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10TH YEAR REMEMBRANCE

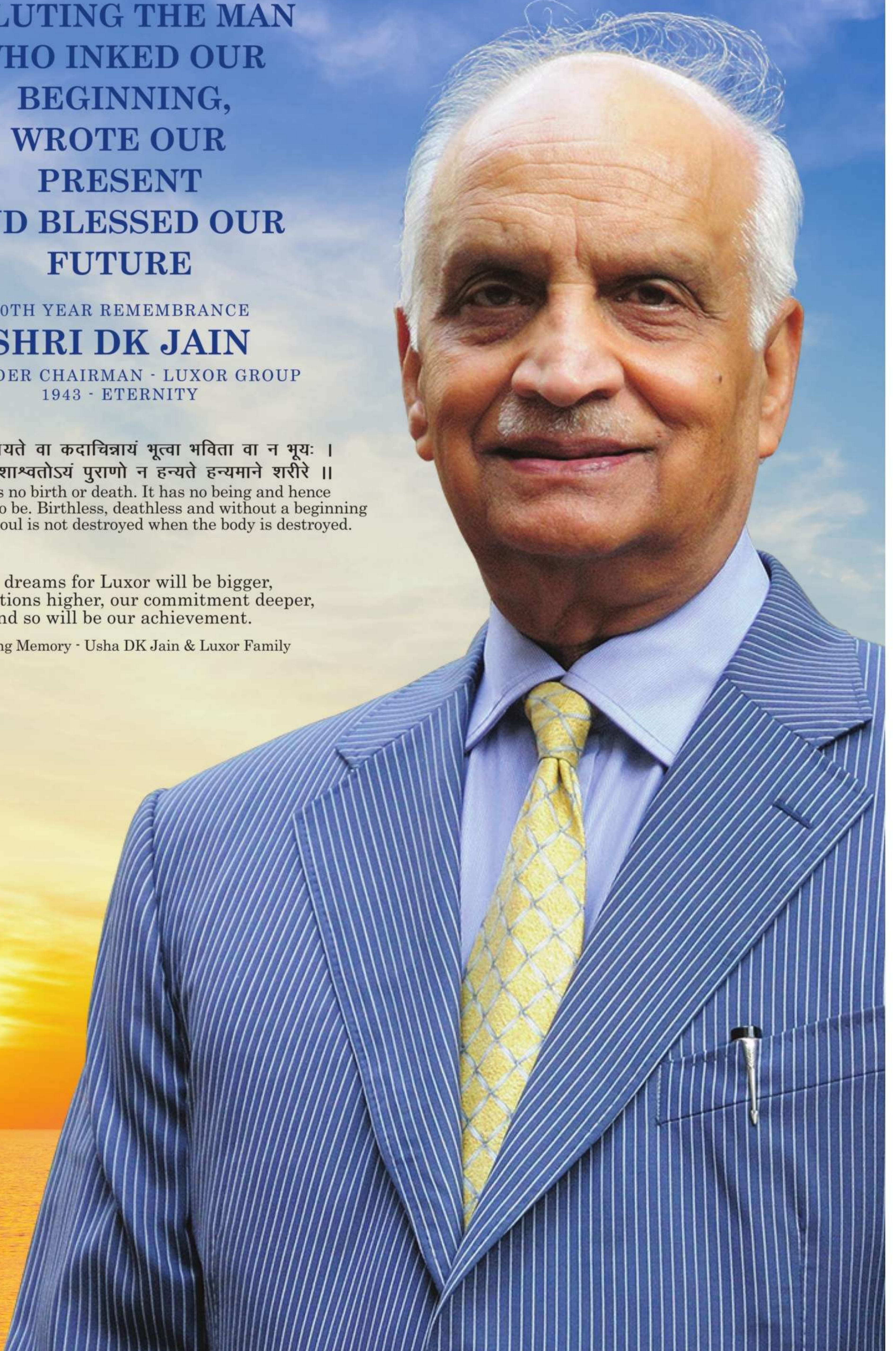
SHRI DK JAIN

FOUNDER CHAIRMAN - LUXOR GROUP
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न जायते म्रियते वा कदाचिन्नायं भूत्वा भविता वा न भूयः ।
अजो नित्यः शाश्वतोऽयं पुराणो न हन्यते हन्यमाने शरीरे ॥
The Soul has no birth or death. It has no being and hence
will never cease to be. Birthless, deathless and without a beginning
or an end, the soul is not destroyed when the body is destroyed.

Our dreams for Luxor will be bigger,
our ambitions higher, our commitment deeper,
and so will be our achievement.

