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FROM THE EDITORIAL TEAM

Dear Friends

When one has a Respected Ambassador (of Rotary), who is a Joyously Applauded Shining Hero and is also Relentlessly Inspiring, aka RAJASHRI, you make no mistake in looking up to a great year...

And flanked by her side, when you have a Sincere, an Understanding & a Resilient Encourager and a Steadfast Helper, aka SURESH, you know you have a deadly combination at the word GO....

And when one has a Motivator Optimist, a Nurturer, and an Inspiring Chartered Accountant, aka MONICA, to manage the purses, you know its time to dance... for the RoDeo Trio are all set to lead us this year to greater heights.

Friends, it gives us great pride in presenting this first edition of Rodeo Reach. We moved away from the Bulletin to a Magazine format. We felt this would help engage with our stakeholders better and showcase our talent to our community at large. We also felt that these would be great to read, especially by your table tops... whenever you want to reflect on our fond family of Rodeos. We have increased the variety as we thought we could cater to a larger audience.

A lot of effort went in this exercise, and I hope you all enjoy the edition. We hope to bring out many more this year, and so, would look forward to your support and encouragement as we go along. Would like to thank all the Rodeos for their participation. We look forward to your suggestions and feedback to help us improve and take this initiative to new heights.

I would fail in my duty if I wouldn't thank my fellow team members Gunjan and Devadatta who supported this initiative through and through. Of course, our patrons, Moksh and Rajashri, who have been welcoming our new ideas and workstyles need to be specially thanked and acknowledged.

Thanks again!

Yours in Rotary Service
Nick a.k.a. Dr. Leopard
Editor
On behalf of the Magazine Team



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*"Every sunset is an opportunity to reset.
Every sunrise begins with new eyes."*

That's how I see the annual change of leadership in the Rotary world. Every year, the new leadership gets an opportunity to introspect and reset the ERRC (Eliminate, raise, reduce, create) grid, an essential tool of blue ocean strategy developed by Chan Kim and Renée Mauborgne. Eliminate the practices which do not align to the Rotary principles, raise the bar to strengthen Rotary values, reduce the noise that block the Rotary spirit and create innovative ways to make the world a better place. Every year begins with a fresh outlook & novel ways of doing different things or plausibly doing the same things differently to serve our communities and world at large.

Beginning July 1, 2024, it's a great honor to take on the responsibility of the President of Rotary Club of Deonar, empowered with a legacy of 37 years and an established identity of carrying out selfless work. While compassion, commitment and consistency form the three strong pillars to build on the magic of Rotary, I firmly believe that the time has come for our club to focus on yet another 'C' and that's convergence. Converging our experience across the various Rotary avenues to create an impact which is scalable and sustainable. Surrounded by 281 slum areas, our ward, tagged as the poorest ward in the city, stands testimony to the enormity of the work that needs to be done. The concept of 'Smart Communities' by working in depth in one community (locality) across the various thrust areas of Rotary is an endeavor to build a model that can be replicated across other localities. Similarly converging the focus towards one project and expanding in width covering multiple geographical areas and target audience is yet another theme that we would like to build on. Polio eradication is an excellent testimony to demonstrate the success of this model, which can be extended to yet another deadly disease like tuberculosis. Considering the magnanimity of the goal, I am fully cognizant that this cannot happen in one year and not through one club alone. Collaboration will be key to achieving the set objectives. As goes the popular maxim, If one has to go fast, go alone, but if one has to go far, go together. Collaborating within the club and with our partners of service will be pivotal for successful implementation.

With 'Convergence' and 'collaboration' as the mantra for this year, I seek your support to strive towards our goal of making the world a better place.

Yours in Rotary Service,

Dr. Rajashri Mokashi
President

Ignite the Magic of Rotary: Building Vibrant Clubs, Vibrant Communities!

Dear Vibrant President and Club Members,

As your District Governor, I'm thrilled to embark on this Rotary year together, fueled by the inspiring theme — The Magic of Rotary. This theme isn't just a slogan; it's a call to action to ignite the magic within each of us and create a lasting impact on our communities.

My vision for this year is to build on this magic and make our clubs truly Vibrant. Vibrant clubs are those where members are engaged, enthusiastic, and empowered to make a difference.

Rotary District 3141 boasts a rich tapestry of service projects - from Vibrant Anganwadis nurturing young minds to Breast Cancer Detection empowering women. We champion CSR initiatives, sustainable tribal welfare, and transform lives through "disability to ability" programs. We care for the elderly with compassion, and bring hope with pediatric heart surgeries and eye surgeries.

Let's not forget the importance of mental well-being - mental health initiatives are crucial. Neonatal projects, water projects, railway projects, and the fight against anemia and thalassemia — each project holds the potential to transform lives. Samavesh, our national integration project in Kashmir, reminds us of our duty to integrate kashmir' people with main stream of India.

The magic Lies in YOU! Your participation and dedication breathe life into these projects. I urge you to embrace these opportunities — attend club meetings, participate in service projects, and share your ideas. Together, we can weave a vibrant tapestry of service that leaves a lasting impact.

Let's ignite the magic, build vibrant clubs, and create vibrant communities!

With Rotarian Spirit,

Chetan Desai

DG 3141



KNOW THY BOARD

A quick introduction of the President's Team by
President Dr. Rajashri Mokashi

Rohan D'Souza
Vice President

Classification: Interior Decoration
Joined Rotary : 2013

Rohan's Work of Passion :
Environment: Urban (Miyawaki) Forest
Education: Project Prayas

Light Green – Refreshing, new growth, new Life



Classification: Sales
Augmentation Consulting
Joined Rotary : 2021

Suresh's Passion
Radio Rodeo, Impact Guru

Suresh Menon
Secretary

Red – passionate, attracts attention, excitement




Monica Gupta
Treasurer

Classification: Private Equity Advisory
Joined Rotary : 2020

Monica's Work of Passion:
Education : OLL (Skills for All)
Impact Guru (Crowd Funding),

Golden – Affluence, abundance, material wealth



Padma Kapoor
Joint Treasurer

Classification: Garment Mfg. & Exporters
Joined Rotary : 2014

Padma's Distinctive Areas of Work:
Disease Prevention : Project Red, Connect the Dots – TB nutrition
Environment : Animal Welfare

