> I slept and dreamt that life was joy. I awoke and saw that life was service. I acted and behold, service was joy.
> -Rabindranath Tagore

EDITORIAL

SAVE PURE WATER

Water is available from taps in the city, but due to not being cleaned properly, it does not remain pure. At some places, river water is cleaned and supplied to the public through pipes. But the water of the rivers has become so polluted that it has not been possible to clean it properly. The water released after use in factories is also poisonous. Scientists say that after some time the city will mean the home of death.

The RBI walks in to nineties
It's a story of braving eventualities to progress

■ **SAJJAD BAZAZ**

When the world was celebrating April Fools' Day to generate joy with pranks and jests, fostering bonds and laughter, the Reserve Bank of India (RBI), the country's banking regulator stepped on its 90th year pedestal on April 1st, 2024. The celebration of this day was marked by the presence of Prime Minister Narendra Modi who attended the event to infuse a wave of appreciation and confidence among the stakeholders of this globally acclaimed banking regulator for its innovation and progress. Since its inception, the RBI amid all conditions has played (and continues to play) a vital role in maintaining the country's economic stability, regulating the financial sector, and promoting digital innovations in the payments ecosystem.

Remarkably, the role of Reserve Bank of India, which commenced operations on April 1, 1935, has been hailed time and again for keeping the banking system afloat during rough times through its series of regulatory measures. Over the years, the RBI has seen 26 Governors, with the current Governor being Shaktikanta Das, who assumed office in October 2021. The RBI is an institution which has witnessed pre as well as post independence eras.

Remarkably, the Reserve Bank of India's Governor Shaktikanta Das was honoured with the title of 'Governor of the Year' for 2023 by Central Banking in London. Central Banking is an international economic research journal. The award recognised his role as the RBI chief in managing inflation and skillfully handling India's banking system during crises like COVID pandemic and global turmoil.

Our banking regulatory system got world attention when the global recession in 2008 saw many well established banks globally disappearing from the banking scene. The apex bank's prudent policies and regulations proved strong enough for being well-crafted to brave the impact of the global recession. Overall, our banking system survived the recessionary onslaught. During Covid-19 pandemic, the RBI played a yeoman's role to keep the engine of the country's banking system running so that the bruised economy remained afloat. In other words, the measures taken by the apex bank during the peak of Covid-19 crisis kept the common household budgets afloat and helped different segments of populations to negotiate the pandemic-induced economic crisis.

However, there have been some instances of bank failures in the country. Even as regulations are in place to protect depositors' interests, some banks were unable to pay back the money to their depositors. The instances of crisis faced by Punjab and Maharashtra Co-Operative Bank Limited (PMC Bank), Yes Bank and Lakshmi Vilas Bank shook the confidence of the depositors. At the same time, the central bank capitalized on the situation and seized the opportunity to strengthen its regulations to retain the confidence of all stakeholders, especially the depositors.

One of the outstanding performances in the history of RBI has been its pivotal role in economic reforms in 1991 when the country was on the brink of facing economic disaster. Who can forget the economic mess owing to the widening fiscal deficit and growing Current Account deficit to dangerous proportions, which ultimately culminated into a full-fledged economic crisis in June 1991. Crudely speaking, India had run out of money. Gross official reserves stood at US$ 5.8 billion (1.3 months of imports) by end-March 1991. Inflation rose to 12.0 per cent.

This chaotic economic situation destabilized the political set-up and the country saw three prime ministers within a span of just one and a half years. V.P. Singh was prime minister of the country for just one year (December 1989 - November 1990). Chandra Shekhar took charge from V.P. Singh, but lasted just for six months (from November 1990 - June 1991). It was P. V. Narasimha Rao who became the third prime minister in just one and a half years' time. His term from June 1991 to May 1996 proved a significant period for the country, especially on the economic front. The country witnessed massive structural economic reforms which changed the economic fortunes of the country. Here, it was the wisdom of the RBI backed by the then finance minister, Manmohan Singh which played a pivotal role in rolling out the new Economic Policy, 1991 loaded with Liberalization, Privatization and Globalization (LPG) initiatives.

Notably, in 1991, the country faced a balance of payment crisis due to the increasing pressure on foreign reserves. The RBI played a significant role in implementing these reforms, which included abolition of License Raj, reduction of import duties, liberalization of industrial licensing, and allowing foreign direct investment (FDI) in many sectors. As a result of these reforms, India's international competitiveness increased in various sectors like auto components, telecommunications, software, pharmaceuticals, biotechnology, research and development, and professional services. Foreign investment in the country rose from US$132 million in 1991-92 to $5.3 billion in 1995-96. Poverty rates also decreased from 36% in 1993-94 to 26.1% in 1999-00.

