Shri Girish Bapat, Minister of Consumer Protection inaugurates Solar Project in CGSI.

AGM for 2015 - details inside.
Some photographs during the visit of Shri. Girish Bapat, Minister of Food, Civil Supplies & Consumer Protection to celebrate CGSI's Golden Jubilee Year 2015 – 2016

Yoga is not new to India as Indian saints and gurus practiced it for more than 6000 years. It has the potential to control and treat today’s common lifestyle diseases of humankind such as heart diseases, hypertension, diabetes, and obesity. Yoga does not require infrastructure, or investment and its effectiveness has been proved. Exercise combined with yoga therapies seems to protect against various types of cancers. One can solve the enormous burden of lifestyle and stress related diseases by doing yoga and yogic lifestyle asana, pranayena, and last but not least meditation that has an answer to psychosomatic diseases.

In foreign countries, psychosomatic diseases are treated with meditation and drugs, while yoga is the best alternative, nothing but breathing exercises and consuming saathwaick diet. Stress management in the form of yama, niyama, mahavrats, and anuvrats. Yoga costs nothing, does not need lot of space or extensive training. It can be practiced by people of any age, sex, or religion, needs no equipments, and has the potential to replace medical drugs, and can cure all lifestyle and stress related diseases.

Yoga must be started at young age in schools, made compulsory that will result in mentally healthy citizens. In colleges, yoga must be encouraged with modern scientific modification to keep the mind alert and calm. The yoga postures and movement keeps the body fit and flexible. Medical research conducted all over the world has shown benefits for heart ailments, diabetes, and high BP patients. The increase in diseases today may be due to people not practicing yoga and exercise with their busy work schedule in the city without spending any time for relaxation, while the earlier generation had ample time for yoga and exercise.

Yoga needs pure air for breathing and in cities the air is polluted due to industrialization, vehicle exhaust gases, and man made dust pollution. Yoga may not serve its purpose with a polluted atmosphere, and it is the duty of the regulators to provide clean air, clean potable water to the citizens, and create yoga awareness.

Yoga that originated in India has found a place in the World. 192 nations are participating in celebrating the ‘International Yoga Day’ on June 21 declared by the United Nations General Assembly on December 11, 2014 and India is proud to participate in this event. Yoga practice should be a daily affair and ‘INTERNATIONAL YOGA DAY’ acts only as a reminder.

IMPORTANT NOTICE TO ALL CGSI MEMBERS – Managing Committee

You are all aware that the PWD Department of the Government of Maharashtra had demanded Rs. 7,74,660.00 as outstanding dues of rent of our Office premises for the period 01-08-1971 to 31-12-2008. In 1984, the PWD department had for the first time demanded rent for the office premises and this rent request demand raised by PWD every year until December 2008. By a letter dated 10 December 2008, PWD had finally sent its eviction notice to CGSI to hand over the office premises to the Government immediately due to non-payment of rent by CGSI from their date of demand until 2008.

CGSI Managing Committee, under the able leadership of its President Mr. Sharad Upasani after much effort with the Government of Maharashtra was finally able to waive of the entire sum of Rs. 7,74,660.00 pending dues, on the promise that CGSI will start paying the rent at the current rate of Rs. 2,903.00 from January 2009 onward. At that time, the annual income of CGSI was around one lakh.

Mr. Sharad Upasani, IAS Retired the longest serving President of CGSI (2006 – 2014) was largely responsible in not only making a herculean effort to waive off, the onerous burden of pending rent, but also in helping, advising, counseling, and guiding, CGSI to overcome the financially deep in red position it was in, to a position of strength as it is now in 2015.

