AGM 2014 - A Report
Glimpses from the 47 Annual General Meeting of Consumer Guidance Society of India
Editorial – Dr. S. G. Bhat

ENVIRONMENT PROTECTION IN INDIAN CITIES - LACK OF PUBLIC AWARENESS IN MUMBAI

World Environment Day held on 5 June, every year encourages people over the world to recollect awareness of the environment protection programs, which have to be controlled by regulators and calls for positive action. What is the position in every city in India on this issue? Awareness alone is not sufficient. The increasing populations and haphazard industrialization in urban areas is creating more problems. One can see in Mumbai, vendors selling pan-masala, supari, and tobacco blends on street footpaths, consumer’s line up, and even those come by vehicles. Spitting by the consumers has converted footpath garden into red colored spittoons, vulnerable to spread of diseases like TB to the surrounding area. No doubt, municipal vans pick them up sometimes and destroy their materials. These vendors come back again after a few days and business goes on.

Environment is infected and in spite of awareness. Strict laws are needed to curb this menace. The footpaths are also contaminated with pet-dogs excreta condemned by morning walkers and try to avoid walking on the footpaths. How can municipality allow pet dogs inside apartment flats? One can understand pet dogs in bungalows to guard the compound. The move by Maharashtra Govt. to ban its citizens chewing tobacco or paan and spitting in public places including hospitals, airport, gardens, etc. is commendable. There was a factory making banana chips and most of the workers chew tobacco and spit on the heaps of banana skin to be disposed of as waste. This was sold to feed animals and it was found that the animals became sick due to tobacco poisoning and now there is a ban not to feed animals with banana skins. People continue to chew tobacco even if the incident is told to them. One can create awareness but habits die-hard. Spitting in public places to be banned and culprits to be punished is the only solution.

Since the footpaths are used for parking small cars and public are forced to walking on the roads, is a nuisance to the drivers, and add to traffic congestion, which has an impact on people’s health. By following traffic discipline and if footpaths are made free of encroachments one can try to bringing down congestion problems. It is alarming to note that a recent environment survey 2014 conducted by the Tata Energy and Research Institute in 8 cities found that air qualities has worsened and the number of bird species has also decreased. In Mumbai, sparrows are rare and disappeared in many places? BMC Survey 2012-13 has revealed that in some wards the Suspended Particulate Matter (SPM) is 531 compared to Pollution Control Board’s Standard of 140, while ammonia is 320 compared to the standard of 100. Similarly, nitrogen dioxide, sulphur dioxide levels are beyond the control limits. These are due to vehicular exhaust gases, traffic congestion and inhalation of these is a health hazard and prone to diseases and raises stress level of people.

Another important environment issue is the disposal of wastes, needs public awareness of waste management. The indiscriminate use of plastic bags was banned but vegetable & fruit vendors cannot sell their products as the buyer is asking for a bag, as he does not carry one, which was the earlier practice. Thus, plastic bags are abused and thrown as garbage. In Mumbai city nearly 10000 tons of garbage needs disposal of which nearly 9% constitutes plastics. Clogging of drains, choking of gutters is a perennial problem. Burning of plastic bags and electrical cables to get the metal is common, due to illiteracy but poses health hazard due to release of toxic gases, and giving rise to asthma, breathing problems, cancer, etc.

Awareness of environment hazards alone may not solve the problem but punishment is the only way out. If every citizen cooperates and keeps the environment clean, the health of the nation remains good and one can save the huge amount spent of medicines and health care. In addition to the above, there is manmade pollution of the atmosphere by burning dry leaves of trees from gardens, bungalows, clubs etc as they are facing the problem of disposal. During winter season, one finds people burning thrash from the streets including, packaging materials, plastics, dry leaves etc., which produce gases harmful to health but keeps them warm from the cold. Hutment dwellers do the same way of disposing thrash. Most of the railway station yards also burn the thrash and create burnt gases, irritant to the eyes and a health hazard.

Those who stay in high-rise buildings feel that they are safe but the polluted air rises from the ground and are affected. High-rise buildings are built by felling trees but replantation takes place in any body’s guess. Pollution Control Board has stringent regulations but no action is taken. Eventually such burnt gases lead to the problem of global warming.

Tackling Antibiotic Resistance

Antibiotics that save millions of lives from deadly infectious diseases have unfortunately become victims of their own success due to increasing misuse leading to the emergence of antimicrobial resistance. Healthcare stakeholders and patients / consumer communities’ cautious approach can only save the world from antibiotic resistance.

- Use antibiotics only when prescribed by your doctor.
- Complete the full prescription / dose of the antibiotic, even if you feel better.
- Do not switch to other antibiotics unless the same is as prescribed by the doctor.
- Never, share leftover prescriptions of antibiotics with others.
- Archive your old antibiotic prescriptions and show them to your doctor before initiating any new antibiotic treatment.

KEEMAT: September – October 2014
Letters to the Editor

I liked your editorial in Keemat, May-June 2014 issue. I want to give my views in support of what you have said.

1. Our Wedding ceremonies as well as receptions have become ‘Eventful Wastages’ also ‘Show business’ in the name of marriage function!
2. In India, even the poor, spend MORE THAN NECESSARY in this function. Rich people make a ‘Grand show’ and there is huge wastage of water cups/paper napkins/plastic spoons/food items/flowers/electricity/thermocol decor etc.
3. If Lunch or Dinner is NOT Buffet, then food is served on table to each person and there starts ‘colossal waste’ by the near ones as regards sweets/purees to their friends and relatives by forceful servings! There lie’s 10-15 jalebies/puries/other sweets in each dish after a person have finished their eating!
4. I remember a reception of a wealthy family, where each person coming in from the entrance was showered with rose petals...within one hour there was a heap of rose petals near the entrance. So many flowers were just wasted in no time...gone in dust and garbage!
5. Water cups served in the function do not exhibit expiry date on the top cover and lots of water is just wasted as you have mentioned. In addition, contractor may be using ‘Expired lot’, which is not noticed by the guests.
6. I feel, we must avoid wastage of food and water/other items by inviting near ones up to 50 – 100 people and have limited items in buffet lunch/dinner. Leftover food items must be handed over to the organizations who distribute food to the poor/street children.
7. Decoration also should be with eco-friendly material and with minimum wastage and cost, preferably, ‘recyclable’.
8. Finally, I feel that we must keep it in mind that WE ALL MUST AVOID COLOSSAL WASTAGE of food, water, other materials and electricity as it accounts as ‘National Waste’ with millions of our poor brothers and sisters struggling for their survival on daily basis! We owe a responsibility as citizen of India in that respect in coming years and set an example to our ‘Young Generation!’ Thanking you and with Regards,

Vinayak Lawande, Email: vwl@rediffmail.com

FAIR PRETTY v/s BLACK BEAUTY: “Fed up of chip chip creams? No chip chip, just fairness,” said, ‘India’s first fairness soap’ (‘Fairglow’). The ‘fairness’ cosmetics category market comprises an array of brands, which include skin lightening cream, face wash and/or pack, as well as body bleaching lotion. The ‘dermis whitening’ business in India has jumped from Rs 800 Crores to Rs 3000 Crores in just 10 years. A recent story in The Economic Times (Mumbai Edition, June 10) reports that the Advertising Standards Council of India (ASCI) is contemplating certain specific changes in the Code for Self-Regulation in Advertising to bring fairness in the face of advertisements. During the period 1998-2004, ASCI found at least a dozen advertisements, “misleading, objectionable, offensive, puffed-up, unsubstantiated (dishonest?), or gender discriminatory.” (Keemat, November 2004)

Darker side of ads: (1) FAITHFUL & (2) UNFAITHFUL
1. A Tommy named Starky, married a little Darky. They had 4 kids; 1 was white, another was black and 2 were khaki!
2. ‘Tata Yellow Pages’ changed the above limerick in its TV commercial (TVC). “If you and your wife are both fair, and she gives birth to a dark baby, you should be looking for a divorce lawyer” This ribaldry made women’s groups see red at ‘Tata Yellow Pages’ changed the above limerick in its TV commercial (TVC).

