

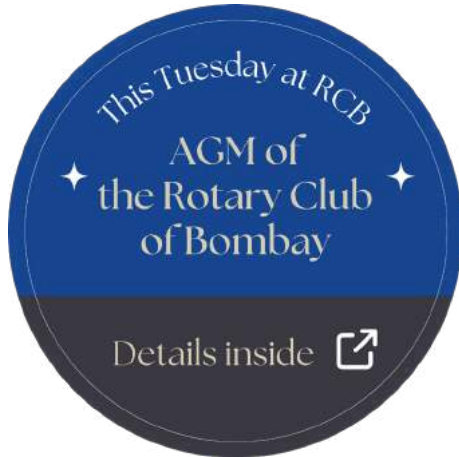
THE GATEWAY

Rotary Club
of Bombay



Volume 65
Issue No.21
December 19, 2023
For private
circulation

Bulletin of the Rotary Club of Bombay
<http://rotaryclubofbombay.org/>



Bahram N. Vakil, Co-Founder & Senior Partner at AZB & Partners speaks about Life, Luck and Lessons

My mom was a very good tennis player and represented India in athletics and bridge and is very sorry that none of her kids could come near that. My father and mother taught us the basics. In fact, everything I tell you today, you've heard and read about many, many times. So, no new lessons but I've gone through them in my 65 years, and I know that these are truisms are real. Sorry to Soli and many other lawyers in the room, but I don't think it's really rocket science. It's just a lot of hard work and commitment. These are the lessons I learned – there are no shortcuts in life, humility, and treat every human being with the same respect and with the same dignity.

Unfortunately, we live in very difficult times, we don't treat all 8 billion of our population the same way. I'm not getting into politics,

[Article continues on Page 2](#)

Rotary Club of Bombay ASIATIC SOCIETY MUMBAI

ADOPT A BOOK

Restore and digitize a book, in your name to benefit future generations.

DONATE ₹10,000 ONLY

To book the above or to become a member of the Asiatic Society, please contact:
Anita Patel: 9820033833 - Rashmi: 9769140141
Priyasri Patodia: 9820648459





“...there is nothing truer than what Gandhiji told us all those years ago: An eye for an eye really makes everyone blind. So, hatred is really a wasted emotion. And, it is not a solution. You know, the average age of the 2.3 million Palestinians is 22. So, imagine the resentment, the generational resentment that you are creating.”

PhillipCapital
Your Partner In Finance

**SOMETIMES YOU PRECISELY
HAVE 30 SECONDS TO WIN
OR A LIFETIME TO TRY.**

Article continues from Page 1

not saying that Hamas was not absolutely horrific and barbaric, but there is nothing truer than what Gandhiji told us all those years ago: An eye for an eye really makes everyone blind. So, hatred is really a wasted emotion. And, it is not a solution.

You know, the average age of the 2.3 million Palestinians is 22. So, imagine the resentment, the generational resentment that you are creating. So, just a quick story of something that has stayed with me. I was six years old. My father had gone for one of those day trips to Delhi. It must have been a difficult case. Obviously, it didn't go very well at the airport. He was quite upset that his driver and car were not there for him. He asked, where's the driver? Turned out, they had met with an accident, luckily no one was hurt too bad and he was in the lockup. So, my dad went straight to the lockup at around midnight, posted bail, did whatever was necessary and brought the driver home. And my mother was obviously upset that after a long day, did he have to go at midnight? Why could he not have gone the next morning? And his reaction was, if it was one of your kids,

[Article continues on Page 3](#)

Winners aim for nothing less than Gold.
The same mindset can add the gilt edge to your portfolio.

45 years | 15 countries | 1.5 Million clients
USD 47 billion assets

Talk to us on 022 2483 1919 | Toll free no.: 1800 221 331 | contact@phillipcapital.in

**EQUITIES | CURRENCY DERIVATIVES | INTEREST RATE FUTURES
CORPORATE BONDS | PMS | SLB | INVESTMENT ADVISORY**

Investment in securities market are subject to market risk,
Read all the related documents carefully before investing
For registration and detailed disclaimer, kindly visit www.phillipcapital.in



[Article continues from Page 2](#)

would you have waited the whole night and kept him in the lockup? So, this is the kind of thing that just stays with you.

On to my wife and kids. I don't know, maybe they didn't have a choice but all of them are here today. I'll start with Aarti. Many of you know her and very sensibly told me we should have asked her to speak instead of you. So, you know, I learn every day from her; and we've known each other from the start of our career, literally, because that was in Little & Co. in 1982. And, just one thing I want to say is that there are some things that happen which you regret and realise that you should have been more courageous and more mature at the time. And I want to be very, very clear. I spent a fantastic 20 years at Little and I'm sure Aarti would say the same. We had a fantastic set of seniors. We got all our basics. It was our early years. But, when we look back at life, there are a few big things that we could have done differently.