In Loving Memory - Usha DK Jain & Luxor Family





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Redressal of complaints against entities regulated by RBI

Reserve Bank - Integrated Ombudsman Scheme (RB-IOS)

- The Reserve Bank has mandated all its regulated entities (REs) to have a mechanism at their end to resolve the complaints received by them from their customers, which is considered as the Internal Grievance Redress Mechanism of REs.
- The Reserve Bank has also put in place an expeditious and cost-free Alternate Grievance Redress Mechanism for resolution of customer complaints relating to deficiencies in services rendered by its REs through the Reserve Bank – Integrated Ombudsman Scheme, 2021 (RB-IOS).
- Banks, Non-Banking Financial Companies, Payment System Participants and Credit Information Companies are considered as REs under the Grievance Redress Mechanism.
- The RB-IOS adopts a “One Nation One Ombudsman” approach for all complaints against any RE. It is therefore no longer necessary for a complainant to identify under which Ombudsman scheme/office, he/she should file a complaint with the Ombudsman.
- The complaints against REs not covered under the RB-IOS, 2021 are handled at Consumer Education and Protection Cells (CEPCs) for resolution.
- The list of REs covered under the ambit of RBI-OS and CEPC can be accessed by visiting <https://cms.rbi.org.in>

What to do if you have a complaint?

Complainant must approach the concerned RE with the details of the grievance for redress.

When to approach the RBI Ombudsman?

You can approach the RBI Ombudsman, in case of:

- No reply is received within 30 days - Anytime **within one year and 30 days from the date of your complaint to RE.**
- Unsatisfactory Reply - Anytime **within one year of receipt of reply from the concerned RE.**

Note:

- The complaint should contain all requisite details / information as mentioned in the RB-IOS.
- The complaint should not have been dealt with / pending with any other forum (like Courts) or dealt earlier by the RBI Ombudsman.

How to lodge a complaint?

Complaint against the RE can be filed through any of the following modes:

- Online through the Complaint Management System (CMS) portal of RBI at <https://cms.rbi.org.in>
→ File a complaint
- Physical complaint (letter / post) in the form as specified in Annexure in the RB-IOS, 2021 to “Centralized Receipt and Processing Centre, 4th floor, Reserve bank of India Sector-17, Central Vista, Chandigarh – 160017”

How to know more about lodging a complaint with RBI?

- Any person can approach the Contact Centre of RBI for information / clarification on the grievance redress mechanism of RBI and to seek guidance in filing of a complaint / track the status of already lodged complaints.
- Contact Centre personnel are available on all working days from 8:00 am to 10:00 pm for Hindi and English and from 9:30 am to 5:15 pm in ten regional languages (Assamese, Bengali, Gujarati, Kannada, Marathi, Malayalam, Odia, Punjabi, Telugu and Tamil).
- Toll free number (14448) is also available 24 x 7 x 365 through Interactive Voice Response System facility.

For more information

PLEASE VISIT:

FAQs on RB- IOS, 2021 - https://www.rbi.org.in/scripts/FS_FAQs.aspx?fn=2745

Or

CMS Portal - <https://cms.rbi.org.in/>

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LG clears hurdle for FOB at Majnu Ka Tila

TIMES NEWS NETWORK

New Delhi: The construction of foot overbridge (FOB) at Majnu Ka Tila gurudwara on Outer Ring Road is likely to pick up as lieutenant governor VK Saxena has approved usage of the land owned by Delhi Development Authority, said Raj Niwas officials.

The stretch between Civil Lines T-junction and Signature Bridge is signal free without any facility for pedestrians to crossover, forcing them to

risk their lives while crossing the road. The spot was identified as accident-prone zone by a high-level committee two years ago.

In July last year, Public Works Department had started the process of constructing an FOB at Majnu ka Tila in front of the gurudwara. PWD had even floated Rs 3 crore tender to construct a steel foot overbridge on road number 45 within six months.

According to officials, the land on which the construction has to be under-

taken belonged to DDA. PWD had sought DDA's permission to construct footing, staircase and lift on its land at the east side end of proposed FOB.

The FOB will be designed and constructed in such a manner that it can be dismantled or relocated easily.

As per officials there will be two passenger lifts on each side of the FOB along with escalators for the public. As part of the 77 road interventions project across the city, the construction of this FOB was to be taken up on priority.

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Court convicts Afghan man of attempting to kill vendors

TIMES NEWS NETWORK

New Delhi: A Delhi court has convicted an Afghan national of attempt to murder and grievously injuring a vendor and his brother at Afghani Chowk near the Central market in Lajpat Nagar.

