## Editorial

## Lessons from 2024 Loksabha election results

As a result of low voter turnout for the General Elections 2024, in May 2024 we had mentioned about the anger of the Indian voter, to the way the Politicians and parties were campaigning at times with bad language against the opponents. This was the case with all parties including the Ruling and the opposition.

India had not seen such type of campaigning earlier. In fact, the Prime Minister should not have led the ruling party in campaigning. It should have left it to other senior leaders. This resulted in a bad image in the world, when Prime Minister who is also for the opposition, had politics in his campaign.

In the May 2024 the Indian Voter found that TINA (There is No Alternative) factor, made it imperative for Modi to come back but not with Absolute majority to rein in his arrogance due to this absolute majority.

However, it looks like that Indian Voter was so badly affected by the type of campaigns that finally it did not give even a simple majority to BJP though gave majority to NDA. This is also dangerous as the BJP led government will have to run on crutches fully dependent on the allies.

The opposition too should realise the outcome of this election, is not in their favour too. In fact, they are wrongly interpreting that the results were against the Prime Minister. They should be a Good opposition to the government and cooperate. Unfortunately, Rahul Gandhi does not seem to have matured despite his age. Even now he attacks PM personally. Indians cannot forget Rahul Gandhi tearing the draft of Woman's bill of his own Manmohan Singh's government in a public meeting. This is the reason the India Voter did not give a majority to the India bloc as it did not have a good PM candidate.

Finally, the Indian voter only hopes that PM Modi would have learnt lessons from the 2024 general elections and would govern with caution so that his government will be stable. Similarly, the NDA allies too should not allow the fall of the government and cooperate with the government. PM Modi being an astute politician will ensure, for the sake of his continuing position as PM, keeping all allies in tack. This would help the nation as well as development.

Jai Hind!

MMJ

## Integrating Climate Budgeting for Sustainable Urbanisation

✍ Yash More, a graduate student with B.A. in Economics from Ramnarain Ruia Autonomous College, Mumbai
& Ujjwal Gurdaswani, an independent Urban Policy Analyst.

### India's first green budget 4th in the world

Every year the announcement of the Brihanmumbai Municipal Corporation (BMC) budget is in the headlines, not just for its sheer outlay reflecting the financial strength of the richest corporation in Asia but also for its significant role in shaping the urban landscape of the financial capital of India.

For the FY 2024-25, BMC budgetary allocation is Rs 59,954.75 crore i.e. 10.5 percent more than previous year estimates Rs 54,256.07 crore (for 2023-24) making it the highest of all time. The budget document sets the fiscal priorities of the civic authority, earmarking estimates as a prelude to the new financial year. The municipal budget also acts as an instrument to introduce new public policy decisions that set the priorities for the Urban Local Body.

In this year's budget, the civic body has announced the first of its kind climate budget (**Green Budget Book**) aiming to have a significant step in systematically reducing carbon emissions and enhancing climate resilience. This article further delves into understanding the climate budgeting as a governance framework in view of climate change mitigation and conservation efforts that are being undertaken jointly by various departments of BMC.

**Need for Climate Budgeting**

Climate Budgeting as defined by C40 (International network of 40 cites) Knowledge portal, is a gover-

## Unclaimed deposits with banks rise 26 pc to Rs 78,213 crore - RBI

Unclaimed deposits with banks have witnessed a 26 per cent jump year on year to Rs 78,213 crore at the end of March 2024, as per the RBI Annual Report.

The amount with the Depositor Education and Awareness Fund stood at Rs 62,225 crore at the end of March 2023.

Banks including cooperative banks transfer unclaimed deposits of account holders lying in their accounts for 10 or more years to RBI's Depositor Education and Awareness (DEA) Fund.

As a measure to assist the account holders and with a view to conso-

## Banking ombudsman & Fixed Deposits

✍ Advocate Shirish V. Deshpande, Chairman, Mumbai Grahak Panchayat

The banking ombudsman of RBI has no limit on the amount of the fixed deposit. However, there is a cap on the amount of compensation the ombudsman can award and the limit is Rs. 20 lakh.

The compensation is for any direct loss suffered by the


BANKING OMBUDSMAN

complainant. In addition, the ombudsman is also empowered

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# Integrating Climate Budgeting for Sustainable Urbanisation

**Contd. from Page 1** nance framework that mainstreams climate commitments and considerations into decision-making on policies, actions and integrating climate targets from the city's Climate Action Plan (CAP) into its existing budgetary framework.

