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Page No. 1

AIR POLLUTION



Arun Prakash -

... Contd from Last Issue.

Here are a few statistics on the impact from the study. 94% felt air pollution has detrimental impact on health.

91% reported feeling sick or uneasy when air quality deteriorates. 48.5 % say air pollution has significant impact on their lives. 31% are afraid of complaining about air

pollution at work site among them 95% feared losing their jobs. Among issues at the workplace 75% feel the working hours are excessively long and an equal percentage face constant exposure to pollution. 770% toil under extreme weather conditions and again an equal percentage work in physically demanding jobs.

There are additional concerns too. 37% gave inadequate access to potable water; 27%

(... Contd... on Page 3)

FDS: RBI DY GUV MOOTS FULL INSURANCE COVER FOR SENIORS

Staff Reporter- Mumbai: RBI deputy governor M Rajeshwar Rao has mooted full insurance cover for bank deposits of certain sections such as senior citizens and small depositors.

The deputy governor's suggestion comes in the wake

Segment among worst affected by failure of some cooperative banks

of these segments being the worst hit in the case of cooperative banks' failure. In the case of the Punjab and Maharashtra Cooperative Bank, many of those whose deposits exceeded the Rs 5 lakh limit were senior citizens

(... Contd... on Page 4)

SOON, NEW HAJ HOUSE TO COME UP IN NAVI MUMBAI

Staff Reporter - A new Haj House to be built at a cost of Rs 225 crore will come up at Kharghar in Navi Mumbai, providing a significant boost to infrastructure for pilgrims wishing to undertake annual journey to Mecca, Saudi Arabia. The Haj Commit-

tee of India on Wednesday signed a Memorandum of Understanding (MoU) with the Central Public Works Department (CPWD) for the construction of the new Haj House at Kharghar. The proposed facility, which will serve as a transit-cum-train-

ing and facilitation centre, is estimated to cost Rs 225 crore and will be entirely funded by the Haj Committee of India, according to an official release by the Press Information Bureau (PIB). The project received

(Contd... on Page 3)

WILL DATA CENTERS TURN MUMBAI INTO INDIA'S NEXT POLLUTION HOTSPOT?

Mumbai's fast-growing data center boom is bringing new challenges alongside digital growth. Rising demand for power and water is starting to put pressure on the city's already stressed infrastructure. As expansion continues, questions are emerging about whether this growth could quietly create bigger environmental risks in the future.

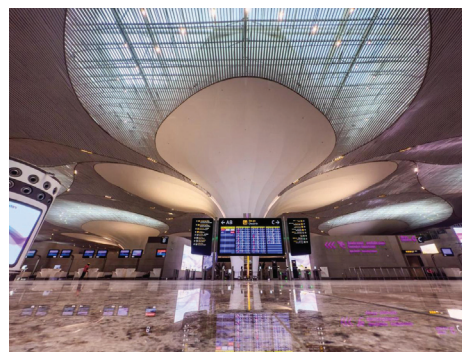
Staff Reporter - Mumbai is rapidly emerging as the centre of India's booming data centre industry, with global technology companies and developers racing to build massive server farms across the city and its surrounding regions. These facilities power everything from cloud computing to arti-

ficial intelligence, forming the backbone of the modern digital economy. However, their rapid expansion is also raising difficult questions about the environmental cost of this growth. Data centres require enormous amounts of electricity and water to operate, and as more of them are built in and

around the city, concerns are beginning to grow about their impact on Mumbai's already stressed infrastructure and environment. Could the city's digital boom also bring a new wave of pollution risks? Why Mumbai Became India's Data Centre Capital - Mumbai's

(Contd... on Page 4)

MOBILE CONNECTIVITY BECOMES OPERATIONAL AT NAVI MUMBAI AIRPORT



will also have their in-building solutions (IBS) set up for inauguration of the Noida International Airport on March 28. The developments conclude right-of-way (RoW)

