

MUMBAI MERI JAAN

THE MONTHLY NEWSLETTER OF AGNI

Action for good
Governance &
Networking in
India

AGNI

Editorial

New IRDAI rules for settlement of medical claims effective immediately

NEW MASTER CIRCULAR issued by IRDAI repeals 55 previous circulars



Major reforms FOR health insurance policies - especially beneficial for Senior Citizens

1. Insurers / TPA should approve cashless claims within 1 hour
2. Final authorisation for hospital discharge within 3 hours of intimation by hospital.
3. One-month grace period for annual renewal of medical policies. (Policy will be protected up to 1 month from expiry of policy)
4. In case of multiple policies, policy holders can select the policy under which they wish to claim
5. IMPORTANT - for settlement of claims, insurer / TPA must collect documents / queries from hospitals DIRECT. They should NOT call for documents from the insured (policy holder)
6. Policy holders with NO CLAIMS, to be rewarded with increased sum assured OR discounted premium (at the time of renewal)
7. All medical insurance policies are renewable and renewal CANNOT be denied because of previous claims (except in case of fraud, misrepresentation). No fresh underwriting required for renewal (without enhancement)

Insurers have been advised to move to 100 % cashless claim settlements - and empanel all categories of hospitals considering affordability for all population segments

Stricter time limits for portability.

CIS - Customer Information Sheet to be provided with every policy documents giving complete details of the medical insurance policy.

These are MAJOR LANDMARK reforms in health insurance sector. Comes into effect immediately.

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Maharashtra gets first woman chief secretary

[Sudhir Suryawanshi](#)

State govt appoints 1987 batch IAS officer Sujata Saunik as state chief secretary

The Maharashtra government on Sunday appointed Sujata Saunik (1987 batch) as the chief secretary. Saunik will be the first woman as chief secretary of the state.

Sujata Saunik took charge as chief secretary from outgoing state chief secretary Nitin Karir on Sunday evening, she was



previously the additional chief secretary (home).

Notably, **contd. on Page 4**

Is BMC ever MONSOON READY?

[Zahida Banatwala, AGNI Trustee](#)

Year after year, BMC makes tall claims of how monsoon ready the city of Mumbai is. Sadly, they are only tall claims. From the month of April, one gets to hear how Nallahs are being cleaned and storm drains are being de-silted. War rooms ready and a disaster management plan in place. Yet on 8 th July 2024 the



season's first good rainfall i.e. 300mm of rain in about 6 hours brought

the city to a halt.

All systems fail, roads flooded, in prime and posh Juhu area we see cars submerged in water, schools and colleges announce a holiday for the day. Local trains running behind schedule, many out station trains delayed indefinitely and generally a state of chaos. Flights cancelled and running late. All those who need to get out on some important work



must now suffer through bad roads and potholes is this how monsoon ready we are? Year after year no change.

Many roads that were not able to complete the concretization work have been temporarily halted to once again continue in the fair season. There are so many aspects to being monsoon ready, like all trees must be trimmed to prevent any accident, yet this remains unattended. Come monsoon and water borne diseases are a norm, in the suburbs water contamination is huge.

At the end, it is the blame game, elected representatives, blame BMC and BMC in turn blames the unexpected heavy rain in a short span of time. Mumbaikars bear the brunt of it all. Floods, potholes, piling garbage, fallen trees, loss of lives and property.

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Rajkumar Sharma, AGNI Trustee awarded "Chembur Ratna"

Rajkumar Sharma, our AGNI Trustee, was awarded CHEMBUR RATNA by Raj Thackeray for his work in Chembur for decades earlier as M/W our Ward Coordinator and now as a Trustee.

Few other ALM representatives were also felicitated.

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

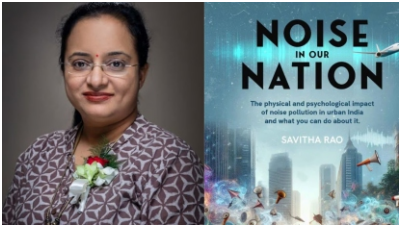
Social Worker Savitha Rao Strives To Curb Noise Pollution

 Dhairya Gajara

The Indian Medical Association of Mumbai West has recognized the health hazards of noise pollution and bad invited Rao to address a gathering of ENT specialists on the subject at a recent ENT conference in Mumbai.

