

MUMBAI MERI JAAN

THE MONTHLY NEWSLETTER OF AGNI



Editorial

India to become AI service provider of world

India is rapidly positioning itself to become the world's leading supplier of Artificial Intelligence (AI) services by focusing on cost-effective, enterprise-grade, and application-focused AI solutions rather than just large foundational models. Leveraging its vast tech talent and digital infrastructure, India aims to build capabilities across the AI stack—chips, infrastructure, and models—to drive productivity and global deployment.

Key aspects of India's AI ambitions:-

Focus on Application Layer: India is prioritizing the deployment of 20 to 50 billion parameter models, which can handle 95% of business use cases and offer high ROI.

Global AI Impact Summit 2026: India will host this prestigious summit in New Delhi (Feb 15–20), becoming the first developing nation to do so, highlighting its role as a key AI player.

Strategic Advantages: As of 2025, India leads in AI talent acquisition with a 33% annual hiring rate and ranks high in AI skill penetration.

Focus Areas: India is developing AI solutions for healthcare, agriculture, and education, aiming to lead in inclusive and responsible AI.

Infrastructure Growth: The country is building a robust AI ecosystem, including increased compute infrastructure and support for startups, to become a global hub for AI innovation. Union Minister Jitin Prasada emphasized that, similar to its role in IT, India is positioned to become the premier AI service provider for the world. The [India AI Impact Summit 2026](#) will further strengthen this position by focusing on global collaboration and ethical AI.

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Mahayuti Govt Launches Statewide Civic Campaign For Balasaheb Thackeray Birth

The Mahayuti government announced a statewide civic campaign to coincide with the birth centenary year of late Shiv Sena founder Balasaheb Thackeray. Titled *Hindu Hriday Samrat Balasaheb Thackeray Nagri Lok Kalyan Abhiyan*, the campaign will be fully funded by the state government and implemented through urban



local bodies.

Funding Allocation Announced

Under the initiative, the Urban [Contd. on Page 4](#)

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Unclaimed deposits see sharp and worrying rise – SBI report

One of the most striking findings in the report relates to unclaimed deposits, which have recorded what SBI describes as an 'exorbitant upsurge' in recent years. The number of accounts with unclaimed deposits has risen from about 1 crore in 2005 to 2.1 crore in 2015 and further to 20 crore in 2024. A similar trend is visible in value terms, with the amount of unclaimed deposits increasing from Rs918 crore in 2005 to Rs6,835 crore in 2015 and surging to Rs62,314 crore in 2024. This indicates that both the volume and value of unclaimed deposits have increased by more than nine times since 2015, underlining a growing systemic issue rather than a marginal anomaly.

A closer look at the composition of unclaimed deposits in 2024 reveals that savings accounts account for 75% of

the total amount, followed by other deposits at 16%, fixed deposits at 4%, and current accounts at 5%. Bank-wise, public-sector banks (PSBs) hold the overwhelming share of unclaimed deposits at 82%, while private sector banks account for 9%, foreign banks for 3% and regional rural banks for 6%. The data also notes that savings bank accounts alone contribute about 75% of the unclaimed amount, highlighting gaps in account tracking, nomination and customer engagement, particularly within the public sector banking system.

Unclaimed deposits typically arise from dormant accounts, deceased depositors without claims from legal heirs, or a lack of updated know-your-customer (KYC) and contact details. The report highlights that, despite repeated regulatory measures and awareness drives, the volume of such deposits

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Mumbai Port Revives ₹450-Crore Marina Project, Sets 2029 Deadline

Sweety Bhagwat



After years of delays, the Mumbai Port Authority (MMPA) has revived its ambitious Marina Project by floating a global tender and setting January 2029 as the completion deadline. The revival comes after the successful commissioning of the Mumbai International Cruise Terminal (MICT), India's largest sea cruise terminal.

Spread over 12 hectares, the Rs 450 crore project will be able to house 424 yachts of various sizes. Yacht owners currently rely on limited parking

[Contd. on Page 4](#)

Mumbai Leads In India's Movement For Green, Net Zero, Carbon-Neutral Development: IGBC

 **Deshashri Bhujbal**

As among the earliest adopters of green building practices across the country, Mumbai and Maharashtra stand at the forefront of India's movement for Green, Net Zero and Carbon Neutral development.

Out of the total 228 Indian Green Building Council (IGBC) rated Net Zero projects in the country, 68 are from Maharashtra, including 45 from Mumbai.

While out of 16,906 IGBC-registered projects across India, 1,738 are in Mumbai.