Fair and Lovely or Dark and Lonely
ASCI annual report (2000-2001) narrated an ad about a young lady, initially spurned by a handsome youth, and who later on got his attention and admiration after she had improved her complexion with the aid of a much-advertised fairness cream. A fortuneteller was depicted in a TVC advising the parent of a marriageable girl to alter her “future” (or taqdeer) by using a fairness enhancing cream. There was an ad of a dark skinned daughter’s father, whose income was inadequate to pay for her dowry, and therefore grudgingly wished he had a son instead. Even a dusky man wants his would be bride to be “gori gori chitti, phool jaisi preeti.” “Brown” Indians are obsessed with a fair skin (witness the newspaper matrimonial ads). Perhaps, we need to genetically modify our “wheat complexioned” people. Any takers for such a line of research? So, while the whites’ suntan, the browns will skin-bleach.

Narendra Wagle, Member 1995-2005, Consumer Complaints Council of ASCI, Email: narendra_wagle@yahoo.in

This is in reference to complaint to your registration (CG/MSK/146) and my complaint to you regarding non-payment of my deposit by UNITECH Ltd., Gurgaon (Haryana), and your kind letter written on my behalf, on 29-05-2014. I am glad to inform you, sir (Dr. M. S. Kamath) that I have received the cheque for the principle amount Rs 100,000/- on 06-05-2014 and credited to my account. I profusely thank you for your prompt and gentle advice to them. However, they have not sent me the cheque for the interest for delay period of 7½ months (from 29-10-2013 to 07-06-2014). I shall be writing to them about it, now. I thank you once again for your positive effect.

Chiluvver Lakshminranyan, 505 Garnet, Niramal lifestyle, LBS Marg, Mulund (W), MUMBAI – 400 080 Mob: 9833106050

This is to tell you that the KEEMAT magazine is improving with every issue.
The content is excellent, and the presentation is good. Please keep up the good work.

Walter Vieira, Chairman, CERS, Ahmedabad. Email: waltervieira@gmail.com, www.waltervieira.com

KEEMAT: September – October 2014
Disengage yourself to relieve stress, improve health, and lead a long life.

Our knowledge about functioning of human body is very limited. Our ancestors have left us the knowledge bank that is astounding. Proponents of modern science are taking shelter to that wisdom which was all the time neglected. I was reading an article in a local magazine on heart attacks written by a doctor. Article explains that the proportion of young age heart attacks has increasing rapidly. India has become cardiac ailment capital almost 60% cardiac patients of the world (6 crore) are in India.

Blood pressure diabetes cholesterol levels are three factors, which lead to cardiac problems. The stress level also adds up to these predisposing factors. Medical fraternity initially did not believe too much of, mind factor in cardiac episodes. However, some startling facts were revealed from Japanese medical research. Several years back they found that too many young ladies were having heart attacks and they did not carry any of the predisposing factors like BP diabetes neither they had arterial clots. Echocardiogram showed heart function less than 30%. Medical specialist did not know what to do. They were rested and after three days their condition improved and so also their heart functions and echo cardiogram. It led to a conclusion that those ladies were under extreme stress and mental tension. Heart responds to extreme mental stress and balloons up like octopus. Heart has its own capacity to repair itself. Japanese called this disease Tekostubo in their language. Earlier doctors were assuming that heart is just a pump and any malfunction can be repaired by stents or bypass surgery. After the Japanese episode, they realized that these interventions are all temporary patchwork and will not lead the complete cure. Main predisposing factor is mind & Stress. This led to compounding and confirming the benefits of Yoga. From last 50 years or so popularity of Yoga in Western world is increasing, but in India it is still not that wide spread.

What Patanjaljis Yoga sutras, formulated 3000 years back as body and mind control are still valid, but even in Yoga practice there is lot of commercialization. You hear lot of branded Yogas in the name of gurus etc. Yoga as prescribed in Patanjali yoga sutra has subsections like Yama, Niyama, Asana, Pranayama, Pratyahara, Dhyana, Dharana, and Samadhi. What people do currently is mainly Yogasanas and little bit of Pranayama. For stabilizing your mind what is important is Pratyahara which nothing but meditation. Doing pratyahara is most difficult for common man. Pratyahara is delinking yourself. When we delink ourselves and give up certain most desired items, mind becomes calm and internalized. Japa or chanting of Ramanama as practiced in certain Ashramas is one way of, to slip into Pratyahara. It is said that mind becomes tired of hearing same thing or same repetitive sound and switches off gets internalized, so meditation is one way of disengaging yourself.

The main article mentions that just doing some yogasanas is not enough. We have to practice meditation and follow a nourishing eating habit with lot of vegetables fruits and fiber and stress free-living style to achieve desired benefits. If you cannot spare your time for yoga and meditation at least get yourself disengaged in a different context.

We have seen that most people have no time they are engaged in some activity or other. Some activities are really needed some are not. How do we disengage our self? We have seen people continuously engrossed on mobile screens either, watching face book, whatsapp or continuously chatting. I have seen my students watching mobile screen frequently during my lectures. These electronic gadgets either TV mobile phones internet have become so addictive people are constantly engaged. There is no time to disengage or contemplate talk to your near and dear ones and it is perfect prescription to build up of high stress or tension. To add to this, improper eating habits, junk food, intoxicants, late night outings and pent up stress releasing itself in to emotional outburst anger aggression is so perfect prescription for heart ailments. Older people find themselves in a tough task of disengaging themselves partially from their loved children who get married and go away. Many times this extreme attachment leads to conflicts and mental stress. Disengaging yourself spending quality time enjoying holidays attending music concerts or engaging yourself hobbies, which are near and dear to you, is one way of stress relief and improving your mental health and leading to long life.

S. M. Shanbhag, CGSI - Life Member
Email: shivanand.shanbhag@gmail.com

I wish to point out a case of prompt action by the supplier for replacement of defective freezer without much hassle or difficulty. In fact, this was as a part of their genuine concern about the problem faced by the consumer. We purchased a costly Refrigerator cum Deep Freezer (cost Rs. 1 lakh approx.) with the facility of built in ice cubes in Oct. 2012 from BSH Household Appliances Mfg. Pvt. Ltd., Mahakali Caves Rd, Andheri (E), Mumbai 93, but we started using only in April 2013. There was a frequent problem of noise emanating on opening of the door and temperature fluctuation on refrigeration side of vegetable hold. The technician of the suppliers as and when we reported the complaints to them did not only attend this but also at one time, they took away the freezer to workshop to rectify the problem but the problem could not be solved. Recently on 28/6/2014, the company replaced the freeze with brand new imported piece. We would like to publically appreciate such a good gesture on the part of the supplier. You may like to report the above news in your KEEMAT magazine to boost the morale of such society responsible companies. A detailed e-mail communications of 6-8 months period in available if you need for your record.

Looking forward to your response.

Dr. S. R. Agarwal Cell: 09820213599

I sincerely thank you for your help on subject matter. I think Consumer Guidance has great contributions to change and nullify wrong practices in our country. Please refer below email from “Jamboree Education Pvt. Limited” Vashi.” They have agreed to give me refund amount as per below email. Hence, I would sincerely request to cancel my complaint against subject organization. With Salute & Best Regards

Jaydeep Patel, Cell: +91 88791 96188 E Mail: jpatel_iitkgp@yahoo.com

KEEMAT: September – October 2014
Thank you very much for sharing this (Loose Edible Oil) study overview as well as the data files. These are very helpful! I must commend you for carrying out this important work and sharing the information publicly to help warn consumers and regulators. I sincerely hope that the adulteration situation improves in the future as the result of your work. Do you have any other adulteration surveys planned for the future?

Based on the information you have provided me and with your permission, I would like to reference and include a summary of your great work in our online USP Food Fraud Database (www.foodfraud.org). The database is building a comprehensive collection of information and reports on food fraud globally based on published reports with the aim of informing industry, consumers, and regulators. If you are ok with this, please let me know if you have, any preference how the report gets references/acknowledged. Best Regards,

Jeff Moore, Ph.D., Senior Scientific Liaison, Food Standards, Food Chemicals Codex, United States Pharmacopeia, 12601 Twinbrook Parkway, Rockville, Maryland 20852. USA. Telephone: 301-816-8288 (Office), 301-816-8157 (Fax), E mail: JM@usp.org

It is always interesting and educative to read your articles/editorials. I read with interest your Editorial in issue of KEEMAT: May – June 2014 on wastages in wedding receptions. You have touched a very vital subject. You have touched one area on WASTAGE. There are many which you are aware. We only know what corporation/government should do but conveniently forget what we have to do. There is always hue and cry about prices going up (cost of living going up) and sickness/illness on the rise. I have one suggestion. Let us start segregating WET GARBAGE and DRY GARBAGE. In fact, in India BHANGAR, resistance to resistance. In 2011, there were estimated 6.3-lakh cases of multi-drug resistant tuberculosis (MDR-TB) among world’s 12 million TB cases. The WHO report, “Antimicrobial Resistance: Global Report on Surveillance,” notes resistance to antibiotics used as a last resort to treat life-threatening infections caused by a common intestinal bacteria K. pneumonia has spread to all regions of the world. It is a major cause of hospital-acquired infections such as pneumonia and bloodstream infections in newborns and intensive care unit patients.

