



41<sup>ST</sup> YEAR OF SERVICE  
**ReachOut**

ROTARY CENTRAL CALCUTTA  
ROTARY INTERNATIONAL DISTRICT 3291

Volume 41 • No. 4 • November 2024 Roundup

[www.rccentralcalcutta.org](http://www.rccentralcalcutta.org)

**Diwali Nite 2024: An Evening of Festivity and Fellowship**



The Rotary family gathered on **10th November 2024** for a spectacular Diwali Nite at the Baklava Lawn, Royal Calcutta Turf Club. The event, organized by Event Chairman Rtn Manoj Dalmia and Co-Chairman Rtn Sumit Agarwal, was a delightful celebration filled with music, games, and camaraderie.

A standout feature of the evening was the exciting Games, expertly arranged by Rtn Raj Bagri.

**The Lucky Rotarians who got the Prizes! were:**

- 1st Prize (5 gm) - Ranjan Goenka**
- 2nd Prize (3 gm) - Shrivardhan Modi**
- 3rd Prize (2 gm) - Manish Jalan**
- 4th Prize (1 gm) - Rajesh Lakhotia**
- 5th Prize (1 gm) - Prakash Badhani**
- 6th Prize (1 gm) - Sunil Sethia**
- 7th Prize (1 gm) - Manoj Dalmia**
- 8th Prize (1 gm) - Mona Garg**
- 9th Prize (1 gm) - Manoj Dalmia**
- 10th Prize (1 gm) - Sumit Dalan**
- 11th Prize (1 gm) - Madhav Mohta**



Stephanie A. Urchick  
RI President



Dr. Krishnendu Gupta  
District Governor



Alka Ganeriwala  
President



Satish Jalan  
Secretary



Kavisha Jalan  
Editor

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Adding to the evening's charm, Rtn Madhav Mohta led an engaging Karaoke session, where members showcased their musical talents, creating a lively and entertaining atmosphere.

The vibrant décor, delicious food, and joyous spirit made the evening truly memorable. Special thanks to Rtn Vikash Ganeriwala for taking the lead to manage the event.

**Diwali Nite 2024 was a beautiful celebration of light, laughter, and Rotary fellowship.**





**A Captivating Chat Show with Mahesh Bhatt**  
 15th November, 2024  
 HHI, Phoenix Hal, 4.00 pm

Our club organised its RFM 1638 over a chat show with Mahesh Bhatt, Indian Film Maker in association with Rotary Club of Calcutta Mahanagar and Rotary Club of Calcutta Avyanna.

President Alka Ganeriwala welcomed all guests and members for the event.

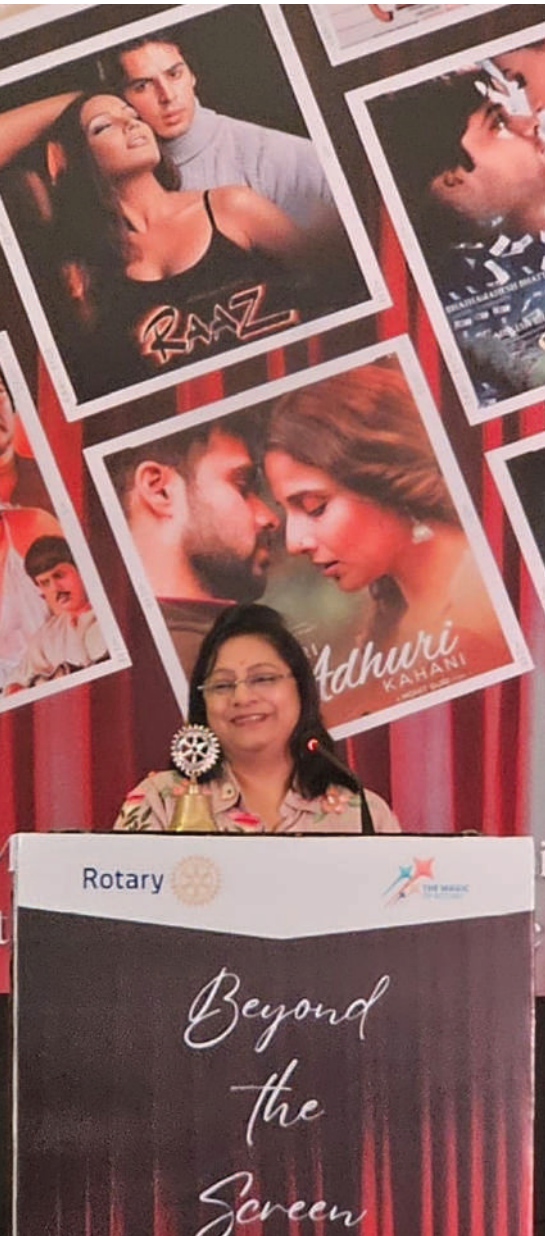
The spotlight of the evening was the engaging and thought-provoking conversation with the legendary Indian film director, Mahesh Bhatt. The session was skillfully moderated by PRIP Shekhar Mehta, whose insightful questions brought out the best in the acclaimed filmmaker.