Overall, these reforms helped India shift from a protectionist and regulated economy to a market-oriented one, leading to increased economic growth, job creation, and a rise in living standards. Earlier, the nationalization of banks in 1969 was a significant contribution to the economic development of the country as the move aligned the banking system with the needs of economic policy. Besides, the move helped to achieve a more equitable distribution of resources, especially in the context of development, where banks played a significant role.

Today, the country's banking system is resilient and progressive. Notably, in 2014 the banking system was facing challenges and problems like NPA and stability. However, during the period of last one decade the apex bank showed resilience and innovation to make the Indian banking system as a strong and sustainable banking system of the world. A capital infusion of 3.5 lakh crore was undertaken for the helping public sector banks along with many governance-related reforms. Just the Insolvency and Bankruptcy Code has resolved loans amounting to 3.25 lakh rupees. More than 27,000 applications involving underlying defaults of more than Rs 9 lakh crore were resolved even before admission under IBC. Gross NPAs of banks that stood at 11.25 percent in 2018 came down to below 3 percent by September 2023. Precisely, the RBI actions directly make an impact on the lives of common citizens. Its role in shaping the country's economy relentlessly has been remarkable. Be it customizing innovative policies or successfully navigating through uncertain times, the apex bank never failed to rise to the occasion. To be precise, the RBI has served (and continues to serve) as the custodian of a country's economic welfare. At the back of its sterling record of its performance, we have fervent hope that the RBI will be once again at the forefront to pedal India's growth story to achieve the goal of Viksit Bharat (developed India) in the next decade.

(The author is former Head of Corporate Communication & CSR and Internal Communication & Knowledge Management Departments of J&K Bank).

'Explainer on Ayushman Bharat Health Accounts (ABHA)'

Ayushman Bharat Health Accounts (ABHA) is an integral component of the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), which is India's flagship national health protection scheme. ABHA is designed to facilitate cashless transactions and manage financial aspects related to healthcare services under the Ayushman Bharat scheme. Here's an explainer on Ayushman Bharat Health Accounts:

Introduction:
Ayushman Bharat Health Account (ABHA) is an account/ number used to link all the health records of a person. ABHA intends to create a digital health ecosystem & aims to promote digitization of healthcare. Any individual can enroll in Ayushman Bharat Digital Mission (ABDM) to generate a Health ID or ABHA, free of cost.

Objective:
Ayushman Bharat Health Accounts aim to provide a seamless and efficient financial framework for implementing the Ayushman Bharat scheme. It ensures transparency, accountability, and accessibility of funds allocated for healthcare services.

Features:
Cashless Transactions: ABHA enables cashless transactions for eligible beneficiaries seeking treatment at empanelled healthcare facilities. This reduces the financial burden on beneficiaries during medical emergencies.

Electronic Health Records (EHR): ABHA integrates electronic health records, facilitating the storage and retrieval of patient information. This helps in maintaining medical histories and streamlining healthcare delivery.

Portability: The accounts are designed to be portable across various healthcare providers empanelled under the Ayushman Bharat scheme, allowing beneficiaries to access services seamlessly, regardless of their location.

Real-time Monitoring: ABHA incorporates real-time monitoring mechanisms to track the utilization of funds and ensure that resources are allocated efficiently. This helps in preventing misuse and optimizing the distribution of healthcare resources.

Transparency and Accountability: By promoting digital transactions and maintaining electronic records, ABHA enhances transparency and accountability in the healthcare system. This reduces the scope for corruption and ensures that funds are utilized for their intended purpose.

Components:
Beneficiary Identification: ABHA involves the identification and registration of eligible beneficiaries under the Ayushman Bharat scheme. Each beneficiary is assigned a unique health identification number (UHID) to facilitate tracking and management.

Funds Management: ABHA manages the allocation and disbursement of funds for healthcare services availed by beneficiaries. It ensures that funds are transferred to healthcare providers promptly and securely.

Claim Settlement: ABHA processes and settles claims submitted by healthcare providers for services rendered to beneficiaries. This involves verifying the authenticity of claims and disbursing payments accordingly.

Audit and Oversight: ABHA incorporates audit and oversight mechanisms to monitor the utilization of funds and detect any irregularities or discrepancies. This helps in ensuring compliance with regulations and maintaining the integrity of the healthcare system.