In some countries, because of antimicrobial resistance, antibiotics would not be effective for more than half of people treated for K. pneumonia infection. “Without urgent, coordinated action by many stakeholders, the world is headed for a post-antibiotic era in which common infections and minor injuries, which have been treatable for decades, would kill once again,” said Dr. Keiji Fukuda, Assistant Director General for Health Security, WHO. Resistance is occurring across many infectious agents but the WHO report focuses on antibiotic resistance in nine different bacteria responsible for common, serious diseases such as bloodstream infections (sepsis), diarrhoea, pneumonia, urinary tract infections and gonorrhea. The results are cause for high concern, documenting resistance to antibiotics, especially “last resort” antibiotics, in all regions of the world.

Resistance to one of the most widely used antibiotics for the treatment of urinary tract infections caused by E. coli fluoroquinolones is widespread. Treatment failure to the last-resort treatment for gonorrhea; third generation cephalosporins has been confirmed in Austria, Australia, Canada, France, Japan, Norway, South Africa, Slovenia, Sweden and the United Kingdom. More than 1 million people are infected with gonorrhea around the world daily (Source: The Hindu)

Accolades to CGSI from Food Chemicals Codex, USP, USA
Minutes of the 47th Annual General Meeting of Consumer Guidance Society of India, at 4.00 PM on 9th July 2014, at the Karnataka Sangh, Ground Floor Hall, T. H. Kataria Marg, Mahim, Mumbai – 400016.

Dr M. S. Kamath (Hon. General Secretary) welcomed the President and all members present in the house. He stated that in comparison to the previous year Consumer Guidance Society of India (CGSI) has more than doubled its activities by doing over 400-consumer awareness programs. The Consumer helpline received about 20,000 complaints that are three times more than last year, of which more 70% were amicably resolved. He emphasized that CGSI handled over 400 complaints during the year through personal counseling sessions citing a specific case of CGSI intervention with one consumer getting a Rs. 60 lakhs refund from a builder, no small feat.

Address by the President

Mr. Sharad Upasani stated that he was pleased to note that KEEMAT Issue in which notice of AGM is published gives wide-ranging activities conducted during the year. Earlier, usually investment seminars were given more coverage. He was glad that a consumer camp was held which was well received and highlighted in the media, well talked about. He pointed out a vast improvement in KEEMAT issues specifically mentioning the letter from Mr. S. M. Shanbagh that was very useful / informative and Mr. Shailesh Gandhi’s letter about Citizen’s Right to get reply within 45 to 90 days on submitting applications.

Mr. Upasani appreciated the overall good work performance of the team of workers of CGSI and all the members of the Managing Committee. He also congratulated all CGSI members for supporting the activities of CGSI.

Mr. R. B. Purohit, as in the previous year’s AGM enquired whether the President is a member of CGSI and has voting rights. He stated that if he does not possess voting rights, he should not chair the meeting as President. He wishes not attend the meeting and will walk out like in last AGM.

Mr. Upasani pointed out that the issue is sub-judice and the present constitution does not require the President to be a member of CGSI. Mr. Upasani pointed out that the present CGSI Constitution was irrelevant to requirements of modern times. All wanted a change and a lot of work was put to change, irrelevant clauses. However, a few members, who did not allow changes to happen, stayed this, and CGSI has no alternative but to follow the existing Constitution. He requested Mr. Purohit to take efforts in persuading his friends to change their stand on this issue. He said that he believes that constructive opposition is very important and good in a democratic set up. However, opposition to update the constitution without discussing changes in the constitution in General Body meeting is not a healthy activity of opposition.

Dr. M. S. Kamath requested those in the house accepting Mr. Upasani as President; show their support by raising their hands. All members present by show of hands unanimously accepted Mr. Upasani as President. Mr. R. B. Purohit giving his dissent said that although he personally respected Mr. Upasani, he could not accept him as the President. Thereafter Mr. R. B. Purohit & Dr. A. R. Shenoy walked out of the meeting.

Confirmation of the minutes of the 46th AGM

Mr. Anil Dhumak wanted to raise questions on the minutes of the last AGM particularly with respect to mentioning some of his specific comments he made in the last meeting. Mr. Upasani informed that he should have raised the same within 30 days of circulation of minutes and he cannot raise it now after a lapse of one year. Mr. Anil Dhumak said his questions on the minutes were not answered. Dr. M. S. Kamath informed that all queries has been replied to, and sent by Speed Post as well as by courier. On Mr. Anil Dhumak’s insistence to show immediate proof of receipt, Mr. Upasani informed that AGM is not the place for these matters and he should go to CGSI office and check it up.

All members present except one accepted the minutes and passed the same.

Proposed by Mr. Vikrant Jindal Seconded by Mr. Simon D’Costa

Presentation of Annual Report by the Hon. General Secretary

Dr. M. S. Kamath referring to his annual report published in Keemat informed that the CGSI has attended to about 20,000 complaints that rank as one of the largest in India with almost 70-80% positive response. 400 face-to-face meetings were set up of which 70-80% was sorted out. He further stated that CGSI correctly guides complainants, sometimes even clearly saying that they do not have a case to fight for and do not wrongfully lead them on. CGSI was deeply in red some years back but managed to make Rs. 44 Lakhs up to last year. CGSI is placed comfortably now on the financial front.

Mr. B. R. Satra wanted details on the status of railways committee meeting and CGSI’s effort for the welfare of train travelers. Both Dr. M. S. Kamath & Mr. Upasani said that we could discuss this later after the AGM. Mr. Upasani suggested that Annual report should reflect appropriate reporting on CGSI’s activities relating to Railways. The Annual Report was then accepted as passed.

Proposed by Mr. B. R. Satra Seconded by Ms. J. Varadhachary Passed Unanimously

Presentation of Accounts for 2013-14

Mr. B. R. Satra wanted to know about pending TDS. Dr. Kamath informed that in case of NGO’s & Trust’s TDS refund was not yet computerized and hence the delay. CGSI has received the 2011-12 amounts and IT authorities have assured refund of 2008-09 and 2009-10 soon. Mr. Satra suggested we should effectively use RTI for checking on the delay. The suggestion was noted for action.
Mr. Anil Dhumak wanted to know the exact amount of SEBI programs carried out, details of the exact amount spent and exact amount CGSI received for the same. Dr. Kamath stated that an announcement was made in Keemat mentioning a specific time for visiting the CGSI office for such queries on 7 July 2014. The Treasurer / Joint Treasurer waited in the CGSI office at the appointed time for Mr. Dhumak, who did not turn up.

Mr. Dhumak informed the house that he had to go to Charity Commissioner’s Office. Dr. Kamath stated that the CGSI appointment was fixed earlier and so he should have chosen another date for his appointment with Charity Commissioner’s office instead of 7 July 2014 that was clashing with his confirmed CGSI appointment. He chose not to come to CGSI office and honor his confirmed appointment. In any case, the details have already been sent to him by Speed Post as well as by courier. Mr. Anil Dhumak confirmed receipt of the letters.

Mr. Anil Dhumak alleging submission of false claims and misappropriation wanted a discussion on the SEBI’s pending receivables of Rs. 125,000.00. Strongly refuting the allegations of Mr. Dhumak, Dr. Kamath displayed on screen the letter dated 16 December 2013 written by SEBI, which clearly stated that they were only procedural lapses in conducting the program and submission of bills. SEBI’s letter clearly stated that the bills submitted were kept pending because of flawed procedure of submission. SEBI did not doubt the integrity of CGSI or its management in any manner.

However, to resolve the problem very amicably Dr. M. S. Kamath proposed that since him as Gen. Secretary, and Mr. Anil Dhumak as Vice-Chairman had signed all the cheques pertaining to the said amounts; he was willing to pay 50% of the pending/ outstanding amount and Mr. Anil Dhumak should pay the remaining 50% to close the chapter. Mr. Anil Dhumak kept mum thereafter throughout the meeting.

