Inauguration of CGSI Souvenir and Yearlong Consumer Rights Workshops and MEGA Camps in Maharashtra by Shri. Girish Bapat, Minister for Food, Civil Supplies & Consumer Welfare.

2016 AGM DETAILS INSIDE
Pune University Program

Consumer Guidance Program at Borivali & Thane MEGA Camp
Housing for the masses in India only leads to calamities during monsoon to millions of people.

- Dr. S. G. Bhat, Hon. Editor

Housing for the masses in India is a herculean task for the Government to provide roof over the head for every person. In all cities and urban areas, one can see the poor staying in slums. Thus, during the past 2 to 3 decades, houses and tenements built in cities are going vertical in tall buildings allotted to the previous occupants of the land. The middle class staying in cooperative society buildings are given apartments in new towers with little extra area. The builders some time force the occupants and give them rented premises until their new towers are ready. There are many builders who start the work without getting all the permissions from concerned authorities and are unable to get the occupation certificates, for years and cases are pending in courts, affecting the senior citizens and earlier occupants.

In Mumbai, this is a nightmare for the middle class public. There is another category of high-rise buildings called ‘skyscrapers’ come up in small areas of land with 12 or more stories, in crowded areas, without provision for drainage pipes, parking areas and supply of water and power without making provision for the extra load. The streets around cannot cope up with the extra motor vehicles to enter and exit from their location. In case the fire takes place in an apartment, fire brigades or the water tankers find it difficult to enter the compound. There are only few vehicles with tall ladders to reach higher floors. With this poor set up, how the firefighting department gives permission is questionable. Standby power generators for power failure in the buildings are connected only to take permission for occupancy certificates. Generators are needed for occupants to get out during power failure or emergency. Mumbai is going to commission super skyscraper buildings with 60 and even more floors. How the occupants will face power cut, water cut and fire hazard in case of fire?

During monsoon many cities experienced heavy rainfall resulting in floods, due to drainage pipes getting choked and vehicles stranded resulting in traffic jams, offices have to shut down, passengers stranded and unable to reach their homes. Recently, Bengaluru, Delhi, Gurugram, Mumbai and last year Chennai experienced heavy rain, floods and damage to property. Global warming may be one of the causes. Heavy rains are natural phenomena but what has happened is all manmade. New high-rise buildings are built on low-lying areas. In Bengaluru lakes dumped with garbage and encroachment by slums with more than 4 lakes were affected. On this land, unauthorized construction started with buildings and occupied by residents. It was a record rain but construction without providing for required size of drainage pipes and other infrastructure deficiency, heavy flooding took place, in July 2016. There is no ground to absorb rainwater as more than 2/3 of the areas surrounding the buildings are concretized as also footpaths and roads. People were trapped in houses due to floodwaters. Lakes breached their banks and entered houses. All this mess was due to civic body that had done nothing for tackling the monsoon, in spite of warning of heavy rains. There is a nexus between municipal regulators, landowners, contractors, builders and politicians to go ahead with the housing projects resulting in sub-standard buildings, redevelopment work without approvals with confidence of getting all the requirements passed by the regulators. Even water connection and power connections are carried out, all with the connivance with the concerned regulators and under political pressure.

In Mumbai, a single window system to process and approve building proposals to help developers to wrap up the documentation work to ease of doing business may come into force soon and what will be the quality of construction and how long the buildings will resist monsoon hazards is any body’s guess. The realty business, forcible redevelopment construction, skyscrapers even on small plots, close to the roads is mushrooming in Mumbai and other cities and may lead to calamities. Even buildings ready for occupation are not connected to water and electrical connection and regulators are holding up ‘Occupation Certificate’, resulting in families suffering for years. What is the reason one can guess corruption at all levels and unaccounted money and greediness could be the reason behind all this. Who and how this problem can be solved is anybody’s guess.

Revolution is the need of the hour. Housing for all may benefit only those who have money power and not the common man while new constructions in cities will make more people to migrate from urban areas to cities. Government has to create employment and building houses in urban areas and provide other infrastructure needed to make the people happy to stay on where ever they are at present. Any fast rectification by city planners, politicians, builders and government?

Letters to the Editor / CGSI

I have no words to say thank you, to your great team and Dr. Kamath sir. I had requested your team for help, to get my health claim amount from HDFC ERGO. I struggled with this Fraud Company for last 6 months but they did not respond. However, with your support and strength, this Company gave me my claim amount. (Some amount they deducted as per rules). So again, I say THANKS & SALUTE to your team. Specially thanks to Dr. Kamath sir.

Kapil Khuspe, Email: kapil.khuspe@yahoo.com

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**STUDENT LITIGANT WINS OVER REPUTED SELLER OF MOBILES**

**Devika Purav, CGSI MC Member**

The District consumer forum held seller and service centre jointly responsible for deficiency of service for refusing to repair the mobile of the complainant. In a recent case before the District Consumer Forum, at CBD Belapur, the complainant Mr. Saurabh Bandheltkar (being a undergraduate student) had filed a case under the guidance of the Consumer Guidance Society of India, against the seller and service centre for alleged deficiency in service towards repairing his Sony Ericson mobile phone despite it being covered within the warranty period.

The hon’ble consumer forum, issued notice to the opposite parties to remain present but they chose not to remain present and hence the case proceeded ex-parte. Considering the evidence produced by Mr. Saurabh and was convinced that the mobile phone was covered within warranty vide extended warranty agreement entered into by the complainant and the seller, but the complainant was made to run from pillar to post and in turn, no relief was granted to him. The hon’ble consumer forum passed order directing the opposite parties to make good the loss suffered by the complainant and also pay compensation of Rs. 5000/- towards the mental agony along with litigation charges faced by him due to the deficiency of the opposite parties.

Keemat: September – October 2016

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3
PFP: Not only a safe investment but a form of retirement fund

In spite of the recent reduction in interest rates, Public Provident Fund (PFP) continues to remain extremely popular amongst investors. It is perceived by most investors not only as a safe investment per se but also as a form of a retirement fund. This week we shall visit some of the key concepts and nuances of PFP.

HOW TO COMPUTE DUE DATES FOR PFP

The language of the rules related with the dates of maturity withdrawals and loans is quite complicated. Even the bank officers, leave alone the lay investors, find great difficulty in interpreting these rules correctly. We shall simplify the rules for you.

The various dates depend upon the financial year and not on the date of its opening. Now, suppose your PFP account was opened in FY 2000-01.

The first withdrawal can be made during the 7th year after opening of the account and each year thereafter. The amount of withdrawal is 50% of the balance to the credit at the end of the preceding fourth or first year, whichever is lower. Even this is complicated.

You may apply the following simple method:

Remember that the account was opened in FY 00-01.

Maturity: 2001 + 15 = 2016. Matures on 1.4.16

The term is 15 years. Actually, it is 16. The 16th contribution can be made in FY 15-16, even on 31.3.2016, the last date of the year. The entire amount can be withdrawn on 1.4.2016 or any time thereafter; unless you desire to opt for post-maturity continuation. The deduction can be claimed for a lock-in of only 1 day!

Withdrawals: The first withdrawal can be effected in —


If the right is not exercised before the year-end, i.e. before 31.3.2007, you lose the right.