Benefits:
Financial Protection: ABHA provides financial protection to vulnerable sections of society by covering the costs of healthcare services under the Ayushman Bharat scheme. This reduces out-of-pocket expenses for beneficiaries and enhances access to quality healthcare.

Efficient Healthcare Delivery: By facilitating cashless transactions and electronic health records, ABHA promotes efficiency in healthcare delivery. It minimizes administrative hassles and delays, allowing healthcare providers to focus on patient care.

Data-driven Decision Making: ABHA generates valuable data insights that can be used for evidence-based decision-making and policy formulation. This helps in addressing healthcare challenges effectively and improving the overall quality of care.

An ABHA user has the following identifiers and user app to access the benefits under ABDM:
ABHA number: Unique Health Identifier as a random 14-digit number: A unique identity of a person, across different health care providers across the country.

ABHA address: ABHA Address is an easy-to-remember username that enables a user to access their health records digitally and share their records with various healthcare providers. An ABHA address may look like 'name@abdm'. It may also be required to sign up on ABHA mobile Application.

ABHA mobile application: The ABHA mobile application offers a convenient solution for individuals to effortlessly access and share their health records digitally. It empowers patients to seamlessly receive digital lab reports, prescriptions, and diagnoses from various healthcare providers, including doctors, labs, hospitals, and wellness centers. This approach ensures secure and consent-driven sharing of health data.

Benefits for CGHS Employees:
"ABHA shall integrate CGHS beneficiaries in the digital health ecosystem for the country.
"A CGHS beneficiary shall be able to view the generated and linked health records in any of his/her preferred Personal Health Record (PHR) app downloaded on the mobile device.
"A CGHS beneficiary shall be able to carry forward his/her health records from one hospital/Healthcare provider to another in a digitally secured way.
"e.g: Take the case of health records generated in a particular hospital for a particular patient by a particular doctor. The said patient may end up going to some other healthcare provider for subsequent treatment. It is desirable that his/her health records which are stored in the previous hospital are also available to the subsequent healthcare provider for comprehensive healthcare provision. This is made possible by unique entity (Health ID) which identifies the patient's health records across all the healthcare providers. With the patient's consent, these records are made available to the current healthcare provider.
"In future, a CGHS beneficiary shall directly be able take OPD appointment of a Doctor just by scanning a QR code through his/her mobile device present in front of the Doctor's room/ Registration Desk in the Wellness Centre.

Steps to Create/Link ABHA number with the CGHS beneficiary ID:
Pre-Requisites:
Ensure that the mobile number is linked with the CGHS card. Ensure that the Aadhar card is linked with the aforementioned phone number.
Step 01: Open CGHS website www.cghs.nic.in and Log-in via Beneficiary Log-in
Step 02: Move to the 'Update' Tab and Click ? 'Create/Link ABHA ID'
Step 03: In front of the "Beneficiary Name" An option shall be visible 'Create/Link ABHA ID'. Click on that option.
Step 04: In case a beneficiary does not have an ABHA number, click on 'I don't have an ABHA number'
Enter Aadhar number
Accept the Consent Message
Click on Get Aadhar OTP
Enter Aadhar OTP
Click on 'Verify OTP'
If the data is successfully matched, the ABHA number is created and successfully linked with the CGHS beneficiary ID.
*In case a beneficiary already has an ABHA number, In step 04, instead of clicking on 'I don't have an ABHA number', enter the 14 digit ABHA number and proceed by verifying OTP.
For more information, visit: https://abha.abdm.gov.in/abha/v3/
A detailed video on the step-by-step procedure to Create/Link ABHA number is also available on the '@cghsindia' YouTube channel at the following link:
https://www.youtube.com/watch?v=ZVytyQv2ngo&t=90s
8. Future Directions:
Expansion and Enhancement: ABHA is expected to evolve and expand over time, incorporating new features and functionalities to meet the evolving needs of the healthcare sector.
Integration with other Schemes: There is potential to integrate ABHA with other healthcare schemes and initiatives to create a unified and comprehensive healthcare ecosystem.
Research and Innovation: Continued research and innovation in healthcare financing and delivery models can further strengthen the effectiveness and impact of ABHA.
In conclusion, Ayushman Bharat Health Accounts play a pivotal role in facilitating cashless transactions, managing funds, and enhancing transparency in the implementation of the Ayushman Bharat scheme. By leveraging technology and data-driven approaches, ABHA aims to improve access to quality healthcare and alleviate the financial burden on vulnerable sections of society.