Yellow – Sunshine, laughter, energy, spontaneity



Vishnu Kamat
Sergeant At Arms

Classification: Sustainability Consultant
Joined Rotary : 2009

Vishnu's Distinctive Areas of Work:
Disease Prevention/Treatment :
Operation Restore/Asra
Community Development : Blue Ribbon Awards

Black – Discipline, Sophistication



Alka Murli
President Elect

Classification: Communications Consultant
Joined Rotary : 2020

Alka's Distinctive Areas of Work:
Vocation: Pink Auto
Education: MSCIT computer courses, career fairs

Pink – Passionate, compassionate



Sangeeta Shahani
(Immediate Past) President

Classification: Educationist
Joined Rotary : 2015

Sangeeta's Distinctive Areas of Work:
Vocation: Project Margam Adult Literacy
Event Management : MSME Seminar, Club administration

Brown – Strength, Dependability



Royal Blue – Success, Responsibility

Ravishekar Krishnaswami
Director - Membership

Classification: Software Solutions
Joined Rotary : 2009

Ravi's Distinctive Areas of Work:
Vocation: Transgender Society
Website Maintenance




Goutam Bhattacharya
Club Trainer

Classification: Special Chemical Manufacturing
Joined Rotary : 1987

Goutam's Distinctive Areas of Work:
Club Admin : BPGC fellowship
Environment: Electronic Waste

Dark Green – Harmony, Tranquility



A quick introduction of the President's Team by
President Dr. Rajashri Mokashi

Shivani Bansal
Director – Vocational Services

Classification: Chartered Accountant
Joined Rotary : 2021

Shivani's Distinctive Areas of Work:
Environment: Miyawaki Forest
Education : Project Prayas

Chocolate Brown – Down to earth, Comfortable



Dr. Manju Phadke
Director Community Services (Medical)

Classification: Microbiologist
Joined Rotary : 2007

Manju's Distinctive Areas of Work:
Medical: Project Red

Violet – Sensitivity, mystery, imagination



Prabodh Sharma
Director Community Services (Non – Medical)

Classification: Garment Manufacturers
Joined Rotary : 2014

Prabodh's Work of Passion
Global Grants, TLH, Covid relief

Orange – Confidence, optimistic, adventurous



Nalini Kannan
Director Youth Services

Classification: Education Enthusiast
Joined Rotary : 2015

Nalini's Distinctive Areas of Work:
Youth Services: Adding new Interact Club, Active participation of Rotaract and Interact at District events

Electric Red – Aggression, passion, electrifying



Shobhana Iyer
Director Club Administration

Classification: Psychologist
Joined Rotary : 2001

Shobhana's Passion:
Vocation: Bhavishyayaan
Master of ceremonies, Onam Celebration

Silver – Courteous, Dignified, Self controlled



Moksh Juneja
Director Public Relations

Classification: Social Media
Joined Rotary : 2017

Moksh's Distinctive Areas of Work:
PR: District Rotary Bulletin
Environment: Animal Welfare

Royal Blue – Freedom, Self expression



Sudhir Mehta
Director - RCC

Classification: Engg. Mechanical (Water)
Joined Rotary : 2015

Sudhir's Distinctive Areas of Work:
Environment: Water Filtration
Grants: Global Grants, District Grants, CSR

Maroon – Process, control, wisdom



Vidhya Subramanian
Director - International

Classification: Special Educator
Joined Rotary : 2002

Vidhya's Distinctive Areas of Work:
Vocation: Deval

Turquoise – Calmness, Serenity

PROUD MEMBER




Suresh A. V.
Director - TRF

Classification: Marketing, Industrial Products & Projects
Joined Rotary : 2008

Suresh's Distinctive Areas of Work:
Environment: Water Filtration Plants

Magenta – Universal Harmony, Emotional Balance





MATERNAL AND CHILD HEALTH MONTH SPECIAL

On the occasion of the maternal and child health month celebrated by Rotary International, we touched base with

Director – Medical Projects, Prof. Manju Phadke

to get some insights on the initiatives and the plans for the year for her avenue – not restricting it to just maternal and child health.

RR: Tell us something about yourself

MP: I am Dr Manju Phadke, Retired , HOD Dept of Microbiology & Vice Principal, SIES College of Arts, Science & Commerce. I am actively engaged in research and guiding PhD students, have several research publications to my credit. Currently, appointed as President, Maina Foundation India , a USA based foundation, promoting early detection and prevention of Breast Cancer. I am also the Vice President of ECO ROX, a NGO promoting environment and waste management. I have diverse interests, I write short stories, am an artist, into music, traveling, etc.

RR: Very impressive. Could you tell us about your team as well

MP: My team has experienced members of our club including Jaisal Jetsey (Chairman and fund manager), Dr Usha Desai (Advisor), Dr Harsh Unadkat, Dr Shankar Chawla, Dr Meera Chandramouli and Kavita Kulkarni (Medical Director, 2023-2024)

RR: Could you tell us about the projects on your wishlist this year?

MP: I have several projects lined-up this year. My wish list includes:

- Blood donation drives
- Breast cancer awareness and prevention
- Dental and Oral health
- Prevention of malnutrition among children
- Screening for Thalassaemia and anaemia
- Prevention of Lifestyle diseases
- Awareness of skin and amnion donation
- Touching little hearts under Global grants
- Nutrition kits for TB patients under Global grants
- Musculoskeletal surgery – Ongoing
- Operation Restore – Ongoing
- Donation of equipment and instruments to Sion Hospital Paediatric department, etc.

Of course, we do revisit the list as time progresses and we add projects that are feasible.

RR: What would you describe as the 'flagship' project for your avenue this year? Could you outline some innovative strategies that are being employed to maximize the impact of this project?

MP: I would call the following projects as my flagship projects.

1. *Touching Little Hearts*: This is conducted in association with Kokilaben hospital, Andheri. This project is under a global grant and has crossed the USD 1,00,000 mark. Special videos have been made of beneficiaries and have been circulated to raise funds.

2. *Musculoskeletal Surgeries*: This project has been initiated by Dr Joy Patankar and is still carried out in his name in association with a team of Doctors from UK and Mumbai.

