CGSI joins the cleanliness campaign
Old age frightens man like a tiger. Diseases strike the body like enemies. Lifetime is dripping down as water from a broken pot. Yet people think of harming others. They do not realise that they are transitory. This is indeed 'a matter of wonder.'
Editorial – Dr. S. G. Bhat

If an Indian goes abroad to cities in Malaysia, UK, France, Germany or USA, on return to India, he/she finds India as filthy with dirt, garbage, vehicle repairs, food vendors, and slum dwellers on footpaths, vehicles jumping signals, foul smelling air, excessive particulate matter and smoke in the air we breathe, unsafe potable water, and what not? This condition can be improved only if there is the will in each individual to behave and take others together and bring in a culture to keep the surroundings clean and improve sanitation.

The recent announcement by our Prime Minister Narendra Modi to implement ‘Mission Swachh Bharat Abhiyaan’ on October 2, 2014 the birth anniversary of Mahatma Gandhi is appropriate. The advantages of cleanliness and sanitation are many. We can avoid spread of diseases if we breathe clean air. One can start this culture in cities by co-operating with the local municipality, who has an organization to clean the roads and garbage sent to far away dump yards. Instead, if garbage is segregated as wet consisting of cut vegetable and fruits waste and dry one consisting of papers, cartons, plastics and metals and used for reprocessing, some value can be generated, instead of burning & creating toxic smoke hazardous for the health. The wet garbage is good organic manure for the gardens. The waste paper, plastics can be recycled while metals can be recovered if segregated at source. In this connection the old practice of carrying a bag and collecting all the vegetables purchased in one bag and going home must be reintroduced, while a new practice of plastic bag for each item of vegetable purchased must be banned. All these bags are thrown as garbage in the house and creating a big problem of disposal, choking the drainage pipes and eventually thrown out by the sea back to the sea shore creating disposal problem. It is therefore important to make the public conscious in the minimum use of non biodegradable packaging materials like plastics as a packaging material.

Water is a precious material in cities and use of harvested rain water or waste water instead of potable water to be used in flush tanks. In order to keep cleaning cars daily, instead of washing, cleaning with wet cloth is to be encouraged, as also floor cleaning at office premises and houses. Awareness on all these lines in schools and colleges will help the future generation to maintain cleanliness at the dwelling place as also residences, in order to make the ‘Mission Swachh Bharat’ a grand success in the next five years. CLEANER INDIA IS IN THE HANDS OF INDIAN’S.

CGSI Observed "Swachhata Abhiyan" on 2 Oct, 2014 by cleaning the surrounding areas of its office located near CST. Nearly a truckload of trash was accumulated unattended by BMC or by PWD since long. The CGSI team was led by Dr. Manohar Kamath, Hon. Secretary CGSI, Mr. B. V. Desai, Project Director (85 Years Age), Mr. Anil Karandikar, Mr. Simon D’Costa, both Managing Committee Members. CGSI Staff present also joined the Managing Committee Members to make the ‘Swachhata Abhiyan’ a grand success.

INSURERS TO BE LIABLE FOR AGENTS’ MISDEEDS (Source: Times of India)

While the attention is focused on higher foreign investment limit in the insurance sector from 26% to 49% the BJP Govt., has quietly inserted new provisions that will make it tough for insurers to escape responsibility for an agents mis-selling. The notice for amendments sent to members of the Rajya Sabha has proposes insurers will be “responsible for all the acts and omissions of its agents, including violation of code of conduct.” It has also proposes a penalty of up to Rs 1 crore on insurers for such violations. The move will come as a relief to millions of policyholders, who often complain that the policy sold to them was not what agents promised with companies passing on the blame to the agents. Although there are safeguards such as a free look-in period, and a cancellation of the policy within 15 days, if the buyer is not satisfied, most consumers only realize the flaws much later. Several individuals are now running shy of buying insurance after they invested in unit-linked insurance plans (ULIPS) in the hope of earning big returns, only to be disappointed by hefty commissions. At that time, insurers had blamed agents for the confusion. Other changes introduced now compared to the 2008 Insurance Bill include, the new BJP Government’s suggestion that no life insurance policy will be called into question on any ground, including fraud, after the expiry of three years from the date of issuance of the policy or from the date, the risk coverage started. The Bill moved in 2008 had proposed the cut-off at five years. Further BJP government has proposed to clamp down on multi-level marketing (MLM) and safeguards have been built in, while selling through special or principal agents. Companies have been barred from appointing such agents and providing inducements to purchase or renew policies using the MLM route.
Letters to the Editor

I take the opportunity to thank Dr. M. S. Kamath, and the CGSI staff for taking action. I have now received my amount of Rs. 20,000.00 in my account, which I had lost from fraudulent ATM transaction. I also thank Mr. Viveck Shetty for showing the way to reach this Consumer Body. Yours Sincerely

Mrs. Philomena Lima, Email: philomena_lima@yahoo.com

Thank you for kind support, with Karbonn Mobile Service problem. Finally, after 3 months I have received the replacement of my mobile handset. Thanks also for Dombivli Service Center staff.

Dinesh Zagade, Email: dineshzagade@gmail.com

Thanks for your guidance. Godrej service team repaired our fridge of cooling problem taking into consideration our complaint letter and did not charge us. I really want to appreciate your guidance and help. Thanks again for your support.

Prachi Gaonkar, Email: prachi.gaonkar4@gmail.com

Thanks for your reply. Sorry to late reply by me because I was out of station due to my company work. After receipt of your mail, I got my B. Tech. (Mech.) final certificate in 2/3 days. I am very thankful to you for giving me support. Regards.

Kishor Sonavane, Email: kishor_sonavane81@rediffmail.com

I am highly obliged to you for your quick action. For the first time since this sorry issue, (Re-activation of prepaid number 9321589000), I have received an outcall from Reliance, thanks to your action. Once again many thanks for your action.

Avinash Chand Puri, Cell: 9324427000 Email: rcpurico@gmail.com

This refers to our earlier complaint/notice to CGSI about a club called “Blue Roof Club” in Thane Ovala of which we are members and our request to you to please, help us get our money back from this club. Since we were dissatisfied with the amenities provided and their unkept promises, we decided to withdraw our membership, but they were refusing to refund our money quoting some clause in the original agreement. Although the club advertises itself showing glossy pictures, the reality is that the premises and swimming pool is/were extremely dirty and although as far back as 2009, they promised a Spa and other facilities, the same have not yet materialized. I am pleased to inform you that my complaint has been addressed and my monies refunded to me. Thank you.

Capt. K. D. Writer, Cell: 09867715960 Email: captainkw@gmail.com

I have received spice mobile invoice in my address on 05.08.2014, So, I withdraw my complaint against HOMESHOP18.

Saanjay Salgaonkar, Email: saanjaysalgaonkar@rediffmail.com

We, the Legal Aid Committee, Government Law College, would like to express our gratitude to Dr. Kamath & CGSI for your support to the Committee. Thank you so much for conducting the workshop and enlightening the students about the same. We really appreciate the endeavor, the time, and the efforts taken by you to make this workshop fruitful to our students. Thanking you again, yours sincerely.