MYTH VERSUS REALITY:
Myth 1: Does getting ABHA Number mean enrolment in Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)?
Reality: No, ABHA is just an account/ number used to link all the health records of a person.
Myth 2: What is not entailed under Ayushman Bharat Health Account?
Reality: Ayushman Bharat Health Account does not mean the eligibility of a person for the particular scheme including AB-PMJAY. Ayushman Bharat Health Account is not a replacement of current CGHS services or a replacement of current CGHS HMIS. Rather it is an addition/add-on to the current services offered by CGHS.
Myth 3: I am afraid that by linking all my health records to my ABHA other doctors may be in a position to see all my medical History which I don't want to show. How can this be prevented?
Reality: The consent provided digitally need not be for all the health records linked to ABHA at a time. It can be provided for sharing only selected health records as per the choice of the patient. Therefore, by linking all your health records to your ABHA you will not end up sharing all your health records when providing consent. The consent is granular "which can be provided separately for each of the health records as per the wish of the patient". However, it is recommended that you provide consent to share all health records with your doctor so that he can make correct clinical decisions.
Myth 4: Is it possible for the government or any other entity to do surveillance of the health status of an individual through ABDM?
Reality: No. The health records are created and stored at the place of their creation by respective healthcare providers (which is the case even now). ABDM is creating interoperable platforms for linking these data repositories/fiduciaries. This is known as federated architecture. This means that the health records will continue to be processed and stored at the same place where they are created, which has been happening prior to ABDM as well. The government will not have access to such data. No additional means of accessing such data is being created or envisaged in the current ecosystem.
Myth 5 : Will my Digital health Records be shared with other doctors or health facility without my permission?
Reality: No. Only you can share your own records with other doctors/hospitals using different digital health systems after giving your consent.
Myth 6: How will my data be used by the government?
Reality: Protocols for anonymization and aggregation of data and use of such data will be defined after extensive stakeholder consultations. After that, anonymous records can be used by the government to make policies and other relevant interventions in the interests of the public. Till this is done, health records will not be used by the government.
Myth 7: Are my health records safe and Secure on ABDM System?
Reality: ABDM does not store any medical records. These are always created and stored by healthcare providers as per their retention policies and this will continue. ABDM only facilitates secure data exchange between the intended stakeholders on ABDM network after the patient's consent. Hence, through ABDM compliant applications, patients will also be able to choose which health records they want to link with their Health IDs, securely store their digital health records on their devices, securely access their records online, and securely share their health records with healthcare providers after the patient's consent. Only the data collected for registries such as Health ID registry, Healthcare Professional Registry and Healthcare Facility Registry is stored centrally. It is necessary for these datasets to be stored centrally because they are essential to provide interoperability, trust, and identification and single source of truth across different digital health systems. This data is stored and processed in secure and safe manner.
Myth 8: Can ABHA be used outside the government hospital/CGHS?
Reality: Yes, ABHA can be used outside the government hospital/ program. However, it is up to the private players to decide whether they want to use it or not. For example, a private hospital may decide to use ABHA for creation and linking of health record. If the patient is not willing to use ABHA, the hospital/ program may provide an alternate number which they are using as part of their existing system.

The Power of Speaking Up: Enhance Your Life Through Self-Advocacy

■ **DR. KANIKA GUPTA**

"Only by speaking out can we create lasting change. And that change begins with coming out."- DaShanne Stokes

Self-advocacy is more than just a skill; it's a mindset that can profoundly impact your life for the better. In a world where silence is often mistaken for compliance, learning to speak up for yourself can be transformative. Here's how self-advocacy can improve your life:

▶ Assert Your Needs and Desires: Too often, people suppress their needs and desires in fear of being seen as pushy or demanding. However, by advocating for yourself, you ensure that your voice is heard and your needs are met. Whether it's expressing your preferences in a relationship or asserting your boundaries at work, speaking up empowers you to take control of your life.

▶ Set Boundaries: Boundaries are essential for maintaining healthy relationships and protecting your well-being. Through self-advocacy, you can establish clear boundaries and communicate them effectively to others. This not only fosters respect but also prevents feelings of resentment or being taken advantage of.

▶ Increase Self-Confidence:Confidence grows with practice, and self-advocacy is no exception. As you speak up for yourself and assert your needs, you'll develop a greater sense of self-confidence. Over time, this confidence will spill over into other areas of your life, enabling you to tackle challenges with resilience and determination.

