National Consumer Day Celebrations.
Photographs of various programs (Consumer Education, How to be a Smart Investor, etc.) conducted by CGSI during Jan – Feb 2015

KEEMAT: March – April 2015
**Editorial – Dr. S. G. Bhat**

It is gratifying to note that under Pradhan Mantri Jan Dhan Yojana Scheme, majority of the house holders have benefitted, surpassing 11.5 crores new accounts in Banks during the period of August15, 2014 to January 26, 2015 making a land mark in the Guineas Book of Records. The maiden account holders without depositing any money in their account can deposit any amount as they like are entitled for an Accident Insurance Policy of Rs. 1 lakhs and with Rs.30000 max. Medical Insurance benefits. This is a unique scheme benefitting the poor Indians.

The ‘Make in India’ initiative by the Prime Minister of India, will encourage production of Desi products in India, discouraging Videshi products paying a higher price by the consumer. Currently, Videshi products are produced by MNC’s with their brand names with higher prices and the profits made is remitted abroad to their head quarters, while profits made by local Indian company is retained within India. ‘Make in India’ products can be exported, consumed within India and creates employment to the youth within India. Recently a directive from the PMO’s office to Government departments to procure domestic electronic and other products will boost production of goods for local consumption. Automatically, the import of foreign brands will decrease. However, one should bear in mind that the quality of the product should be of International Standards.

Recently, a draft is placed for public scrutiny and discussion on “National Health Policy-2015” by the Government of India to revitalize alternate system of medicines like Ayurveda, Unnani, Siddha and Homeopathy (AYUSH). The present dominant Allopathic system of medicine in vogue, no doubt increases the longevity of the population but has limitations of high costs, toxicity and development of resistance, while Ayush is a time tested cure for certain diseases without any side effects and less expensive. However, may not be suitable for surgery and contagious illinesses. Minor ailments like stomach upset, constipation, acidity problems are cured by AYUSH treatments. This move to encourage indigenous medicines is in the right direction as mass population needs cure by cheaper medicines. Of course, there is a need to combine different systems of medicines and come to a new approach for the benefit of a common person.

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**FORM IV (See Rule 8)**

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I Dr. S. G. Bhat, hereby declare that the particulars given above are true to the best of my knowledge and belief.

Date : 01 / 03 / 2015 

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Dr. S. G. Bhat 
Publisher

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**Common Causes of Forgetfulness**

- Lack of sleep is the most common cause. Two little restful sleep can also lead to mood changes and anxiety, which in turn can contribute to memory impairment.
- Drinking too much alcohol can interfere with short-term memory.
- Low functioning thyroid can affect.
- Many drugs can affect memory, which includes tranquilizers, antidepressants, blood pressure drugs and anti-allergic drugs.
- Stress and anxiety can lead to memory impairment. Both can interfere with attention and block the formation of new memory or retrieval of old memories.
- Forgetfulness can be a sign of depression or a consequence of it.
- If you are vegetarian, vitamin B12 deficiency, can loss memory impairment.
Letters to the Editor

Bureau of Indian Standards (BIS) had convened a Press Conference in Mumbai on 19 Jan 2015 where the Hon. Shri. Ramvilas Paswan, the Minister for Consumer Affairs briefed the media about the expanding role of BIS. I attended this as an accredited Journalist. Here is an extract of the Minister’s statement as mentioned in the official release (although this was not said so by the Hon. Minister as I was present thru’ out the conference) The official press release issued by the Press Information Bureau (PIB) related to the Consumer Protection issue is reproduced below.

“…Stressing that the government is committed to consumer protection, Shri. Ram Vilas Paswan batted for more powers for consumer protection authorities and forums. He also called for broad basing of consumer redress mechanisms by inducting people from different walks of life, besides those from the judicial/legal background.

The Minister said a broad based Consumer Protection Authority will be set up, which will be empowered to take suo-moto action against violating companies. He said the government will bring amendments to the Consumer Protection Act to make the redressal mechanism easy and universally accessible. The minister lashed out at the companies resorting to misleading advertisements, and said the government was seized of the matter. An Inter-Ministerial Committee has been set up to look into the matter, which also has representatives of the Ministry of Information & Broadcasting and Health & Family Welfare. He said, the level of consumer awareness in the country was low, adding that ‘jaago grahak jaago’ like campaigns had succeeded making a good beginning.”

While this “Unsaid” portion contained the official release, the following statement, which is very important for the future of Consumer Protection, was not, mentioned which he had said in the conference. This was: “… the proposed amendments to the Consumer Protection Act will include a provision that NO APPEAL/SLP SHALL LIE with the Supreme Court of India, if two Courts out of three (Viz; Consumer Forum, State Redressal Commission and National Redressal Commission) have in unison have upheld or rejected the complaint.” This is for information of all concerned,

Thanks & Regards,
Mohan Siroya, Chairperson
Consumer Complaints Cell

It does not glitter like gold, yet battles have fought over it and civilizations shaped by the power of this ubiquitous white, grainy substance salt. It has been used as currency, and without it, there would be no life. However, with the advent of industrial development, natural salt has been chemically cleaned and reduced to the combination of sodium and chloride unnatural, isolated, and unwholesome substance. As common as salt is to our daily lives, so are the number of diseases associated with salt’s daily use. Life is not possible without salt, but our consumption of salt is killing us. Regular table salt no longer has anything in common with the original crystal salt used for centuries. Natural crystal salt consists not only of two, but also of all natural elements. These are identical to the elements of, which our bodies are built and those naturally found exciting in the primal ocean from where all of life originated.

Original, unprocessed salt consists of 84 naturally found trace elements necessary for the body.

- Regulates the water content
- Vital to nerve cells communication and information processing;
- Reduces aging.
- Balances blood sugar levels;
- Aids absorption of food in intestines.
- Natural antihistamine, clears sinuses
- Makes the bone structure firm

According to Ayurveda, organic rock salt (sindala and kala namak) is healthiest it is known to be cooling, anti-acidic, anti-bilious, anti-phlegmatic, carminative and digestive.

Both rock salt and sea salt have these benefits because of the minerals naturally found in them.

- Sodium: Cures acidity, gas, purifies blood.
- Chlorine: Free body from foreign elements.
- Calcium: Formation and growth of bones.
- Phosphorous: Sharpens and mind.
- Iron: Helps in absorbing oxygen.
- Manganese: Balances salt in the body
- Potassium: Strengthens nerves, heart, and liver.
- Copper: Adds iron content to body.
- Sulphur: Purifies blood and skin.
- Silicon: Strengthens eyes and ears.
- Magnesium: A general health tonic.
- Fluorine: Strengthens bones.

Table salt not so good

Common table salt is processed to which potassium and iodine is added to provide anti goiter properties. Iodine, according to chemists is very chanchal which potassium and iodine is added. The resulting salt is purple in color, for whiteness bleach is added. For free flow, it is coated with compounds such as sodium silicon aluminates. To stabilize this, simple sugar is added. Do we need the extra sugar with India fast becoming the diabetic capital of the world?

Salt or Poison?

In a WHO survey on the Iodine Status Worldwide it was found that India has the optimal iodine levels, Right to information survey for the Government of Maharashtra, claims only 0.1% people lack iodine. According to WHO excess iodine cannot be eliminated, leading to horrific problems like mental depression, insomnia, sexual impotence, hemorrhagic rashes, death (due to the edema of the glottis) still births, hyperthyroidism etc. Endocrinologists are ringing alarm bells with thyroid on the rise in urban areas. This is linked to iodized / chemicalised table salt. In India, salt is iodized with potassium iodate a substance that 23 countries including America and Canada have banned, usage of which caused 42 diseases. Says Dr. Vijaya Venkat, dietician and naturopath, “It doesn’t seem wise to force people who are not iodine deficient to ingest iodized table salt, especially when the harmful effects are so many.”

