

MUMBAI MERI JAAN

THE MONTHLY NEWSLETTER OF AGNI

Action for good
Governance &
Networking in
India

AGNI

Editorial

Get your unclaimed deposits from Banks

M MJ has been guiding citizens on retrieving Unclaimed Deposits from Bank from time to time. RBI has now launched UDGM portal to help citizens get their hard earned monies. For more information read the report below. **MMJ**

RBI LAUNCHES UDGM PORTAL TO TRACK UNCLAIMED DEPOSITS

RBI's UDGM portal presents an innovative solution to the issue of unclaimed deposits by centralizing information and providing an intuitive search process

The Reserve Bank of India (RBI) has unveiled a ground-breaking solution for individuals seeking their unclaimed deposits. Named the **UDGM (Unclaimed Deposits – Gateway to Access Information) portal**, this centralized web platform is designed to simplify the process of locating unclaimed deposits across various banks. Here's a comprehensive breakdown of the key features and steps involved:

The Purpose of UDGM Portal

The **RBI's UDGM portal** serves as a user-friendly tool for individuals to track down their unclaimed deposits seamlessly, consolidating information from multiple banks into a single accessible location. With the growing prevalence of unclaimed deposits, RBI has been proactively promoting awareness campaigns to educate the public about this issue. Through UDGM, RBI aims to empower citizens to identify their unclaimed deposits and engage with their respective banks to initiate claims.

How UDGM Works

The UDGM portal simplifies



the process of identifying and claiming unclaimed deposits by streamlining the steps involved. RBI collaborated with **Reserve Bank Information Technology Pvt Ltd (ReBIT)**, Indian Financial Technology & Allied Services (IFTAS), and select banks to develop this platform.

Currently, the UDGM portal provides access to unclaimed deposit information from seven banks, including prominent names like State Bank of India, Punjab National Bank, South Indian Bank, Central Bank of India, Dhanlaxmi Bank, DBS Bank India, and CitiBank N.A. For other banks, the search feature will be introduced in phases by October 15, 2023.

Registration Process on UDGM Portal

Getting started with the UDGM portal is a straight-forward process. Follow these steps to register and initiate your search for unclaimed deposits:

1. Visit the Portal: Head to the UDGM portal. **contd. on Page 2**

Generic drugs are a must in prescriptions Violations will lead to penalties and also suspension of licence

 **Swapnil Mishra, FPI**

All doctors must prescribe generic drugs, failing which they will be penalised and also have their licence to practice suspended for a period, according to new regulations issued by the National Medical Commission (NMC).

Doctors should also avoid prescribing branded generic drugs, NMC said in its "Regulations Relating to Professional Conduct of Registered Medical Practitioners".

This comes against the backdrop of doctors being required to prescribe generic drugs, but not facing penal provisions for not doing so, according to the regulations issued in 2002 by the Indian Medical Council.

The new regulations issued by NMC highlighted that India's out-of-pocket spending on medications accounts for a major proportion of public spending on healthcare.

"Generic medicines are 30 to 80 per cent cheaper than branded drugs. Hence, prescribing generic medicines may overtly bring down healthcare costs and improve access to quality care," it said in the regulations notified on August 2.

NMC defined generic medicines as a drug product "comparable to brand / reference listed product in dosage form, strength, route of administration, quality and

performance characteristics, and intended use". A branded generic drug is one that has come off patent and is manufactured by drug



companies and sold under different companies' brand names.

The new regulations will benefit patients but will lead to a loss for doctors who have nexus with chemists outside hospitals premises.

"The implementation of the regulation in all hospitals is important. This need to be taken seriously by the government and hospital administration," said Dr Avinash Supe, former Dean, KEM hospital.

Generic drugs must in prescriptions

In case of violations, a doctor may be given a warning or instructed to attend a workshop or academic programme on ethics, personal and social relations and/or professional training, according to the regulations. If the violations are repeated, the doctor's licence to practice may be suspended for a particular period. **contd. on Page 4**

Each one forward this to all Mumbaikars on your email and whatsapp list

10th National Conference of Resident Welfare Associations 2023 in Bengaluru

CoRWA (Confederation of Resident Welfare Associations – A pan India RWA Apex Body founded in 2012 at Hyderabad has organised the 10th National Conference in Bengaluru on 25th (Saturday) and 26th November (Sunday).

The main mission of the 10th NCRWA is to gather many dynamic RWAs all over the country to share the experiences of RWAs of other states and to form a common platform for all RWAs in Karnataka.

CoRWA made its impact felt in almost all major cities of the country bringing together like-minded people on to a common platform to discuss and deliberate on several issues of civic life, so



Some of the key aspects of the Conference are:

- Swachh Bharat & RWA's Role
- Solid Waste Management
- Urban Housing & RERA implementation
- Constitutional Recognitions & Powers to RWAs
- Emerging trends in Civil Society Who can participate?