▶ Improve Communication Skills:Effective communication is a cornerstone of self-advocacy. By learning to express yourself clearly and assertively, you'll enhance your communication skills and reduce misunderstandings in your interactions with others. This, in turn, can lead to stronger and more fulfilling relationships.

▶ Advocate for Your Rights:Whether it's advocating for equal treatment in the workplace or fighting for social justice causes, self-advocacy plays a crucial role in advocating for your rights and the rights of others. By speaking up against injustice and discrimination, you contribute to positive change in society.

▶ Take Ownership of Your Life:Self-advocacy is about taking ownership of your life and refusing to be a passive bystander. It's about recognizing your worth and refusing to settle for less than you deserve. By advocating for yourself, you assert your agency and actively shape the course of your life.

▶ Cultivate Resilience:Self-advocacy requires courage and resilience, especially in the face of opposition or criticism. However, each time you speak up for yourself, you build resilience and inner strength. This resilience will serve you well in navigating life's challenges and setbacks.

Conclusion:
In a world where silence is often mistaken for compliance, self-advocacy is a powerful tool for personal growth and empowerment. By speaking up for yourself, asserting your needs, and setting boundaries, you can improve your relationships, boost your self-confidence, and take control of your life. So don't be afraid to raise your voice and advocate for what truly matters to you. Your life will be richer and more fulfilling as a result.

(The author is a Ph.D. in Human Development from University of Jammu).

YOUR COLUMN
CHANAKYA'S ADVISE

Dear Editor,
Chanakya's advise is relevant for all the times. He advises not to be disappointed when nobody stands in support. He further says "I am thankful to those who left me. Because they taught me I can do it alone" That is the positive thinking. Positive thinking does not allow a man to fall down. Sometimes friends and relatives desert not because they want to teach and make others understand that one can survive without their support. The motive would be only to take pleasure in the fall of the persons and to make them understand that they cannot survive without their support. When support from known friends and relatives withers, the person who is deserted goes in search of new friends and new relatives. By hook or crook the person who stands alone will invariably try to do alone anything that he wants. A person is not alone if he has the habit of reading and writing. The habit of reading and writing does not disturb others. A good part of the time is taken away from the time likely to be used for unproductive purposes. People alien to the habit of reading and writing feel alone and go into depression if such people are deserted by the people who were once close to them. "Books are as useful to a stupid person as a mirror is useful to a blind person", says he. Between the lines, it must be understood that reading is an essential part of human life. It is said, it is easy to forgive enemy but difficult to forgive friends. Chanakya says "Governance is possible only with assistance. A single wheel does not move". Even a monarch could not rule without taking the assistance of his minister. In his governance it is the brain of the minister that plays more important role than monarch's. Doing is easier than extracting work from others. But it is impossible for an individual to do the work of all others. Assistance from all others is absolutely necessary. It is here that the governance matters. Chanakya has left a beautiful message when he says "When the king becomes stronger and controls the nation, petty thieves, terrorists and traitors feel the heat and complain of intolerance in the society". It is always good to be good to good elements and bad to bad elements. A strict officer, who maintains his loyalty to his department, has more haters than officers who are lenient to his subordinates. A strict officer rules his subordinates whereas a lenient officer is ruled by his subordinates. Chanakya is against being too honest. He rightly believes "straight trees are cut first and honest people are screwed first". This is 100 per cent true particularly in government departments and government undertakings. More work is extracted from honest and sincere persons. Employees not used to work sincerely and honestly are allowed to go scot-free being unable to tame such persons. This may not be so in the case of private sectors where an employee can be thrown out at the drop of a hat for misconduct. But recalcitrant employees in government departments cannot be easily eased out. By the time the officer is obliged to build-up the file against a disobedient employee, the officer feels it better to extract work from obedient, sincere and honest workers than to 'fight' with a disobedient employee. Precisely honest people are screwed first. Chanakya asserts "The fragrance of flowers spreads only in the direction of the wind. But the goodness of a person spreads in all directions". (Badness spreads faster than goodness). Chanakya advises to learn from the mistakes of others. Because one cannot live long enough to make them all oneself. It is no regret if a man's life duration does not permit him to make all the mistakes. Chanakya very well asserts that no virtue is needed if one has a good disposition. A fame dispenses with the need of other ornamentation. "Even if a snake is not poisonous, it should pretend to be venomous". Very much correct. When a dog barks, if the man tries to run away, it chases him and may even bite. But when the barking dog is at least shouted back, pretending that its barking is not at all feared at, one can somehow escape from there. Pretention is not a good culture. But at times it is necessary when the life is in peril.

K.V. Seetharamaiah