Adults as well as children are at the risk of developing high blood pressure, obesity, degenerative diseases, cancer and cardiovascular diseases because of high levels of chemicals found in table salts. Excessive salts are found soft drinks, ketchups, cornflakes, cheese, namkeens, packaged foods, breads, and biscuits. We can reduce the use of salt by adding foods to our diet that have natural salt content like, carrots, cabbage, guava, bajar, cucumber, radish, banana, fenugreek. Herbs, garlic and lime when sprinkled upon food reduces the need for salt, without detracting from the taste. The wisest choice would be to opt for rock salt, sea salt and black salt.

Table salt should not be on your table! Naini Setalvad, Nutritionist
PURE? NOT SURE, Often I am flummoxed by the word ‘pure’ when used in the context of food. Some people say they are pure vegetarians. The Oxford Dictionary (OD) defines vegetarian as “one who abstains from animal food, especially that obtained by killing animals, and whose diet includes roots, green vegetables, cereals, seeds, fruit, and nuts, with or without eggs and dairy products”. A further extension to the definition of pure vegetarian is vegan “person eating no animals or animal products” (ref: OD), hence milk; yoghurt (dahi), ghee and butter are taboo thussignifying strictly vegetarian.

What about figs and honey? The soft pear-shaped many-seeded fig fruit bears within itself the remnant enzymatic breakdown dissolved mass of tiny pollinator wasps. Honey is produced by conversion of nectar extracted from flowers via a process of regurgitation in the stomach of the honeybee, thereafter stored within the honeycomb. Some religious doctrines prohibit onion and garlic in the diet of the faithful. Airlines provide egg preparations to in-flight passengers with a tray sticker “Asian Veg. Meal”, also special “Jain” lunch/dinner.

So, what is a pure vegetarian food? Although unfertilized eggs are said to be ‘vegetarian’, few believe this to be true. Strictly speaking, unrefined sea salt might contain fish eggs as impurity, which makes it a non-veg food article. This variety of common salt is regarded as “non-kosher” by orthodox Jews.

Again, items such as a branded health beverage, packaged wheat flour, convenience foods, e.g. jam and noodle, if fortified with calcium (derived from oyster shells), would be classified as not vegetarian. Then there are ‘indirect’ non-veg ingredients. Glycerin may be derived from animal fat (as any oil technologist knows), so also stearates and palmitates in combination as ester employed in processed foods as thickeners or stabilizers. Beer may be clarified using isinglass (obtained from fish bladder), or flavored/sweetened by an adjunct (honey). Beer stout (strong dark beer) contains lactose (milk derivative). Egg white is a fining agent that may be used in the clarification and stabilization of wine. Egg white or egg lecithin serves as release agent for roti or naan (Indian bread varieties) baked in clay tandoor oven. All these (commonly undeclared) ingredients make many articles of food which are part of our diet ranging from beer to (tandoori) bread sometimes not suitable for vegetarians or vegans.

It is rather difficult, may impossible, to be a true veggie.

Narendra Wagle, Email: narendra_wagleyahoo.in

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The Reserve Bank of India has released a Charter of Customer Rights, which enshrines broad, overarching principles for protection of bank customers and enunciates the ‘five’ basic rights of bank customers namely, (i) Right to Fair Treatment; (ii) Right to Transparency; Fair & Honest Dealing; (iii) Right to Suitability; (iv) Right to Privacy; & (v) Right to Grievance Redress & Compensation. RBI has also advised the Indian Banks’ Association (IBA) and the Banking Codes & Standards Board of India (BCSBI) to formulate a “Model Customer Rights Policy” encapsulating the Chartered Principles.


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I had purchase ‘Motorola Google Nexus 6’ on 1 Jan 2015. Raised heating and camera issue to Flipkart on 9 Jan, even after their trouble shoot, problem persisted. I went to service centre; which recommended for replacement. I send request again to flipkart. They rejected request on 16 Jan. After your support, Flipkart accepted replacement request. I received new ‘Motorola Google Nexus 6’ on 24 January 2015. Until today, it is working normal. Big thanks to you! Without your support, it was not possible.

Dr. Mahadeo Zalke, Sion Hospital, Email: drzalkemahadeo@hotmail.com

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TRAI – Fraudulent Activities 
for Mobile Tower Installations

It has been brought to the notice of TRAI that some companies / agencies / individuals are fraudulently asking members of public to deposit money in their Personal / companies account as Government Tax for leasing their premises for installation of mobile towers.

These companies / agencies / individuals, later become unreachable after collection of money. These companies are also issuing fake ‘No Objection Certificates / Permissions’ for the Installation of tower purportedly issued by Ministry of Communications and Information Technology.

It is informed that Telecom Regulatory Authority of India (TRAI) is neither directly nor indirectly involved in any manner, in levy of any tax / fees on leasing of premises for installation of mobile tower or for issuing any ‘No Objection Certificates’ for the purpose.

Public are advised not to deal with such companies / agencies / individuals. Affected persons may take up the matter with the law enforcing agencies.
Consumer Dispute Redressal Commission, Department of Legal Metrology, & Department of Food & Civil Supplies, Government of Maharashtra, jointly organized a ‘Consumer Awareness’ seminar on ‘E-commerce and Misleading Advertisements,’ at Sydenham College Assembly Hall, Churchgate, Mumbai on 6 January 2015.

The event began with a short consumer awareness film, ‘Grahak Pal’ prepared by Consumer Guidance Society of India (CGSI). Dr. M. S. Kamath, Hon. Secretary, CGSI spoke at length about misleading advertisements and its implications in the society. Mr. R. B. Biwalkar, MD, E-Maya Social Commerce Ltd., topic was on awareness about E-commerce (online shopping and transactions).

Speaking on misleading advertisements, Dr. M. S. Kamath, pointed out congratulatory message hoardings put up on lamp posts on the occasion of various political leaders’ birthdays, undergarment advertisements showing models who are possessing super human powers, fairness cream advertisements with claims that can fetch high paid jobs & luck in matrimony, shampoos with dry fruit contents, etc. “There should be a strong regulatory agency to control and restrict these misleading advertisements,” said Dr. Kamath.

Mr. Biwalkar spoke about the risks involved in online shopping. One should avoid it or should take precaution while doing so since it can leak the credit/debit card information to others. He emphasized the importance of using a different email ID to do online shopping adding that, “It is important to check the return, refund, and shipping policies on the website properly before placing the order.”

Guest speaker Ms. Vidya Thakur, Minister of State for Women, Child and Rural Development, Consumer Protection Food & Civil Supplies advised consumers to be careful before ordering consumer goods online after watching advertisements on television. “It is important to see that one is not paying more than the MRP and check the expiry of goods & medicines before using,” she said.

Chief Guest Mr. Girish Bapat, Minister of Consumer Affairs urged the consumers to be alert and be selective while buying goods and services. “We are living in the world of advertisements and it is important to be careful,” he said.

Earlier, Mr. Girish Bapat inaugurated the event by lighting the traditional lamp along with the other guests, viz., Justice R. C. Chavan, President of Maharashtra State Consumer Disputes Redressal Commission, Ms. Vidya Thakur, Minister of State for Women, Child and Rural Development, Consumer Protection Food & Civil Supplies, Mr. Raj Purohit, MLA, Ms. Shweta Singhal, Controller of Rationing and Director of Civil Supplies, Department of Legal Metrology and Mr. U. D. Walunj, Deputy Secretary, Food & Civil Supplies & Consumer Protection.

The discussion on ‘Consumer Awareness about E-commerce & Misleading Advertisements’ was well attended by a large number of people from different walks of life.

**WHAT TYPE OF A VEGETARIAN ARE YOU?**

1. Lacto-ovo-vegetarian consumes dairy products & eggs, but no meat, poultry, or seafood
2. Lacto-vegetarian eats dairy products but not eggs, meat, poultry, or seafood
3. Ovo-vegetarian eats eggs but no dairy products, meat, poultry, or seafood.
4. Vegan does not eat animal products, including meat, fish, poultry, eggs, dairy products; many vegans will also avoid honey.