The court of additional sessions judge Geetanjali, in the judgment dated March 11, noted that the testimonies of the witnesses confirmed that the accused caused injuries to the victims under a pre-meditated plan and the fact that he came armed with a knife also reflected his intention to kill the victims.

The court was hearing a case against Abdul Basir Akhondzada alias Samir, a resident of Kabul, against whom cops of Lajpat Nagar police station had registered a case for various offences, including attempt to murder.

The prosecution submitted before the court that Akhondzada stabbed cart vendor Rampreet Yadav and his brother, Rajesh Yadav, after the seller asked him to pay on Jan 2, 2019.

The court posted the matter for filing of the victim impact report (VIR) and other procedural documents on March 28. The arguments on sentencing would begin once the documents were submitted.

The court also convicted the accused under Foreigners Act for overstaying in the country and voluntarily causing hurt.



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Missing Green Nod Delays 4 Key Road Projects In City

PWD Writes To Forest Dept For Speedy Disposal Of Matter

Siddhanta.Mishra
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New Delhi: Four major road infrastructure projects are facing delays because of lack of clearances from the city's forest department, Public Works Department officials have claimed.

The four projects are Barapullah Phase-III, Punjabi Bagh-Raja Garden elevated corridor and a flyover each at Nand Nagri and Anand Vihar. Together, these projects will cost approximately Rs 1,951 crore to the public exchequer. PWD is learnt to have recently written to forest department, requesting it to expedite the permissions to avoid an "increasing burden on the exchequer".

Responding to a query from TOI, a forest official said Delhi High Court had stayed felling of trees since Aug 31 last year.

"The projects in question got approval from UTTIPEC after obtaining consent from all stakeholders. During the planning phase of the project, representatives of forest department had not notified or recorded that the above-mentioned land fell in deemed forest area," wrote Shashanka Ala, special secretary, PWD, in her letter to forest department.

According to officials, Anand Vihar flyover came to a standstill after forest department received complaints of a few trees being illegally felled at the project site. Talks between PWD and forest officials were ongoing for past 2-3 months, but without any headway, an official said. The project involves construction of a flyover between Anand Vihar railway overbridge and Apsara Border. With the work yet to be completed, the area is marred by heavy congestion.

"It was not possible for PWD to know that the land was a deemed forest because a road already existed on that location. Accordingly, work

NO HOPE FOR NOW?

Project Name	Started In	No. of trees to be transplanted	Estimated cost of the project	Status
BARAPULLAH PHASE-III	Started in 2015	274	₹1,068 CR	No. of trees to be transplanted after permission
PUNJABI BAGH FLYOVER	Started in 2022	39	₹308 CR	No. of trees to be transplanted
ANAND VIHAR FLYOVER	Started in 2022	75	₹334 CR	No. of trees to be transplanted
NAND NAGRI FLYOVER	Started in 2023	118	₹241 CR	No. of trees to be transplanted



was started on the stretch. The paved road, along with the right of way of 60m, is part of the road and is not a part of the deemed forest. In view of the above, it is requested that the agency be allowed to resume work at Anand Vihar to avoid time and cost overruns," the letter further stated.

Barapullah Phase-III, a project that has long been facing issues related to land acquisition and other hindrances, has also come to a stand-

still, with the permission to cut or transplant 274 trees awaited. The project envisages seamless connectivity between Mayur Vihar-I and Sarai Kale Khan, where the corridor will merge with existing Barapullah Phase-I and provide signal-free connectivity between east Delhi and AIIMS. Phase-III of the project, entailing the construction of a 3.5km-long stretch, started in April 2015 and was to be completed in

Oct 2017. But it has yet to see the light of the day.

At Punjabi Bagh, the project was supposed to be completed in Jan this year. That dream remains distant, and the area continues to see heavy congestion. Similarly, in Nand Nagri, PWD had started construction work as per the original plan of building a 1.5km-long flyover comprising six lanes to make the route signal-free. But clearances from forest department are awaited here too.

HC implements SOP to deal with tree offence under DPTA

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New Delhi: In the absence of a standard operating procedure with Delhi forest department to act against a tree offence or a complaint under Delhi Preservation of Trees Act (DPTA), 1994, Delhi High Court has ordered a draft SOP to be implemented.

According to officials of forest department, tree activists and experts, Delhi didn't have a roadmap or protocol to be followed while dealing with tree offences so far. There were also no guidelines for an ordinary citizen to proceed with for protection of trees.

