

# HILL ECHOES

NOVEMBER ISSUE

**Francesco Arezzo**  
RI President - 2025-26

**Harsh Makol**  
District Governor - 2025-26

**Samir Limaye**  
Club President - 2025-26

**Nilesh Pitale**  
Club Secretary - 2025-26



**Rotary Foundation**  
hope, service, and global impact

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## Reflections by Club President

October was a month full of energy, learning, and festive spirit for Thane Hills. Under the facilitation of IPP Harshad and the enthusiastic Firebrand Hillers Team, we witnessed two powerful guest speaker sessions and meticulous arrangements for the Official Club Visit (OCV) — a true team effort worth applauding.

The month began on a vibrant note with Navratri and Dussehra celebrations — symbolizing the triumph of good over evil and the awakening of inner strength.

As we moved into Diwali, the festival of lights, it became more than a celebration — it was a reminder to illuminate our minds, move from ignorance to awareness, and from literacy to empowerment.

Our guest speakers — “**Bird Lover**” **Prathamesh Desai** and **Mr. D. Sivanandhan, former Director General of Police, Maharashtra** — captivated members with their passion and insights. Prathamesh's talk on birdwatching reminded us to pause and appreciate nature's beauty, while Mr. Sivanandhan's gripping account of Mumbai's underworld era shed light on courage, leadership, and resilience in times of fear.

About **7 zilla parishad schools** and **250+ students** benefited due to **new construction of toilet and hand wash sanitation facility**. Many Hillers attended formal **handing over ceremony** at **Village Ajnup Taluka Shahpur**. Providing infrastructure and inculcating good hygiene habits has been one of seven focus areas across the world for Rotary. This project happens to be unique to due ZP contributing almost half of construction cost. Truly making it PPP model.

Our club also recognized efforts of Pawar Public School students during tree plantation drive. These may look very small engagements but if we see cumulative effect is huge. Over the period our connect with schools, students and parents has become stronger and diversified. Just to name few initiative with schools are - Saevus Eco quiz, Between the covers contest, Blood donation drive, Donations for triumph, Awareness sessions on Plastic waste and Mobile addiction and going forward Mental health of youth.

As a part of monthly service to poorest of poor and blind, about **20 Hiller** devoted time and efforts on a Sunday morning at yogi hills. Every month we make it point to support **1000+** divyang citizens with daily need items and grocery.

A major milestone this month was the **Official Club Visit** by **District Governor Harsh**. The OCV, a structured review of our club's performance and governance, brought valuable guidance and inspiration. DG Harsh emphasized working for the cause, not for applause, building collaborations with other clubs, and enhancing outreach programs to attract new members and strengthen Rotary Foundation contributions — all to do more good in the world.

This month also reminded us of a pressing global concern — climate change.

Though it unfolds gradually, its effects appear suddenly, as seen in the erratic rains and floods across the country. Both urban and rural communities are suffering, and with them, livelihoods and economies.

As Rotarians, it becomes vital to integrate climate resilience and sustainable economic development into our community service initiatives — fitting for a month themed around Economic & Community Development. With that resolve, we now look forward to November, under the able guidance of Facilitator PP Joseph, for another meaningful and action-packed month of November ahead.

Together, we rise — for causes that matter.

Yours in Rotary Service

**Samir**

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## Updates by Club Secretary

As we welcome the month of **November**, we also step into a time of **gratitude and reflection**. In the Rotary calendar, November is celebrated as **The Rotary Foundation Month**—a time to honor the very heart of Rotary that fuels our service initiatives across the world.

Looking back, **October**, the month of festivals, brought with it joy, celebration, and impactful service. As we celebrated **Dassera and Diwali** with fun and fellowship, our club—**Rotary Club of Thane Hills**—continued to create meaningful change in the community. We successfully **built toilet blocks in seven schools** in remote villages near **Kasara**, ensuring that students have access to clean and hygienic facilities. Under our ongoing **Aanadan Project**, we continued our commitment to serve by distributing **groceries to over 1,000 visually disabled individuals**, a cause that remains close to our hearts.

The **Official Club Visit (OCV)** was another proud milestone, with **District Governor Harsh Makol** appreciating and commending our club's initiatives, teamwork, and commitment. It was truly a **moment of pride for all Hillers**.

As we look ahead, **November** promises to be an exciting and purposeful month, filled with initiatives that blend education, culture, awareness, and community development:

- **1st & 2nd November – Thane Literature Festival (in collaboration with NCPA)** : For the first time, a Literature Festival is being hosted in our city, with a stellar lineup of **celebrity authors** and literary minds coming together to celebrate the power of words.
- **8th November – District Rotal Competition** : A vibrant **singing and dance competition** showcasing talent and enthusiasm among Rotarians and Rotaractors.
- **8th November – “Between the Covers” Contest** : A unique initiative for **middle school students**, designed to encourage **book reading, comprehension, and presentation skills**.
- **15th November – “Susawand” Thane Dialogue** : A **panel discussion** involving **citizens and government officials** of Thane, focused on generating ideas for the **betterment of our city**.
- **15th November – Job Fair** : A platform providing **employment opportunities for young talent**, connecting them directly with corporates and industries
- **20th November – Aanadan Project** : Continuing our regular activity of **grocery distribution to over 1,000 visually challenged individuals** on every Amavasya.
- **22nd November – Project Heritage** : A special initiative highlighting **Thane's cultural and historical heritage**. Through this project, we aim to promote **heritage conservation** and create awareness among the younger generation about our city's rich History.
- **29th November – “End Thalassemia” Awareness Drive** : A meaningful initiative to **spread awareness about Thalassemia**, emphasizing the importance of testing, prevention, and ongoing support for patients.
- **30th November – Rotary Service Week Celebration** : A day to **celebrate the spirit of service**, recognizing the collective efforts of Rotarians who continue to make a difference through compassion, dedication, and teamwork.

