

# BENGALURU NAMMA JEEVA

THE MONTHLY NEWSLETTER OF CoRWA Bengaluru



## Editorial

### ORGAN DONATION gives life to others who need. PLEASE PLEDGE TO DONATE



Organ donation is the process when a person authorizes an organ of their own to be removed and transplanted to another person, legally either by consent while the donor is alive, through a for deceased donation made prior to death, or for deceased donations through the authorization by the legal next of kin..

Here is a story that shows how organ donations, which goes away after death, helps others who need them the most. There are many other such stories where organ donations have helped the needy.

Indore's 26-year-old Arvind Mishra, who lost both his hands in an electrocution accident, has been given a second chance in life, thanks to a life-changing bilateral hand transplant in Mumbai. This remarkable surgery was made possible by the compassionate decision of Surendra Powal's family to donate his organs after he was declared brain-dead.

Porwal, a 58-year-old trader and a passionate advocate of organ donation, had pledged his organs in life – a wish his family honoured after his untimely demise from a stroke. Among his many donations, his hands travelled via a green corridor to Mumbai's Gleneagles Hospital where Dr. Nilesh Sathbhai and his team worked tirelessly through the night to perform the intricate transplant.

The operation marks a triumph of modern medicine and the profound humanity of organ donation. For Arvind, the return of his hands is more than a physical restoration – it is the rekindling of dreams lost in the wake of accident.

The story resonates far beyond hospital corridors. Sandipan Arya, an activist with Muskaan, noted how Porwal's donations benefitted several lives: kidneys saved two Indore patients, his liver was transplanted in Mumbai, and his skin and eyes brought hope to others.

Porwal's send-off was a moving ceremony, with hospital staff laying a red carpet and showering of flowers, a poignant tribute to a man who gave others a chance at life. For Arvind and countless others, Surendra Porwal's legacy shines brightly as a testament to the power of giving.

There are many deaths daily but very few pledge to donate their organs. If even just a 10 percent of people who die pledged their organs for donation, imagine how many lives like Arvind would have been saved. Why not you be a donor? IT IS NEVER TOO LATE!

It's important to discuss your decision with your family because they will ultimately decide whether to donate your organs after you die. If you pass away without registering, your family can still donate your organs by signing a consent form.

You can register at [Page on donatelifeindia.org](http://Page on donatelifeindia.org). You will get a donation card that you can keep it in your wallet, to remind your family.

In the unfortunate event of death, the family can contact nearest government medical college. They will facilitate in organ donation. Note that internal organs like heart can be taken only in case of brain death. **BNJ**

## Tunnel Road, Sky-deck and Expressway Projects – A waste of Tax-payers' money

Kathyayini Chamaraj, Executive Trustee, CIVIC Bangalore

### Misplaced priorities

The Karnataka Cabinet has cleared two big-ticket projects: Tunnel Road and Sky-Deck. The BBMP's DPR for the Bengaluru Tunnel Road is for a six-lane, 18-kilometer underground tunnel that will connect Hebbal in the north to the Central Silk Board junction in the south. The project is estimated to cost around Rs 16,500 crore. The proposed 250-metre-high sky deck, supposed to become the tallest tower in South Asia, is estimated to cost Rs 500 crore. The tunnel roads may be extended, there may be other expressways, flyovers, double-decker roads, etc., in the pipeline. All these projects taken together are expected to cost more than Rs. 50,000 crore. This is a cause for concern about the priorities of the State government. When several Fundamental Rights and basic needs of Karnataka's citizens have not been met due to shortage of funds, spending on the luxury needs of a few should not be allowed.