Legal Aid Committee, Government Law College

Greetings! I personally thank you for your kind support & consumer friendliness, which prompted Karbon Mobiles to replace the defective hand set though after long 4.5 months. I thank your organization from core of my heart. Regards,

Sandeep Das, Email: dassandi@gmail.com

I had complained against Snapdeal before 20 days. They returned my money yesterday. Thanks a lot to your team.

Ajit Behura, Email: ajitbehura50@gmail.com

I refer to KEEMAT ISSUE Sept - Oct 2014. Pages Nos. 16/17 are in very small fonts. They are difficult for senior citizens. Other pages are in reasonable good font sizes. I hope you would bear in mind about this in the future issues. Thanks.

Yogesh Gandhi (LM 132), Email: yogeshgandhi55@gmail.com

After you intervened in my matter, Indiatimes shopping have resolved my issue. They have cancelled my order and refunded the amount. I thank you from the bottom of my heart in helping me out. Thanks and regards.

T K Manoj Nair, Email: manojnair22@rediffmail.com Cell: 9890927802/8862065481
Sir, this letter is in response to CGSI Chairman, Dr. Sitaram Dixit’s article in KEEMAT: May–Jun 2014 regarding illegal pathology laboratories.

**DO YOU KNOW PATHOLOGIST IN YOUR AREA?**

Friends, purpose of asking this question is that you are unaware of the facts and not interested. Many of you regularly doing laboratory tests in various laboratories, but do you check its authenticity? Do you have queries and if any, did you find out the answer? It seems that we don’t have time in daily hectic activities. We all are aware about health, very anxious about consultation by specific doctor, but what about the pathological test? And these tests are very much important in arriving correct diagnosis. The answer to above questions is negative because we give unnecessary importance to “SERVICE” not “THE QUALITY”.

Now we should know about the designation “PATHOLOGIST”. Up till now according to various court orders and government documents it has been considered that the pathologist should have MD/DCP/DPB/DNB qualification after obtaining MBBS degree. But now medical profession has become a business and most of these laboratories are run by DMLT/CMLT technicians. Pathology tests are performed and validated by technical personnel and handed over to patients. These technicians take courses for the duration of 6 months to 2 years and become ready for recognition as “PATHOLOGIST”. Even if sign of pathologist is displayed on report paper, it is not sure that these reports are validated by pathologists. It is to be mentioned specifically that certain pathologists’ names are known to be seen at multiple laboratories’ reports. One question is to arise in your mind that how can one person roam from one lab to another in a day? And in this condition can anybody give assurance of quality of the reports generated from these laboratories? These so called consulting pathologists give consultation to laboratories situated in different area i.e. remote from their own laboratories so that there should not be direct and indirect harm to their own practice. Even if tests are done at lesser charges what about the quality of reports? When common people are deceived questions arise in your mind. “What is the government doing? Is there any regulatory body to control this nonsense? There is no answer.

In spite of various court orders to stop this type of practice, government is unable to do so. The reason given for that is unavailability of “PATHOLOGISTS” in rural areas. But there are certain doubts regarding statistical data available with the government. In bigger cities like Mumbai, Navi Mumbai most of the pathology laboratories are run by technician i.e. self proclaimed pathologists and there is support of namesake pathologist to run the lab. Such laboratories are run in your nearby area and you should know that pathology labs are not monitored by any government authority. Some pathology labs have shop act document only.

**PARAMEDICAL COUNCIL**

Now it is told that government has decided to regularize these technicians who are doing malpractices. But with this can technicians do pathology laboratory practice individually? Then is there any requirement of MD/ DNB/DCP Pathologist? According to various news media, it has been told it is a necessity to do so. Answer from the government is unavailability of qualified pathologist. There are examples that pathologists had gone to serve society where qualified pathologists are not available but clinicians did not support them just because they wanted to maintain their business relations with technicians run laboratories. Why government is not eager to provide basic facilities to rural population? What about other health problems in rural areas? Are these going to be solved with paramedical council? Is there only one answer - Permission for quackery? What is government policy about pathology labs in urban areas?

If government is allowing technician to run laboratories on the pretext of unavailability of qualified pathologist then what about urban areas where qualified persons are competing with unqualified and illegal? If government is allowing technicians in rural areas then it is injustice to the rural population because they are served by illegal and unqualified. Rural population will be served by technical staff having lesser educational qualification and that is more dangerous. With considering all above things you may think that what the reason behind this is. The only answer revealed from Amir Khan’s television serial “SATYAMEV JAYATE”.

**RESPONSIBILITY OF SOCIETY AND THE CONSUMER**

We request you to confirm physical presence of MD/DNB/DPB/ DCP pathologists before doing your test so as to assure to get accurate report. This is important to arrive at conclusive diagnosis of your health status. We expect as you are representing a responsible citizen of the society, your concern should motivate to initiate some actions against such illegal activities in the society. You may not be aware that only and only because of Maharashtra Association of Practicing Pathologists and Microbiologists’ continuous public awareness program, people like you has come to know existence of such issue. Otherwise such things are continued with help of clinicians, pathologists and various authorities who have full rights to take actions against such malpractices. Poor patients fall prey to such illegal things as they want reports in emergency situations and many times even if they come to know they are cheated they don’t have time, courage, interest to lodge a complaint which requisite to initiate any legal procedure. If you want to highlight this issue of illegal labs and serve to society then you will be supported in all possible ways. As far as MAPPM is concern we as an organization want to serve the society by giving genuine, authentic reports by qualified pathologists who have completed MD/DCP/DPB/DNB after completion of MBBS.

But society should show some responsibility. They should confirm availability of qualified pathologists for reporting, his/her qualification, whether registered to Medical council, how much time he/she is available for reporting personally as per guidelines by authorities. Society gives importance more on service part i.e., they don’t see quality and authenticity of reporting. How many patients are really interested in meeting reporting pathologists? They want just reports which may not be processed. They want home services but don’t confirm authenticity of reporting. Thanks for giving an opportunity to discuss such a sensitive issue. Regards,

Dr. Prasad Kulkarni, M.D. Pathology, Cell: 9323224990/9869398141 Email: drppkulkarni1234@gmail.com
OFFICE MEMORANDUM

Subject: Jurisdiction of District Consumer Dispute Redressal Forum (District Forum) to adjudicate disputes between individual telecom consumers and telecom service providers-regarding. The undersigned is directed to enclose the brief on view taken by Government of India on the above subject for wide publicity.

1. References are being received regarding Telecom Consumers’ agitation throughout the country against ousting the jurisdiction of Consumer Fora since 2009 as a consequence to the judgment passed by Hon’ble Supreme Court of India, decided on 1.9.2009, wherein it has been inter-alia observed "...In our opinion, where there is a special remedy provided in S.7-B of the Indian Telegraph Act regarding disputes in respect of telephone bills, then the remedy under the Consumer Protection Act is by implication barred...".