Mahesh Bhatt shared his inspiring journey, his take on the evolution of Indian cinema, and anecdotes from his illustrious career. His candid responses, peppered with wisdom and wit, left the audience spellbound. The interaction extended beyond cinema,



delving into topics like creativity, perseverance, and the importance of storytelling in connecting with audiences. The engaging dialogue was a perfect blend of intellect and entertainment, leaving at-

tendees enriched and inspired. The meeting reaffirmed the club's commitment to curating experiences that educate, inspire, and connect its members. It was truly an evening to cherish.



### A Riveting Theatrical Experience: 7:40 ki Ladies Special

Following the insightful chat show with Mahesh Bhatt at RFM 1638, members experienced the captivating play 7:40 ki Ladies Special at GD Birla Sabhagar. Produced by Mahesh Bhatt and performed by the Aawara Theatre Group, the play brought to life the inspiring journey of Pooja Sharma Rekha, a transgender activist, highlighting her struggles for societal acceptance.

With its compelling narrative and powerful performances, the play struck an emo-

tional chord, leaving the audience deeply moved. A true masterpiece, it was a celebration of resilience, triumph, and the spirit of inclusivity.

*Members attended:* Rtn Anuttam Khaitan & Ann Dipti, Rtn Satish Jalan & Rtn Kavisha, Rtn Raj Bagri & Ann Abhidha, Rtn Abhishek Agarwal & Ann ....., Rtn Sudip Sen & Ann Sonali, Rtn Sanjay Chowdhary with family, Rtn Shree Prakash Chandak, Rtn Sri Ratan Jhawar, Rtn Rajendra Bagrodia & Ann Renu, Rtn Sandeep Agarwal, Rtn Girish Ganeriwala, Rtn Jully Sharma, Rtn PDG Raj Kr Rajgarhia



# Mentaid Sports Project

The Annual Integrated Sports of Mentaid- a school run by parents of Intellectually Challenged children, was held on 14th November 2024 at St. Thomas' Girls' School, with the support of RCC, which has been associated with Mentaid for the past decade. Regular school children participated with Mentaid's children to promote inclusion. Our support brought joy into the lives of special children with prizes after each event and snacks satisfying the taste buds of all.

The sports meet was attended by Rtn Madhav Mohta, Ann Suman Mohta, Rotarylet Pallavi Mohta and others. Mentaid's Chairperson Mrs. Iona Kundu thanked our club in her opening address for its continued support to Mentaid.





# FABELLE

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# Know Our RCCs



**RCC BOWBARRACKS**  
President: Ayush Bansal

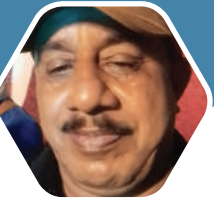


**RCC DISHA (MASAT)**  
President: Joydeb Ghosh



**RCC RAMNAGAR SRIJONI**  
President: Subrata Marik

**RCC BANSAI PROCHESTA**  
President: Subir Ghosh



**RCC DAKSHINDIHI**  
President: Sanjoy Pal



**RCC SARADA (Santoshpur)**  
President: Bablu Malik



**RCC Bowbarracks** successfully conducted a blanket distribution drive, spreading warmth among the homeless in the Park Street and Bhawanipur areas during the cold winter hours.