Theme Focuses on Green Shifts for the Future

The Congress's theme for 2025 is 'Green Shifts for Greener Tomorrow'. B. Thiagarajan, National Chairman of CII's IGBC, said, "As India stands at the crossroads of rapid urbanisation and climate responsibility, embracing green shifts is a must to make our cities resilient, our communities healthier and our economy future-ready."

Dr Mala Singh, Chairperson of IGBC's Mumbai Chapter said, "Mumbai has always been the heartbeat of India's built environment transformation. Maharashtra has one of the highest numbers of IGBC-rated green projects in the country.

Green buildings are essential to enhance Mumbai's livability and ensure sustainable growth."

Iconic Green Projects Highlight Maharashtra's Leadership

Some of the state's exemplary achievements under IGBC ratings include: Infosys Pune Campus, CIDCO Bhavan in Navi Mumbai, Navi Mumbai Municipal Corporation building, Navi Mumbai International Airport etc.

Some of the major projects in Mumbai, which are under IGBC's green ratings include: CSMT redevelopment, Dharavi redevelopment project and several projects by Lodha and Hiranandani.

Alignment with BMC's Mumbai Climate Plan

Dr Singh said that the council works in line with the Mumbai Climate Plan by BMC and welcomed the dedicated budget for the civic environment and climate change department.

Launch of Green Building Congress 2025

The event held in Trident, Nariman Point, marked the launch of Green Building Congress 2025, held from November 27 to 29 at Jio World Centre, showcasing 1,000 next-generation sustainable technologies.

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Relax corner at CSTM

Central Railway has commissioned a new relaxed zone at CSTM to enhance passenger amenities and generate non-fare revenue.

Managed by Quick Rest, it features advanced auto full body massage chairs with



sessions starting at Rs.99. The hygienic facility help relieve travel fatigue for long distance and suburban passengers.

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Maharashtra Govt Forms High-Level Committee To Merge Metro Rail Agencies For Unified Operations Across Mumbai Metropolitan Region Initiative

 **Kamal Mishra**

In a major step toward streamlining the management of metro rail services across the Mumbai Metropolitan Region (MMR), the Maharashtra Government has constituted a high-level committee to study and recommend measures for integrating various metro rail agencies operating in the region.

The decision was formalized through a Government Resolution (GR) issued by the Urban Development Department. The panel is expected to submit its report within three months of its formation.

MMRDA Chief to head the Committee

The newly formed committee will be chaired by the Metropolitan Commissioner of the Mumbai Metropolitan Region Development Authority (MMRDA), while the Director (Planning), Mumbai Metro Rail Corporation Ltd. (MMRCL), will serve as the Member-Secretary.

Other members include the Managing Director, Maharashtra Metro Rail Corporation Ltd. (Maha Metro); the Managing Director, Maha Mumbai Metro Operation Corporation Ltd. (MMMOCL); the Joint Managing Director, CIDCO; and the Joint Secretary, Urban Development Department, Mantralaya, Mumbai.

Move Aims To Eliminate Overlapping Roles And Boost Coordination

According to the GR, multiple agencies are currently responsible for the planning, construction, and operation of metro services in MMR — leading to overlapping functions and coordination challenges.

The state government now aims to merge these agencies



into a single, unified metro rail entity to enhance efficiency, streamline operations, and improve the overall commuter experience.

Roadmap To Cover Asset Transfer, Valuation, And Timelines

The committee has been tasked with preparing a comprehensive roadmap for the merger, detailing the phased transfer of assets, valuation methodologies, and timelines for integration. It will also study global models — including successful examples from London and Singapore, where multiple transport agencies were consolidated under a single authority — and recommend suitable adaptations for Mumbai's metro network.

Administrative, Legal, And Financial Frameworks Under Review

In addition to structural and operational aspects, the committee will examine administrative, financial, and legal frameworks required for the merger. It may also address any other related matters deemed necessary by the chairperson to ensure a smooth and coordinated transition.

Integration Seen As Key Step Toward Unified Metro System

"Once implemented, the integration could mark a significant milestone in Mumbai's urban transport planning, potentially paving the way for a seamless and unified metro system across the metropolitan region — from planning and construction to daily operations" said an official.

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Western Suburbs Lead NOTA Voting as Mumbai Sees Growing Rejection of Political Options

 **Moneylife Digital Team**

The 2026 BrihanMumbai Municipal Corporation (BMC) elections may have produced a clear political outcome, but a closer look at the numbers tells a more complicated story. Beneath the decisive mandate lies a visible strand of voter unease, reflected in the fact that over 100,000 Mumbaikars chose 'none of the above' (NOTA), rejecting every candidate on the ballot.