With fellowship in our hearts and service as our purpose, let us make **November a month of gratitude, giving, and meaningful action**.

- Nilesh Pitale



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## Message by Club Bulletin Editor

Dear Hillers,

Happy to present November edition of Hill Echoes Bulletin of RCTH in TiTen year. It gives an idea of projects, meetings and activities done in October as well as what is coming in November. We have covered information related to Rotary International and District alongwith a variety of articles contributed by members and spouses.

November is recognised as the Rotary foundation Month. It is the time dedicated to celebrating and supporting the vital role of The Rotary foundation in making a difference worldwide. During this month, Rotary International emphasizes the importance of Rotarian support to the Foundation initiatives and encourages contributions to help create lasting change in communities.

Rotary Foundation transforms our gifts into projects that change lives both close to home and around the world. As the charitable arm of Rotary International, we tap into a global network of Rotarians who invest their time, money, and expertise into priorities such as eradicating polio and promoting peace. Foundation grants empower Rotarians to approach challenges such as poverty, illiteracy, and malnutrition with sustainable solutions that leave a lasting impact.

Look forward to inputs, content, feedback and comments. I am just a call, mail, sms away !

PP Varsha Likhite

varshalikhite@rediffmail.com



## District Updates

### Upcoming District Events

2nd Netrutva

Rotary Service Fellowship Month

ROTAL

**TITEN DG Harsh Makol & Membership Team**  
along with District Membership Chair  
**PDG Dr Mohan Chandavarkar**  
Present

# प्रवेश ऊर्जा

Welcoming New Energy In Rotary  
Zonal Membership Seminar  
For the  
**New Members**  
From all the Rotary Clubs  
in Thane & Bhiwandi

Sunday November 9, 2025 from 8:00 am to 12:00  
@ R-Nest Banquets, Wagle Estate Thane

Registration Charges Rs -250/- per member

**Host Club**  
**Rotary Club of Thane North**

Ninad Pradhan  
Convener 2025-26

Mamta Vanjani  
Club President 2025-26

Nisha Kapila  
Club Secretary 2025-26

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## IWCTH Monthly Report - October 2025

By Innewheel Club President Nayana Gala

*Wishing Happy Diwali and a prosperous new year to all.*

October was a truly sparkling month for the Inner Wheel Club of Thane Hills — one that radiated joy, celebration, and compassion in equal measure. Every week brought new energy, laughter, and purpose, reminding us that when women come together, magic happens!

We began with the **National Online Webinar on Leadership & Spirituality** by **Rishi Nanda**, an enlightening session attended by 167 members. It offered a refreshing perspective on inner strength and mindful leadership, leaving participants deeply inspired.

Festivities kicked off with **Rasleela – Garba Dandiya Nite**, where members twirled to traditional beats at Kuvega, Kothari Compound. The evening was filled with colour, rhythm, and camaraderie — celebrating the spirit of Navratri in true IWCTH style.



Our members proudly participated in the **AARCHAN District Rally – “Shakti: The Power Within”** at Buntara Bhavan, celebrating women's empowerment and unity.



The **4th GBM – Diwali Bash** at Meadows Club House added sparkle and spice! Members flaunted stunning ethnic wear (no sarees this time!) and competed in **MasterChef Thane Hills**, turning festive treats into creative culinary masterpieces.



**Chai Charcha aur Connect 4.0** followed — an uplifting session with psychiatrist **Ms. Willona Annunciation** on **The Happy Brain Formula**. Members discovered practical ways to boost happiness and mental wellness — with plenty of Chai, Charcha, and Connect.

Our heartfelt project **Suvarna Zankar 2.0 – Bollywood Dhamaka** brought joy to over 30 senior citizens through music, games, Quiz, Antakshari, and love — truly an afternoon of golden smiles.



**Diwali Celebrations at Aanchal Foundation** were filled with creativity and affection — from storytelling and lantern-making to dance and festive hampers for parents and staff. At Vidyaniketan School, **Masti Ki Pathshala 4.0** educated children on celebrating a Safe and Kind Diwali for both humans and animals.

October also embodied the spirit of Diwali Giving. Our club supported:

A **Dental Check-Up Camp** for 180 underprivileged children at Kalwa, led by Dr. Vasudha Pai and her team.

**Faral donations** to Balsnehalaya, Ganesh Vruddhashram, Blossom Charitable Trust (Mokhada), and Yeoor Old Age Home (Krishnarpan)

Each act of giving added light to someone's life — and that's what Diwali is all about.

October truly reflected the heart of IWCTH — where celebration meets service, and friendship fuels fulfilment.

*Together we serve, together we shine!*





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## Message by Rotaract Club of Thane Hills President

Sayali Korgaonkar



October came with its own rhythm, part rain and part shine, and asked us to show up for our community in ways which were both joyful and grounding. Amidst festivities and fellowship, we found moments to give, to gather, and to reset.

We began the month with “Smiles for All (Phase 2)” on 4th October, returning to Vivekananda Balashram, Yeoor. Our team coordinated for six children to receive dental checks, X-rays, and minor procedures at DentXpert Clinic, ensuring care beyond our previous phase. Watching their laughter return in all its glory, reminded us that healing flourishes with intentional consistency.