Mr. B. R. Satra wanted to know the progress in the long pending matter of traveling allowance of unsettled amount of Rs. 33,807.00 relating to the year ending 2006 and 2007 shown as receivable in balance sheet and wanted strict action taken to recover the same. Mr. Vilas Wagh, CGSI Treasurer said it was a six-year-old pending matter only carried forward in subsequent year’s balance sheets. Dr. M. S. Kamath further informed that CGSI filed a police complaint for misappropriation of funds. However, the matter until date is still unresolved. The Accounts, Auditor’s report and Notes on Accounts were accepted and passed.

Proposed by Mr. B. R. Satra
Seconded by Ms. Jamna V.
Passed Unanimously

Appointment of Auditors for 2014-15

The house approved the proposal recommended by the Managing Committee to the General Body, to appoint M/s. I. A. Khan & Company as Auditors for CGSI Account & Maharashtra Helpline Account separately for the financial year 2014-15 at an annual fee of Rs. 20,000.00 per account.

Proposed by Mr. Simon D’Costa
Seconded by Mr. Dinesh Bhandare
Passed Unanimously

Appointment of President & Vice President for 2014-16

Managing committee recommended to the house the names of ex-Chairman CGSI & Principal of New Law College Prof. N. M. Rajadhyaksha for the post of President and Dr. Shirish Waghulde as Vice-President. The house unanimously accepted both the names for the respective post.

President Prof. N. M. Rajadhyaksha
Proposed by Mr. Vikrant Jindal
Seconded by Mr. Arun Datey

Vice-President Dr. Shirish Waghulde
Proposed by Mr. S. Manel
Seconded by Mr. Anil Karandikar

Confirmation of Panel of Returning Officers for 2015

The house approved the proposal to reappoint the panel of returning officers for 2015 as follows:
Advocate R. V. Paranjpe,
Mr. Anil Karandikar,
Ms. Mercian Saldanha,
Proposed by Mr. B. R. Satra
Seconded by Ms. Bindu Bhandare
Passed Unanimously

Any Other Matter with the Permission of Chair

Outgoing President Mr. Sharad Upasani was honored for the excellent support and help he rendered to CGSI for which it is deeply grateful. CGSI was financially deep in red until his help, advice, and counsel helped it to overcome the same. As token of respect and appreciation, CGSI presented a silver salver to Mr. Sharad P. Upasani.

President Mr. Sharad Upasani honored Ms. Devika Purav, Legal Cell Committee member and Mr. Praful Pawar, CFP, for their efforts in supporting the cause of CGSI propagating its objectives during the year with a shawl and shirnphal. President Mr. Sharad Upasani also honored our trustee and senior member Mr. S. D. Puri

The President thereafter declared the meeting closed and asked the Hon. Secretary Dr. M. S. Kamath and the returning officer to proceed with the election formalities.

Election to the Managing Committee

Hon. Secretary Dr. M. S. Kamath explained the election process briefly to all members and requested the returning officer Mr. Sanjay Thopte to conduct the election and declare the results as provided for in the society’s rules and regulations.

The Meeting ended with thanks to the chair.

Sd/-
Sharad Upasani
President – CGSI

Results of the Election to the Managing Committee: 47 AGM 2014

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<td>Mr. Bhaskar V. Desai</td>
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<td>Ms. Navneet Chahal</td>
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<td>Mr. Raj Talreja</td>
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<td>Mr. Ratanlal Purohit</td>
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<td>7.</td>
<td>Mr. Vikrant Jindal</td>
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Mr. Bhaskar V. Desai, Ms. Navneet Chahal, Mr. Raj Talreja, and Mr. Vikrant Jindal, were declared elected.

Sd/-
9th July 2014. Returning Officer
CGSI Elections – AGM 2014
Avoid Processed Foods to Stay Healthy, Wealthy, & Wise

Dr. Sitaram Dixit, Chairman, CGSI

People all over the globe are slowly getting fat, dull, and sick and their regular consumption of processed foods could be the reason. Every time a population adopts a diet high in processed foods, they tend to get sick within years. Human genes normally do not change food habits do often.

REAL V/S PROCESSED FOOD

Fruits we get, from trees, to obtain ‘ground meat’ we grind meat in a machine, butter is cream that we separate from milk and then churn. In short, most foods, we consume are either mechanically or chemically processed foods. If a product is a single ingredient food with no added chemicals, it does not matter if it is ground or put in a jar. It is still real food. If we chemically process food or solely make it from refined ingredients and/or use artificial substances in its manufacture, then we can term it as “processed food.”

Processed foods are usually high in sugar and high fructose corn syrup. We know that excess consumption of sugar is seriously harmful. Sugar is “empty” calories, giving a large amount of energy but with no essential nutrients. Excess sugar can have devastating effects on human metabolism leading to insulin resistance, increased levels of the harmful cholesterol, increased fat accumulation in the liver, high triglycerides, high abdominal activity and is strongly associated with some of the world’s leading killers like heart disease, diabetes, obesity, and cancer. People normally do not use excess sugar in their coffee or on their cereals; but mostly acquire them unknowingly from processed foods and sugar-sweetened beverages.

Processed foods are usually high in sugar and high fructose corn syrup. We know that excess consumption of sugar is seriously harmful. Sugar is “empty” calories, giving a large amount of energy but with no essential nutrients. Excess sugar can have devastating effects on human metabolism leading to insulin resistance, increased levels of the harmful cholesterol, increased fat accumulation in the liver, high triglycerides, high abdominal activity and is strongly associated with some of the world’s leading killers like heart disease, diabetes, obesity, and cancer. People normally do not use excess sugar in their coffee or on their cereals; but mostly acquire them unknowingly from processed foods and sugar-sweetened beverages.

Processed foods are “hyper rewarding” and lead to overconsumption. Human nature make all of us want to eat good food. Taste buds help us find the way, as human appetite gravitates towards foods that are sweet, salty, and fatty, believing such foods contain energy and nutrients we need for survival. Human body regulates energy balance requirements working to keep us at a healthy weight. Lot of evidence exists that the reward value of foods can bypass the innate defense mechanism making us eat much more than we need, so that it starts to compromise on our health. We know this as the “food reward hypothesis of obesity.”

Food manufacturers will succeed and get people to buy their product, only if it tastes good. Fierce competition among manufacturers, forces them spend massive resources in making processed foods as desirable as possible and so incredibly “rewarding” to the brain, that eventually affect our behavioral thoughts, making us eat more and more until we become sick.

Food is good, but foods specifically engineered to be hyper-rewarding effectively short-circuiting our innate brakes against overconsumption, are not at all beneficial or good for our health.

Processed foods contain all sorts of artificial chemical ingredients. If we look at the ingredients label of most processed, packaged food, chances are many of the ingredients in there are not actual food but added artificial chemicals. Highly processed foods often contain, Preservatives, (Chemicals to prevent rotting), Colorant, (Chemicals to give a specific color), Flavors, (Chemicals that provide a likeable flavor to food), Texturants, (Chemicals that give a particular texture. Processed foods may also contain a dozen additional chemicals, and possibly not in the label list even though true that most of these chemicals pass safety test. Given the regulatory authorities say that sugar and vegetable oils are safe, it is better we consider their “stamp of approval” with a pinch of salt.

Many people can literally become addicted to process junk foods. The “hyper rewarding” nature of processed foods can have serious consequences as some people can literally become addicted and completely lose control over their consumption. Food addiction is the main reason why some people just cannot stop eating these foods, no matter how hard they try. Studies say, intense dopamine release that occurs in the brain, hijacks their brain biochemistry when eating junk foods. Sugar and highly rewarding junk foods activate the same areas in the brain as drugs of abuse namely cocaine, opium, etc.

Processed foods are often high in refined carbohydrates. Some people think that the majority of our energy intake should be from carbohydrates, while many others think that we should avoid it. However, everyone agrees that carbohydrates from whole foods are much better than refined carbohydrates. Processed foods are often high in refined carbohydrates. Refined, “simple” carbohydrates are quickly broken down in the digestive tract, leading to rapid spikes in blood sugar and insulin levels leading to carbohydrates cravings a few hours later when blood sugar levels go down again. Eating too much refined carbohydrates is associated with negative health effects and many chronic diseases. Labels like “whole grains” in processed food packages should not fool us, including breakfast cereals, as usually here whole grains have been pulverized into very fine flour and are just as harmful as their refined counterparts are. Carbohydrates from whole, single ingredient foods are any day better than that from processed junk foods.