Staff Reporter- Adani Airport CEO Arun Bansal on Friday confirmed Airtel's services in the area with a LinkedIn post that read, "Finally, fantastic Inbuilding coverage at Navi Mumbai airport by leading Mobile Operator. Thanks Airtel for giving great consumer experience." Meanwhile, Jio is also expected to operationalise its services soon, as per sources that said the telecom company is addressing a few dark spots within the airport building. Both companies

conflicts in two major airports of India with airport authorities arguing that they had already procured and installed mobile network infrastructure after multiple talks with telecom service providers. However, the Department of Telecommunications (DoT) recognised airports as a "public entity," and directed them to allow telecom companies to set up mobile network infrastructure. According to Faisal Kawoosa, Chief Analyst and Founder,

(... Contd... on Page 4)

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Editorial

WILL THE REAL INDIAN PLEASE STAND UP?

On 26th January every year, we celebrate Republic Day. But unfortunately, today, India is surrounded by many demons that are destructing the freedom of the country and are robbing the Indians of their livelihood and freedom like corruption, terrorism, unemployment and underemployment; child labour, illiteracy, corrupt political interferences and fanaticism. These demons are devouring the country and are robbing the peace and happiness of the country. There is a need today for every Indian to arise and stand up for the factors that divide the people. There is a need for every Indian to understand the need of being united as Indians and pledge not just our loyalty to the country but also to voice out towards the factors that breaks and divides our unity and fraternity. Today, there is a need for every Indian to show that united we can build a happy country.

RS 9 CR WALKIE-TALKIES, E-WASTE HARD DISKS IMPORTED FROM CHINA SEIZED AT NAVI MUMBAI PORT

Staff Reporter - The Directorate of Revenue Intelligence (DRI) has seized 11,060 prohibited walkie-talkie sets and second-hand hard disk drives (HDDs) collectively valued at Rs 9.25 crore at Nhava Sheva Port in Navi Mumbai, officials said. A father-son duo, owners of two Mumbai firms that had imported these goods with-

out due permissions, have been arrested under the Customs Act, an official release said on Saturday. Based on specific intelligence, a team of DRI officials seized Boateng BF-888S walkie-talkies of Rs 2.5 crore, and second-hand HDDs (considered e-waste) valued at Rs 6.75 crore.

GREENS TO ORGANISE HUMAN CHAIN PROTEST IN FRONT OF NAVI MUMBAI MUNICIPAL CORPORATION HEAD OFFICE TO SAVE 440 TREES

Staff Reporter - The Palm Beach Greens Forum, a group of local residents, will organise a silent human chain protest in front of the Navi Mumbai Municipal Corporation headquarters on Tuesday. The two-hour-long protest is being organised to save the 440 trees to be affected due to the proposed subway road underneath the Palm Beach Road in Sanpa-

da sector 19. The underpass proposed to be constructed at the Moraj circle area by the NMMC is to clear the traffic to the Sanpada and Juinagar nodes from the Palm Beach Road. However, the 329 trees will be transplanted, and 111 trees will be axed. The locals and joggers have been opposing the tree relocation and cutting proposal. They

(... Contd... on Page 4)

HUMAN RIGHTS

FREEDOM OF RELIGION

Tolerance in practice of religion - Necessary for unity of the country. - Our country must be united and tolerant with each other, and must not allow themselves to be divided on the basis of caste, creed or religion

The fundamental right of freedom to profess and practise any religion enshrined in Article 25 of our Constitution includes the right of any sect of any religion to practise and profess the beliefs and practices of that sect (subject, of course, to the restrictions of public order, morality and health mentioned in Article 25). In U.S. v. Ballard, the U.S. Supreme Court observed that the right of freedom of religion "embraces the right to maintain theories of life and death and of the hereafter which are rank heresy to followers of the orthodox faiths. Heresy trials are foreign to our Constitution. Men may believe what they cannot prove. They may not be put to the proof of their religious doctrines or beliefs. The religious views espoused by respondents might seem incredible, if not preposterous, to most people. But if these doctrines are subject to trial before a jury charged with finding their truth or falsity, then the same can be done with the religious beliefs of



Adv. Sosamma Varghese

B.A., LL.B, PG (Human Rights)

any sect. The common faith of the community should be based on religion and in that they should have common religious tenets, and the basic cord which connects them should be religion and not merely considerations of caste or community or societal status.

