

MUMBAI MERI JAAN

THE MONTHLY NEWSLETTER OF AGNI



Editorial

Proposed Multi-Level Robotic Parking Tower Project near Matunga Station – A safety hazard

The parking tower designed to accommodate 480 vehicles, will be nothing but a safety hazard and should be revoked immediately. Local citizens said the approach road Lakamsi Napoo Road is very narrow and if a large number of cars use the facility it will create massive traffic congestion.

The citizens' protest against the proposed 22-storeyed Multi-Level Robotic Parking Tower (MRPT) outside Matunga Central railway station has intensified which they allege is being implemented to help a builder constructing a commercial complex.

The officials from Central Railway and the Brihanmumbai Municipal Corporation (BMC) conducted a joint site inspection, during which the activists gathered in large numbers demanding scrapping of the controversial project.

If the authorities do not relent, then we will file a PIL in Bombay high court. We also demand the appointment of the Veermata Jijabai Technical Institute (VJTI) as a third party which will prepare an unbiased feasibility report," Dr G.R. Vora, a trustee of the Petitions Group, which is vehemently opposing the project, said.

The other main worry of citizens is that in the event of a rail disaster it will be very difficult to move out the injured and dead bodies. Most importantly, ambulances will have no access to the station.

Matunga station is used by thousands of students of Ruia College, Podar College, Welingkar Institute, Khalsa college, among others, apart from regular commuters. For constructing the parking tower, the police chowky outside the railway station is proposed to be relocated, which is being strongly objected to by the citizens.

The parking tower, which will cost Rs 119 crore, consists of two towers aimed at accommodating 480 vehicles. The project is undertaken by the BMC's Road and Traffic department and recently received an NOC from Central Railway.

The robotic parking tower is set to come up right outside Matunga Central railway station, opposite the ticket counter. The area is around 1,518 square metres.

"Unless there are high-profile parties involved, such a project cannot be sanctioned," Vora alleged.

Deepak Chaurasia, who owns a shop outside Matunga Central railway station said, "There is an influx of college students at the railway station, especially in the morning. Additionally, there is a school for the blind, who walk with the support of a stick. It is true, in case of a disaster like fire, there will be hardly any space to escape."

A senior policeman from the beat chowky, which is proposed to be removed for the project said, "The beat chowky is proposed to be relocated. However, the existence of a police chowky near railway stations and colleges is a crime deterrent. Although the project is sanctioned, we wonder how will the ambulance enter in case of a disaster at the railway station."

MMJ

Rs 2 Lakh Crore+ locked-up: Moneylife Foundation report released by KV Kamath, suggests systemic reforms for transmission of assets

Asset transmission challenges will only increase as the country becomes prosperous and, hence, there is an urgency to address the issues, said KV Kamath, renowned banker and non-executive chairman of Jio Financial Services, and spoke at a discussion event about reclaiming unclaimed funds, which are now a staggering Rs2 lakh crore or more.

Mr Kamath, former chief of ICICI Bank, says, "I have been through the challenges in claiming assets myself. I can only imagine what the challenge it must be for a layman, who does not have the knowledge. However, with technology, issues in asset transmission that most of what we are talking about like frauds, or mistrust can be resolved. The process has to be automatic and simple. We need to ensure that the regulator is on the same page

DID YOU KNOW?

2.8 Lakh Crores

is the approximate amount of investments lying Unclaimed in INDIA



with our concerns."

The report by Moneylife Foundation has revealed that over Rs2 lakh crore of unclaimed assets remain in limbo with the government and financial regulators and are growing at 15%-20% annually.

Generally, unclaimed assets accrue from dormant bank accounts, maturity proceeds of policies idling in insurance companies, life savings of individuals locked up in bank accounts, equity and bond investments, **Contd. on Page 4**



The open parking space outside Matunga Central Railway station where the 22-storeyed parking tower is proposed to be constructed

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Hospital Tales - New series - Shades of reality behind the curtain **Tale 1: The Price Tag on Life Part B**

Continued from
November 2024 issue

 Shrikant Soman, AGNI Trustee

The financial strain began to creep into their lives. Sunita, sitting by her husband's bed, would overhear Ankit on the phone, quietly arranging for loans and talking with relatives about covering the growing expenses. Meera, once optimistic, now avoided eye contact when she spoke with the doctors, knowing that each day Mr. Dilip stayed in intensive care brought with it another hefty bill.