2. The matter has been examined in this Department. It is mentioned that the matter referred to in the Hon’ble Supreme Court involved a dispute between Department of Telecommunications (DoT) as a service provider prior to the hiving off of telecom services into a separate company namely Bharat Sanchar Nigam Limited (BSNL). Since DoT was also the telegraph authority, reference was made by the Hon’ble Supreme Court to the provisions of section 7B. However, powers of the telegraph authority have neither been vested nor are available to private telecom service providers and BSNL. Therefore, recourse to section 7B in case of disputes between consumers and private service providers and BSNL would not be available. The Hon’ble Supreme Court’s judgment is sui generis in its application and has to be read with reference to the particular facts and circumstances of the case before it.

3. Further, while commenting on the implementation of provisions of National Telecom Policy-2012, related to amendment of Indian Telegraph Act to bring disputes between telecom consumers and service providers within the jurisdiction of District Consumer Dispute Redressal Forum (District Forum) established under Consumer Protection Act, Legal Advisor, DoT opined that District Forums are already having jurisdiction and promulgation of ordinance is apparently not required.

4. The District Consumer Forums are competent to deal with the disputes between individual telecom consumers and telecom service providers.

5. The above position has been brought to the notice of Secretary, Department of Consumer Affairs, Government of India and Chief Secretaries/Administrators of States/Union Territories for taking the matter up with District Consumer Dispute Redressal Fora and the State Consumer Disputes Redressal Commission in the States/UTs.

Anand Agrawal, Director (P&RB), Tel. 23036032
TOUGHER SHIELD FOR USERS A Consumer Protection Authority will be established against unfair trade practices to ensure faster resolution of grievances, with powers of suo motu action & ‘recall, refund and return’ of products. India will allow consumers to take class action against goods or services providers as part of the new stringent regime likely to be in place by next year to empower buyers.

The Narendra Modi government has decided to create an agency similar to the US Federal Trade Commission, known as the Consumer Protection Authority, to protect Indian consumers from unfair trade practices and ensure faster resolution of grievances. Food minister Ram Vilas Paswan on Wednesday said the proposed authority would have executive and investigative powers. “A number of provisions from online filing of complaints, speedy disposal of consumer disputes, concept of mediation process will be introduced to settle disputes in 30 days,” he said, referring to the proposed amendments to the Consumer Protection Act 1986.

A senior consumer affairs ministry official said, “There has been a growing feeling that consumers do not get quick redressal and framework available is lagging behind. There is also a need align the framework in line with global best practices and new business practices that have cropped up.” The authority would also be able to take up cases such as Saradha deposit scheme to protect classes of investors, also consumers, if they have been duped by a fly-by-night operator. The ministry of consumer affairs will move a proposal to the cabinet for amendment of the law that would create the authority to protect consumers against unfair trade practices by September end, the official said. The Consumer Protection Act was passed in 1986. “We are keen that bill is taken up in the winter session of the Parliament,” the official said.

The authority would be able to take suo motu action and order ‘recall, refund and return’ of a product if it affects a group of consumers. Class action suits have been used by consumers in the US and many European countries are emulating by amending consumer laws. The new law will also have provision for punitive damages without limit, along lines of the US consumer redressal framework. India does not have a provision for mandatory mass recall of products though some companies have voluntarily done so. The amendments to the law that came into being in 1986 also take into account the changes in business environment and the emergence of ecommerce delivery platforms leaving consumers vulnerable.

Comprehensive changes proposed to the consumer protection s law also include inclusion of a , product liability clause that will entitle any consumer to damages irrespective of a civil contract if a product has caused physical, mental, emotional inconvenience. It will cover all aspects of a consumer’s dealing with a product including misleading advertisements. The government is also proposing to allow non-advocates to plead before district consumer forums.

To reform the working of these courts that have a large number of cases pending, the government is proposing to allow only one appeal against a forum’s order. Besides, the government is also looking to empower itself to oversee the working of consumer courts to bring efficiency in the delivery of justice to an affected consumer. As many as 15,000 cases are pending at the national commission, some as old as 17 years.

The industry is supportive but has concerns over some changes, for which the Confederation of Indian Industry (CII) grouping has given a detailed representation. “CII is working with the government in the development of robust and practical legislation which safeguards the interests of both consumers and legitimate business,” said Kurush Grant, chairman, CII FMCG Committee. In order to streamline the 623 district consumer courts in the country, it has proposed to make member salaries and allowances uniform, officials said.

In October, the bill will be sent to cabinet and we intend to table it in the winter session,” said a government official. Preeti Shah of Ahmedabad’s Consumer Education & Research Centre said these amendments were badly needed. “The most important thing is the concept of product liability which they have added in the bill,” she said. “The concept of the Consumer Protection Authority was innovative and ambitious. If government puts the structure in place as has been envisaged, it will be a great fillip to the consumer movement,” she said.

Dr. M. S. Kamath, Honorary General Secretary of CGSI is appointed as a member on the State Consumer Protection Council. The CGSI family congratulates Dr. M. S. Kamath on this achievement.
Surgery goes wrong, forum orders hospital to pay woman ₹23.37L

Kanchan Chaudhari
kanchan.chaudhari@hindustantimes.com

MUMBAI: The Maharashtra state consumer commission, last week, ordered Naajivjan Maternity and Surgical Home, Vile Parle, to pay a Daman resident Rs23.37 lakh as compensation for removing her solitary kidney (the only functioning kidney), while surgically removing an ovarian tumour in June 1999, forcing her to thereafter undergo a kidney transplant surgery.

The commission, which held the doctors, Dr Hiraj Shah and Dr Neha Shah, Dr Manohar Motwani and Dr Dinesh Bhagat, guilty of medical negligence, said the catastrophe could have been averted had the doctors conducted the necessary diagnostic tests before the surgery.

The woman, who had developed gynaecological problems, approached Dr Hiraj and Dr Neha, who run the Vile Parle-based hospital, after carrying out two sonographies. After examining her reports, the doctors recommended hysterectomy. On June 17, 1999, after the surgery was carried out, the doctors informed her relatives that while removing the tumour her solitary kidney was also surgically removed. Consequently the woman was shifted to Hinduja hospital, where she was put on dialysis; later, she underwent a kidney transplant surgery.

In February 2003, the woman and her husband approached the forum alleging because of medical negligence the woman lost her solitary kidney. Dr Hiraj, Dr Neha and Dr Motwani, however, refuted the allegation. They said the kidney's location could not have been known to them, in view of the patient's two sonography reports.

Dr Bhagat claimed he exercised a high degree of professional skill while conducting the surgery. He said the case's facts can be considered an error in judgement, not negligence. But the forum observed that a mere error in judgement occurs when a practitioner takes a wrong decision. Since the doctors did not duly consider all the factors, it would amount to an error of judgement owing to negligence.

