

MUMBAI MERI JAAN

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Editorial

Block the date 22nd November 2025

The 12th National Conference of Resident Welfare Associations (12th NCRWA) is being held in Delhi this year.

CoRWA (Confederation of RWAs) is a Pan India National Apex Body of RWAs with Head Quarters at Hyderabad.

CoRWA has already organised 11 National Conferences of RWAs in different metro cities and 4 All India Mayors & RWAs Summits in NCR.

CoRWA Delegation recently met with Union Cabinet Minister of Housing and Urban Affairs Hon'ble Shri Manohar Lal Khattar on 15 July and Jt Secretary Shri Kuldeep Narayan & Jt Secretary Ms Roopa Mishra on 10 Sep 2025



RWA movement is getting recognition. Now is the time to stand united in the interest of RWAs.

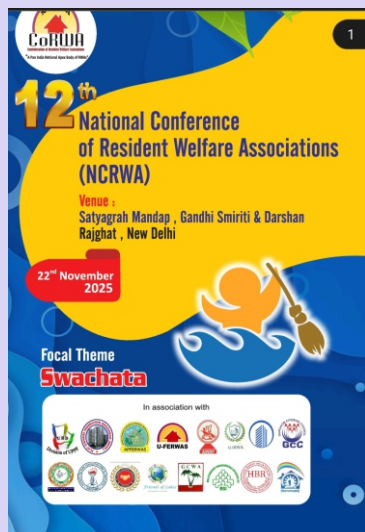
The Next National Conference of RWAs i.e. 12th NCRWA is being organised in Delhi on 22 Nov 2025 at Gandhi Smiriti & Darshan, Raj Ghat.

Inviting citizens' groups and NGOs to attend the conference where civic services, RERA and subjects of interest to citizens are discussed.

Col Tejendra Pal Tyagi, Vir Chakra, National President, CoRWA, Ghaziabad

BT Srinivasan, National Secy Gen, CoRWA, Hyderabad

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Now, register docus anywhere

Citizens, businesses and company Owners in Mumbai and its suburbs can now register documents of properties and other important transactions at a sub-reistrar office of their choice, irrespective of location. The government has issued a notification formalising the change regarding adjudication of documents and removed the previous requirement to register property, rental, inheritance and other important documents of only at the office corresponding to the area of residence or business.

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RBI to bring state, central co-op banks under ombudsman scheme from Nov 1

The Reserve Bank of India said state co-operative banks and central co-operative banks will come under the central bank's Integrated Ombudsman Scheme with effect from Nov. 1. The move will enable customers of rural co-operative banks access to the ombudsman mechanism.

With this, the ombudsman scheme will cover all commercial banks, regional rural banks, state co-operative banks, central co-operative banks, scheduled primary (urban) co-operative banks, and non-scheduled primary (urban)

Contd. on Page 4

BMC's ward-wise fund allocation falls from 18% To 11% despite bigger budget

Desashri Bhujbal

In startling data revealing the disparity of funds allocation by the Brihanmumbai Municipal Corporation (BMC) within its 24 administrative wards and the regions of Mumbai, over the past five years, while the BMC's overall budget has nearly doubled—from Rs 39,027 crore in 2021–22 to Rs 74,367 crore in 2025–26—the share allocated to wards has steadily declined from 18% to just 11%.

The trend signals a growing gap in capital investment between overall city projects and local ward-level needs, with wards receiving a much smaller proportion of funds in recent years.

The data was released by the Praja Foundation, in collaboration with the Tata Institute of Social Sciences (TISS), which on Thursday launched its Report on the Ward-Wise Budget of Mumbai, highlighting the widening gap in budget distribution across the city, underscoring the urgent need to strengthen ward-level financial planning in Mumbai.

According to the report, if only the BMC budget of Rs 74,000 crore for 2025-26 is considered, the Island City allocates up to 37% of the total ward revenue expenditure for its population, which constitutes 24.80% of the total Mumbai; whereas 35% for a population

Contd on Page 4

'PM Modi Urges Indians To Switch To 'Swadeshi Tech': What Are The Indian Alternatives For WhatsApp, Google Maps, Gmail, Powerpoint?

Tasneem Kanchwala

In a push for technological self-reliance, PM Narendra Modi has called on Indians to adopt home grown digital platforms as alternatives to global tech giants. Highlighting the importance of 'Swadeshi Tech,' PM Modi emphasised the need to support Indian innovation to strengthen the nation's digital ecosystem. This also comes at a time when US President Donald Trump has imposed heavy tariffs on India and increased H1-B visa fee to \$100,000.

