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THE SPARK



ISSUE 03

SEPTEMBER 2025

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Rtn. Prashant Kaisare



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"A Vibrant Start: Reflections on My First Three Months as President"

As I sit down to write this article, I'm filled with a sense of pride and accomplishment. It's hard to believe that I've already completed three months in office as the President of our esteemed Rotary Club. In this article, I'd like to share some highlights of this month and express my gratitude to our members, partners, and well wishers for their continued support.

Setting the Tone

From the outset, my goal was to build on the momentum generated by my predecessors while introducing new initiatives to drive engagement and service. I've been heartened by the enthusiasm and commitment of our members, who have rallied behind our club's mission to make a positive impact in our community.

Key Highlights

Some notable achievements during this months include:

- Community Service Projects: Our Club organised second free Cataract operation on 04.9.25.
 - MHM talk by Dr Clarissa at PM Shri GHS Alto Betim on 13th.
 - Successfully participated in beach cleaning drive on 20th.
 - On 22nd Donated computer and toys to Govt Primary school, Tiswadi.
 - 23rd organized leadership talk by our own Rotarian Subhash Sajane at St Mary's convent, Mapusa and also Donated two laptops to the school.
 - Donated Sanitary napkin Incinerator to Sharda Vidhyalay, Cumbarjua on 25th.
 - On 26th Donated Oxygen Concentrator to beneficiary Ms Bhagrathi Jalmi.
 - On 27th on the occasion of World tourism day organized boat Cruise for 150 special children from three different schools.
 - On 28th organized Mega health camp at Mangeshin.
 - And finally on 30th distribution free uniforms to 50 girl students of St Michael school.
- Youth service: On 3rd felicitated our annets (toppers) and also Installed Rota kid board.

Looking Ahead

As I look to the next quarter, I'm excited about the opportunities ahead. We'll continue to focus on delivering high-quality service projects, nurturing our membership, and exploring new partnerships. I'm confident that together, we can make a meaningful difference in the lives of those we serve.

Gratitude

I'd like to express my sincere appreciation to our members, partners, and supporters for their tireless efforts and dedication. Your contributions have been invaluable, and I'm honored to work alongside such a talented and compassionate group of individuals. Without you all this would have been impossible.

Thank you for your continued support.

Sincerely,

Prashant kaisare

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FROM THE SECRETARY'S DESK

Rtn. Deepak Gopani

Dear Fellow Rotarians,

I'm pleased to present the secretary's report for September, being a Literacy Month, our vocational, Youth and community projects revolved more around with the teachers, students and for the Schools.

We are once again grateful to Our member's support and generosity which have made all these projects possible.

Weekly Meeting

Our weekly meeting attendance continues to be impressive as the speakers arranged has been spectacular and spot on.

Key Events

1. 9th Weekly Meeting: On 3rd September, Rtn. Prashant Kuncolienkar ably arranged the Felicitation of the 7 Annets. It was followed by Rotakids Installation. Ashka Sardesai was inducted as President of Rotakids. The Installation ceremony was organized by Rtn Parai Dubashi. Both this event was done at the hands of Chief Guest, Innerwheel President Ann Sunita Salkar. Many Innerwheel members, Rotakids and Annet attended the meeting.

2. 10th Weekly Meeting: On 10th September, On the occasion of Teachers Day, we felicitated Five Teachers at the hands of Chief Guest Dr. Deepak Gaitonde, Chairman of Admission Committee Goa State, Event chair and vocational Director Rtn. Vijay Gopi arranged the Teachers with the ably support of Rtn. Bhalchandra. Also our monthly magazine, SPARK, was released as scheduled. Thanks to the Editor, Rtn. Dhilan Shah who has done an excellent job.

3. 11th Weekly Meeting : On 17 th September our Guest speaker Dotor Hansel Vaz gave a talk on SAVOUR FLAVOUR OF FENI which was very informative and off course interesting to most members.

4. 12th Weekly Meeting: On 24th September, our Guest speaker Captain Nitin Dhond spell bound all the members with his excellent presentation on his topic, Effect of Mhadei River diversion, on Goa And Western Ghat. Kudos to all members for their participation and support!

New Generation

Youth Service Director Rtn. Prashant Kuncolienkar

- 1) Felicitation of Annets
- 2) Installation of Rotakids
- 3) Leadership Talk by Rtn. Subhash Sajane at St Mary high school, Mapusa. The girls enjoyed and gained leadership qualities.
- 4) Distrubution of two sets of SSC Guidance Books of different subjects was given by Rtn. Bhalchandra Amonkar at SSV High school.

Community Service Initiatives by the Director Rtn. Nazario Martins and our club members came together for several impactful events:

1. On 13 th September, lecture on Menstrual Hygiene management by Dr. Clarissa at PM Shri government primary school, Porvorim. Special thanks to event chair Rtn. Manisha Marathe for making sure everything went smoothly till the end.
2. Free Cataract Operation Thanks to Rtn. Raghuvir Salkar, an elderly needy lady received a free surgery.
3. On 20 th September, our club took part in Beach clean drive on the occasion of International Coastal Clean-up day.
4. Distribution of Computer, Printer and Toys to Government Primary school, Panaji Central, based in Panjim on 22 nd September.
5. Our club Donated Two Laptops to St Mary's Convent high school, Mapusa on 23rd September.

6. On 25th September, once again we visited SSV High school, Cumbharjua to donate Sanitary napkins Incinerator.

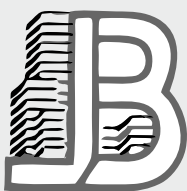
7. On 27 th September, on prescription by Goa Medical College for a needy elderly person, our club Donated an Oxygen Concentrator to the kin of the beneficiary, Ms. Bhagirathi Jalmi. It was handed over by self, Rtn. Deepak Gopani.

8. Our club arranged one hour Boat Cruise for special children on 27 th September, world tourism day. Many smiles were seen in the children and parents faces as well. It was a heart touching project for us all Rotarians who attended. Rtn. Bhalchandra took efforts to arrange all the Special children from three schools.