Today the CGSI balance sheet (printed in this issue) will reflect its current strong financial position and the effort the Managing Committee has put in during the last 6-7 years to bring out CGSI from the precarious position set in by the immediate previous management. Mr. Sharad Upasani after a grueling 8 years at helm retired as CGSI President in 2014. CGSI General Body in the August 2014 meeting honored Mr. Sharad Upasani acknowledging the excellent support and help he rendered to CGSI for which it is deeply/eternally grateful and as token of respect and appreciation, presented a silver salver to him, a move unanimously supported and hailed by all the members present at the CGSI General Body. The silver salver costing under Rs. 17,000.00 without doubt is a very meager token, presented to Mr. Sharad Upasani by CGSI for the volunteering effort Mr. Sharad Upasani as President had taken during his tenure of 8 years to the development and growth of CGSI. However, now after a lapse of 10 months, Dr. Arvind R. Shenoy, Ph.D., Ex-Chairman, CGSI (2003 – 06) in his now regular and familiar inimitable style has taken objection on CGSI’s General Body honoring Mr. Sharad Upasani with a silver salver alleging it to be ‘as a part of a quid pro quo’, through an Email communication sent to CGSI.

Since Dr. Arvind R. Shenoy’s allegations are against the Managing Committee, also against a decision made by CGSI General Body, the Managing Committee felt it prudent to hand over the Email communication to CGSI’s respected and honorable Trustees for further investigation and to elicit an unbiased opinion on the issue. We are also reproducing the Email of Dr. A. R. Shenoy by printing it in the current issue of KEEMAT (see ‘Letters to CGSI / Editor’, at Page 5), for the benefit of all CGSI members, and invite every member to give their frank opinion without prejudice on this matter.

MEMBERS MAY PLEASE SEND THEIR VALUED VIEWS TO CGSI OFFICE BY POST OR EMAIL IT TO cgsibom@gmail.com

Dr. S. G. Bhat

Hon. Editor

‘INTERNATIONAL YOGA DAY’ on June 21st

Yoga is originated in India has found a place in the World. 192 nations are participating in celebrating the ‘International Yoga Day’ on June 21 declared by the United Nations General Assembly on December 11, 2014 and India is proud to participate in this event. Yoga practice should be a daily affair and ‘INTERNATIONAL YOGA DAY’ acts only as a reminder.

The following Yoga Sutras of Patanjali (1st century BC) is an example of ancient yoga theory practiced by people of any age, sex, or religion, needs no equipments, and has the potential to replace medical drugs, and can cure all lifestyle and stress related diseases.

Dūrjña: परिहर्त्यो विद्येया भृत्योपि सन्
मणिनालंकृत: सर्पं किमसौ न भयंकरः

Though adorned with learning one should avoid a wicked man.
Is not a serpent dangerous, even though it is, bedecked with a jewel?

GOLDEN WORDS OF YORE

KEEMAT: July – August 2015, AGM Issue
Letters to the CGSI / Editor

This refers to KEEMAT issue of May – June 2015. The article ‘Capitalizing – Consumer Confusion’ by Dr. Sitaram Dixit, is very informative and highly illuminating. It removes many misconceptions and presents BALANCED views in detail. Congratulations and Thanks.

Dr. Rashmikant K. Shah (L. M. 1091), Email: dr_rkshah@yahoo.co.in

Read the article ‘Capitalizing – Consumer Confusion’ in KEEMAT today. I appreciate it very much. Contents have a lot of information. My knowledge is improved and it is a guide for consumers and the public. Thanks once again.

Arun Datey, Email:datey.arun@gmail.com

I wish to bring to your notice an important press reporting in Bombay Times during week ending on 17-5-2015. On page 5, reporting is as under “Does boiling water make it pure enough” and there is a photograph of Shri. Mahesh Gupta, Chairman & Managing Director of “KENT RO Systems Ltd” and in the background name KENT is appearing. I being a life member it is my duty to write as under. In my opinion, water supplied in city of Mumbai is purified thoroughly and the claims made in the press note requires to be examined by CGSI & come out with the true facts as this press reporting should not go unopposed if what it contains is not correct according to CGSI. In my opinion, reporting seems to be with vested interest of KENT selling RO SYSTEM, which is costly, compared to others in competition. I therefore request you to read the press cutting attached and take appropriate steps at the earliest. It is our duty to guide consumer on such matters considering its seriousness and public interest. India is changing for good. Let us contribute our share.