Three cabinet colleagues of Prime Minister Narendra Modi are promoting use of apps by



domestic rivals to Google Maps, WhatsApp and Microsoft, in the strongest backing yet for "Make in India" products amid trade tension with the United States, Reuters reported.

Contd. on Page 3

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RBI's New Guidelines on Settlement of Deceased Customers' Accounts, Banks to face penalties for delays

Alongside workshops and events, our advocacy continues to bring real change for citizens. That RBI has issued new rules making it easier for families to settle deceased customers' accounts. Over the years we've highlighted the difficulties families face – long delays, excessive document demands, and uncertainty even when nominations exist. Our advocacy and engagement with regulators has helped push for these changes.

Under the new rules, nominees with valid nominations or survivorship clauses need only submit a claim form, death certificate and ID. For accounts without nominations, a graded approach simplifies claims up



to Rs. 15 lakh (commercial banks) or Rs. 5 lakhs (co-op. Banks). This is a big step forward and shows how collective action and persistent advocacy can lead to real change. This should make settling accounts smoother and less stressful for families at a difficult time. For details see full article here: ['RBI Notifies New Rules for Settlement of Deceased Customers Accounts, Banks To Face Penalties for Delays'](#)

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Cuffe Parade Residents Plan To Reclaim Section Of CPRA Greens Garden Encroached During COVID-19

[Manoj Ramakrishnan](#)

The Cuffe Parade Residents Association (CPRA) plans to reclaim a section of the CPRA Greens garden on Captain Prakash Pethe Road that was fenced off by encroachers and rented out for events and festivals. The CPRA has been receiving warnings from the police and the BMC about noisy events on the plot, even as the association argued that encroachers had taken over the land.

About The Case

According to CPRA, the encroachers built an illegal wall across the garden during the COVID-19 epidemic, when security was lax. CPRA adopted the 1200 sq m plot to create a recreational space. While the rest of the plot has been converted into a garden,



the section along the busy road has been encroached. CPRA members said that when they confronted the encroachers, they were threatened by persons who boasted of their connections with local politicians. Laura D'Souza, president of CPRA, said that during Navratri, the plot was used for celebrations late into the night.

"I received calls from the police. Do you think I organised the event? If the plot has been encroached, isn't it the responsibility of the BMC and police to remove the encroachers?" stated D'Souza, **Contd on Page 4**

Hospitals no better than business houses

India's healthcare system is on the brink of collapse, as acknowledged by the country's parliamentary committee. A recent investigation by Zee News reveals that approximately 44% of surgeries in India are either unnecessary, fraudulent, or performed with malafide intentions. This means nearly half of all operations are done solely to exploit patients or the government financially.

The report highlights alarming statistics:

- 55% of heart surgeries
- 48% of hysterectomies (uterus removal)
- 47% of cancer surgeries
- 48% of knee replacements
- 45% of C-sections, shoulder replacements, and spinal surgeries are found to be unnecessary or fake in India.

A survey of prominent hospitals revealed that senior doctors are paid up to ₹1 crore per month. The reason behind this is that doctors who recommend more tests, treatments, hospitalizations, and surgeries—whether necessary or not—are rewarded with higher salaries.

The Times of India reported cases where hospitals treated deceased patients as if they were alive, billing them for unnecessary treatments and pocketing the money. In one instance, a hospital kept a 14-year-old boy on a ventilator for a month, claiming he was alive, before declaring him dead. The hospital was found guilty and fined ₹5 lakhs. But what about the mental trauma inflicted on the family?

Hospitals often perform surgeries on deceased patients, demanding payment from families and later claiming the patient died during surgery. This results in huge financial extortion.

The insurance (mediclaim) scam is equally alarming. While 68% of Indians have health insurance, claims are often rejected or partially settled, leaving families with significant expenses. Over 3,000 hospitals have been blacklisted by insurance

companies for fraudulent claims.

During the COVID-19 pandemic, several hospitals were found to have created fake cases to claim insurance money. Human organ trafficking is another serious issue, with cases of illegal organ harvesting and trading coming to light.

The "hospital referral scam" is widespread, where doctors refer patients to specific hospitals for kickbacks. Some hospitals even offer monetary incentives for referrals.