Most processed foods are low in nutrients. Processed foods are extremely low in essential nutrients compared to whole, unprocessed foods. In some cases, food processors add synthetic vitamins and minerals to compensate losses during processing. However, synthetic nutrients are not a good replacement for the nutrients found in whole foods. Real foods also contain thousands of trace nutrients that science is just beginning to grasp. The only way to get them in our diet is to eat whole, unprocessed foods. The more we eat processed foods, the less we will get of vitamins, minerals, antioxidants, and various trace nutrients.

Processed foods tend to be low in fiber. Soluble, fermentable fiber has various benefits. It functions as a probiotic, feeding the friendly bacteria in the intestine. There is evidence that fiber can slow down the absorption of carbohydrates and help us feel more satisfied with fewer calories. Soluble fiber can also help treat constipation, a very common problem.

Ironically, natural fiber found in foods is often lost during processing, or intentionally removed.
It requires less energy and time to digest processed foods. Food manufacturers want long shelf life for their processed foods. They also want every batch of the product to be consistent for easy consumption. Processed foods are often very easy to chew and swallow, sometimes melting in our mouth. Isolated nutrients do not resemble the whole foods they come from. One consequence of this is that it takes less energy to eat and digest processed foods. We can eat more of them in a shorter amount of time (more calories in). We also burn less energy (fewer calories out) digesting them than we would if they were unprocessed, whole foods. In one study healthy men and women compared the difference in energy expenditure after consuming a processed v/s a completely foods based meal. They ate a sandwich, either with multi-grain bread and cheddar cheese (whole foods) or with white bread and processed cheese (processed foods). The study reveals, that people burnt double the amount of calories digesting the unprocessed meal. The Thermic Effect of Food (TEF) is a measure of how many different foods stimulate energy expenditure after eating. It totals about 10% of total energy expenditure (metabolic rate) in the average person. According to this study, people who eat processed food will cut their TEF in half, effectively reducing the amount of calories they burn throughout the day.

Processed foods are often high in trans fats or processed vegetable oils. Processed foods are often high in unhealthy trans fats, refined seed, and vegetable oils that often hydrogenated containing fats. Vegetable oils are extremely unhealthy and most people are eating way too much of them already. These fats contain excessive amounts of Omega-6 fatty acids, which can drive oxidation and inflammation in the body. Several studies show that when people eat more of these oils, they have a significantly increased risk of heart disease, now the most common cause of death. Hydrogenated (trans) fats are among the nastiest, unhealthiest substances we can put into our body. The best way to avoid artificial oils and trans fats is to avoid processed foods. Eat real fats like butter, coconut oil, sesame oil, mustard, sunflower oil, etc., instead.

EAT REAL MEAL, NOT JUNK FOOD! When we replace real or true traditional foods like oil, butter, meat, and vegetables with processed junk foods, we will only get fat, dull, and sick. Real food is the key to good health, processed food is not.

Food Safety Authority – Encroaching on your Life & Liberty?

As of July 2014, selling food on the street will be a criminal activity. Say goodbye to your favorite panipuri wala, sandwich wala, Frankies stand and every other kind of street food vendor. Also, bid farewell to small establishments like the neighborhood mithaiwala, street corner bakery, dodhdwala, lassiwala, and kuli-wala. You will never again eat tangdi-kabab at roadside butcher-shops-cum-kabab-joints. It does not end there. You should worry even if you are one of those enterprising housewives selling homemade chocolates, cupcakes, marzipan bunnies, and Easter eggs to your friends and neighbors in the festive seasons.

In the popular serial Taarak Mehta Ka Ulta Chasma, Madhavi Bhide, the typical middle-class housewife, supplements her penny-pinching husband’s income by supplying papads and pickles. Well, now Madhavi faces a choice: either take a license by paying a fee of Rs. 2000/00 or face imprisonment of upto six months or penalty of upto Rs. 5 lakhs, under Section 63 of the Food Safety and Standards Act 2006.

But even after she gets a licence, a designated Food Safety Officer may pay her a visit, find that her kitchen does not meet FSSAI’s standards, and ask her to spend some serious money in modifying her kitchen, or else shut down. If she fails to comply, she may be fined lakhs of rupees, or even imprisoned for six months. And even if Madhavi spends lakhs of rupees to upgrade her kitchen, the officer (A government employee empowered under the Food Safety and Standards Act) may still threaten to revoke her license. In order to keep her license, she may end up paying bribes of several thousand every month.

Food Safety Standards Authority of India has notified July 1, 2014 as the deadline for getting registration and license with Food Safety and Standards Authority. We can hope that this deadline will be postponed as it has been since August 2012, which was the original deadline. But the sword will continue to hang over our heads... unless, of course, a new government elected at the Centre furiously back-pedals.

Not just Cooks, but also Transporters and Sellers

Guys, say goodbye to the dabba-walla who carries your wife’s home-cooked lunch to your office. Yes, he does not open the dabba and touch the food, but as he is a transporter and handler of food, he is a Food Business Operator as defined under the Food Safety (Licensing) Regulations 2011.

The road to hell is paved with good intentions. Bubbling with good intentions, the Food Safety and Standards (Licensing and Registration of Food Businesses) Regulations 2011 are a nationwide disaster in the making. It is about to hit the common man right where it hurts most. Wham! Right in his wallet! Indeed, the conditions imposed on storage, preparation and handling of foods are so stringent that even household kitchens and office canteens may not make the cut.
Big Business is the Gainer

Who can possibly meet the impossibly high standards of food preparation and storage set by dozens of scientists at FSSAI? The likes of McDonalds and Pizza Hut may have no difficulties, and ditto for Pepsi, Coke, Haldirams and Britannia. Also, big retail outlets like D-Mart and Big Bazaar. Small outlets will have no option but to close down, or to operate on the fringes as criminal offenders and fugitives. The current dispensation has given a death sentence to the entire unorganized food sector spread all over the country, consisting of many million self-employed men and women living in various cities, towns and even the remotest villages. In tiny settlements on snowy mountain-tops, or in the midst of forests and deserts, entire families and communities work together to survive by selling various food products to travelers and pilgrims. This vibrant food service industry of India is now marked for slaughter by Government of India. One is left wondering why. Yes, these people will definitely try to survive by bribing the Food Safety Officers. But in the process, they will be harassed, accused of criminal offenses, and be made into under trials or convicts, criminalized and marginalized for the offense of earning their living by selling food!

Flying under the Radar

How did this horrific thing come to pass? How did such a far-reaching legislation slip unnoticed, like a jumbo jet flying under the radar? One explanation is; it happened because the Food Safety Act 2006 and the lengthy licensing regulations seemed like a good thing at first. Food was earlier regulated under various orders passed by the union government, such as Prevention of Food Adulteration Act 1954, Fruit Products Order 1955, Meat Products Order 1973, and Milk & Milk Product Order 1992. Some people in the food industry actively lobbied for all these orders to be unified, so that implementation would be easier. However, the unification exercise was taken up with so much zeal by bureaucrats that it led to a kind of bureaucratic overreach. In the words of Gokul Patnaik (098100 63433), a retired IAS officer who was formerly chairman of APEDA (Agricultural and Processed Food Products Export Development Authority) is among those who lobbied for such a unification. And now, on hindsight, he regrets the outcome. “We seem to have created a Frankenstein’s monster, whose appetite for controlling our lives seems endless,” he remarks.

Indeed, if you casually browse through Food Safety Act and Regulations with a common man’s eye, it seems like a well-intentioned (if over-ambitious) effort to improve the quality of the food that all of us, both rich and poor, eat and drink. The standards imposed on the licensees are formulated by committees peopled by well-known scientists from all over the country. These standards are aimed at reducing pesticides, enzymes, antibiotics, harmful bacteria, and biological contaminants like hair. Who can possibly argue with that? How can anybody say that it is not a good thing for safeguarding public health?

Public consultations were also held in 2008, and trade bodies like FICCI and CII represented civil society. Hawkers and enterprising housewives were never aware of these consultations, and even if they were aware, would not have been able to put across their concerns in a way that the bureaucrats would understand.