Dilip had worked tirelessly throughout his life. Born into a humble family, he knew the meaning of hard work from an early age. He started with little, but over the years, his persistence and dedication paid off. He saved diligently, not for luxury, but for his family's future. While others around him indulged in vacations or social gatherings, Dilip was content with his modest lifestyle.

His joy came from seeing his two children, Ankit and Meera, get the education he never had, and he quietly took pride in the stability his efforts had brought them.

Dilip's life was one of sacrifice. He ensured that Ankit could pursue a career in engineering and Meera could complete her studies in commerce. His wife, Sunita, often suggested they should enjoy some of the fruits of his labour, perhaps take a trip or buy something for themselves. But Dilip always responded with the same quiet resolve: The children's future comes first. His savings were meant to support his family, never himself.

But now, as he lay in a hospital bed, the very wealth that he had so carefully accumulated over the years was being spent on his own survival. His family was well aware of this reality. They knew that if anyone deserved this money for their well-being, it

was Dilip. After all, he had poured his life into ensuring their comfort and security. For Ankit and Sunita, the decision to use their father's hard-earned savings for his treatment wasn't even a question. It was a natural, almost unspoken, duty.

In those first few days, the family was united in their resolve. Ankit, with his father's sense of responsibility etched into him, reassured the hospital staff that they would pay whatever was needed. Papa deserves this he told Meera, who had been quietly handling the paperwork. Everything we have is because of him.

They agreed that their father's savings, meant to give them a future, should now be used to give him a future. For Sunita, it was only right. Dilip had given so much of himself to his family, and now it was their turn to give everything for him.

But as the days dragged on and complications set in, the family was faced with the harsh reality that survival was not simply a matter of time. With each additional test, each new treatment, the hospital bills began to grow exponentially. Ankit continued to manage the finances, but in the back of his mind, he knew that the savings they had once felt secure in were starting to dwindle. Sunita remained at Dilip's side, still filled with the determination that no amount of money was too much for his recovery.

They didn't speak about the mounting costs at first. To them, Dilip's life was priceless. But as the days stretched into weeks, they couldn't ignore the financial weight any longer. What was once a clear path to recovery now seemed uncertain, and the family began to quietly wonder how much more they could afford before they would have to face some difficult choices.

To be continued in 
January 2025 issue

BMC approves ₹250 Crore realignment of Goregaon- Mulund link road tunnel to bypass tribal farmlands

 SHEFALI PARAB-PANDIT

The realignment aims to bypass tribal farmlands in Film City, Goregaon East, addressing concerns related to environmental and community impact.

The BMC has recently initiated a realignment of the Goregaon-Mulund Link Road (GMLR) tunnel, an

from the originally proposed location in Habale Pada, effectively bypassing the farmlands. "The work on launching the twin tunnels



infrastructure project designed to improve connectivity across Mumbai. The realignment aims to bypass tribal farmlands in Film City, Goregaon East, addressing concerns related to environmental and community impact. The decision to adjust the alignment has led to an additional cost of Rs. 250 crores, which has now received administrative approval. The ambitious GMLR project involves the construction of 4.7 kms of twin tunnels running beneath the Sanjay Gandhi National Park (SGNP) hills.

The construction of the proposed twin tunnels, which were initially planned to pass through hillocks, forests, and farmlands, faced a setback due to opposition from the tribal communities in Habale Pada and Nagarmudi Pada, located within Film City. Considering the concerns of the tribal communities about the potential impact on their farmlands and livelihoods, the BMC decided to realign the proposed twin tunnels. The new alignment shifts the tunnels 600 meters away

600 metres ahead has been started at Habale pada. Since the area is situated within the Film city we also took permission from them," said a civic official.

The tunnel boring machine (TBM) will be brought from China in March 2025, after which excavation for the tunnels will begin. VJTI will be appointed to a third party audit to assess the design, construction, and safety standards of the tunnels. However, the realignment of the tunnels has raised the cost by Rs. 250 crores, while the original cost of the tunnels was Rs.6,301 crore. "The additional cost has recently received approval from the BMC administration," said a civic official.