### No institutional planning process followed

The unilateral announcement of the Tunnel Road Project, divorced from institutional planning mechanisms needs to be questioned. It was in December 2022, that the Bengaluru Metropolitan Land Transport Authority (BMLTA) was constituted - the apex authority responsible for preparing the Comprehensive Mobility Plan (CMP) for the city, and implementing and monitoring all

transport-related projects. But the BMLTA has been kept dysfunctional since its constitution while these ad hoc projects are being merrily proposed. The tunnel road project is definitely not a part of the CMP already prepared by BMRL with DULT support. There have been no public consultations on it or on the sky deck project. The BMLTA Act says that anyone carrying out projects without its express permission can be punished!

### MPC too kept dysfunctional

The BMLTA should strictly speaking come under the Metropolitan Planning Committee (MPC), the umbrella planning body foreseen for Metros under the 74th Constitutional Amendment, or Nagarapalika Act. The MPC foresees membership of the mayor and several councillors of the BBMP in it to make planning for the city a decentralised function of the third tier of government. But elections to BBMP have not been conducted since four years, in a blatant violation of the Constitution. Since there is no mayor and there are no councillors currently in BBMP, the MPC too has not been constituted. Even when the MPC did exist earlier, it too was kept dysfunctional. In its absence, the State government is making ad hoc plans for the city, which is again a violation of the Constitution.

### Tunnel road project benefits 2.8% of population

So, who are these projects meant for? Tunnel roads **Contd. on Page 3**

## Unclaimed Accounts / Deposits

This video by Sucheta Dalal delves into the staggering amounts of unclaimed money sitting in various government accounts, including EPF, ESIC, and small savings schemes. With over ₹2 lakh crore already identified, and estimates suggesting this figure is growing rapidly, she explores how these funds remain trapped in bureaucratic inefficiencies, poor reporting, and a lack of

accountability. She discusses the need for a legal framework to reunite this money with its rightful owners and urges for better utilization of these funds to address national priorities like healthcare and senior welfare. Watch now to learn about this hidden wealth and why it's crucial to demand change. **BNJ**

<https://youtu.be/2s4Fx17OwqY>



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

 **Shrikant Soman, AGNI Trustee**

**Continued from  
November 2024 issue**

**T**he 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  
February 2025 issue**

## RWAs in a Democracy, just cannot be Political

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



**E**very RWA in Galli- Mohalla is a primary school of Democracy. The District level Resident Welfare association represents a college of Democracy. The State Level Federation of RWAs can be taken as the University of Democracy. And with this standard of measure, CoRWA (Confederation of RWAs- A Pan India National Apex Body of RWAs) can be easily considered as the Civil Society of India. It works like the " Third Eye " of the people and it should be given the title of fourth tier of Governance after Parliament, Legislature and Municipalities.

RWAs should be given overriding priority in resolving their issues because their office bearers do not get any perk or privilege. They are generally senior retired officers from different Government or Private services. They are watched by their neighbours day in and day out 24 by 7. Hence they do not require any Audit. Quality of Works done

by the representatives of RWAs should generally not be questioned because they themselves are the beneficiary.

People from different walks of life, class 1 to class 4, professional, non-professional, religious heads or anti-social elements, all reside in societies or colonies represented by RWA. Every person has his own opinion regarding support to a political party. Hence an RWA just cannot exclusively support one political party. By implication it means in resolute terms that " RWAs are non-political"

RWAs have to function in unanimity irrespective of caste, creed, race, religion or political leanings.

In view of the aforesaid, an RWA has no RIGHT to declare support to any specific party. If it is done, the concerned RWA may be struck off strength of CoRWA. JAI HIND

**BNJ**

## Daily battles of Bengaluru's waste collectors

 **H. S. Shreyas**

**T**he silent suffering of thousands of waste collectors in Bengaluru remains ignored, their struggles hidden from the world around them. Left in the lurch by the Bruhat Bengaluru Mahanagara Palike and at the mercy of contractors, the civic workers' pleas have remained unaddressed for decades

31-year-old Harikumar's family of seven is crammed into a single room-and-a-kitchen house at Siddharth Colony near Vidya Peetha in Bengaluru. Married at an early age, he has three children, wife, mother, and father to feed. Harikumar works as a waste collector. About a year ago, he was forced to sell his passenger auto to meet emergency medical expenses. As doctors advised C-section for his wife to arrange money, he was left with no choice but to sell his auto



rickshaw and borrow money. His debt is mounting as his employer has not paid him for the past four months.