Some interesting cases resolved by CGSI

(Data compiled by Ms. Anindita Kovoor)

1. The consumer had bought Faber Kitchen hood in November 2013, the USB being the manufacturer had provided life time warranty. To activate the warranty, the consumer had to send back the papers provided by manufacturer after given all details in a self-addressed enveloped provided. Though ward completed and paper sent as per procedure, the company did not respond. On contacting their call center the consumer was asked to send a duplicate copy of the cash memo; however the consumer did not have the same as the original had been already send to the company. With CGSI intervening through a mail, the company has responded and sent the life time warranty to the consumer.

2. Consumer had invested in PACL Scheme, which were for 66 months a deposit of Rs 1000/- per month. The consumer due to financial issues was able to fund this scheme only for 33 months, where in the total money invested was Rs. 33000/- only. On enquiry with PACL, the consumer was told the money can be refunded only after the scheme ends at 66 months. The consumer requested help of CGSI as he was need of immediate finances. The company did not respond initially however with second reminder by the consumer and with CGSI intervening, received full benefits of his investments of Rs. 43888/-.

3. In this case the resident of a society filed complaint in Bandra Consumer court a compliant regarding non refund of deposit by society for repair of flat in which consumer was residing. The consumer won the case with the order stating refund of the money with 10% interest and Rs 3000/- as costs to be given within four weeks.

4. The consumer had an investment in financial Path Pedi (Co-op Credit Society). He was not able to recover his dues over a long period of time and approached CGSI for advice. He has now won an order from the consumer court where he has to gain all monies with interest.
Consumerism at the Crossroads by Dr. Manohar S. Kamath, Hon. Gen. Secretary, CGSI

The recent signing of treaties between India, China and Japan for pumping a sum totaling 55 Billion Dollars into the Indian economy, will mean that more goods and services from those countries will come into India, offering the Indian consumer more choice in the market. After all, bullet trains, hi-tech electronics or improved storage facilities for perishable goods, whatever the amount spent in any economy, the end-user is always the consumer.

With the opening of the economy a couple of decades ago, and products of all sorts freely flooding Indian markets, the consumer in India today can proudly say that he is being offered the best of goods and services that are available in the world. Initial skepticism that this would benefit only the upper and middle classes was clearly shattered in the last decade, when surveys showed that people in rural areas were purchasing refrigerators, air-conditioners and washing machines, once believed to be luxuries which the poor could hardly afford. In fact, the differentiation between 'luxury' and 'necessity' has got so blurred in recent times, that air-conditioning in restaurants and meeting halls is no longer looked upon as extravagance by all strata of society.

In spite of all these healthy signs and the availability of the latest gadgets concurrently in India and the rest of the world, there is a disconcerting gap in the attitudes of companies selling the same products in these regions. In the West, for example, complaints against goods purchased are given topmost priority and most retail outlets do not have the slightest hesitation in refunding the consumer the amount he has paid for his goods or offering him an exchange in case he is dissatisfied with the product. As a rule, this facility is not easily available to the average Indian. Even though the Department of Consumer Affairs of the Government of India has stated that the mantra of ‘Goods once sold cannot be returned or exchanged’ is not permitted and amounts to unfair trade practice, most Indian retailers blatantly print this statement at the bottom of their Cash Memos and adhere to it strictly in practice.

Lack of after-sales service and prompt redressal of complaints can lead to immense harassment to the unfortunate consumer who lands up buying a product which has in-built defects. Even though courts have held that a product which malfunctions within a few months of its purchase will be presumed or deemed to have a manufacturing defect, manufacturers continue to give a rough time to the consumer who lands with such a product. Customers who have had the misfortune to buy a defective mobile set or a two-wheeler narrate stories of untold misery in getting the manufacturer to even acknowledge their complaints. Even when these issues are taken up by representative consumer bodies, most companies turn a deaf ear to the calls for help. In most Indian hospitals, the medical care is world class, but the post-operative care lags far behind and leaves much to be desired. Similarly, Indian consumers feel that the products they get are world class but the after-sales service is almost non-existent.

With international e-tailers like Amazon, E-bay and others vying for the Indian market and news reports stating that the on-line purchase system is making inroads into the marketing and sales of goods, the problem are likely to further intensify. It would be far easier for the consumer to fight with a face he sees in his store than an unknown post box address in Gurgaon or Noida, with call centers giving mechanical answers and unfulfilled promises of succor. Lack of laws and regulations to discipline errant manufacturers and retailers is the other major hurdle for the consumer to succeed in his attempt at getting justice in such cases.

The flip side of the story is that manufacturers complain that selling in India is not like selling in countries in the West. There are complaints from companies that consumers often mishandle goods or spoil them inadvertently, and then without acknowledging their own mistake, want the company to make good their losses. Though this is true in a small number of cases, mis-selling and misrepresentation adds to the scenario as glib ‘agents’ sell miracle products or get-rich-quick schemes to gullible consumers, who fall into the trap inspite of knowing that whatever they are buying is too good to be true. As a consequence, all consumers are tarred with the same brush and looked upon as potential cheats!

The bane of the consumer movement in India is the total lack of unity among consumers, which prevents the movement from presenting itself as a strong lobby, which can influence policies and decisions. In other parts of the world, consumer unity is so strong and feared that car manufacturers and pharma companies are known to have recalled their products from consumers’ homes and retailers’ shelves just on the fear that an adverse report may trigger a backlash which may hurt the company and send it into terminal decline. Powerful and efficient regulatory bodies add to this control mechanism as companies like Microsoft have found out to their discomfiture. The Indian consumer has a long way to go from the crossroads at which he finds himself today, but before he proudly proclaims ‘Consumer is King’ maybe he should start a cleansing process by which he should first learn to behave like a king – demanding, but just in his demands.

**Question:** What are multivitamin preparations?

**Answer:** A multivitamin is a preparation intended to be a dietary supplement with vitamins, dietary minerals, and other nutritional elements. Such preparations are available in the form of tablets, capsules, pastilles, powders, liquids, and injectable formulations. Multivitamins are popular amongst majority of people (child to aged) as they believe that these vitamins, minerals and herbs will cure colds, strengthen immunity, build muscles, improve memory, digestive disorders and generally benefit their health and lifespan.

**Question:** Are multivitamins safe for regular intake?

**Answer:** Multivitamins are a good way to help supplement a diet for those who don’t always have time to shop for fresh vegetables, fruit, and whole grains. But most health experts agree that a multivitamin is no replacement for a good, well-balanced diet. Studies have found that an overdose of vitamins A, D, E, or K and minerals can cause serious or life-threatening side effects, serious hypersensitivity, allergies and critical medical conditions. However, before popping up a one-a-day vitamin supplement please discuss it with your doctor and tell him about all your medical conditions and allergies. In some cases, you may not be able to use multivitamins, or you may need a dose adjustment or special precautions (especially in pregnancy, lactation, etc).
Controlling Sodium Consumption for Optimum Health

Dr. Sitaram Dixit, Chairman, CGSI

SODIUM SALT & TASTE
Excess sodium salt in foodstuffs makes the cooking extra tasty. Sodium salt enhances the taste of a variety of foodstuffs, giving a good mouth feel, better fullness, giving a rounded taste sensation that makes the mouth pleasant for a considerable period after food consumption. Replacing sodium salt with an alternative ingredient is near impossible, mainly due to its unique ability to improve flavor perception of various foods. A typical example is the ability of sodium salt to offset even the acidic taste of tomato, making fresh tomato paste taste better with salt in.