It's a really old firm and they had some crazy views about women as partners. Of course, that's long changed. So, at the time, even though they certainly knew, and I say this hand on heart, that she was the much better lawyer, would have been the much better partner, they decided that their system did not allow a woman.

And a lot of the partners, including Mr. Dara Mehta, that I just alluded to and some of my other seniors, told me that just tough it out. You know, they will not lose both of you, so when they offer you, refuse. And I'm sure it was absolutely the right thing because three, four, five years later, they did do that. And Dina Wadia became a partner. So, this



is certainly a regret I carry through my life.

Onto happier things. I'm blessed that not only do I learn from my parents and my wife, but I also learn from all my five children who are here today. Once again, hand on heart, they are all much brighter, more conscientious and fantastic. And in terms of humility, it's very good because every day they dash me to the ground if I ever think that I'm doing too well. And now I've got an added bonus for that because my four-year-old granddaughter, the other day when I refused to give her a third lollipop, said, you may think you're a good lawyer, but you're a useless grandfather. So, my heartfelt thanks to all of them.

I'll go on to my career. I'm not trying to give any kind of false modesty, but what I experienced is that luck played a huge role in my career.

I worked a few years in the US at a very good firm called Debevoise & Plimpton LLP. A month before my interview with them, imagine how times have changed, that we were the first Indian lawyers they had ever interviewed and planned to keep. In fact, Zia and my paths crossed, and I think in the whole of New York, the number of Indian lawyers was in single digits. That's how far we've come. So Debevoise interviewed Dhananjay Chandrachud. I hope everyone in this room knows who he is. And he is, you know, a super bright, fantastic lawyer. And as my daughter keeps reminding me, you know, he went to Harvard, I was at Columbia, and there's a huge difference between Harvard and Columbia. So, I didn't dream that they would not

[Article continues on Page 4](#)



Article continues from Page 3

take Dhananjay as the first Indian lawyer they ever had, and instead take me. And when I, after I'd worked for a few months there and I got to know them, I asked them how could you have messed up so badly, why would you choose me? And they said it was just luck. Dhananjay being Dhananjay is always a straight shooter. They asked him what do you plan to do and his dream was always to become a judge and to go all the way which is I think great for India that he did make it to Chief Justice.

So, a commercial law firm in New York preferred someone going into a firm in Bombay rather than a judge. So it was just great luck. And the other point I want to say about Debevoise again, it taught me, the skills of being gracious and proactive. On day one, the founder Mr. Debevoise was still there. He must have been in his late 70s. So, a first-year associate and Mr. Debevoise were standing at the door to welcome me. That is something that just doesn't leave you. And he said, "Don't feel the pressure, you're only the first Indian. We really hope you do well. We would like to employ a lot of Indian lawyers, but don't feel any pressure."

So then, I come back to India and Little & Co. as I said. And it was luck again because of two reasons. One is that we all know again what happened in '91. It was a sea change. We opened up in a very large measure and therefore changed the practice. Practising law today from what I did in my early years is like you were an orthopaedic and now you're a urologist. It's like a completely different job. I would go to court three times a week. I've done tons of real estate, IP, etc. You just did everything, whatever you got, you did it. So, '91 brought in



corporate law, joint ventures, M&A, etc. And so it was a huge boost.

Again, fortunately right time, right place. And then for me, totally bizarre, they opened up the power sector. MSEB came to Little & Co. The partner who was looking after them was a guy who did real estate regulatory lit. He said, "Behram, this sounds like some kind of corporate stuff, though it was project finance, which none of us knew one word about, so you better take this case." To tell you how little we knew, when I asked the MSEB guys, how long will you need me for? How long will I be busy? They said, 7-10 days. It should take about 10 days. It took 3.5 years. So, we were very low on the learning curve, but we learned very fast. I was super fortunate to get into a brand new area. As happens in India, in six years, I did 35 power projects. In Linklaters or whatever Wall Street firm, someone would do 30 projects over their career span, but India always gives you that volume. Therefore, you learn super-fast. And, besides the power projects, there were airports, ports, roads, etc.

It was a real boom until one of those global recessions in '98. And then, of course, the dot-com bubble. But that stretch, that decade was really busy and largely due to the right time, right place.

So, very quickly, why I love being a lawyer is when you're doing a power project or a port or whatever, you need to do a deep dive into that space. Compared to any novice, I would know what is plant load factor, heat rate, calorific value, and I know our coal is awful because it has high

[Article continues on Page 5](#)



Article continues from Page 4

ash content. So, you learn a lot about the industry you're working in and you really need to do that because, at least in what we do, you want to become the trusted advisor rather than just law. As you grow older, the client looks to you for that.

Whether it's automobiles, chemicals, pharma, you learn about new things. It's fantastic to keep learning. It's something I really enjoy and my kids think is very amusing. So that was Little. I left with a very heavy heart. I was the first partner to have ever left at that time. In its over 120-year-old history, no partner had left. Times have changed. There was much more stickiness.

