

MUMBAI MERI JAAN

THE MONTHLY NEWSLETTER OF AGNI

Action for good
Governance &
Networking in
India

AGNI

Editorial

Union cabinet okays Rs.75,000 crore rooftop solar scheme for 1 crore households

The Union Cabinet, chaired by Prime Minister Narendra Modi, has approved PM-Surya Ghar: Muft Bijli Yojana with a total outlay of Rs 75,021 crore for installing rooftop solar and providing free electricity up to 300 units every month for one crore households, an official statement said.

PM's Bijli Yojana: Ray of Hope

Game changer scheme will save Rs.15,000 per household.

What is PM Surya Ghar Muft Bijli Yojana about?

PM Surya Ghar Muft Bijli Yojana is a Central Scheme that aims to provide free electricity to one crore households in India, who opt to install rooftop solar electricity unit.

The households will be able to get 300 units of electricity free every month. It is an ambitious scheme approved by the Union Cabinet on February 29, with an outlay of Rs.75,021 crore.

How does PM Surya Ghar Muft Bijli Yojana work?

The scheme provides for a subsidy of 60% of the solar unit cost for systems up to 2kW capacity and 40% of additional system cost for systems between 2 to 3 kW capacity. The subsidy has been capped at 3kW capacity.

At current benchmark prices, this will mean Rs.30,000 subsidy for 1kW system, Rs.60,000 for 2kW systems and Rs.78,000 for 3kW systems or higher.

Who are eligible to apply for the scheme?

1. The applicant must be an Indian citizen.
2. Must own a house with a roof that is suitable for installing solar panels.
3. The household must have a valid electricity connection.
4. The household must not have availed of any other subsidy for solar panels.

How to apply for PM Surya Ghar Muft Bijli Yojana?

The interested consumer has to register on the national portal www.pm-suryaghar.gov.in. This has to be done by selecting the State and the electricity distribution company.



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After High Court Rebuke, BMC Takes Step To Make Footpath Disabled-Friendly

The HC had also directed the BMC to ensure that all footpaths are encroachment-free and accessible to the disabled

SHEFALI PARAB-PANDIT

The BMC has decided to conduct an audit of footpaths to ensure that they are accessible for the disabled. Accordingly, the civic body has come up with a request of proposal to appoint NGOs, who will study the size of footpaths and hindrances in accessing them. The estimated cost of the audit work is around Rs2 crore.

During a hearing on a petition filed by two shopkeepers, the Bombay High Court had last year slammed the BMC for encroachment on footpaths. The court had asked the state government whether an advisory board for policies regarding especially abled persons was formed and what steps it had taken, so far, in the same regard.

Audit of Footpaths to be done

The HC had also directed the BMC to ensure that all footpaths are encroachment-free and accessible to the disabled. Accordingly, a tender was invited to appoint a panel of NGOs in each of the seven zones for three years. As per a civic official, "The panel of NGOs will carry out an audit on the status of the



footpath, its size and encroachment or hindrance on the footpath. It will also check the status of accessibility for persons with disability."

However, Godfrey Pimenta, founder of WatchDog Foundation, said, "This endeavour seems questionable as it appears to be a mere formality rather than a genuine effort to address accessibility issues." The prevalence of encroachments, illegal extensions and parking hindrances on footpaths, especially around railway stations, renders them unusable for both able-bodied individuals and those with disabilities.

Rather than relying on NGOs, the BMC should consider implementing a comprehensive plan or design for footpaths and roads, he said. Vedant Mhatre from Walking Project said that it would be better if the BMC appoints NGOs at ward-level, easing entry of smaller social welfare groups.

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Unclaimed deposits/accounts

Reserve Bank on 5th March said 30 banks are facilitating people to search their unclaimed deposits/accounts through UDAM portal, and the remaining banks are in the process of getting on-boarded.

UDGAM -- Unclaimed Deposits-Gateway to Access inforMation - is an online portal developed by RBI. It facilitates registered users to search unclaimed deposits/accounts across multiple banks in one place in a centralised manner.

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Are You A Good Leader?

Sri Sri Ravi Shankar

A major aspect of good leadership is letting go of control. Are you in control when you're sleeping or when you're dreaming?



No! Are you in control of any other function in your body? Your heart is pumping blood all by itself. Are you in control of the Sun and Moon moving around the

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Campaign nets 200 tonnes of plastic waste

 Dhairya Gajara

A city-based citizens' initiative called The Mumbai Plastic Recyclothon has successfully prevented over 200 tonnes of plastic from entering landfills. This plastic donation drive, launched by non-government organisation Project Mumbai, has more than one lakh volunteers who donate plastic every month, to be recycled into useful products.