The following day, “Rotaract Routes” connected us across borders and time zones, as we connected with the Rotaract Club of Wisconsin International University, Ghana. Members exchanged anecdotes of career paths, culture, and daily life, bridging worlds through warm conversations and meaningful dialogue. The evening unfolded into a celebration of global friendship.

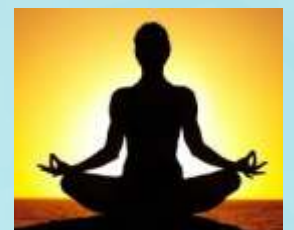
Language found its own celebration in “Be Wordwise 2.0”, which concluded on 7th October after 63 days of words that reawakened curiosity. Each story-post became a gentle nudge towards learning, making it playful, effortless, and integrative.

Midway through the month, laughter and sportsmanship took the lead with “FIFA Frenzy”, our e-gaming tournament, which turned friendly rivalry into a shared celebration of skill and play.



A week later, seated at the brink of the final lap of festive revelry, “The Breakfast Club (Episode 2)” brought members together over *chai-bun maska* at an Irani Cafe, strengthening bonds beyond meetings and minutes. The sense of togetherness overflowed into our “Diwali Potluck”, which witnessed our members dressed to the nines for an evening of revelry, camaraderie, and celebration.

After a week of *farals* and *phatakas*, “Winter Arc” offered us a much needed reset button with a soulful yoga session that invited members to realign mind and body and explore wellness as a lifestyle practice and a professional pursuit. It was a collective breath before we promptly stepped back into motion with “Threads of Happiness”, a clothes donation drive to a women's shelter and boy's orphanage in Ulhasnagar.



We close the month with “Inktober 2.0”, a creative writing initiative that invites individuals to respond to thoughtful prompts, daily. In a way of musings and metaphors, we hope the project rekindles our creative spirits through expression.

October, in all its colours, reminded us that celebration and service often move hand in hand and that joy deepens when shared. With that spirit, we turn the page to November, carrying forward this balance of heart and purpose.

**Olivia Ghosh**

Joint Editorial Director

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## Cataract Journey

by Rtn Dr. Yusuf Virani



Eye is most sensory organ of human body more than skin and ear.

Length of normal eye is 24 mm only 1 inch, weight of total eye is 70 grams only and the weight of lens is about 5 grams. 5 gram part of eye is doing the function of a flexible window. It is suspended in the centre of eye with 360 degree flexible muscles to adjust distant object and near object in micro seconds. This muscle gets weak after 40 years so u need plus glasses to boost power. This lens becomes cloudy opaque or total white usually after 60 years.

It loses its transparency which is called cataract. 200 years back sadhu and maulana used to push the lens inside the eye and pts used to see on the spot. But the lens inside used to give a protein reaction and eventually lose the vision.

Then came surgery by cut of 5 to 6 inches remove the lens and 6 to 8 sutures then give glasses of 12 diopter with 300gm wt on the nose on both the sides. Then came lens implant in the eye about 100 years back with similar large opening with suture.

Then came phaco technology with 2 mm opening and foldable lens with 2 days recovery then came multifocal lens so u don't have to use glasses for reading also. With quality of lenses PTS pocket and surgeons skill charges went on increasing.

Cataract is usually senile process. After 60 age or it can come any time due to metabolic disorders. It can come due to trauma sometimes it is congenital in 1 day baby due to genetic disorders or illness or drugs during pregnancy. But it can be operated with good results!



**ROTA 2025**

YEA, ROTAL IS BACK! COME ALL PERFORMERS, MUSIC AND DANCE CONNOISSEURS & JOIN IN THE MEGA FELLOWSHIP EVENT. DETAILS FOR ROTAL:

Date	Event	Venue	Time
8th November'25	Dance Eliminations	Thane	9 AM to 1 PM
8th November'25	Singing Eliminations	New Mumbai	9 AM to 12 noon
8th November'25	Singing Eliminations	Thane	1.30 PM to 5 PM
9th November'25	Singing Eliminations	Thane	9 AM onwards
18th November'25	Singing Semi-finals	New Mumbai	9 AM onwards
23rd November'25	Singing & Dance Finals	Thane	9 AM onwards

THE CONTEST WILL BE CONDUCTED IN THE FOLLOWING AGE GROUPS:

SINGING (SOLO) - MARATHI & HINDI - REGISTRATION FEE : RS.400/-  
4 TO 18 YEARS      19 TO 40 YEARS      41 TO 40 YEARS      41 AND ABOVE

SINGING (DUET) - MARATHI & HINDI - REGISTRATION FEE : RS.700/-  
4 TO 40 YEARS      41 AND ABOVE  
NOTE : BOTH PARTICIPANTS MUST BE OF THE SAME AGE GROUP.