Children Day Celebration by **RCC Tarkeshwar**



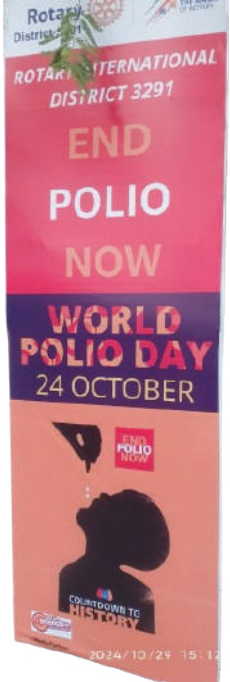
We are pleased to announce that all statutory dues of our club have been successfully settled, including:

- ◆ RI Dues
- ◆ District Dues
- ◆ Rotary News Trust

This marks a significant milestone in maintaining our club's financial health and ensuring continued service to our Rotary commitments.



RCCSarda, RCC Bansai Prochesta organised Polio Seminar on World Polio Day



Rotary Community Corps, Bow Barracks Conducted a Stationery Kit Donation Drive at Universal Smile Orphanage

## Elections for the Year 2025-26

The **RCCC Election process for the 2025-26** Rotary year is underway, with IPP Rtn Sunil Sethia serving as the Chairman of the Nominating Committee. The committee has been formed with esteemed members including PE Satish Jalan, PP Amit Rungta, PP Sudip Sen, and Rtn Bikash Goenka.

The elections will determine the club's leadership, including the President-Elect, Vice President, Secretary, Treasurer, and five Directors.

**The Annual General Meeting (AGM) is scheduled for 20th December 2024.**



## KNOW YOUR SPEAKER

We are delighted to welcome **RAKESH GUPTA**, a distinguished business consultant, to RFM 1639. With over four decades of experience across diverse sectors including engineering, automotive, education, and social entrepreneurship, Rakesh brings invaluable insights on business strategy, operations, and sustainability. A National Scholar and alumnus of IIT BHU and NITIE (now IIM Mumbai), he has led major greenfield projects and held leadership roles at organizations like Tata Consulting Engineers and Daimler India. Rakesh is also an adjunct faculty member at RV Institute of Management, Bangalore. His vast expertise promises an enriching session for all attendees.





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We take immense pride in serving and empowering over 600 clients spread across 3 countries and 15 cities on their financial journeys

600+

TOPIC: INFLATION

# Inflation: The Puchka Paradox



“ *Inflation eats away at your puchkas—investing helps you keep enjoying more.* ”

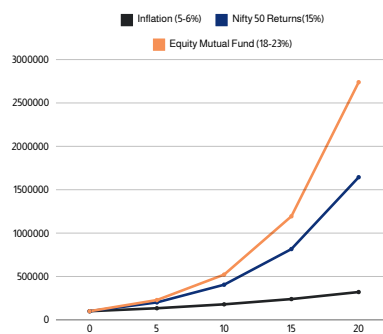
Have you ever heard stories from your parents or grandparents about how cheap things used to be? It's always fascinating, yet baffling, to hear that the same things we buy today once cost only a fraction of their current price. Take Kolkata's favorite street food, for example—the puchka. Around 20 years ago, you could enjoy a plate of puchkas for just ₹5. Today, that same plate costs ₹30 or more. That's a six-fold increase for the exact same snack!

Now, let's talk about something even more essential—potatoes. Twenty years ago, 1 kilogram of potatoes in Kolkata was priced around ₹5 to ₹6. Today, the same quantity costs ₹30 to ₹40. It's not just food items either; everything from education, healthcare, housing, and even entertainment has seen this relentless price increase. This drastic rise in prices isn't just a coincidence or businesses charging more—it's something called **inflation**. Inflation is the gradual increase in the cost of goods and services over time. In simple terms, what ₹5 could buy you 20 years ago, requires ₹30 or more today. It affects every aspect of life, and while we don't often realize it on a day-to-day basis, the effects over time can be dramatic.



Let's think bigger. Imagine you had ₹1 crore two decades ago. Back then, ₹1 crore was considered a large sum of money—enough to secure your future, buy property, and live comfortably. Today, however, ₹1 crore doesn't have nearly the same value. To maintain the same level of purchasing power that ₹1 crore had 20 years ago, you'd need approximately ₹3 crore today. This is another clear example of inflation at work. The figure on paper might look the same, but the real value of that money—what you can actually buy with it—has dropped significantly.