City based author and social worker takes on an initiative to curb noise pollution through her new book 'Noise in Our Nation'. Through the book, she has launched an initiative to make people pledge for #HonkFreeDrive and be part of the campaign to make the city quieter and more livable.

Savitha Rao, the founder of India Positive Citizen initiative, has been working in the fields of sustainability and social work with a vision to inspire everyone to contribute towards nation building with



productivity and economy while providing actionable solutions for a quieter and healthier future.

Rao said, "Today, we have all kinds of restaurants available in the city but there are no quiet restaurants. Every place we go, be it a gym, a corporate event or on the streets, there is noise everywhere and it is affecting us in the worst way possible without our knowledge. This eye-opening book is a must-

AGNI's No honking program in 2016

In 2016 AGNI had a campaign of "NO HONKING"

In Chembur after the Flag Hoisting we distributed the No Honking cards to cars owners. There was a very good response. Some rickshawalas also took the cards and put them in their rickshaws. There were some police men on



bandobast/nakabandi, they also joined to help us. They also put the cards on their car and bikes.

one action, once a week, every week. After her three published books 'India Positive Citizen', '500+ Ways To Be An India Positive Citizen' and 'Putting India First', Rao has now taken on against noise pollution through her new book 'Noise In Our Nation'.

This comprehensive book enlightens readers about the physical and psychological impact of noise pollution in urban India and also educates them about the steps people can take to curb this invisible pollution. In an attempt to reclaim silence and transform urban India, Rao explores the epidemic of noise pollution with its devastating effects on health, wealth, happiness,

read for every resident of urban India who values their health and well-being and that of their family. It's high time that people take the much needed step towards a quieter and healthier India."

With her new book, the social worker is trying to turn readers into Guardians of Silence by inviting them to pledge for honk-free driving every time they sit behind the steering wheel. Along with a pair of ear plugs to save the readers from the noise pollution around them, the author has been sending out No Honking stickers to the readers, which they can paste on their steering wheels to remind themselves to not honk while driving.

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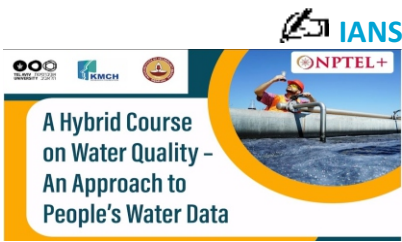
IIT Madras, Tel Aviv Univ, KMCH-Research Foundation to offer water quality course

The Indian Institute of Technology Madras (IITM) has partnered with Tel Aviv University, Israel and KMCH-Research Foundation (KMCH-RF), Coimbatore, to offer a water quality course aimed at creating water-literate citizens. According to IITM, the four-month course, in hybrid mode through the NPTEL online platform, is for final-year science and engineering students, and anyone with a technical background interested in water quality.

The course organisers are working towards building a water map of India and the world by students, who will contribute to building water literacy.

After a detailed introduction to fundamental aspects of water quality, students will conduct practical tests including surveys. They will receive a certificate upon completion which may be credited as part of their degree programme via their institution, IITM said.

Welcoming everyone



interested in preserving water quality to take this course, Prof. Thalappil Pradeep, of the Department of Chemistry, IITM, said: "Achieving Sustainable Development Goals of United Nations is possible only when people understand the reasons that limit their realisation. Water quality is one such aspect. This course will build reliable water quality data by people which will also make them water-literate. The course is part of an initiative to train water professionals for the world."

The course has been designed based on a pilot study done during the last summer in different places across Tamil Nadu (NS: TNNP) (such as Chennai and Erode, among others) involving college students. The data from this endeavour was collated to create online data on water quality with spatial coordinates, and inputs from surveys.