SODIUM SALT ALTERNATIVES
In some foods like cheese dough, sodium salt helps in controlling microbes and eliminating herein is difficult. The closest replacement is potassium salt even though it leaves a bitter metallic after taste in our mouths. Naturally evaporated sea salt that contains a blend of sodium and potassium salts along with other trace minerals is another alternative. At 30-40% less sodium, it does not give the typical chalky metallic taste otherwise perceived in 100% potassium salt, as here potassium is part of the overall crystal structure.

SODIUM INTAKE FROM SNACKS
Surprising commercially available snacks like potato chips, popcorns, all types’ of farsans, etc., are largely responsible for over 40% sodium intake in humans. If manufacturers reduce the available sodium content in such products by even 25% it can prevent incidence of deaths due to sodium-induced hypertension a major risk factor from heart diseases and stroke by a large number.

<table>
<thead>
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<th>CSE Findings (gm/100 gm of food)</th>
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<td></td>
</tr>
<tr>
<td>Indian Snacks</td>
<td>2.5</td>
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</tr>
<tr>
<td>Instant Noodles</td>
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<tr>
<td>Potato Chips</td>
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</tr>
<tr>
<td>Fried Chicken</td>
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Commercial snack manufacturers resist reducing the salt content since it is the most crucial ingredient influencing the integrity of flavors, and product likeability, much so essential for successful business.

THE INDIAN SCENARIO
World Health Organization, medical experts believe that India will have over 5 million yearly deaths due to only coronary heart disease by 2020. National Nutrition Monitoring Bureau data reports that salt consumption in different Indian states range from less than 5 gm to 30 gm with almost 40% of families consuming 10 gm or more salt per day. Indian weather conditions leads to sodium loss due to perspiration, even then with the rising incidence of hypertension and cardiovascular diseases it is better to limit sodium salt consumption.

SODIUM & HEALTH
Studies show that only a 2,300 mg lower intake of sodium per day can reduce a 3 to 6 mg Hg systolic blood pressure, leading to fewer strokes, and so lesser coronary deaths. The study further state that 77% sodium comes from processed and restaurant foods, 12% come from natural foods, 6% come from table accompaniments, and only 5% comes from home cooked food. This clearly points out that consumers should read food labels in processed packed products very carefully before consuming. Label will clearly indicate the presence of MSG (Mono Sodium Glutamate), Sodium Benzoate, Disodium Phosphate, Sodium Bicarbonate (Baking Soda), etc., directly responsible for increase in sodium intake through processed foods. We can very clearly see that sodium can come even from condiments, TV foods like popcorn, pizza and burgers, even bread, butter, cheese, cookies, buttermilk, and so on, apart for our regular favorite salty snack wafers.

IS SODIUM SALT BAD FOR HEART?
Some studies show that high sodium leads to cardiovascular health problems whereas some others say that low sodium diet increases the risks of heart diseases. Ironically, doctors do not hesitate to inject saline solution to heart patients suffering from a heart attack. Apparently, there is no clear answer! However, most doctors believe that if one is sensitive to sodium, or is already suffering from coronary heart disease, then excess sodium definitely adds to risks. In such cases, it is prudent to reduce sodium intake or avoid it completely.

PRECAUTIONS FOR CONSUMERS
Consumers should pay closer attention to packaged food product labels, and assure themselves that the product is safe before buying. Some label information will make the food look appear healthy by giving out partial information or sometime even deliberately lie and one should be fully aware to identify the same. Food label may sometime list the amount of salt, sugar, fat, etc., but will not tell of our daily requirements for healthy life. Most people are not even aware that one packet of cola has two times the daily requirement of sugar for adults and children. A good number food labels do not display sodium content in the food product. Awareness to correctly read the labels and looking for FSSAI or ISO approved marking on packaged food stuffs is now of paramount importance.

LIFESTYLE & GOOD HEALTH
Human body needs both sodium and chlorine. Electrolytic balance of sodium in blood serum and potassium in blood cells keeps one healthy. We need both sodium, and potassium for good health. Insufficient intake of Calcium, Magnesium, and Potassium can also affect blood pressure and our overall health. We cannot totally eliminate or decrease any one of the components from our daily requirements. Living a balanced lifestyle and eating a variety of food products to imbibe all essential ingredients and vital elements is the right choice for a healthy living.
ALL YOU NEED TO KNOW ABOUT SALT, THE SILENT KILLER

WHAT THE WHO SAYS

According to the revised guideline issued on January 31, 2013, adults should consume less than 2,000 mg of sodium, or 5 grams of salt, and at least 3,510 mg of potassium per day. A person with elevated sodium levels or low potassium levels could be at risk of high blood pressure, which increases risk of heart disease and stroke.

SOURCES OF SODIUM

*Other than common salt, sodium is found naturally in a variety of foods, including:

FOOD PRODUCTS

- Condiments such as soy sauce
- Snack foods, cheese, puffs and popcorn
- Meats like bacon
- Processed foods such as bread
- Milk and cream
- Eggs

SODIUM PER 100 GMS

- 7,000 mg appr
- 1,500 mg appr
- 1,500 mg appr
- 250 mg appr
- 50 mg appr
- 80 mg appr

THINGS YOU CAN DO

Most heart disease and strokes can be prevented by making healthy changes.

Eat healthy

Be active

Stop smoking

HOW SALT INCREASES BLOOD PRESSURE

The amount of salt you eat has a direct effect on your blood pressure. Salt makes your body hold on to water. If you consume too much salt, the extra water stored in your body raises your blood pressure. The more salt you eat, the higher your blood pressure becomes.

The higher your blood pressure, the greater the strain on your heart, arteries, kidneys and brain. This can lead to heart attacks, strokes, dementia and kidney disease.

Consuming too much salt may also mean that blood pressure medicines don’t work well.

YOU DON’T HAVE TO STOP EATING THE FOODS YOU LOVE COMPLETELY

Try reducing the portion size of less healthy foods and increasing the portion size of healthy foods.

Try swapping foods — if you have a sweet tooth, try a fruit instead of chocolate.

EATING A HEART-HEALTHY DIET

Diet high in saturated and trans fat, sugar and salt increase the risk of heart disease and stroke.

A balanced diet rich in fruit and vegetables helps prevent heart disease and stroke.

Jet told to pay offloaded passenger ₹30,000

Kanchan Chaudhari

Mumbai: Jet Airways has been ordered to refund the ticket price to a passenger it had offloaded from an Ahmedabad-bound flight and also pay the Andheri resident ₹30,000 in compensation and litigation costs.

The forum held that the case was a serious one where the complainant, Shirish Shah, had boarded the flight on December 1, 2011, with a boarding pass and had occupied an allocated seat as a bona fide passenger, but was humiliated in front of other passengers and crew members.