The BMC has set a deadline of October 2028 for the completion of the twin tunnels. The 12.2 km road will connect the Western Express Highway at Goregaon to the Eastern Express Highway at Mulund, improving connectivity across Mumbai. This new route is expected to cut travel time between Mulund and Goregaon from 75 minutes to just 25 minutes, offering a much-needed relief to commuters.

Dharavi redevelopment project: drones, lidar, and digital twin technology revolutionise India's first high-tech slum survey

In a first for any slum rehabilitation project in India, the Dharavi Redevelopment Project (DRP) has embraced cutting-edge technologies to

Dharavi.

Drone technology supplements this by capturing aerial images of the area, providing an overhead perspective that



survey and document Asia's largest slum. This technologically advanced approach aims to ensure accuracy, transparency, and efficiency in a redevelopment project of this scale and complexity.

Traditionally, surveys for Slum Rehabilitation Authority (SRA) projects relied on conventional methods such as total station surveys and manual collection of physical documents.

However, "the DRP has implemented modern tools such as drones, Light Detection and Ranging (Lidar) technology, and mobile applications to collect and evaluate data digitally. These tools are being used to create a "digital twin" of Dharavi — a virtual replica that facilitates better data analysis and decision-making," a DRP-SRA official said.

Lidar is an active remote sensing technology which plays a pivotal role in this project. Known for its ability to rapidly capture geospatial data, Lidar uses laser light to measure distances and create highly accurate 3D representations of terrain, buildings, and objects. A portable Lidar system, such as a backpack-mounted scanner, is being used to navigate the narrow and congested lanes of

aids in mapping and planning. On the ground, survey teams use mobile applications for door-to-door data collection. These apps ensure that information is gathered at the actual location of each slum dweller, with all data stored and evaluated digitally. This not only improves accuracy but also reduces the scope for errors or data loss.

"The creation of a digital twin — a virtual representation of Dharavi — marks a significant step forward," highlighted the DRP-SRA official. According to him, this is the first time such advanced technologies are being used in a slum rehabilitation scheme in India.

The digital model will allow authorities to evaluate data more effectively, especially when determining the eligibility of residents for rehabilitation at the end of the survey. It also enables faster resolution of disputes and reduces the chances of oversight.

The survey process, however, is not without challenges. To address concerns of Dharavikars like fear of fraud or misuse of data, the DRP-SRA is conducting extensive Information, Education, and

Defamed' contractor damaging heritage at Bandra Fort, claim activists

The Conservation and Restoration of Bandra Fort is undertaken by the State Archaeology Department; however certain works are carried out by the BMC.  [Desashri Bhujbal](#)

Citizen activists are up in arms against authorities "spoiling" heritage sites in Mumbai. The uproar erupted after citizens found that the authorities are continuing to work with the defamed 'Savani Heritage Conservation Pvt Ltd' for the restoration of the Bandra Fort project.

"This is the same contractor delisted by the Brihanmumbai Municipal Corporation (BMC) for ruining the 'heritage staircase at Banganga'. Does the country lack heritage experts, that a defamed contractor is allowed to work on another heritage site?" said activist Zoru Bhatena.

The Conservation and Restoration of Bandra Fort is undertaken by the State Archaeology Department; however certain works are carried out by the BMC. A controversy had erupted last month when over 40 local residents reached out to the archaeology department and the BMC highlighting that the plastering of walls at Bandra Fort is damaging the historic monument and demanding that the work be halted immediately.

Bhatena, who has written

Communication (IEC) activities.

These include meetings, pamphlet distribution, and the establishment of call centres to inform residents about the survey process. Most importantly, the residents are explained about DRP/SRA which is a government entity overseeing the implementation and monitoring of the project, including the smooth



to the State Archaeology Department and BMC urging a joint inspection of Bandra Fort, said, "The state department said that BMC's permission is required for repairs at Bandra Fort, however, they also replied that some digging work is done by the BMC. Hence, we demanded a joint inspection with the BMC Heritage Department, but it has refused."