9. On 28 th September, our club arranged a Mega health camp at Mangeshin, which was held from 9:30 am to 1:30 PM. More than 100 patients visited and took consultancy from the 10 doctors from Healthway made available to them. Both Event Chair Rtn. Kishore and Rtn. Rakesh Gowda took lots of efforts to make all the arrangements. Also Special thanks to all those Rotarians who came in large number to help and support this health camp.

10. On 30 th September, our Club distributed free Uniforms to needy school girls of St. Michael high school ,Taleigao. Village Panchayat of Taleigao was very grateful to Rotary Club of Panaji.

Kudos to Community Director Rtn. Martins who inspite of not being in India first two weeks has managed to keep our club busy with so many projects. Also like to thank all Rotarians who served and supported the communities in need!



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FESTIVE REFLECTIONS FROM THE EDITOR'S DESK

Rtn. Dhilan Shah



Dear Friends,

It is with great pleasure that I bring to you the third edition of our Rotary Club's monthly magazine. Each issue has been a journey of showcasing the vibrancy, dedication, and service-oriented spirit of our members. From impactful community projects to the joyful fellowship activities, these pages are not just records of events but reflections of the values that bind us together as Rotarians.

Rotary has always believed in the philosophy of "Service Above Self." This simple yet powerful principle inspires us to reach out, to share, and to serve with compassion. Our efforts, whether small or large, bring about meaningful change in the lives of many, and I am proud to see our club consistently living up to this noble ideal.

As we approach the festival of lights—Diwali—let us embrace the deeper meaning it carries. It is not only about illuminating our homes but also about spreading light in the lives of those around us. May this Diwali remind us to kindle the flame of kindness, generosity,

and togetherness. On behalf of the editorial team, I extend my warmest wishes for a joyous, safe, and prosperous Diwali to you and your families.

Let us continue our journey with renewed energy, greater fellowship, and stronger commitment. May this edition inspire you to reflect, participate, and carry forward the light of Rotary in everything we do.

I invite you to not only read but also contribute—share your thoughts, experiences, and ideas, for this magazine is a reflection of us all.



Happy Reading!

Yours in Rotary,
Rtn. Dhilan Shah
Editor - Rotary Club of Panaji



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THE FOUR-WAY TEST

**OF THE THINGS WE THINK,
SAY OR DO**

1. Is it the TRUTH?
2. Is it FAIR to all concerned?
3. Will it build GOODWILL and BETTER FRIENDSHIPS?
4. Will it be BENEFICIAL to all concerned?

ROTARY INTERNATIONAL



RULEBOOK WRITTEN: YOUR GUIDE TO THE NEW INCOME TAX NORM

Rtn. CV Ramani

This is imaginary tet-a-tete between Hemi and Social media Pundit Dhillubhai.

Though written in an interview Q and A format, the objective is simple, as in to drive home some latest, current and relevant understanding of a selected money related topic.

D'bhai: Hi Hemi, so much is often written over social media about the new Income Act 2025. Please share what exactly is it?

Hemi: Yes the new Income Tax Act is designed such that it will replace the old mutilated Income Tax Act of 1961.

D'bhai: We are informed that it is based on SIMPLE principles.

Hemi: True, could be acronym for SIMPLE. It is structured around being

1) Streamlined 2) Integrated 3) Minimised Litigation 4) Practical 5) Learn and adapt 6) Efficient

And we all believe that the tax laws will become more tax payer friendly. At least the Parliament believed so as it was passed sans debate in the recent monsoon session of Parliament

D'bhai: what exactly was reduced?

Hemi: The number of sections and sub sections are believed to be reduced from 819 to 536. And the chapters are limited to just 23.

D'bhai: People at large were always confused with two differences of Year, True?

Hemi: Of course, the client always confused (especially paying for the Bill of Fees) (laughs)

Now, there will be a Single Concept 'Tax Year'. It will do away with 'Previous Year' and 'Assessment Year'!

D'bhai: What according to you are the highlights of the new Act of 2025?

Hemi: I would rate them as under:

1) Unnecessary provisions and antiquated one are removed NOW CBDT is empowered for digital-era rule making. 2) Punitive powers are vested to the tax sleuths such that anyone in possession or control of digital documents or information must provide 'reasonable technical and other assistance' so all professionals

especially CA will have to walk the safer path. 3) Now it will be obligatory to share Password

once requested. 4) The plain implication is that the Assessee should share password of his other social media platforms and personal emails.

D'bhai: But, it appears quite threatening and intruding in some one's privacy. Is it not?

Hemi: I agree, but the law has empowered the Tax officer. And Wait, in case the Password is not shared on demand, then the law also empowers the tax official to "override the access code to any computer system".

D'bhai: My goodness, this is quite alarming. Hope it is NOT misused. What other sweeping powers to officials?

Hemi: The new tax laws will apply the provisions governing tax demand arrears as a vital tool to recover tax demand and preclude tax evasion.

D'bhai: Good to hear that the provisions will safeguard tax revenues.

Hemi: Yes, the Huge Cumulative tax arrears will eventually be reduced.

D'bhai: And what about all the appeals and litigation pending?

Hemi: There would be added hardships, no doubt about it. But obviously, the old tax law will continue to address all the Tax Litigation in hand.

D'bhai: And when will the Act be made effective?

Hemi: The Act will be effective from 1st APRIL 2026. And will be applicable to the whole of India.

D'bhai: Hope there will be some comparatives to check with old Tax Act.

Hemi: There will be 'Utility' for checking the comparative section applicable. Currently, I am informed that the Utility has been just released ,much later.

D'bhai: So, we will end here and keep our discussions for later review. The discussion was very insightful.