SINGING (GROUP) - MARATHI & HINDI - REGISTRATION FEE : RS.1200/-  
(4 - 8 PARTICIPANTS) NO AGE GROUPS

SINGING TIME LIMITS:  
ELIMINATIONS & SEMI FINALS:  
SOLO: 2 MIN      DUETS: 3 MIN      GROUP SONG: 4 MIN      FREQUENT WINNERS: 3 MIN

FINALS:  
SOLO: 3:30 MIN      DUETS: 3:30 MIN      GROUP SONG: 5 MIN      FREQUENT WINNERS: 3 MIN

DANCE (SOLO) REGISTRATION FEE : RS.400/-  
5 TO 10 YEARS      11 TO 18 YEARS      19 TO 35 YEARS      36-50 YEARS      51 AND ABOVE

DANCE (PAIR / DUO) REGISTRATION FEE : RS.700/-  
UPTO 18 YEARS      19 TO 35 YEARS      36 TO 50 YEARS      51 AND ABOVE

GROUP DANCE : YOU CAN CHOOSE YOUR OWN THEME FOR THE DANCE PERFORMANCE  
(MINIMUM 4 PARTICIPANTS) REGISTRATION FEE : RS.1200/-  
UPTO 35 YEARS      36 AND ABOVE

DANCE ELIMINATION & FINALS  
SOLO - 3 MINS      PAIR - 3 MINS      GROUP - 5 MINS  
CONSIDERING THE SIZE OF THE STAGE, GROUP DANCE SHOULD HAVE MIN. 4 TO MAX. 12 DANCERS



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## The Gift of Time

Rtn. Sarita Bahl

I am approaching 62. Ageing — not in mind, but in body. The changes are subtle but real. The stamina dips, recovery takes longer, and the mirror begins to tell stories the mind isn't yet ready to hear.

When I visited an old-age home recently through our club, I was reminded of the cyclical beauty of life — how we begin and end with childlike qualities. We find joy in small things, laugh freely, seek companionship, sway to music, and sing without inhibition. Age, it seems, strips away pretence and brings us closer to our truest selves.

India today stands on the cusp of becoming one of the world's fastest-ageing societies. According to the United Nations Population Fund (UNFPA), India's elderly population (aged 60 and above) was around **149 million in 2022**, projected to rise to **347 million by 2050** — roughly one in five Indians. Yet our social infrastructure hasn't kept pace with this demographic shift. The country has **just over 1,200 registered old-age homes**, a fraction of what is needed, and very few quality assisted-living or dementia-care facilities. Most seniors continue to depend on family support — emotional, physical, and financial — often stretching household capacities to their limits.

I have lived this reality. My father had Alzheimer's disease. Watching him slip away — not in body, but in memory — was one of the hardest experiences of my life. He would forget what he had eaten, or whether he had eaten at all. His day became a constant search for food — sugar, milk, bread — and we found ourselves hiding things from him. The disease slowly eroded his dignity and, in many ways, our patience. We became exhausted caregivers, and that fatigue made us, for a while, smaller versions of ourselves. It is painful to admit, but Alzheimer's tests not only the mind of the patient, but the soul of the family.



Ageing brings with it a spectrum of silent battles — loneliness, chronic illness, loss of independence, and the fading of identity. Yet, in the old-age home I visited, I also saw something deeply moving — resilience. The residents were not lamenting their past; they were celebrating the present. One woman

hummed a song from her youth, another insisted I join her for a dance. Their joy was infectious.

It reminded me that spreading happiness doesn't always require big cheques or grand projects. Sometimes, it just needs our presence. Rotary has taught us that *Service Above Self* isn't about scale; it's about sincerity. We can all give — but giving time, empathy, and attention is the most human act of service.

In a world obsessed with productivity, time has become our most guarded asset. Yet, for those at the twilight of life, time shared is the most precious gift. A conversation, a walk, a hand to hold — these cost nothing but mean everything.

So, as India grows older, maybe it's time we redefined what ageing gracefully means — not as a personal milestone but as a collective responsibility. The elderly do not need our pity; they need our presence.

In the end, life does come full circle. And when it does, we may find that the hours we gave away — to serve, to comfort, to listen — were the hours that made our lives truly worthwhile.



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## The Rotary Foundation

PP Nilesh Likhite



The Rotary Foundation (TRF/ the Foundation) is a charitable organization of Rotary International. The service activities of Rotary are funded through TRF. The Foundation was established in 1917 by the then RI President Arch Klumph through a surplus of \$ 26.50 from the RI Convention. It got its current name in 1926.

Since then, the Foundation has received funds in the form of donations from all over the world and have funded humanitarian projects of over \$4 billion.

The Foundation is committed to undertaking service projects which make significant impact on communities worldwide. During 1985, Rotary identified Polio eradication as its signature project and later included the same in Rotary program. The dedicated and sustained efforts resulted in polio eradication across the world except now in Pakistan & Afganistan. India was declared a polio free country in 2014, after 3 years of zero polio case since 13<sup>th</sup> January 2011. The efforts of Rotary towards polio eradication were recognized by Bill & Melinda Gates Foundation, who committed 2:1 contribution challenge towards polio eradication. Till now, the contribution of Bill & Melinda Gates Foundation has contributed over 1 billion dollars.

The Foundation makes the funds available through following grants

- Global grants & District grants – Funded by the Foundation based on District's contribution to the Annual fund made in 3<sup>rd</sup> previous year. District grants fund small-scale, short-term activities that address needs in your community and communities abroad, whereas Global grants support large international activities with sustainable, measurable outcomes in Rotary's areas of focus. RC Thane Hills has been doing projects through global grants since 2013-14 and the project of Right to Go of construction of toilet blocks in Sogav was the 1<sup>st</sup> project of RCTH through global grant.
- Disaster Response Grant – Districts in an affected area or country may apply for a maximum grant of \$25,000, based on the availability of funds.
- Program of scale grants – Grant of \$ 2 million is given at a country level to fund the programs which are already successful & established at a smaller level, so that the they can now be scaled further to country level or cover significant geographical areas. In 2024, the Program of scale grant was received by India for water access and better harvests in India.
- CSR Grants – This grant is only available for India and is administered through Rotary Foundation India, where clubs partner with corporates and execute large scale projects using CSR funds. Huge opportunity is created for Rotary clubs to undertake large scale projects through CSR grants.

