

RI District 3012

2024-25

SWARN PATH
Club # 15396
Chartered : 22/03/1957

Rtn. Stephanie A Urchick
RI President

Rtn. Prashant Raj Sharma
District Governor

Rtn. Dr. Gaurav Dembla
Club President

Rtn. Dr. Sachin Gupta
Club Secretary

PP Rtn. Vijay Mehta
Bulletin Editor

Bulletin No. 18 | Dated 24th Dec., 2024

next meeting

Annual General Meeting cum Election Meeting



8:30 pm onwards

The Meeting will be followed by DINNER

Venue :

CAFE CRAVE

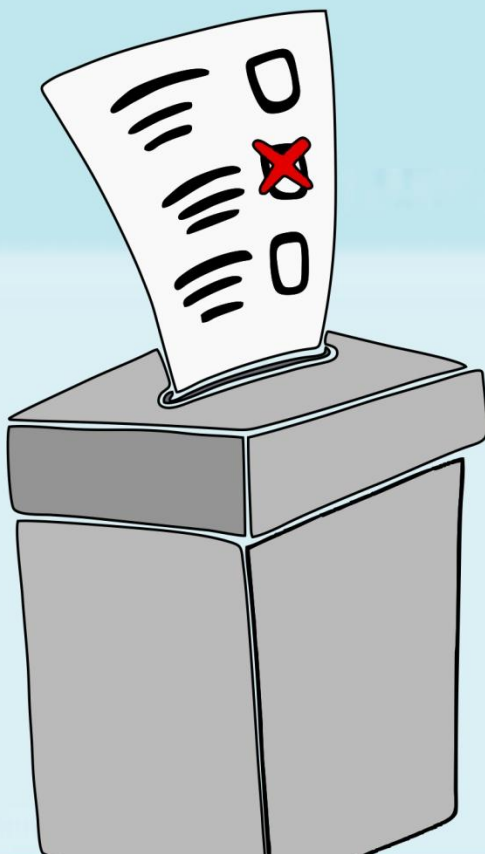
Murthal Road, Sonipat

As it will be a Closed Door Meeting, only
Club Members can attend.

Agenda:

- Club Election for President 2026-27 and Board of Directors for 2025-26
- Presentation of Club Accounts for the period from July' 24 to Dec' 24.
- Any other matter with the permission of the chair.

Those interested for contesting the Election for any of the above-mentioned posts, may apply for the same to Nomination Committee consisting of IPP Rtn. Sandeep Girdhar, President (Dr.) Gaurav Dembla and President-Elect Rtn. Rajat Doda.



next to next meeting

MIDNIGHT MYSTIQUE

2025

TUESDAY
31 DEC
2024

9:30 pm onwards

*Let's Celebrate
New Beginnings*

Venue :

DEWAN FARMS

Bahalgarh Road, Sonipat

MOCs :

**Rty'ne Dr. Gursharan Kaur
PP Rtn. Jagdeep Singh**

It will be a Pool Dinner Meeting

Pool leader - PP Rtn Dr. Rakesh Rai

Members :

PP Rtn Parmod Bhagat, PP Rtn Vikram Chaudhary
Rtn Anmol Chaudhary, Rtn Rajiv Kathpalia
PP Rtn Ramesh Wadhwa, Rtn Sanjeev Bali
PP Rtn Dr D K Srivastava, Rtn Dr Rakesh Handa
Rtn Sanjay Wadhwan, PP Rtn Sanjay Sharma
PP Rtn Vijay Mehta, PP Rtn Ved Chaudhary
Rtn Hitesh Kapur, Rtn Gaurav Sahil

Please note:

**There will not be separate bulletin
for New Year Eve's Meeting.**

MEETING DETAILS | Cricket Match

(Held on Sunday 22nd December, 2024 at Shaheed Madan Lal Dhingra Samudaye Kendra, Sonipat)

At times, it feels as if I am getting poorer in finding suitable words for reporting the proceedings of our meeting and it is so, as far as our last meeting is concerned which was held on Sunday 22nd December 2024 at **lush green lawns of Shaheed Madan Lal Dhingra Samudaye Kendra**. Though **officially it was a cricket match but all ingredients of a perfect picnic were there** which was enjoyed to the fullest by all present. The pleasant sunny weather was an added gift to the ambience.

The cricket match was also unique one as far as rules of the game that were framed to enjoy the game as well as to have full fun. It was **twelve-a-side match consisting of 6 Rotarians and 6 Rty'nes** and all were to bowl and to bat as well. The Rotarians were to play with their non-dominant hand while Rty'nes were free to use 'Any'. They were also given exemption from running for a score, that duty was done by a runner for them. **The match was 9-overs a side.**

The teams **Boundary-Breakers** and **Pitch-Panthers** were **lead by Rty'ne Monika Batra and Rty'ne Sangeeta Sareen respectively**. Boundary-Breakers won the toss and elected to bat first. They were contained by Pitch-Panthers for 54 runs scored in the allotted 9 Overs. While chasing the moderate looking score, the Pitch-Panthers had to toil hard but could not reach the target.

Although the **Boundary-Breakers won the match but the real winner was FELLOWSHIP**, which was at its best. **As a gesture of appreciation for their participation, all the Rty'nes were awarded with a beautiful trophy** which was **sponsored by one of the MOCs PP Rtn. Sanjeev Sareen** who always has a soft corner for the fairer sex.