The amount of withdrawal next year does not necessarily depend on whether you have exercised your right during the previous year; the fourth preceding year will be 2007 – 4 = 2003 (FY 02-03) and preceding year will be 2007 – 1 = 2006 (FY 05-06). The amount withdrawable in the 7th year, FY 06-07, ending on 31.3.07 is 50% of the balance to the credit as on 31.3.2003 or 31.3.06, whichever is lower. You may start wondering as to how the balance to credit on 31.3.06 will ever be less than the balance as on 31.3.03. This may not be the case at the time of the first withdrawal. Such a situation may arise in sub subsequent years depending upon the amounts of contributions and withdrawals made from year to year. For subsequent withdrawals, apply the same formula. For instance, the amount that can be withdrawn anytime during FY 08-09 would be 50% of the balance to the credit as on 31-3-2005 or 31-3-2008, whichever is lower.

2009 - 4 = 2005 (FY 04-05) and 2009 - 1 = 2008 (FY 07-08).

Partial Withdrawals by Nominee

The PFP rules do not permit this. After the death of the account holder, the account cannot be opened by the nominee. The nominee cannot stop the process of partial withdrawal. Hence, a declaration to that effect is required to be given by the guardian while withdrawing from the account.

The views expressed in ‘Keemat’ do not necessarily reflect those of CGSI, but rather are personal opinions of the author(s) concerned.

CONSUMER GUIDANCE SOCIETY OF INDIA (CGSI)

“The Bombay Public Trusts Act XXIX of 1950” (Reg. No. F - 1381 (Bomb) 20/05/1966)
Block J, Azad Maidan, Opp., Cama Hospital, Mahapalika Marg, Mumbai 400001. Tel: 2262 1612, Fax: 2265 9715
Website: www.cgsiindia.org; E-mail: cgsibom@gmail.com; mah.helpline@gmail.com; Toll Free Helpline: 1800 222 2622
Essential drug prices capped, Cheaper by 25%

Mumbai: The government has capped Prices of 24 essential drugs used for treatment of cancer, HIV, bacterial infections, anxiety and cardiac conditions, reducing the cost by an average of around 25%.

“National Pharmaceutical Pricing Authority (NPPA) has fixed/revised ceiling prices of 24 scheduled formulations of schedule-I under Drugs (Price Control) Amendment Order, 2016,” the drug-pricing regulator said in an order on its website. It has also capped the retail price of 31 formulations under DPCO, 2013, NPPA said.

“The prices of 24 drugs have been reduced on an average of 25 per cent. In some cases the reduction is 10 to 15% while for others it is up to 30% to 35%,” NPPA chairman Bhupendra Singh told PTI.

The government fixes the prices of essential drugs based on the simple average of all medicines in a particular therapeutic segment, having sales of more than 1 per cent. It also monitors the maximum retail prices (MRP) of all the drugs and companies are allowed to hike prices of non-scheduled drugs by up to 10 per cent in a year.

The government had notified DPCO, 2013, which covers 680 formulations, with effect from May 15, 2014, replacing the 1995 order that regulated prices of only 74 bulk drugs.

Set up in 1997, NPPA has been entrusted with the task of fixation/revision of prices of pharma products, enforcement of provisions of the Drugs (Prices Control) Order and monitoring of prices of controlled and decontrolled drugs. (Courtesy – Reuters India)

Man cheated of ₹3 lakh in fake KBC lucky draw

Mumbai: A 56-year-old Aathere resident was duped of ₹3.28 lakh by an unidentified person, who called and told him he had won ₹25 lakh in the Kaun Banega Crorepati (KBC) lucky draw.

The victim has been identified as Shivaji Neelkanth. The accused used SIM cards from Pakistan and said he was calling from Dubai.

He told Neelkanth that in order to complete the formalities and claim his prize, he had to deposit a certain amount of money in instalments in several bank accounts.

Neelkanth deposited ₹3.28 lakh in 10 instalments, which were between ₹55,000 to ₹50,000. “The accused then asked me to deposit an additional sum of ₹25,000. I had borrowed money from my friends and also sold all my gold ornaments. I asked my son, who works in an IT firm, to arrange for more money,” he said.

“My son verified that the SIM card numbers used to contact me were from Pakistan. We approached the cyber police station in Bandra-Kurla Complex (BKC),” he said.

His son said that they visited the MIDC police station twice, but the on-duty officer told them to return the next day as the senior inspector was not present.

Senior inspector Shaleesh Pasha of the MIDC police station said he was not aware of the case.

“If the cyber police have Neelkanth’s application, they will investigate and nab the culprit,” he added.

A poor woman with a small family called-in to a radio station asking for help from God.

A non-believer man who was also listening to this radio program decided to make fun of the woman.

He sent it with the following instruction: “When the woman asks who sent the food, tell her it’s from the devil.”

When the secretary arrived at the woman’s house, the woman was so happy and grateful for the help received, that she started putting the food inside her small house. The Secretary then asked her, “Don’t you want to know who sent the food?”

The woman replied, “No, I do not even care because when GOD orders, even the devil obeys!”
Minutes of the 49th Annual General Meeting of Consumer Guidance Society of India, at 4.00 PM on 19 August 2016, at the Tendulkar Mangal Karyalaya, Saraswat Bhavan, Chatrapati Shivaji Maharaj Road, Mahim, Mumbai – 400016.

The Meeting started at 4.00 p.m. after ensuring adequate quorum. Dr. M. S. Kamath, Hon. Secretary welcomed all to the Golden Jubilee year AGM of CGSI. Prof. N. M. Rajadhyaksha President, Vice President Dr. Shrish Waghulde, Trustee S. D. Puri, Chairman Dr. Sitaram Dixit and Treasurer Mr. Vilas Wagh then took the stage. Mr. Nooruddin Sewwala joined a little later.

Welcome by the Chairman

Dr. Sitaram Dixit in his Welcome address stated that he was proud to be at the Golden Jubilee of CGSI and on completion of thirty years of the Consumer Protection Act. He recounted that in 2007 Govt. asked CGSI to vacate the premises for non-payment of rent. CGSI then realized that to survive and to carry out consumer welfare activities, financial stability was imperative.

Mr. Sharad Upasani, CGSI President at that time helped us and along with the tremendous personal effort put in by Dr. M. S. Kamath today, we are financially stable having over Rs. 2.5 crore in the bank. He welcomed everyone to the Golden Jubilee year meeting and hoped we reach the milestones of Diamond Jubilee and Centenary.

Address by the President

The President in his short address stated that he had good memories of being a part of the CGSI. As President, he is not part of the day-to-day functions of the institution, which the Managing committee looks after. He said that the managing committee members have their difference with everyone voicing their opinions, however, since no one is adamant, they work out a consensus. This works smoothly and effectively in carrying out the planned programs.

Confirmation of the minutes of the 48th AGM

Dr. M. S. Kamath then presented the minutes of the last AGM, and as it was circulated, a month ago said that it be taken as read and approved.