The projects under Foundation are required to be done in one of the 7 areas of focus:



For funding the grants, the Foundation has several donor programs at Individual & Club level. The donations to the Foundation are termed as contributions as these are given back to the Districts after 3



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years in the form of District Designated Funds, using set criteria. The contributions can be made to :

1. Annual fund
2. Polio Fund
3. Endowment Fund
4. Directed Gifts

The Foundation provides naming opportunities for endowment funds so that the legacy is created in the memory of the beloved persons by the philanthropists. The individual donors gets the recognitions such as Paul Harris Fellow (PHF), Paul Harris Society (PHS) member, Major Donors, Benefactor, Arch Klumph Society (AKS) member based on the cumulative amount of contributions or commitments on annual basis. The foundation also has a recognition for future givings through creating a legacy, either through a will or assigning a life insurance policy in favor of the Foundation, called as Bequest Society Member.

RC Thane Hills has so far contributed \$811,187 to the Foundation. Considering the contributions made by current and past members and family members, we have 180 PHFs, 17 Major Donors, 10 Benefactors, 1 Bequest Society member and 6 PHS. Similarly, for contributions to Polio Fund, the donors are recognized as End Polio Fellow and PolioPlus Society Member. For years, RCTH is leading the District in contributions to the Foundation and has also conducted major service projects through Foundation's global and CSR grants.

The Rotary Foundation's administrative expenses are very low compared to other charitable global organizations. The Foundation has received 4-star recognition from the Charity Navigator (which is highest by a US based charitable organization) for 17 consecutive years. The Foundation is administered by Board of Trustees, whose tenure is 4 years. The RI president 4 preceding year becomes the Trustee Chair and is supported by 14 trustees. Current Trustee Chair is Holger Knaack (RI President of 2021-22) and Dr. Bharat Pandya, Past Rotary International Director, is serving on Board of Trustees from India, having a term from 2022 till 2026.

## RI Updates

UNITE FOR GOOD Rotary District 3142 10 TITEN

**TITEN DG Harsh Makol & The TRF Team**

**BENVENUTO**

**Francesco Arezzo**  
RI President 2025-26

An Unique Opportunity to meet him on

Saturday 6:30 onwards  
November 8, 2025

@  
Country Inn Suits by Raddison  
Mahape Navi Mumbai

Registration charges  
Before Nov 5 - 1300/-  
Post Nov 5 - 1500/-

Host Club  
RC Satellite City Navi Mumbai

UNITE FOR GOOD Rotary Zone 4,5,6,7

LEARN • SHARE • DONATE  
[endpolio.org](https://www.endpolio.org/donate)  
<https://www.endpolio.org/donate>

**Mission Polio Fund Collection 2025-26**

**US\$ 5 Million**

**Every District: US\$ 100K & Each Club: US\$ 1000**

**SPECIAL RECOGNITION**  
(@ RI Institute 4,5,6,7 at Delhi, 14-16 November 2025)  
# District achieving more than US\$ 50K  
# Any individual contributing more than US\$ 10K

FRANCESCO AREZZO  
RI President

HOLGER KNAACK  
TRF Trustee Chair

K.P. SHARMA  
RI Director

DR. BHARAT PANDYA  
TRF Trustee

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## Understanding the Role of an Investment Banker : Debunking Misconceptions

Rtn. Ashutosh Agarwal



Investment banking is often portrayed in movies and pop culture as a glamorous profession, filled with Wall Street parties, high-stakes deals, and hefty paychecks. This portrayal creates a host of misconceptions about what investment bankers actually do, which can lead to misunderstanding the vital role they play in the financial industry.

At its core, an investment banker acts as an intermediary between corporations, governments, and other entities seeking to raise capital. They assist clients in both issuing and selling securities, structuring mergers and acquisitions, and providing advisory services for major financial decisions. Essentially, they help clients navigate the complex world of finance, ensuring that transactions are carried out efficiently and effectively.

One of the primary responsibilities of an investment banker is to underwrite new stock issues. This involves assessing the potential market for a new security, determining its price, and subsequently selling the security to the public or private investors. By executing these tasks, investment bankers facilitate capital raising, allowing companies to fund expansion, innovation, and operational needs.

With this one common understanding of the people at large is that “THEY CONTROL STOCK MARKET” Investment banks facilitate financial transactions and offer advice, but they do not single-handedly control market movements. The market is influenced by a wide range of factors, and investment bankers take on risk, particularly during IPOs.

Another significant aspect of their role is in mergers and acquisitions (M&A). Investment bankers advise their clients on potential mergers, acquisitions, or sales of businesses, providing valuation services and strategic insights to help clients achieve their goals. This process requires a deep understanding of market dynamics, regulatory considerations, and the specific needs of the client.

Despite the importance of these functions, many people hold misconceptions about investment bankers. One prevalent myth is that they are purely profit-driven, focused solely on their own financial gain. While it is true that the compensation for investment bankers can be substantial, successful bankers prioritize their clients' interests and financial health. Their reputation and future business depend on providing sound advice and delivering successful outcomes, which requires a strong ethical framework.

Furthermore, contrary to the expectation that all investment bankers work long hours in a high-pressure environment, there is considerable diversity within the profession. While entry-level analysts may experience demanding hours, senior bankers often have more balanced workloads and the opportunity to shape their schedules. The work-life balance can vary greatly depending on the specific firm, department, and individual career path.