**Mumbai is set to become the first city in India and in south east Asia to publish such a document by the end of this year.** According to Shruti Narayan, director of C40 India "Mumbai is one of the first cities to go ahead with a data driven climate action plan as the effects of climate change are cross-sectoral."

The announcement of the climate budget is the subsequent result of Mumbai joining the C40 cities network in December 2020. This was followed by an MOU signed between the BMC & the Oslo Municipality to be a part of pilot exercise by the climate budget pilot program of C40, where Mumbai is among the 13 cities participating in climate budgeting pioneered by the City of Oslo.

According to Catrin Robersten, heading the Oslo Climate budgeting initiative at C40 "Every decision is a climate decision, and a climate lens must be put for every decision-making. India is the voice of the global south, and so shall be the city of Mumbai that will become the beacon for other cities as well."

Integrating Climate budget as Governance framework

**The announcement of publishing the Climate budget or Green Budget Book is a part of this year's budgetary speech delivered by the state appointed administrator. Although the Green Budget does not have any provisions for monetary allocation, as the annual budget does with capital & revenue expenditure. The climate budget will deal with $CO_2$**

tracking emissions, reduction and plans to get to net zero along with the collaborative efforts of every department of the BMC. According to Narayan "Climate budgeting helps to utilise the city's formal processes to steer climate action while adapting the city's budgetary processes to develop integrated systems" She further said, "The climate budget process also ensures accountability, transparency and clarity of how the city is taking climate action seriously and calling on state or national governments to collaborate with them."

**Way Forward**

Geographically, Mumbai is a peninsular city that faces significant environmental challenges throughout the year such as urban flooding, deteriorating air quality index and now the oppressive heat waves. Integrating Climate lens in such an adverse scenario is a welcome move. However, the next step should be backed by political will and an inclusive approach encompassing various stakeholders. Performing it as merely an administrative exercise in existing budget preparation may not serve the desired outcomes.

In the absence of a deliberative wing in BMC (since March 2022), The state government intervention can ratify climate budgeting as a governance framework by adopting it through a legislative recourse to further streamline and operationalise the goals envisioned in Mumbai Climate Action Plan (MCAP) (released in 2022) for the city to become carbon neutral and aims to reduce greenhouse gas (GHG) emissions and to build resilience against extreme climate events.

MMJ

# Super Quick Admission and Treatment Part 1

✍ **Shrikant Soman, AGNI Trustee**

There is a famous and most hilarious dialogue in Munnabhai MBBS - "बाहर casualty में कोई मरने की हालत में रहा तो फॉर्म भरना ज़रूरी है क्या?" *(is it necessary to fill up a form when somebody is on the death bed in the Casualty Dept)*

This hilarious dialogue struck a chord with audiences, questioning the necessity of bureaucratic formalities in the face of urgent medical emergencies. While it resonated with popular sentiments, it inadvertently sent the wrong message regarding the importance of filling out forms upon admission to the casualty department. Contrary to popular belief, form filling is not merely a bureaucratic procedural requirement; it plays a crucial role in initiating medical treatment and ensuring patient safety.

When a patient is admitted to the hospital, it is essential for the treating doctor to have access to basic information such as the patient's age, blood group, existing medical conditions, and current medication. This information is vital for determining the appropriate course of treatment and avoiding potential risks or complications. Without this essential data, the treating physician may inadvertently administer the wrong treatment or medication, leading to serious consequences for the patient's health.

While the sentiment of prioritising patient care over administrative tasks is understandable, it is essential to recognize the importance of proper documentation in the healthcare setting. Filling out forms upon admission

not only facilitates effective communication between healthcare providers but also ensures that patients receive the appropriate care tailored to their individual needs. Therefore, while the dialogue may have sparked a conversation about bureaucracy and patient care, it is crucial to understand the underlying importance of administrative procedures in the context of medical treatment.

While it's important to highlight the significance of filling out the admission form for medical treatment, it's also crucial to address the common challenges and delays that patients face during the admission process. One major hurdle is the extensive length of the admission form, which often includes numerous declarations that patients must sign to protect the hospital from potential legal complications in the future. Unfortunately, this bureaucratic necessity can lead to delays in the admission process.

In many cases, patients and their relatives may feel pressured to sign these forms without fully understanding the implications, as they are eager to expedite the start of medical treatment. This reality underscores the need for greater transparency and patient education regarding the purpose of these declarations.