Vegetarian and plant-based diets are associated with a reduced risk of obesity, diabetes, heart disease, some types of cancer, as well as increased longevity. Vegetarian diets are typically low in fat, particularly saturated fat, and high in dietary fiber. They are also likely to include more whole grains, legumes, nuts, and soy protein, and together with the absence of red meat, this type of eating plan may provide many benefits for the prevention and treatment of obesity and chronic health problems, including diabetes and cardiovascular disease.
New worry: Resistance to 'last antibiotic' surfaces in India

Source: The Times of India

It is the beginning of the end. Hospitals in India are now recording cases of infections resistant to colistin, the last antibiotic available in the world, which was brought back from a 40-year exile in 2005 to treat increasing number of infections resistant to other high-end antibiotics. For now, colistin is the only cannon left in the medical armory to treat bacterial infections, mainly those acquired in the hospital that no drug can treat. The number of cases resistant to colistin is still rare, but worrisome, say doctors.

The first-ever evidence of pan-drug resistant cases has now been recorded by three Chennai-based doctors. Their paper: ‘Emergence of pan-drug resistance amongst gram negative bacteria! The first case series from India’, published in the latest issue of Journal of Microbiology and Infectious Diseases, maps 13 colistin-resistant cases recorded over 18 months. It concludes that pan-drug resistant infections, particularly those in the blood stream, have a higher mortality.

Tertiary care hospitals across the country are recording cases of infections that even colistin can’t treat. Colistin resistance has been detected at 4 to 5 % in Delhi hospitals. In Pune’s state-run Sassoon General Hospital, of the 799 drug-resistant bacteria tested between January and July in 2014, 36 were found to be colistin resistant. Stray cases have been reported at Ruby Hall Clinic in Pune and doctors at Tata Memorial Hospital in Mumbai recall one case in the last three to four years. “Colistin resistance is still rare. It is carbapenem (the strongest class of antibiotic) resistance that is increasing across the world. Colistin is used to treat cases that are resistant even to carbapenem. It is an emerging problem.

Doctors in Greece had published colistin-resistance data in 2006, and the US recorded it two years ago,” said infectious diseases consultant Dr Abdul Ghafur, one of the authors of the paper on the 13 cases, and the coordinator of Chennai Declaration that has laid out guidelines for hospitals and doctors on antibiotic use. Ramanan Laxminarayan, vice president for research and policy at the Public Health Foundation of India said the use of colistin itself is a concern. “It is not a preferred antibiotic. In Vietnam, it was used only in animals till a few years ago,” he added. Such concerns notwithstanding, India has little evidence of pan-drug resistance figures, but doctors now admit that it is time to acknowledge the problem so that corrective measures can be taken.

Understanding colistin: It became available for clinical use in the 1960s, but was replaced in the 1970s with other antibiotics owing to its toxicity. However, with antibacterial resistance on the rise, colistin is increasingly being used to treat severe, multidrug-resistant gram-negative bacterial infections, particularly among intensive-care patients. Colistin is used when all or almost all other drugs have failed and is often a patient’s last hope for survival.

Factors fuelling resistance: Exposure to infections in hospitals and the practice among many doctors to prescribe strong antibiotics even for common flu is fuelling resistance to antibiotics. Quoting reports, Dr. Prachee Sathe, Head of critical care, Ruby Hall Clinic, said hospitalized patients acquire 11 to 83% of infections, and that 30% of total sepsis deaths are due to antibiotic resistance. Long hospital stay, use of in-dwelling catheter and overuse of antibiotics add to resistance, she added, pointing out that sepsis accounts for more than half of all hospital deaths. Dr. J V Divatia, professor and head of department of anesthesia, critical care and pain at Tata Memorial Hospital, Mumbai, said community-acquired infections, such as pneumonia, are still sensitive to antibiotics. “But the resistance is high in hospital-acquired infections. The resistance to carbapenem is 50 to 60%. In the case of Acenotobacter (a hospital bug) seen in ICU patients, the resistance is 70 to 80%,” he said.

The only superior drug to carbapenem is colistin and medical journals refer to it as the ‘last-line’ therapeutic drug against multidrug-resistant gram-negative pathogens in the 21st century. But bacteria that people were once exposed to only in the hospital, are now being reported in the safe environs of homes. Dr Divatia mentioned resistant E.coli found in stool samples of even people whose only exposure to the hospital had been that of a regular health check. Dr Sathe recalled a case of an otherwise healthy patient who came for pneumonia treatment and was put on the ventilator, but was detected with two bacteria - MRSA and Klebsiella -infections that are usually reported after a long hospital stay.

Treatment roadblock: India drafted the antibiotic policy in 2011 and hospitals have only now started implementing it. Now, there are clear guidelines on the judicious use of antibiotics. While tertiary-care hospitals, at least the major ones in the country, have an infection control mechanism in place, on many occasions patients reach them after they have been exposed to infections and antibiotic overuse in smaller hospitals, point out experts.

“The biggest problem we face is that patients come to us after visiting a general practitioner who would have started treatment with high-end antibiotics. So we have to first de-escalate the antibiotic dosage to identify which organism is growing and which is sensitive,” said Dr Vishnu Reddy, former chairman of the infection control committee of Yashoda Hospitals in Hyderabad.

A high-on-antibiotics treatment only derailed quick response to a resilient infection, say doctors. Add to that the time it takes to zero down on the infection-causing bug. Much like the nail-biting diagnosis marathon of Dr House with his team, it is an excruciating wait to zero down on the infection-causing bug, almost three days, during which time doctors start what they call empirical treatment (particularly when the patient is critical), which includes administering a broad spectrum antibiotic to eliminate a range of bugs. However, it often ends up killing the sensitive bacteria, and pushes the growth of resistant ones. Dr Sathe said the overuse of antibiotics that too targeted at incorrect bacteria, only strengthen the resistant ones. There are molecular techniques coming up that can give reports within six to 24 hours, but it could well take time for them to hit the market.
The way ahead for now is combination therapies that doctors are already using, and the hope for new research and a new antibiotic to be developed. Among those, working on it is Hyderabad-based Vista Pharma. "We are focussed on developing novel antibiotics, novel drugs that work on any sort of resistant organism because the compounds have never been used on the bacteria before. We are in the pre-clinical, R&D phase to identify good, effective safe molecules for infections resistant to carbapenem and last-line antibiotics," said Radha Rangarajan, founder and CEO of Vitas. Till then, colistin is the only option with doctors.

**Why self-medication is a public health issue:** In the story of antibiotic resistance are bigger public health concerns that need immediate attention—self-medication with antibiotics for treating as routine infections as cough, cold and fever to over-the-counter availability of even high-end antibiotics to mixing antibiotics in poultry feed being some of them. Using antibiotics inappropriately, such as stopping dosage mid-course, also breeds resistance and so does the quality of the drug being consumed.

Experts note antibiotic resistance is not just the hospital’s responsibility. "It is each individual’s responsibility and also that of the veterinary industry," says Dr Renu Bharadwaj, head of department of microbiology at B J Medical College in Pune.

"The resistance to antibiotics is very low in Norway, Sweden and Finland because of their judicious use in the line of treatment and very good infection control practices," said Dr Suneetha Narreddy, infectious diseases consultant with Apollo Hospitals, Hyderabad. She also expresses concern about the promotion of generic drugs, with the same drug diversely priced between Rs 250 and Rs 3,000, but without any quality indicator.

**How to tackle resistance:** Antibiotics should be avoided to treat common ailments such as cough, cold and fever, unless advised by doctor. Antibiotic dosage should not be stopped midway as it breeds resistance of infection-causing bacteria. If the doctor suggests discharge from hospital, leave immediately. Longer stay only increases exposure to hospital infections.

**For hospitals:** Hospitals should have a good infection control mechanism in place they should follow the antibiotic policy, which suggests judicious use of drugs. Prescribing and dispensing the right antibiotic.

**For veterinary industry:** Judicious use of antibiotics in animal feed. Record antibiotic usage. Better management and housing of animals to reduce infection possibility.

**WHO RECOMMENDS:**

- Policymakers can help tackle resistance by strengthening resistance tracking and laboratory capacity.
- Regulating and promoting appropriate use of medicines. Fostering innovation and research and development of new tools.
- Promoting cooperation and information sharing among all stakeholders.