3. *Operation Restore*: This project is aimed towards the rehabilitation of burn victims, surgeries are performed by Dr Sunil Keswani and his able team of doctors and the deformities arising due to burns are corrected and monetary help is given to deserving cases enabling them to start their own micro businesses. This project is in collaboration with National Burns Centre. Fund raisers are organised for the project.

4. *Breast Cancer awareness and prevention*: The project aims at creating awareness, Prevention and early detection. We intend to support the project by crowd funding. We plan to collaborate with the Public Health departments of BMC hospitals and conduct this project among the underprivileged section of the society

RR: Do you think there are specific implementation challenges and gaps in this avenue of service? If yes, please tell us about how one could fix them from now onwards.

MP: There are no gaps in implementation in this avenue of service. However, there are many challenges; raising funds is the biggest challenge as we want to offer an end to end solution to people who come under the purview of these projects. We are looking at individual funding by Rotarians and other donors, CSR funds and also crowd funding as a means raising funds to implement these projects. Finding like minded partners in service is another challenge that may be faced, however, can be overcome if we come ahead with sufficient funds.

RR: How do you prioritize donor (and other stakeholders) stewardship and ensure that supporters feel valued and engaged over the long term - especially in your avenue of service?

MP: We can think of giving a small token of our appreciation to the generous donors and felicitating them on an appropriate platform to value their contribution and long term association.

TO KNOW MORE,
SCAN THE CODE



TRENDS AND DEVELOPMENTS IN HEALTH



Since health has been the Rotary theme for the month, we bring you with more insights on this from our own past president

Dr. Usha Desai

as she goes about touching upon her past experiences and the current trends that are important for all of us to know, when it comes to healthcare.

The Rotary Club of Deonar is now in its 37th year and I can see the winds of change sweeping the Club. I have been requested to write an article on “Health“ in general terms. What do I write to a club that has an enviable list of achievements?. I have to re-orient myself and meet their requirements,- which to me is a difficult task. But let us at first replenish our memory with what Rotary has done for “Health”. Rotary International has had its longest flagship project, a project connected with Health, a very successful one in association with the World Health Organisation. and- that is the project of Polio eradication. To my mind if we want to go ahead with the understanding of Health in a Rotary setting, one has to remember that it is not new to a Rotarian mind and recollect the voluminous work of Polio Eradication, that contributed to the general health of the country.

On the 29 th of September 1979, Rotary volunteers gave the first drops of Polio vaccine in the Phillipines. It was only later in 1985 that it started off as a Polio Plus project and made a remarkable change in the control of Polio . It is today at a stage when it can look forward to a total control of the disease and the resulting disabilities and deformities resulting from it. After the last case in Bengal in 2011, on the 27 th of March 2014, India was declared Polio free by the WHO Assembly and today India has completed 10 polio free years as a result of consistent effort and a genuine commitment. But the final word has still not been said. The wild virus still exists in Pakistan and Afghanistan. So the fight against Polio will go on until the last case. India started Pulse Polio in 1995 where Polio vaccine is now a part of the Universal Programme of Immunisation.

WHO defines Health as a state of complete physical, mental and social well being and not merely the absence of disease or infirmity.



The concept of Health starts when life starts in a single cell much before birth, when the sperm fertilizes the ovum. Many inherited factors in the genetic profile of the parents and/ or the family, can affect the embryo and can result in deformities, disabilities, congenital malformations. Maternal factors like Iron and other nutritional deficiencies in the mother can affect the intrauterine growth of the baby, for it is a healthy mother who can nurture a healthy baby. Today we are more conversant with what can affect a baby's health before birth. Genetic factors, poor maternal health due to chronic ailments, nutritional deficiencies and lack of basic medical facilities in underdeveloped areas can be the etiological factor for perinatal and neonatal morbidity and mortality. Regular monitoring in Antenatal Clinics is important for a healthy baby and a healthy mother. The data that is analysed gives us parameters like Perinatal Mortality, Infant mortality and Maternal mortality which helps us to tackle the problem.

After birth continue with

1. Immunisation for prevention of infectious disorders under the Universal Immunisation Programme,
2. Nutrition
3. Well baby and under 5 clinics
4. School Health Clinics

Adolescence is a period of growth with immense biologic, psychologic and social changes that can have an effect on Health. Eating disorders, obesity, behavioral disorders can lead to long term problems and may need counseling for a healthy life ahead. Sex education can help in understanding issues that

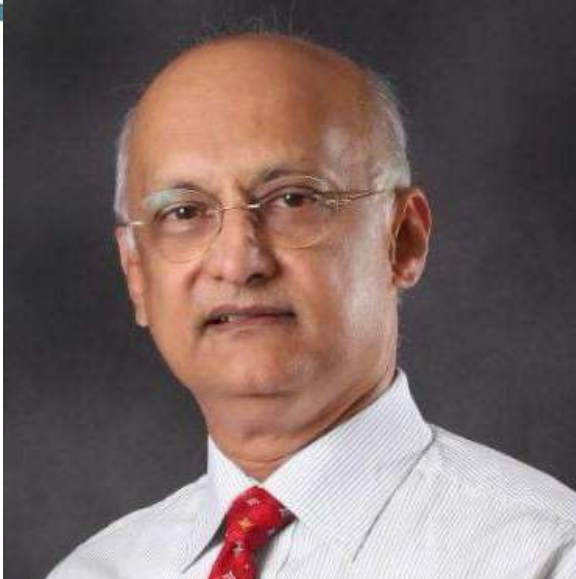
the adolescent faces and will help in coping with life. During this period many go into a sedentary way of living. Physical exercise is very essential and can be a useful precursor to exercise in adult life. And for girls, continue with:

1. Understanding of Menarche
2. Nutrition
3. Iron and Folic acid supplementation

In Adults, many of the problems have already started in Adolescence. In today's world, where the only goal is success, most adults live a fast life where stress is predominant. Health, physical exercise are neglected and a sedentary lifestyle leads to ailments that are aptly known as Lifestyle diseases. The main etiological factor is stress resulting in excessive smoking, drinking, sleeplessness with a sedentary lifestyle. The diseases are Atherosclerosis with strokes, Hypertension, Cardiovascular disease and Diabetes Mellitus Type 2.