Election commission data shows that 100,327 voters opted for NOTA out of around 5.47mn (million) votes cast on 15th January. The overall voter turnout stood at 52%, with NOTA accounting for 1.83% of all ballots. These voters showed up, participated, and yet consciously withheld their endorsement, an important distinction in a city often accused of political apathy.

The trend was most pronounced in the western suburbs which recorded both the highest number and the highest share of NOTA votes. From Dahisar to Bandra, 47,936 voters pressed the NOTA button, making up 1.9% of the total votes polled in the region.

What makes this particularly striking is that the western suburbs also led the city in voter turnout. Ward-18 in Borivli topped the charts with a 62.04% turnout, followed by ward-4 in Dahisar at 60.67%. High participation coupled with a higher-than-average NOTA count suggests that enthusiasm for voting did not necessarily translate into confidence in the choices on offer.

A similar, though slightly less pronounced, pattern played out elsewhere. In the eastern



suburbs, stretching from Bhandup to Sion, 29,101 voters chose NOTA, representing 1.7% of votes polled in the region. Areas covering Colaba, Mahim and Matunga recorded 23,290 NOTA votes, or 1.8% of the total there.

While these numbers trail the western suburbs in absolute terms, they point to a city-wide phenomenon: disengagement from candidates, not from the electoral process itself.

One ward, however, stood out sharply. Ward-226 in South Mumbai, covering Sassoon Docks, World Trade Centre and Geeta Nagar, recorded the highest proportion of NOTA votes across the city. Here, 1,404 voters, or 5.1% of those who turned out, opted to reject all candidates. The ward's overall turnout was 50%, suggesting that a significant share of voters chose dissent over indifference.

Such spikes in NOTA voting at the ward level are often read as markers of local frustration, whether over candidate credibility, lack of meaningful alternatives, or long-standing civic grievances.

Introduced after a Supreme Court directive in September 2013 and implemented on electronic voting machines the following month, NOTA was designed to give voters the right to formally reject all candidates. While it does not alter electoral outcomes, its growing use has increasingly come to be seen as a

New Bandra East skywalk linking Court, BKC and WEH ready, set to ease pedestrian movement and traffic Congestion

 **SHEFALI PARAB-PANDIT**

The construction of a new skywalk connecting Bandra (East) Court, the Bandra-Kurla Complex (BKC), MHADA, and the District Collector's Office has been completed to enhance convenience and accessibility



barometer of political dissatisfaction.

In Mumbai's civic elections, the spread and scale of NOTA voting indicate that this sentiment cuts across regions and demographics. Political analysts argue that these are not protest abstentions, but deliberate acts of disapproval by voters who turned up and chose to register their dissatisfaction on record.

The elections ultimately handed a simple majority to the Bharatiya Janata Party (BJP)-led Maha Yuti alliance, with the BJP emerging as the single largest party after winning 89 seats. Yet, the presence of over 100,000 NOTA votes complicates any narrative of sweeping public endorsement.

For political parties, the data poses uncomfortable questions about candidate selection, local performance, and the widening gap between civic realities and campaign promises. As Mumbai looks ahead to future elections, the steady rise of NOTA may serve as a reminder that turnout alone is no longer a reliable measure of public approval.

In a city that voted decisively, a significant number of voters still chose to say none of the above, a quiet but pointed signal that electoral victories can coexist with deep-rooted unease.

for commuters. The skywalk is fully ready for public use and will be opened soon, said Municipal Commissioner Bhushan Gagrani.

Key features

The new sky walk from Bandra Railway Station (East) to Kalanagar Junction on the Western Express Highway (WEH) is 680 meters long and has an average width of 5.40 meters. For easy pedestrian access from various locations, the BMC has constructed four staircases. Two automatic escalators have been installed for smooth movement, and 14 CCTV cameras for monitoring.

"Due to heavy traffic on the WEH and constant pedestrian movement on Anant Kanekar Road, construction was limited to midnight hours and required special care. Despite challenges like utility line relocation, the project was completed on time—a highly challenging task from a civil engineering perspective," said a senior civic official of the Bridge Department.

Gagrani stated, "The sky walk will greatly benefit pedestrians commuting between Bandra Railway Station (East), the MHADA office, the WEH, Bandra Court, and offices in the BKC. Its direct connection to the railway foot overbridge and safe crossing over the WEH will encourage usage, reducing congestion on Anant Kanekar Road." The newly constructed sky walk has also received a structural stability certificate, a safety certificate, and a No-Objection Certificate from the railway department to make it operational.