**India’s policy Observations:**

A major factor responsible for this is the widespread use and availability of practically all anti-microbials over the counter for human as well as animal consumption. In India, antibiotics are used widely in food animals as growth promoters and to prevent and treat infection. Non-therapeutic usage of antibiotics has been especially common in poultry production. However, there is no regulatory provision regarding the use of antibiotics in livestock.

**Suggestions:**

Establish intersectoral coordination committee with experts from various sectors. Develop regulations on usage of antimicrobials in poultry and other animals as well as the requisite labelling requirements in food. Promote appropriate use of antibiotics through various interventions to stop unnecessary prescribing and misuse of antibiotics.

**Listen Up! Noises Can Damage Your Hearing**

*Source: NIH News in Health, January 2015*

Sounds surround us. We enjoy many of them—like music, birdsong, and conversations with friends. But loud or long-lasting noises—from motors, power tools and even headphones—can permanently damage your hearing. Take steps to protect your ears from harmful noises. Loud noise is one of the most common causes of hearing loss. An estimated 26 million Americans between the ages of 20 and 69 already have irreversible hearing loss caused by loud sounds. And up to 16% of teens have hearing loss that may have been caused by loud noise.

“Noise damage can begin at any age, and it tends to accumulate over time. That’s why avoiding excess noise is so critical,” says Dr. Gordon Hughes, a clinical trials director and ear, nose, and throat specialist at NIH. “Hearing loss caused by noise is completely preventable.”

For adolescents, music players with headphones are a common source of noise exposure. “With adults it may be power tools, lawn mowers, snow blowers, and other sources of that type,” Hughes says. “Workplace noise—like farm machinery, construction, and noises associated with military service—may also cause problems.”

Noise-related hearing loss can arise from extremely loud bursts of sound, such as gunshots or explosions, which can rupture the eardrum or damage the bones in the middle ear. This kind of hearing loss can be immediate and permanent. But most noise-related hearing problems develop slowly over time, with ongoing exposure to loud sounds. Loud noises can injure the delicate sensory cells—known as hair cells—in the inner ear. “These cells have little hair-like tufts on one side,” Hughes says. Hair cells help to convert sound vibrations into electrical signals that travel along nerves from the ear to the brain. These cells allow us to detect sounds. But when hair cells are damaged and then destroyed by too much noise, they don’t grow back. So hearing is permanently harmed.

Sometimes loud noises can cause tinnitus—ringing in the ears that lasts anywhere from a brief period to a lifetime.
Loud noises can also cause temporary hearing loss that goes away within hours or a couple of days. “But some research suggests that even though the symptoms disappear, there may be molecular or chemical abnormalities that build up and cause potential for long-term damage to hearing,” Hughes says.

It’s best to avoid loud noises when possible. But how loud is too loud?

Sound is measured in units called decibels (dB). Sounds less than 75 dB are unlikely to harm hearing. Normal conversation, for instance, measures about 60 dB. A typical hair blow dryer has an intensity of about 85 dB, but if they’re used for just brief periods, they’re unlikely to damage hearing. However, long or repeated exposure to sounds at or above 85 dB can cause problems. The louder the sound, the quicker the damage. “At maximum volume, an audio player with ear buds might produce 105 dB. There’s potential for noise damage to occur at barely 30 minutes of exposure,” Hughes says. A siren may be 120 dB, a rock concert 110 dB, a motorcycle 95 dB, and a lawn mower 90 dB. All these have the potential to harm hearing over time.

“Wear ear protection such as ear plugs if the sound can’t be avoided. Or just get away from the sound, or reduce it, like turning down the volume on an audio player,” Hughes says. Foam insert earplugs can keep some sound intensity from reaching the eardrum, as can protective earmuffs, available at hardware and sport stores. For better ear protection, talk with a hearing specialist about getting a custom-fitted ear mold. Finally, don’t forget to protect the ears of children who are too young to protect their own and get a hearing test if you think you or a loved one might have hearing loss.

Oral Rehydration Salts (ORS) and its importance

Cholera or other diarrheal diseases, causes rapid evacuation of fluids from the body, which may lead to chronic dehydration and eventually death. Oral Rehydration Salts (ORS - also known as Oral Rehydration Therapy (ORT)) are a solution of sugars and salts which helps to slow the evacuation of fluids, allowing for the absorption of electrolytes in the intestines. WHO and UNICEF jointly maintain official guidelines for the manufacture of ORS and recommend various alternative preparations, depending on material availability. Commercial preparations are available as either pre-prepared fluids or packets of oral rehydration salts (ORS) ready for mixing with the fluid.

Continued on page 16
A Logical Way to Register Consumer Complaint & Obtain Redressal

Dr. Sitaram Dixit, Chairman – Consumer Guidance Society of India (CGSI)

In today’s times, we know that with every passing day, costs only keeps increasing while earnings continue shrinking. In the present scenario, consumer product manufacturers and service providers are in a look out for opportunities to increase profit margins either fair or foul. On the other hand, consumers are in a constant looking to save money or at least make efforts to get the full value for the money spent. This difference in business perception between providers and users, expectantly and eventually leads, to a bitter understanding and spiteful collusions between them.

When a consumer is not satisfied with any product or service promised for the money spent to acquire it, then they have no option but to complaint. However, before lodging a complaint, it is imperative to understand rather well, as to weather we have firstly a valid complaint and secondly a reasonable acceptable solution to the matter. Only when we have a positive answer to the above two questions, we should take the following strategic steps to resolve the complaint and find a satisfactory resolution.

Complaints generally start with specific expectations of the outcome, but eventually end up in getting an altogether different one. The first and foremost method to redress a complaint is to contact the providers’ customer service department and explain to them concisely and calmly the entire problem on hand. If in case, the customer care department does not do what we expect or want them to do, try to report the reasons all over to the next higher authority in the hierarchy. Talking to a superior authority usually works. If it does not, then it is time to escalate matters to a still higher superior and look at other tactics to use. The following are the logical steps that we can follow to achieve our objective.

CALLING CUSTOMER CARE CALL CENTRE

First begin with a telephonic call to the customer service call centre and explain to them concisely and calmly the entire problem at hand. Proactively suggest that the situation has an easily solvable solution, clearly stating the expectations from them. It is better to figure out all the possible options our self and list it out in advance on paper while calling them up for discussions. This helps in setting the agenda, tone, and expectations, establishing the various parameters right from the start, saving everyone’s time and effort. Nowadays call centers handle complaints for big organizations. Call centers work on commissions and incentives. The faster the call centers representative completes the call the larger is the pay packet and commissions they receive. Call centers are a high stress environment work place due to which we may sometimes need to keep reminding and complaining to get our work done the way we desire.

CONTACTING CUSTOMER SERVICE PERSONNEL

In some cases, threatening the company to move out to their competition works in resolving the problem. Sometimes it is also helpful to cite examples, giving instances of their competitions offer for moving out, asking to justify as to why we should be continuing business with them. A business study claims that 5% extra clients increases profit by an average of 44% whereas, in contrast the cost of replacing one customer is five times the cost of keeping one happy. Most companies know this, with some of them even appointing special divisions to retain existing clients even if they have to dangle extra credits and freebees to some of their clients from moving over.

FOLLOW UP WITH CUSTOMER SERVICE CHIEF

The job of the chief executive customer service professional in any organization is to resolve consumer related problems coming their way. Their basic purpose is to keep customers happy so that they will not bother busy top executives or complaint to consumer bodies/forums or regulatory agencies or publicize the issue in the local press.

GETTING IN TOUCH WITH THE CEO’S OFFICE

Most large organizations have a wall of customer service personnel’s surrounding their top high-ranking officials. Search for the corporate office address and name of the CEO. Call the main telephone operator and ask for the CEO’s office. Most likely, the CEO’s assistance or personal secretary will attend to the call to listen to the problem and will most probably hand over the issue to an elite group of customer service personnel who have super problem resolving powers. At this stage, being patient without losing temper will easily resolve most problems, faster than going to a consumer court that will only consuming time, effort, and money.