The match was ably supervised by Rty'ne Anshu Luthra, Annet Bhavik Sachdeva and Annet Atharv Dembla, who had a tough time while doing the umpiring in this closely fought match. **PP Rtn. Jagdeep Singh had to be content with the role of a commentator** as he could not find a place in the team but it proved as a blessing-in-disguise for him. He won accolades from all the players and cheering crowd. It was the **commentary by PP Jagdeep which reminded all of us the yesteryears great commentator Late Jasdev Singh that kept everyone in good humours** whether it was players or the audience.

Apart from the cricket match it was the weather, **the ambience, the non-stop snacks, fresh salads, refreshing Juices, Tadka Lassi and House of Friendship** which made the day full of Fun, Masti and thrill.

The atmosphere was to be seen to be believed, as I mentioned earlier in the beginning, it is difficult to justify the **ENTERTAINMENT** we all had. **If words could speak louder than deeds, undoubtedly, it was one of the loudest meetings.** The credit for this goes to MOCs of the day **Rtn. Sanjeev Sareen and Rtn. Ashish Batra** who put in a lot of efforts for making this meeting a grand success. We Thank both of them from the core of our hearts.

One of the highlights of the meeting was a very **nice and noble gesture from our energetic president Rtn. (Dr.) Gaurav Dembla** who keeping in view the cold weather distributed to all present a **First Aid Kit in case of adverse heart conditions (God Forbid)**

It was another feather in already overloaded cap of our promising president Rtn. (Dr.) Gaurav Dembla who is very ably supported by First Lady of the Club Rty'ne (Dr.) Kriti Dembla. Almost after a four-hour non-stop fun and rich fellowship, the meeting ended with a very delicious lunch. **We once again thank all organisers as well as participants for making this meeting a big success and a memorable one.**

Glimpses | Cricket Match



Rotary
Club of Sonapat
2024-25



Give The Gift of Sight SUPPORT CATARACT SURGERIES PROJECT DRISHTI 2.0

Contact us:

Rtn. Dr. Gaurav Dembla



9999261418

PP Rtn. Gaurav Luthra



9896335928

Rtn. Gaurav Gambhir



7988341789



**KINDLY
DONATE
GENEROUSLY**



Rotary
District 3012



YOU ARE CORDIALLY INVITED
TO PARTICIPATE IN THE MOST ICONIC EVENT
OF THE YEAR

DISTRICT CONFERENCE 2024-25

SUNDAY
12 JANUARY 2025



Radisson Blu Hotel, Kaushambi Delhi NCR

Registrations are open -

COUPLE REGISTRATION - 8,000/-

SINGLE REGISTRATION - 4,500/-



MUKTA & DG DR. PRASHANT RAJ SHARMA
DISTRICT GOVERNOR 2024-25, RID 3012

Understanding the new bank nomination amendment

The recently proposed amendment now allows you to have 4 nominations in your bank.

What was the previous rule?

Bank accounts (savings/fixed deposits/recurring deposits):
Only **1** nominee allowed.

Problems with previous rules: Single nominee

- ▶ Assets couldn't be transferred if the nominee predeceased the account holder.
- ▶ Legal delays arose without a secondary nominee or will.
- ▶ Unclaimed assets were transferred to DEAF* after 10 years.
- ▶ Caused family disputes and confusion.

What does the amendment say?

Bank accounts: Up to **4** nominees, with 2 options:

Joint nomination: Assign specific ratio (example, 50% to wife, 30% to son, 20% to daughter).

Successive nomination: Assets pass to the next nominee if the previous nominee is deceased (example, wife → son → daughter).



Need for uniform nomination rules

Current issue: Different formats across financial assets.

Asset	Nominees allowed
MF	3
Demat	3
Insurance	3
Bank	4

Solution:

- ▶ Standardize nominations across all products.
- ▶ Uniform rules will streamline inheritance and asset transfer to heirs.

*DEAF: Depositor Education and Awareness Fund

CASE STUDY

Previous rule

Mr. A has a bank account with 1 nominee (his son).

Mr. A passes away, but his son passed away years earlier.

The bank cannot release funds easily, causing legal disputes and delays for the family.

New rule: Mr. A appoints 3 nominees: his wife, son and daughter.

Option 1:

Successive nomination:

If Mr. A passes away, the wife inherits **100%** of the assets.

If the wife is not alive, the son inherits. If both are deceased, the daughter inherits.

Option 2:

Joint nomination:

Assets are divided as per the specified ratio: Wife (**50%**), son (**25%**), daughter (**25%**)

If a nominee dies, his or her share will be redistributed according to the applicable ratios.



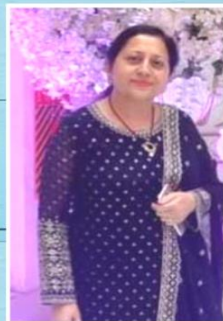
Happy Birthday!



Annet Samiksha
D/o Rtn. Sanjay Wadhawan
02 Jan



**PP Rtn. Dr.
D.K. Shrivastava**
05 Jan



Rty'ne Suman
W/o Rtn. Ajay Chaudhary
05 Jan



Rty'ne Reema Seth
W/o PP Rtn. Pankaj Seth
06 Jan



Annet Prachi Mehra
D/o Rtn. Namit Mehra
08 Jan



Rty'ne Nirmal Singh
W/o Rtn. Jagroop Singh
10 Jan