

The Lighthouse

Rotary
Club of Madras



THE ROTARY CLUB OF MADRAS

ISSUE 22
November 30
2025



SERVICE ABOVE SELF

BIRTHDAYS

Rtn Jayshree Raveendran	24 th November
Rtn Subbiah Viswanathan	25 th November
Rtn Dr Anisha Ashok	26 th November
Rtn Shoukath Sherif	29 th November
Rtn Udayanarayanan G.M.	29 th November
Ritwik Bhattacharjee, Spouse of Rtn Maya Thiagarajan	24 th November
Ar Smita, Spouse of Rtn Rakesh Jaiswal	24 th November
Dr Khushali, Spouse of Rtn Pranay H. Gambhir	25 th November
Savithri Nagarajan, Spouse of Rtn M.S. Nagarajan	26 th November
Uma Varman, Spouse of PP Rtn Dr Arulmozhi Varman	29 th November
Somna Sachdev, Spouse of Rtn Vipin Sachdev	29 th November
K K Arun Krishnan, Spouse of PP Rtn Nandita Krishnan	29 th November
Kamala, Spouse of Rtn M Sesha Sai	30 th November
Niharika Akula, Spouse of Rtn Ramakanth Akula	1 st December

ANNIVERSARY

Rtn Sanjay V Parikh & Rupal	26 th November
Rtn Vikram Chesiety & Supriya	26 th November
Rtn Gooch Kumar A & Sangeetha	28 th November
Rtn Rohit Toshniwal & Ruchika Toshniwal	28 th November
Rtn Ravi Bhatkal & Priya	29 th November
Rtn Sanjay Tulsyan & Priya Tulsyan	29 th November
Rtn Suniel U Lulla & Brinda	30 th November
Rtn Kishor Dandeker J & Meghana	30 th November

Rotary Club of Madras

22nd Weekly Meeting

TOPIC:
ROAD TO SPORTING SUCCESS IN INDIA

SPEAKER:
APARNA POPAT
2x Olympian & 9-time National Champion

In conversation with **Rtn Ishwar Achanta**

Tuesday, 2nd December 2025 | 1.30 pm
Lunch : 12:30 - 1:30 pm at Hyatt Regency, Chennai.

Spouses are invited for this meeting

Rtn. Nikhil Raj
President

Rtn. Prasanna Rajagopalan
Honorary Secretary

Rtn. Rajesh Mani
Director - Club Service

Rtn. Mohit Bajaj
Chairperson - Programs Committee

Send in your articles, news and stories for consideration in the Lighthouse bulletin to: lighthouse@rotarymadras.in
Stay updated with our very own RCM magazine!



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Bulletin Design:

YATRATECHS

Rotary Club of Madras (RCM)

Minutes of the 21st Weekly Meeting

held on 25 November 2025, 1.30 PM @ Hyatt Regency, Teynampet, Chennai

Call to Order

President Nikhil Raj called the 21st weekly meeting to order and welcomed all members and guests. The Rotary Song was played.

Confirmation of Previous Minutes

Minutes of the 20th weekly meeting were confirmed.

President's Welcome address

The President warmly welcomed all Rotarians, spouses, Probus Club members, Mr S.L. Sakthivel and Mr Ravi, Guest Speaker Mr. Rohan Varshnei, and guests including Dr Vishwanath Hande, Mr Manu Wassan, Mr. Sivan Kannan, Mr Deepak and Mr Salman.

Announcements & Updates by the President

Project Visit – Home for the Homeless: A visit to the Home for the Homeless project site in Beerakupam and Perathur was undertaken. Rtn Sivan Kannan and Rtn Hari Venkatesh accompanied the President. President reported that work was progressing well despite rains and that the inauguration was targeted for Pongal, subject to weather conditions.

Krish Chitale Award: Ms Sharvaanica, the Asian Under-10 Chess Champion and Under 10 World No.2, will be presented with the Krish Chitale Award on 14 April 2026, which includes a scholarship of Rs. 1 lakh, out of which Rs.50,000/- has already been disbursed.