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Fines as per the new BNS Acts



From 1/7/24 Monday

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Homegrown choices leading to Mumbai's Path to Decline

 Ujjwal Gurdaswani - Urban Planner

In 2017, a satirical radio song mimicking the trustworthiness of the Urban Local Body (ULB), “Mumbai, Tula BMC var bharosa nahi kay? (Mumbai, don't you trust the BMC?)” became an internet sensation. The civic authority Brihanmumbai Municipal Corporation (BMC) is spread across 24 administrative wards with 227 directly-elected public representatives to govern the population surpassing 12 million.

The song humorously underlined Mumbai's perennial struggle with potholed roads and flooding, and lamented the civic authority's unpreparedness for monsoon, despite its sheer municipal budget bigger than several provincial states in India. The same year also witnessed the last democratic municipal election for 227 ward councilors who are responsible for coordinating several civic works at the ward level and liaison between citizens and city administration.

Constitutional paradigm for Subnational Government

The enactment of the 74th Constitutional Amendment act has turned out to be a powerful catalyst for reconfiguring the landscape of urban politics by promoting democratic decentralisation and empowering municipalities as entities of local self-government in India.

However the municipal

governance apparatus in metropolises such as Mumbai, Chennai & Kolkata traces the constitution of its local institutions and legal authority since the days of colonial era. The erstwhile Brihanmumbai Municipal Corporation (BMC) is one of three municipalities that were established by colonial British outside the United Kingdom.

Subsequently the corporation has been comprehensively involved in an array of responsibilities such as sanitation, sewerage, and water supply, in addition to the construction and maintenance of vital infrastructure like roads, parks, markets, and primary education and healthcare facilities, outlining the broad scope of city governance in action.

Local decisions and the decline of Mumbai

In the scholarly work by former bureaucrat Dr Ramanath Jha argues how some of the local decision choices by authority would catalyse a downfall for the city. He observed this in the case of Calcutta, which was known for its economic prosperity, center of art, culture and theater at the time of the nation's liberation and later overshadowed by Mumbai to be recognised as the new finance capital of India. A deeper examination of recent local decisions made in Mumbai appears to be steering the city towards decline.

Previously, the state government (coalition government of Maha Vikas Aghadi) led by Uddhav Thackeray (as CM) appointed the Municipal commissioner Iqbal Singh Chahal as the administrator by amending the Mumbai Municipal Corporation Act, to facilitate the appointment.

This year (in March, 2024) after the direct intervention by the Election Commission of India, the state government was directed to transfer the erstwhile commissioner via a state administrator and appoint a new administrator. Thus, marked a second consecutive year for Mumbaikars to witness the country's richest & largest municipal corporation functioning without an elected public representative and in the absence of a deliberative wing. This is the second time in the history of the civic body for more than 150 years that an administrator has been running BMC, as the five-year term of the elected representatives was dissolved in March 2022.

Way forward

The municipal governance framework is bifurcated into two wings i.e. Deliberative wing and Executive Wing. The mandate of the deliberative wing – is its general body with elected corporators – representation of the popular will and choices of

Mumbaikars. While the Executive Wing vests administrative, financial and executive powers with the municipal commissioner belonging to an elite IAS cadre appointed by the state government.

Despite the framework of urban governance prescribed in the 74th Constitutional Amendment and historical status of BMC being the oldest civic authority in the country, the scope of urban governance in Mumbai remains tightly controlled by executive authority. The Municipal Commissioner is corollary of the state's urban development department, typically headed by the Chief Minister and holds significant power, whereas the Mayor's role remains largely ceremonial without any fiscal autonomy.

Furthermore, the emergence of new mechanisms such as Special Purpose Vehicles (SPV) for redevelopment projects like the Dharavi redevelopment and the Mumbai Metro Rail Corporation Ltd (MMRCL) bypass the jurisdiction of local bodies and are overseen directly by state and central governments, signifies a troubling shift from democratic governance. These developments mark a critical juncture in the evolution of local democracy and city governance in India, necessitating a reassessment of the balance between executive power and local autonomy with elected public representation.

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'Mahabharata: A World War'

 Gaurang Damani

A new book 'Mahabharata: A World War' is published for 2 primary reasons.