In 2018, Project Mumbai organised a one-time Daan Utsav to collect waste plastic and recycle it. Responding to a huge demand for plastic waste recycling, the organisation created a simple model where citizens can donate their plastic waste every month. Currently the city has over 40 drop-off locations where people can donate their waste plastic on the day announced by Project Mumbai. Project Mumbai collects the plastic from those locations the next day and sends it for recycling.

Shishir Joshi, founder and CEO, Project Mumbai, said, "This is truly a model of public private and people partnership. Project Mumbai has actually created an idea which now needs to be replicated across India, also because the amenities go back to the city for public use. Our recycled amenities say that it is made from plastic donated by citizens."

The primary aim of this recyclothon is to prevent the non-biodegradable plastics from going to the dumping grounds and entering the landfills. With Larsen & Toubro's Corporate Social

Responsibility fund, Project Mumbai has been recycling these plastic wastes into benches and dustbins that are placed at societies donating plastic regularly and compass boxes for the underprivileged students.

Along with individuals, multiple communities, housing societies, corporate offices, and residents associations have also joined the cause. A large

number of societies from Hiranandani Complex Powai, Cuffe Parade, Navy Nagar and Thakur village have been consistent donors. The Mumbai Fire Brigade and railway departments have also joined hands to donate plastic under this initiative.

Siddhesh Pawar, project officer, The Mumbai Plastic Recyclothon, said, "It is inspiring when citizen groups call us and ask us, when will we collect the plastic waste. They store it in their cars and homes until we collect it so it doesn't go into a landfill."

This month, the recyclothon was organised on February 7 during which people from across the city donated 2,500 kilos of plastic.

In the last five years, Project Mumbai has collected over 200 tonnes of plastic.

Plastic Recyclothon has been felicitated as the largest citizen-led initiative by the Limca Book of Records. Project Mumbai has also bagged seven international awards for this initiative including the latest global silver for sustainability at the Global Anthem awards in New York from more than 2000 entries from 30 countries.

Stories of Good Governance

Hospital Healthcare Delivery Patient Satisfaction - 2

The often-underrated impact of family presence in patient recovery

 Shrikant Soman, AGNI Trustee

While medication plays a crucial role in healing, the presence and support of loved ones during hospitalisation holds immense value for a patient's well-being. This constant assurance and care can significantly contribute to a stronger immune system and faster recovery. However, it's important to acknowledge that the experience of an attending relative can also impact the patient's outlook.

Often confined to their beds, patients rely on their family member's interactions with the hospital environment and staff to form their own perception. When these interactions lead to negative opinions, be it due to communication issues, perceived shortcomings, or personal anxieties, the non-verbal cues transmitted to the patient can inadvertently hinder their emotional recovery.

Recognizing the vital role families play in patient recovery, including children, our hospital has taken significant steps to ensure their comfort and satisfaction during their stay.

- Vivid and engaging paediatric ward: Brightly coloured walls and captivating toys create a cheerful environment for young patients.

- Delightful play area: Our dedicated toddler play area, under the supervision of a professional nanny, provides a joyous space for children to interact, play, and forget their worries. We've observed that this measure significantly improves their appetite and encourages medication adherence, which can be challenging otherwise.

Positive impact: We're delighted to see the positive impact these initiatives have had on families. Mothers of toddlers consistently express their appreciation for the play area, noting that it helps their children maintain a playful and positive spirit, which in turn, aids their recovery.

My regular visits to the children's ward were not only a fulfilling experience but also a source of unexpected insights. Engaging with the children, toddlers, and their mothers revealed a wealth of ideas to enhance the ward's play area.

Despite our efforts to create a pleasant and engaging environment, the children's suggestions constantly surprised and inspired me.

One memorable instance involved decorating the walls with stickers. We had initially chosen a few generic designs, assuming they would be appealing to all children. However, the children had a different idea. They eagerly suggested specific characters from their favourite TV shows, books, and movies. Their enthusiasm and excitement were palpable as they described the scenes they imagined when looking at the stickers. It was a revelation to me how much the children's personal preferences and imaginations could contribute to the overall atmosphere of the play area.

The children's suggestions went beyond just the stickers. They had ideas for new toys, games, and activities that they would like to see in the ward. Some of their suggestions were practical and easily implemented, such as adding more building blocks or creating a dedicated arts and crafts corner. Others were more ambitious, like building a miniature playground or a pretend fire station.

While not all of their ideas were feasible, they all demonstrated the children's creativity and their desire to have a space that was tailored to their interests and needs.