Moreover, the admission process itself can be cumbersome and time-consuming. Patients often encounter delays in entering the hospital's system, arranging for cash deposits as advance payments, securing room assignments, and ensuring

# 2024 General Elections to the 18th Lok Sabha and the WINNERS are:-

| Constituency No. & Name | 26 - Mumbai North | 27 - Mumbai North West | 28 - Mumbai North East |
|---|---|---|---|
| Covering Assembly Segments | Borivali, Dhaisar, Magathane, Kandivali (East), Chorkop, Malad (West) | Jogeshwari (East), Dindoshi, Goregaon, Versova, Andheri (West) & Andheri (East) | Mulund, Vikhroli, Bhandup (West), Ghatkopar (West), Mankhurd & Shivajinagar |
| Winner's Name & Age | Piyush Goyal (59 years) | Ravindra D Waikar (65 years) | Sanjay Dina Patil (55 years) |
| Party | Bharatiya Janata Party | Shiv Sena | Shiv Sena (UBT) |
| Winning Votes (Margin) | 680146 (+ 357608) | 452644 (+ 48) | 450937 (+ 29861) |
| Criminal Cases if any | Nil | Total Cases:3; Serious IPC:2; Other IPC:9 | Nil |
| Education Level | Graduate Professional | Graduate | Graduate Professional |
| Total Assets | 110,95,14,447 (110 Crore+) | 54,50,49,854 (54 Crore+) | 3,99,11,144 (3 Crore+) |
| Total Liability | 14,22,65,061 (14 Crore+) | 4,48,10,574 (4 Crore+) | Nil |
| Mobile Number | 9821082544 | 9594011111 | 9820096350 |
| email | piyushgoyalbjp@gmail.com | waikarravindra@gmail.com | sanjaydinapatil@gmail.com |
| Address | Flat No. 28, Municipal House No.67, Nepean Sea Road, Malabar Hill, Mumbai 400006 | 2C, 161, Kalpatru, Jogeshwari Vickroli Link Road, Andheri East, Mumbai 400093 | 13, Sanjay Apt.,Dinabama Patil Estate Station Road, Estate, Bhandup (W), Mumbai 400078 |

## CONGRATULATIONS to the SIX Parliamentarians from Mumbai and wishing you the very best! Mumbaikars look forward to working together for the development of the city and suburbs

| Constituency No. & Name | 29- Mumbai NorthCentral | 30- Mumbai South Central | 31- Mumbai South |
|---|---|---|---|
| Covering Assembly Segments | Vile Parle, Chandivali, Kurla (SC), Kalina, Vandre (East) & Vandre (West) | Anushakti Nagar, Chembur, Dharavi (SC), Sion Koliwada, Wadala & Mahim | Worli, Shivdi, Byculla, Malabar Hill, Mumbadevi, & Colaba |
| Winner's Name & Age | GAIKWAD VARSHA EKNATH (49 years) | Anil Y Desai (66 years) | Arvind G Sawant (72 years) |
| Party | Indian National Congress | Shiv Sena (UBT) | Shiv Sena (UBT) |
| Winning Votes (Margin) | 445545 (+ 16514) | 395138 (+ 53384) | 395655 (+ 52673) |
| Criminal Cases if any | Total Cases:7; Serious IPC:0; Other IPC:16 | Nil | Total Cases:1; Serious IPC:0; Other IPC:1 |
| Education Level | Post Graduate | Graduate Professional | Graduate |
| Total Assets | 7,68,48,656 (7 Crore+) | 22,94.43.731 (22 Crore+) | 5,04,85,191 (5 Crore+) |
| Total Liability | 1,01,60,000 (1 Crore+) | 2,30,36,212 (2 Crore+) | Nil |
| Mobile Number | 9137391129 | 9821010395 | 9969004488 |
| email | gaikwad.varsha3@gmail.com | anild0205@gmail.com | arvindsawantg@gmail.com |
| Address | Plot 405, C Wing, Goldfield, Girnar Tower, Sant Rohidas Marg, Dharavi, Mumbai 400017 | Flat 101, Peacock Palace, Bhulabhai Desai Road, Mumbai 400 026 | 3/87, Mithibai Building, Acgarya Dhonde Marg, Sewree, Mumbai 400015 |

## DISCLAIMER

Data in this Kit is presented in good faith, with an intention to inform voters. Candidates' affidavits obtained from the ECI website (www.eci.nic.in) with nomination papers is the source of this analysis. Website: -www.adrindia.org, www.myneta.info,

# Union Minister Piyush Goyal's winning margin highest in state

*Piyush Goyal bagged 6,80,146 votes against Congress candidate Bhushan Patil, who secured 3,22,538 votes.*

Union minister Piyush Goyal defeated his nearest rival and Congress candidate Bhushan Patil from the Mumbai North constituency by a margin of 3,57,608 votes, the highest in the state, while Shiv Sena (UBT)'s Mumbai North-West seat candidate Ravindra Waikar won by a wafer-thin margin of 48, the lowest.