Anil Kamdar (L. M. 2508), Email: anil@kdpaaccountants.com, Mobile: 919819066020, Landline: 022-24475005

You are aware commercial advertisements are biased and do not dwell on scientific facts. Promotions and Sales advertisements give incomplete information. Mr. Anil Kamdar is correct in stating that BMC water from lakes is rainwater and does not need RO, Treatment, because the TDS (Total Dissolved Solids) does not exceed 70 to 80 ppm.

Dr. N. R. Rao (Retired Manager of Eureka Forbes), Email: niranjanrao13@gmail.com

In a rare move, India’s food quality regulator has ordered recall of Tzinga energy drink of Hector Beverages, maker of Paper Boat drinks, saying it is ‘unsafe’. “You are directed to recall all the existing products (under Tzinga) from market under intimation to FSSAI as the same has been declared unsafe,” the Food Safety & Standards Authority of India (FSSAI) wrote to Hector Beverages in a letter dated May 12.

This is a rare case when the food authority has directed a company to entirely withdraw its products. So far, it has mainly directed firms to either change formulations or labeling on their packs. A Hector Beverages spokesperson, in an email response to ET’s query, said, “We acknowledge notice from FSSAI on May 13, 2015. We understand that Tzinga is one among the few other energy drinks companies to which the notice has been issued.”

The food regulator has also directed two other smaller players’ Pune-based firm Pushpam Food & Beverages, which makes Cloud 9 energy drink, and Chennai-based firm Akoaroma, which makes flavored water to recall their respective products. Both these firms could not be reached for comments. ET has reviewed copies of all three letters sent on Tuesday.

Tzinga sells in three flavors: Lemon Mint, Tropical Trip, and Mango Strawberry. “As a responsible company, we will cooperate and immediately comply with the notice. Simultaneously, we are internally investigating this matter and will aim to address this at the earliest,” the Hector Beverages spokesperson said.

Technically, the firm can contest FSSAI’s order in a court. Hector Beverages makes the popular Paper Boat range, which has made its niche in the ready-to-drink segment dominated by fizzy drinks, by selling ethnic beverages such as aamras, aam pannaand jaljeera. Set up by former Coca-Cola officials Neeraj Kakkar and Neeraj Biyani, Hector’s first product was Tzinga. The firm is backed by Sequoia and Catamaran Ventures.

Three years ago, FSSAI had directed all energy drinks makers to stop using the word ‘energy’ on their labels, and instead call them ‘caffeinated beverages’. Drinks are also supposed to carry a statutory warning of ‘high caffeine content’ label, in addition to directive on the label - ‘not recommended for children, pregnant women, persons sensitive to caffeine and sportspersons’.

The energy drinks market in the country, growing at over 30% annually, is dominated by Austrian firm Red Bull with over 70% share. Besides Tzinga and Cloud 9, other players include Coca Cola’s Burn. Industry reports peg the energy drinks market at Rs 700 crore, which is niche compared to the mass Rs 14,000-crore soft drinks category.

Last month, Hector Beverages had inked a tie-up with Indo Nissin, maker of Top Ramen noodles, for distributing its beverages across general trade stores. The two companies had announced the exclusive distribution partnership, which, they said, would specially help to increase Hector’s penetration in smaller, tier-II markets.