An architect from the BMC who assists the Heritage Committee said, "We have not received any proposal for restoration or repairs of Bandra Fort. The citizens sometimes get confused and write to other departments as well. The Bandra Fort restoration falls under the state department." The officer refused to comment on the appointment of Savani Heritage Conservation Pvt Ltd, a defamed contractor, saying it falls under the civic ward office. MMJ

execution of the survey.

The field supervisors help residents by ensuring they provide the right documents. If the documents are complete, residents get an acknowledgement slip signed by the DRP-SRA officer and details about the next steps. Residents, who fail to furnish the correct documents at the time of survey, are explained about the importance of the survey and are helped in retrieving them. MMJ

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

BMC launches 24/7 debris collection service

SHEFALI PARAB-PANDIT

Nearly after a decade, the BMC has revamped its debris on call services by introducing a centralised helpline for the city and suburbs and integrating it into the MYBMC app. The online service will be soon made available 24/7, offering free collection for up to 500 kilograms of household and small-scale debris.

Notably, the BMC will be the first municipal corporation in the country to offer such a service digitally. Additionally, two state-of-the-art plants, with a combined processing capacity of up to 1,200 tonnes, will be established to handle the debris. The civic body had earlier introduced a helpline for debris collection in 2014, but the initiative failed to gain traction among citizens.

The BMC has long struggled to curb the illegal dumping of debris on roads and public spaces, particularly during night time when unidentified individuals discard construction waste. To address this issue, the civic body has formed special squads at the ward level to monitor and take action against such activities in their respective areas.

To enhance accessibility and encourage wider usage, the BMC has now decided to integrate this service into the MyBMC app, making it available online



alongside the existing helpline.

Citizens can request services by selecting their location on the app, which will notify a Junior Supervisor (JS) for a site inspection. After assessing the debris and determining charges, the details will be shared via the app.

Payment can be made online through the app, with receipts provided digitally and via WhatsApp. Offline payments can be made in cash to the JS, who will issue a receipt. Once payment is confirmed, debris will be collected within 48 hours, offering a streamlined and efficient solution to unauthorised dumping.

The sand-like byproducts generated from the debris will be repurposed for manufacturing non-structural items such as paver blocks, dividers, pavement stones, and benches. This responsibility has been entrusted to the contractors managing the

process.

Helpline:

City and eastern suburbs - toll free number 1800-202-6364

Western suburbs - 1800-210-9976

The helpline numbers will be available from 8 am to 8 pm

No charges for collection of debris upto 500 kg.

M/s Metro Waste Handling Pvt Ltd has been appointed for the collection and processing of debris from Colaba to Sion and Kurla to Mulund. They have established a plant with a capacity of up to 600 tonnes per day in Daighar village, Shilphata.

Similarly, M/s AG Enviro Infra Pvt Ltd has been appointed for the Bandra to Dahisar region, setting up a plant with an additional capacity of 600 tonnes per day at Kokanipada, Dahisar.

MMJ

2 lakh crore locked up

Contd. from Page 1 provident fund accounts, mutual fund investments, post-office savings as well as dividend, interest and other corporate benefits that have not been cashed for years.

They remain in pools such as the Reserve Bank of India's (RBI's) depositor education and awareness fund (DEAF), which had Rs78,213 crore at the end of March 2024.

Unclaimed insurance, post-office savings, and provident fund money are transferred to the senior citizens' welfare fund (SCWF). The insurance regulator has admitted to transferring nearly Rs10,000 crore (after remaining unclaimed for 10 years).

Moneylife Foundation recommends a tech-based solution as a unified platform or searchable database for claimants to access information across various financial assets. Developed countries have a centralised process to 'reunite unclaimed property with the rightful owner'. It is the opposite in India, where every hurdle is placed in the way of claims.

Proposed Solution for India

- Centralised Database: A unified platform for claimants to access information across all financial assets.
- Central Repository of Death Registration.
- Clear SOPs: Establishing detailed, standardised SOPs across financial sectors to guide claimants including list of acceptable documents.

Legal Reforms

Simplifying succession & inheritance processes, reconsider probate, which is a British Era relic. **Ms Dalal also touched upon the big elephant in the room, fraud. She says the government uses this big elephant in the room as an excuse for tortuous processes**

MMJ

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

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