The author is a practising CA with vast experience in Taxation and Cost Accounting, he can be reached at taxramanicaindia@gmail.com or on +91 9822129919



DID YOU KNOW? 10 FACTS THAT WILL CHANGE HOW YOU SEE HEALTH INSURANCE

Rtn. Rajesh Chheda

It was a good 25 years ago when people were quite comfortable in having a mediclaim policy of about 1 to 2 lakhs of rupees. at the most at higher end it would be a princely ₹5 lakhs. This was the time when a heart bypass would cost about 1 to 1.5 lakhs.

15 years ago, after my father's pacemaker and an annual checkup after the first year cost Rs 250/- it has annually increased and this year, it was Rs. 2500 for the same. grown about 10 times or at 15-16% compounded year on year. So it's an accepted fact that Health cost has spiralled over twice than that of normal inflation.

Likewise, here are the 10 things that come immediately to my mind that one should consider while planning for an adequate health insurance cover:

1. Consider health inflation and power of compounding that can work crazily against your expectations.
2. Remember that when you retire, your income may stop, but your insurance premium will go on and keep on rising multiple times than what you're paying today.
3. Even for 25 years if you never been to the hospital, doesn't mean the next 25 years you'll never go. Probability will rise geometrically.
4. When you are in the hospital, see that you have a second family member aware of the details of your health policy as well as you have trusted health advisor by your side, that makes a whole lot of difference.
5. Don't buy a health policy because it is cheaper. the fine prints can put you back by lacs of rupees if you think you have saved a few thousands in premium.
6. Health insurance is for reimbursement only, so you see that you have adequate add-ons in case of life-threatening critical illnesses that could stop your income flow which is more fatal than the hospitalisation cost.
7. You still need to have an emergency Health fund in case of denial of cashless or the denial of a claim not

included in the policy. For example, Parkinsons is not covered in health

insurance. Also, long-term care is not available in India. 8. Don't wait to take it later, if your company is covering you now that will be too late when you may be befriended by lifestyle ailments, ABCD-Asthma, blood pressure, cholesterol, and diabetes.

9. A plethora of options has opened up in cases of treatment of rare ailments and cancers. If required to be treated internationally, coverage available in crores for a few thousand rupees more in premium.

10. Don't walk, but run to your health advisor to have your current plans evaluated and checked. As the saying goes: a stitch in time, saves nine.

The Author Rtn. CA Rajesh Chheda, CFP has evolved into a later life planner. he can be reached at rchheda@icloud.com or on +91 9890144555



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STAY ALERT, STAY SECURE: THE GOLDEN RULES OF SAFE BANKING.

Rtn. Ameet Nachinolkar

You must have witnessed banking where in one would visit the bank branch for a cash withdrawal or for any small requirement. However since the year 1995 wherein we witnessed the first automated teller machine dispensing the cash. Banking is now on your finger tips that is you have netbanking, mobile banking, investments and the biggest of all the UPI payment which can be done online.

With these changes one need not visit a bank branch for your regular banking needs as it is available to you on your mobile. Now certain banks are disbursing loans online and in case of emergency one can get the loan disbursed in flat 10 sec that too on a click of a button. Now compare the same to applying a loan in early 90s wherein you would require a guarantor and processing would take longer time.

The changes you will witness are I am listing only three points which will ease your personal banking further.

Rise of AI-Driven Personalization

Banks are no longer just financial institutions—they're becoming tech-driven service providers. Artificial Intelligence (AI) and Machine Learning (ML) are enabling hyper-personalized experiences based on customer behavior, preferences, and transaction history. From personalized investment advice to intelligent chatbots handling routine queries, AI is helping banks streamline operations while improving customer satisfaction. For instance, ICICI Bank's iPal and HDFC Bank's EVA are AI-powered platforms that offer quick, round-the-clock support, reducing dependence on traditional customer service channels.

UPI 2.0 and the Surge of Contactless Transactions

Unified Payments Interface (UPI) continues to lead the charge in digital payments in India. In 2025, UPI 2.0 introduces features like overdraft facilities, biometric authentication, and automatic invoice

verification. Contactless and QR-based payments are now mainstream, even in semi-urban and rural regions. The volume of UPI transactions surpassed 15 billion per month in early 2025, indicating massive adoption and trust in digital payment systems. This trend is pushing banks to upgrade infrastructure and ensure faster, safer processing of digital transactions.

And now the latest change which is happening from the 4th of October 2025. The Reserve Bank of India (RBI) has announced a major upgrade in the way cheque clearance will work across the country. Starting 4 October 2025, banks will clear cheques within a few hours instead of the current waiting time of one to two working days.

But a word of caution while doing online banking hence below are points needs to be followed.

Do's in Online Banking

1. Use Strong Passwords

Use a mix of upper/lowercase letters, numbers, and symbols.

Avoid common or easily guessable passwords (e.g., birthdays, "123456").

Change passwords regularly.

2. Enable Two-Factor Authentication (2FA)

Always activate OTP-based or app-based verification for login and transactions.

3. Access Only Secure Websites

Always check for https:// in the URL and a padlock symbol before entering login details.

Bookmark your bank's official site — avoid typing the URL manually every time.

4. Use Bank's Official App or Website

Download only from trusted sources like Google Play Store or Apple App Store.

Keep the app and your phone's OS updated.

5. Log Out After Use

Always sign out when done, especially on shared or public devices.

6. Monitor Your Transactions Regularly

Check your account statements often to spot any unauthorized activity.

7. Report Suspicious Activity Immediately

Contact your bank immediately if you suspect fraud or unauthorized access.

8. Use Secure Internet Connection

Prefer personal Wi-Fi or mobile data. Use VPN when using public Wi-Fi.

Donts

1. Don't Share Your Credentials

Never share your password, OTP, CVV, or debit/credit card PIN with anyone — not even bank employees.

2. Don't Click on Suspicious Links

Avoid clicking on links in emails, SMS, or pop-ups claiming to be from your bank — they might be phishing scams.

3. Don't Use Public Wi-Fi for Banking

Public Wi-Fi networks are risky and may be compromised by hackers.

4. Don't Store Sensitive Info on Devices

Avoid saving banking passwords or card info in browsers or unsecured apps.