Right to worship.- The right to worship according to one's belief is a right available to any individual and therefore, if the manner in which such right is exercised is interfered with by any other person or group, necessarily, it will give rise to a dispute of civil nature which can be adjudicated by a Civil Court by entertaining a suit. The freedom guaranteed in Article 25 of the Constitution to practise religion is exercised primarily with religious worship, ritual and observation and religious practices are as much a part of religion as religious faith

or doctrine. Freedom to manage religious affairs - Scope. - In M.P. Gopalakrishnan Nair v. State of Kerala, it was observed that the right to manage the Devaswom was at the inception of the Constitution vested in the two hereditary trustees, viz., the Zamorain Raja of Calicut and the Karnavam (Manager) of the Malliserry Illom (A Namboodri Family). The denomination of devotees at large had no say in the administration, except to watch the counting of the contents. The Bhandarams of the hundies of sealed locks where the devotees deposit their offerings to prevent any defalcation or pilferage. The denomination of devotees had no say or right in the administration -secular or religious of the temple. Article 26 does not create any rights in any denomination which it never had. It only safeguards and guarantees existing rights, which such a denomination had. Since the denomination had no right prior to January 26, 1950, they could not claim any such rights after the enactment of the Guruvayoor Devasawom Act, 1978. If it had no such right even in the matter of management of the temple, it is almost so in the matter of the constitution of the "electorate".

BANKING BECOMING EASY



C.K. SUBRAMANIAM-

The Reserve Bank of India (RBI) is working on a pioneering initiative under its Payments Vision 2028 framework to make bank accounts portable. This proposed mechanism will allow customers to switch their bank

account from one financial institution to another without changing their existing bank account number, similar to Mobile Number Portability (MNP). Here is how the RBI bank account portability is expected to work based on the proposal:

PAYMENT VISION 2028- Your current bank account number will act as a "universal financial identity," allowing you to keep it even after moving to a new bank. The RBI is developing a central platform known as the Payments Switching Service (PaSS). This system will enable users to manage pay-

ment mandates and switch them smoothly between banks without needing to re-register mandates like EMIs, SIPs, and bill payments. Active ECS, ACH, and UPI mandates linked to your account will automatically transfer to the new bank, preventing disruptions in recurring payments. The portability process is expected to be digital and "paperless," with KYC details being securely transferred from the old bank to the new one, reducing the need for re-documentation. Customers can move away from poor service, high fees,

(... Contd... on Page 3)



*From an
Easychair*

Jubel D'Cruz

A SHARED SEASON OF DEVOTION -- THE SPIRITUAL PARALLELS BETWEEN LENT AND RAMADAN

Lent and Ramadan are among the most sacred seasons in Christianity and Islam. Though rooted in different religious traditions, both observances invite believers into a period of deep spiritual reflection, self-discipline, prayer, and generosity. For millions of Christians and Muslims around the world, these weeks become a time to pause from ordinary routines and renew their relationship with God. At the heart of both Lent and Ramadan lies the practice of fasting. Fasting is understood not merely as abstaining from food but as a spiritual discipline that helps believers control bodily desires, cultivate humility, and focus on the divine. Through restraint and sacrifice, individuals are reminded of their dependence on God and are encouraged to grow in compassion for those who are less fortunate. Despite this shared purpose, the structure of the two observances differs. Ramadan is a sacred lunar month in Islam during which all healthy adult Muslims fast every day from dawn until sunset. During daylight hours they abstain from food, drink, and smoking, breaking the