FLOODING EMAIL ID’S OF ALL TOP EXECUTIVES

Find out the top executives Email ID by searching on line, or from the press releases of the company annual reports, investor relations sections, company websites, professional bodies where they are corporate members, through financial websites like stock exchange, or any other professional or social avenue. On can also try guessing the Email ID address format if you are able to get a sample Email ID of an employee. The next step is to flood the Emails ID’s targeting all the top executives with the complaint along with the expectations. A top executive surely knows that their company will not be able to survive if customers are unhappy and do not stand with them. If we are able to convince the top person with our problem, without doubt the problem will be resolved, at the earliest.

USING ADVERSE PUBLICITY TO ADVANTAGE

Telephone call and Emails generally work, but if it does not then it is better to publicize our problem all over the place, especially in the neighborhood of the vendor or shop where we availed our product or service. Simple flyers, newspaper advertisements, and effective use of web and online posts, the social media, consumer forum blogs, now very popular with the newer generation can work wonders. Ideally, it will be better to threaten the top executive with our intentions to do all these when we write the letter or Email and most likely, we will get a suitable response. The simple logic here is that no company can afford to get negative publicity that will eventually make them lose business from thousands of...
customers for making one person unsatisfied and unhappy.

**APPROACHING EXPERTS**

Approach consumer bodies and government instituted consumer help lines to aid in registering the complaint as sometimes, complaints can extend long and consume too much time and effort to obtain suitable redressal. Several consumer organizations are more than willing to help consumers resolve their genuine grievances. Consumer bodies however expect consumers to approach them with their issues only after they have first complained to the relevant goods or service providers and have been unable to resolve their issues within a reasonable frame of time. Consumer organizations will intervene on our behalf with the relevant goods or service providers and help in agreeably resolving the issues on hand.

Consumer Guidance Society of India (CGSI), the foremost consumer organization in India also manages the Maharashtra Government instituted Toll Free Consumer Helpline: 1800-2222262; & Email: mah.helpline@gmail.com to guide consumers resolve their complaints with goods and service providers amicably. CGSI in fact resolves over 80% of complaints by communicating the issue with the providers alone and if necessary mediates with the stakeholders for a suitable settlement. CGSI advise consumers with genuine complaints to approach consumer courts for litigation as the very last resort.

CONSUMER COURTS

The primary objective of setting up consumer courts by the government was to provide speedy settlements of consumer issues, records however prove otherwise. Consumer courts are flooded with a large number of consumer complaints. Inordinate delays, adjournments are the norm and cases take several years for resolution. A consumer by law can always fight a case individually, however practically we generally see lawyers battle the case on behalf of the consumers, making the overall situation as good or bad as a general regular court.

**CONCLUSION**

Business houses have the right to make profits in order to survive. Similarly, consumers have the legitimate right to expect goods and services promised by business houses and advertisements; and if it is not to their expectations, have a right to complaint and seek redressal. Complaining and getting justice helps, all of us to improve the manner, we treat each other. Taking appropriate action helps in improving the overall goods and services quality in the country. One point however, to note is that consumer bodies only cannot protect all the consumers from irresponsible profiteers, or even resolve all their related complaints. Consumers alone can take the fight forward and safeguard the legitimate consumer protection rights granted by the Indian constitution.

**Herbal medicines from quacks hit unborn babies’ brains**

*Source: The Times of India*

A study on 104 mentally challenged children has once again ignited the debate about the extent of damage inappropriate traditional medicines can cause during pregnancy. Presented in the ongoing Indian Science Congress on Monday, the study claimed pregnant women who consumed such medicines or herbs probably ended up damaging the genetic make-up of their new-borns. The research paper found out that chromosomal abnormalities were present in 69 (66%) of the 104 children who were born with mental challenges. Parents of 14 of these children revealed that the mothers had consumed traditional herbs and medicines, collectively called sex selection drugs (SSDs), for a period of up to two months during the first trimester of pregnancy. Incidentally, all 14 were male children whose parents did not have any chromosomal abnormality. Geneticist Archana Verma, who presented the paper in the Women’s Congress, claimed that mothers of 14 children admitted to consuming sex selection drugs during pregnancy. "We have excluded all other factors such as parental age, mode of delivery, medications taken during pregnancy, exposure to radiation, eating habits and even genetic profile of parents before deducing SSDs as the cause for these 14 children."

In the remaining children, we could identify other factors, but in these 14 children, consumption of SSDs emerged as the pre-dominant reason,” she said. The anomalies ranged from chromosomes having extra copies, getting transpositioned, breaking or simply deleting. Chromosomes form the centre of a cell and each cell contains 46 chromosomes or 23 sets.

These drugs were procured from babas, sadhus or some elderly people in the villages of Haryana, where the study was based. "Women were strictly prohibited to reveal this to anyone during the course of intake,” she said. Verma said names of medicinal plants Shivalingi and Majuphal often cropped during interviews with patients. "Others were using SSDs loaded with testosterone, progesterone, natural steroids and several other combinations without knowing their composition or consequences,” she said. It is common knowledge that SSDs are freely available in grocery stores and chemist shops in north Indian villages.

A previous study published in the Indian Journal of Community Medicine had found the use rate was as high as 46% and 30% in the community. "SSDs resulting in children with abnormal chromosomes also put a load of genetic burden on society,” Verma said.

Some experts in the field, however, remained skeptical of Verma’s findings. "There have been studies to look into the relation of traditional drugs with pregnancy but we need more samples to establish the cause and effect with certainty,” said cytogenetics expert Dr Swarna Mandava of SRL Diagnostics. "Some of the herbs used in first trimester may cause harm but whether they can affect the genetic makeup will need more detailed research,” she said.

Gynecologist Dr. Suchitra Pandit, who consults with Kokilaben Hospital, said pregnant women are not recommended anything apart from folic acid during the first trimester of pregnancy. "Unnecessary intake of medicines or hormones can cause anything from incorrect embryo formation to miscarriage,” said Pandit. She, however, added that there is certainly a lot of doubt whether hormones can lead to chromosomal anomalies.
Skip Your Annual Physical


WE all make resolutions and promises to live healthier and better lives, to make the world a better place. Not having my annual physical is one small way I can help reduce health care costs and save myself time, worry and a worthless exam. Around 45 million Americans are likely to have a routine physical this year just as they have for many years running. A poke here, a listen there, a few tubes of blood, maybe an X-ray, a few reassuring words about diet, exercise and not smoking from the doctor, all just to be sure everything is in good working order. Most think of it as the human equivalent of a 15,000-mile checkup and fluid change, which can uncover hidden problems and ensure longer engine life.

There is only one problem: From a health perspective, the annual physical exam is worthless. In 2012, the Cochrane Collaboration, an international group of medical researchers who systematically review the world’s biomedical research, analyzed 14 randomized controlled trials with over 182,000 people followed for a median of nine years that sought to evaluate the benefits of routine, general health checkups that is, visits to the physician for general health and not prompted by any particular symptom or complaint.

The unequivocal conclusion: The appointments are unlikely to be beneficial. Regardless of which screenings and tests were administered, studies of annual health exams dating from 1963 to 1999 show that the annual physicals did not reduce mortality overall or for specific causes of death from cancer or heart disease. The checkups consume billions, although no one is sure exactly how many billions because of the challenge of measuring the additional screenings and follow-up tests. This lack of evidence is the main reason the United States Preventive Services Task Force an independent group of experts making evidence-based recommendations about the use of preventive services does not have a recommendation on routine annual health checkups. The Canadian guidelines have recommended against these exams since 1979.

How can this be? There have been stories and studies in the past few years questioning the value of the physical, but neither patients nor doctors seem to want to hear the message. Part of the reason is psychological: the exam provides an opportunity to talk and reaffirm the physician-patient relationship even if there is no specific complaint. There is also habit. It is hard to change something that has been recommended by physicians and medical organizations for more than 100 years, and then there is skepticism about the research. Almost everyone thinks they know someone whose annual exam detected a minor symptom that led to the early diagnosis and treatment of cancer, or some similar lifesaving story.

One explanation for the ineffectiveness of the annual exam in reducing the death rate is that it does little to avert death or disability from acute problems. Unintentional injuries and suicides are, respectively, the fourth and 10th leading causes of death among Americans and it does little for chronic conditions without significantly useful interventions such as Alzheimer’s, the fifth leading cause of death among older people. Further, researchers have long noted that screening healthy people who have no complaints is an ineffective way to improve people’s health.