With some changes in lifestyle and with regular Health checkups, individuals would be able to cope with life. After all there is another definition of Health that says, "Health is a relative state in which one is able to function well physically, mentally, socially and to express the full range of one's potential in the environment in which one lives,..."

As Aristotle, the Greek philosopher says, "The striving of humanity is towards well being – a physical, mental, spiritual state where life flourishes" and is this not what we all unknowingly are doing?



SOCIAL MEDIA ADDICTION: THE NEW NORMAL PANDEMIC

Personality development and soft skills expert

Jhankar Gadkari

touches upon the complex topic of social media addiction, that is now being considered as the new pandemic. Lets get deeper insights on how this has to be managed.

The thought that... Seeking happiness, bliss and pleasure, ONLY in media to an extent that it could be addictive, did not touch anyone of us... just 10 years ago.

After the great Plague and Corona it is the Social Media Addiction Pandemic that is affecting the GenX... there is no vaccination for it YET... it is here to stay UNLESS we act upon it.

Some Startling Stats:

- Almost 5 billion people use social media worldwide. [world population is 8 billion, 75 million stay in tribal areas devoid of communication]
- People spend more than 6 hours every day on the Internet.
- Social Media dominates daily internet time.
- Some teenagers spend up to 9 hours per day on social media, almost 70% of their active time. [8 hours of sleep, if they sleep.]
- Screen Time is increasing among Tweens [9-12 years] and Teens [13-19 years].
- Most Teens would find it difficult to give up social media.

In the past 10 years the world has experienced significant cultural change which now is global. Being on social media is a norm and to get glued to the media feeds is normal.

What started as a teenage fad has gradually spread to encompass more than half the world's population. Social media scrolling is normal for most people, although somewhat time-consuming. But for some, social media is an addiction.

Social media addiction is a **behavioural addiction**, characterized by an uncontrollable urge to peek in on social media, it is so deeply ingrained that it impairs other important life areas. Social media platforms such as:

- Facebook
- Snapchat
- Instagram

produce the same neural circuitry caused by gambling and recreational drugs. A constant stream of retweets, likes, and shares affects the brain's reward area and triggers the same kind of chemical reaction as other drugs, such as cocaine.



Neuroscientists have compared social media interaction to a syringe of dopamine being injected straight into the system. The algorithm provides personalized video recommendations based on content the person has viewed and liked. It accurately determines what the person is interested in to show ONLY THAT content they are most likely to enjoy. This can cause a person to become engrossed in a perpetual stream of content. Elements that social media apps feed, are escapism, connection, and external validation . These are likely to trigger the neural reward system. In essence, the surge of dopamine causes a person to feel good, leading to addiction risk.



Since the videos are short, and watched continuously and repeatedly, they reduces the attention span of the addict, the level of patience is low ,anxiety build up is easy , leading to heightened level of stress and mood swings at a very young age. These apps can have damaging consequences on mental and emotional health.

The solution presently lays in psychotherapy, especially cognitive behavioural therapy – CBT. Indulge in working on the competencies of Emotional Intelligence. These help the victims build their self-esteem as well as identify destructive thought patterns and helps to unlearn addictive behaviours.

It is in short using one's emotions intelligently and mindfully.

DISCOVERING THE CHARMS OF IDUKKI



As I set foot in the mystical district of Idukki, a sense of wonder and anticipation washed over me. With its lush forests, cascading waterfalls, and serene tea estates, Idukki promised to be a treasure trove of adventure and discovery.

Location: Tucked away in the Western Ghats of Kerala, Idukki boasts a rich tapestry of biodiversity and cultural heritage.

Nature's Bounty: From dense forests teeming with wildlife, to cascading waterfalls and serene tea estates, Idukki is a paradise for nature lovers.

Ancient Mysteries: Rumors abound of hidden caves, ancient ruins, and mystical sites scattered throughout the district, shrouded in mystery and intrigue.

As I embarked on my journey through the mystical district of Idukki, I felt a sense of excitement and curiosity. Each step I took seemed to lead me deeper into the heart of this enigmatic land, stirring emotions I had yet to fully comprehend.

Unravel the beauty and the travel experience from the eyes of R/Child

Arya Gurjar

Of the amazing landscapes of Idukki as she shares some of the most significant, interesting and intriguing aspects of the place in this article.

Day 1: Into the Unknown

The adventure began with a journey through the Anchuruli Tunnel, where I felt the weight of history pressing down upon me. Close to sunset, I found myself standing atop the Kalyanathandu View Point, where the vast expanse of Idukki's lush landscape stretched out before me in all its glory.

Day 2: Conquering Heights, Unraveling Mysteries

Ascending to the summit of Kalavari Mount, I felt a sense of liberation wash over me. Descending into the verdant valleys below, we discovered the serene beauty of the Pullikkanam Tea Estate.

Day 3: Chasing Waterfalls, Embracing Serenity

The Elapally Waterfall greeted us as we stood at its base, feeling the sheer force of nature's power. Venturing deeper into the wilderness, we discovered the tranquil beauty of the Vagamon Tea Estate, where time seemed to stand still amidst the rolling hills and misty valleys.



Day 4: Wildlife Encounters, Scenic Drives

Along the winding roads of Thekkady, we caught glimpses of elusive wildlife and ancient ruins, each turn revealing a new facet of Idukki's charming spots. The Periyar Tiger Reserve was an impressive visit.