fast each evening with the meal known as iftar. Ramadan commemorates the revelation of the Qur'an to the Prophet Muhammad and is one of the Five Pillars of Islam, making it a central religious duty for Muslims. Lent, on the other hand, is a forty-day period observed by many Christians in preparation for Easter, the celebration of the resurrection of Jesus Christ. Traditionally beginning on Ash Wednesday and lasting until Easter Sunday (with Sundays excluded from the count), Lent focuses on repentance, prayer, and reflection on the sacrifice of Jesus. Unlike Ramadan, the form of fasting during Lent varies across Christian traditions. Many Christians abstain from meat on Fridays, skip certain meals, or give up particular luxuries such as sweets, entertainment, or social media as an act of spiritual discipline. Another important dimension shared by both seasons is charity. Muslims emphasize zakat (obligatory charity) and sadaqah (voluntary giving) during Ramadan, ensuring that the poor and needy are cared for. Similarly, Lent

encourages Christians to practice almsgiving and acts of service, reflecting the call to love and care for others. Both periods also emphasize repentance and forgiveness. Believers are encouraged to examine their lives, seek forgiveness for their shortcomings, and renew their commitment to living according to their faith. Increased prayer, reading of sacred texts, and participation in communal worship become central practices during these weeks. In 2026, the calendars of these two traditions overlapped closely, with both Lent and Ramadan beginning around mid-February. This rare alignment created a shared season of devotion for Christians and Muslims worldwide. For many communities, it became a powerful reminder that, despite theological differences, both faiths value humility, compassion, generosity, and a sincere search for God. Ultimately, Lent and Ramadan demonstrate how spiritual traditions across the world use similar practices—fasting, prayer, repentance, and charity - to guide believers toward personal transformation and deeper faith. ●

(Jubel D'Cruz is a freelance writer and the author of several books for children. He also writes letters to the editor for newspapers and magazines all across India on various social, national and environmental issues. He lives in Dombivili, Mumbai)

SOON, NEW HAJ HOUSE TO COME UP ...

... *Contd. from Page 1*
in-principle approval from the Ministry of Minority Affairs on January 21, 2026. Under the agreement, the CPWD will be responsible for the planning, design, and construction of the facility, ensuring adherence to qual-

ity standards and timelines, said the release. The centre is designed as a modern integrated facility to support Indian pilgrims before their journey to Mecca. It will provide comprehensive services, including orientation, training, accommodation,

and logistical facilitation to ensure a smoother travel experience, it said. "The newly-inaugurated Navi Mumbai International Airport will provide enhanced connectivity and logistical convenience for pilgrims, making travel arrangements more efficient," the release stated.

BANKING BECOMING EASY

or low interest rates without the hassle of opening a completely new account and updating records everywhere. It will help decrease the number of dormant or unused bank accounts created when people change jobs or banks. Increased competition among banks is likely

to improve customer service standards. Banks will need to align their internal technology and Core Banking Solutions (CBS) to accept account portability, which requires significant IT restructuring. Banks will need to have a secure and uniform KYC mechanism in place to

distinguish genuine customers from potential fraudsters. While the account number will remain the same, the IFSC code will likely change to reflect the new bank branch. The initiative is part of the RBI's long-term Payment Vision 2028 aimed at making banking more customer-centric. ●

AIR POLLUTION ...

... *Contd. from Page 1*
are exposed to toxic substances and 21% are harassed by employers. Major environmental issues are 80% contaminated water, 69% air pollution, 59% water scarcity, 51% heat stress and 50% issues related to cleanliness and hygiene. Though they know pollution causes them to get sick, they dare not complain for fear of losing their jobs. Yet in times of high air pollution in Delhi, government shuts down construction sites, which leads to loss of jobs and impacts their already precarious livelihoods and financial security of such informal sector workers. The waste pickers at Bhalswa experience additional health problems beyond air pollution from contaminated water, toxic fumes from garbage burning and handling of toxic waste without adequate protective gear. Therefore it is necessary that various stake holders take precise steps to offer skill development and training programmes to them. This will help them look for other jobs away from waste picking. Awareness campaigns on air pollution should be developed, and workers be helped to promote different kinds of livelihoods for these informal workers. Protection from landfill pollution is needed along with setting up community facilities. The study recommended collaborative efforts, policy changes, getting different stakeholders together for their involvement to alleviate the plight of such workers in the informal sector. Today nearly 8.7% of India's population of 140 crores, viz. over 12 crores have no jobs. With 6 million young in their prime In the organised sector mostly Government employed number 30 million. Two-thirds among them get job security and assured pay rise, while 140 women and