And, how is it we started? Again, pure good luck. One of our rival firms had been told by their consultants to bring in fresh blood. And, very cleverly, they thought of bringing in Raian Karanjawala, who is one of the best known litigation lawyers in Delhi – his firm is the top litigation firm, Zia who was a very well-known barrister and had just started commercial work as well, and myself. It was a smart idea because the three of us were very good friends. So, they thought it's a... but that didn't work out.

But Raian, who is always very involved in everybody's lives, told both of us that although this didn't work out, why don't you both consider starting a firm of your own? You all have been talking about it for so long and so we had one dinner and shook hands. So that's the story of AZB and again 2002 and as all of you will remember from 2002 to Lehman in 2008 were absolutely boom years. Global boom, India boom, so it was just fantastic for us to become such a major player in a huge country like India in three

years and that is only because Zia works 24x7. But we have a fantastic team of lawyers and again the timing was really good.

Going forward, to keep it chronologically right, I worked with Raghuram Rajan who then became the governor of the RBI. Again, that was just good fortune and he had a committee for making Bombay a global financial centre and then he became the RBI governor and I worked a little bit with RBI when he was there. I think Raghu's the kind of guy who was very proper and therefore did not want to give us too much work. He knows both Zia and me very well because of our friendship, but I got to know them – his team – quite well. And then the bankruptcy code happened. I'm sure there may be many in this room who think that it was a crazy thing that happened. And my wife was certainly happy because after the enactment, half of our social invitations were cancelled. But again, I really don't know how I was chosen to be part of that drafting committee.

I never dreamt it would have such a huge impact on the credit culture in India. And I still have no idea exactly why I was chosen. All I can say is that it was a fantastic experience because it took 13 months to draft, from scratch, a brand new law. It then took 13 months to implement, which is even a bigger task, taking it through Parliament, setting up a brand new set of professionals. There's no such concept as insolvency professionals. So, it moved really fast. I think everyone will agree the first three years were really amazing. Even through the court system, NCLT (National Company Law

[Article continues on Page 6](#)



Article continues from Page 5

Tribunal), Supreme Court, it moved really fast. I think most of the cases and they were all billion dollar cases, the big 12 were done within two years. And globally, whether in the US, UK, anywhere, it would not move faster.

Just one metric to give you a sense of why it was important is that before it, the bad loans of 75-80% of our public sector banks was more than 10%. I think 10.5%. Now it stands at 3%. So, the banks are in much, much better shape. But most important is that it's changed the credit culture in India in that people are cautious when they borrow, that they will have to repay. If they don't do that, no human being likes to lose their company. At least from the banks, what we hear is that it has changed, there's a behaviour and credit change.

ROTARIANS ASK

My first question is that are you going to be inheriting all the art that your mom has?

Certainly not.

My second question is that do you also become like a counsellor? What do you have to do besides being a lawyer when you have clients doing all kinds of things?

I mean, you have to hear a lot of soap stories, that's for sure. And also, unfortunately, a lot of family disputes and trying to resolve it. But I follow the Gandhiji maxim that one of the key roles for lawyers is to bring warring parties together. I'm not really into litigation. It takes way too long and creates a lot of unpleasantness. It's just not my character. I figured that out quite soon. But it teaches you that

you compromise, I mean once you're married you know that compromise is the name of the game.

Lady luck chose well, Bahram. My question is can government companies also be taken to Insolvency Court and if not why not? Government companies like National Aluminium Company and other listed public sector companies, can they be also taken to Insolvency Court if they don't make their payments to the secured creditors?

No, they can. It's not part of the law, it's just that de facto it has not happened, but there is no legal bar.

How do you devote time to serving the less privileged, not only being a part of the trust, but the main paucity in this work is lack of talented time because people don't want to give time to serve the less privileged.

Hand on my heart, we all learned well because my wife runs two NGOs, so it's kind of built into your DNA. Luckily, it's there with all my children as well. I wanted to mention it, but I didn't have the time. I do much more than law with one particular microfinance entity, not for profit. It's what used to be called a Section 25 Company. And it was not for profit and they went intentionally to Bihar, Eastern UP, now Jharkhand, Chhattisgarh, because at that time no one else was willing to go there in '98. So, I've been working with them now for 25 years. And I've seen it on the ground that once they are given an opportunity in terms of capability, or integrity, again with all due respect to all the corporates in

[Article continues on Page 7](#)



Article continues from Page 6

the room, even with the NPA going from 10.5 to 3.5 now, this is a very sizable portfolio, which is fantastic that a not for profit could lend 4000 crores. And the default is 0.3%. So all the poor women, the largest loan is 30,000 rupees. And all the poor women, even through COVID, the minute they could go back to work, RBI had given a six month exemption. In three months, they were paying back fully. So I think it's doable. It's not easy, but it's doable. And AZB has been super kind, generous. I mean, all this stuff, all the government, public policy, this law part, that's all what we call pro bono. So maybe I'm particularly blessed that AZB allows me that opportunity.