In April 2012, Shah, a senior citizen, approached the consumer forum and sought compensation alleging that he was humiliated by the airline. The airline maintained that the complainant was provided with a standby boarding pass and he could not be accommodated on the flight as no seat was available.

The airline further contended that the complainant was offered a seat on the next flight, but he declined it. It also contended that the complainant’s claim for compensation be rejected, as he had already accepted compensation of ₹2,000.

The consumer forum, however, held that the airline cannot brush such serious issues aside as mistakes and shirk their responsibility towards bona fide passengers. It directed the airline to refund the ticket price — a sum of ₹3384 to Shah, along with interest at the rate of 10 per cent per annum from November 2011, the time he booked the ticket. The airline has also been asked to pay a compensation of ₹20,000 and litigation cost of ₹5,000 within one month.

KEEMAT: November – December 2014
Bad at Maths: It’s all Mommy fault!

Ever wondered why some people are good at mathematics while many struggle with numbers? It’s because they were probably born that way, scientists say. Research has linked a woman’s hormone levels in pregnancy with her child’s math’s skills at age five. Boys and girls whose mothers were very low in the hormone thyroxin were almost twice as likely to do badly in arithmetic tests, it was found.

Researchers at Johns Hopkins University in Baltimore found that mathematical talent does not appear to be linked to all-round intelligence. Previous research has indicated that “number sense” is basic to humans who use it to estimate things like the number of seats in a cinema or crowd sizes. Now the researchers, who carried out tests on children too young to have been taught mathematics, found that people are either born with a mathematical brain or not, the Daily Mail reported.

During the study, 200 four-year-olds viewed flashing groups of blue and yellow dots on a computer screen and were asked which color was shown the most. The children then had to count items on a page, determine which of the two numbers was greater or lesser, as well as read numbers. They were also tested on calculation skills, such as multiplication. The participants’ parents were then asked about their child’s vocabulary. The verbal test was done because language and numerical abilities are thought to be linked through general intelligence.

The researchers wanted to be sure, success in math’s was not part of an ability to perform better in all sorts of tasks or to some children feeling more comfortable being tested than others. The results, published in the journal of Developmental Science, showed that children who got the best score in the dot’s test were also the most competent at the math’s tests.
34 kinds of hazardous pesticides are brewing in your daily cup of tea: report

MUMBAI: A study by Greenpeace found residues of 34 kinds of hazardous chemical pesticides in the tea packed by major Indian brands. The report on the study ‘Trouble Brewing’ said the NGO tested 48 samples of different brands, between June 2013 and May 2014. They found 46 samples contained residues of at least one pesticide while 59% samples contained a mixture of at least 10 pesticide residues.

Monocrotophos, DDT and Endosulphan were some of the hazardous pesticides found in the tea products. World Health Organisation classifies many of the pesticides as highly hazardous and moderately hazardous while some of them are also illegal and banned. In fact, Monocrotophos, a hazardous pesticide caused the death of 28 schoolchildren in Chapra, Bihar. The pesticide was found in the school’s mid-day meal.

The launch of the report also began the international NGO’s new campaign called ‘Clean Chai Now’ that aims at the tea sector to support Non-Pesticide Management (NPM) and phase out use of hazardous pesticides at their tea estates. “The focus of our campaign is to show that tea sector is not using ecologically practices to grow tea,” said Neha Saigal, senior campaigner, Greenpeace India. According to Greenpeace, two weeks ago they sent out the report to all the tea companies whose products were sampled. “Barring one company, all other 11 companies acknowledged use of pesticide. One company said that they are planning a pilot study on NPM agriculture which is a great gesture,” added Saigal. Greenpeace did not reveal the name of the lab partners to HT citing that they are legally bound by a confidentiality clause.

TEA BOARD SAYS

The Tea Board of India after reviewing the findings of the Greenpeace study and confirmed that all the samples tested complied with the Indian laws and regulations, designed to protect consumers. Indian teas are well regarded the world over and are totally safe following stringent standards.

Activists say they will climb down from billboards only after the boards commit to phasing out pesticides from tea. KALPAK PATHAK

Postman loses ₹38,000 after disclosing debit card details to 'bank personnel'

THANE: A 48-year-old postman from Thane has registered a case with Kolshewadi police station after losing ₹38,000 to a fraudulent online transaction on his debit card. The Kolshewadi police have registered a case under sections of the Information Technology Act.

According to the police, an unknown person contacted Dyanshwar Gaikwad earlier this month pretending to be a customer care person with the Reserve Bank of India. The person told Gaikwad that his card would be blocked as he had not used it for the past four months. The person then asked for his 16-digit card number, which he gave. Sometime later, he received messages on his phone about repeated online transactions amounting to ₹38,117 being conducted via his card.

Gaikwad said, “I got scared when the person said my card would be blocked as within a few days, I was to pay the fees of my son who was going to get admission to the third year diploma course. I was not thinking straight and gave him the 16-digit number on my card. Within minutes I received information about several shopping transactions on my card,” Gaikwad said.

Gaikwad claims that he visited the cyber cell office more than 12 times before they started investigating the case. The case was finally registered at Kolshewadi police station on July 22.

The Kolshewadi police have registered a case and are first tracing the number from which the call was received. They will later trace the online shopping site and how the transaction was conducted. “The complainant first approached the cyber cell department in Thane and accordingly after investigation, we registered a case,” said SI Daulie, senior inspector, Kolshewadi police station.
Bank to pay ₹50K compensation to former railway staff

WHAT THE LAW SAYS
Section 23 (X)(O) of the Consumer Protection Act, 1986, defines a consumer as any person who buys any goods or services or the one who uses such goods

IT DOES NOT INCLUDE a person who obtains goods for resale or for any commercial purposes

TO COMPLAIN
A written complaint can be filed before the district consumer forum for pecuniary value of up to ₹20,000, the state commission for value of up to ₹50,000, and the National Commission for value above ₹50,000.

BUILDING RESPONSIBILITY
The case

The company, which owns the building, did not pay taxes to the government and hence, the government did not pay the building owner the taxes. The building owner was thus left with nothing.

WHAT THE CONSUMER FORUM SAID
The bench referred to section 6 of the Maharashtra Openacts, 1963, which states that the builder or developer must pay all expenses such as municipal taxes, property tax, and water charges, among others, until they transfer the entire property to the buyer. The bench directed the builder to pay the outstanding taxes and transfer the property to the buyer.

‘Builder must pay taxes until all property is transferred to society,’ says Consumer Forum

Developer liable for expenses such as water charges, municipal taxes,

Says consumer forum

Crime in the city

Cyber Fraud

Beware of fraudsters

Do not share information of your credit or debit card with anyone.
Never share your PIN with anyone, not even bank officials.
Register your mobile number with the bank for getting SMS alerts of transactions.
Verify the passcode entries.
Sign on the strip of the back of your card as soon as you receive it.
Never use a PIN that can be easily guessed.