320 million men toil away in the unorganised sector barely earning subsistence wages without any job security at all. The striking fact is that this informal economy accounts almost 50% of the national product of 3.18 lakh crores US \$ or 264 lakh crore Indian Rupees, and India is third largest economy of the world and is poised to become the third largest within the next few years. Still for these millions of daily wagers, farmers, stone breakers the coolies and maids, no heart bleeds for them, while privileged government employees: peons chowkidars drivers clerks and their inflation indexed pay rise makes unorganized workers poorer and an uncertain tomorrow becomes more unsure. So where lies the answer it is in a holistic approach of Shrii PR Sarkar's Neo Humanistic Education that teaches besides modern needs of the day, the cardinal human principles of spirituality, service, morality, and universal love for all creation. This would be supported by a Proutist economy where profit is not the overriding motive, where men won't need to chase jobs, jobs would chase men. It's the only way to calm the turbulence of the present towards the bright future that awaits. And as far as employment is concerned, what else—more jobs in the government or in private owned companies, or let the unorganized sector thrive under watchful eyes of a new government of moralists having genuine love for the people; who will optimise wealth and rationally distribute the same. Working hours could be halved to double the numbers employed. And in the private sector decrease profits and reduce unemployment, providing jobs closer to hearth and home and guaranteeing minimum wages to all so that they may live with human dignity with head held high. ●

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HEALTH NUTRIENT RICH SEEDS THAT TO INCLUDE IN YOUR DIET

Flaxseeds: The first one of these is flax-seeds. Flaxseeds are a rich supply of micronutrients, dietary fiber, manganese, vitamin B1, as well as the essential fatty acid alpha linolenic acid, also known as ALA or omega. Studies have found evidence to suggest that flaxseed could help lower the potential risk of diabetes mellitus, cancer, as well as heart issues. Research has proved that levels of cholesterol lowered among men who included flaxseed in their diet. Flaxseed helps to protect against prostate, colon, as well as breast cancers. Flaxseed is believed to prevent the growth of malignant cells since its omega-3 essential fatty acids disrupt malignant cells from clinging on to other body cells. The lignans in flaxseed possess anti-angiogenic properties they prevent tumor formation in blood vessels. **Pomegranate seeds:** on a slimming diet, then If you are make sure to Include pomegranate seeds in your diet. It is rich in antioxidants and vitamin C that help to burn fat. Pumpkin seeds: Pumpkin seeds are a great source of iron and provide energy. Add these to your sweet dishes or roast them and have them as a snack, **Sesame seeds:** Sesame seeds are great for the heart. These are also added

to sweet dishes. Sesame seeds contain omega-6 fatty acids that help to control harmful cholesterol levels. **Sunflower seeds:** Sunflower seeds are packed with vitamin E, a potent antioxidant that protects your cells from damage. They also contain Hemp magnesium which promotes healthy nervous system and helps reduce stress. Sunflower seeds make a great addition to salads or can be enjoyed as a snack. **Hemp seeds:** Body builders, weight trainers and people who want to have toned muscles should consume this seed. These are hemp seeds that are a rich source of protein and contain twenty amino acids. **Nigella seeds:(Kalonji):** Nigella seeds are known for their medicinal properties. They are rich in antioxidants and have anti-inflammatory benefits. Regular consumption can support immunity, aid digestion, and promote healthy skin and hair. **Watermelon seeds:** Often discarded, watermelon seeds are a powerhouse of nutrients. They are rich in proteins, magnesium, zinc, and iron, supporting muscle growth and improving metabolism. Roast these seeds for a crunchy snack or blend them into smoothies for a nutrient-packed energy boost.