The order followed an old petition that led to submission of a draft SOP, prepared by forest officials and experts, in Delhi High Court in 2022. The SOP, now implemented but yet to be notified by Delhi govt, was accepted and implemented by HC, until the time Delhi govt notifies it or brings in amendments.

The single judge bench of Justice Jasmeet Singh stated that the SOP only sought to streamline the processes mandated under DPTA. It pointed out that the court had, earlier on July 13, 2023, highlighted the urgency of the matter as "GNCTD has no guidelines whatsoever for ordinary citizens and also there is no roadmap as to how they should proceed with respect to protection of trees and in implementation of DPTA".

It stated that the SOP had been framed with only one aim that "the objectives of DPTA are met on a regular basis".

The order also pointed out that since July 2023, Del-

GREEN GUIDELINES

- > Delhi Preservation of Trees Standard Operating Procedure, 2023 implemented by HC
- > Will help in responding against complaints under Delhi Preservation of Trees Act, 1994
- > Quick Response Teams (QRTs) to be formed. Will stop offence, collect evidence and detain suspects
- > Beat officer to record complaint, investigate, detain, send notices and take other legal actions
- > Dedicated mobile app & website, forest stations and prosecution cell to be established



ACTION PLAN
On receiving complaint via helpline and/or website, notification to be sent to forest control room, divisional control room or beat officer

QRT & forest officials concerned to be equipped with Body protector, wireless set, public address system, GPS set, handheld video recording device, medical kit, fire extinguisher, evidence collection kit, etc

STEP 1	STEP 2	STEP 3
Forest control room ensures response A If response not initiated, headquarters-level QRT is dispatched B If QRT also not available, forest control room will inform police	Divisional control room checks with beat officer for response A If response not initiated, divisional QRT is dispatched immediately B Divisional control room to inform police if needed	Beat officer informs divisional control room about the action A If beat officer fails to respond, range officer is intimated B Beat officer may also call divisional and forest control rooms for urgent help

hi govt had been "considering the said SOP and only indicating that they are in the process of implementing the same".

"For the said reasons, till the time the draft SOP is notified, respondent No. 1 (Delhi govt) shall implement Delhi Preservation of Trees Standard Operating Procedures, 2023, annexed with the petition... There is nothing adversarial as far as the draft SOP is concerned. The draft SOP shall be implemented in its true, letter, spirit and intent and, in case there is any objection regarding any of the clauses in the implementation, the respondent is at li-

berty to approach this court," the order dated Feb 23 on Saturday, stated.

When contacted, a senior forest department official said: "The draft SOP was designed so that there was no confusion among forest staff while handling a complaint related to DPTA... it also talks of basic tools needed such as wireless talkies while handling such complaints, just like police does."

The draft SOP, now implemented, considers that "trees provide substantial health, social and economic benefits and, therefore, their protection and preservation is essential to ensure preven-

tion of urban forest islands, control of particulate matter, etc". It has thus constituted a chain of command, stressing on the formation of a quick response team and forest stations, and also elaborated on a standard procedure to be followed once a complaint is received under DPTA.

The SOP gives a list of important tools with which QRT and forest officials must be equipped, such as protective gears, GPS, wireless devices, cameras etc, and stresses on collection of evidences, investigation and even detention of offenders, if required.

72 univs, including foreign institutes, at KK Luthra moot court

TIMES NEWS NETWORK

New Delhi: Providing a platform for the exchange of ideas among budding legal minds, the Campus Law Centre at Delhi University hosted the KK Luthra Memorial Moot Court Competition on Friday, marking its 20th anniversary.

Established in 2005 in honour of the late Senior Advocate K.K. Luthra, this distinguished event continues to inspire legal excellence.

In total, 72 universities, including those from Singapore, Bangladesh, Nigeria, Sri Lanka, Nepal, and Zimbabwe,

and several colleges from India, participated this year.

This year's Moot problem invites teams to explore the interplay of laws relating to international diplomatic relations and criminal investigation and procedure. While doing so, the participants advanced their arguments on issues such as illegally collected evidence and disclosure statements, among others.

The chief guest for the event, Justice Hima Kohli, Judge, Supreme Court of India, reiterated the words of Thomas Jefferson: "I am a great believer in luck, and I find the harder I work, the more I have of it."

Kohli, an alumni of the campus law centre, shared the skills to know as a professional. She said the lawyer should think carefully and then speak with confidence and not ramble on.

Suryaprakash V. Raju, additional solicitor general, Supreme Court of India, was the guest of honor. He advised the students to focus on the trial process, to marshal the facts, to know the law, and to know the judge. He advised participants and the students to do a local inspection of the scene of the event and to make a credible defence out of it to break the testimony of the witness.