Another common misconception is that investment bankers possess superhuman analytical skills or advanced mathematical genius. While strong analytical capabilities are undoubtedly important in investment banking, success in this field often hinges on effective communication, teamwork, and negotiation skills. Investment bankers must be able to convey complex financial concepts clearly and persuasively, both to clients and within their teams.

Lastly, the notion that investment bankers are primarily male-dominated also needs addressing. While





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it's true that the industry has faced challenges regarding gender representation, significant strides are being made toward inclusivity. Many firms are actively seeking to promote diversity and inclusion, and women are increasingly assuming leadership roles within investment banking.

In conclusion, investment bankers play a critical role in the financial ecosystem, facilitating capital raising and providing strategic advice to clients. By debunking misconceptions surrounding this profession, we can better appreciate the varied responsibilities and skills that investment bankers bring to the table, and recognize their crucial contribution to the economy. Understanding the nuances of their work allows for a more informed perspective on this complex and dynamic field.

## 10 Demons to Burn - For Every Investor.

1. Paying any price - ignoring valuations in the name of growth.
2. Execution blindness - loving a story but ignoring weak management delivery.
3. Chasing noise - reacting to tips instead of facts.
4. FOMO allocation - deploying big money into hot themes without risk limits.
5. Averaging hope - throwing more money at losers instead of cutting risk.
6. Anchoring to past highs waiting for "cost price" instead of reassessing value.
7. Tax overthinking - holding or selling only for tax reasons, not business merit.
8. Market timing illusion - sitting in/out fully, missing the power of steady compounding.
9. Emotional exits - panic selling on corrections instead of respecting thesis & stop-loss.
10. Capital neglect - forgetting that savings and disciplined allocation are the real fuel of compounding.

### CALENDAR FOR NOVEMBER 2025 - ECONOMIC & COMMUNITY DEVELOPMENT

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
30 Rotary Fellowship						1 Thne Literature Festival
2 Thne Literature Festival	3	4	5	6	7 Handing Over Ceremony at Shahpur ZP School	8 Between the Covers Dist. Rotal Competition Visit to Dr. V. Subramanian Autism Centre by RI President
9 Dist. Rotal Competition Dist. Zonal Membership Seminar	10	11	12	13	14	15 Susamwad Thane Dialogue Mini Conclave Job Fair
16 Dist. Rotal Competition	17	18	19	20 Anna Daan	21	22 Project Heritage Conservation
23 Dist. Rotal Competition	24	25	26	27	28	29 End Thalassemia
RI THEME	RCTH OFFICIAL MEET	FELLOWSHIP & FESTIVALS	PROJECTS	EVENTS	DIST. EVENT & PROJECT	

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## Life Through Her Lens

Compiled by IP First Lady  
Prachi Divekar



### Mukta Gadkari

1. Describe yourself in two words?

Ans : People's person and sincere, I enjoy being with people and love listening to their stories. I give my 100 percent to the things I undertake.

2. What's a life lesson you have learned the hard way?

Ans : That patience and consistency often achieve what pressure cannot. Over time, I've realized that meaningful outcomes — at work or at home — unfold at their own pace, if pursued with sincerity.

3. What creative activity makes you lose track of time?

Ans : Actually I'm not a creative person. But I love cycling, playing with Mayank, reading.

4. What's your comfort food—and the story behind it?

Ans : Ambatvaran bhat and papad!! In childhood I travelled a lot with my family. After enjoying vacations, when we were back at home, my Aai used to prepare ambatvaran bhat and papad.

5. If your life were a book, what would be its name?

Ans : A tale of adventures of mischief!! Since childhood did so many mischief and have stories of those experiences!

6. Rotary project is closest to your heart, and why?

Ans : TRIUMPH run. It brings joy and happiness to the specially abled kids. That's really commendable.



### Preeti Kundu

1. Describe yourself in two words?

Ans : Enthusiastic and organized

2. What's a life lesson you have learned the hard way?

Ans : My hard way learning of life is; Health is wealth; mentally, physically and spiritually you have to be sound enough to lead a beautiful life.

3. What creative activity makes you lose track of time?

Ans : listening to melodious songs, Painting

and dancing.

4. What's your comfort food—and the story behind it?

Ans : I really love to have Rice and Bengali style Fish curry.

5. If your life were a book, what would be its name?

Ans : Flying bird, as I want to fly and see the beautiful nature created by almighty God.

6. Rotary project is closest to your heart, and why?

Ans : Almost all the projects are very nice and heart touching, but mostly Annapoorna Annadaan to Blind beneficiaries and Triumph Run for special kids are very closest to my heart. Both the projects are very special; I am very fortunate to be the part of such projects. There Happy and cheerful innocent faces give me the feeling of immense happiness and satisfaction.

### Smita Tomar

1. Describe yourself in two words?

Ans : Compassionate & Determined.

2. What's a life lesson you have learned the hard way?

Ans : I've learned that not everyone will understand your journey or intentions—and that's perfectly fine. What truly matters is staying kind, genuine, and true to your own



path, no matter how others perceive it.

3. What creative activity makes you lose track of time?

Ans : Organizing and decorating spaces—whether it's setting up an event, designing a corner at home, or adding a personal touch to something simple. I love turning ordinary things into something beautiful and meaningful.

4. What's your comfort food—and the story behind it?

Ans : Homemade dal-chawal. It reminds me of home, warmth, and simplicity—those childhood evenings when everything felt calm, and love was served in every bite.