If you screen thousands of people, maybe you will find tens whose exams suggest they might have a disease, then upon further tests, you will find it is really only a few individuals who truly have something, and of those individuals, maybe one or two actually gain a health benefit from an early diagnosis. The others may have discovered a disease, but one that either would never have become clinically evident and dangerous, or one that is already too advanced to treat effectively. For instance, early detection of most thyroid cancers leads to surgery, but in many cases, those cancers would not have caused serious problems, much less death.

Conversely, for individuals whose annual exams lead to the diagnosis of esophageal or pancreatic cancer, the early diagnosis might extend the time they know they have cancer but is unlikely to extend their lives. Some are actually hurt by physicals, because healthy patients who undergo an exam sometimes end up with complications and pain from further screening or confirmatory tests.

My New Year’s resolution does not mean I will not get my annual flu shot or a colonoscopy every 10 years or eat a balanced diet and get regular exercise. These are proven to reduce morbidity and mortality. Those who preach the gospel of the routine physical have to produce the data to show why these physician visits are beneficial.

If they cannot, join me and make a new resolution: My medical routine will not include an annual exam. That will free up countless hours of doctors’ time for patients who really do have a medical problem, helping to ensure there is no doctor shortage as more Americans get health insurance.
Hand over Sewri flat or pay ₹72L, forum tells developer

ORDER

Holds builder guilty of not handing over the flat, even 20 yrs after it was booked

**THE COMPLAINT**

According to her complaint, Yasmin Vanoo had booked a 1,000-sqft flat in Sewri, which was to cost Rs26 lakh in March 1995 and had paid Rs13 lakh to the developer.

When the developer failed to hand over the flat to her, she approached the commission in 2011.

The developer, however, denied the complainant's claims that she had booked the flat and had paid 50% of the cost. He also said that going by the woman's complaint, she should have filed the case in June 1997.

The consumer commission did not find any substance in the denial of booking and receipt of the sum of Rs13 lakh.

"It is an admitted position that the agreement was not registered by the opponents (developer)," the commission observed, adding, "It is also an admitted position that possession of the flat was not given by the opponents. Thus, there is clear deficiency in service on part of the opponents."

It noted the complainant had showed willingness to pay the balance consideration and hence was entitled for possession of the flat.

Noting that the developer had not completed the project, the consumer commission pegged the ready reckoner price of the flat booked by Vanoo at Rs1.43 crore.

However, considering the complainant had paid only half of the agreed amount, it held that she was entitled to half of the cost of the flat — Rs7.85 lakh.

The commission has directed the developer to hand over either the flat booked by Vanoo or other flat of the same size in the same locality — Thakarji Jivraj Road — within six months, or pay her Rs7.85 lakh in three months, failing which she will have to pay interest at the rate of 12% per annum from 2011.

The commission has also directed Suraj Developers to pay Rs1 lakh towards compensation and Rs10,000 towards litigation cost.

TO COMPLAIN

A written complaint can be filed before the district consumer forum for pecuniary value of up to Rs20 lakh, the state commission for value of up to Rs1 crore, and the National Commission for value above Rs1 crore, in respect of defects in goods or deficiency in service.

No complaint can be filed for deficiency in any service that is rendered for free or under a contract of personal service.

The remedy under the Consumer Protection Act is an alternative in addition to those already available to the aggrieved persons, consumers by way of civil suit.

In the complaint appeal/petition submitted under the Act, a consumer is not required to pay court fee, but only a nominal fee.

Central Mumbai District Forum
Address: New Govt Building, General Nagresh Road, near Gandhi Hospital, Parel
Contact: 022-24171360, 022-24171332

Mumbai Suburban District Forum
Address: Administrative Building, 3rd floor, near Chetana College, Bandra (E)
Contact: 022-265651625

Additional Thane District Forum
Address: Konkan Bhawan Annex, Bldg, 4th Floor, Room Nos. 428-429, opposite CRD Balapur railway station, Navi Mumbai
Contact: 022-27575480

**GOLDEN WORDS OF YORE**

A person should not rest assured that he is safe because he had done no harm to anybody. **Even the virtuous has to dread the wicked.**

— Hitopadeshah

**KEEMAT:** March – April 2015
TOOTHPASTE, SOAP CAN CAUSE MALE INFERTILITY

Mumbai

Infertility has always been attributed to a person’s lifestyle, eating habits, alcohol, smoking and daily stress.

Ever thought, that apart from these factors, everyday products like toothpaste, soap and plastic toys could have a direct impact on the male fertility?

Now, for the first time, a research has shown a link between the effects of chemicals found in these everyday products, and researchers have claimed it to be a concern as male infertility is rising by the day.

Scientists have said that these chemicals affect the potency of sperm, alters their swimming behaviour and causes them to prematurely release enzymes which are needed to penetrate egg cells.

“After the first time, we have shown a direct link between exposure to endocrine-disrupting chemicals from industrial products and adverse effects on human sperm function,” Professor Niels Skakkebaek, of Copenhagen University Hospital in Denmark, said, reports The Independent, in which the study has appeared.

The study also shows that one in three common chemicals found in products such as detergents and plastics affected sperm. Scientists also believe the research shows that there was a ‘cocktail effect’ when several chemicals worked together to affect fertility, reports Daily Mail.

The researchers have claimed that sometimes these chemicals mimic the female sex hormones and in some cases they act as anti-androgens, the male sex hormones, thereby interfering with the male reproductive system.

“In my opinion, our findings are clearly a concern some endocrine-disrupting chemicals are possibly more dangerous than previously thought. However, it remains to be seen from forthcoming clinical studies whether our findings may explain reduced fertility which is very common in modern society,” Professor Niels Skakkebaek

Further added.

It has been found that low concentrations of the chemicals, which were in the past considered too low to have any impact, have on the contrary triggered a reaction in test-tube studies conducted by the researchers.

Around 30 of the 56 common household chemicals tested had a direct effect on the protein within sperm, which controls its motility and ability to enter an egg to trigger fertilisation, reports Daily Mail.

Fast food could slow down your kid’s brain

London

Eating fast food affects not only your child’s general health but could also slow down his/her brain, a new research suggests, reports IANS.

The researchers found that children who eat the most fast food score less in tests for maths, science and reading. “Research has been focused on how children’s food consumption contributes to the child obesity epidemic,” lead researcher Kelly Purcell from the Ohio State University in the US was quoted as saying.

The findings provide evidence that eating fast food is linked to another problem: poorer academic outcomes,” Purcell added.

Lack of iron in fast food leads to a slowing in development of certain processes in the brain, the researchers suggested. For the study, the researchers used data from a sample of 9,950 school children from the US, whose fast food consumption was measured at the age of ten.

Forum orders builder to hand over flats booked 10 years ago

RELIANCE

At the time of booking, the two complainants, who will also receive compensation for the delay, were told they would be given the apartments at a project in Bhandup (West) within two years’ time had booked the flats at the rate of Rs1,500 a sq ft.

The builder denied the allegations, stating that Thorave and Ralai had agreed to pay Rs2,500 a sq ft, and accordingly the cost of each of the flat was Rs36.50 lakh.

The builder also offered to refund the booking amounts paid to him.

The forum, however, found reference of the Rs1,500 a sq ft rate in the correspondence between the complainants and the builder. The builder was thus held guilty of deficiency in service.

MUMBAI: More than 10 years after they booked flats at a project in Bhandup (West), two builders will finally get possession of their homes from the developer, along with a compensation for the delay.

The additional consumer forum for the Thane urban district in Mumbai directed Sharmar Real Academy, to either hand over the specific flats booked by Ilana resident Jayanta Thorave and Shahat resident Ramkumar and said flats of the same area in the locality, after receiving the remaining costs from them.

The builder will also have to pay each of the complainants a compensation of Rs40,000.

According to their complaints, the total price of the flats was Rs41,900,000, including stamp duty, registration charges.

They were assured they would be given possession of the flats within 18-24 months, and were asked to pay the balance amounts in accordance with the progress in construction.