I was deeply moved by the children's enthusiasm and their ability to see the world in ways that I had never imagined. Their insights helped me understand that the play area was not just a physical space but a place where children could express themselves, escape from their worries, and simply be kids. By incorporating their ideas into the design of the ward, we were able to create a more welcoming and therapeutic environment for all the children who visited. It was a reminder that even the smallest details can make a big difference in the lives of children, especially those who are facing difficult times.

It's Time The IRDA Got Tough With Health Insurers

Senior citizens who have to pay through their noses for a measly cover, as well as the middle class left to fend for itself, should think in terms of self-insurance  **S Murlidharan**

As per *Forbes* magazine, nearly 400 million individuals in India have zero access to health insurance. Around 70% of the population is estimated to be covered under public health insurance (bulk of them under Ayushman Bharat scheme of the central government) or voluntarily private health insurance. The remaining 30% of the population — over 40 crore individuals — are devoid of health insurance.

Health insurance in India is largely hospitalisation-centric, thus covering only patients *in extremis*. Senior citizens are the worst hit with many of the geriatric ailments excluded. Cataract for example is fobbed off with a pittance, for a typical cap of Rs 20,000 per eye subject to a limit of Rs 30,000 for both eyes, and knee cap replacement and dental implants in the negative list — while all these are what beset the old in the autumn of their lives.

It is not as if the younger ones get a better deal. While the premium is initially fixed based on the age, health condition, sum assured and the annual renewal premiums remain constant for the first five years, trouble starts after this honeymoon period. Premiums go up steeply once the insured gets into the successive age brackets. These age brackets are typically 51-55, 56-60, 61-65 etc. However, insurance companies are found to be resorting to the practice of hiking the premiums even before the insured gets into the next age bracket, citing medical inflation. Abnormal post-Covid rise in cost is glibly cited even today after the dreaded epidemic has lost its virulence. One wonder what is the sanctity and purpose of tariff rates filed with the Insurance Regulatory and Development Authority of India (IRDA) and what IRDA does with reference to such premium hike proposals.

More brazenly, insurers get emboldened to unilaterally discontinuing the existing plans and forcing the insured to a higher/better plan offering tokenism like additional air ambulance coverage for example)

without taking the insured's consent and forcing him to accept the higher plan — which comes with disproportionately higher costs with illusory / marginal benefits. Should not IRDA be fair to the insured and give an option to continue with the existing plan instead of winking at the forceful migration to the so-called higher plan.

While porting is supposed to deter highhandedness of the insurers, it is made available grudgingly and not as a matter of right. Unlike telecommunications where porting is unrestricted and a subscriber is free to choose the telecom operator and get himself migrated to a new operator, health insurance porting is limited to companies which are open to taking into their fold the disgruntled insured of their competitors. While not keen on taking customers through the porting mode, they at the same time spare no opportunity to woo them through other means. IRDA should sit up and not only take notice but make porting a right of the insured.

And above all, no-claim bonus is conspicuous by its absence in the health insurance segment while it is available for cars for example. To be sure, a few insurers reward no-claims with an enhanced health cover but for a price. Small wonder, there is a considerable disillusionment with health insurance with chastened and bitter policy holders having second thoughts sooner or later about renewing their policies with odds stacked against them.

The well-heeled can always take care of themselves without health insurance. Employees fortunate to enjoy group insurance cover provided by employers too have nothing to worry about. In fact, group insurance is win-win for all the three — insurers get business, employers wangle a fat discount thanks to the large deal, and employees' morale goes up. But the vast middle class without employers' support has to fend for itself and is driven into taking health insurance, warts and all.

Senior citizens who have to pay through their noses for a measly cover, as well as the middle class

left to fend for itself, should think in terms of self-insurance. Airlines and railways often set up their own self-insurance funds in view of the prohibitive cost of insuring their vast fleets. Likewise, they too should squirrel away tidy sums in recurring deposits to be used for family medical emergencies. The advantage should be obvious — health insurance premium goes down the drain whereas recurring deposits blossom into a tidy sum thanks to compound interests to meet emergencies. An analogy is in order. Rent goes down the drain whereas EMI goes to build one's own house.

Section 80D gives a tax break for health insurance premium paid. While health insurers and hospitals have a vested interest in rooting for its continuity, there is no reason why a self-insurance health fund too should not get a

similar benefit. The balance in such bank accounts should be mandated to be available only for payments to hospitals and diagnostic centres, just as the balance in the capital gains account scheme is allowed to be used only for payment to builders of houses. Of course, on the death of such recurring deposit account holders, the legal heirs should be able to cash in.