Presentation of Annual Report by the Hon. General Secretary

The Hon. Secretary presented the highlights of the year’s activity in a Power Point Presentation:

- Every year we have a theme and this year’s theme is: संकल्प साथ संकल्प विकास
- During the year, CGSI installed the solar panel with reverse metering under the stewardship of Mr. Goutam Bhatia. This is such a new concept that even BEST does not know enough about it and they bring their officers to show them our set up; in short a trail blazing effort.
- The Chairman Dr. Sitaram Dixit designed a new logo for our society.
- We held about 400 programs for consumer awareness / education in schools and colleges.
- The consumer affairs ministry both at the centre and state is aware of the good work being done by CGSI and have acknowledged it.
- We communicate with the persons in need of consumer grievance redressal through Skype, giving services at their homes.
- An office to address grievances in Mahim has been set up. Now we have two centers where people can come for grievance redressal
- CGSI inaugurated online filing of consumer court complaints.
- CGSI started a program चाय में चर्चा where service providers come for discussion on how they can minimize the problems faced by users.
- Legal aid and drafting is in full swing.
- CGSI bought an auto analyzer milk-testing machine - it gives the result in 45 seconds with a printout.
- Helpline is doing excellent work and registered 23,418 complaints
- GOI, BIS, TRAI, Railway, SEBI all are registered 23,418 complaints
- CGSI held a mega camp in Thane.
- Mediation and conciliation a film called तारीक़ या तारिक़ made by CGSI Members Advocate Aishwarya Sandeep and Rajeev Kakade was presented. Many of the characters in the film are our office bearers.
- The subject of how to kick off the Golden Jubilee came up in the Managing Committee Meetings. Mr. Kothari suggested a walkathon in Juhu with the theme “Keep Juhu beach clean”. He was instrumental in ensuring an attendance of 2500 people at the same.
- Consumer affairs minister Shri. Girish Bapat wanted us to extend our activities in Pune, which was done with an Inauguration at Pune University. It was an extremely well attended program on 23 July with people sitting in the aisles.
- CGSI also released the Golden Jubilee Souvenir that day.
- Dr. M. S. Kamath concluded saying that 6 years ago we are facing eviction. Today we have 2.8 crore in the bank.
- We saved 53 lakhs this year.

Presentation of Accounts for 2015-16

Mr. Vilas Wagh said CGSI received two letters for clarifications and replies sent, in entirety by post as no one came to the CGSI office. Dr. M. S. Kamath informed that CGSI received 5 years pending TDS after diligent follow up along with 12% interest. This year assessment is not complete and in progress. We are following up on 2011-12 TDS amount of Rs 14,000/.

In 2012-13, Rs. 6470 is to be written off because the payer wrongly entered the PAN number that we cannot rectify. Mr. Anil Dhumak said therefore the balance sheets need to be recast, and he had supplementary queries to the written replies he had received.

Prof. N. M. Rajadhyaksha said answering supplementary questions in AGM is not possible without the book of accounts and it is best that he goes to CGSI office with prior appointment and clarify his doubts. Prof. N. M. Rajadhyaksha further said that the auditor has certified the accounts correct and that makes the accounts final!

Dr. M. S. Kamath said the accounts clearly show that we have received the pending amounts except for Rs. 6470.00 due to wrong writing of PAN number by one TDS payee. Since it is difficult to recover this amount, we need to pass a resolution to write off the amount. The following resolution moved.

Resolution: Resolved hereby that TDS amount receivable from income tax department amounting to Rs. 6470.00 be written off.

Presentation by Mr. Simon D’Costa

Seconded by Mr. Dinesh Bhandare

Passed Unanimously

Proposal of Mr. Satish Manel

Seconded by Mr. Arun Datey

Passed Unanimously

Proposal of Mr. Simon D. Costa

Seconded by Mr. Vikrant Jindal

Mr. Anil Dhumak &

Mr. R. B. Purohit dissented

Passed by Majority

Accounts for 2015-16 were put up for approval

Proposal by Adv. Rajesh Kothari

Seconded by Mr. Mahinder Vaswani

Mr. Anil Dhumak dissented.

Passed by Majority
MICROWAVE AND SAFETY

Dr. Sitaram Dixit, Chairman – CGSI

Microwave ovens nowadays are familiar kitchen equipments in urban India. It is therefore important that radiation emissions from microwave ovens do not pose a hazard to public health. In India, the manufacture of microwave ovens, is only under the ‘Compulsory Registration Scheme’ for self declaration of conformity of safety standard, and assurance of product performance by the Bureau of Indian Standards (BIS), list of electronics and IT Goods (IS 302-2-25). In view of this regulation the microwave ovens safety and its proper use and maintenance, as recommended by the manufacturer remains crucial.

How Microwave Oven Works

In order to understand microwave ovens safety, we should first know how this energy and time saving technical marvel works. Microwave ovens produce microwaves, a type of electromagnetic radiation. Microwaves vibrate water molecules present in food that in turn, generates heat necessary to cook the food. An electron tube within the microwave oven called a magnetron produce these waves. The oven’s metallic interiors reflect microwaves within itself. The food present in the oven absorbs these microwaves as these waves have an ability to pass through glass, paper, plastic and similar materials. It is important to realize that contrary to popular understanding, a microwave oven does not cook food from the “inside out”.

Operational Guidelines for Safety

- Strictly follow manufacturer’s recommended safety precautions, operating procedures and the suggested heating time.
- Strictly avoid using the microwave oven if the door is bent, distorted, damaged or does not close properly or firmly since leakage of excess microwaves can happen from damaged door hinges, or latch seals.
- In case the door is likely to open while using the microwave it is advisable not to use the oven at all, but instead contact the microwave oven manufacturer or the service centre.
- Some manufacturers do not permit users to operate the microwave oven when empty. Follow the instruction manual.
- Hot-water eruption can occur on using a microwave oven to super-heat (heating water above 100°C, without any signs of boiling) water. Slightly moving or disturbing super-heat water can make the water present, to explode violently out of the cup. Serious skin burns and scalding of the user's hands and faces can result because of this. To reduce the accident risks of hot-water eruption add materials like tea, coffee, sugar, etc., to the water before heating.

Microwave-Safe Containers

- Use only cookware (glass, ceramic containers, plastics, etc.) exclusively for use in the microwave oven.
- Avoid using metal utensils and aluminum foils. Microwaves reflect off them, cooking the food unevenly also damaging the microwave oven.

Health & Microwave Ovens

According to the current BIS rules microwave manufacturers should self-certify that their ovens have emission limits below the threshold level that constitutes risk to public health. Around the world instances of radiation injury have been rare and that too only because of abnormal conditions or inappropriate servicing of the kitchen equipment. In fact, most injuries were only with respect to serious thermal burns from hot containers, overheated foods or exploding liquids. As an additional precaution even though contemporary pacemakers are able to shield electrical interference, it is advisable for persons with pacemakers to consult the physician before using a microwave oven.
Residential Real Estate for Wealth Creation – A Bubble Due to Burst
Feroze Azeez (Dy. CEO - Anand Rathi Pvt. Wealth)

Any investment vehicle that has unattractive yield on investment tends to rely on capital appreciation as its source of growth and return. Over the years, Real Estate has become increasingly unattractive as a yield generating investment vehicle, as residential rental yields have dropped to less than 2% in most cities in India. In fact, rental yields in India are among the lowest in world.

So, what makes investors look at residential real estate as a wealth creation vehicle? The answer lies in the expected capital appreciation on properties. It’s the belief that the scarce nature of land coupled with India’s burgeoning population will cause demand to always be higher than supply. This would lead to prices appreciating, resulting in wealth creation among its investors.