Four Star Rating for Rotary International: Rotary International has been awarded the highest rating of Four Star by Charity Navigator, an independent non-profit organization that evaluates and rates charities. This is a recognition for Rotary International's admin cost being maintained at 7-8% only for the past 18 years.

Funding Updates: DGN PP Rtn Dr Vijaya Bharathi Rangarajan has obtained a funding of Rs. 1.44 crores over 3 years from Sundaram Finance. This funding has been earmarked for lakes, His & Her Place (T Nagar) and school water-management projects.

Rtn Alok Bhargava, Rtn Ganesh Ananthakrishnan and Rtn Krishnamurthy Vijayan have secured a funding commitment of Rs. 20 lakhs per year for 3 years from Mr Mohan of Globelink.

Rtn Prasanna Rajagopalan has facilitated a commitment of Rs 1 lakh from Mr Amarnath

Reddy's AR Foundation for HPV vaccination.

Rtn Rohit Toshniwal has contributed Rs.10 lakhs by way of CSR for education.

Rtn P S Jagdish, PP Rtn Jayshree Sridhar, and Rtn Aswath Kumar Reddy contributed Rs. 65,000–Rs. 68,000 each, to sponsor students and teachers for the RYLA event.

Rtn P S Jagdish additionally contributed Rs.1 lakh for HPV Vaccination.

Crowdfunding contributions for HPV vaccination promised at the weekly meeting have been successfully collected.

RYLA Report – Rtn. Sesha Sai: 139 Interactors participated (compared to 63 during the previous RYLA). Two batches were organized to accommodate the large number. Educational visits included diplomatic offices, ministries, and the Parliament. An audiovisual presentation featuring AI-generated music, was showcased. Rtn Sesha Sai acknowledged sponsors Rtn P S Jagdish, PP Rtn Jayshree Sridhar, Rtn M Balasubramanian (AVM Balu), Rtn Aswath Kumar Reddy and others.

HPV Vaccination Update – Rtn. Sangeetha Viswanathan: RCM is approaching the milestone of 5,000 girls vaccinated. The collaboration with Inner Wheel Club for HPV Vaccination has enabled accelerated growth. Schools and institutions from all over the country are now proactively approaching us for vaccination drives. While the demand is high, the current challenge is fundraising. Rtn R Ravishankar committed a donation of Rs.1 lakh for HPV Vaccination during the meeting.

Golf Tournament – Rtn. Sriya Chari: The 19th edition of the Rotary Golf Tournament is scheduled for 30 January 2026 with a Fellowship Dinner on 29 January 26 at The Pullman Chennai. A Putting competition for non-golfers has also been planned for 30 January 26. Rtn Sriya Chari appreciated all the members who secured sponsorships and CSR contributions for the Golf Tournament. She recalled that the tournament has a history that is truly unmatched. It was started 20 years ago by stalwarts of the Club, whose vision, commitment and passion established a tradition in sports that continues to bring all together. She invited members to take up Tee box sponsorships starting at 22,000 per box.

Loyola College Centenary Afforestation – Rtn Sumit Kumar Kalra: The Loyola College Centenary Afforestation Program is ready to kick off. The project has been approved by the RCM Board, Loyola management and the donor. The project involves planting 160 native saplings with protective fencing. The Inauguration is at 3 pm on Thursday, 27 November 26.

Rtn Sumit Kumar Kalra extended his gratitude to PP Rtn George B Cherian for facilitating the project and Rtn Geetha Nagu for sponsoring it. The Implementation partner is Environmental Foundation of India (EFI).

CSR Grant Announcement – PP Rtn S Ravi: RCM has initiated a CSR grant towards health initiatives and a grant of \$60,000 has been jointly raised by 8 clubs of RI District 3234. The major contribution of \$45,000 is from MGR Janaki College Chairman Rtn Kumar Rajendran from RC Legend. This

project includes procurement of one blood donation van and Dialysis center equipment. PP Rtn S Ravi and Rtn Kumar Rajendran handed over a cheque to President Nikhil Raj. President Nikhil Raj added that the initial seed funding for this CSR Grant is from Vara Future LLP (Rtn Vardhman Jain's Company) and the project is for nine dialysis machines and one blood donation van.

