

Rotary
Club of Hiranandani Ivan



स्वातंत्र्यवाद

NINAD

THE EDITOR'S PERSPECTIVE

Rtn. Milind Pandit - Editor



STANDING TOGETHER AGAINST HATE

This month, we carry heavy hearts as we mourn the tragic loss of **27 innocent Hindu tourists** in the recent Islamic terrorist attack in **Pahalgam**. As members of **Rotary**, an organization rooted in peace, service, and humanity, we strongly condemn such acts of senseless violence. We offer our deepest condolences to the bereaved families and stand in solidarity with them during this painful time.

Such tragedies remind us of the urgent need to promote tolerance, understanding, and unity across all communities. Let us not be divided by hate, but instead come together with greater purpose - to serve, to heal, and to uplift. Through our projects, outreach, and commitment to service above self, we aim to spread compassion and resilience in the face of darkness.

Let us honor the memory of the departed by continuing to build a world where peace prevails and humanity triumphs over hatred.



ALOK

MESSAGE FROM THE PRESIDENT

Rtn. Chetna Singh - President



In April, Rotary District 3142 came together to celebrate the TRF-3 Seminar, where **RCHI** proudly made its mark by receiving several prestigious accolades. These included recognition as the **Top Club in Major Giving, CSR Awards, and Top Club in Polio Fund Contribution**, along with achieving **EREY** and **PHF** status.

We are immensely grateful to all our dedicated club members and to **AKS member DP Tripathi ji** for their generous contributions. Achieving such milestones in our charter year is a remarkable accomplishment and a proud moment for our newly formed club.

Continuing our commitment to impactful service, **RCHI partnered with RCTW under a Global Grant** to implement a **solar-powered irrigation system** in a rural village. This initiative is set to transform the community by enabling multi-crop farming, benefiting over **3,000 individuals**, reducing migration, and fostering sustainable development. The project ensures long-term sustainability through renewable solar energy and encourages community ownership, ultimately improving the standard of living and economic prospects for the tribal population.

In celebration of **Youth Month this May**, RCHI donated a **water cooler** to a **TMC-affiliated school in Thane**, ensuring access to safe, potable water and promoting hygiene for young students.

At the same time, we collectively mourn the tragic loss of innocent lives in **Pahalgam**. Our hearts go out to the grieving families who have suffered unimaginable pain due to this senseless violence. Though no words can ease their sorrow, we stand in solidarity with them, united in grief and hope.

In the face of such brutality, **India has responded with precision and determination**, targeting those responsible for these heinous acts. This swift and decisive action reaffirms our nation's unwavering commitment to the safety of its citizens and the pursuit of justice.

Let us continue to **pray for peace**, support the strength of the bereaved, and remain steadfast in our mission to build a safer, more just, and compassionate world. Together, we can amplify our efforts, inspire future leaders, and shape a brighter tomorrow.

Yours in Rotary,

Chetna Singh
President 2024-25

SHRUTI

A COMPILATION OF CLUB ACTIVITIES BY ANJALI K

Rtn. Anjali K - Asst. Editor



01 MEETING AT CHAAYOS

The first fortnightly meeting of the Club for the month was held on 11th April at Chaayos at The Walk to discuss the ongoing projects and upcoming events and activities.



02 DISTRICT LEARNING ASSEMBLY YEAR 2025-26)

The District Leadership Assembly (DLA), hosted by Rotary Club of New Kalyan, was held on 20th April at the CIDCO Convention Centre, Vashi. The event served as an enriching platform for learning, knowledge sharing, and networking with fellow Rotarians from across the district.

8 of the RCHI members attended the Assembly, reflecting the Club's commitment to leadership development and continuous learning.



03 LAUNCH OF MOBILE APP FOR AUTO DRIVERS

The 2nd fortnightly meeting of the Club was held on 26th April and marked a significant step towards Economic Betterment of the Community through Technology. This meeting was dedicated to the launch of Wejan, a **free-to-use mobile application** developed by our fellow Rotarians, Rtn. Anjali and Rtn. Sameer.



Wejan is offering free visibility to rickshaw drivers on Google Maps, enabling passengers within a 200-meter radius to easily connect with them via WhatsApp or in-app chat. This simple yet impactful solution not only enhances commuter convenience but also supports the livelihood of unorganized rickshaw drivers by boosting their income opportunities. A true blend of innovation and service!