Every morning, waste collectors diligently collect waste from homes in Bengaluru. Yet, they carry an invisible burden, one that goes unnoticed by the millions they serve. The silent suffering of thousands of waste collectors in Bengaluru remains ignored, their struggles hidden from the world around them. Left in the lurch by the Bruhat Bengaluru Mahanagara Palike (BBMP) and at the mercy of the contractors, the civic workers' pleas have remained unaddressed for decades.

**BNJ**

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## Tunnel Road, Sky-deck and Expressway Projects

**Contd. from Page 1** will benefit only the 23-lakh private car-owners of Bengaluru, who are a mere 2.8 % of the approximately 7 crore population of the State. To spend Rs. 16,500 to satisfy their whims and status-consciousness is questionable when then entire backward Kalyana Karnataka is hardly given Rs. 3,000 crore per year and even that is not spent fully every year. When a Metro and suburban rail project are already envisaged for the almost same route, where is the justification for having this tunnel road for private vehicles?

### No coherence with Climate Action Plan

Does this incentivization of cars have any coherence with the Bengaluru Climate Action Plan (BCAP) inaugurated recently or the Sustainable Development Goals (SDGs)? Do the DPRs prepared for this project include its Environmental and Social Impact Assessment? And does it have a cost-benefit analysis which includes the cost of its environmental and social impact? Experts are saying the costs may outweigh the benefits.

### Have geological impacts been considered?

Experts have raised the following major challenges posed by the project: the geological complexities of Bengaluru with its hard rocks, fissures, and water tables make tunnelling difficult; there are concerns over sinkholes and landslides increasing, potentially affecting tunnel structural integrity; disruptions in groundwater flow, etc.

### Focus on water crisis instead

Is the tunnel road the most urgent project needed for the city which has reached its carrying capacity and is facing an acute water crisis with drying borewells, on the one hand, and immense flooding on the other. Should we be rather using the money to construct tunnels for storing rainwater under the roads, as suggested by experts, to solve the water crisis. So, where should the priority be? Why not build these tunnels for storing water which will benefit all Bangaloreans?

### Develop Tier 2 and Tier 3 cities

Why not spend this Rs. 16,500 crore to develop all Tier 2 and Tier 3 cities and Kalyana Karnataka to stop migration of more and more people to Bengaluru which is causing the traffic congestion?

### Improve health and education for all 7-crore population

Should we be rather doubling the current expenditure for health and education in Karnataka from the current 15% (11% plus 4.9%) to the recommended level of 30% of expenditure by doing away with the

tunnel roads, which would provide to all the seven crore Kannadigas excellent facilities for free health care and education, the prime components for a decent life.

### Improve solid waste management instead of sky deck

In January 2023, the BBMP estimated cost of Rs 590 crore per year for transporting garbage. Instead of transporting garbage out of every ward to a distant site every day at this, can we use the same Rs. 500 crore meant for the sky deck to give every one of the 3 million householders of Bengaluru a compost bin available at Rs. 1,500 each, and solve the garbage crisis at source?

### Increase use of public transport to 75%

With the number of private vehicles reaching 1.2 crore, there is almost one vehicle per person in Bengaluru. The percentage of commuters using public transport is less than 50% currently in Bengaluru. The focus must be on expanding the public transport network so that at least 75% of the city travels by it, as in London.

### Disincentivise private car usage

The government cannot keep adding new roads, flyovers, or tunnels and incentivise private vehicles. There will be no end. Bengaluru's population will cross 2 crores by 2031. A tunnel road here and there would not help in decongesting the city. The solution is to disincentivise usage of cars through congestion tax, graded parking fees even in residential layouts, etc.; and prevent purchase of second and third cars if they do not have parking space.