Courtesy: ET, New Delhi

DO NOT SPIT AND ADVICE OTHERS NOT TO SPIT AS SPITTING ONLY SPREAD DISEASES. ENSURE TO KEEP INDIA NEAT AND CLEAN.
Why are standards made for foods? There are two main reasons. One is to provide the consumer the quality or wholesomeness he or she expects and secondly to ensure safety of food products. Milk has standards with respect to fat, solids-non-fat (SNF), proteins etc. Consumers expect milk to be pure and it is very difficult to visually see if it is wholesome and pure. Water can be easily added with no noticeable change in common sensory properties of milk so vendors may be tempted to get more profit by adding a little of water and get the same amount of price. This is adulteration and it could also be harmful if unsafe water is added. But basically, it is loss of quality that is prevented by making standards. When water is added fat, SNF and proteins become lower than in the pure milk. Thus, standards are made so milk could be analysed for these parameters.

Some vendors may skim off the milk fat without adding milk. This also is adulteration unless they label the milk as skimmed milk. The values of fat, SNF and protein are not universally constant. Buffalo milk would have higher percentage of fat than cow milk. Also, buffalo milk from some regions may be higher in fat than other regions although the SNF remains somewhat constant. Same is the case of cow milk. So when standards are prepared these factors are considered. When milk is skimmed to remove milk fat, which may be used for some other applications, the remaining milk is lower in fat. Buffalo, cow, and/or skimmed milks could be mixed to prepare toned milks, which could also be prepared from milk powders and fat. These milks also have standards. Since they have lower fat contents they cost less and affordable to certain sections. Here also since standards are prescribed, consumers know exactly what they are buying when they pay for it.

There are many other dairy products like cream, chhanna, & panneer, butter & ghee, ice cream, yoghurt, cheese, chakka, shrirakand, etc. have standards, which include fat contents. These are quality standards. There are safety standards prescribed to make the product safe. Pasteurised milk has to be heat treated by a processed prescribed by standards. There are standard tests prescribed to verify the efficacy of the pasteurisation process. This is a safety standard, which ensures that pasteurised milk does not contain any harmful pathogens. Similarly, there are many products, which contain additives. Some additives may be unsafe if consumed excessively so they need to have limits. Certain colours or some antioxidants have been restricted due to this so various products containing these when consumed throughout the day, these limits ensure that total intake of these additives is not beyond the safety limit i.e. beyond ADI (acceptable daily intake).

There are many products, which do not have standards and are called proprietary foods. They contain common ingredients used generally by consumers and they may contain some additives that are well within the prescribed limits by regulatory authority. In such cases, they do not need any standards nor do they need to be evaluated for safety. Safety of such products needs to be evaluated once they are in the market. Improper manufacturing care or unhygienic conditions can cause them to be unsafe just as any product with standards.

Just because a food product has standards does not mean that these are safety standards. Raw milk has standards pertaining to fat and SNF but they could be unsafe, as they are not pasteurised. Many food products have standards, which are quality standards. Just because they have standards does not mean they are safe. If they are prepared or handled in unhygienic conditions, there is a possibility of contamination. Similarly, just because proprietary foods do not have standards does not mean they need prior approval before manufacturing. Safety of all products, proprietary and standardised, needs to be evaluated by taking samples from market and testing for safety.

Season’s Greetings

Prof. Jagadish Pai, Executive Director, PFNDAI
Email: executivedirector@pfndai.org

In connection with Silver Salver gifted to Sharad Upasani, IAS.

During the AGM held in 2014, the Consumer Guidance Society of India (CGSI) had proudly given a present as a parting gift to Shri. Sharad Upasani, IAS. This present was a silver salver costing more than Rupees Twenty Thousand. This Silver Salver is shown on the FrontPage photo of KEEMAT, September-October 2014 issue (photo enclosed). As can be seen from this photo, the silver salver is of a specific design. This silver salver was given to Mr. Sharad Upasani as a part of a quid pro quo as is evident from the highlighted text on page 8 of the same KEEMAT issue (image enclosed).