Indeed, the impossibility of holding genuine stakeholder consultations becomes apparent when you consider the mind-boggling span of the term “Food Business Operator.” It climbs up the ladder of scale starting from the tiniest iterant chai-samosa vendors, temporary and permanent food stalls, home-based canteens and dabbawalas. It encompasses langars of office and school canteens, langars in gurdwaras, distribution of various prasads in temples, religious gatherings and fairs, and wedding feasts. And at the top of the ladder are importers, packers, cold storages, warehouses, transporters, retailers, wholesalers, distributors and five star hotels. Some traders’ associations and food manufacturers’ bodies opposed these regulations, but that too may have been written off as a knee-jerk reaction; after all, who among us says yes to more regulation?

The remarks of Confederation of All India Traders (CAIT) can be found in their website: http://www.cait.in/cait-articles.php (Article titled, "Top Three Issues under Food Safety Standard Act Faced by the Industry")

The members of All India Food Processors Association (AIFPA) are on the central advisory committee, scientific panels and expert groups of Food Safety Authority. Mr. Dharam Vir Malhan (09868218848), Executive Secretary of AIFPA and formerly head of the Modern Foods, a government enterprise, is coordinating the participation of these members, who are deeply aware of the beneficial as well as adverse consequences of the proposed new licensing regime. “Going from feedback that I receive from food industry stakeholders at various levels, the new regulations are over-ambitious and at many places, highly impractical to implement,” Mr. Malhan says mildly. This is an understatement. The administrative burden at various levels is enormous and widespread. Registration under the Food Safety Act is to be done by local bodies i.e. municipalities and gram panchayats. The licensing mechanism is in state and centre, depending on the scale of the manufacturer. Large-scale entities will require multiple licenses – one for each separate activity such as import, repacking, transportation etc., and one for each location of factories, warehouses, etc. The multiplicity of the paperwork required, and the massive reach and discretionary powers of the officials within the registration and licensing mechanisms is a sure-fire formula for corruption and administrative overload. According to its preamble, the Food Safety Act was conceptualized to consolidate the existing food laws; one presumes that the intention was to simplify, and not to complicate. Very clearly, this exercise has gone off track.

Killing Micro-enterprises & Self-employment at Birth

The full menace of the regulations has clearly not been understood by civil society and activists; otherwise, human rights crusaders would have been up in arms! Because even mild enforcement of these regulations will criminalize over 99% of the non-packaged food sector in our country, rendering them liable for penalties of several lakhs of rupees and several months of imprisonment. If that is not a human rights outrage, then what is? Such a formal business environment where one is required to get a registration and license before selling his first plate of vada-pav means those tiny food businesses may never come into existence … or may be seen as an unlawful enterprise from day one! Let us take an example to understand...
how small businesses grow. Take the case of a neighborhood auntie who prepares delicious parathas. One day, a group of young MBA students move into the neighboring flat as paying guests. As a neighborly gesture, the auntie sends them six parathas to go with their morning tea. The love the fresh hot parathas, and so they request the auntie to send them a dozen parathas every morning for their breakfast, and they voluntarily offer to pay Rs 5 per paratha. And then, word spreads among their friends, and the auntie, who used to cook only for herself and her family, now finds herself supplying parathas to several groups of paying guests in the neighborhood. Voila, a food entrepreneur is born!

However, FSSAI’s regulations say that as soon as the students offer to pay for the parathas, the auntie has to apply for a license from FSSAI and pay Rs 2000 for a license. The Food Safety Officer may then come to her house and check her kitchen. He may deny her a license if her ceiling paint is peeling off, and while parting, warn her that if she continues to feed her neighbors, he can fine her Rs 5 lakh or drag her before a special court and get her imprisoned for six months! Behold, a food entrepreneur has been killed at birth!

Criminalizing Innovators

Indian cuisine is full of experimental products, and street foods are at the cutting edge of experimentation. For example, popular items like bread pakodas, Chinese Bhel, roti-rolls, kathi-rolls and novelty items like ice-cream pakodas have all sprung up in response to entrepreneurial inventiveness sustained by market demand. All Indian foods have been created in this way. An over-scientific approach to the process and formulation is toxic to innovation. So, it is alarming that FSSAI’s bloated bureaucratic set-up wants to not only control the cooking and storage environment, but also control the FORMULATION of each and every item, and confine it within documented parameters!

Under the new FSSAI regime, all known items are standardized and their formulations are written down. If someone wishes to make a new item – say an item like bread-pakoda using crushed banana wafers in the filling – then he must first submit this formulation to FSSAI and seek their approval for it; a process that typically takes two or three years. The new regime makes producing such innovative foods and selling them without approval a punishable offense! It is both audacious and ridiculous to even attempt an exercise of defining standards for every food in India. Because a “chutney” in every state, every district, every tehsil, every caste and community has very different ingredients and methods of preparation. A simple thing like a roti tastes very different in every household, and has varying amounts of ghee, salt, thickness, diameter etc. The same goes for hundreds of types of halwas made in temples, gurdwaras and sweetmeat shops. How can a centralized body of scientists and bureaucrats like FSSAI impose standards for such things? But that is precisely what it is doing!

Manufacturing apart, it is also an offense now to import and sell a novel food that is well accepted abroad but not currently being sold in India, such as, say, fresh strawberries encased in a hard chocolate cover. Importers will not be able to release their stocks into the markets unless FSSAI first tests and approves it for public consumption. Gokul Patnaik remarks, “If this sort of pre-approval process were in force in olden days, the halwais could never have invented foods like rasgollas and jalebis. Innovations happen in the kitchen at the spur of the moment, and the only approval needed is from the tastebuds of customers willing to pay for them. For bureaucrats to insist that a gulab jamun must only have this much sugar and this much ghee, no more and no less is to impose a bureaucratic approach on cooking itself! This can only result in killing innovation!”

Imposing Inspector Raj over Food

The FSSAI Act mandates Food Safety Commissioners in every state to appoint numerous government employees as Food Safety Officers, with powers to slap a closure notice on any Food Business Operator, and slap penalties of upto one lakh on them for any offense defined under the Food Safety Act. In the name of safeguarding the health and well-being of India, this is a return to inspector-raj and rampant bribery, far worse than the pre-liberalization days. India’s people have to raise their voice against this over-zealous bureaucracy, and the time is now, consumers, now.

REFERENCE MATERIAL: Read the highlighted paragraphs in the Food Safety Act 2006 and Food Safety (Licensing) Regulations 2011, which can be downloaded from https://app.box.com/s/6jaf7hkt16goayq311el

Mobile apps, better facilities at airports for passengers

Aiming to address problems faced by passengers, Civil Aviation Ministry has come out with a series of measures like mobile applications to register grievances, better facilitation at airports for those in need, especially senior citizens. While the Airports Authority of India (AAI) would start a mobile application to address public grievances, the Directorate General Civil Aviation (DGCA) is bringing out a sort of citizen’s charter, called ‘Standards of Services Document’, giving timelines for the services it offers to the public and other stakeholders, an official release said.

Some specific citizen-centric initiatives would also be in place in a few weeks. AAI’s, QR (Quick Response) code based mobile application, a machine-readable optical barcode, for recording grievances would be available at 20 airports in 3 months, and extended to all others by 31 Mar 31 next year. All airlines will have to ensure facilities like automated buggies, small hand baggage trolleys, free of charge to passengers, especially senior citizens, expectant mothers and those with disabilities, the release said.

It has asked Air India to simplify web booking and evolve procedures for quicker disposal of refund and lost baggage claims. While DGCA’s Standards of Services Document already provides timelines, fees and charges for various services, the regulator will also create a portal on passenger’s rights on its website on travel-related issues and advisories, it added.

KEEMAT: September – October 2014
The Reserve Bank of India (RBI) on Tuesday (06-May-2014) issued guidelines allowing minors above 10 years to operate bank accounts independently in order to promote financial inclusion and bring uniformity in opening of such accounts in banks. Earlier the central bank had permitted minors to open fixed and savings deposit bank account and recurring bank deposit account through either his or her natural guardian or legally appointed guardian. Modifying its guidelines, the RBI said now minors, who have attained 10 years of age, can open and operate savings bank accounts independently.