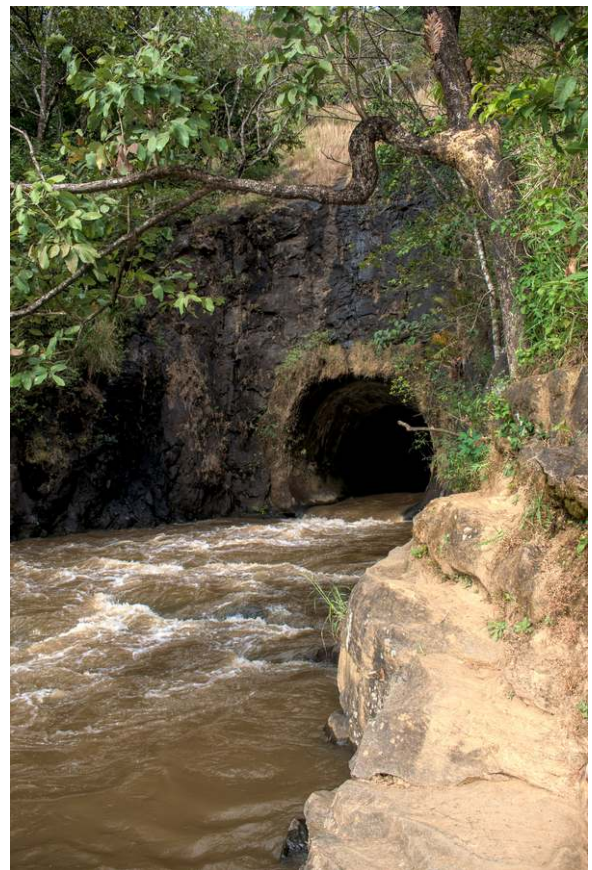
Day 5: Reflections and Revelations

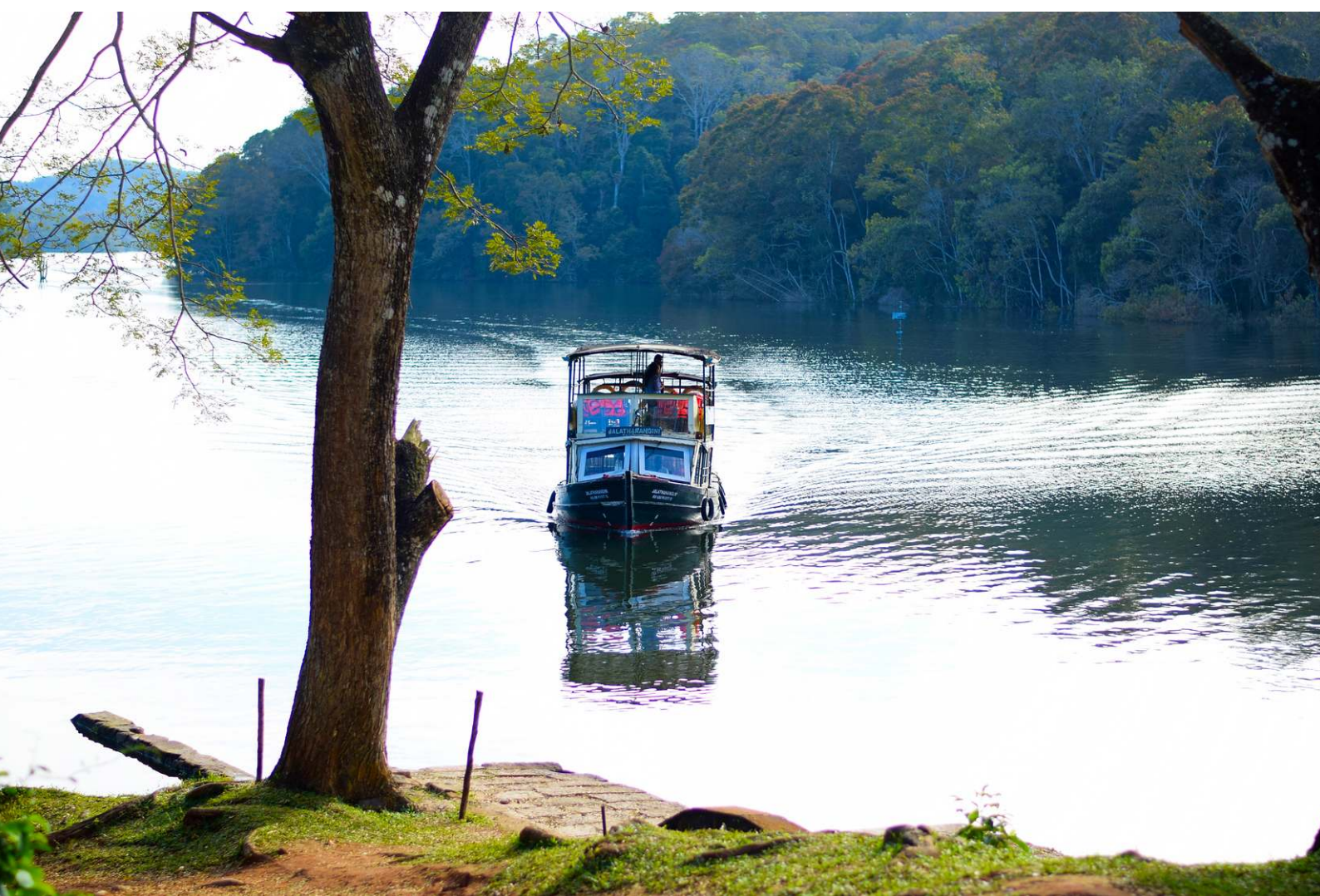
The vast expanse of the Munnar Tea Meadows, just made the mind peaceful. The Amravati dam was another interesting spot where man and nature spent could feel a deep connection.

Day 6: Farewells and New Beginnings

As we bid farewell to Idukki, we carried with us memories that would last a lifetime. The winding roads, the hidden waterfalls, the ancient ruins—all had left an indelible mark on all of us. As we drove back home, we knew that this journey was not just an adventure but a voyage of self-discovery.

While there are a lot of things to write about Idukki, being the water basket of Kerala, the powerhouse of the south, etc., I am not going into the details here. Instead, I am leaving you now with a few photos that were of this memorable trip. I hope you enjoy them as much as we did.









DIGITAL BANKING IN INDIA: PART 1



*Rotary clubs often conduct programs on banking for rural areas. However, many people aren't aware of important aspects of banking. In this 3 part series, **Dr. Devdatta Chandgalkar** explains the fundamentals that every individual needs to know today – regardless of the social strata they belong to. Knowing the nuances is certainly helpful.*

Digital Banking in India has reached to a matured stage. From Branch Banking to banking through delivery channels, journey is amazing. Factors contributing to this state are many. Dotcom boom at the beginning of the 21 st century followed by revolution in networking as well as smart phones has helped Banks in particular and every vertical in general to achieve this. COVID played a major role to develop an alternate option to physical banking. In 1980s, Banks used to outsource only printing of cheque books to outside agencies. At this juncture, every non-core activity is outsourced. For effective checks and balances, RBI the regulator has been playing a catalyst role to ensure that there are no mishaps in the industry which will have wide repercussions not only in India but globally.