The previous Bandra East sky walk, built in June 2008 and spanning 1.3 km from Bandra Station to Kalanagar, was dismantled in 2021 to make way for the 714 m Kalanagar flyover arm connecting to BKC. The flyover was designed to ease congestion and reduce long waits at the Kalanagar signal for motorists heading toward BKC.

Statewide Civic Campaign

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Development Department (UDD) will allocate Rs5 crore each to municipal corporations and Rs1 crore each to municipal councils for various welfare and development activities.

Focus Areas for Civic Bodies

Civic bodies can use the funds to upgrade Marathi-medium schools, strengthen women's healthcare, carry out cleanliness and environmental drives, and boost tourism. As per a government resolution, at least 50% must be spent on improving Marathi-medium schools, while the rest can go towards health centres, medical equipment, sanitary pad vending machines, and revenue-generating tourism projects.

Campaign Duration and Incentives

The campaign will run for one year initially and may be extended after a review. The top three performing corporations will receive Rs10 crore, Rs7 crore, and Rs5 crore, while the best municipal councils will get Rs5 crore, Rs3 crore, and Rs 2 crore, respectively. Overall, the state has earmarked Rs539 crore for the campaign.

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Marina Project

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facilities near the Gateway of India, which lack basic services. The proposed marina aims to address this long-standing gap.

It has been decided that MbPA will fund and develop the marina on its own, making it India's first fully port-led project. Once construction is completed, an operation and maintenance (O & M) contractor will be appointed.

The original deadline for submission of the engineering, procurement and construction (EPC) bids was October last year, but the process has now been extended till this month-end (January) due to pending Coastal Regulation Zone (CRZ) approvals and awaited clearances from central ministries, which have now been obtained, an official confirmed.

The planned facilities include a clubhouse, yacht repair and maintenance yards, fuel and water bunkering, and a high-end hotel and restaurant. The construction is expected to begin this year but is subject to all statutory permissions.

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To volunteer in AGNI or to form Advanced Locality Management (ALM) contact your respective Ward Coordinators below:-

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Byculla residents join police to tackle drug pedlers



Manoj Ramakrishnan

Byculla residents, who are grappling with an epidemic of drug peddling and substance abuse in the area, are working with the local police in a community policing project to reduce a menace that puts their youth at risk.

In the last two months, members of the Byculla Mumbai Residents Association (BMRA) have been meeting officers at the Agripada police station regularly to participate in the area's policing to reduce drug use-related crime.

Byculla-Madanpura, with a large floating population consisting of hawkers and workers from the small industrial units, is at the centre of the problem. Nilofer Shaikh, vice-president of BMRA said that residents wrote to the municipal corporation, met the local deputy commissioner of police and attended the 'janata durbars' that are held by the Mumbai's commissioner of police, to tell the police about the severity of the issue. Shaikh said that she suspects that the drug peddling issue is linked to the problem of illegal hawkers who occupy the footpaths and roads. "Sale of drugs will not stop until the number of hawkers are not controlled," stated Shaikh, who added that Jhula Maidan, a historic ground in the locality, is the hub of the drug trade. "We are concerned about the drug peddlers around the ground because this is where our kids come to play."

Another resident said that disputes between drug peddlers escalate into

noisy fights. "They routinely create ruckus near my building. The spaces around Jhula Maidan, the Madanpura vocational school, and the YMCA gymnasium are places where they congregate. The drug sellers disguise themselves as hawkers and hide the drugs in their hawking ware when the police come for inspection," the resident said.

Cyril Dara, Argipada resident and secretary of BMRA, said that hawkers are seen sitting on the footpaths late into the night. "They are selling drugs under the cover of hawking. The drug problem is related to illegal hawking," said Dara.

Sanjay Nale, senior Inspector of Agripada police station, said that in the 10-month period from January 2025, the police have registered 150 cases of drug consumption – one every second day. There have been 13 cases of peddlers accused of possessing drugs. "While the police have been working on eradicating the problem for the last one year, we have involved the local residents in our detection work in the last one month. The residents help us in identifying areas where the suspects are. I think the programme is yielding results," said Nale who added that results of the programme should be visible in a few months.

Shaikh said that there is a drastic change in the streets after the community policing project started. "The hawkers are still there, but their numbers are now manageable. Earlier, they were rude to residents when they complained. Now, they are afraid that we will complain to the police," said Shaikh.

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Unclaimed deposits

Contd. from Page 1 continues to increase, indicating structural and procedural gaps in account management and customer engagement.

SBI cautions that rising unclaimed deposits not only lock household savings out of productive use but also raise governance and consumer protection concerns. The trend underscores the need for stronger depositor awareness, improved nomination coverage, timely KYC updates and proactive outreach by banks to trace rightful claimants.

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