The Conference mainly aims to assemble representatives from RWAs, Apartment Welfare

Mumbaikars don't miss !

much so, CoRWA has transformed RWAs into a potent force emerging a key contributor to policy-making and guiding the discourse on major issues like solid-waste management, the RERA Act implementation, RTI, Housing Society problems, Pollution, and other urban issues.

The conference also seeks to mobilize, coordinate and express Civil Society consensus on major common issues and concerns in one voice.

Association, Housing Societies, Civil Society members and RWA federations from across the cities of India. Thus delegates from all over the country will be attending the Conference.

You might recollect that the 5th National Conference was held in Mumbai at Ghatkopar in 2017.

So Mumbaikars, block the dates so that you can take part in the above conference and get benefit of experiences of other RWAs from across the country.

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RBI LAUNCHES UDGM PORTAL TO TRACK UNCLAIMED DEPOSITS

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2. Register: Fill in your mobile number, name, password, and the provided CAPTCHA. After completing the form, submit your details.

3.OTP Verification: An OTP will be sent to your registered mobile number. Enter this OTP to proceed.

4.Login: Use your registered mobile number and password to log in to your UDGM account.

5.Additional OTP: Once you've entered your login details, you'll be prompted to enter another OTP for added security.

6.Enter Search Criteria: You'll

be directed to a page where you need to input the account holder's name and the bank's name. Additionally, choose at least one search criterion from options like PAN, Voter ID, Driving License Number, Passport Number, or Date of Birth.

Initiate Search: Click on the search button to trigger the system to retrieve and display your unclaimed deposits' details.



Stories of Good Governance

Hospital Healthcare Delivery Medicine Pilferage and Overcharging

 **Shrikant Soman, AGNI Trustee**

One of the very little known dark spots (there are many such dark spots) of hospital operations is the pilferage of medicines by Ward Boys and Nursing Staff. From the point of delivery from the Pharmacy Department to the Nursing Station and then to the Patient Bed, the medicines get flicked. The patient gets charged directly from the integrated computer system at Pharmacy Dept. He becomes aware of the medicines charged to him only after a few days when he receives the hospital bill. Secondly there is a very long list of medicines charged to him and it becomes nearly impossible for him to check the medicines billed vs actually administered to him. So no complaints as nobody knows. Due to the inherent weakness in this whole system, it was a daunting task to control this pilferage. After a detailed operations study at micro level, we implemented following system:

1 All medicines will be given to Ward boy in transparent bag for each Bed from Pharmacy Department

2 The bill for the medicines will be kept inside the transparent bag itself

3 The bag was sealed at the Pharmacy Department

4 Nursing Station was not allowed to open the bag and store the medicines with them. They were instructed to deliver the medicines directly to the patient bed without opening the bag.

5 At the patient bed, the bag was opened in the presence of the patient (wherever we say 'patient' we also mean 'relative of the patient' attending to him) after drawing his attention

6 The remaining medicines

along with the bills thereof were kept in a special medicine box at the bedside minicupboard of the patient.

7 At the time of discharge of the patient, the nurses will specifically ask the patient to collect the remaining medicines from the drawer.

8 Every time after medicines are delivered to them, the Patient / relative will immediately receive an auto SMS about the medicine charged to his account with an advice to check the medicines with the bill kept in the bag.

9 Our Patient Relations Executives (PRE) will, from time to time, educate patients/relatives about this system and get their feedback. They will also make special effort to ensure that the patient / relative checks the drawers before leaving the room and takes all the unused medicines with them.

This system largely eliminated the problem of pilferage of medicines. However, patients were mostly unaware that in our hospital they were not overcharged for the medicines due to our tight systems control and in that sense we did not earn any extra mileage of goodwill. This was because, in the first place, they are not aware of the systems vulnerability to overcharging for the medicines (in terms of the quantity) in most of the hospitals as explained in the beginning. Actually in a way it adversely hit our profitability because the patients were now getting charged for medicines less than before. It was not prudent to educate the patients about this vulnerability for overcharging in other hospitals. Therefore, this little known secret remains a secret.

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Independence day celebrations

Wadala Anil Jain Wadala (West) Citizens' Forum

This time ours was a magnificent and spectacular scene of Flag Hoisting Ceremony and those who missed it don't know what a sight it was.

The complete battalion of Police Force of about 30-40 from R A K Police Station lead by Senior Inspector Mahadevji Nimbalkar were present and it



was a matter of great Honor for our Forum. Also present were our Corporator Amey, Branch Head of Greater Bombay Bank Ms. Madhuriji and our Senior most member Sharadkumar and Editor of Mumbai Meri Jaan asisted in hoisting the flag.

Greater Bank Wadala



supported the event.

All in all it was a highly motivating and rejuvenating experience.

Snacks and sweets were distributed to all by Greater Bank.

Thanks to all those who were present and others also who were virtually with us.