However, a look at the inventory of unsold residential apartments across top cities in India will serve as a counterpoint to this common belief.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>City</th>
<th>Unsold Flats (Units)</th>
<th>Increase from last year</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Pune</td>
<td>92752</td>
<td>47%</td>
</tr>
<tr>
<td>2</td>
<td>Bengaluru</td>
<td>126465</td>
<td>22%</td>
</tr>
<tr>
<td>3</td>
<td>MMR</td>
<td>22638</td>
<td>34%</td>
</tr>
<tr>
<td>4</td>
<td>NCR</td>
<td>266901</td>
<td>14%</td>
</tr>
<tr>
<td>5</td>
<td>Hyderabad</td>
<td>37908</td>
<td>29%</td>
</tr>
<tr>
<td>6</td>
<td>Chennai</td>
<td>71380</td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>830595</td>
<td>22%</td>
</tr>
</tbody>
</table>

*Data for Jan – Mar '16 quarter; Data source – Liaises Foras

The data clearly shows that the belief of excess demand over supply having the potential to create capital appreciation is being challenged, given this juggernaut of supply piling up across the country. So, let alone capital appreciation, it will be difficult to keep prices at current levels.

Unless the supplier of the properties has holding capacity, while individual investors may have the holding capacity and may live through this by pocketing the 2-3% rental yield, the supply coming from individual investors has never been a determinant of property prices; it is, in fact, the supply by builders that will determine the fate of returns.

Builders have the capacity to hold prices as long as their financial health is good. However, according to a recent study, most builders are facing one of the worst financial crises. Consider, for instance, DLF. Promoters like them have lost ~90% of their net worth in the last seven to eight years alone. Across the board, firms like Unitech, HDIL, Parsvanath, and Hubtown tell the same story. The truth is that at present, builders do not have the holding capacity. As far as demand is concerned, it has been muted, for the past two years. This is largely because investors have gone overweight in real estate.

RBI data on the savings of households in India shows that households’ money spent on physical assets such as Gold and Real Estate was at 50-51% in the mid-2000’s, which went up to nearly 70% in 2012-13. Given that investors have overbought in Real Estate, purchases have slowed down, with many looking at selling their Real Estate holdings in order to create some liquidity.

As per a recent report by real estate research firm, Liaises Foras, with supply at these levels, as per estimates, it will take more than three years to clear the current inventory given the muted demand. Even the current Reserve Bank of India (RBI) Governor, Raghuram Rajan, is of the view that real estate is a bubble. As per his speech on 20 August 2015 in which Rajan stated, “Real estate is now a bubble. It has to be burst before many ordinary people get sucked into it”, it’s evident that it would be prudent to stay away from Real Estate as a wealth creation tool, at least for the next four to five years.

Most children eat junk food as it is easily available: TISS survey

Aayushi Pratap

MU MUMBAI: Teenagers eat more junk food because it is easily available and not because it is cheap, says a study by the Tata Institute of Social Sciences (TISS).

The study, which covered 10 private and semi-private schools, revealed there is no significant difference in consumption of junk food such as pizzas, burgers, chips, biscuits and cakes among students from different socio-economic backgrounds.

“Junk food is no longer expensive. There are so many brands in the market that have started making small packages of chips and biscuits, which are available for a cheaper Rs 3,” said Hemal Shah, assistant professor from TISS who conducted the study.

Since many students did not know their parents’ income, the researchers determined the students’ socio-economic background from the information they gave on household assets such as air-conditioners, washing machines and mobile phones.

Out of the 643 students from classes 7 and 8 surveyed, 10 per cent said they eat junk food daily, whereas 13 per cent said they eat it almost every day.

About 37 per cent said they ate junk food once a week and 23 per cent at least twice a week.

The remaining 17 per cent said they do not eat junk food at all.

Researchers found that students who ate junk food daily were more likely to miss meals.

“Junk food makes you feel full for a long time and skip nutritious meals,” Garekar said.

Some schools have taken steps to ensure that students have less access to junk food.

Deepshika Srivastava, principal of Rajasthan’s Vidyapaya, Andheri, said the school has made it mandatory for students to eat at the school mess. “We don’t allow them to get food from outside. A dietician plans the meals for around 13,000 children in our school,” she said.
How they take a *swipe at your savings*

**WEB OF DECEIT**

You need to be alert during each transaction and report incidents of debit or credit fraud to the police, say experts

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**MUMBAI**: Debit and credit card frauds comprise majority of the cyber-crime cases registered in the city. Since 2013, the number of cases has only risen. In 2014, around 133 cases were registered, while the number shot up to 320 in 2015 and 316 till June 12.

What is worrying according to cyber experts is that the victims often are not able to register a complaint as the amount is small — Rs 5,000 to Rs 10,000.

A question looms large on the minds of the victims: will we ever get our money back?

Because of this, people choose not to waste valuable time and energy in the bank and behind the scenes with information report (CR). They pursue it till the end.

In one such case, a fresher was stripped of her Rs 11,000.

In another case, a freelance editor for TV serials said, “I had received a call last week. The person said I was picking up a charge card from the bank. After I told him the bank’s name, he said my debit card had been blocked and details are required to remove it. He asked my AADHR card number and debit card number.”

The individual did not share any details.

“I said, I won’t give it and I will go to the bank. He said if I don’t give the details my bank account will be blocked. I told him to work on a Sunday and threatened him that I will take a picture against the bank and him after which he disconnected the call.”

Though he was not duped, he also did not inform the police as he did not have time.

To prevent such frauds, DCP Pujale suggested that the victim must avoid such phone numbers and the fraud attempt to stop.

“We should block the number and take appropriate action against the caller,” he added.

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**ORGANISED CRIME**

- Cybercrime attacks are being used to transfer illicit money.
- Cyber attacks can be from both internal and external sources.
- Internal sources could be disgruntled employees, managed services providers, modem manufacturers, hacking crime syndicates.
- To claim the lost money,
  - File a complaint with the bank using the dispute form.
  - Register an FIR with the local police or the DRI cyber police station.
  - Submit a copy of the police complaint to the bank.
  - Lodge a complaint.
  - Email the complaint.

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**STATISTICS OF CREDIT/DEBIT CARD FRAUD**

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<tr>
<th>Year</th>
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<th>Arrested</th>
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<td>24</td>
</tr>
<tr>
<td>2015</td>
<td>320</td>
<td>32</td>
</tr>
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<td>2012</td>
<td>22</td>
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</table>

(Till June 12)

(COURTESY: MUMBAI POLICE)

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**Contest in Girl’s college:** Write a short story that contains religion, sex and mystery.

Winner’s story: “Oh god, I am pregnant, I wonder who did it.”

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**VISHING, GIFTS, DISCOUNTS: WAYS IN WHICH TRAP IS LAID**

**MUMBAI**: There are several methods that are used by cyber criminals to defraud debit/credit cards, which are then used in withdrawing money and most of the cases remain undetected.

Police said at present, “vishing calls” was the most common method used in cheating people.

In vishing calls, the cyber criminal calls up a person posing as a senior official from Reserve Bank of India or the bank with which you hold an account.

“They tell you that you card will be blocked and ask you to give your personal details. Sometimes they say that it has been blocked already. Sometimes they say that you have bonus points that you should redeem before gift cards,” an official said.

Officials and victims are also lured by gifts and discount offers by the cyber criminals.

“The criminal calls saying the victim is entitled to special discount on day cards in credit limit. They also say that your card is at risk of being canceled, hence you must get it validated with your details and to secure it,” the official added.