### Make public transport fast, frequent and reliable

The solution is to focus on "faster, better, cheaper, safer, simpler, tried and tested options" such as bus, suburban rail, walkability, cyclability, etc., to improve quality of living for all. Increase the bus fleet, ensure its frequency and reliability, add BRTS on major arterial roads; re-route bus system by adopting hub and spoke method and providing last-mile connectivity. Make public transport by bus cheaper than even the use of two-wheelers or make it free for all, not just for women.

### APPEAL TO CM SIDDARAMAIAH

This is a fervent appeal to CM Siddaramaiah to drop the tunnel road project, other expressways, and sky deck project which are against Bengaluru's and Karnataka's interests.

BNJ

## NGO seeks protection of depositors from digital frauds in Budget '25



**Pranali Lotlickar**

In light of the alarming rise in digital banking frauds, the Mumbai Grahak Panchayat (MGP), a leading consumer organization, has called on Finance Minister Nirmala Sitharaman to implement stronger protections for bank depositors in the upcoming Union Budget 2025-26, scheduled for February 1, 2025.

MGP highlighted a staggering eightfold increase in bank transaction frauds, citing a Reserve Bank of India (RBI) report:

April–September 2023: ₹2,623 crores

April–September 2024: ₹21,367 crores

Describing digital banking as "unsafe and vulnerable," MGP urged the government to introduce full insurance coverage for bank deposits against cyber frauds. It contended that despite RBI's 2017 guidelines to limit customer liability in such cases, these are often ignored by banks and ombudsmen, leaving depositors—especially senior citizens—helpless and frustrated.

Among its proposed measures, MGP advocated adopting a "Principle of Strict Liability", under which banks must restore the full amount lost in digital frauds to a depositor's account within seven days of the fraud being reported. Furthermore, MGP recommended a separate insurance policy to safeguard depositors against unauthorized electronic transactions and cyber frauds.

MGP also pointed out that ₹78,213 crores of unclaimed deposits are currently lying in the RBI's Depositors' Education and Awareness Fund (DEA Fund). A portion of this amount could be utilized to fund the proposed insurance premiums.

MGP additionally appealed for complete insurance coverage for all bank deposits in the event of a bank's liquidation. Currently, only deposits up to ₹5 lakhs are insured under the Deposit Insurance and Credit Guarantee

## FIGHT AGAINST DIGITAL FRAUD

(DICG) scheme.

MGP thus urged Finance Minister Sitharaman to include these recommendations in the forthcoming budget, emphasizing the need to protect depositors' interests amidst the increasing risk of digital frauds and potential bank failures.

Advocate Shirish Deshpande, Chairman of MGP, stated, "Since the issue of digital frauds affecting banking transactions and siphoning off deposits impacts a large number of depositors, we hope the Finance Minister will take serious note of this. We propose that an insurance scheme be implemented through this budget to protect depositors. The figures in our proposal are based on data from the Reserve Bank of India, making them reliable and authentic. Hackers are constantly developing new tricks to compromise bank accounts. Despite creating awareness among consumers, their new methods often outpace precautions, leaving senior citizens and youngsters particularly vulnerable. Hence, we are pressing for this proposal."

Deshpande further elaborated, "Through this proposal, we aim to show the government how unclaimed deposits can fund the insurance premium for protecting bank depositors. If deposits remain unclaimed for 10 years, they are transferred by banks to the Reserve Bank of India under the Depositors' Education and Awareness Fund (DEAF). This fund currently holds a staggering ₹78,213 crores. Even if the government utilizes only the interest from this fund, it could significantly contribute to implementing this insurance scheme."

The plea seeks to address the growing concerns of millions of depositors and ensure a safer, more secure banking environment in India.

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