5. Don't Ignore Security Alerts

Pay attention to login alerts or messages from your bank about account activity.

6. Don't Delay Reporting Fraud

The sooner you report, the better the chances of recovering lost money or blocking further misuse.

7. Don't Use Outdated Software

Using an old browser, app, or operating system can expose you to known security loopholes.

8. Don't Fall for Fake Loan or Cashback Offers

Many scams promise easy loans, cashback, or prize money — if it sounds too good to be true, it probably is.

The author is a seasoned banker with HDFC Bank and he can be reached at ameenach74@gmail.com or on +91 - 9822185508

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HOBBY TO HABIT: GOING GREEN, GROWING HAPPIER

Rtn. Nester Sequeira



With the kids having flown the nest and mornings stretching out peacefully, I've found myself drawn to hobbies that not only fill my time but also nourish my soul. Whether it's experimenting with new recipes (BBQ and smoked meats are a personal passion), making wine, pickling, photography, or tending to my small but lively kitchen garden—each pursuit brings its own kind of joy. The process is de-stressing, and the outcome deeply satisfying.

It was my dear friend and editor of The Spark, Rtn Dhilan, who nudged me to pen down my gardening journey after seeing a few veggie snapshots I'd shared on our Fun group. So here goes.

The Khambha Decomposter: Where It All Began

My interest in gardening was sparked by a simple clay contraption—the Khambha decomposter. During a meeting with Samrudh Desai, whose company supplied sanitary pad dispensers to us, he mentioned this innovative composting tool as part of his waste management initiative. I'd watched several videos about it but never took the plunge—until Samrudh's encouragement and a modest price tag of ₹3,000 convinced me.

My better half wasn't thrilled at the idea of garbage fermenting at home, but after a few educational videos, she relented. Thus began my composting experiment. Within three months, I was producing odour-free compost. Instead of discarding it, I decided to start a small terrace garden—ensuring no wet waste left our home.

Growbags and Green Essentials

As a beginner, growbags seemed ideal—easy to manage and just as easy to wind up if I lost interest. My research led me to Green Essentials in Socorro, a treasure trove for gardening supplies, saplings, manure, and helpful advice.

I began experimenting with different vegetables and fruits, each with its own fascinating growth pattern. YouTube helped immensely—time-lapse videos and tutorials made the process approachable. But nothing beats hands-on learning. Some tricks aren't shared online; you have to earn them through trial and error.

Lessons from the Soil

One key lesson: if you're growing fruit, use grafts from reputable nurseries. Seeds may sprout into plants, but fruiting can take years—or never happen at all. Germinating seeds and watching them grow into fruit-bearing plants (like ladyfinger, pumpkin, or chillies) is a joy like no other.

Pest management is another hard-earned lesson. It's heartbreaking to see your lovingly nurtured plants attacked by mealy bugs or fruit flies. Passion fruit, for instance, relies on bees for pollination—rare visitors on my terrace. So I learned to pollinate manually, thanks to online tutorials.

Experience teaches you the right balance of water and manure. One trick I swear by: deprive a lime tree of water for 7–10 days, then drench it—it'll burst into bloom.

My Little Eden

Over time, I've grown Kashmiri chillies, brinjal, tomato, guava, pumpkin, ladyfinger, limes, chickoo, and passion fruit. The harvest may be modest, but the joy of spotting a fresh bud in the morning is unmatched.

Sundays are my garden days—pruning, loosening soil, adding manure. My current setup includes five growbags with limes, ladyfinger, chickoo, and passion fruit.

A Nod to My Roots

I owe this love for hobbies to my father, who led by example. His passions inspired mine. Gardening is more than a pastime—it's a way to reconnect with nature, reduce waste, and do our bit for the environment.

If you're looking for a hobby that gives back in more ways than one, I'd say: go green. And then greener.



Footlong Lady finger



Passion Fruits



Garden Pic

The Author of this Article has great knowledge and experience in gardening and he can be reached at sequeiranester@hotmail.com or on +91 9822132485



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WEEKLY MEETING HIGHLIGHTS



**9th Weekly Meeting -
Installation of Rotakids Club of Panaji
& Felicitation of Annets..**



**10th Weekly Meeting -
On the Occasion of Teachers Day, Our Club
felicitated 5 teachers, with 2 Lady teachers
being from our Interact Schools.**



**11th Weekly Meeting -
Talk on Savour Flavour of Feni Aromatic journey
by Doutor Hansel Vaz.**



**12th Weekly Meeting -
Talk on Effect of Mhadei River diversion on Goa
and Western Ghats by Captain Nitin Dhond.**



**Paul Harris Pin presented to Rtn. Rajesh Shet
by Rtn. Dr. Prasad Netravalkar.**



**Paul Harris Pin presented to Rtn. Madhan
by Rtn. Dr. Prasad Netravalkar.**

THE SPIRIT OF ROTARY, CAPTURED THROUGH THE LENS OF ROTARY



Paul Harris Pin presented to Rtn. Nester Sequeira by Rtn. Dr. Prasad Netravalkar.



Distribution of Computer and Printer to Government Primary School, Tiswadi



Distribution of Toys to Government Primary School, Tiswadi.



**The The Rotakids Board
President Aashka Sardesai, Secretary Avani Kunde
and Treasurer Aksh Shanbhag**



Installation of Rotakids Club of Panaji done by Innerwheel President Ann Sunita Salkar.

THE SPIRIT OF ROTARY, CAPTURED THROUGH THE LENS OF ROTARY



Mega Health Camp at Mangueshi Village.



Beach clean up drive on the occasion of International Coastal Clean Up Day.



Talk on Menstrual Hygiene Management at Govt. High School Alto Betim by Dr. Clarissa.



Our Club organized Boat Cruise for Special Children on Occasion of World Tourism Day.



Leadership Talk by Rtn. Subhash Sajane at St. Marys High School, Mapusa.



Free Cataract Operation done for an elderly needy lady by Rotary Club of Panaji.