Another method is stealing the card and hacking into the account to withdraw money and then placing a duplicate card. Where the original card has been detected by the police and the cardholder was returned. The callers also call up the victim, saying they need to convert your old card into a new card according to the new mandate, and then take the card and issues it. Apart from in-person stealing is another method. The card is attached to a skimmer and a small camera is installed in the ATM kiosk. This draws out every detail of the card.

Card cloning is also done in which details of your card are stolen when you shop online or while shopping at public places such as ATMs.

There are cases where money from your card can be withdrawn from some other source.

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Give a man a fish and he will eat for a day. Teach him how to fish and he will sit in a boat and drink beer all day.
A woman was taking an afternoon nap. When she woke up, she told her husband, "I just dreamed that you gave me a pearl necklace. What do you think it means?" "You'll know tonight," he said.

That evening, the man came home with a small package and gave it to his wife. Delighted, she opened it to find a book entitled "The Meaning of Dreams."
People with a heavy body shape from childhood up to middle age tend to die earlier than those who are lean for life, according to a recent study, reports ANI. In total, 80,366 women and 36,625 men enrolled in the Nurses' Health Study and Health Professionals Follow-up Study, recalled their body shape at ages 5, 10, 20, 30, and 40 years. They also provided body mass index at age 50 and were followed from age 60 over a median of 15-18 years for death. They answered detailed questionnaires on lifestyle and medical information every two years and on death every four years. Results showed that people who remained stably lean throughout life had the lowest mortality with a 15-year risk of death being 11.8 percent in women and 20.3 percent in men. Those who reported being heavy as children and who remained heavy or gained further weight, especially during middle age, had the highest mortality with a 15-year risk of death being 19.7 percent in women and 24.1 percent in men. The authors concluded that the findings provide further scientific rationale for recommendations of weight management, especially avoidance of weight gain in middle life, for long-term health benefit. In a second study an international team of researchers confirmed that increasing levels of body mass index (BMI) are associated with higher risks of premature death. In a linked editorial, Sarah Wild and Christopher Byrne from the Universities of Edinburg and Southampton, say that these studies attempt to address important questions about obesity and mortality. They emphasise the need to maintain a healthy weight, but comment that there are "major challenges in finding effective ways to prevent weight gain, support weight loss and prevent weight re-gain, in both individuals and populations.

If greed is part of a man's character, why should he need any other bad qualities; if there is wickedness, why want sins; if there is truthfulness why the need of religious austerities; if there is purity why should he go on a pilgrimage? If he has goodness of heart why should he want relatives? If he has good reputation, then ornaments are superfluous. If he possesses learning, why should he care for wealth; and if he has a bad name why should he need death?

Soon, smartphones can tell if your medicine is fake

**Himani Chandra**

NEWDELHI: Concerned that the pill you are popping is fake, but didn't know who to ask? A solution could be on the way. Strips of commonly-used medicines such as Complan, Disprin and Crocin are likely to soon carry a unique barcode. Scan the barcode with your smartphone, and your web browser will take you to a central database which would tell you if the medicine in your hand had in fact been shipped by the company.

In a bid to create an ecosystem for online sales of medicines in India, the government is working on a detailed plan on setting up a Central Drug Registry and Monitoring Organisation (CDSCO), the apex drug regulation body under drug controller general of India (DCGI) G. N. Singh, plans to make such coding mandatory for all the drugs sold at retail in India. “Layout has been made and submitted for the final approvals. I am confident that the barcoding would be made mandatory in the next six months to ensure patient safety and curb flow of fake drugs through the market,” G. N. Singh, DCGI told HT.

“Commerce ministry formed an expert group to recommend technologies for the programme. The plan has been submitted to the health ministry for the final examination. The technology will track the products and deliveries in ways that will curb the trade of spurious drugs into the country,” said a senior official of CDSCO.

The move to put a barcode has been resisted because it escalates the cost for smaller firms. “However, we are talking to the industry and the issue will be resolved as the costs are coming down significantly when the initiative will kick off,” Singh said.

In 2012, the government introduced a plan to check genuine medicines by way of tagging with a unique number. However, the scheme failed to take off as volumes of many companies did not adhere.

Government of India's, New Project

Soon, '104' is going to be a special number in India for blood requirements. "Blood On Call" is the name of the service. On calling this number, blood will be delivered within four hours within a radius of 40 kms.

Rs. 450/- per bottle plus Rs. 100/- for transportation. Hoping that we can save lives by this facility.

If greed is part of a man's character, why should he need any other bad qualities; if there is wickedness, why want sins; if there is truthfulness why the need of religious austerities; if there is purity why should he go on a pilgrimage? If he has goodness of heart why should he want relatives? If he has good reputation, then ornaments are superfluous. If he possesses learning, why should he care for wealth; and if he has a bad name why should he need death?
CHANAKYA’S ANSWERS TO QUESTIONS ASKED BY A DISCIPLE

Disciple: What is envy?
Chanakya: Non-acceptance of good in others. If we accept that good, it becomes inspiration...

Disciple: What is fear?
Chanakya: Non-acceptance of uncertainty. If we accept the uncertainty, it becomes adventure...

Disciple: What is hatred?
Chanakya: Non-acceptance of a person as she/he is. If we accept the person unconditionally, it becomes love...

Disciple: What is anger?
Chanakya: Non-acceptance of things which are beyond our control. If we accept, it becomes tolerance.

In a small town in the US, a rather sizable factory hires only married men. Concerned about this, a local woman calls on the manager and asks him, "Why is it you limit your employees to married men? Is it because you think women are weak, dumb & cantankerous?"

"Not at all, Ma'am. Not at all" the manager replies. "It is because we need our employees to obey orders, are accustomed to being shoved around, know how to keep their mouths shut and don’t pout when I yell at them."

The process of getting information on the IP address of the offender is a time-consuming process. Second, there have been instances where the offender has been from another district or another state making it difficult to nab them.

Police Officer

A woman then approached the police in May.

In April this year, a 32-year-old woman, a secretary of a high court judge, was duped by two Nigerians of Rs 16 lakhs. They created fake but lucrative FB profiles of businessmen from UK.

He said he would be coming to Mumbai on a business trip. The day he was about to land, the victim received a phone call from another woman (an accomplice of the fraudster), who said she was calling from the Mumbai Custom and they had detained her foreigner friend for possessing currency which he did not declare.

The woman then ended up paying a huge money to get him released. She then realised she had paid to unknown people and not custom officials. While some Facebook profiles are created by sex offenders there are others who are known to the victims and want to seek revenge.

There are instances where strangers have created fake Facebook profiles with an intention to cheat gullible women of lakhs of rupees.

For instance, in March a 32-year-old dance instructor was arrested for allegedly creating two fake FB profiles and using them to sexually harass, stalk and defame his former woman colleague.

According to the police, the accused used one of the profiles to give false information about the woman to her fiancé. He sent messages to the fiancé, saying the complainant was having an affair with him.

He used the other profile to send pornographic material to the woman. The police said the accused took the step as he was angry that the woman and some others made fun of him because he did not have a girlfriend.

Inspector Ravi Sardesai of the cyber police station said, "We have repeated cases of women getting conned on Facebook where the accused spoke at large with them for months and then gradually wins their trust. He then cooks up a story and requests them to send money. The victims get emotionally attached after hearing their connected stories and give the money. Youngsters and middle-aged women fall prey to these crooks."