The "diagnosis scam" is a massive industry, with labs and doctors involved in unnecessary tests and kickbacks. In Bengaluru, a raid on a pathology lab uncovered ₹100 crores in cash and 3.5 kg of gold, meant for bribing doctors.

Pharmaceutical companies spend thousands of crores on doctors to promote their drugs. During the COVID-19 pandemic, companies were found to have bribed doctors to prescribe their medications.

The hospital-pharma nexus is another issue, where hospitals provide cheap equipment and medicines to hospitals, but patients are charged exorbitant prices.

The Medical Council of India has failed to regulate doctors and hospitals effectively, despite rules and regulations. The council's guidelines, such as writing generic medicines, informing patients about treatment costs, and obtaining consent, are often violated.

Government schemes are also plagued by corruption, with hospitals and officials involved in billing for fake treatments.

Leader of the Opposition in Lok Sabha, Shri Rahul Gandhi cries hoarse about Adani and Ambani etc regularly for the last one decade. WHAT HAS HE TO SAY ABOUT HOSPITALS for taking innocent patients for a ride?

This message needs to reach every citizen so they can protect themselves and their families.

Satyameva Jayate

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India's First Waste-To-Art Lab Coming Up In Navi Mumbai's CBD Belapur

 **Sameera Kapoor Munshi**

Navi Mumbai is set to add another feather to its cap with the establishment of India's first 'Waste-to-Art Lab' at CBD Belapur. The Upcycling Art Training Centre, being developed under the Navi Mumbai Municipal Corporation's (NMMC) solid waste management initiative, will process around 200 tonnes of dry waste every month, turning discarded materials into artistic sculptures to enhance the city's beauty.

"Navi Mumbai has always been a pioneer in solid waste management and innovative recycling practices. This lab will not only help us manage waste efficiently but also promote creativity and environmental awareness," said Dr. Kailas Shinde, NMMC Commissioner.

As part of its ongoing innovation drive, the Upcycling Art Training Centre is being constructed beneath the Sector 21 flyover in CBD Belapur. "The corporation will provide the necessary infrastructure, while the contractor will install baling machines and other equipment required for processing," said Dr. Ajay Gade, Deputy



Commissioner of the Solid Waste Management Department.

He added, "The sculptures created here will be displayed at public spaces across the city, contributing to Navi Mumbai's beautification. We will also conduct awareness sessions, workshops, and lectures for schools, colleges, housing societies, and corporate organizations to educate citizens on waste management."

Of the 200 tonnes of waste to be collected per month, officials informed that Contractors will purchase waste directly from sanitation workers and waste pickers for processing.

NMMC in the past has implemented projects that convert waste into useful materials — producing compost from biodegradable waste, industrial fuel pellets from plastic, coir ropes and cocopeat from coconut husks, and paver blocks from construction debris. The city also hosts India's first project to recycle old clothes.

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Wearable smart glasses can now be used for making UPI

 **PTI**

Wearable smart glasses can now be used to make payments via UPI Lite by simply scanning a QR and issuing a voice command.

These small-value transactions using wearable glasses will neither need a mobile phone nor any payment authentication PIN, the National Payments Corporation of India (NPCI) said in a statement.

Reserve Bank of India Deputy Governor T Rabi Sankar announced

the launch of the digital payment innovations at the ongoing Global Fintech Fest 2025 here.

UPI Lite is designed for small value, high-frequency payments with enhanced success rates and minimal dependency on core banking infrastructure.

The NPCI has also issued a video on the use of UPI Lite on smart glasses, which explains how a person can just 'Look. Speak. Pay'.

In a statement, NPCI said users can complete handsfree and

PM Modi Urges Indians To Switch To 'Swadeshi Tech'

Contd. from Page 1

Here are Indian alternatives to some of the most popular global tech platforms that we use in our everyday lives:

1. WhatsApp – Arattai

Arattai, developed by Zoho Corporation, is a secure messaging app designed to rival WhatsApp. Offering end-to-end encryption, group chats, and multimedia sharing, Arattai claims to offer privacy and seamless communication for Indian users. With a focus on data security and local servers, it aligns with the Atmanirbhar Bharat initiative, but whether it will be as widely adopted as WhatsApp, remains to be seen.

2. Google Maps – Mappls

Mappls, created by MapmyIndia, is a decent alternative to Google Maps. This Indian navigation platform provides detailed maps, real-time traffic updates, and location-based services tailored for India's diverse geography. From urban streets to rural routes, Mappls claims to offer precise navigation and local insights.