They say that justice, sort of delayed, is justice denied. And what we see from the outside is that there are dates after dates and cases take decades for the smallest matters. Is there any sort of

practical solution one can have to ease up this clogging of the system?

There are people in the audience who know this much better than me because I moved away from litigation quite early. But I find it quite amazing that we don't use technology more. They're using it more and more. And case management, like in the UK or most parts of the world, you have to give the exact time you will take. So, in the courtroom there's no one except that case. The first time I went to do a case in London, I was shocked that there were six people in the courtroom. And this is a long time ago. So I just think that the basics, they would know this answer much better. But I did bring it up with the government once and they just said, you have no idea. I mean, it's a holy cow. Just leave that. Let's fix the things we can. I don't know why.





TUESDAYS WITH THE ROTARY CLUB OF BOMBAY



Moy celebrates his birthday with RCB



treo
by MILTON

Clarity that refreshes you!



Explore the range of glass tumblers from Treo by Milton at your nearest store or on Amazon and Flipkart.

MILTON



Beat the winter in style, with cozy warm sips!

Explore the range of colored thermos bottles from Milton at your nearest store or on Amazon and Flipkart.



Fifth Rotary Club of Bombay Box Cricket Fellowship



The Annual Rotary Club of Bombay – RCB Box Cricket Fellowship 2023 – lived up to its reputation of being one of the most exciting and fun-filled sporting events. This year's edition, held on Saturday December 9th, 2023, at the NSCI, saw two matches played with both ending in nail-biting finishes.

Team 1, led by captain Farhat Jamal, consisted of President Manoj Patodia, PN Bimal Mehta, Rotarians Sushil Chandiramani, Jaymin Jhaveri, Miral Shah, Jamshyd Vazifdar and Advay Sanghi (son of Rtn. Akhil Sanghi).

Team 2, captained by Rtn. Ptn. Priyanka Jatia, consisted of PE Satyan Israni, Rotarians Anuj Arenja, Dr. Mehernosh Dotivala, Vivek Himatsingka, S.V. Prasad, Akhil Sanghi and Sports Committee Chairman Moy Biswas.

In the first match, Team 1 batted first and, in 8 overs, set a target of 75, which Team 2 was unable to reach despite some excellent batting.



In the second match, Team 2 batted first and scored a total of 95 runs in 8 overs. They were able to successfully defend their total, with Team 1 scoring 92 and falling just short. Even though both teams won one match apiece and the final scores were tied, we were all treated to great catches, smashing sixes and many moments of fun.

Moy thanked Satyan on everyone's behalf for initiating all arrangements at NSCI.

Moy handed out trophies to the Best Batter (Advay Sanghi), Best Bowler (Jamshyd Vazifdar) and Most Promising Talent (Priyanka Jatia).

This was followed by President Manoj's vote of thanks. He thanked all who attended and helped to make this event a success. The morning ended with a much-deserved breakfast for all.





Rotary Club of Bombay's love & care for neurodivergent children

Last week, a dedicated team from RCB's Early Care of Neurodivergent Children (CNC) committee embarked on a touching journey to the AWMH Maharashtra (Association for the Welfare of Persons with Mental Handicap) at Mankhurd, immersing themselves in the world of extraordinary children and their families.

This centre, sponsored by the Rotary Club of Bombay, plays a vital role in the lives of around 40 children, providing them with early intervention services. What made this day even more significant was that the centre had recently undergone expansion to serve more children in need.

Among those who graced the occasion were PP Shernaz Vakil, Rtn. Sunny Pariyaram, Rtn. Dr. M. Dotivala, and Rtn. Reema Damani, and Ms. Meena Parekh and Ms. Malti Dedhia from the AWMH managing committee. Together, they

came together for a heartwarming Christmas party, organised with love and care by the dedicated staff of the Early Intervention and Rehabilitation Programme (EIRP).

The day commenced with special educator Ms. Rashmi Tambe and occupational therapist Ms. Harshada Gadekar leading an engaging group session of assembled children accompanied by mothers. Laughter and joy filled the air as children sang songs, indulged in colouring activities, and crafted beautiful greeting cards, all with the guidance and support of their devoted mothers.

Dr. Shital, the EIRP coordinator, and Ms. Anaya, a clinical psychologist, took the opportunity to explain the various activities and therapies offered by EIRP. They also shed light on the meticulous process of documenting a child's progress to the curious guests from RCB.

As part of their visit, Rotarians interviewed a few

parents, keen to understand firsthand how their children had benefited from the services offered by AWMH. The response from the parents was heartwarming, and their valuable suggestions were noted with gratitude.

The highlight of the day came when the celebration kicked off with the cutting of a beautifully adorned Christmas cake. Smiles lit up the room as gifts were lovingly distributed to each and every child, ensuring that the festive spirit was shared with all.

The festivities didn't stop there. The programme concluded with a delicious lunch, featuring aromatic biryani and a mouth-watering chocolava cake. The children and parents alike savoured the flavours of this special meal, and as they left the centre, their hearts and bellies were full.