5. If your life were a book, what would be its name?

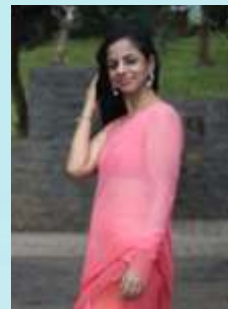
Ans : "Grace in Every Storm."

Because every challenge has shaped me into a stronger, more grounded version of myself, without losing my kindness.

6. Rotary project closest to your heart, and why?

Ans : Women empowerment and education initiatives.

I deeply believe that when you uplift a woman, you uplift an entire community. Seeing women gain confidence, skills, and independence through Rotary projects gives me a sense of fulfilment like nothing else.



### Babita Sharma

1. Describe yourself in two words?

Ans : If I were to describe myself in 2 words, they would be Optimistic and Curious Learner. I have an optimistic view towards things which helps me handle challenges with positivity and resilience, and i always seek out new experiences and enjoy the Learning process therein.

2. What's a life lesson you have learned the hard way?

Ans : One important life lesson I have learnt is that life is very unpredictable and every second matters. When I saw my father with whom I was very attached to, pass away suddenly in front of my eyes in just a few seconds, my whole life turned upside down. That's when i realised that each moment should be lived to the fullest.

3. What creative activity makes you lose track of time?

Ans : Exercising and taking out time for my physical and mental wellbeing has been my utmost priority and a special escape for me. When i exercise i lose track of time and find true joy. Cooking is also another activity in which i like trying out my creativity.

4. What's your comfort food—and the story behind it?

Ans : My comfort food is homemade dal rice and 'aloo bhaja' which I learnt from my mom. It takes me back to my childhood, even today it's not just a dish, it's home on a plate.

5. If your life were a book, what would be its name?

Ans : "The Joyful Journey" because my path has been filled with ups and downs, but always with hope and gratitude.

6. Which Rotary project is closest to your heart, and why?

Ans : The Rotary Project closest to my heart is the blood donation drive. I'm very sensitive towards kids and being able to help thalassemia children brings me utmost joy. These children are benefitted from the blood donation drives.



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## Club Projects



### Project – 18 - HPV Vaccination Camp

- Wednesday, 1st October 2025
- Shahu Maharaj Vidyalaya, Rabale

Another successful HPV Vaccination Camp was organized at Shahu Maharaj Vidyalaya, Rabale. The camp was inaugurated by DG Harsh and Mr. Sonawane, Founder and Chairman of the School.

The school, with its excellent infrastructure and competent staff, provided a very supportive environment for the camp. This valuable school connect was made possible through the efforts of Rotarians from RC Satellite City, Navi Mumbai.

Exactly year back RCTH conducted a camp during the “Awesome Year,” in same school. Rtn. Sanket Goyal along with few board members has been great support. A total of 286 girl students received their first dose of the HPV vaccine.

Special thanks to Ann Neela Salaskar and our new member Rtn. Akanksha Ghotkar for their wholehearted volunteering. PP Sucheta and First Lady Manjiri continued their strong support for yet another camp.

The Founder-Chairman, Mr. Sonawane, also addressed the parents, giving them reassurance and thanking Rotary for extending this vital support.

Empowering Girls. Securing Futures.

Team TiTEN



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## Club Projects



### Project – 19

11th October 2025

**Right to Go :** Construction of Toilet Blocks with Hand Wash & Sanitation Facilities

*A significant step towards hygiene, dignity, and better health!*

This impactful project was undertaken with financial support from RC Santa Monica (USA) and Zilla Parishad Thane, with Rotary Club of Thane Hills as the implementation partner.

The initiative was launched during the Awesome Year and completed now in TiTEN year . It covers multiple schools across:

- Ajnup Uthava
- Ajnup Bondarpada
- Ajnup Mengalpada
- Thune
- Sarangpuri
- Temba
- Lenad

Due to time constraints, Hillers could visit three schools during this phase, with plans to visit the remaining four soon.

Heartfelt appreciation to PP Shirish, PP Nilesh, CS Nilesh , Pawan Adnani, Sonu, Dr. Simantini, Sameer Korde, Shailesh, Sharvari & Paresh Katvi and Manjiri for sparing time on weekend and show up. Special mention about BDO Mr Rathod for attending event on behalf of CEO ZP Thane .

Inspite of october heat teachers and students made it grand welcome , it touches our hearts. Inspite of location disadvantage, it is really amazing to see arrangements made by school.

A wonderful example of Vocational Service and International service support demonstrated by PP Nilesh Puranik and PP Atul Bhide thru invaluable technical guidance, coordination and execution support for ensuring quality implementation across all sites.

All Hillers managed visiting water reservoir at Shirol check dam. Truly proud feeling as Hiller. Our club's commitment to community service even after 3 decades is inspiring .

Team TiTEN



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## Club Projects



### Project 20 – Annapoorna

19th October 2025

• Yogi Hills, Mulund, Mumbai

Serving the poorest of the poor blind citizens of India with compassion, care and consistency.

Every Amavasya day, nearly one-third of Hillers dedicate their time, effort, and resources — directly or indirectly — to support blind citizens through this monthly initiative.

Over the past 13 years, Annapoorna has grown into a well-structured service model with the support of partners, stakeholders, donors, and volunteers — ensuring smooth operations, transport, and logistics for this half-day. RCTH has been associated since 2022. *All thanks to Pappu Singh Jee.*

This drive reflects the strength of organization and innovation:

- Face recognition devices & digital data storage
- Proper beneficiary ID cards
- QR code-enabled donation desk for easy, transparent contributions.

