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Ramesh Kacholia - Philanthropist Extraordinary

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Ramesh Kacholia gave up a successful business to turn to philanthropy. He funded diverse causes, persuaded others to do so as well, and all the time prioritised people. Never angry or cynical, he mobilised vast funds to support innumerable social projects; and all the while he remained unassuming.

Ramesh Kacholia passed away at the age of 88 on 10 July 2026 in Mumbai. Tributes are pouring in over social media. At his memorial on July 12, there was standing room only and people were milling about outside the hall. Some of India's wealthiest people, highly placed corporate executives, social workers, those who came by bus and metro, those who flew in from different cities and countries, friends and family were there.

What kind of a person was "Ramesh Uncle", as many called him? His deep driving motivation was compassion for human suffering.

> … [A] deep driving motivation brought in all the required resources. The right personal traits, the financial resources, and the practical intelligence to make things happen.

Wherever he heard of people in distress, he went and helped. He did so all his life, working almost 24x7, except for his personal needs such as sleep, food, yoga, walking, and meditation. He would be on the phone talking endlessly to those who needed financial help. He would read all the proposals that came to him, go through letters and emails, and reply to them, and spend days if not weeks visiting the field, seeing the conditions on the ground, and the work of organisations.

It was only in his late seventies that he started cutting down on his travel to difficult locations. He scanned media reports, eagerly looking for stories about those who were doing social work. Many such organisations were sought out by him and he supported them. Buddha said, "*Bahujana hitaya, bahujana sukhaya; Lok?nukamp?ya*"-for the good and happiness of the world; out of compassion for the world. Ramesh did not discriminate based on religion, caste, language, or gender. His help was available to all. Ramesh sometimes used the words "God's arithmetic", meaning the more he gave, the more he got.

The seeds were sown perhaps by his father. Ramesh was born in Akola, Maharashtra, and lived as a child in a chawl, where a hand pump across the street was the only source of water. But his father used to donate Rs. 5 or Rs.10 every month to those who were suffering. By the time Ramesh passed away, he and his family were donating tens of crores of rupees and raising several times more from foundations and high net worth individuals. He was also deeply influenced by Baba Amte, who told him, "Don't raise funds only for our work. There are many others who are doing good work. Help them also."



That deep driving motivation brought in all the required resources. The right personal traits, the financial resources, and the practical intelligence to make things happen. As many said, his outstanding characteristic was joy. He was always delighted to meet good

people, smiling from ear to ear. He spoke with great pride about those who were doing excellent social work-even those with whom he was not associated.

Sri Ramakrishna said of someone, "He was soaked in devotion like a rasagolla." Ramesh was soaked in joy, love and compassion. Everyone who met him saw it. He was childlike and many could not find any trace of ego. In Matthew 18:3 Jesus said, "Truly I say to you, unless you turn and become like children, you will never enter the kingdom of heaven." Ramesh sought no name, fame, respect, award, or recognition. But he was delighted when one of the people or organisations he supported got any recognition. It included those who got the Magsaysay Award, the Padma Awards, and so on.

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When some told him he was doing selfless work, "*nishkama karma*", he said, "If it is selfless, *to maja kyon aata hai* (why is there joy)?" A monk scholar of Vedanta and Buddhism simply said, "*Wah, kya baat hai!* (Wow, what a statement!)" when he heard this. When someone said he was without ego, Ramesh said, "Lata (his wife) once told me, you still have some ego. *Wo baat mujhe bahut chubhi*" (those words pierced me). He had a high level of self-awareness and was constantly introspecting.

He was deeply religious or spiritual. He read the scriptures. He once said, "The human being is less significant than a grain of sand on the beaches." He went onto expound on how many grains of sand, how many drops of water, how many planets, solar systems, galaxies, and so on there are. How our life span is a few decades, whereas the universe is billions of years old. He said compared to that a human being is nothing.

He then asked, "How then can we say *Aham Brahmasmi* - I am Brahman, the Supreme Reality, the Universe (God)?" The only possible answer was: when you identify with the body and mind, you are nothing; when you identify with the Atman, you are the Universe. He was deeply humble and devotional and the Advaita explanation perhaps did not appeal to him.

As a devotee, he offered all his work to God and was constantly grateful that he was in a position to help. Even while eating in a public restaurant, he would call the waiter, ask for an empty plate and remove extra food before touching it. He would tell the waiter to take it away and use it as he did not want to waste food. He then closed his eyes and said a silent prayer in front of everyone. Only then he would eat.



The same gratitude for food spilled over in his social work-he was grateful that he had the opportunity to help while there were so many less fortunate. He lived for decades in a small two-bedroom flat of 720 square feet in Vaikunth Society in Andheri West in Mumbai with his wife and a younger brother. He lived a spartan life, with simple food, clothing, and shelter. All this time, he was donating a few crores of rupees a year. It never occurred to him to stop this for a year or two and buy a nice spacious flat. Vivekananda once said, "Anyone can be a hero in public. If you want to see true greatness, see what a man does in private."

He helped his extended family, educating his sons, many of his nieces and nephews, and even some "adopted" children of his friends. A group of them flew down within 48 hours from the United Stares to attend his memorial. One of his adopted daughters broke down and recounted how he sent her to medical college after her father died. She was diffident about her ability to complete a rigorous medical education. Ramesh would come to her hostel every day for weeks at 7 am sharp to encourage her and tell her, "You can do it."