It was a day filled with love, compassion, and the promise of brighter futures for these children, made possible by AWMH and the Rotary Club of Bombay.



Members, please note that we have tied up with Masina Hospital for a great discount for our members, family, and friends.

To avail discount kindly contact PP Vijay Kumar Jatia on email along with a brief medical history: vkj.rotary@modernindia.co.in



ANAND RATHI WEALTH ROTARY SAFGR ASIA GOLF CLASSIC, 2024



Swing to make India totally literate.

13, 14 & 15 JANUARY 2024

ORGANIZED BY SAFGR MUMBAI CHAPTER
HOSTED BY ROTARY CLUB OF BOMBAY
SUPPORTED BY SOUTH ASIAN FELLOWSHIP OF GOLFING ROTARIANS

As part of Rotary Club of Bombay's literacy initiatives, we have partnered with Rotary India Literacy Mission (RILM) and its T-E-A-C-H program. RILM, a National-level not-for-profit organization is working relentlessly towards total literacy and quality education in India. This comprehensive initiative has helped millions of children through its T-E-A-C-H program.

To fund its initiatives in literacy, we are organising the **ANAND RATHI WEALTH ROTARY SAFGR ASIA GOLF CLASSIC, 2024.**

Proceeds from the event will help make thousands of adults literate. So far 1,46,266 adults have already been enrolled in the Adult Literacy Program. Our goal is to transform 50 lakh non-literate adults into literate individuals by 2024.

The ANAND RATHI ROTARY SAFGR ASIA GOLF CLASSIC, 2024 will be held from 13 – 15 January 2024 at the Oxford Golf and Country Club, Pune. We request you to enroll in large numbers - you do not need to be a golfer to attend the event and enjoy the fellowship.

The registration details: (for 2 persons):

[REGISTER NOW >](#)



[Click here
to enroll & pay](#)

1. Platinum Gold – Rs 150,000
2. Gold Patron – Rs 125,000
3. Golfer with Residence – Rs 80,000
4. Non-golfer with Residence – Rs 70,000
5. Golfer – non-resident – Rs 25,000 (individual)
6. Non-golfer non-resident – Rs 20,000 (individual)
7. Golfer with residence on single occupancy basis - Rs 60,000 (individual)

Complimentary 2nd round on 15th January morning as part the Championship.



Rotaractors of Sydenham College spread Christmas cheer at BY Worli



A team of Rotaractors from Sydenham College, led by Rotaractor Sneha, kicked off a fun-filled Christmas celebration at RCB's Bhavishya Yaan students at the Dr. Babasaheb Ambedkar School, Worli last week. They brought joy and laughter to the students through a series of engaging activities. The event, designed to foster camaraderie, featured around 18 enthusiastic Rotaractors who actively participated in various games with the children.

One of the highlights was the lively game of "Dog and the Bone." The participants cheered for their respective teams, and the atmosphere was joyous. A spirited game of musical chairs was also played. A diverse range of activities was organised. The children indulged in palm imprinting, creating colourful designs. Christmas origami and bracelet making allowed the children to showcase their creative flair. Memory games involving dance sequences in a relay form were played.

The primary children were also included in the fun

and games. They too enjoyed the morning dancing and playing games. The enthusiasm of both Rotaractors and children created an atmosphere of joy and togetherness. The Rotaractors, with their energy, succeeded in making the day truly special for the students of Ambedkar School. The smiles on the children's faces spoke volumes. The morning ended with the distribution of snacks.



The first Club Assembly for the Rotary year 2023-24 was held on December 13th, 2023, at Babubhai Chinai Hall, IMC. The total number of members who attended was 51.



St. Agnes Interact children give time and talent



On December 4th, 2023, a reach-out programme was held by the Interact children of St. Agnes High School, proposed ICSE. We invited nearby slum kids from the areas of Byculla, Reay Road, Sewri,



Sandhurst Road and spent time with them, ate food together, and engaged in activities like painting, craft, music, and dance.

RCB's IWA/Cotton Green clinic aids expectant father

In a touching gesture, the Rotary Club of Bombay recently stepped in to assist Jagdish Tiwari, a soon-to-be father, by helping him access crucial medical tests at a lower cost.

PE Satyan Israni's gym trainer Jagdish Tiwari had concerns about expenses related to blood work and diagnostic tests recommended during his wife's pregnancy check-ups. A few weeks ago, he shared his worries with PE Satyan, who promptly connected him with Rashmi at our RCB office. This connection allowed Tiwari to obtain a letter, granting him access to the Rotary Club's IWA/Cotton Green facilities which were close to where he lived.

Tiwari was pleased with the outcome. He mentioned that RCB's support not only eased his financial burden but also saved him around Rs. 5000/6000 in test costs.