THE SPIRIT OF ROTARY, CAPTURED THROUGH THE LENS OF ROTARY



Donation of SSC Guide books to Shree Sharada Vidyalaya Government High School, Cumbharjua.



Leadership Talk and Donation of 2 Laptops to St Marys Convent School, Mapusa.



Donation of Sanitary Napkin Incinerator to Shree Sharada Vidyalaya Government High School, Cumbharjua.



Donation of Oxygen Concentrator to needy person.



Our Club distributed School Uniforms to needy girls of St. Michael High School, Taleigao.

GST REWIND AND REDEFINED: THE NEW RULES OF THE GAME DECODING THE RECENT GST RATE CHANGES

Rtn. CA Gaurav Kenkre



The 56th GST council has recently announced a slew of changes as far rates of goods and services are concerned. Most goods and services have had their rates being reduced from 12% or 18% to 5%. While this may bring a smile to the face of consumer, manufacturers of such goods maybe in for some pain. Take the following example:

Item A requires raw material B and C for manufacturing. Earlier all 3 were taxed at 18% GST. So A would be sold in the market for egs for Rs 100 + Rs 18 GST. The cost of B and C was total Rs 60 (+ Rs 10.8 GST at 18%). The balance 40 is cost of labour and profits. So the manufacturer would finally pay Rs 18 MINUS Rs 10.8 (on purchase) = Rs 7.2 GST to the Government, after factoring in the input credit. After the rate change, Item A has become 5% but B and C continue to be 18%. In such case, GST on sale of A is now only Rs 5, and he has credit of Rs 10.8, so he doesn't have to pay any GST to the government (input credit more than output). However, this input credit keeps piling up and creates a cash flow blockage. THIS structure, i.e. when the GST rate on inputs is more than GST rate on outputs, is known as inverted duty structure. Due to this, several industries are expected to face credit blockage due to recent GST rate changes. So, this GST which has piled up is lost? No. There is a provision to file and claim a refund of such GST under the Inverted Duty Structure refund.

Key Eligibility Requirements for such refunds:

- The input tax rate must genuinely exceed the output tax rate
- The final product should not be nil-rated or fully exempt from GST
- The claim must be filed within the prescribed time limit of two years from the end of the financial year
- The taxpayer must have filed their GSTR-1 and GSTR-3B returns for the relevant tax period
- A trader cannot claim such refund.
- The refund is available only for input tax credit (ITC) on inputs (goods). on input services like consultancy and

freight cannot be claimed as part of the inverted duty refund.

Similarly, ITC on capital goods is also excluded from the refund calculation

Businesses must file their inverted duty refund claims using Form GST RFD-01A on the GST portal. The application must be filed monthly for most taxpayers, though those with turnover up to ₹1.5 crore who file quarterly returns can apply quarterly. If the refund amount is above Rs 2 lac, then a CA certificate is needed.

The New Provisional Refund Mechanism

Starting November 1, 2025, the GST Council has approved a revolutionary change in processing inverted duty refunds. Businesses will now receive 90% of their refund claims provisionally after automated risk checks, similar to the system already in place for exporters.

The new provisional refund mechanism is expected to provide significant relief to manufacturers, exporters, and MSMEs where working capital gets blocked due to inverted duty structures. This reform enhances cash flow, reduces compliance burden, and strengthens ease of doing business.

Action Points:

1. All manufacturers must check if the GST rate on their finished goods has been reduced
2. Simultaneously, they must also check if the GST rate on their purchases is higher than that on their finished goods
3. Next, check if due to above, you will always have next excess GST input credit
4. If yes, and if your goods do not fall in the blocked for refund category, then you can prepare for filing a refund of such excess credit.

The Author is CA by profession and is a GCCI Taxation Committee Member. He is a Member of Rotary Club Of Dona Paula and he can be reached at gauravkenkre@gmail.com or on +91 9822154328





FOOD TRAILS AND TRAVEL TALES

Rtn. Rajesh Kunde

Date: 11th September Day: Thursday

This was the date finalised for our annual trip to Nilgarh (Sankeshwar) For the Divine Darshan of the 21 Day Nilgarh Ganapati of the Heddurshetty Family, which has a history of 300 years. Over 20 lakh Devotees across Goa, Maharashtra and Karnataka flock here for Divine Darshan and believe that this Ganapati as the one who brings Navsala. (the one who grants boons or makes your wishes come true)

How can we plan a travel without planning the Halts for food in between. The estimated travel time from Panaji to Sankeshwar and Back is about 7 Hours. We started the day at 10 am in the morning from Porvorim. 5 of us Boarded a Very Comfortable MG Hector and our divine journey started. On the way the discussion was where do we stop for food food and food.

The first stop was at Hotel Saavli, a very popular road touch place just after the Patradevi Border. We ordered their Extremely popular Misal Pav and Gavne Pole (Dosa) with Chutney. Fabulous taste made us overeat a bit. I am very fussy with tea so I instructed the Waiter to Make specific type of tea with Elaichi and Adrak for me. And surprisingly, the tea was just the type I wanted.

We resumed our journey and the second stop was a customary stop at Amboli. Picturesque location and garam chai coupled with vada pav. With our stomachs full, we drove nonstop to Sankeshwar for the darshan.

From past experiences we knew that the queue for the darshan sometimes extends to even a kilometre. We parked our car and then took an auto rickshaw to the location. This Ganapati is not a temple but its at the House of the Heddurshetty Family. When we reached the location, as expected there was along queue.

We got Hibiscus Flowers, Durva and Modak and to our luck we met one of the members of the organising committee who granted us VIP access without having to wait in the kilometre long queue. We had an excellent darshan of the Bright Red Ganesha which looked divine.

The Experience of this darshan is on another level and cannot be explained unless one feels it for himself. Unfortunately, Photography is banned. We took the auto rickshaw back to our car and started our journey back to Goa.

