opportunities in the education sector.

At the conclusion of the session, the members expressed their heartfelt gratitude to Prof. Desai for her thought-provoking presentation and for graciously accepting the club's invitation.

- Rtn. Kanwar Dang



INSTALLATION OF STANISLAUS SCHOOL REPORT

The Interact Club Installation Ceremony of St. Stanislaus High School was held on 2nd September, 2024. The ceremony began with the arrival of the dignitaries Rotarian Mrs. Sampati Patel from Rotary Club of Bombay West, Ms. Sneha Barot Vice president of the Rotaract Club Sathaye College, Ms. Samika Pandey Partners in Service Director, the school Vice-Principal Tr. Charmaine and Supervisor Sir Titus. The meeting began with Jai Pillai, the outgoing Interact president of the school calling the meeting to order. A prayer service commenced thanking God for the wonderful year that went by and asking God to shower his blessings on everyone for the year ahead. The club members from STD 7 and 8 performed a prayer song. Jai highlighted the achievements of the past year. This was followed by the investiture ceremony where Jai Pillai the ex-president handed over his badge to Sandeep D'Sousa. Ahaan Gracias and Kyle Braganza, were appointed as the Vice president and Secretary respectively. Rotarian Mrs. Sampati Patel briefed the members about various activities and the importance of organ donation. Ms. Sneha Barot addressed the members about their duties and the various activities which were going to be held in the forthcoming year. The ceremony came to an end with Tr. Charmaine delivering the vote of thanks. A token of appreciation was presented to Rotarian Mrs. Sampati Patel as a sign of gratitude towards her endless support of the club.



Ananya Chande Achievement

Ananya Chande won Gold Medal in U19 Girls category and Silver Medal in Women's category in 3rd District Ranking Tournament held in Khar Gymkhana.



IN MY PROFESSIONAL OPINION...



Investigations into White Collar Crimes

I was interested in studying Mechanical or Chemical Engineering, after clearing Maharashtra SSC Board Exams (old curriculum of 11+4). Therefore, I entered the Science Stream of Mumbai University (then called the University of Mumbai). We had four years to graduate – FY Science, Inter Science, Junior BSc, and Senior BSc. Since I wanted to be an engineer, I dropped Biology and opted for Mathematics in Inter Science.

My mathematics was good but was improved a lot by my dear teacher Prof. Mahendra Kalra (later of Kalra Shukla Classes). He used to call me to his house in Andheri to teach me.

With his help in learning mathematics, I appeared for IIT entrance exams (now called IIT Jee, I think) after the college Inter Science Exams in 1976. I cleared the exams and was accepted by IIT with a placement in Kharagpur, West Bengal. I also, cleared the physical exams for IIT studies.

However, being the only issue of my father who was a CA, my father was feeling rather sad that I was not following in his footsteps.

Hence, I my dear mother spoke to and explained. Therefore, I decided to become a CA. Hence instead of going to IIT, I continued with BSc in (Statistics & Economics), which I cleared in 1978 with Second Class Honours in Economics and First Class Honours in Statistics.

Thereafter I joined Usha Classes near Harkisondas Hospital near Khetwadi (now the Ambani Hospital) to prepare for the CA Entrance exams. After a failure due to some unknown – new subjects, I managed to clear the Entrance and joined my father's CA firm under his partner as my principal, as an Articled Clerk as is required by the ICAI.

Here, I learnt to audit in some large corporates, corporate Income-tax as well as personal Income-tax of some well-known people like Dr Homi Sethna. We also, had audits of some churches, gymkhanas as well as some well-known NGOs – Prajapita Bramhakumaris being one of them.

During one of the corporate audits during my Articleship, I uncovered a fraud involving securities of that company and I became interested in investigations of white-collar crimes.

During my Articleship I appeared for various CA exams but could not clear any of them at first appearance because Income-tax, various laws including Company Law, etc were alien subjects for me. I excelled in Accounts, Audit, Costing, Mathematics, Statistics, etc which helped me getting compensatory marks to clear various CA exams. I got only 40 marks in Income-tax and various Laws.

After becoming a CA I joined my father who had also, started the line of Investigations into White Collar Crimes. Our firm Rashmi Desai & Associates was started in 1955.

Though helping my father and his partners in audit, I slowly shifted my focus to investigations and now I am completely into this line including helping various Insurers solve insurance claims for losses due to white collar crimes.

I will continue the story and certain interesting cases, in the coming issues.

- Rtn CA Haituk Desai

BIRTHDAY AND ANNIVERSARY GREETINGS



Rotarian Birthdays

01 Sep.: Rtn. Rajiv Dave

01 Sep.: Rtn. Advait Sambhare

06 Sep.: Rtn. Mohanlal Gupta

07 Sep.: Rtn. Darshan Shah

Anniversaries

03-Sep.: PP Rtn. Aslam & Shahin Merchant

05-Sep.: PP Rtn. Robin & Suneeta Nath