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There are countless stories about him. Snehalaya founder Girish Kulkarni said Ramesh visited them a few decades ago and saw the redlight areas where young girls were exploited. He was continuously in tears for the few days he was there. He simply told Girish "you say there are 350 girls. Let us rescue them all. What financial resources are required?"

Here is one more. Vinayak Lohani called him from Bangalore and introduced someone to him over the phone. Vinayak's friend told Ramesh, whom he had never met, about a third person who was working in remote rural areas, who wanted a few lakhs of rupees. Ramesh simply said, "Very good, tell him to send a short email with bank details." Within 48 hours, the money had been sent. Based on Vinayak's words to someone whom he had then never met.

Ramesh was affectionately criticised for being too trusting and giving money without due diligence. He did not respond directly, but often said, "Where will we find someone working in remote areas in difficult conditions? I do not have much time left. I have to do things in a hurry." Chuck Feeney, a great American philanthropist, said, "It is more fun to give money when you are alive than when you are dead."

If one or two such donations were misused, Ramesh simply brushed it off, like a good investor would. Some start-ups do fail, but those that succeed more than make up for the failures. He periodically took a vow to help 100 small organisations over a year or two from his personal funds. He wanted to help those who are starting off and struggling and whom no one would help. He would then keep calling his friends around the country and ask for such organisations and send them money.

One story illustrates this practical attitude well. One of his outstanding proteges is Mamoon Akhtar, founder of Samaritan, who works in the slums of Tikiapara near Howrah Station in Kolkata. Apparently, the accounts of Samaritan were in a mess, and how funds were being used was not clear. Ramesh sent some chartered accountants there to see for themselves. There were accusations of embezzlement.



Ramesh called Mamoon, asked him to come to Mumbai, and talked to him one on one. "Tell me frankly if you have siphoned off money. I know that you yourself are poor. I will reimburse that amount." Mamoon said it was not true. After days of due diligence, it was found that there was no embezzlement, and the accounting system was set right. Thousands of girls get good education through a school Mamoon set up, some winning national sports awards. Women were trained for livelihoods, and top-class health facilities were established right in the middle of the slum.

A professional corporate donor, foundation, or Corporate Social Responsibility (CSR) Funds would not have touched Mamoon. Ramesh was focused on the person, the work, and the impact on the people, not on due diligence. His ability to cut through layers of red tape and performance metrics was unique. For him, the essence of doing good was helping people, especially those in distress and those who were suffering. Proposals, plans, milestones, performance metrics were secondary. At the same time, he was practical and did not totally ignore the impact of his work.

> It is difficult to estimate the impact of his life and work. Many say he helped millions of people over the decades.

He was, incidentally, a brilliant man, and a gold medallist in his college days. He rose high in his corporate career, quit early, started a successful business, and left that to focus entirely on social work. But, even earlier, he was regularly donating money. He often said, "There is even more funds wasted in the corporate sector than in the social sector." Whenever he felt the cause was right, he donated to activists who were always organising protests and rallies for people's rights. There was no tax write-off. He simply said, "I cannot do what they are doing, but I can support them."

That same penetrating clarity of purpose manifested in other ways. He was never angry to the best of the knowledge of those who moved with him for days; he was never irritated and never complained. He never criticised those who disagreed with him, may have harmed him, insulted him, or were ungrateful for the help provided. (Perhaps being childlike and without ego helped.)

As a result, he got on well with everyone. Many concerned people bemoan the state of affairs today-corruption, bad infrastructure, bad government schools and public healthcare, garbage, pollution, roads with potholes, reckless drivers, traffic jams, rising costs, unemployment, the state of politics and society … the list is endless. He was fully aware of everything, but nothing negative ever came out either in words or action. In his presence, you felt that cynicism was simply an excuse for not doing anything. Perhaps the same introspection and clarity of purpose in his life told him that being negative was a waste of time. He focused all his energies on being positive and doing good.

It is difficult to estimate the impact of his life and work. Many say he helped millions of people over the decades. Directly through his own money, his family wealth, and through the funds he mobilised from foundations, CSR Funds, and high net worth individuals. He had the confidence to approach anyone for funds, and many listened to him, and donated.

He inspired countless people, young and old, to work. He perhaps silently influenced the philanthropy landscape in some respects. Big leaders often have wealth or political power and seem to bring about big changes. But Ramesh touched the lives and hearts of so many, and perhaps even transformed some individuals. It was difficult to shake him off from your thoughts once you knew him well.

At a personal level, his legacy are his sons and close friends who worked with him and will carry on the good work. Also, the countless friends, organisations, and youth he inspired.

If his deep driving desire was compassion, and his will and lifelong actions were focused on helping people, what was his destiny-as an Upanishad might ask? His destiny was to be happy here and now, not after he passed away. But he was also preparing for his final departure. He often quoted a poem, which, when translated from Gujarati to Hindi, said, "Oh God, why should I be afraid of Death? I am coming to you."

Over the years, the Vichar Trust was one of the beneficiaries of Ramesh Kacholia, often on the basis of a general email. We remain grateful for his generous support, especially during the early years of publication of The India Forum-Editor.

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