To authenticate the events of Mahabharata, this book links our scriptural places with over 400 present-day locations. Mahabharata mentions many worldwide places proving it was not a local battle. For example, the Turkic-Greeks

and the Berbers of North Africa fought against the Pandava-s. The Romans and the Chinese were denied entry in Yudhishtira's court. The book also summarizes the chapters with maps for better visualization.

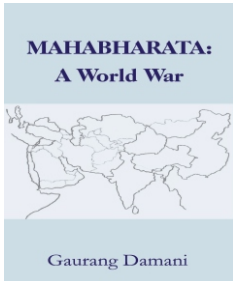
Secondly, here you can learn about many lesser-known but related stories from the

Purana-s which add important dimensions to the epic. Bhagavata Purana declares that reading its legends of God Krishna will purify and pacify your mind. Markandeya Purana calls Mahabharata a moksha shastra (freedom from rebirths). In this book, you can also absorb Bhagavad Geeta's message in simple language for

a happy living.

Mahabharata is a vast scripture that some may find quite lengthy to read. This book recaps even minor but relevant events narrated in the grand

contd. on page 4



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

Maharashtra gets first woman chief secretary

contd. from Page 1 Rashmi Shukla currently heads the Maharashtra Police Department, marking a significant milestone as both the Chief Secretary and the State Police Chief are women.



Women’s empowerment?

Besides Saunik, additional chief secretary from the revenue department Rajesh Kumar (1987 batch) and additional chief secretary to the Chief Minister Iqbal Chahal (1989 batch) were two other front runners for the Chief Secretary post. However, Chief Minister Eknath Shinde and his deputy Devendra Fadnavis unanimously appointed Sujata Saunik as the Chief Secretary of state.

The state government has launched several women-centric schemes through the Women and Child Development Department, such as 'Ladali Bahena', these efforts aim to send a strong message to women voters ahead of the upcoming

assembly elections, emphasizing the government's commitment to women's welfare through its policies.

Sujata Saunik, known for her no-nonsense approach, has a distinguished career in public service. She previously served as Additional Chief Secretary in the State Home Department and was recently promoted to the rank of Secretary by the Department of Personnel and Training. Saunik has held significant roles in various departments, including the General Administration Department and Public Health.

With three decades of experience in public policy and governance, Saunik has expertise in healthcare, finance, education, disaster management, and peacekeeping. Her career spans across district, state, and federal levels, as well as international organizations as part of the Indian Administrative Service and the United Nations.

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Service and the United Nations, encompassing district, state, federal, and international assignments. With three decades of experience in public policy and governance, Saunik has expertise in healthcare, finance, education, disaster management, and peacekeeping.

Sujata Saunik's husband Manoj Saunik, is the Principal Advisor to the Chief Minister.

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Train Ambulance

This is to share someone's experience in shifting his Father from Pune to Gurgaon recently. He had a fall and has to undergo a surgery. Post that, since he was advised no flight travel, he came across something called a 'train ambulance service'. These are private operators who provide a bed to bed service via train. They operate pan India and have options of a general/semi ICU/full ICU set up. Booking is done in regular trains in

2AC/1AC. You get an attendant and a doctor for the whole journey. Pick up is by car ambulance, then transfer to train-ambulance and drop off to destination place again by car ambulance. This particular agency was super professional. Sharing details in case anyone ever needs. This service is available everywhere in India. Ayuseva Air & Train Ambulance : 9031690777

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Mahabharata

contd. from Page 3 classic. I have included the finer aspects of the roles played by the epic's many characters. For example, learn which Asura-s and Rakshasa-s reincarnated as some of the kings who allied with the Kaurava-s. Also, Krishna flew to Iraq to establish Dharma.

'Mahabharata: A World War' is available at: <https://padhegaindia.in/product/mahabharata-a-world-war/>; <https://www.amazon.in/Mahabharata-World-War-Gaurang-Damani/dp/9391279147>; <https://www.flipkart.com/mahabharata-world-war/p/itm09d594ee69fcd>; Giri Stores in Matunga.

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