Goyal bagged 6,80,146 votes against Patil, who secured 3,22,538 votes, while Waikar got 4,52,644 votes while his rival Amol Kirtikar of the Shiv Sena (UBT) secured 4,52,596.

In Baramati, Supriya Sule retained her seat by defeating her sister-in-law and NCP candidate Sunetra Pawar by a margin of 1,58,333 votes. Sule got 7,32,312 votes, while Pawar secured 5,73,979.

MMJ

# NOTA turns out to be 3rd favourite for Mumbaikars

*More than 75,000 voters chose the NOTA option in Mumbai according to Election Commission.*

**Dhairya Gajara**

Amid a neck to neck fight between the candidates of both the major alliances in the six constituencies, Mumbaikars did not find a third option to poll their vote in the Lok Sabha elections. In the absence of a third option, NOTA turned out to be the third-largest earner with over 75 thousand votes from the city.

Although the 2024 Lok Sabha election was an open fight between the National Democratic Alliance and the INDI alliance, Maharashtra had turned into a battleground for Sena vs Sena in most of the constituencies. In Mumbai, it was a tough fight between the candidates of both the alliances on all the seats and none of the constituencies allowed a third candidate to reach anywhere close to the major candidates. The voters, who failed to find the third option, had to rely on None of The Above (NOTA) and the extent of their disappointment was visible in the votes polled in for NOTA.

The highest number of votes polled in for NOTA were recorded in the Mumbai North West constituency. In a close fight between Shiv Sena's Ravindra Waikar and Shiv Sena (UBT)'s Amol Kirtikar, where the former won by mere 48 votes. While both the candidates recorded over 4.5 lakh votes, the third highest candidate

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## Unclaimed deposits with banks rise 26%

lidating and rationalising the extant instructions on inoperative accounts, the Reserve Bank issued a comprehensive guideline earlier this year on the measures to be put in place by the banks covering various aspects of classifying accounts and deposits as inoperative accounts and unclaimed deposits, as the case may be.

**The RBI advised banks for a periodic review of such accounts, measures to prevent fraud in such accounts, grievance redress mechanism for expeditious resolution of complaints, steps to be taken for tracing the customers of inoperative accounts or unclaimed deposits including their nominees or legal heirs for re-activation of accounts, settlement of claims or closure and the process to be followed by them.**

These instructions were expected to complement the ongoing efforts and initiatives taken by banks and the Reserve Bank to reduce the quantum of unclaimed deposits in the banking system and return such deposits to their rightful owners/ claimants.

The revised instructions are applicable to all commercial banks (including Regional Rural Banks) and all co-operative banks and have come into effect from April 1, 2024.

To facilitate the depositors to search the unclaimed deposits across multiple banks easily and at one place, the Reserve Bank developed a centralised web portal UDGAM – Unclaimed Deposits Gateway to Access information.

`MMJ`

## Banking ombudsman

to award up to Rs. 1 lakh to the complainant for the loss of time, expenses incurred and mental harassment.

The RBI has an integrated Banking Ombudsman Scheme. Any customer aggrieved by an act or omission of a bank resulting in deficiency in service can file a complaint under this scheme. The complainant should have made a written complaint to the bank earlier and the complaint was either rejected fully or partly or the bank has not replied within 30 days after receiving the complaint. Such a complaint has to be filled before the ombudsman within one year from the date of receipt of the decision by the bank.

No fee is payable for filing a complaint before the ombudsman. The complaint may be filed online through the portal designed for the purpose (https://cms.rbi.org.in). The complainant can also be submitted through electronic or physical mode. The ombudsman normally tries to promote settlement, but if this does not work out, then the ombudsman decides the case on merit. If either party is not satisfied with the award, then an appeal can be filed before the appellate authority. `MMJ`

## NOTA turns out to be 3rd favourite

Parmeshwar Ranshur from Vanchit Bahujan Aghadi garnered only 10 thousand votes. Whereas, NOTA turned out as the third choice for voters with 15,161 votes.