PE Satyan, appreciating the positive impact, highlighted the need to spread awareness about the clinic's services. In a letter to President Manoj Patodia and Trustee PP Arun Sanghi, he urged everyone to acknowledge and support RCB's efforts, ensuring that more individuals like Jagdish Tiwari can benefit from their assistance.

The Rotary Club of Bombay continues to make a meaningful difference in the lives of people, exemplified by their recent support for Jagdish Tiwari during his hour of need.



IWA

CHARITABLE CLINIC

Damodar Sukhadwala Marg, Opp.
Excelsior Cinema, Fort, Mumbai-400 001
Ms. Kala Patel: +91 91671 28299

**The Clinic is now open
Monday to Friday from
10am to 6pm**

**New Case Paper: Rs. 100/-
Weekly Medicines: Rs. 50/-
Xray: Rs. 150/- per plate**

General Practitioner:
Monday to Friday: 10am to 6pm
Last paper will be issued at 5.45pm

Dental: Every day: 10am to 2pm
and 3.30pm to 6pm
Last paper will be issued at 5.30pm

Xray: Every day: 10am to 6pm

Paediatric: Monday: 11am to 1pm

Homeopathy: Thursday:
2.30pm to 4.30pm

Skin: Tuesday & Friday:
10.30am to 11.30am

Gynaecology: Tuesday:
12pm to 2pm

Senior Medical Consultant:
Once a month: 2.30pm

Pathology: Tuesday & Friday:
10am to 1pm



Supported by
Rotary
Club of Bombay

Dental Department

Dental Case Paper: Rs. 100/-

Medicine: Rs. 50/-

Xray: Rs. 100/-

Scaling / Cleaning: Rs. 700/- to 900/-

Filling - GIC: Rs. 500/-

Composite: Rs. 700/-

Extraction: Rs. 400/600/800/-

Surgical Extraction:
Rs. 2,500/- to Rs. 5000/-

Root Canal: Rs. 2,000/-
Crown-Metal- Rs. 1,000/-
Half Ceramic- Rs. 1,500/-
Full Ceramic- Rs. 2,000/-

Post Obturat Filling:
Rs. 200/- to 500/-

Temporary Filling:
Rs. 100/- to 200/-

BOMBAY COTTON MERCHANT AND MUCCADAM ASSOCIATION LTD.

ROTARY CLUB OF BOMBAY

FREE CLINIC

ADDRESS:

NEAR COTTON EXCHANGE BUILDING,
OPP. RAM MANDIR, 5 MINUTES WALK FROM
COTTON GREEN RAILWAY STATION,
COTTON GREEN (EAST), MUMBAI – 400 033

PHONE: 022-2373 7301

In-charge - Ms. SHILPA PAWAR



	Tuesday / मंगळवार	Friday / शुक्रवार
Homeopathy Clinic / होमिओपॅथी दवाखाना	9 to 5 / ९ ते ५	9 to 5 / ९ ते ५
Eye Clinic / डोळ्यांचा दवाखाना	9 to 5 / ९ ते ५	9 to 5 / ९ ते ५
Dental Clinic / दाताचा दवाखाना	9 to 5 / ९ ते ५	9 to 5 / ९ ते ५
GP & Child Care Clinic / जीपी आणि लहान मुलांचा दवाखाना	2 to 5 / २ ते ५	2 to 5 / २ ते ५
Blood Tests / रक्ताची तपासणी	9 to 12 / ९ ते १२	9 to 12 / ९ ते १२



TUES | 19 | DEC

Rotary Club
of Bombay



ANNUAL GENERAL MEETING

REQUESTING ALL MEMBERS TO ATTEND

RENDEZVOUS ROOFTOP
THE TAJ MAHAL PALACE HOTEL
LUNCH AT 1 PM. MEETING AT 1.15 P.M.

PLEASE NOTE: VISITING ROTARIANS AND GUESTS NOT ALLOWED.

rotaryclubofbombay.org | @rcb1929 | incredible

ON JANUARY 2nd, 2024

Rotary Club
of Bombay



SPEAKER SESSIONS



NILOOFER GIRI

EXPONENT OF VEDANTA, VEDIC CHANTING
AND SANSKRIT.

speaks about

Know Thyself

Understanding the paradoxical obstacle.

THE TAJ MAHAL PALACE HOTEL

LUNCH AT 1 PM. MEETING AT 1.30 P.M.