Comprehensive Legacy Digital Platform – PP Rtn George B Cherian: As part of the Centenary Year activities, the Public Image and Public Relations vertical is collecting information on the projects and activities of each of the past 100 years. A Design Workshop has been planned on 1 December 25, 3 PM–7:30 PM, at Madras Cricket Club (MCC) to create a comprehensive legacy, digital platform (100 Year Memory System) for Rotary Club of Madras, a system that will eventually serve as a central repository for our Club's projects, history, media archives and documentation, with scope for data mining and AI-assisted access. Rtn Siddharth Chandrasekar will conduct this workshop. Past Presidents, Past Secretaries, archivists, website contributors, and all interested Rotarians are invited to participate in this workshop. PP Rtn N K Gopinath made a request to second and third generation Rotarians to contribute relevant Rotary photographs from their respective family collections. In his capacity of District Membership Chair, PP Rtn George B Cherian also acknowledged the successful conduct of the Green Rotarians Program with 200 members attending and the active participation of Rotarians from RCM.

Recap of the Full Club Fellowship (All White Brunch Party) hosted by EO Members of RCM

Rtn. Pranay H. Gambhir: President Nikhil Raj said that this was probably the largest Full Club Fellowship in the club's history. He thanked the EO members and said that the success of the event was due to the personal attention of the EO Members of RCM who hosted the event. Rtn Pranay H Gambhir thanked members for excellent participation and presented a short video of the event.

Secretary's Announcements: Rtn Prasanna Rajagopalan announced the

Address by Mr. Rohan Varshnei

Mr. Rohan Varshnei made an insightful 20 minute address with tips on planning the use of credit cards to reap maximum benefits, which was followed by a Q&A session.

Vote of Thanks

Rtn. Rajasekaran Rajendran proposed a vote of thanks.

Address by Mr. Rohan Varshnei

The Timeless Legacy book was presented to the Guest Speaker. The President thanked all members and guests and adjourned the meeting.



The discussion began with a core philosophy: a credit card is best used and meant for somebody who doesn't need credit. The negative aspects associated with credit cards, such as the debt trap, typically only affect those who are unable to clear their outstanding balance each month.

The objective of credit card usage should be to achieve a high reward rate. For every amount spent, the user should aim to retrieve value equivalent to a free flight or hotel stay. The average value of a point should meet a specific minimum per point.

Earning Points: Leveraging High-Value Spends

While routine expenses like flights, hotels, shopping, and family expenses can be placed on a card, substantial points are generated by utilizing high-value expenditures:

- **Family Events:** Costs associated with a family wedding.
- **Car Purchases:** Clients have successfully purchased luxury vehicles using credit cards, generating sufficient rewards to cover years of hotel stays.
- **Government Taxes:** Paying taxes, including Income Tax, TDS, and GST (for LLP or proprietorship structures), on a credit card can effectively reduce the tax burden percentage.
- **Foreign Education:** High yearly tuition and living expenses for students studying overseas can cover round-trip tickets for the student and their parents.

When purchasing a car on a credit card, dealers often quote an extra charge. However, this charge is often negotiable, especially for luxury vehicles, and can sometimes be reduced to zero. Even if a transaction fee is paid, the high reward rate of the right card ensures a substantial amount is received back in points.

Card Strategy: Selecting the Right Instrument

The speaker emphasized that there is no best credit card in the market; there is only the best credit card for you. The choice depends entirely on individual spending patterns.

Premium Card Examples

- **Axis Magnus Burgundy:** Considered the "King" for individuals with the highest annual spending. Its reward rate is significantly higher than that of competitors. However, this card typically does not grant points on specific categories such as jewelry, gold, insurance, utility bills, or fuel.



- **HDFC Infinia:** Referred to as the "OG" (Original King) and the "Big Daddy" of credit cards. It maintains a robust rewards network and is suitable for users with moderately high spending. It provides strong coverage in categories where the Magnus fails.