3. Microsoft Word / Google Docs – Zoho Writer

Zoho Writer, another offering from Zoho Corporation, is a powerful word-processing tool that competes with Microsoft Word. This cloud-based platform supports collaborative editing, advanced formatting, and integration with other Zoho apps, making it ideal for professionals and businesses seeking a Swadeshi alternative.

4. Microsoft Excel – Zoho Sheet

Zoho Sheet steps in as India's answer to Microsoft Excel. This spreadsheet software offers intuitive data analysis, charting tools, and real-time collaboration

features. Designed to meet the needs of businesses and individuals, Zoho Sheet is a versatile and locally developed solution.

5. Microsoft PowerPoint – Zoho Show

For presentations, Zoho Show emerges as a strong alternative to Microsoft PowerPoint. This Indian platform enables users to create visually appealing slideshows with easy-to-use templates and collaborative features, ensuring seamless teamwork and professional outputs. IT Minister Ashwini Vaishnaw uses Zoho Show at his recent Cabinet briefing, instead of Powerpoint.

6. Gmail – Zoho Mail

Zoho Mail is an efficient alternative to Gmail. With a clean interface, several email management tools, and integration with Zoho's suite of productivity apps, it caters to both personal and professional users while prioritising data privacy on Indian servers.

7. Adobe Sign – Zoho Sign

Zoho Sign is India's answer to Adobe Sign, providing a secure platform for digital signatures and document verification. With legally binding e-signatures, seamless workflow integration, and compliance with Indian regulations, Zoho Sign could be the alternate choice for businesses going digital.

8. Amazon – Flipkart

E-commerce has become a part of our daily lives, and so has Amazon. Its competitor, Flipkart stands tall as a Swadeshi alternative to Amazon. Offering a vast range of products, from electronics to fashion, Flipkart supports local sellers and provides a user-friendly shopping experience tailored to Indian consumers.

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Wearable smart glasses transit, encouraging greater digital payment penetration." It added.

This feature addresses customers growing demand for seamless, frictionless payments that integrate effortlessly into their always-connected, on-the-go digital lifestyle.

"The solution is aimed at everyday payments such as retail, food and

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BMC's ward-wise fund allocation falls

Contd from Page 1 of 44.42% in western suburbs and 28% budget for 30.78% population in eastern suburbs.

“The report highlights the importance of designing ward-level plans that consider population growth, infrastructure needs etc. It raises a question about why important factors such as population and living conditions are disregarded while planning for the city's budget,” said Sitaram Kunte, Advisor, Praja Foundation & Former Chief Secretary, Maharashtra.

As per the report, the top three wards in total expenditure (revenue + capital) and average per capita from the year 2021-22 to 2023-24 are A ward (Colaba, Cuffe Parade); B ward (Dongri, Masjid) and C ward (Marine lines, Kalbadevi). While the bottom three are R-North (Dahisar), R-South (Kandivali) and K-East (Andheri, Jogeshwari, Vile Parle East).

The top wards providing the civic amenities such as storm water drains, solid waste management, roads, open spaces/gardens etc include A (Colaba, Cuffe Parade); B ward (Dongri, Masjid); C ward (Marine lines, Kalbadevi); T

(Mulund); G-South (Worli, Lower Parel); H-West (Bandra, Khar, Santacruz West).

While the bottom wards in the civic amenities include R-North (Dahisar); R-South (Kandivali); M-East (Govandi, Mankhurd); H-East (Bandra, Juhu, Santacruz East); L (Kurla) etc.

Some of the key highlights from the report are:

- The Island City, despite having just 25% of Mumbai's population, records the highest per capita revenue expenditure.
- The Western Suburb, home to the largest share of the city's population (44.42%), receives the lowest per capita revenue and capital expenditure, highlighting a disparity between population size and allocation of resources.
- The Eastern Suburb, with 30.78% of the population, secures the highest per capita capital expenditure, suggesting a stronger focus on infrastructure and developmental projects in this region.

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Cuffe Parade Residents Plan

Contd from Page 2 who added that the caretaker agreement ended in 2019 and has not been renewed since then. Assistant superintendent of gardens (BMC) S K Aware, said that he will report the matter to the seniors. “We will take action as per procedure. However, the wall did not come up suddenly; it has been there for the last four or five years. I have spoken to the residents. As adopters, it is the final responsibility of the residents' association to report on the construction of the wall,” said Aware.