GUEST ATTENDANCE CHARGES APPLY

VISITING ROTARIANS - ₹300 GUEST - ₹400 (ADDITIONAL CHARGE FOR LUNCH)

TUES | 02 | JAN

rotaryclubofbombay.org | @rcb1929 | incredible

Rotarian Member Birthdays



DECEMBER 19

Rtn. Sanjiv
Mehra



DECEMBER 22

Rtn. Arnab
Malik



DECEMBER 22

Rtn. Rajyalakshmi
Rao Meka



DECEMBER 24

Rtn. Zinia
Lawyer



DECEMBER 25

Rtn. Ishraq
Contractor



DECEMBER 25

Rtn. Sameer
Tapia



DECEMBER 28

Hon. Rtn. Ratan
Tata



JANUARY 1

Rtn. Satyanarayan
Bansal



JANUARY 1

Rtn. Dr. Dinesh
Daftary

Rotarian Partner Birthdays

DECEMBER 19

Rtn. Ptn. Kanan Fotedar

DECEMBER 19

Rtn. Ptn. Meghal Jhaveri

DECEMBER 19

Rtn. Ptn. Rajiv Lunkad

DECEMBER 20

Rtn. Ptn. Sheila Kripalani

DECEMBER 22

Rtn. Ptn. Komal Israni

DECEMBER 22

Rtn. Ptn. Gautam Mehta

DECEMBER 30

Rtn. Ptn. Binaifar Nazir

JANUARY 1

Rtn. Ptn. Usha Mittal

JANUARY 1

Rtn. Ptn. Zarina Mehta

JANUARY 1

Rtn. Ptn. Aziz Zaveri



S. P. SANGHI
AIRCONDITIONING PVT. LTD.



CEILING AIR CONDITIONERS

CUTTING EDGE TECHNOLOGY
WITH A SLEEK DESIGN

98193 73057



SPSANGHI.COM



AKHIL@
SPSANGHIAC.COM



Anniversaries

DECEMBER 19

Rtn. Ptn. Mita & Rtn. Dr. Ambrish Dalal

DECEMBER 19

Rtn. Ptn. Nilima & Rtn. Gautam Trivedi

DECEMBER 19

Rtn. Ptn. Delina & Rtn. Jamshyd Vazifdar

DECEMBER 19

Rtn. Ptn. Beena & Rtn. Ulhas Yargop

DECEMBER 21

Rtn. Ptn. Sahar & Rtn. Ateeq Agboatwala

DECEMBER 21

Rtn. Ptn. Nita & Rtn. Rajendra Bhambhani

DECEMBER 21

Rtn. Ptn. Phiroza & Rtn. Dr. Aashish
Contractor

DECEMBER 21

Rtn. Ptn. Dhvanika & Rtn. Ashwin Thakkar

DECEMBER 25

Rtn. Ptn. Ashutosh & Rtn. Laxmi Maneklal

DECEMBER 26

Rtn. Ptn. Rukshana & Rtn. Baji Bilimoria

DECEMBER 26

Rtn. Ptn. Jalaj & Rtn. Dani Vita

DECEMBER 26

Rtn. Ptn. Shirin & Jehangir Katgara

DECEMBER 27

Rtn. Ptn. Nasreen & Rtn. Shariq Contractor

DECEMBER 27

Rtn. Ptn. Urvashi & Rtn. Ashok Minawala

DECEMBER 28

Rtn. Ptn. Pervin & PP Dr. Rumi Jehangir

DECEMBER 28

Rtn. Ptn. Ranjit & Rtn. Dr. Indu Shahani

DECEMBER 28

Rtn. Ptn. Reshma & Rtn. Bipin Vazirani

DECEMBER 29

Rtn. Ptn. Sangeeta &
Rtn. Ashwin Mansharamani

DECEMBER 29

Rtn. Ptn. Brinda & Rtn. Dr. Anand Somaya

DECEMBER 30

Rtn. Ptn. Devina & PP Nirav Shah

DECEMBER 30

Rtn. Ptn. Aziz & Rtn. Harshbeena Zaveri

DECEMBER 31

Rtn. Ptn. John Franklin &
Rtn. Natasha Treasurywala

JANUARY 1

Rtn. Ptn. Sangita & Rtn. Pashupati Advani

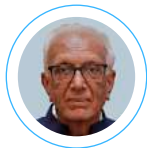
"Before you marry a person, you should first make them use a computer with slow internet to see who they really are."