In Mumbai North, which saw the highest lead in the city by union minister Piyush Goyal, NOTA was again the third highest earner with 13,346 votes. While Goyal received over 6.80 lakh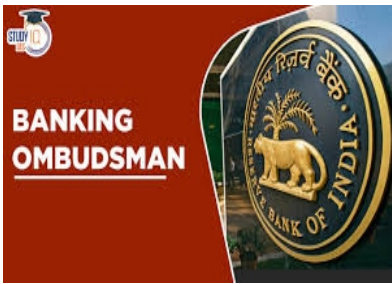 votes and his rival Bhushan Patil from Indian National Congress received over 3.22 lakh votes, the Vanchit Bahujan Aghadi candidate Sonal Gondane received mere 6,052 votes.

In Mumbai North Central constituency, where Indian National Congress' Varsha Gaikwad defeated

## NOTA turns out to be 3rd favourite for Mumbaikars

Bharatiya Janata Party's Ujjawal Nikam after a tough competition of both the candidates receiving over 4 lakh votes, VBA's Santosh Ambulge received 8288 votes. NOTA, on the other hand, received 9,749 votes. Similarly in Mumbai South, where Shiv Sena (UBT)'s Arvind Sawant received 3.95 lakh votes and defeated Shiv Sena's Yamini Jadhav by a lead of over 52 thousand votes, VBA's Afzal Dawoodani received only 5,612 votes. However, NOTA received 13,411 votes, more than two times the VBA candidate.

`MMJ`

### Hospital Healthcare Delivery

the availability of medical staff for examination. Each of these steps represents a potential bottleneck in the admission process, exacerbated by inefficiencies within the hospital's administrative procedures.

Addressing these systemic challenges requires a concerted effort to streamline administrative processes, improve communication with patients and their families, and prioritise prompt and efficient patient care. By implementing measures to expedite the admission process without compromising on patient safety or legal compliance, hospitals can enhance the overall quality of healthcare delivery and ensure timely access to medical treatment for those in need. `MMJ`

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

**AGNI WARD COORDINATORS**

| WARD NAME | AREAS | AGNI COORDINATOR | PHONE | EMAIL |
|---|---|---|---|---|
| A | Churchgate, Colaba, Cuffe Parade, Fort, SCT | Jennifer Shetty | 9867752771 | jenniferagni@gmail.com |
| D | Malabar Hill, Mahalaxmi, Opera House, Girgaum | Theo D'Souza | 9820303940 | theomdsouza@gmail.com |
| F/North | Sion, Wadala, Matunga(E), Dadar(E), Antop Hill | Nikhil Desai | 9819930405 | n.c.desai2022@gmail.com |
| G/North | Mahim, Dadar(W), Matunga(W), Dharavi | Bulu Saldanha | 9920323831 | Bulu_saldanha@yahoo.com |
| H/East | Bandra(E), Khar(E), Santa Cruz(E), Kalina | Reuben Dias | 9930569225 | Reuben6947@gmail.com |
| K/East | Vile Parle(E), Andheri(E), Jogeshwari(E) | James John | 9324086140 | K_james_john@hotmail.com |
| K/West | Vile Parle(W), Andheri(W), Versova, Jogeshwari (W) | Sandra Alex | 9820602521 | sandraalex2357@gmail.com |
| L | Kurla, Nehru Nagar, Chandivli | Nutan Bhalla | 9819171015 | Nutsie59@gmail.com |
| N | Ghatkopar, Vikhroli | Kishor K. Chudasama | 9821051346 | Kishorkc_shantu@rediffmail.com |
| P/South | Goregaon(W) | Anthony Dias | 9821291660 | diasapvoice@gmail.com |
| R/South | Kandivli (East & West), Charkop | S. K. Nangia | 9322258038 | Sknangia2004@yahoo.com |
| R/North | Borivli, Dahisar (East & West), IC Colony | Willie Sirsat, Shrikant Soman, Glenda Almeida | 9820213392 9324228946 9820291563 | Shirshatwillie382@hotmail.com Shrikant.soman@gmail.com glenda301@gmail.com |
| M/West | Chembur | Krantikumar Sherkhane | 7039030255 | Krantikumars@gmail.com |
| S T | Bhandul, Kanjurmarg, Powai Mulund | Pamela Cheema Laxmidas Thakkar | 9820150748 8080011966 | pamelacheema@gmail.com l.thakkar@yahoo.co.in |

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