59-yr-old shares debit card PIN, loses ₹50k

Calling these the promotor’s statutory duties, the forum asked them to refund:

 ₹1,04,000 taken for forming the society from 38 members.
 ₹6,05 lakh paid by members as excess water charges.
 ₹3,05 lakh for not providing promised amenities such as a garden, children’s play equipment and safety equipment in elevators.

The bench referred to section 6 of the Maharashtra Openacts, 1963, which states that the builder or developer must pay all expenses such as municipal taxes, property tax, and water charges, among others, until they transfer the entire property to the buyer. The bench directed the builder to pay the outstanding taxes and transfer the property to the buyer.

The Thane district consumer forum held the bank guilty of deficiency in service after finding that while processing the ECS request, the bank had not followed its own procedures and had failed to provide the customer with a receipt. The forum ordered the bank to refund the money and pay compensation to the customer.

Giving debit card details to a ‘phone-banking official’, who was threatening to block his card, cost a 59-year-old south Mumbai resident ₹50,000.

The Churni Road resident, who earlier worked at the stock market, received a call from a fraudster who identified himself as an executive from his bank’s ATM head office on Sunday. “He first asked for some basic details of my account in a nationalised bank, and then asked me to check if the first four digits on my debit card were 4028. When I confirmed that, he asked for the remaining digits on the card,” said the man requesting anonymity.

The man said the fraudster then asked for his CVV number on the back of the card and the expiry date of the card. “He then asked me for my PIN, to which I said no. He claimed my card has been blocked and won’t be unblocked unless I share my PIN. When I gave him the number, he gave me a new PIN for future transactions,” he said.

Within minutes, the man’s wife, whose number is registered with the bank, started getting SMS alerts of online purchases being made using the card. “As she was out, she called to ask if I had used my card,” he said.

Suspecting something amiss, the south Mumbai resident decided to block the debit card. “But by then, the fraudster had made 22 online purchases. The card was used to pay phone bills, talk time recharge, among others. We are wondering how the commuter got my husband’s number, which is not registered with the bank, and the first four digits of the card,” the wife said.

The couple registered a police complaint on Monday.
Hospital found guilty of deficiency in service

Kanchan Chaudhari
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MUMBAI: A city hospital has been held guilty by a consumer forum of deficiency in service for a faulty pathology report, which led to post-surgery complications in a 91-year-old woman.

The Central Mumbai district consumer forum has directed Aditya Jyot Eye Hospital to pay the woman’s grandson, Sampath Kumar Rs1 lakh along with interest at the rate of 8% per annum from April 2007, when he filed the complaint. It will also have to pay an additional Rs10,000 towards litigation cost.

According to his complaint, on July 5, 2006, Sampath took his grandmother, Laxmi Sundaram, to the hospital for an eye check-up. One Dr Natrajan diagnosed the problem of poor vision in the right eye and moderate vision in the left eye to be cataractous macular oedema cataract. He recommended photo dynamic therapy, followed by a cataract procedure for the left eye.

On September 20, Sundaram was admitted to the hospital and a surgeon performed cataract surgery. The next day, Sampath alleged that after the surgery, Sundaram’s left eye was swollen, blackish, still bleeding and she could not see.

A subsequent blood analysis revealed the woman had myeloid leukemia and her blood platelet count was only 30,000 — much less than the minimum 1,50,000. Sampath said his grandmother’s health deteriorated and she passed away within a few days.

The hospital and the doctors denied any negligence. Natrajan said no patient can be declared unfit for cataract surgery and the platelet count was not required to be taken as a pre-surgical protocol.

The forum, however, noted that the hospital had explained the treatment provided to Sundaram, but had not explained the basis on which its pathologists opined that the platelet count of the patient was adequate.

Relying on a report given by a panel of doctors from JJ Hospital, the forum said the platelet count was necessary in view of the fact that the patient was 91 years old.

Man who found fungus-like substance in Pepsi bottle to get 28K compensation

Kanchan Chaudhari
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MUMBAI: PepsiCo India Holdings Private Ltd and a Goregaon shopkeeper have been asked to pay Rs28,250 as compensation after a consumer found a fungus-like substance inside a Pepsi bottle in 2008.

The additional consumer forum for Mumbai suburban district held the food and beverage manufacturer and the owner of the shop in Goregaon (East) guilty of adopting unfair trade practice and directed them to pay the consumer, Goregaon resident Shyam Gumte, a sum of Rs15,000 along with interest at the rate of 10% per annum from February 2009, when he filed the complaint. The guilty parties have also been asked to bear litigation cost of Rs5,000.

Gumte, a lawyer by profession, had purchased two bottles of Pepsi from Society Medical and General Store and Society Medical and General Store for Rs110 on December 31, 2008. But his wife noticed a fungus-like substance inside one of the bottles.

When he went back to the shop to ask for a replacement, he was turned away. Gumte then lodged a complaint with the MCGM police and brought the issue to the notice of PepsiCo India Holdings. He then approached the consumer forum seeking compensation.

CONSUMER GUIDANCE SOCIETY OF INDIA (CGSI)
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KEEMAT: November – December 2014
Bank asked to pay Thane man for online fraud

9 YEARS LATER

As internet banking was activated without the complainant’s consent, bank held guilty of deficiency in service

Know Your Rights

As a consumer, you have the right to move a consumer court if you are unhappy with a product or service and can file a complaint with the district forum, under whose jurisdiction the case falls.

42 district forums in the state
4 district forums in Mumbai
1 in south Mumbai
1 has jurisdiction over central Mumbai
2 are meant for the western suburbs.

Filing a Complaint

A written complaint can be filed before the district consumer forum for disputes up to ₹20,000, the state commission for disputes up to ₹1 lakh, and the national commission for disputes above ₹1 lakh.

The consumer must attach all the original documentation while filing a complaint.

The complaint could be over defects in goods and/or deficiency in service. 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.

The bank, however, refused the complaint saying that either the complainant had given out their personal identification number (PIN) issued for the internet banking facility to someone, or the account had been hacked into. Either way, the bank held, the complainant was to blame for the loss.

The bank also claimed Kaulgi’s internet banking facility had been used more than 30 times to check his account balance between October 17, 2005, and November 14, 2005.

The consumer forum, however, found no documentary evidence to prove that Kaulgi had applied for the internet banking facility or that a user ID and password had been sent to him.

Thus, it was concluded that as he had never applied for the facility, it was a case of negligence by the bank personnel.

The bank has given him two months to return the last amount, failing which they will have to pay an additional interest of 3%.

Cops cannot issue summons if FIR is not filed: HC

Citizen Rights

Rabale police had been allegedly sending summons to a businessman, pressurising him to settle a dispute.

The Dispute

Anil Agarwal, the petitioner, owns a starch manufacturing unit in Rabale, Navi Mumbai.

The dispute began after he issued a post-dated cheque to one of his suppliers.

According to him, the supplier did not send the starchy, but tried to encash the cheque given by him.

When the cheque was dishonoured, the supplier filed a complaint under section 138 of the Negotiable Instruments (NI) Act.