WILL FERRELL

TRUSTEES OF THE ROTARY CLUB OF BOMBAY



Trustee
PP Dr. Adi
Dastur



Trustee
PP Arun
Sanghi



Trustee
PP
Dr. Zerxis
Umrigar



Trustee
IPDG Sandip
Agarwalla



Trustee
PP Nandan
Damani



Membership
PP Nandan Damani



Assimilation
IPP Vineet Bhatnagar



Attendance
Rtn. Mahesh Khubchandani



CSR Reporting
Rtn. Kirit Kamdar



Bulletin
Rtn. Abhinav Aggarwal



Fellowship & In-Camera
Rtn. Anar Shah



Sergeant-At-Arms
Rtn. Roda Billimoria



Special Director
IPDG Sandip Agarwalla

OFFICE-BEARERS



President
Manoj Patodia



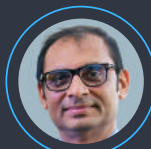
IPP Vineet
Bhatnagar



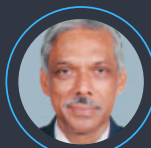
President-Elect
Satyan Israni



President-Nominee
Bimal Mehta



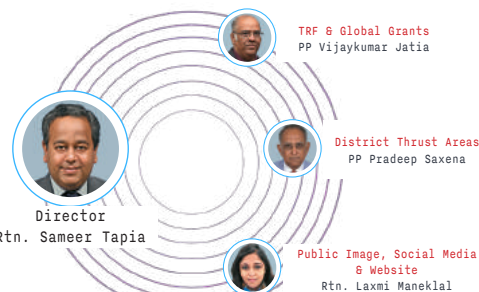
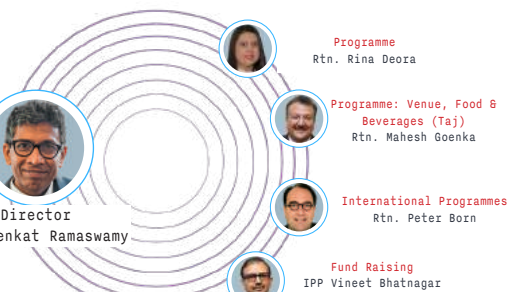
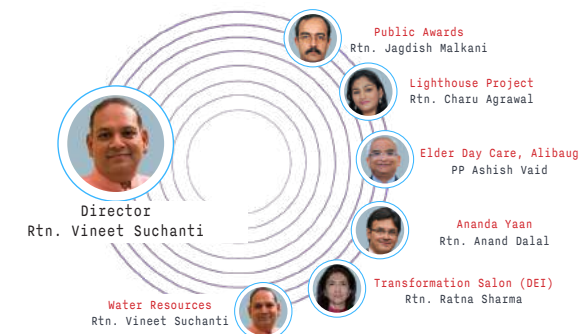
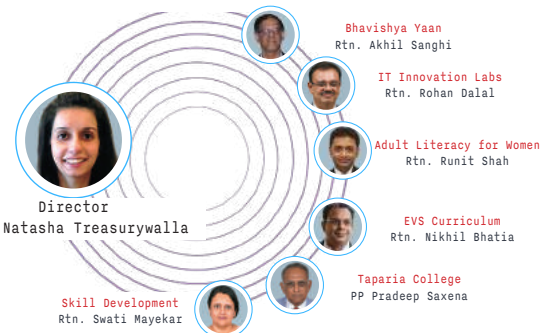
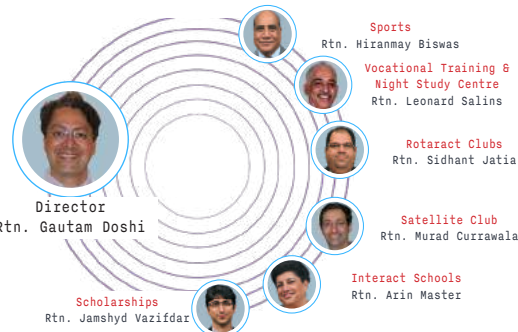
Hon. Secy
Pradeep Gupta



Hon. Jt. Secy
Sunny Pariyaram



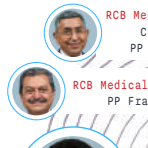
Hon. Treasurer
Kirit Kamdar



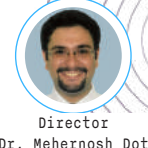
Director
PN Bimal Mehta



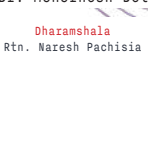
Director
Rtn. Rahil Shah



RCB Medical Centre, Talwada
Chairman Emeritus
PP Dr. Rumi Jehangir



RCB Medical Centre, Talwada
PP Framroze Mehta



Director
Rtn. Dr. Mehernosh Dotivala



Dharamshala
Rtn. Waresh Pachisia



Integrated Village
Development/Panchatattva
Rtn. Mihir Mody



Gale Village
Rtn. Vinti Gajree



Gatesh Village
Rtn. Miral Shah



Director
Rtn. Poonam Lalvani



Urban Heritage
Rtn. Priyasri Patodia



Urban Nature Habitat
Rtn. Arnab Mallik



Animal Welfare
Rtn. Samir Chinai



Cotton Green, IWA
Rtn. Dushyant Dave



Dialysis
Rtn. Swati Jajodia



Cancer Aid
Rtn. Farokh Balsara



Paediatric Heart Surgeries
Rtn. Jaymin Jhaveri



Early Care of Neurodivergent
Children (CNC)
PP Shernaz Vakil



President
Manoj Patodia

Impact Assessment and Synergy
Trustee PP Arun Sanghi

PUBLISHED BY
PRESIDENT MANOJ PATODIA
FOR ROTARY CLUB OF BOMBAY;
CONTACT@ROTARYCLUBOFBOMBAY.ORG

EDITORIAL CONTENT, DESIGN & LAYOUT BY
THE NARRATORS (THEWRITEASSOCIATES@GMAIL.COM);

REGD NO. MCS/091/2015-17; R.N.I NO. 14015/60.
WP P LICENSE NO. MR/TECH/WPP-89/SOUTH 2015;