I have the following observations/questions to make in this regard, as CGSI is substantially funded by Government of India & Government of Maharashtra:-
1. The CGSI as a public trust is registered with the Charity Commissioner, BPT no. F/1381, it was mandatory for CGSI to invite tenders for the silver salver of the same specific design and weight as depicted in the photo of the aforementioned KEEMAT issue.
2. Was the silver salver supplied with test report supporting the purity of the silver and was enough care taken to ensure that the gifted silver salver of the said design and weight was indeed made of pure silver and not a mixture cadmium and silver OR was it sterling silver?
3. Since CGSI is funded substantially by Government funds; was any permission taken by CGSI from appropriate Governmental authorities (State as well as Central) to gift this silver salver costing more than Rupees 20,000/- to an IAS officer?

Kindly send me information on the questions raised.

Dr. Arvind R. Shenoy, Ph.D., Ex-Chairman, CGSI (2003-2006) Email: drarshenoy@gmail.com

कस्य नासित स्यां प्रजा शाश्त्रेः तत्स्य कुक्त्यित किमप्राप्तम्।
लोकानां विहिरांस्य दर्पणं कि कार्यिष्यति॥

— हिन्दौपदेशः

यथा नासित स्या प्रजा शास्त्रों तत्स्य कृति किमप्राप्तम्।
लोकानां विहिरांस्य दर्पणं कि कार्यिष्यति॥

How can scriptures inspire wisdom in one who does not possess the same in himself?
Is the mirror of any use to one who has no sight?

— Hitopadeshah

KEEMAT: July – August 2015, AGM Issue
How Doctors in the Noble Land, that is India, Loot

Most of these observations are either completely or partially true. Corruption has many names, and one of civil society isn’t innocent either. Professionals and businessmen of various sorts indulge in unscrupulous practices. I recently had a chat with some doctors, surgeons and owners of nursing homes about the tricks of their trade. Here is what they said: 40-60% kickbacks for lab tests. When a doctor (whether family doctor/general physician, consultant or surgeon) prescribes tests - pathology, radiology, X-rays, MRIs etc. the laboratory conducting those tests gives commissions, in South and Central Mumbai - 40%, in the suburbs north of Bandra - a whopping 60 per cent! He probably earns a lot more in this way than the consulting fees that you pay. 30-40% for referring to consultants, specialists & surgeons. When your friendly GP refers you to a specialist or surgeon, he gets 30-40% of total hospital charges. If a GP or consultant recommends hospitalisation, he will receive kickback from the private nursing home as a percentage of all charges including ICU, bed, nursing care, surgery.

Sink tests. Some tests prescribed by doctors are not needed. They are there to inflate bills and commissions. The pathology lab understands what is unnecessary. These are called “sink tests”; blood, urine, stool samples collected will be thrown. Admitting the patient to “keep him under observation”. People go to cardiologists feeling unwell and anxious. Most of them aren’t really having a heart attack, and cardiologists and family doctors are well aware of this. They admit such safe patients, put them on a saline drip with mild sedation, and send them home after 3-4 days after charging them a fat amount for ICU, bed charges, visiting doctor’s fees.

ICU minus intensive care: Nursing homes all over the suburbs are run by doctor couples or as one-man-shows. In such places, nurses and ward boys are 10th class dropouts in ill-fitting uniforms and bare feet. These “nurses” sit at the reception counter, give injections and saline drips, perform ECGs, apply dressings and change bandages, and assist in the operation theatre. At night, they even sit outside the Intensive Care Units; there is no resident doctor. In case of a crisis, the doctor -- who usually lives in the same building -- will turn up after 20 minutes, after this nurse call him. Such ICUs admit safe patients to fill up beds. Genuine patients who require emergency care are sent elsewhere to hospitals having a Resident Medical Officer (RMO) round-the-clock.