So, how do we fight inflation and make sure our money doesn't lose its value over time? The key is investing—and here's where concepts like IRR (Internal Rate of Return) come into play. IRR is a measure of how well your investments are performing. Essentially, it shows you the growth rate of your investment over time.



Let's take an example: Imagine you invested ₹1 lakh in the Nifty 50 index 10 years ago. The Nifty 50 is a stock market index that tracks the performance of 50 of the largest companies listed on the National Stock Exchange (NSE) of India. Historically, the Nifty 50 has offered an annual return of around 10-12%. Over 10 years, this means your investment would have grown significantly—well ahead of inflation.

To make it simpler, let's come back to the example of puchkas - Twenty years ago, the price of one plate of puchkas was just ₹5. With ₹100, you could easily buy 20 plates of puchkas. But if you didn't invest that ₹100 and simply saved it, today, with the price of one plate now at around ₹30, your ₹100 would only get you 3 plates. Alternatively, if you had invested in a diversified equity mutual fund with a higher annual return of around 12-15%, your ₹100 could have grown to as much as ₹965 to ₹1,636 today. In this case, you'd be able to buy 32 to 54 plates of puchkas—far more than the 3 plates you would get without investing.

Now, why is all of this important? As we saw with the examples of puchkas and potatoes, prices of goods tend to rise steadily over time. If you simply save your money in a savings account, you're unlikely to get returns that beat inflation. For example, most bank savings accounts offer interest rates of around 3-4%, while inflation in India hovers around 6%. This means that although your savings might be growing slightly, their purchasing power is actually decreasing in real terms. Your money might look bigger in your account, but it can buy fewer things.

Inflation steadily erodes the value of money, as we've seen with the rising costs of everything from puchkas to potatoes. However, by making wise investment choices, such as putting your money in the stock market or mutual funds, you can ensure that your wealth not only keeps pace with inflation but grows faster. In a world where prices are always rising, it's not enough to save - you need to invest to secure your financial future.

“ *Simply saving isn't enough in a world where prices are always rising. To protect your money from losing its value, you need to invest wisely to grow your wealth faster than inflation.* ”

Happy **Wedding Anniversary**  
to our members...

**SUSHIL KUMAR AGARWAL & SANGEETA • 20 NOV**

**PRAVIN JAIN & SUSHMA • 21 NOV**

**ANIL KUMAR SARAF & SANGITA • 21 NOV**

**DR. ANKUR GUPTA & DR. DISHA • 23 NOV**

**ABHINAV CHANDAK & ANANYA • 25 NOV**

**PUNIT JHUNJHUNWALA & MRIDULA • 26 NOV**

**ANKIT CHHAPARIA & PRIYANKA • 26 NOV**

**SANJAY KUMAR CHAUDHARY & SHASHI • 28 NOV**

**DINESH BHATTER & RADHIK • 30 NOV**

HAPPY **Birthday**  
to our members...

**DEEPAK CHOUDHARY • 5 Nov**

**VYIKASH GANERIWAL • 7 Nov**

**MUKESH KUMAR AGARWAL • 11 Nov**

**SANDEEP BUBNA • 11 Nov**

**DR. ANKUR GUPTA • 13 Nov**

**ROHIT DROLIA • 14 Nov**

**AMARNATH SANGANARIA • 14 Nov**

**PANKAJ KUMAR PRAHLADKA • 15 Nov**

**BIKAS GOENKA • 24 Nov**

**GIRISH GANERIWALA • 26 Nov**

Our bulletin was shared with Rotarians in District 3291 and we received these



**APPEAL**  
to Come Forward for our Flagship Project



**Prevention of Road Accidents! Save Drivers, Save Families**



Post eye testing treatments also provided to those in need

CONTACT

Project Chair: Rtn Sandeep Agarwal - 9830040319

**10 Reasons to Join A Rotary Club**

**Rotary**



- The Opportunity to Serve
- Leadership Development
- Citizenship in the World
- Business Development
- Continuing Education
- Personal Growth
- Entertainment
- Community
- Friendship
- Fun

*“Rotarians are very much more favorably disposed toward action than they are toward words.”*

~Paul P. Harris  
Rotary Club of Chicago  
November 1912