Rtn. Pawan shared future plans for the next phase — empowering blind individuals through employment opportunities.

Tasks such as packing and repacking can help them earn with dignity and independence.

Despite the Sunday and festive season, the event saw a heartwarming footfall of over 1,100+ beneficiaries — a glowing reflection of spirit of Seva with Samarpan.

### Dichotomy

We can not achieve much individually, together we can do a lot. Pappu Jee started alone ... rest is history.

Team TiTEN



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## Official Club Visit (OCV) by District Governor Harsh Makol

General Assembly - 01 • Thursday, 16th October 2025 • Venue: TMA Hall, Wagle Estate

The Official Club Visit (OCV) is a formal review by the District Governor to assess the club's processes, policies, paperwork, practices, and projects.

The meeting was well-prepared and smoothly executed with the very good support of Club Secretary Rtn. Nilesh Pitale, Club Treasurer Rtn. Vasant, and President-Elect Dr. Anagha throughout the TiTEN year. DG Harsh appreciated the diligent compilation and documentation by the club team and suggested a few areas for further improvement.

Meaningful dialogue and idea sharing with Inner wheel President Nayna and Treasurer Shobha Bhat about few projects. Compliments to all office bearers of all three Interact club school for exchange of idea with DG Harsh. Amazing body language and Overflowing confidence of Interactors is worth appreciating. Rotaract President Sayali Korgavkar and Secretary Gargi provided detailed update to DG Harsh about various service programs.

An open-house style interaction with Hillers made the session engaging and insightful. Some key takeaways from the DG's address included :

Larger and vibrant clubs like RCTH should extend support to smaller clubs.

Encourage co-hosting opportunities and leadership capability building.

Strengthen the "Street adoption in Thane First" initiative in line with Swachh Bharat Abhiyan.

Showcase the Rotary image appropriately and project a positive public perception.

*Remember: Service above self—even on social media platforms.*





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## Weekly Meetings

### Weekly Meeting (Pre OCV) - 13

The first meeting of October and 13th club meeting of the Titan Year was held at Federation House. Assistant Governor Nasir Shaikh provided valuable insights on OCV manual, highlighting best practices and potential risk areas for the club. He encouraged members to stay committed and actively participate in community service projects. A quick overview of the way forward for the remaining three quarters of Titan Year was presented, along with a brief recap of the first quarter's key events and achievements. Rtn. Mandar Bhalerao shared his enriching experience from his recent visit to Canada including exchange of club flags and family interactions with fellow Rotarians abroad.



### Weekly Meeting – 14

Prathamesh Desai captivated everyone with an impactful presentation on the simple yet fascinating subject of bird watching. His easygoing storytelling made it both educational and entertaining! Special thanks to Dr. Sheetal for introducing such a refreshing topic.

### Weekly Club Meeting - 15

#### Guest Speaker: Mr. D. Sivanandhan Former Director General of Police, Maharashtra

Mr. D. Sivanandhan delivered a powerful and gripping talk on the underworld and crime scenario in Mumbai nearly two and a half decades ago. He traced the evolution of the city's industrial and social landscape, the rise of the underworld, and its deep nexus with Bollywood.

He vividly described the climate of fear that prevailed during that era — with targeted attacks on business leaders and film personalities. The introduction of new laws and decisive police action, including encounters with key criminals, helped regain control and restore order — aptly described by him as "Bramhastra Unleashed."

Transitioning to the present, Mr. Sivanandhan highlighted the emerging challenge of cybercrime, emphasizing that while "we have won the war, the battle continues." He noted that there is no such thing as a digital arrest, and the losses due to cyber frauds have already crossed Rs.25,000 crore.

The Bramhastra Unleashed was released at the hands of Commissioner of Police Shri Ashutosh Dumbare and DG Harsh Makol. Commissioner of Police Mr. Ashutosh Dumbare appreciated Mr. Sivanandhan's outstanding contribution and shared how his leadership and strategies have influenced generations of officers. District Governor Harsh concluded with remarks on the importance of promoting peace initiatives and peace scholarships, urging the club to take up a project in this direction. A polite suggestion for guidance as honorary member was instantaneously agreed by former DGP Sivanadhan and DH Harsh did honor with a Rotary pin.

Club meeting with guest speaker was organized by October month theme and Firebrand Hillers. It was Facilitated by IPP Harshad and club admin director PP Sucheta Rege. PP Ranga's old relationship with Shri Sivanadhan helped us to secure his time and help to curate this club meeting.

Gratitude for PP V Chandrasekaran's benevolence. Big thank you to PP Dr Suhas, PP Vikram Mane, PP Govind, Rtn Shreerang Date, Aniket, Ann Uma, Ann Madhavi, Rtn Asawari and first lady Manjiri for

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unconditional support. In a true Hillers Style we all celebrated marriage anniversary of PP Nilesh Puranik and Namrata with cake. Club service avenue - it is our endeavor to expand reach by working with leaders and increase impact by working on community need.



## The First Ever Literature Festival of Thane City



## Thane Literature Festival

1st and 2nd November 2025 (Saturday & Sunday)

Venue : Dr. Kashinath Ghanekar Mini Auditorium (3rd Floor), Thane (W)

| Speaker Sessions | Chats | Panel Discussions  
| Book Launch & Book Sign | Selfie with Authors

**Meri Story** - Participate in story writing in 1 page - **Win Awards!**

And experience soothing and fun-filled fillers in-between

**दास्तानगोई** and **अभिवाचन** Hindi & Marathi - Dramatized Reading

And Much more . . . .

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