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R/North Borivli Willie Shirsat, AGNI's R/N Ward Coordinator

The 77th INDEPENDENCE DAY FLAG HOISTING at IC CHURCH BORIVALI conducted by our JAAG Members C & P CELL HINDUSTANI EKTA LOK PRAJATANTRA (HELP).

2001 was the first year of flag hoisting organised by Civics and Political Cell (HELP) HINDUSTANI EKTA LOK PRAJATANTRA.

Track record has it that ever since that year, we have been regularly conducting flag



Hoisting on Independence Day.

Our Chief Guest as per our theme has been one from the UNSUNG HEROES. Keeping to the theme, we invited the staff



members of I C CHURCH. Among the staff members we have office staff, security, gardener, Maintenance team and their manager. Chief guest chosen was Accountant / secretary Ms Jennifer Montero working for last 17 years in our church office.

Three youths gave rendition on their given subjects. Leandra Fernandes - Democracy, Fiona Fernandes- Women Empowerment and Bradley Fernandes- Freedom of Speech. They were duly awarded with an APPRECIATION CERTIFICATE by our Parish Priest Fr. Gerald Fernandes.

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Blue Grotto celebrates

Blue Grotto CHS is in Borivali consisting of 50



members. It's a cosmopolitan society. Members of different faith



reside here It's a MINI INDIA.

Since the year, of its foundation year 1973 we have been regularly conducting flag Hoisting on Independence Day.

This year too we conducted flag Hoisting, we had good gathering to show in our little way our solidarity towards our Nation.

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Dahivali Society Dahisar West Shrikant Soman, AGNI Trustee



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A big boost for transparency Activists in the city and across the country

Ashutosh M Shukla

RTI activists in the city and across the country have largely welcomed the decision and "clarity" given by the Supreme Court on monitoring of Section 4 implementation of the Right to Information (RTI) Act. The section talks about suo motu disclosure of information by the public authorities. The SC has directed the Central Information Commission and the State Information Commissions to ensure that public authorities follow the mandate of Section 4 of the RTI. The transparency Act that allows citizens to access timely information with penal provisions also states that the government provides to citizens as much information suo motu so that they do not have to file RTI applications.

Lack of suo motu disclosure led to an increase in the RTI applications. Seeking monitoring of suo motu disclosure was always a matter of concern with the commission stating that the head of public authority should be looking after its implementation and activists



seeking the commission's greater role as a guardian to the RTI Act.

"It is a wonderful order and takes the cause of transparency law to greater heights. It is not the responsibility of the commissions to act more vigilantly and duty of public authorities to provide as much information as possible under suo motu disclosure," said KC Jain, the petitioner on whose application the judgement came to be given by a three member bench headed by the chief justice of India.

"The best thing the SC order has done is to make it clear who is responsible for ensuring suo motu disclosure. They cannot get away with it," said Commodore Lokesh Batra (Retd.), who looks to take up issues with the Central Information Commission.

However, some were categorical in questioning the far reaching

Generic drugs are a must in prescriptions

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The NMC also said that prescriptions should be legible and preferably written in capital letters to avoid misinterpretation. As far as possible, prescriptions should be typed and printed to avoid errors. A template has also been provided by the NMC that may be used for writing prescriptions rationally by doctors.

"In my career I have seen many doctors who prescribe medicines that are not available at the hospital pharmacy. This new move is welcomed as it will benefit lakhs of patients who are below the poverty line and cannot afford medicines," said a senior doctor at a civic-run hospital, who did not wish to be named.

There are several rules and regulations but hardly anything

is being followed as everyone knows there is no one to check this. Patients or their relatives also do not bother to take action as they lack of knowledge about rules and are already under stress when they visit hospitals, the doctor said.

Medical practitioners should prescribe only generic medicines available in the market and accessible to patients, NMC said, adding that hospitals and local pharmacies should stock generic drugs.

It also called for increased awareness about generic medicines and urged doctors to encourage patients to purchase drugs from Jan Aushadhi Kendras and other generic pharmacy outlets.

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effectiveness of the order. "This is a controversy from my perspective. After the Digital Personal Data Protection (DPDP) Law, it needs to be seen how this will be implemented. The RTI Act had provisions to provide personal information with safeguards. DPDP has done away with

the provisions pertaining to personal information under RTI. What cannot be given under RTI, how it will be given suo motu is to be seen. The RTI Act had safeguards that should not have been done away with," said Shailesh Gandhi, former central information commissioner.

Bhaskar Prabhu, RTI activist adds - The Department of Personnel and Training (DoPT) circular talks about updating the information twice a year and that the audit be done. Commissions and government institutions need to take assistance from citizens groups to upload Section 4 manuals for greater transparency

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Mumbai floods feedback

The victory over flooding of King's circle is momentous.

I have seen the place flooded every Monsoon.

Congrats to the city admin team and the political set up.

Pity BBMP is not like BMC. - N N Sachitanand, The Hindu (R)

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