- **HDFC Biz Black:** Recommended specifically for those paying taxes (TDS, Income Tax, and proprietorship/LLP GST), offering a percentage back on these payments.

- **American Express (AMX):** Considered the "worst card in the market today" for rewards. While it offers excellent customer service, the rewards percentage is very low.

Redemption (The "Burn" Strategy)

Points should be redeemed quickly, adhering to the "earn and burn" philosophy, to prevent devaluation and expiration.

Using points allows access to aspirational travel—high-end hotels or business/first-class flights—that one might never pay for using revenue. Miles bookings are advantageous for travelers, especially business travelers, as they carry extremely low cancellation

charges compared to the high fees associated with revenue tickets in premium classes.

Airline Alliances and Hacking: Points earned through banks (such as Axis, HDFC) are transferred to a partner airline's frequent flyer program. These partners belong to major alliances: Star, Sky Team, and One World. By transferring points to a specific partner airline within an alliance, users can book tickets on nearly a hundred airlines worldwide.

The key hack is to be aware of the right airline program for transfer. Flying an alliance partner (like the national carrier) between continents may require a massive number of points, but transferring the same points to a different alliance member (like Air Canada) can require significantly fewer points for the same ticket.

To maximize effectiveness, travelers should stop crediting small amounts of miles to every airline flown. Instead, choose one primary airline program within each major alliance and credit all miles flown in that alliance to that single program.



Premium Card Examples

The Five Steps to Maximization : Individuals seeking to optimize their rewards should follow these steps:

1. Understand Pattern of Spending:

Analyze and jot down all yearly expenditures (travel, taxes, dining, etc.).

2. Select the Right Card: Choose the card that best aligns with the determined spending patterns.

3. Build the Habit: Ensure credit cards are used for all expenditures that are above board. Avoid low-reward instruments like certain payment apps, debit cards, or Forex cards.

4. Track Changes: Remain vigilant about bank communications. Banks frequently change terms and conditions (T&Cs), sometimes removing rewards for entire spending categories (such as rent payments), leading to fees and zero rewards if the user is unaware.

5. Optimize Redemption: Learn which card partners with which airline and alliance. Crucially, never use points if the revenue fare

for the desired flight or hotel is already inexpensive; save the points for a more valuable redemption later.

International Spending Advice

When traveling internationally, high-reward credit cards are generally preferable to zero-forex cards. The substantial rewards earned often outweigh the typical percentage forex charge, leading to a net gain.

Regarding government rules, the attempt to implement the TCS rule on credit card expenditures made outside the country failed, and currently, there is no TCS effect on regular international credit card spends.

Finally, when making a purchase abroad, the user must always select the local currency (e.g., dollars, pounds) on the payment machine. Selecting the Indian rupee equivalent will incur substantial conversion fees both immediately and later on the statement.



Using credit card rewards effectively is akin to a pilot mastering air traffic control: the pilot (user) must choose the right departure gate (credit card), understand the routes and alliances (transfer partners), and know exactly when to fly (redeem) to turn a potential high-cost journey into a smooth, low-cost flight toward an aspirational destination.

An Evening Stirred, Not Shaken



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The ambience was perfect for unwinding and refreshing ourselves. It was wonderful to see the guests bonding, sharing stories, and enjoying the well laid out snacks. Third generation Rotarian Vikram Raman spoke about what made him join RCM and how much he enjoyed being part of it. President Nikhil handed over a gift to the host. It was great to see Vikram's family, his son, his sister and her husband and of course his parents Padma Raman and PP Rtn Mohan Raman. A Big Thank you to the host and the Fireside team for a memorable evening.



-PP Rtn Jayshree Sridhar



Spot It Early. Fight It Strong

On 22 November 2025, Vidya Mandir @ Estancia hosted an impactful Cancer Awareness Talk by Rtn Dr Sangeetha Viswanathan for students of Classes 8 to 11. Rtn Dr Sangeetha spoke about cancer, its early detection, warning signs, and key prevention habits. She also briefly highlighted the importance of HPV vaccination as an added measure for reducing certain cancer risks. The session was informative, engaging, and helped students understand the value of awareness and proactive health practices.