Six assistant police inspectors (API) and four police sub-inspectors (PSI) assist the PI because according to the rubbing they cannot be the investigating officer of the case.

The local police can also register cyber crime cases and seek specific technical help from the cyber police station in India and the region of Mumbai to police vit., central, eastern, western and north regions.

"If the local police register cases it will help in reduce our paper work. They will get all the technical help from us after which they can lodge an FIR, arrest the accused and file charge sheet by themselves," said cyber police officer.

Read more: Youngsters falling prey to fake Facebook profiles on the rise.

The second proposal is one rank promotion while working with the cyber police. The crime branch has proposed that the assistant inspector be promoted to the rank of police inspector but the time he is working with the cyber police. This will enable him to be the investigating officer of any case as the law states that only an inspector level officer can probe cyber crimes.

The third proposal is of increasing the number of courts trying cyber crime cases to ensure quick disposal. The police said a lot of cyber crime cases are pending in court since 2009. There are instances where the victims lost interest and the cases were compromised. As many as 130 cases are pending in court and around 80 are pending investigations. Some cases got compounded as the victims lose interest. Till now there has been no conviction.
Basic problems in the elderly
Dr. K. S. Murthy, Pidilite Industries Ltd

On 11 April Sri Shanmukhananda Jasubhai R. K. Shah Medical Centre in its mission for spreading medical awareness featured Dr. S. Jayaram (Dean-Bombay Hospital), Chief of Medical Services who spoke on common medical problems in the elderly and how they could be dealt with. Common diseases as we grow old are strokes, cardiac problems etc. Normal lapses - memory loss, lack of concentration, attention, confusion, losing things, difficulty in doing familiar tasks, poor judgment, personality changes, personal hygiene, withdrawing from friends and families. What constitutes good health entirely depends on how disciplined you are in terms of diet, exercise, yoga, breathing and relaxation.

- Obesity can be taken care of by proper diet avoiding fats and carbohydrates, maida, oil, salt and sugar. Avoid oil for frying which is deleterious to health particularly heart and use non-stick pan. Similarly moderation for sweets.
- As we age, we have 300 million small air ways in the lungs, which tend to shut off and hence need to activate them and the best way is breathing exercise, which forces air to open up the small airways thereby preventing respiratory diseases.
- Diabetes can be postponed as far as possible. If there is less insulin secretion, the insulin does not act and put pressure on the body to produce more insulin.

How does exercise help: Exercise gives about 60% relief and tightens the pelvic areas, increases supplie nature of joints, muscles and bones. Exercise involves functioning of muscles, which need energy supplied by the body by giving glucose. The glucose is withdrawn from liver and given to muscles for them to energize and work and blood sugar automatically goes down.
- The best of healthy persons can have vision disturbance, memory loss, hearing loss, sleep disturbance, balance problems, incontinence etc. Alzheimer is a mental disease with slow progression and deterioration. It starts with memory loss; behavioral changes, agitation and leads to sickness.
- Most of the diseases are psychosomatic.
- Dementia is a disease where you have declined memory and the functions tend to go down. Risk factors are blood sugar, obesity and cholesterol. Eat fruits, vegetables, salads, rice once and chapatti.

Depression: loss of appetite, inability to sleep, irritability, feeling of boredom or worthlessness, withdrawing from social activities, friends, family doctor etc. Try to keep engaged, happy and active and move around. Factors that contribute to depression are changes in health, traumatic events, life circumstances, loss of people dear to you and inability to do things, which please you.

Incontinence: Trouble in controlling urine, leakage of urine due to cough, sneeze, strain. Pelvic muscles become weak and the bladder is not able to hold even a small quantity of urine and leaks. Train yourself to regular toilet habits and not unduly load with fluids. Need to rush to toilet is due to overactive bladder.

Behavioral therapy: As you grow old, prostate gland is closed making the bladder unable to expel all the urine completely. When you pass urine, after a point of time it stops coming and you feel the sensation again. It is important that urine is sterile otherwise, it results in bacterial infection. Women are more vulnerable to infection. It is advisable to sit on the stool and take bath. Sitting on the floor leads to contact between urethra and floor allowing the infection. Secondly for women sitting on commode of public toilets are also prone for infection.

- Balance problems: As you, age a certain amount of imbalance is inevitable. Balance is affected particularly while climbing stairs or getting up from the floor or steps. The nerves from the leg send impulses to spinal cord to the ear and brain and then ultimately brain sends the message to the ear. It is intricate nervous mechanism, which works in microseconds. The problem occurs as a result of being in a hurry or not giving the body enough time to adjust.

Causes: vision, diabetes, vestibular etc. Correct muscle weakness, core balance, group exercises, increase flexibility and balance.

Aches and pains - Have no other treatment except exercise. For muscle ache and body ache, exercise works 100%. Flexibility exercise and physiotherapy give marginal relief. Medicines work for few days but ruin the kidneys. Environmental assessment – removes clutter's, poor lighting, install grab bars, raised toilet seats and low bed.

Frailty – you become frail as you age, which comes in cognitive functions warranting diet and exercise. Arthritis and disease-oriented arthritis require treatment. Most of us have osteoarthritis, which is age related. Every bone, joint, muscle in the body or organ requires exercise or conditioning. In osteoporosis, calcium is depleted and bones become weak needing treatment besides exercise.

Hearing loss – Avoid exposure to high frequency sound. Vision disturbances – ensure good lighting, clean eyes regularly, eat healthy, reduce smoking; sleep disturbance – at least 6-7 hours of sleep is absolutely essential because during sleep we restore the body function, the cells get repaired and hormones are released. Melatonin induces sleep and the maximum is released between 9.30 and 11. Sleeping early and getting up early has salutary effect on the body. Constipation is yet another issue, diet and exercise is important.

Polypharmacy associated with elders who prefer to take medicines. Phenomenon of adverse effects is seen more in elderly therefore they like medications, drugs, use of pillboxes.

Get screening for health issues like osteoporosis, hypertension, and diabetes on a regular basis. Check every 6 months for BP, sugar, cholesterol, heart health etc. Lipid disorder, rectal cancer, breast cancer, cervical cancer can be detected and prevented at the early stages Nutrition – fruits, vegetables; whole grain salads and good hydration help maintain good health.

Summary: Optimum life and sedulous care will definitely help. Follow the laws of nature, cultivate hobbies, be active and get involved in activities. Let us not bother with so many desires, whether or not this is done properly, let us try to live a life of comfort and not get unnecessarily upset. Eat well, sleep well and maintain mental equanimity. Wise doctor advocates his elderly patients – two keys to normal happy life of which, one is DO NOT FALL, and the other – STAY AWAY FROM DOCTORS.
A senior chemist walks into a pharmacy and asks, "Do you have any acetylsalicylic acid?" "You mean aspirin?" asks the pharmacist. 'Yes Sir,' "That's it; I can never remember that word."

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New mothers should start breastfeeding within hour of birth: UNICEF

UNICEF said on Friday that newborns account for nearly half of all deaths of children under 5 years old, and getting more newborns breastfed exclusively in the first six months of life could save over 800,000 lives each year. World Health Organisation spokesperson Fadela Chibok took aim at some claims that infant formula has the same benefits as breast milk, saying "it's not the same."
SoBo woman loses ₹3L to SIM fraud

The woman's neighbour, too, was cheated of ₹11L using similar modus operandi earlier this month

Keevats: September – October 2016

SoBo woman loses ₹3L to SIM fraud

The woman's neighbour, too, was cheated of ₹11L using similar modus operandi earlier this month.