"Banks may, however, keeping in view their risk management systems, fix limits in terms of age and amount up to which minors may be allowed to operate the deposit accounts independently," the RBI said. Further, the banks can also decide on the minimum documents, which are required for opening of accounts by minors. "Banks are free to offer additional banking facilities like Internet banking, ATM/debit card and cheque book facility, subject to the safeguards that minor accounts are not allowed to be overdrawn and that these always remain in credit," the RBI said. On attaining majority, the minor would be required to confirm the balance in his or her account. If a natural/legal guardian operates the account, then banks will obtain, fresh operating instructions and specimen signature of the minor, for records and for all operational purposes, RBI said.
Physicians to soon get new revised model prescription format

While Maharashtra Food and Drug Administration (FDA) efforts to implement uniform and good prescription practices by launching a model prescription format is on since February, a new revised model prescription format is currently being drafted by Medical Council of India (MCI) in consultation with Maharashtra Medical Council (MMC), State Pharmacy Council, and FDA.

Scheduled to be out in coming two weeks time, the revised model prescription format would be an answer to the practical difficulties faced by physicians in implementing FDA’s model prescription format like writing the names of the medicines in Capital Letters, patient’s address, specifying doctor’s qualification and registration number in addition to giving generic drug names. MCI will hold a meeting of all the stakeholders comprising of state council presidents and MMC on May 4, 2014 in Delhi to contemplate on issues faced by physicians in implementing FDA’s model prescription format, which was issued on February 28, 2014 by the hands of Chief Minister to discourage irrational use of drugs and combat multi-drug resistance. According to Dr. Kishor Taori, president, MMC, “We will be consulting Maharashtra FDA based on the recommendations of the meeting with the stakeholders to come out with a new model prescription format within 15 days. Maharashtra FDA has done an excellent job in coming out with the format as it will stall quackery but it needs to be made simpler and physician friendly.”

As per the contentious FDA format, it is statutory requirement to mention name of the prescriber on cash or credit memo of the drugs under Rule 65(3) and authenticate prescription. Therefore, the prescription shall bear doctor’s full name as mentioned in her or his registration certificate. To know competency and genuineness of prescriber, the prescription shall bear doctor’s primary qualification such as MBBS/BAMS followed by subsequent qualifications. Prescription shall bear the registration number of doctor’s registration with their respective council. The registration number should be prefixed with letters indicating the council in which doctor has registered his name. “MMC plans to have simpler and more practical prescription format in the near future. It is tough for doctors who have to write prescriptions every five minutes to follow the FDA model,” an MMC official said. The FDA format also states that it is statutory requirement to mention the address of the prescriber on the cash or credit memo of the drugs under Rule 65 (3) and the patient and pharmacist should know where the prescriber is practicing and, therefore, prescription shall bear complete address of clinic or hospital where the prescriber is practicing. The prescription shall have telephone number and e-mail address of prescriber.

As per the Rule 65 (10) prescription shall be dated and prescription shall specify the name and address of the person for whose treatment it is given or name and address of the owner of the animal if the drug is meant for veterinary use. The Indian Medical Council (Professional Conduct, Etiquette and Ethics) Regulation, 2002 under Indian Medical Council Act 1956 under Code of Medical Ethics at 1.5 prescribes as “Every physician should as far as possible prescribe drugs with Generic names and he or she shall ensure that there is a rational prescription and rational use of drugs”. Therefore, prescription shall bear the name of medicine as Generic name. The name of medicine should be in Capital letters in legible manner. If the prescriber is not sure about generic name, he shall add following instructions on the prescription above her or his signature. “Or any other cheaper generic medicine as per choice of patient.” Prescription shall invariably bear strength of the medicine. E.g., paracetamol tablets 500 mg; amoxycillin capsules 250 mg and shall bear a proper dosage form of medicine prescribed. E.g. tablets, capsules, syrups, creams etc.

Source: Pharmabiz

IMA asks doctors to end practice of taking or giving cuts on tests

Medical Council (MMC) to radiologists on cuts, commissions or referral fees seriously, the Indian Medical Association (IMA) has told all its members and those of various specialty associations to put an end to the practice. IMA has asked various associations to sensitize their members not to indulge in any unethical practice or else face action in the form of expulsion from the membership and action from MMC.

MMC headed by Dr. Kishor Taori, a radiologist himself, wrote to Maharashtra State branch of Indian Radiological Imaging Association (MSIRIA) on April 17 warning against the practice of radiology centers giving commissions to doctors for recommending tests. The MMC letter reads, “It has been observed that many diagnostic centers and hospitals are indulging in unethical practice in the field of radiology by providing unnecessary referral charges in cash or kind to referring clinicians. This is against the code of conduct as per Medical Council of India (MCI) and punishable offence under Section 6.4.1 A & 6.4.2. Radiologists working in these centers will be held equally accountable for the wrongdoings and similar action would be initiated against the employer as well as radiologist in case a complaint is received by MMC.” IMA president Dr. Sanjay Deshpande told TOI that all the associations had supported the MMC directive. “IRIA has also fixed the rates of major radiological tests like MRI and CAT scan, which are the most expensive ones, and all radiologists are supposed to follow this. MMC is doing a good clean up job that is in the interest of both doctors and patients,” he said.

Source: The Times of India, Nagpur

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Printed at Emkay Printers, Gaia No: 47/57, Bharatbazar Industrial Estate, D. S. Road, Worli, Mumbai 400018. Tel: 2492 4094.
Published from Block J, Azad Maidan, Mahapalika Marg, Mumbai 400001.
Printed, Published, & Edited by Dr. Subraya Giridhar Bhat on behalf of CGSI

KEEMAT: September – October 2014
**Dentists to pay ₹2.1L after patient gets cyst**

**Mumbai:** A Mulund-based dentist couple will have to pay Rs 2.10 lakh to a woman after a dental implant they did went wrong, causing a malignant cyst in the woman’s gums.

An x-ray of the patient’s mouth revealed that small pieces of her teeth, which were removed before the implant, had remained in her gums.

Saroj Chheda had approached Dr Jayesh Dubey and his wife, Dr Anita Dubey, in July 2005 for a dental treatment. After examining her teeth, the doctors told her two of her teeth were required to be removed.

After this treatment, the doctors offered Chheda to implant new teeth in the place of those removed and for Rs 24,000.

The procedure began and, half-way through it, the dentists told the patient that the teeth needed to be fixed. Chheda agreed for this treatment that cost her Rs 4,000.

However, after the full treatment, Chheda complained of trouble while eating because she felt a gap between the gums and the bridge implants. The dentists placed cement in the gap, but Chheda developed pus in her gums and felt severe pain. Chheda got an x-ray done, after which the dentists told her that small pieces of her teeth removed earlier had remained in the gums and that there was a fully grown malignant cyst.

Shocked by the diagnosis, the woman sought a second opinion and was told she had not been treated properly. Chheda asked the Dubey couple to refund the entire treatment cost. The couple removed the dentures they had placed on the woman’s teeth and gave her a cheque.

However, the cheque bounced, prompting Chheda to approach the consumer forum. She alleged that she had to spend another Rs 75,000 to rectify all the problems created after the wrong treatment.

The court held the couple guilty of negligence, relying on a report given by the Government Dental College, Mumbai, which stated that the treatment had been done in a wrong manner.

The couple will have to pay the patient Rs 1.1 lakh along with a 10% yearly interest from February 2007 and Rs 40,000 towards compensation and litigation cost.
Developer will pay ₹5 lakh to Domoivli society

The builder approached the consumer forum and pointed out that the building had not completed the statutory obligations. They also complained about incomplete construction. The forum issued notices to the builder, but the latter did not respond.

In an ex-parte order, the consumer forum held the builder guilty of deficiency in service. It has directed the builder to get the required certificates from the Brihanmumbai Municipal Corporation (BMC) within six months and execute conveyance in favour of the housing society in the same period. The forum also directed the builder to refund ₹69,840, with interest from July 2009, that was collected for the statutory duties.

In August 2012, the society approached the consumer forum and pointed out that the builder had not completed the statutory obligations. The society had submitted complaints to the BMC regarding the non-completion of the building. The building is located in Dombivli, a suburb of Mumbai, and is part of the Dombivli Municipal Corporation (DMC).

Mumbai: A con wore the required certificates from the Dombivli Municipal Corporation (DMC) within three months. If the builder fails to comply with the order, a penalty of ₹100 a day of delay from October 2010, when the society filed the consumer complaint, will be imposed.

The builder will also have to pay ₹5 lakh to the Domoivli society as a penalty for the delay in the delivery of the building.

The society also complained about the delay in the delivery of the building. The building was supposed to be completed in 2009, but due to various delays, it was not completed until 2012.