The Case

Agarwal said he was getting calls from a senior inspector of the Rabale MIDC police station, who pressurised him to pay Rs28.44 lakh to the supplier.

Agarwal also alleged police started issuing summons, even though a first information report (FIR) was not registered.

Assistant public prosecutor JP Yagnik, however, said the summons were issued for a preliminary inquiry, as the police received a representation.

The court, challenging the summons being issued by the Rabale police, had also sought direction to the state government to take appropriate action against the senior inspector of the police station for allegedly pressurising him to settle a business dispute.

According to his petition, Agarwal, who owns a starch product manufacturing unit, had a dispute with one of his suppliers, to whom he had issued post-dated cheques, but received no supplies.

The petition adds the supplier deposited the cheques and after they were dishonoured, filed a complaint under section 138 of the Negotiable Instruments Act.

Agarwal’s counsel Arun Bugade alleged the businessman started receiving calls from senior inspector of Rabale MIDC police station, pressurising him to cough up Rs28.44 lakh to the other party.

Thereafter, police started issuing him summons, though no FIR or non-cognisable complaint was registered, the lawyer submitted.

According to the petition, the last summons was issued on June 30, asking Agarwal to be present at the police station on the same day.

Assistant public prosecutor JP Yagnik clarified the summons were for a preliminary inquiry as police had received a representation about the business dispute.

The judges, however, noted the apprehension expressed by the petitioner of being further harassed by police was not unclear for.
KEEMAT: November – December 2014

**Company to get insurance claim after 16 years**

Kanchan Chaudhari

Mumbai: More than 16 years after a consultancy was allegedly cheated by one of its clients, the complainant company’s insurer has been directed to pay Rs16.68 lakh, along with an interest at the rate of 12% per annum from 2001 — when the consumer complaint was first filed — which cumulates to Rs42 lakh.

In delivering its decision, the Maharashtra State Consumer Commissioner, on Friday, rejected the Oriental Insurance Company’s defence that the insurance claim falls within the purview of the exclusion clause.

According to its complaint, Dangi Financial and Management Consultancy, a broker registered with the National Stock Exchange (NSE), had subscribed to the defendant’s comprehensive insurance policy. Between May 1997 and May 1998 — the policy period — Trupti Investments, one of the complainant’s clients, allegedly sold it some shares.

Later, the complainant claimed, the shares turned out to be bogus. In November, the complainant company lodged a police complaint against Ajay Gupta, the proprietor of Trupti Investments.

A month later, upon receiving a copy of the police report, Dangi Financial and Management filed for an insurance claim of Rs16.68 lakh.

However, after appointing a surveyor to assess the loss, the...
LAUGHTER THE BEST MEDICINE

An elderly couple were attending church when about halfway through the service she leans over and says, "I just had a silent passing of gas. What should I do?"
Husband: "When we get home put a new battery in your hearing aid."

A senior citizen is driving down the freeway and his car phone rings. Answering, he hears his wife's voice urgently warning him, "Herman, I just heard on the news that there's a car going the wrong way on NH 90. Please be careful!"
Herman: "Not one, but hundreds of them!"

For the first time in Indian elections, both Congress & BJP are campaigning using the same slogan: "Congress ko vote doge to Rahul PM banega!"

"Hey Sheila, want to hear a joke?"
"Yes", "Delhi."
"I did not get it," "Exactly."

After returning back from a foreign trip, Santa asks his wife," Do I look like a foreigner?"
Wife: No! Why?
Santa: In London, a woman asked me, "Are you a foreigner?"

Santa: I think that girl is deaf.
Banta: How do you know?
Santa: I told her 'I love you', but she said, 'Her chappals are new.'

Teacher: Which is the world's oldest animal?
Santa: ZEBRA
Teacher: How come?
Santa: Because it is Black White

Interviewer: Just imagine you are on the 3rd floor, it caches fire. How will you escape?
Santa: Simple sir, I will stop my imagination!

Teacher: 'What is common between JESUS, KRISHNA, RAM, GANDHI, and BUDDHA?'
Santa: 'All are born on government holidays!

Tourist: "Any great man born in this village?"
Santa: No, only small babies are born here!

Santa is attending an interview in Software Company.
Manager: Do you know MS Office?
Santa: If you give me the address, I will reach there sir.

Santa in airplane coming to Mumbai. While it is landing, he shouts: "Bombay ... Bombay"
Airhostess: "B silent."
Santa: "Ok... Ombay. Ombay"

His request approved, the News photographer quickly used a cell phone to call the local airport to charter a flight. He was told a twin-engine plane would be waiting for him at the airport. Arriving at the airfield, he spotted a plane warming up outside a hanger.
Jumping in with his bag, slamming the door shut, shouts, 'Let's go'. The pilot taxis, and takes off to the sky. Once in the air, the photographer instructs the pilot, 'Fly over the valley and make low passes so I can take pictures of the fires on the hillsides.'
'Why?' asked the pilot. 'Because I'm a photographer for a News Channel', he responds, 'and I need to get some close up shots.'
The pilot is strangely silent for a moment, finally he stammers, 'So, what you're telling me, is . . . You're NOT my flight instructor?'

Santa: How much is my mobile bill?
Call centre girl: Sir, just dial 123 to know current bill status.
Santa: Stupid girl, not CURRENT BILL, my MOBILE BILL.

Why did Kejriwal sue the halwai?
Because the gulab jamun had neither gulab nor jamun.

Sonia: How was the interview, beta?
Rahul: Mom, all the questions were out of the syllabus.

Traffic Constable: Sir, shall we replace all “U turn” signs in Delhi with images of Arvind Kejriwal & “No Horn” with Manmohan Singh?

Interviewer: “Spell a word having more than 100 letters in it?”
Santa: P-O-S-T-B-O-X.

Banta: I got a brand new Ford IKON for my wife!
Santa: Wow that is an unbelievable exchange offer!

Six retired Jewish mates are playing poker in the condominium clubhouse. One Mr. Meyer loses $500 on a single hand, clutches his chest, and drops dead at the table.
Showing respect for their fallen comrade, the other five continue playing, but standing up. At the end of the game, Finklestein looks around and asks, 'So, who's going to tell his wife?'
They cut the cards. Goldberg picks the low card and so has to carry the news. They tell him to be discreet, gentle, and not make a bad situation any worse.
'Discreet? I am the most discreet person you will ever meet. Discretion is my middle name. Leave it to me,' says Goldberg
They pass so I can take pictures of the fires on the hillsides.'
Go, tell him to drop dead!'
'Sure, I'll go and tell him,' says Goldberg.

Doctor: You will die within two hours. Do you want to see anyone before you die? Any last wish?
Patient: Yes, a good doctor.

A cockroach’s last word to a man who is about to kill him.
'Go ahead and kill me, you coward, you are jealous because your wife is afraid of me and not afraid of you

Husband: Our baby was born last week, when will my wife begin to feel and act normal again.
Doctor: When the kids are in college.
Consumer Camp at Kharghar 14th Sept 2014