Private Banks in India were given the license by RBI post liberalisation in 1992. These Banks leveraged the technology for competing with the nationalised and old generation private Banks. New generation Private Banks made us realise that customer is a customer of Bank and not of a branch. Banking was facilitated from any branch in India as the technology helped banks to have a centralised data base to access account of any customer and do transaction in it.

Second phase of liberalisation in Banking was witnessed when, RBI gave permission to open small finance Banks and Payment Banks in 2015. These Banks leveraged technology by using the Business correspondent Model. These Banks started operating through agents and franchises spread across the country. Small finance Banks entry has led to Banks in India to rethink if branches are required and of what size. UPI discussed later in this article helped banks not to increase the density of ATMs as cash withdrawal is on decline.

I thought it appropriate to pen down what is digital banking and how common man can take advantage of it with due precautions so that hard earned money is not misappropriated by the criminal minds. Digital Banking is banking through delivery channels other than branch banking. You need not go to the Bank to do the Bank operations.

Banking for a common man is either keeping of surplus funds in savings and or fixed deposits and withdrawing it at time when required. This simple service is available to us on the palms through mobile banking and on the lap through Browser based internet banking on laptop and or desktop.

Digital banking is smart in as much as physical cash is not involved in completing the transaction any time from any where. Banks holidays , Saturdays and Sundays will not restrain us from the doing the transactions digitally. Gone are the days when Banks used to restrict withdrawal in savings accounts twice in a month to any number of transactions through various channels. Delivery channels include :

- ATM Debit card;
- Credit card;
- Mobile Banking;
- Internet Banking;
- UPI (unified payment interface)

While cards facilitated its usage on pos terminals for purchase of goods and services from shops/malls and e-commerce sites such as Amazon, flipcart, myntra, etc. Cards are also used for withdrawal of cash from ATMs of Banks.

Mobile Banking & internet banking enabled us to

- Transfer of funds from one account to another account within the Bank;
- Transfer of funds to account with any other bank;
- Pay utility bills;

Transfer of funds are enabled through following options:

- RTGS (Real Time Gross Settlement) where transfer of funds above Rs 2 Lakh are allowed; Beneficiary gets the amount to his/her account instantaneously;
- NEFT (National Electronic Fund transfer) where transfer of funds of any amount are allowed; Beneficiary gets the amount to his/her account within 30 minutes; The amount is transferred by NPCI in batches of 30 mintues.
- IMPS (Inter Bank Mobile Payment Service) where funds of any amount are transferred instantaneously like RTGS and the service is available 24/7 and 365 days in a year.

Charges for RTGS, NEFT and IMPS are different. Time restrictions are not there. Hence user can use these options 24/7 all 365 days in a year. For non-scheduled co-op Banks, however, time restrictions are there on Saturdays and Sundays;

UPI facility is the major disruption in the industry. UPI is nothing but making a payment to the notional account using the handler of the Bank who issues that notional account. Every user will have the option to make payment through UPI in the mobile Banking app provided by the Bank. In addition, user can link his/her account to service providers such as :

- Google pay;
- Phone Pay;
- Phone Zap;

The advantages of UPI payment are many in number:

- You can have history of transactions done in the app provided by the above service providers as well as in the passbook provided by the Bank;
 - You can make the payment through any one of the following ways:
 - Scanning the QR Code of the merchant providing services or goods;
 - Using the Mobile no of the payee from your contact list;
 - By entering the mobile no;
- You are not asking the beneficiary to share his account and Bank branch name;
- For every transaction, user has to enter the PIN which may be four digit or six digit.
- Your account too is masked as the notional number is used;
- You can also use UPI lite wherein you can transfer the amount upto Rs 5000 in the wallet. For transactions upto Rs 2000 google pay app or any other app will smartly pay the amount without asking the user to key in PIN.
- Advantage of UPI wallet is that you can have history of transactions done through wallet in google pay/phone pay etc and there will be single entry in the passbook.

(To be continued)

STRESS OUT OF HAND?



Child Health is a thrust area of Rotary and here is a second article along the theme of the month, that talks about Stress Management in children. And its by our Rotaractor Nikhat Siddiquee

Who is pursuing her studies to become a practicing psychologist.

Slow down, breathe, and take a stand.

Stress among children and adults in educational setting has a root cause from adjustment issues, lack of confidence, excessive worry or procrastination. This may result in adverse and long lasting effect on mental as well as physical health if left untreated. Whether it is a presentation, exam or assignment deadline we all have experienced some amount of stress in our life. Identifying the stress cause and giving the necessary attention is pivotal in treatment and management of stress. One can effectively manage stress by acknowledging their patterns of behavior which induces stress in them and factors that trigger stress or symptomatic stress and working on them. A professional mental health such as a counselor and psychologist plays a vital role in educational settings. Personally, I feel stress as pressure built inside the head and suffocating. Persistent stress for a long time may cause chronic stress disorder, panic disorder or anxiety. There are various ways to manage stress and develop coping skills for future stressors.

Ways to cope with stress

- "Stress in the air? Breathe deep, show you care."- Taking a few minutes break from the stressors and directing your attention somewhere else such as going for a walk or relaxation techniques such as mindfulness, deep breathing or PMR can help to reduce the symptoms of stress whereas regular exercise may result in long-term benefits.
- "Stress in the span? Breathe slow, stick to your plan."- Making a plan of action or to-do list according to the priority can help to focus and give attention to the right thing which can be made through Eisenhower box (Eisenhower Matrix) method. Doing this with a SMART goal approach can also help to avoid procrastination at some level.

- "Stress in the fray? Plan, breathe, ask for help, and seize the day."- Asking for help can only make one stronger and not willing to give up. Sharing the things which stresses you out to your near and dear ones such as mother, friends, teacher, mentor, mental health professional or anyone you're comfortable with can provide some amount of relief and help from them. If you are unable to share it to someone, writing it down can also provide some amount of relief.
- "Stress taking hold? Breathe, plan, eat well, sleep deep, and be bold."- Exercising, eating healthy food and sleeping 7-8 hours can not only be beneficial physically but mentally as well. High level of cortisol in blood indicates chronic stress and highlights risk for heart disease and other chronic illness.