04 TRF 3 SEMINAR (27 APRIL)

It was a moment of pride for RCHI as the Club received **multiple honors** in recognition of its outstanding contributions to The Rotary Foundation (TRF).

RCHI was awarded the **CSR Award for facilitating a generous fund contribution** of \$37,000 by Rockwool.

The Club also earned the prestigious **EREY (Every Rotarian, Every Year) Recognition** for achieving 100% member participation in giving - a testament to the commitment and unity of all club members.

RCHI was additionally honored for **crossing \$100,000 in TRF contributions**, made possible by the **exceptional generosity of AKS member Rtn. D.P. Tripathi** and the collective support of the entire club.

These recognitions reflect RCHI's unwavering dedication to service and the spirit of giving that defines Rotary.



PARICHAY

KNOW YOUR FELLOW MEMBER

Hi,

I'm Dr. Himanshu Bheda, a practicing Dental Surgeon since 2014 in Anand Nagar, GB Road, Thane. Dentistry is not just my profession - it's my passion. I specialize in Implants, Root Canal Treatments, Smile Designing, Braces, and Aesthetic Dentistry. Creating smiles brings me immense satisfaction, and I feel truly blessed to do what I love every single day.

I live with my wonderful parents, my loving wife Dr. Anjali (also a dentist, practicing since 2017), and our adorable son - Shiven. My family is my greatest strength and joy.

My motto in life is simple - Be Happy and Make Others Happy. I believe that most big fights stem from small, meaningless reasons and are best avoided. Spreading happiness and maintaining peace is what I strive for, both personally and professionally.

When I'm not at work, you'll find me in my garden, at the gym, swimming, jogging, or just listening to music. Reading books and reflecting on beautiful past memories help me relax and recharge.

Rotary gives me another beautiful platform to serve, connect, and share happiness, and I'm grateful to be a part of this amazing journey.



Dr. Himanshu Bheda

Dental Surgeon | Spreader of Smiles | Lover of Life

05 YOU CAN SAVE ₹ 1.2 LAKH OR MORE IN TAXES WITH HUF

Kapil Jain - Director, Enrichwise



When it comes to saving taxes, most individuals rely on common deductions like Section 80C or standard exemptions. However, there's one highly effective yet often overlooked strategy that can significantly reduce your tax burden - the Hindu Undivided Family, or HUF. If you're Hindu, Jain, Sikh, or Buddhist, your family is eligible to form an HUF. An HUF is treated as a separate taxpayer.

It has its own PAN, files its own returns, and gets an additional ₹12 lakh exemption under the new tax regime (Budget 2025). That means you can split income legally across entities.

Let's say an individual in the 30% tax bracket receives another ₹12 lakh through rent, FDs, or debt funds. That entire amount gets taxed at 30%, costing ₹3.6 lakh. But if this income is routed through an HUF, which enjoys its own ₹12 lakh exemption, it could be tax-free. That's a saving of over ₹3.6 lakh, legally.

Income earned from fixed deposits, rental properties, debt mutual funds, or other passive sources can be structured through the HUF to take full advantage of this benefit. Equity investments can also be made through the HUF. It's a powerful, perfectly legal way to restructure family income for optimal tax efficiency.

Setting up an HUF is fairly straightforward. It starts with drafting a declaration deed, applying for a PAN card, and opening a bank account in the name of the HUF. The entity can then receive gifts, inheritances, or manage family-owned investments.

Still, there are pitfalls to avoid. These include poor documentation, mixing personal and HUF funds, and not keeping separate financial records. Seeking expert advice helps ensure legal compliance and avoids future disputes.

More Importantly, you don't need a large joint family to create an HUF. Even a married couple qualifies. With proper guidance, an HUF can become a lasting structure for tax efficiency and wealth preservation.

Interested in setting up your own HUF?

Contact +919821860804 or email: planner@enrichwise.com

Kapil Jain is the Director of Enrichwise Financial Services Pvt. Ltd., and Enrichwise Insurance Broking Services Pvt. Ltd., an IIM Indore Gold Medalist in Finance and an investor for 25+ years.

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Big Five

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“

You can be **young** without money,
but you can't be **old** without it.

”

Kapil Jain (Director - Enrichwise | IIM Gold Medalist | Investor - 25yrs+)

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