-Vidya Mandir Estancia Students



ROTARY RADAR

Takhel, a small village just 9km from East Imphal, Manipur, now has a new public toilet complex, thanks to the initiative of the Rotary Club of Imphal, RID 3240. “The RCC in Takhel mooted the idea, as the village lacked a common facility. Every household has a toilet at home, but there was none in the public space,” notes N Muhindro Singh, the club’s president-elect.

The facility has been built in the bustling community market area and will benefit 1,500 villagers who frequent it daily. With one unit each for men and women, an overhead tank for running water, and dedicated caretakers — a man and a woman employed by the RCC — maintenance has been taken care of. The Rs. 1.21 lakh project was supported through district grants.



This 53-year-old club, with 113 members, has been consistently making a difference through innovative community projects. Among its most impactful initiatives is the Rotary Egg Bank, launched in 2021. Every month, 1,680 eggs are supplied to three homes for girl children, ensuring that each child gets four eggs a week. "The eggs are sourced from local poultry farmers, so the project also supports their livelihood. It is our gift to our loving girl children, to help them stay healthy and strong," says Club President Digel Singh.

For over five decades, the club's annual painting competition has been eagerly awaited by schoolchildren in Imphal. "The topic is announced on the spot, and it's

amazing to see the creative talent and social awareness the children bring to their artwork," he says. The event takes place at the club's Rotary Bhavan in Mantripukhri, Imphal East, and continues to inspire young minds year after year.

In addition to this, the club regularly donates wheelchairs and hearing aids and offers scholarships to deserving students from less privileged families. At the start of this Rotary year, members planted over 100 fruit-bearing saplings in the Sajiva Central Jail complex as part of their greening mission. Blood donation camps are also organized in collaboration with the Regional Institute of Medical Sciences, Imphal.



A unique signature project of the club is celebration of the World Plastic Surgery Day (July 15). Since 2013, the club has sponsored reconstructive surgeries for individuals with deformities, while also providing them with livelihood tools to start afresh. This year's gifts included sewing machines for two women, a welding kit for a burn injury survivor, electric saw sets for two accident survivors, and educational aids and uniforms for four children who had undergone reconstructive surgery at a relief camp.

"Every project, big or small, is a step towards making our community stronger and more hopeful," says Muhindro Singh.





PP Rtn Mohan Raman

FOUNDING FORCE



1. Think about one seemingly small, unconventional, or even rebellious act you undertook in your younger days – something that might not have seemed important at the time, but unexpectedly created a lasting, positive ripple effect in your life or in the lives of others. What was that act, and what did it teach you about the unpredictable nature of impact?

Ans. I have never been rebellious. The one action taken was not following my father's footsteps and studying Law. I wanted to break out on my own merits and hence opted to sit for the MBA entrance exam. Had I done Law I would never have gotten into films and life would have been so very.....

2. If you were writing a candid, no-holds-barred letter to the RCM of 2050, what's the one indispensable piece of wisdom, the most critical warning, or the most audacious vision you'd impart to ensure our club's enduring relevance and impact?

Ans. Always remember that good friendships alone can help in doing service. A Club without good fellowship will eventually vanish.

3. Rotary prides itself on service, but sustained impact often requires navigating difficult currents. Reflect on a time when RCM faced a significant internal or external hurdle – a crisis of confidence, a dissenting opinion, or a major setback. What was the real story behind that challenge, what uncomfortable truths did you have to confront, and what leadership lesson did you personally carry forward from that experience?

Ans. In recent years we have had smooth sailing (thank God). The last project to have hiccups was TTC. The only Leadership lesson was - it should not be personal, there will always be a way out if you look for it.





WE HAVE SPENT 5 GENERATION BUILDING A 5 LETTER WORD **TRUST**

OMR
CHENNAI



BEVERLY RIDGE

ECR
CHENNAI



Beach Boulevard

ECR
CHENNAI



PALM BEACH

PAMMAL
CHENNAI



*Brookside
Residences*

PAMMAL
CHENNAI



CREEK
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Dubai office:

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Next Building of Adidas Showroom
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