Risky behavior such as smoking or alcohol consumption are coping mechanisms developed by some people experiencing stress even by children and young adults resulting in addiction which only worsening their health and stress level. Psycho-education and awareness about Stress and ways to stress management can benefit the overall quality of life among children and adults.

Stress management in school children

Stress management in school children is a crucial topic, as chronic stress can negatively impact their academic performance, emotional well-being, and overall development. Managing stress effectively can lead to improved outcomes for children and, by extension, benefit society.

Impact on Society

- **Academic Performance:** Stress can hinder concentration and memory, leading to poorer academic results. This, in turn, can affect future opportunities and societal productivity.
- **Emotional and Mental Health:** High stress levels can lead to anxiety, depression, and other mental health issues, which can persist into adulthood and burden mental health services.
- **Behavioral Issues:** Stress can manifest as behavioral problems, impacting classroom dynamics and requiring more resources for discipline and counseling.

- **Long-Term Consequences:** Prolonged stress in childhood can lead to chronic health conditions, affecting the individual's quality of life and increasing healthcare costs for society.

Traditional Stress Management Techniques

- **Physical Activity:** Exercise is known to reduce stress hormones and stimulate the production of endorphins.
- **Mindfulness and Meditation:** Practices like deep breathing, yoga, and meditation can help children manage stress by promoting relaxation.
- **Time Management:** Teaching children to manage their time effectively can reduce the stress caused by academic pressures.
- **Counseling and Support Groups:** Providing access to school counselors and peer support groups can help children express and manage their stress.

Latest Techniques in Stress Management

- **Augmented Reality (AR) and Virtual Reality (VR) in Stress Management:**
 - **Immersive Experiences:** AR and VR can create immersive environments for relaxation, such as virtual nature walks or calming scenarios, which can help children escape stressful situations and relax.
 - **Interactive Learning:** These technologies can be used to teach stress management techniques through interactive and engaging methods, making it easier for children to learn and apply these techniques.
- **Biofeedback:** Devices that measure physiological responses (e.g., heart rate, skin conductance) can provide real-time feedback to children, helping them learn how to control their stress responses.
- **Gamification:** Incorporating stress management techniques into games can make learning these skills fun and engaging for children, increasing their willingness to participate

All in all, many options are available today and it's wonderful to see Rotary take up this as a major thrust area.

LAUGH-A- WHILE!

The Genie in the Bottle

A man finds an old oil lamp lying on the beach. He picks it up and starts to rub off the sand. Suddenly, a genie appears. The genie says, "Thank you for freeing me from the lamp! I will grant you three wishes, but there's a catch. Whatever you wish for, your worst enemy will get double."

The man thinks for a moment and then says, "First, I want a billion dollars." The genie snaps his fingers, and a billion dollars appear. "But remember," the genie says, "your worst enemy now has two billion dollars."

The man says, "For my second wish, I want a mansion on a private island." The genie snaps his fingers again, and a beautiful mansion on a private island appears. "But remember," the genie says, "your worst enemy now has two mansions on two private islands."

The man thinks hard for his final wish. After a long pause, he finally says, "For my last wish, I want you to scare me half to death."

Body: Damn it was a long day. Let's go to sleep.

Bladder: Even I'm done for the day.

Eyes: Ok I'm closing shop.

Brain: How do nudists clean their glasses?

Starting a dating app for shy guys and naming it Mumble.

I am a brown supremacist. I dream that the whole world will be one giant call centre one day.

I just bought a gym membership and my bank called to ask if my card was stolen.

Guys,
If a girl invites you upstairs for coffee, never go!
Chances are that she's just using you for sex and there's not gonna be any coffee.
Stay woke!

The Talking Dog

A man sees a sign in front of a house: "Talking Dog for Sale." He rings the bell, and the owner tells him the dog is in the backyard. The man walks into the backyard and sees a Labrador Retriever sitting there. "You talk?" he asks.

"Yep," the dog replies.

"So, what's your story?"

The dog looks up and says, "Well, I discovered that I could talk when I was very young. I wanted to help the government, so I told the CIA. They quickly flew me around the world, sitting in rooms with spies and world leaders, because no one would ever suspect a dog could understand them. I was one of their most valuable assets for eight years. But the jet-setting really tired me out. I settled down, got married, had a mess of puppies, and now I'm just retired."

The man is amazed and asks the owner how much he wants for the dog.

"Ten dollars," the owner says.

"Ten dollars? This dog is amazing! Why so cheap?"

"Because he's a liar. He didn't do any of that stuff."

I was in a bookstore and they were throwing my novels around. Couldn't figure out why. Then IT hit me.

The most annoying people in the world are the mutual fund bros.

Me: *gets into a car accident*

Mutual fund bro: If you had started an SIP when you were one day old, today that money would have been 732 crores and you could have afforded a private jet and not gotten your leg broken in the car accident.

Him: *smugly* I call a spade a spade.

Me: I call a pen a pen, a rocket a rocket and a horse a horse. What's the big deal in calling things by their original name?

I hate people who think that women only belong in the kitchen.

Who's going to take care of the rest of the house??

After you hit the snooze button five times, the alarm clock should start reciting your Google search entries at full volume.

After you hit the snooze button five times, the alarm clock should start reciting your Google search entries at full volume.

(Lying awake in bed at 2 am)

Me: Hey Siri, Why isn't 11 pronounced "onety-one"?

Siri: Jesus fucking Christ go to sleep you miserable fuck and stop calling me Siri I'm your wife!

QUIZ TIME!

- Which Portuguese princess was given the islands of Mumbai as part of her dowry when she married Charles II of England?

A) Catherine of Braganza
B) Maria I
C) Isabella of Portugal
D) Joanna of Austria
- What is the name of the famous Mumbai local train line that connects Churchgate and Virar?

A) Western Line
B) Central Line
C) Harbour Line
D) Trans-Harbour Line
- Which historical fort in Mumbai was built by the British East India Company in the 17th century?