However, the complainants alleged the builder did not start work on time.

When they enquired about their homes in April 2005, they were told construction would start soon.

Eventually, in July 2005, when the complainants issued notices to the builder, they were offered apartments in the F wing, at the rate of Rs2,500 a sq ft, while they

[Image]
36 years after accident disabled him, man to get ₹1.6 crore compensation

VINDICATED

Kanchan Chaudhari
kanchan.chaudhari@hindustantimes.com

MUMBAI: Thirty-six years after a speeding vehicle knocked him down and permanently changed the course of his life, a Napean Sea Road resident will finally get approximately Rs1.6 crore as compensation from the owner of the vehicle.

The Bombay high court last week held that Rupesh Shah, now 44 years old, was entitled to compensation worth Rs9.92 lakh, in addition to interest at 9% per annum with effect from April 1979, when the claim petition had been filed. The interest will amount to more than Rs1.2 crore. The Motor Accident Claims Tribunal, Mumbai, had earlier granted him a meagre sum of Rs4.12 lakh.

The accident that took place on October 16, 1978, had rendered Shah mentally and physically disabled. Around 4.15pm, when eight-year-old Shah was crossing Napean Sea Road with a househelp, a speeding car had knocked him down. Seriously injured, he was taken to Breach Candy Hospital, where he lay unconscious for five months. The car was owned by Elegant Industries Limited.

In March 1979, Shah regained consciousness, but because of the damage caused to his brain, he was practically paralysed. Doctors said the brain injury had resulted in weakness in the upper and lower limbs, lack of coordination of all muscles, loss of speech, and mental disability.

In April 1979, Shah’s father approached the Motor Accident Claims Tribunal on his behalf, initially claiming compensation of Rs1 lakh. The claim was subsequently increased to Rs15 lakh and thereafter to Rs30 lakh, as different medical examinations made it clear that Shah would have to live with cerebral palsy and needed lifelong care and treatment.

The tribunal, however, granted him Rs1.25 lakh in its order on March 30, 1990. Shah challenged the order before the high court, seeking enhancement. He argued the accident had taken place solely because of rash and negligent driving of the car and therefore, its owner – Elegant Industries – and insurer – Oriental Fire and General Insurance Company – were liable to pay enhanced compensation.

The opponents on the other hand, cited contributory negligence of Shah and the househelp and argued he was not entitled to any sum. The high court, however, rejected the contention raised and held the victim was entitled to compensation in view of the fact that he was almost completely disabled. Justice Rajesh Ketrak took into consideration the fact that the driver of the vehicle had been prosecuted and convicted by a magistrate for rash and negligent driving.

Members can’t refuse society’s resolution

ANOTHER SIGNIFICANT HIGH COURT RULING

- Co-operative housing society cannot be forced to get redevelopment done by a developer if the members express loss of faith and confidence in him on account of violation of agreement, the HC held last year.
- In June 2009, Ideal Co-operative Housing Society in Juhu Scheme had invited expressions of interest from developers for redevelopment of their building. In March 2010, they selected Gomani Builders for the work.
- A series of correspondence took place between the parties but nothing was executed. Gomani then moved the court.
- Justice Kolhapure rejected the plea on grounds that he had deviated from the major plan and that no concrete steps were taken for redevelopment of the building for four years.
- After signing consent affidavits to abide by the terms of the development agreement, after which the developer moved court. Justice RD Dhamdha said a resolution passed by an overwhelming majority is binding on all members and a few dissenting members cannot stall the redevelopment of the society.

Rejecting the dissenters’ objections, the judge said the disapproval of a dissenting minority cannot be the basis to negate a resolution passed by the general body unless it is shown to be a product of fraud, misinformation or oppression to some statutory prohibition.

“The miniscule non-co-operative members cannot stall the redevelopment project on flimsy grounds,” Justice Dhamdha said.

The court has appointed a court receiver and directed him to implement the order in four weeks.

2 years after husband’s death, woman gets ₹65.5L compensation

THE 2012 CAR ACCIDENT

Pandurang Shinde worked as a manager with Mahanagar Gas Ltd. On September 4, 2012, he was returning home with his office colleague S Sharma in the latter’s car. Sharma was driving the car, insured with ICICI Lombard,

when it hit a metal railing, Pandurang suffered injuries in the accident and later died.

Sharma was driving the car, insured with ICICI Lombard, when it hit a metal railing, Pandurang suffered injuries in the accident and later died.

His family members claimed a compensation of Rs1 crore from the insurance company and the car owner.

The Shinde’s told the panel that Pandurang was the family’s sole breadwinner and drew a salary of around Rs50,000 a month at the time of his death. After going through the case details, the panel fixed the compensation amount at Rs65.5 lakh, according to GA Vinod, counsel for the Shinde family.

With PTI inputs
Continued from Page 7

Composition of ORS or Making it

WHO/UNICEF guidelines suggest ORT should begin at the first sign of diarrhea in order to prevent dehydration. WHO/UNICEF’s formula for ORS consists of:

- 2.6 grams salt (NaCl),
- 2.9 grams trisodium citrate dihydrate,
- 1.5 grams KCl,
- 13.5 grams anhydrous glucose C per liter of fluid.

A basic oral rehydration therapy solution is composed of salt and sugar in water, made using a standard ratio and is appropriate for use in situations when ORS must be prepared without the standard ingredient. The simple formula is:

6 teaspoons sugar : 0.5 teaspoon salt : 1 quart fluid (approx. 1 liter)

However, assess the degree of dehydration before initiating ORT. ORT is suitable for people who are not dehydrated and those who show signs and symptoms of mild to moderate level of dehydration.

People who have severe degree of dehydration should seek professional medical help immediately and receive intravenous rehydration as soon as possible to replenish fluid volume in the body.

Can’t charge passengers for medical services: HC

FOR RAILWAY ACCIDENT VICTIMS

The court was referring to the ‘Golden Hour Surcharge’ clause on suburban railway tickets that appears in the policy guidelines adopted by the Railway administration to recover the expenditure incurred while offering emergency medical facilities to accident victims. The judges said even though they have limitations with regards to exercising their extraordinary discretionary jurisdiction when it comes to policy decisions, they observed in their order that the Railway administration will have to reconsider the decision to recover the expenditure from passengers.

The court was hearing a public interest litigation (PIL) filed by activist Saneer Zaveri in which he raised the issue of safety of suburban railway passengers.

During the course of the hearing, Kumar informed the court on Friday that the Railway administration has decided to set up emergency medical facilities at Kurla, Thane, Dombivli, Kalyan and Karjat on the central line.

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THE COMPLAINT

Ruby Tower co-operative housing society in Kandivali (West) approached the commission, alleging the developer failed to obtain completion and occupancy certificates and execute conveyance in favour of the housing society. The flats were handed over to individual buyers between 1994 and 2002, and the housing society had formed in 2005.

The society complained of non-availability of regular water supply facility, non-installation of electric meters, lack of compound wall, entry and exit gates, parking lots and non-payment of various taxes, among others. The society said that there were clauses in the agreements, which empowered the developer to use the balance floor space index (BFSI) and transferrable development rights (TDR) on the property, which were against the provisions of the ownership act.
Director of private bank loses ₹16,520 in credit card fraud

CYBER CRIME

Criminals used card details to buy goods from Indonesian web retailer

Vijay Kumar Yadav
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MUMBAI: The Malabar Hill police registered a case of fraud after it was found that cyber criminals had cheated a director of an international private bank in Mumbai of Rs16,520.

The accused, who are yet to be identified, fraudulently obtained the details of the director’s credit card and then used them to purchase merchandise through an online retailer in Indonesia.

The 43-year-old complainant is a resident of Napean Sea Road and works at the bank’s office in Bandra Kurla Complex. He owns a credit card of another private bank that he would often use for shopping.

According to the police, the complainant said he had received an SMS alert from the bank in October last year informing him of a transaction worth Rs16,520 done using his credit card in Indonesia. “The complainant was shocked. He immediately called the bank’s customer helpline to enquire about the transaction. He was told his card had been used to buy merchandise on a website www.lazada.co.id,” said a police officer on condition of anonymity.