**SAME GANG**

**WHAT IS SIM CARD CLONING?**

SIM card cloning is the process of duping the information on a SIM card onto a blank card using a SIM card reader and special software. While this method requires access to the original, a SIM card can also be cloned remotely by sending over-the-air (OTA) commands to it through secure SIMs.

**PRECAUTIONS**

- Do not pick up calls or texts from unknown numbers that begin with +91-90 or +90.
- If you pick up a call from an unknown number and the caller asks for details, do not give any information. Instead, hang up immediately – it's a scam.
- For extra security, you could also block all possible SIM numbers to catch these frauds. Please contact your bank accounts and business activities.

**IN THE PAST**

On March 17, a 36-year-old businessman from Makar Mithi was cheated of ₹7.7L. The scamsters had spoken to the victim's mother on her mobile and made a fake transaction worth ₹7.7L within minutes. They had erred out in New York City.

**MARCH 3**

Two Nigerian men duped over ₹2.5L from at least 12 women in matrimonial sites, with promises of marriage.

**AUGUST 2015**

The Keenav police arrested another Nigerian man for cheating a similar citizen of six, to the tune of ₹11.2L.

**THE ACCUSED**

**TRANSFERRED DETAILS OF KAZI’S SIM CARD TO HIS CARD AND GOT THE CREDIT CARD DETAILS FROM BANK OFFICIALS**

Sagar Rajput

**INVESTIGATION**

- Sources said the accused was aware of Kazi's debit to the gallery and hence may be present in the city. Police are looking for Kazi's contact details.
- An officer requesting anonymity said, "We have got the phone number from which the accused made the first call to the victim. We are trying to get further details."
- The police claim that due to narrow down on one of the suspects and have got the address on which the mobile number is registered. They are trying to locate the suspect.
- An officer said, "The suspect is being traced by the police and is expected to be present in the city. The police are looking for Kazi's contact details to trace the location of the accused."

**STATUS REPORT**

Cybercrime cheated a 37-year-old employee of US consulate to the tune of ₹11.2L. The police are looking for Kazi's contact details to trace the location of the accused. An officer requesting anonymity said, "We have got the phone number from which the accused made the first call to the victim. We are trying to get further details."

**CASE REGISTERED IN MAHARASHTRA**

- 2011 | Under IT act: 205
- 2016 | Under IT act: 205
- 2015 | Under IT act: 205

**CYBERCRIME CASES IN MUMBAI**

- 2014 | 40
- 2013 | 12
- 2012 | 6
- 2011 | 2

**Two teams formed to trace the gang**

Sagar Rajput

**MONDAY**

The Mulher Hill police have formed two teams to solve the two cases of cybercrimes that were reported in the past month. The two cases are currently being investigated.

The police said the same gang was involved in both the cases and has cheated several people across the country. After receiving continuous blank calls, Kazi filed a complaint with the service provider, Vodafone.

The police officials, after recording the SIM card details of the accused, got details of her SIM card and used them to track the phone.
Richa Bhandari of Udaipur applied online for issuance of passport by the passport office in Jaipur. On receiving her passport, she and her husband booked tickets to London. The fare was Rs. 28,558 per head. At Ahmedabad airport, they were not allowed to board the flight as the passport did not have a barcode! Aggrieved and shocked at being issued a defective passport, Richa filed a complaint in the District Forum which directed the passport officer to pay Richa Rs. 82,800 along with interest at 9%, Rs. 1 lakh as compensation for mental agony & Rs. 5,000 towards legal expenses. The passport officer appealed to the Rajasthan State Commission, which modified the forum’s order and directed him to refund Rs. 10,000, reimburse expenses of Rs. 25,000, pay compensation of Rs. 50,000 and pay Rs. 5,000 towards legal expenses. The passport officer approached the National Commission contending that as he exercises a “sovereign function of the state”, the complainant was not a consumer. The National Commission observed that while the decision whether or not to issue a passport was a sovereign function, the subsequent preparation work could not be considered so. Also, as the passport officer rendered services for a fee, the applicant was a consumer. Accordingly, it upheld the State Commission’s order.

Verdict: The National Commission observed that while the decision whether or not to issue a passport was a sovereign function, the subsequent preparation work could not be considered so. Also, as the passport officer rendered services for a fee, the applicant was a consumer. Accordingly, it upheld the State Commission’s order.

Point of law: Since the work of preparing and issuing a passport is done for a fee, the officer is liable for any error.

Keemat: September – October 2016
Consumer’s Crossword!  (Answers to all the clues are present interspersed in the current Keemat itself)

Across
2. It is tax free in a PPF account (8)
5. They can attack your address book. (7)
7. These questions are not possible to answer in an AGM (9)
11. United Nations agency that deals with children’s issues. (6)
13. Consumers go to redress their complaints. (5)
16. Babies first vaccine (10)
17. India’s most popular investment vehicle. (4)
18. It is necessary for smooth & efficient working of any committee. (9)
23. The maximum amount reached on PPF contributions. (7)
24. The place where modern day crimes occur. (10)
27. Certificate necessary for staying in a building. (10)
31. 419 and 420 are important sections of this rulebook. (3)
32. Majorly misguides consumers. (14)
33. Milk acts as in helping growth of infants and children (6, 4). (10)
34. Higher the level, higher the risk of premature death. (3)
35. It is a natural phenomenon (5)
36. Hydrogenated vegetable oil contains these unhealthy fats. (9)
37. Disease caused by consumption of impure milk (9)
38. It keeps our stomach feel full for a long time (4, 4) (8)
39. Most old age diseases (19)
40. A gem used in making necklace. (5)
41. 46. A mandatory requirement for any meetings (6)
42. We have no option but to obey his orders (3)
43. It adversely affects the food necessary for children’s growth. (12)
44. Govt. has discontinued unit volume based pricing system in these fluids. (11)
45. Improper diet is the main cause. (7)
46. Govt. has discontinued unit volume based pricing system in these fluids. (11)
47. It is much more important than ornaments. (10)
48. It is better not to believe such stories and give money to face book friends (9)
49. Unnecessary for smooth & efficient working of any committee. (9)
50. To show displeasure and sulk (4)
51. It is much more important than ornaments. (10)
52. A celebration on completion of 100 years (9)
53. It is paid to the government account by a bill payee (3)
54. Loss of memory (8)
55. An official document of the country required for travel (10) & an official document of the country required for travel (10)
56. You will become so if you accept anger (8)
57. Copying information present on the SIM card. (7)
58. These babies could have higher IQ if fed with breast milk. (9)
59. It is tax free in a PPF (5)
61. Legal heirs have to obtain this from a court of law (5)
62. United Nations agency that deals with children’s issues. (6)
63. Improper diet is the main cause. (7)
64. It is better not to believe such stories and give money to face book friends (9)
65. You need this drug to thin your blood. (6)
66. A celebration on completion of 100 years (9)
67. 419 and 420 are important sections of this rulebook. (3)
68. A gem used in making necklace. (5)