Now again the talks shifted to food even though everyone was full with the Misal Pav Gavne Pole and Vada Pav. We decided to drive till Aazra ad stop for a late lunch at Hotel Minerva. Started with Roasted Masal Papad (The Experiment was excellent), Bharille Vainge, Akka Masur, Dal, Kuska Rice, Chapati and Aloo Matar. With our Bellies Full we drove back to our respective Homes.

The Author of this article is a foody and an Avid Traveller. he can guide and recommend you must visit restaurants and places to please your taste buds. He can be reached on 8805189190 or at rajeshkunde@gmail.com



GAME ON: THE STORY OF A WOMAN WHO DARED TO DREAM

Rtn. Deepak Gopani



Rtn Deepak Gopani's wife, Mrs. Hanisha Gopani, found a new passion during the Covid-19 pandemic. Despite being above 50 years old and having no prior professional sports experience, Hanisha took up Table Tennis, encouraged by her husband. Regular tapping the ball while having her tea was the first step. Later on some sequences of Counters and chops to be consistent. In TT side movements is so important. So With dedication and hard work, she progressed from basic exercises to advanced training. Hanisha then started practicing services on her own. Also has started using an anti rubber on one side of her bat which is used as a lethal weapon and many players have difficulty playing against her.

Achievements

Hanisha's determination paid off as she became a skilled player, competing at:

- State level All Masters Table tennis Tournament
- National level masters tournament.
- International level.

She has won several titles, including: - Winners team at all Goa Masters (men and women together) State level organised by Goa Veteran Table Tennis Tournament, 2025.

- Runners-up team at State level (men and women together) organised by Panaji Morning Stars sports club, 2024.
- Semi-finalist at State level All Goa Masters organised by Peddem sports club. 2024
- Runners-up in the Masters Doubles Table Tennis Tournament conducted by YMCA, 2025.
- In all Goa Ladies Singles, she was Runners-up organised by Goa Veteran Table Tennis association. Year 2023
- In all Goa ladies Singles She was a semi-finalist organised by Goa veteran Table tennis Association 2024
- At Club de Gaspar Dias Deepak and Hanisha together were the runners-up team in Mix Doubles Table tennis tournament 2025.

Her best was the Latest Achievement this year was at SHE-PADLE INTERNATIONAL WOMEN MASTERS TABLE TENNIS TOURNAMENT where she along with her three team mates from all over India took part. The Team reached Semi Finals after playing qualifying league matches, beating some good teams. Her performance at the tournament was amazing as she was one of the key player in fighting it out to the semis and also played well in the semifinals.



Inspiration

Hanisha's story showcases that age is just a number, and with the right mindset, anyone can achieve their goals. Her husband's inspiration and support played a significant role in her journey. Table Tennis has not only improved her physical health but also brought a sense of purpose and fulfilment.

Kudos to Hanisha for proving that it's never too late to start something new and pursue excellence!



FROM THE ROTARACT CLUB OF PANJIM

Friendship Carnival: The Sequel | The Happy Yard Project Friendship Day Celebration.



As part of Friendship Week celebrations, the Rotaract Club of Panjim organized The Happy Yard Project – Books & Toys Donation on 2nd August 2025 at the Scrapyard in Ribander. The initiative aimed to spread joy, love, and laughter among underprivileged children while celebrating the spirit of friendship.

The celebration brought together 15 children and 13 Rotaractors, creating an afternoon filled with excitement and warmth. Members and children enjoyed a cheerful game of Passing the Parcel, followed by a cake-cutting ceremony and an energetic dance session.

The joy continued with the donation of colorful picture books, distribution of stuffed toys, handmade friendship bands, and chocolates, all of which added to the festive spirit.

Project Kavach: The Pink Shield: Free Health Camp and Donation of 25 Pap Smear Kits



Under Project Kavach – The Pink Shield, a Free Health Camp was organized on 5th August 2025 at Goa College of Home Science, Campal, in collaboration with UHC Panjim and Rotary Club of Riviera.

The Rotaract Club of Panjim supported the initiative by donating 25 Pap Smear Kits, with 4 members present for the camp. The camp benefited 78 individuals through services such as blood investigations, hypertension checks, i-Breast screenings, Pap smear tests, multi-specialty OPDs (general, ayurvedic, homeopathic and dental), and free medicines. A health and nutrition talk by Dr. Rohan Fonseca further added value, reaching 35 beneficiaries.

Rotaract ReConnect: Alumni Meet



On 20th August 2025, the Rotaract Club of Panjim hosted Rotaract Reconnect: Alumni Meet at Hotel Manoshanti, a joyous alumni meet that brought

together 7 alumni and 16 present club members to celebrate friendships, share experiences, and strengthen connections.

Highlights: Warm gathering filled with nostalgia, laughter, and inspiration. Engaging “Know Your Alumnus” game where current Rotaractors learnt about alumni and their achievements. Alumni shared their journeys, offering valuable insights and encouragement. Evening concluded with a delightful dinner, fostering deeper bonding and cherished memories.



Pulse of Progress: Decoding Fitness by Joshua Fernandes



As part of the 8th GBM on 20th August 2025, the Rotaract Club of Panjim hosted its fourth session under the project PULSE OF PROGRESS — a talk on Decoding Fitness. The aim was to encourage members to move out of sedentary lifestyles and make fitness a sustainable part of their lives. Guest speaker Joshua Fernandes shared valuable insights on incorporating exercise into daily routines.

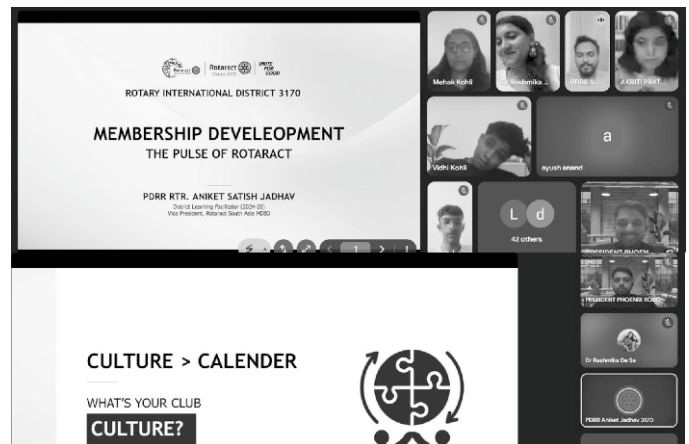
He addressed myths around weightlifting and protein intake, explained the difference between cardio and strength training, and emphasized that a healthy diet need not be restrictive. The event was attended by 15 members and was highly interactive.