FDS: RBI DY GUV MOOTS FULL INSURANCE . . .

...Contd. from Page 1

who had kept their retirement funds with the cooperative for a higher return. Besides senior citizens, some smaller investors who had parked their money in cooperative credit societies, which in turn deposited cash with the failed bank, had also lost their deposits. Rao's proposal was made in a speech at a conference organised by RBI's subsidiary Deposit Insurance and Credit Guarantee Corporation (DICGC) in Jaipur last week. At the same event, deputy governor J Swaminathan had proposed risk-based pricing of deposit insurance. Supporting this view on risk-based pricing, Rao said that flat pricing which is the current practice - is antithetical to the concept of insurance. "The primary objective of differential premium systems is

to provide incentives for banks to avoid excessive risk taking, minimise moral hazard and introduce greater equity into the premium assessment process. Keeping this objective in view, many jurisdictions are transiting towards Risk Based Premium (RBP)," said Rao. Rao's comment on full insurance cover for bank deposits was made in the context of failure and near failure of banks in the US and Europe in 2023. "It does spark a debate on the financial stability risk arising from a confluence of factors," said Rao. While full insurance cover was ideal for depositors to avoid bank runs, Rao said it is likely to be a 'sub-optimal solution' as it would trigger moral hazard where lenders take undue risks as, they do not have to face the consequences of depositors exiting.

MOBILE CONNECTIVITY

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Techarc, disallowing TSPs from setting up network infrastructure would have resulted in service degradation, as WiFi connectivity cannot support lakhs of users at the premises. After the airports, the telcos now await resolution on a similar conflict in Mumbai's new metro line.

WILL DATA CENTERS TURN MUMBAI

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dominance in India's data centre industry is closely linked to its global connectivity infrastructure. According to Abhishek Lodha, Managing Director and Chief Executive Officer of Lodha Developers Ltd, nearly half of India's total data centre capacity is concentrated in

Mumbai largely because the city hosts several under-sea cable landing stations that connect India directly to global digital networks. These submarine cables link Mumbai with major internet routes across the Middle East, Europe and Southeast Asia, allowing data to travel faster between regions.

MLT TO ACQUIRE GRADE A WAREHOUSE IN MUMBAI FOR \$53.6 MILLION

Staff Reporter -Mapletree Logistics Trust (MLT) is proposing to acquire a freehold, newly-built Grade A warehouse in Bhiwandi, Mumbai, Maharashtra, India at a property purchase price of INR3.89 billion (\$53.6 million). The warehouse is purchased through the acquisitions of an investment holding company and a property holding company from unrelated third parties, says the REIT manager in a March 21 release. "India is fast becoming a preferred warehousing destination in Asia, fueled by

its rising middle class, growing domestic consumption and key role in the realignment of global supply network," says Jean Kam, CEO of the manager. "The accretive acquisition will not only add a modern, high-specs and green property to our portfolio, but also expand our network presence in India from Pune and Delhi to a new market in Mumbai. This positions us well to support our customers' growing logistics space requirements as they expand regionally," she adds.

GREENS TO ORGANISE HUMAN CHAIN PROTEST ...

.... Contd. from Page 2
are demanding to consider alternative options for the same. The forum appeals to the people to come together for the environment of the city to save their future. The applicants have accordingly approached the NRI Coastal Police Station seeking permission to organise the protest. This protest will be the second such human chain protest organised after the one organised near the tunnel

road site. The convener of the protest, Shrikant Patki, in his application says a small group of citizens will stand in a single line at the NMMC headquarters in Belapur holding placards and banners requesting the authorities to explore alternative solutions so as to retain the 440 trees. They will not raise any slogan, and there will be no obstruction to the traffic or public movement during the protest.

Quotable Quotes

Reality of life

Life is really nothing without 

 *love and care*

Give it to everyone

but don't expect it back.

Because it's a *feel* not deal.