A) Bandra Fort
B) Sewri Fort
C) Fort George
D) Bombay Castle
- What was the original name of the iconic Marine Drive in Mumbai?

A) Queen's Necklace
B) Kennedy Road
C) Sonapur Road
D) Netaji Subhash Chandra Bose Road
- Which architect is known for designing the Chhatrapati Shivaji Maharaj Terminus?

A) George Gilbert Scott
B) William Emerson
C) Frederick William Stevens
D) Charles Correa
- Which Mumbai neighborhood is known for housing the dabbawalas, the city's famous lunchbox delivery men?

A) Malabar Hill
B) Dadar
C) Fort
D) Lower Parel
- Which famous Bollywood film was set against the backdrop of the 1993 Mumbai bomb blasts?

A) Bombay
B) Black Friday
C) Satya
D) Company
- What is the official language of the state of Maharashtra, where Mumbai is located?

A) Hindi
B) English
C) Marathi
D) Gujarati
- Which building in Mumbai holds the record for being the world's most expensive private residential property?

A) Antilia
B) Jalsa
C) Mannat
D) Gulita
- What is the name of the park in Mumbai that contains a replica of the Hanging Gardens of Babylon?

A) Kamala Nehru Park
B) Horniman Circle Gardens
C) Shivaji Park
D) Oval Maidan

Vibrant Anand

01 July 2024

Vibrant Anand event celebrated the talents and enthusiasm of the special ability persons and the elderly. The vibrant event was fun & frolic, with magical performances, dance, music & masti.... bringing smiles on their faces and lives.

Rotary District 3141 | THE MAGIC OF ROTARY | Vibrant | Rotary INTERNATIONAL BRAVEHEARTS

Baghbaan & Disability to Ability Avenues and RC Mumbai Bravehearts presents

Vibrant Anand
Let's Kickstart the vibrant year by bringing smile to Special people of our Society. Experience the Magical Performances by Elderly & Specially abled Children.
 - Chetan Desai

1st July, 2024 :: 4.00 PM to 7.00 PM
 Bal Gandharva Rang Mandir, Bandra West

Chief Guest - DG CHETAN DESAI

Rtn Mona Shah District Coordinator | Rtn Kala Sridhar | Rtn Savita Govilkar Avenue Chair | Rtn Pushpa Suryamurty Zonal Chair, West

Rtn Nazneen Sakarwala Convenor | Rtn Tasneem Mun President | Rtn Krishna Anand Secretary

Lead Host - RCM Bravehearts

Lifeline Express - Blood Donation Drive

01 July 2024

The blood donation drive was initiated by our club as our first Vibrant project. We were the Platinum Host. 6 clubs joined hands with us. It was organised in association with Central Railways. It was conducted at Chembur station. A total of 59 bottles of blood were collected. The JJ Hospital Blood Bank personnels were there to collect the blood.





OpRestore Burns Corrective Surgeries - Camp #26

13 July 2024

OpRestore is our landmark on-going project since 2013. We have completed over 750 surgeries on burns patients, correcting the deformities caused due to burns and making their lives better and productive, to begin the journey to a near-normal life. In this camp, 16 major surgeries done over 2 days 13-14 July at the National Burns Centre, with the help of 10 Plastic Surgeons, 6 Anesthesiologists, 5 PG students & Interns and logistics support and coordination with patients by our own Rotarians.



Interact Installations

05 July 2024, St Gregorios High School
20 July 2024, General Education Academy

The Interact Club of St Gregorios High School is in its 25th year of formation. The new President, Aryan & his team were installed with lot of enthusiasm.



Interact Club of General Education Academy is in its 5th year, and is very vibrant and active. They conduct many programs in the school, to develop the leadership and cooperative spirit in the children. The new President Garv Solanki and team were installed.

Chetna for Burns Prevention Awareness

18 July 2024

20 July 2024

23 July 2024

26 July 2024 (2 session)

Total: 5 sessions at 5 venues

Chetna, that means Power of being Alert, is our initiative for creating awareness and alertness in children on various basic skills and knowledge that will help them throughout in life:: the skills that are not taught in skools but are essential. We have planned for various subjects such as Burns Prevention and Awareness, Waste Segration and Management, First Aid, Electrical points and Safety, Fire Safety, etc.

The first topic was - Burns Prevention and Awareness - conducted in association with National Burns Center, Airoli. The second session introduced them to various types of burns such as hot liquid burns, electrical shock burns, fire, etc. The project creates awareness about types of burns and how to take precautions for avoiding burns and immediate action to be taken, before rushing to a doctor.



CALLING PARTNERS

Rotary Club of Deonar has planned a number of projects this year. Each of these projects are meticulously executed with the help of trusted partners.

We are, therefore, looking for partners to support our projects in various forms. The projects include:

- Pediatric Heart Surgeries – TLH:
In this project, cardiac interventions for new born babies and children from underprivileged families are sponsored.
- Cancer Prevention:
In this project, breast cancer detection camps are organized by the club.
- TB Nutrition - Connect the Dots:
This project involves the execution of nutrition needs for TB patients
- Anemia Screening, Thalessemia Screening and Blood Donation
- Neonatal facilities for underprivileged in government hospitals
- Cochlear Implants
- Period Panties - Rural
- Dialysis Centre - 1000
- Solar panel – Schools/RCCs in rural areas
- Providing community water stations & toilet blocks for maintaining cleanliness & hygiene
- Drinking Water for schools & community
- Rain water harvesting
- Supporting and establishing Anganwadis



If you would like to donate funds, please use the above UPI code and connect with us once you have transferred the sum.

If you would like to participate as a facilitator or a service partner, please feel free to connect with the club team.

For those who would like to donate in kind, please connect with us and we could guide you on the same. The phone number is on the last page

ANSWERS TO THE QUIZ

- A) Catherine of Braganza
- A) Western Line
- D) Bombay Castle
- B) Kennedy Road
- C) Frederick William Stevens
- B) Dadar
- A) Bombay
- C) Marathi
- A) Antilia
- A) Kamala Nehru Park



Lost Ancient Island (Drawing by R/Child Vihaan D'Souza)

Rotary
Club of DEONAR
RID 3141



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