Roots and Routes: A Mangrove Trail with Auxilium High School, Caranzalem



On 16th August 2025, the Rotaract Club of Panjim organized “Roots & Routes – Mangrove Awareness Trail” with students of Auxilium High School, Caranzalem at the Mangrove Boardwalk, Patto. The initiative aimed to educate young minds about the importance of mangroves in biodiversity and coastal protection. The trail was attended by 30 enthusiastic students along with 3 Rotaract members. Led by Rtr. Aidan, the session introduced students to the rich mangrove ecosystem and its role in sustaining life. An interactive Q&A session added excitement, with chocolates given as rewards for correct answers, making the experience both educational and fun.

Membership Development: The Pulse of Rotaract



On 25th August 2025, the Rotaract Club of Panjim organized “Membership Development – The Pulse of Rotaract”, a webinar under the August month observation for Membership Development, aimed at guiding clubs on recruitment, retention, and member engagement.

Highlights: 50+ participants from 16 Rotaract Clubs across India. Guest Speaker: PDRR Rtr. Aniket Satish Jadhav. Key topics covered: Quarterly Members Evaluation to track progress, Involvement of new members in small → big projects, Criteria for recruitment (skills in marketing, service, content, etc.), Reactivating inactive members with gradual engagement & Making membership a fulfilling and story-worthy experience.

Clubs that attended the session:

1. RAC BICHOLIM (RID 3170)
2. RAC VENUGRAM BELGAUM (RID 3170)
3. RAC GALGOTIAS EDUCATIONAL INSTITUTIONS (RID 3011)
4. RAC YOUNG SOVENIERS (RID 3011)
5. RAC SVVV (RID 3040)
6. RAC DELHI MIDTOWN MAITREYI (RID 3011)
7. RAC KOLHAPUR MIDTOWN PHOENIX (RID 3170)
8. RAC MAPUSA (RID 3170)
9. RAC DELHI SOUTH CENTRAL (RID 3011)
10. RAC RAJKOT (RID 3060)
11. RAC DAYAL SINGH COLLEGE (RID 3012)
12. RAC ERODE CENTRAL (RID 3203)
13. RAC KLE BCA PCJSC, HUBALI (RID 3170)
14. RAC JYOTI NIWAS COLLEGE (RID 3191)
15. RAC DOMBIVLI SUN CITY (RID 3142)
16. RAC COIMBATORE MAIN (RID 3206)

Naad Ghumat 2.0



On 17th August 2025, the Rotaract Club of Panjim, in collaboration with Amar Lions Sports and Cultural Club

and in association with the Rotary Club of Panaji & Innerwheel Club of Panjim, organized the 2nd All Goa Ghumat Aarti Competition – Naad Ghumat 2.0 at Xetrapal Damodar Vitthal Devasthan, Taleigao, celebrating the rich cultural heritage of Goa.

Highlights: Event judged by Shri Sainath Raul and Shri Rohit Gawas. 25 groups from across Goa participated enthusiastically

The winners for the Competition were:

Winners: Om Shiv Shambho Sangeet Vidhyalaya, Merces

1st Runner's Up: Shree Sateri Aarti Mandal, Mapusa

2nd Runner's Up: Shree Sai Mahalsa Aarti Mandal, Mardol

1st Consolation: Shree Siddheshwar Navadurga Aarti Mandal, Kundaim

2nd Consolation: Shree Sakhleshwar Sanskritik Aarti Mandal, Nerul

3rd Consolation: Shree Siddhivinayak Lairai Aarti Mandal, Mapusa.

Individual Prizes:

Best Ghumat Vadak: Shree Maharudra Hanuman Aarti Mandal, Porvorim

Best Samel Vadak: Shree Mahavishnu Aarti Mandal, Khandola

Best Kasale Vadak: Shree Sai Samarth Ghogleshwar Aarti Mandal, Madgaon

Best Gayak: Tejas Naik- Vairagi Aarti Mandal, Madkai



Shaurya Samaan



As part of Project Shaurya Samman, on the auspicious occasion of Independence Day – 15th August 2025, the Rotaract Club of Panjim sought to honor the sacrifices and invaluable contributions of Goa's Freedom Fighters.

Highlights: The club had the privilege of felicitating: Shri Gurudas Kunde, Shri Rohidas Dessai & Smt. Sharada Savoiker. The event was made special through the presence and efforts of 6 dedicated Rotaract members, who came together to celebrate the true spirit of patriotism.

Project Disha: Donation of 5 wall-mounted fans to Disha Vocational Centre



On 19th August 2025, the Rotaract Club of Panjim donated five wall-mounted fans to Disha Vocational Centre for Special Needs Students. The initiative aimed to provide a more comfortable and conducive learning environment for the students.

The visit was attended by 45 enthusiastic students, 8 staff members, and 3 Rotaract members. Members also had the opportunity to witness the creativity of the students, who skillfully make flowers, paper bags, candles, and other beautiful items as part of their vocational activities.

Independence Day Celebration at Govt. Primary School, Odlem-Bhat Taleigao



On 15th August 2025, the Rotaract Club of Panjim celebrated Independence Day at its adopted school — Government Primary School, Odlem-Bhat, Taleigao. The initiative aimed to instill patriotic spirit among children while creating a joyful and memorable celebration.

The program featured flag hoisting, speeches by children in Hindi, Marathi, and Konkani, and a fancy dress competition with the participation of 15 students. To add to the festive cheer, 45 school children received two notebooks each along with toffees, and spot prizes were distributed. The celebration saw the enthusiastic involvement of 13 Rotaract members, making the day lively and impactful.