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**KEEMAT: September - October 2014**

**CONSUMER FORUM ORDER** Shop owner, manufacturer to pay ₹41,500 with interest for faulty phone

**RECENT CASES**

In a reprieve for a 92-year-old-man, a city consumer forum directed a company to pay the senior citizen ₹43,652 after they had stopped paying him quarterly interest on a ₹50,000 investment he made with them in a fixed deposit scheme in 2009. An insurance company was told by a city consumer forum to pay an insurance amount of ₹6,30 lakhs, in addition to ₹5,000 towards cost of litigation, to the owner of a Turco tractor, which had been stolen.

Seventeen years after a Bhivandi resident’s textiles unit at Maral was gutted in a fire, the Maharashtra State Consumer Commission asked an insurance company to pay him a sum of ₹69.30 lakhs.

**You can file a complaint**

- **District consumer forum** for a pecuniary value of up to ₹20 lakh
- **The state commission** for value up to ₹1 crore
- **The national commission** for value above ₹1 crore

**However, no complaint can be filed for alleged deficiency in any service that is rendered free of charge or under a contract of personal service.**

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**MUMBAI: A shop owner and mobile phone manufacturer were asked by a city consumer forum last week to refund ₹15,000 with 6% interest, along with compensation for mental agony and cost of litigation to a customer who had purchased a mobile phone that turned out to be defective.**

The complainant, a Mazgaon resident, purchased the phone on April 21, 2013 for ₹15,000 from a shop. Within a few months, he found the piece to be defective and on September 21, lodged a complaint with the shop. After he did not get an appropriate response from the shop owner, he approached the consumer forum on the grounds that the shop owner and mobile manufacturer cheated him and demanded compensation for mental harassment and loss of livelihood. The district consumer (disputes redressal) forum, central Mumbai, sent notices to the shop owner and manufacturer, but they chose to remain absent after which the matter proceeded ex parte.

The forum observed that the complainant produced the bill that proves he purchased the mobile phone from the shop for the said amount. The complainant has also produced customer information showing the defects in the handset. He further furnished a copy of notice requesting the shop owner to remove the defects.

The forum observed that even though the product was in warranty period, the shop owner failed to remove the defects even after reminders sent by the complainant and hence the complainant is entitled for refund. “Inspite of requests, the opposite parties failed to remove the defects, thereby the complainant suffered from mental harassment. Therefore, the complainant is entitled for compensation for mental harassment,” the forum observed, while directing the shop owner and mobile manufacturer to refund the purchase amount with 9% interest, ₹15,000 for compensation towards mental agony and ₹2,000 towards cost of proceedings.

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**Bank ordered to pay ₹1.72 lakh to couple for clearing forged cheques**

**DEFICIENCY IN SERVICE**

Complainant lost ₹59,700 after bank failed to recognise fake signatures

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**Mumbai Suburban: District Forum** Administrative Building 3rd Floor, Near Chetana College Bandra (E) Mumbai 400051

- **Mumbai Suburban Additional District Forum** Administrative Building 3rd Floor, Near Chetana College Bandra (E) Mumbai 400051

- **South Mumbai District Forum** Central Mumbai, 4th Floor, General Nanavati Road Near M. Gandhi Hospital Opp. M.D. College, Mumbai 400012

**Contact your nearest consumer forum**

- **Mumbai Suburban District Forum** 022-26551625
- **Central Mumbai District Forum** 022-24171360
- **Additional Mumbai District Forum** 022-24171360
- **Additional Thane District Forum** 022-27575480

- **Source:** National Consumer Disputes Redressal Commission

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**CHEQUE-MATE**

On January 23, 2001, Dwikar Singh had given his wife a bearer cheque of ₹13,000, which was dishonoured.

Dwikar made inquiries at the bank, and found that several withdrawals had been made from their accounts — ₹65,000 from their savings account and ₹14,000 from their current account — through cheques with forged signatures.

The couple then approached the consumer forum.

The bank will now reimburse the amount, along with interest at the rate of 10% per annum from January 2001.

The court has also ordered the bank to pay the couple ₹50,000 towards litigation cost, totaling ₹1.72 lakh as compensation for mental agony and ₹30,000 towards litigation cost, totaling ₹1.72 lakh as compensation for mental agony and ₹30,000 towards litigation cost.
LAUGHTER THE BEST MEDICINE

A woman awakes during the night to find that her husband was not in their bed. She puts on her dressing gown and goes downstairs to look. She finds him sitting at the kitchen table with a hot cup of coffee in front of him. He appears to be in deep thought, just staring at the wall. She watches as he wipes a tear from his eye as he sips his coffee.

“What's the matter, dear?” she whispers stepping into the room. “Why are you down here at this night time?”

Four brothers left home for college, and they became successful doctors and lawyers and prospered. Some years later, they chatted after having dinner together. They discussed the gifts they were able to give their elderly mother who lived far away in another city.

The first said, “I had a big house built for Mama. The second said, “I had my car dealer deliver a Mercedes SL 600 to her.”

The third said, “I had a hundred thousand dollar theater built in the house.”

The fourth said, “You know how Mama loved reading the Bible and you know she can’t read anymore because she can’t see very well.

I met a preacher who told me about a parrot that can recite the entire bible. It took twenty preachers 12 years to teach him.

I had to pledge to contribute $100,000 a year for twenty years to the church, but it was worth it. Mama just has to name the chapter and verse and the parrot will recite it.”

The other brothers were impressed. After the holidays, Mom sent out her Thank You notes.

She writes, “Milton, the house you built is so huge. I live in only one room, but I have to clean the whole house. Thanks, anyway.”

“Marvin, I am too old to travel and so stay home; I have my groceries delivered, and so never use the Mercedes. The thought was good. Thanks.”

“Michael, you gave me an expensive theater with Dolby sound, that could hold 50 people, but all of my friends are dead, I’ve lost my hearing and I’m nearly blind. I will never use it. Thank you for the gesture just the same.”

“Dearest Melvin, you were the only son to have the good sense to give a little thought to your gift. The chicken was delicious. Thank you very much.”

The husband looks up from his coffee, “I am just remembering when we first met 20 years ago and started dating. You were only 16. Do you remember?” he says solemnly.

The wife is touched to tears thinking her husband is so caring, so sensitive. ‘Yes, I do’ she replies.

The husband pauses. The words are not coming easily. ‘You remember when your father caught us in my car back seat?’ ‘Yes, I remember!’ she says, lowering herself into a chair beside him.

The husband continues, ‘Do you remember when he shoved the shotgun in my face and said, ‘Either you marry my daughter, or I will send you to jail for 20 years?’

‘I remember that too’ she replies softly. Wiping another tear from his cheek, sadly the husband says, ‘I would have been released today.’

Class teacher: “I am looking for a class monitor. Who is willing to shoulder this responsibility?”

One bright student raises his hand. The teacher invites him, “OK, from tomorrow, you are the class monitor”

Student: Not yet, I am willing to be the monitor, but with some conditions.

Teacher: OK! “What are they?”

Student: “All students should cooperate with me without troubling, and should agree with my decisions.

They should allow me to complete my full academic term not join hands to plot against me. They should not...”

The teacher interrupts, ‘Hey! Just a minute, What is your name?”

Student: “Kejriwal, Sir.”

Teacher: Banta, name the different types of ‘Cheese’

Banta: White Cheese, Cottage Cheese, Swiss Blue, Mozzarella, Cheddar, Bekhudi, and Zindagi.

Teacher: Wait a minute Banta! What the hell are “Bekhudi” and “Zindagi”?

Banta: Hoash waalon ko khabar kya Bekhudi kya Cheese hai; Ishq keejeeyay phir samjeeyay Zindagi kya Cheese hai!

Nurse: Doctor, doctor, the man you have just treated collapsed on the front step, what should I do?

Doctor: ‘Turn him around, so it looks like he is just arriving!’

A blonde-haired woman gets a job as a physical education teacher of 16-year-old boys.

She notices a boy at the end of the field standing alone, while all the other kids are running around having fun kicking a football.

She takes pity on him and decides to speak to him.

‘You ok?’ she says. ‘Yes.’ he says...

‘You can go and play with the other kids you know’ she says.

‘It’s best I stay here.’ he says.

‘Why’s that sweetie?’ says the blonde.

The boy incredulously looks at her and says,

“Because I’m the goal keeper!”

“Politeness to superiors is duty; to equals is courtesy; to subordinates nobility” – Benjamin Franklin
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