In the USA, health insurers call the shots by prevailing upon big corporate hospitals to accept the tariff fixed by them. In India, hospitals salivate when a patient with health insurance cover comes seeking a cure. Medical tourism is still an ego-boosting story for the Indian economy and a source of solace for foreigners. But it is time a thought is spared for the poor natives both by the government and the insurance regulator, the IRDA.

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NEWS IN PICTURES in R/North

Blood donation drive



New voter registration drive



ERO office were helpful. **MMJ**

Millets Unveiled: Hop Aboard the Grain Wagon

“Millets - The Trending Ancient Grains” is your ultimate entry into the universe of millets, the tiny grains that are taking the culinary world by storm. Researched and penned by Dr. Kruti Dhirwani, this book is your go-to guide for unearthing the magic of millets.

Kicking off with a sprinkle of history, the book transports you to the secret world of millets. The book dishes out generous servings of knowledge about the health



benefits of millets. It dives into how millets can be your trusty guide in battling health conditions like diabetes, hypertension, heart disease, and obesity.

Worried about how to use these superfoods in your **contd. on Page 4**

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Are You A Good Leader?

Contd. from Page 1 earth or even the earth rotating on its own axis? Are you in control of the thoughts that come into your head? So, when you realise you really do not have any control over all major things that are happening in your life then you will realise that the idea that you are in control is an illusion. And this will relax you.

A leader sets an example. He doesn't just order around; he does it first so that others can do it. A good leader is the one who creates leaders and not followers. He takes good care of those whom he is leading. He delegates responsibility.

A leader does not worry about position. The respect that one gains through virtue is very different from the respect one gains through the position. The respect you get through a position is short-lived and temporary. But the respect that you gain because of your virtues, your attitude is there with you all the time. You may be a chairman of this committee, a president of that committee, or you may be a barrister here or a governor of some state — these are all momentary, temporary. These

positions come and go. And the respect you get because of this position is not genuine, it is not from the heart, it is not true. But the respect you gain because you are a nice person is genuine, it lasts long.

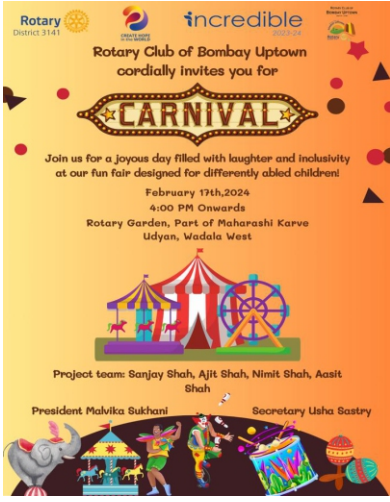
A good leader is one who does not drop things when challenges appear rather he is alert in times of crisis rather than being disturbed by it. A leader should have a fine balance of listening to the heart.

Be multidimensional put yourself in other person's shoes, look from the other person's point of view. Be a good communicator and have a direct approach.

Self-judgment is an obstruction. Don't judge yourself. When you judge yourself, you are judging others also. Judgment is very similar to self-blame. A good leader is one who does not care for comfort, but who stretches himself or herself beyond the comfort zone. Anything creative, dynamic and great can happen only when you stretch beyond your comfort zone where you are



NEWS IN PICTURES in Wadala



Carnival for disabled



often struck. You think you cannot do something: just make an effort and put one step ahead, and you will find that that you are expanding your comfort zone. Creativity transcends your comfort zone.

A leader should have a long term vision and should have short term plans to work on it.

A good leader should be 'satya-darshi' (truthful), 'sam-darshi' (equanimous), 'priya-darshi' (pleasant personality), 'par-darshi' (transparent) and 'door-darshi' (farsighted). A leader should have a mission and a vision and a spirit of sacrifice, compassion and commitment.

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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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F/North	Sion, Wadala, Matunga(E), Dadar(E), Antop Hill	Nikhil Desai	9819930405	n.c.desai2022@gmail.com
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AGNI

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Millets Unveiled:

contd. from Page 3 diet? Dr. Kruti has got you covered by sharing mouth-watering millet-based recipes and simple cooking tips. Check out Cooking Tips and Recipes - MagicOfMom® for easy lifelong access.

In conclusion, this book is like a treasure map leading you to the delightful world of millets. So, grab your copy and get ready to embark on a millet-filled adventure!

Amazon - Millets - The Trending Ancient Grains (Revised Edition)
Flipkart - Millets - The Trending Ancient Grains - Millets Book by Dr. Kruti Dhirwani
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