D'Souza said that when they confronted the encroachers, they were mocked. “If the agreement has not been renewed, how are residents responsible for encroach-

ment and the noise? There are clinics, a college, and other institutions around the plot, which make it a silent zone,” D'Souza added.

CPRA stated that the encroached plot is not marked in the Development Plan 2034, making it vulnerable to diversion for uses other than as an open recreation area. On October 3, Padmakar Nandekar, CPRA vice president, wrote to the 'A' municipal ward office about their plans to demolish the wall on October 8 and have asked for police protection. The office of Rahul Narwekar, the local MLA and Maharashtra Assembly speaker, whose name is displayed on banners erected on the plot, did not respond to calls.

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State, central co-op banks under ombudsman

Contd from Page 1 co-operative banks with deposits size of INR 500 million and above.

All non-banking financial companies, excluding housing finance companies, which can accept deposits and have assets of INR 1 billion and above also come under the ombudsman scheme. The central

bank had introduced the integrated ombudsman scheme to provide customers of regulated entities a speedy, cost-effective, alternative grievance redress mechanism.

RBI plans to empower ombudsman to award up to `30 lakh compensation to aggrieved bk customers The RBI released draft master directions for the Internal Ombudsman for regulated entities, as well as the draft norms for the Integrated Ombudsman Scheme, 2025. The central bank has sought public comments on both by Oct. 28.

According to the proposed directions for the Internal Ombudsman for regulated entities, a firm must have one internal ombudsman. The internal ombudsman should not be a current or past employee of the entity and must have at least seven years of experience in areas such as banking, and non-banking finance. As per the draft guidelines for the Integrated Ombudsman Scheme, the RBI can appoint one or more of its officers as ombudsman for three years. This scheme was first launched in November 2021 and provides quick, cost-effective, and expeditious alternate grievance redressal mechanism.

The draft directions said there is no limit on the amount in a dispute that can be brought before the ombudsman. “However, for any consequential loss suffered by the Complainant, the Ombudsman shall have the power to provide a compensation up to 30 lakh,” the draft norms said.

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Email: mmj.agni@gmail.com

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Chadha Bldg. 1st Flr, Plot No. 95,

Wadala (W), Mumbai - 400031

agni.mumbai99@gmail.com

Ph: 2416 5956

www.agnimumbai.in

To volunteer in AGNI or to form Advanced Locality Management (ALM) contact your respective Ward Coordinators below:-				
WARD NAME	AREAS	COORDINATOR(S)	PHONE	EMAIL
A	Churchgate, Colaba, Cuffe Parade, Fort, CST	Jennifer Shetty	9223415069	jenniferagni@gmail.com
D	Malabar Hill, Mahalaxmi, Opera House, Girgaum	Theo D'Souza	9820303940	theoimsouza@gmail.com
F/North	Sion, Wadala, Matunga, Dadar(E), Antop Hill	Nikhil Desai	9819930405	n.c.desai2012@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@yahoo.co.in
H/West	Bandra(W), Khar(W), Santa Cruz(W)	Cherian Joseph Sanjeev D'souza Madhupopai	9892314442 9820803840 9820048996	cheriankjoseph@yahoo.com sanjeevd270@gmail.com madhupopai@hotmail.com
K/East	Vile Parle (E), Andheri (E), Jogeshwari (E)	James John	9324086140	k-jamesjohn@hotmail.com
K/West	Vile Parle (W), Andheri (W), 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@gmail.com
P/South	Goregaon (West)	Anthony Dias	9821291660	diasapvoice@gmail.com
R/South	Kandivli (East & West), Charkop	S. K. Nangia	932258038	sknangia2004@yahoo.com
R/North	Borivli, Dahisar (East West), IC Colony	Willie Shirsat Shrikant Soman Glenda Almeida	9820213392 9324228946 9820291563	shirsatwillie382@hotmail.com shrikant_soman@gmail.com glenda301@gmail.com
M/West	Chembur	Krantikumar Sherkhane	703900255	krantikumar@gmail.com
S	Bhandup, Kanjurmarg, Powai	Pamela Cheema	98201 50748	pamelacheema@gmail.com
T	Mulund	Laxmidas Thakkar	8080011966	l.thakkar@yahoo.co.in

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