Down
1. You have to register this with the police (3)
2. The type of money transfer in cybercrimes (7)
3. He certifies accounts (7)
4. You can become adventurous if you are able to conquer it. (4)
5. They are not permitted to nominate. (7)
6. A literary work holding up human vices & follies to ridicule / scorn (6)
7. The Government body responsible for regulating drug prices (4)
8. Cardinal is the leader of this body (8)
9. The maximum amount reached on PPF contributions. (7)
10. High-rise buildings (11)
11. Cheats fake these to fool people (8)
12. To show displeasure and sulk (4)
13. The person who does wrongdoings. (7)
14. A national body conferred the rights to perform all functions related to food laws. (5)
15. It is paid to the government account by a bill payee (3)
16. These babies could have higher IQ if fed with breast milk. (9)
17. They adversely affect the food necessary for children’s growth. (12)
18. Higher the level, higher the risk of premature death. (3)
19. It is much more important than ornaments. (10)
20. It is better not to believe such stories and give money to face book friends (9)
21. A well-known drug used to thin human blood in heart patients. (19)
22. A celebration on completion of 100 years (9)
23. For all deaths among children in the world (8)
24. An ailment caused by mosquitoes (7)
25. Mosquitoes avoid them (8)
26. A gem used in making necklace. (5)
27. A very popular investment avenue. (3)
28. It is paid to the government account by a bill payee (3)
29. A celebration on completion of 100 years (9)
30. Legal heirs have to obtain this from a court of law. (7)
31. A gem used in making necklace. (5)
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46. An ailment caused by mosquitoes (7)
47. Disease caused by consumption of impure milk (9)
48. It is much more important than ornaments. (10)
49. It is better not to believe such stories and give money to face book friends (9)
50. Another name for hydrogenated vegetable oil (9)
51. A gem used in making necklace. (5)
52. A gem used in making necklace. (5)
53. A gem used in making necklace. (5)
54. A gem used in making necklace. (5)
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68. A gem used in making necklace. (5)
69. A gem used in making necklace. (5)
70. A gem used in making necklace. (5)
71. A gem used in making necklace. (5)
72. A gem used in making necklace. (5)

READERS SUGGESTIONS ARE WELCOME.
On their way to get married, a young couple is involved in a fatal car accident and find them sitting outside the Gates waiting for the in-charge to process them into Heaven. While waiting, they began to wonder: Could they possibly get married in Heaven? When in-charge shows up, they ask him. The in-charge says, “I don’t know as this is the first time anyone has asked. Let me go find out” and he leaves. The couples sit and wait. Two months pass. While waiting, they began to wonder what would happen if it did not work out; could you get a divorce in heaven? After yet another month, the in-charge finally returns, looking somewhat bedraggled.

“Yes”, he informs the couple, “You can get married in Heaven”. “Great!” say the couple, but we were just wondering, as to what if things do not work out? Could we also get a divorce in Heaven?”

The in-charge, red-faced with anger, slams his clipboard. “What’s wrong?” asked the frightened couple.

“Oh, COME ON!” he shouts, “It took me three months to find a priest up here! Do you have any idea how long it’ll take me to find a lawyer?”

Teacher: How old is your father?
Kid: He is 6 years. Teacher: What? How is this possible?
Kid: He became father only when I was born.

Husband frantically calls the hotels maintenance manager from his hotel room
“Please come fast I’m having an argument with my wife and she says she will jump out the window of your hotel”.

The manager responded: “Sir that’s a personal matter”.

Husband: “Idiot, the window won’t open! It is a maintenance matter”.

Teacher: 5 – 5 = how much? The student is quiet....
Teacher tries again: If you have 5 Idlis and I take away your 5 Idlis, what will be left with you?
Student: Sambar and Chutney......................Logic?

Prospective husband: Do you have a book called ‘Man, The Master of Women’?
Sales Girl: The fiction department is on the other side, Sir.

Q: Why does law not permit men to marry a second woman?
A: Because as per law you cannot punish a person twice for the same offence.

My friend thinks he is smart. He told me an onion is the only food that makes you cry, so I threw a coconut at his face.

There was a person who told his woman that he loved her so much that he would go through hell for her. They got married and now he is going thru hell.

Q: Why dogs do not marry?
A: Because they are already leading a dog’s life!

Before marriage, a man will lie awake all night thinking about something you say. After marriage, he will fall asleep before you finish.

Son: Why do couples hold hands during their wedding?
Father: It is a formality just like two boxers shaking hands before the fight begins!

Wife: Darling today is our anniversary, what should we do?
Husband: Let us stand in silence for 2 minutes.

It is funny when people discuss Love Marriage v/s Arranged. It is like asking, if suicide is better or being murdered.

It is difficult to understand GOD. He makes such beautiful things as women and then he turns them into Wives.

One woman brings you into this world crying and the other ensures you continue to do so for the rest of your life!

Man: Is there any way for long life?
Dr: Get married.
Man: Will it help?
Dr: No, but the thought of long life will never come.

Teacher: If you call your mother as MUM, what will you call your Mother’s younger sister and elder sister?
Student: MINIMUM & MAXIMUM

When do you congratulate someone for his or her Mistake?
Answer: On their Wedding!

Height of Kanjoosi (Miserliness): A man’s house has caught fire and he is giving missed calls to the Fire brigade!

An American gets on a plane and finds himself seated next to an Indian. He turns to the Indian and makes his move.

“He knows,” says the American to the Indian, “I’ve heard that flights will go quicker if you strike up a conversation with your fellow passenger. So let’s talk.”

The Indian, who had opened a book to read, closes it slowly and says to the American, “What would you like to discuss?”

“OK,” says the Indian. “That could be an interesting topic, but let me ask you a question first. A horse, a cow and a deer all eat the same stuff – grass. Yet the deer excretes little pellets, the cow turns out a flat patty, and the horse produces muffins of dried poop. Why do you suppose that is?”

The American person is dumbfounded, and finally, he replies, “I haven’t the slightest idea.”

“Tell me,” says the Indian, “How is it that you feel qualified to discuss nuclear power when you don’t know shit?”

Two hunters are out in the woods when one of them collapses.

“Help!” he gasps, “My friend is dead! What can I do?”

The operator says, calm down, I can help. First, let’s make sure he’s dead.” There is a silence, and then a shot is heard.

Back on the phone, the person says, “Ok, now what?”

Tourist: Whose skeleton is that?
SDR: An old king’s skeleton.
Tourist: Who’s that smaller skeleton next to it?
SDR: That was same king’s skeleton when he was a child.

SDR: You cheated me.
Shopkeeper: No, I sold a good radio to you.
SDR: Radio Label shows Made in Japan but the radio intermittently keeps saying this is “All India Radio”!

At the scene of a major train accident, a man was crying: O God! I have lost my hand, Oh God! SDR: Control yourself. Do not cry. See that man. He has lost his head. Is he crying?

Museum Admn.: It is a 500-year-old statue you have broken.
SDR: Thank God! I thought it was a new one.

SDR: joined new job. 1st day he worked until late evening on the computer. Boss happy, asks what you did till evening.
SDR: Keyboard alphabets were not in order, I made it all OK.

President Clinton looks up from his desk in the Oval Office to see one of his aides nervously approach him. “What is it?” exclaims the President. “It’s the Abortion Bill, Mr. President - what do you want to do about it?”

“Just go ahead and pay it.”

Q: Why did Hitler kill himself?
A: Because he saw his gas bills.

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