MEET THE CHAMPIONS OF TOMORROW: ROTAKIDS BOARD 2025-26 INTRODUCING THE ROTAKIDS LEADERSHIP TEAM

PRESIDENT - AASHKA SARDESAI

She is the daughter of Aaditya and Sanjivi Sardesai, and granddaughter of Rtn. Anil Sardesai, Rtn. Satish Kenkre and Ameeta Sardesai.



Born on 7th November 2013, Aashka is currently studying in the 6th Standard at Sharda Mandir School, Miramar. She became a part of the Rotakids Club of Panjim in 2022, and since then has been an active member, participating in all the projects of the club.

She has also served as the Secretary of the Club for two continuous years. Apart from her academic and club activities, Aashka enjoys listening to music, dancing, playing basketball, and watching TV.

SECRETARY - AVANI KUNDE

Born on 5th November 2015, Avani Shares her Birthday with The Indian Cricket Legend, Virat "King" Kohli who is also her Favorite Cricketer Avani Kunde is Studying in Sharda Mandir School in Class 6 and is the Secretary for the Rota Kids Club of Panaji.



She is a fun-loving child and loves to Play, Draw, Travel, Eat Out and Participate in most of the extra curricular activities.

Avani is a Purple Belt in Karate and has Won Medals at the National Karate Event at Goa in Her Age Bracket in both categories, namely, Kata and Kumite (Fighting) She is also learning the keyboard and has avid interest in Music.

As a Secretary, Her vision for the club is to Conduct Projects and events, along with the President, Which will educate the Rota Kids and benefit the society Favorite Cricket Team is CSK and Football Team is Manchester United, she also plays Badminton

TREASURER - AKSH SHANBHAG

Say hello to Aksh — a bundle of joy, energy, and curiosity! He loves being outdoors, playing his favourite sports, and cheering for his friends.



Aksh has a warm smile that instantly brightens any room and a friendly nature that helps him make new pals wherever he goes.

When he's not on the field, you'll probably find him relaxing with some good music or chatting away with friends. With his fun-loving spirit and positive attitude, Aksh brings happiness and laughter to everyone around him!

The younger son of Madhav and Akshata Shanbhag born on 23rd April 2025. Aksh is studying in class 6 of Sharada Mandir School.



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THE ROTAKIDS FAMILY JUST GOT BIGGER - SAY HELLO TO OUR NEW ROTAKIDS STARS!

VRUHI VAIBHAV KADKADE

A daughter is a miracle that never ceases to amaze,"

Her name is Vruhi Vaibhav Kadkade. She studies in Kids world Preschool, and is in UKG standard. She wants to become a Airforce Pilot. She in her spare time always try to copy her mumma and plays with her favorite baby doll considering its her. She like to travel with her family and explore new places.



She is a music lover and learner always wants to sing with lyrics. She likes to dance, paint, and loves studying. Always behind her granny to listen new stories. She loved to talk and make friends. We call her Chibudu, guddu, shonuli, She is Papa's Golden Duck. And her Granny's Princess. Her maushi's Piku and her Attu's Babdu....

Prayaan Harshal Shah

Son of Harshal P Shah and Ankita H Shah Studying in Nurbury 2, Sharda Mandir School Birthdate: 21/08/2020 Age: 5years. Hobbies and Interest: Enjoys sports such as basketball, football and cricket. He loves to paint and brings his creative imagination to life.



MAHIRA VERMA

The little bundle of joy of our home is "Mahira " Student with Sharada Mandir School of grade 1. She's the sunshine of every room — lively, playful, and full of energy. With a pencil in her hand and dreams in her heart, she sketches her way into becoming an artist." Her pet is a cute Shitzu dog: named muffin.



SPARSH SHAILESH PRABHU MISKIN

Sparsh studies in Std V, at Jnyan Vikas School Porvorim, A fun loving child and a sporty like his dad His hobbies are playing cricket, cooking and exploring new things. As of now his aspiration as to what he wants to become is a scientist who also can cook good food. He always wants new challenges and likes to study things in detail. His pets are his lovely cats named them Cutiee and raspberry



Kheya Shah

Meet Kheya Shah, born on 3rd February 2019, the cheerful and spirited daughter of Nidhi and Dhilan Shah. A student of Std. 1 at Sharada Mandir School, Miramar, Kheya's world is full of colour, music, and laughter!



She loves drawing, dancing, singing, exploring new places, and making new friends wherever she goes. Always bubbling with energy and curiosity, Kheya brings smiles and sunshine to everyone around her. Her dreams are as big as her heart — she wishes to be a doctor, a teacher, and even serve in the Armed Forces someday! With her enthusiasm and determination, there's no doubt she'll make all her dreams come true.

Aarush Kukarni

Name: Aarush Kulkarni Standard: 7th School: Red Rosary High School. Aarush is an energetic student who enjoys both academics and sports. His favorite hobbies include playing cricket, badminton, and football, where he shows great teamwork and enthusiasm. With a sharp interest in numbers and problem-solving,



THE ROTAKIDS FAMILY JUST GOT BIGGER - SAY HELLO TO OUR NEW ROTAKIDS STARS!

Aarush aspires to build his future in the financial sector. He dreams of becoming a Chartered Accountant or pursuing a career that allows him to work with numbers and finance.

Satvik Bhomkar

Satvik is a Class 9 student at New Goa High School, Mapusa. He is passionate about playing cricket and also enjoys cooking food, which shows his creative and active side. His dream is to either become a professional cricketer or a chef in the future. Satvik's pet name molu. He is cheerful, hardworking, and always curious to learn both on the field and in the kitchen.



Rutvik Bhomkar

Rutvik is in Class 1 at St. Francis High School. From a young age, he has shown a strong interest in gymnastics, and he looks up to gym athletes as his inspiration. With his energy and enthusiasm, most see him growing into a strong sports enthusiast. His pet name chicku. Full of playfulness and determination, Rutvik loves to stay active and try new moves.





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