He asked the bank to block his card immediately and sought details of the unauthorised transaction. As the transaction was made overseas, he was told the bank would take around 50 days to obtain the information.

The complainant approached the Malabar Hill police and registered a case after the bank provided him with details of the unauthorised transaction.

The police have registered a case under section 420 (cheating) of Indian Penal Code and 66C (identity theft) and 66D (cheating by personation by using computer resources) of Information Technology Act.

Investigators are trying to find out the Internet Protocol (IP) address of the system used for the fraudulent use of the credit card. “We are taking assistance from the BKC Cyber police station and have sought IP address details of the computer used in the crime,” said sub-inspector Laxman Pawar of the Malabar Hill police station.

Doc, hospital to pay ₹18L

MUMBAI: The Maharashtra State Consumer Commission has held a reputed city hospital and one of its doctor guilty of medical negligence during the knee-replacement surgery of a Dadar resident in 1996.

The panel directed PD Hinduja National Hospital and Research Center and Dr Sanjay Agarwala to pay Veera Kotwal Rs18.08 lakh, which she had to spend in the US to cure the defects caused by the surgery, and Rs50,000 towards litigation cost.

According to the complaint, on March 29, 1996, Kotwal underwent the surgery as she was suffering from rheumatoid arthritis. It was alleged that though she continuously suffered joint pain followed by pus formation because of bacterial infection in the operation theatre (OT), the surgeon did not bother checking her. She also alleged that the doctors attending her were negligent as there was uneven gap in her knee joint.

The hospital contested the complaint claiming it operates on non-profit basis and its main object is to render effective medical care. It denied that the bacterial infection developed inside the OT. Dr Agarwala maintained that the operation was uneventful and successful and the patient was monitored post-operatively, and no abnormality was noticed whatsoever.

The panel recorded that the opponents followed the standard protocol of treatment and did not find any substance in the allegation that the bacterial infection was sourced from the OT.

The panel, however, did not find any record showing what steps were taken by the doctors to address “loosening of prosthetic components”, as recorded by Dr Agarwala, while treating the wound in the post-operative period.

“Failure of the opponents (the hospital and the doctor) to attend to the clinically diagnosed problem attributes to medical negligence leading to deficiency in service,” the commission observed.

Today is January 1st. Her birthday is December 31st. So the day before yesterday December 30th, she was fourteen. Yesterday December 31st she was fifteen. This year, on December 31st, she will be sixteen, and next year, again on December 31st, she will turn seventeen. So, next year she will be seventeen, when only the day before yesterday she was fourteen.

A man phones a mental hospital and asks the receptionist if there is anybody in Room 27. She goes and checks, and comes back to the phone, telling him that the room is empty.

“Good,” says the man, “That means I must have really escaped.”
A man died and his wife phoned the newspaper to place an obituary. She called the obituary department and said, "This is what I want to print: Bernie is dead."
The man at the newspaper said, "But for $25 you are allowed to print six words."
The woman answered, "OK. Then print: Bernie is dead. Toyota for sale."

A man went to a horse breeder and said I want that horse. The breeder said that horse aint looking so good, but the man still wanted to buy it, so he did. The next day he came back with the horse and said, you sold me a blind horse; the breeder replied I told you that horse aint looking so good.

A person goes to the Doctor and says "Doctor, I'm really worried about my brother; he thinks he's a Hen!"
The Doctor says "well have you taken him to see a psychiatrist?", and the person says "Don't be stupid, we need the eggs!"

As a funeral train passes by a golf course, a golfer on one of the greens stops and stands at attention with hat held over his heart as the hearse goes by. Then he goes back to lining up his putt. His playing partner remarks how that was the nicest gesture he'd ever seen, to show such respect for the dead. The first golfer sinks his putt and says, "Well, she was a good wife for sixteen years."

An 8-year-old girl went to her dad, who was working in the yard.
She asked him, "Daddy, what is sex?"
The father was surprised that she would ask such a question, but decides that if she is old enough to ask the question, then she is old enough to get a straight answer.

He proceeded to tell her all about the 'birds and the bees'.
When he finished explaining, the little girl was looking at him, her mouth hanging open. The father asked her, "Why did you ask this question?"

The little girl replied, "Mom told me to tell you that dinner would be ready in just a couple of secs."

Patient: "Doctor I keep hearing "The green, green grass of home" in my head."
Doctor: "That's called the Tom Jones Syndrome"
Patient: "Is it common?"
Doctor: "It's not unusual."

One morning, a girl says to her mum, "Does God use our bathroom?"
Her mum replies, "No dear, why do you ask?"
The little girl says, "Well, every morning daddy says 'Oh God, are you still in there!'"

While robbing a home, a burglar hears someone say, "Jesus is watching you." To his relief, he realizes it is just a parrot mimicking something it had heard.
The burglar asks the parrot, "What's your name?"
The parrot says, Moses."
The burglar asks, 'What kind of a person names their parrot Moses?'
The parrot replies, 'The same kind of person that names his Rottweiler Jesus.'

"Father, I am worried. I think that my wife is trying to poison me."
Said the priest: "Hold on my son, let me talk to your wife, come back to see me tomorrow, then I shall be able to give you some advice."
The following day the man again comes to his priest who tells him, "Well, my son, I have talked to your wife for nearly two hours. My advice to you is: Take the poison."

There are 3 wives who want to decide what to wear. First, one says, my husband has black hair I will wear a black dress. Second says my husband hair is grey and I will wear a grey dress and the third one gets worried and starts panicking. When asked she tells the other two that her husband is bald. A little boy went up to his father and asked: "Dad, where did all of my intelligence come from?" The father replied: "Well, son, you must Have gotten it from your mother, 'cause I still have mine."

A man walking down the streets sees another man with a big dog.
One man says to the other, "Does your dog bite", the man replies "No my dog doesn't!" The man pats the dog and has his hand bitten off, "I thought you said your dog didn't bite" said the injured man. "That's not my dog", replied the other.

Two brothers, John and Richard, lived in the same town. John with his 12-year-old cat, Richard with their 88-year-old Mother. John's whole life was his cat. He never went anywhere without her.

One day he was faced with a terrible decision. He had to go to England on business for his company and he could not take the cat into England, as he would have to quarantine her for 14 days. He wouldn't do that so he was faced with either losing his job or leaving his cat. Finally, he decided to trust his brother with the cat for the week he would be gone. He gave Richard detailed instructions, schedules, food, etc. Finally, he flew to London and called Richard every few hours to make sure Gracie the cat was OK.

Four days of this went by and John was really getting to be a pain in the neck. On the fifth day when he called, John asked Richard how Gracie was and Richard told him, "Gracie is dead."

Well as you can imagine, John nearly had a heart attack. When he recovered, he said to Richard, "That was cruelest thing I ever heard.

You know how much I loved that cat, why couldn't you have broken it to me gently. You know, like when I called said something like, 'well she's OK but she is up on the roof'. And then when I called the next time, tell me 'oh oh, bad news, John, she fell off the roof and she's at the vets.' And then the next time break the news that she passed away. At least I would have been prepared for the bad news."

"Yes, you are right John. I am sorry for being so heartless."

John accepted Richard's apology for being so uncaring, and then said, "Oh, by the way, how's Mother?"
Richard then said, "Well, John, she's OK, but she's on the roof...!!"
Mr. Dinesh Bhandare at Modern English High School, Mumbai.

Dr. (Ms.) Ghazala Shaikh & Dr. M. S. Kamath with Staff of Begum Jamila Haji Abdul Haq College of Home Science.

Mr. Praful Pawar (CFP) at KHF Arts Com. & Sc. College, Hardoli.

Mr. Praful Pawar & Mr. Kulkarni at Mahila College, Bhandara.

Mr. Praful Pawar & Mr. Kulkarni at R H Sampat College.

Mr. Kulkarni addressing students at Nasik.

R H Sampat College of Eng Management Studies & Research.

Photos of some programs conducted by CGSI in Jan-Feb 2015

Ms. Pranali & Mr. Praful Pawar at Shri. Shivaji Arts, Commerce College, Khamgaon Chikili.

KEEMAT: March – April 2015