Unnecessary caesarean surgeries and hysterectomies: Many surgical procedures are done to keep the cash register ringing. Caesarean deliveries and hysterectomy (removal of uterus) are high on the list. While the woman with labour-pains is screaming and panicking, the obstetrician who gently suggests that caesarean is best seems like an angel sent by God! Menopausal women experience bodily changes that make them nervous and gullible. They can be frightened by words like “fibroids” that are in almost every normal woman’s radiology reports. When a gynaecologist gently suggests womb removal “as a precaution”, most women and their husbands agree without a second’s thought.

Cosmetic surgery advertised through newspapers: Liposuction and plastic surgery are not minor procedures. Some are life-threateningly, but advertisements make them appear as easy as facials and waxing. The Indian Medical Council (IMC) has strict rules against such mis-representation but nobody is interested in taking action.

Indirect kickbacks from doctors to prestigious hospitals: To be on the panel of a prestigious hospital, there is give-and-take involved. The hospital expects the doctor to refer many patients for hospital admission. If he fails to send a certain number of patients, he is quietly dumped, and so he likes to admit patients even when there is no need.

“Emergency surgery” on dead body: If a surgeon hurriedly wheels your patient from the Intensive Care Unit to the operation theatre, refuses to let you go inside and see him, and wants your signature on the consent form for “an emergency operation to save his life”, it is likely that your patient is already dead. The “emergency operation” is for inflating the bill; if you agree for it, the surgeon will come out 15 minutes later and report that your patient died on the operation table. And then, when you take delivery of the dead body, you will pay OT charges, anaesthesiologist’s charges, and blah blah. Doctors are humans too. You can’t trust them blindly. Please understand the difference.

Young surgeons and old ones: The young ones, who are setting up nursing home etc., have heavy loans to settle. To pay back the loan, they have to perform as many operations as possible. Also, to build a reputation, they have to perform a large number of operations and develop their skills. So, at first, every case seems fit for cutting. But with age, experience and prosperity, many surgeons lose their taste for cutting, and stop recommending operations.

Physicians and surgeons: To a man with a hammer, every problem looks like a nail. Surgeons like to solve medical problems by cutting, just as physicians first seek solutions with drugs. So, if you take your medical problem to a surgeon first, the chances are that you will unnecessarily end up on the operation table. Instead, please go to an ordinary GP first.

Prof. B. M. Hegde, Editor-in-Chief, The Journal of the Science of Healing Outcomes, Chairman, State Health Society’s Expert Committee, Govt. of Bihar, Patna. Former Prof. Cardiology, The Middlesex Hospital Medical School, University of London, Affiliate Prof. of Human Health, Northern Colorado University, Retd. Vice Chancellor, Manipal University. Dr. B. M. Hegde, MD, FRCP, FRCPE, FRCPG, FRCP, FACC, FAMS, is a Padma Bhushan Awardee 2010, and has written two books on practices among medical practitioners. Every one should read them.

Pradeep S. Mehta, Secretary General, CUTS International, and Chairman, CUTS Institute for Regulation & Competition

KEEMAT: July – August 2015, AGM Issue
Minutes of the 47th Annual General Meeting of Consumer Guidance Society of India, at 4.00 PM on 9th July 2014, at the Karnataka Sangh, Ground Floor Hall, T. H. Kataria Marg, Mahim, Mumbai – 400016.

Dr. M. S. Kamath (Hon. General Secretary) welcomed the President and all members present saying that this year’s motto should be that of more governance and less government and action not reaction. Dr. Kamath then invited the President Mr. Sharad P. Upasani & Chairman Dr. Sitaram Dixit to occupy the dias, thereby calling the meeting to order. With due permission from the President to start the proceedings Dr. M. S. Kamath, requested the Chairman to address the members.

Welcome by the Chairman

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

Address by the President

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

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

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

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

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

Confirmation of the minutes of the 46th AGM

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

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

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

Presentation of Annual Report by the Hon. General Secretary

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

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

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

Presentation of Accounts for 2013-14

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

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

Mr. Anil Dhumak alleging submission of false claims and misappropriation wanted a discussion on the SEBI’s pending receivables of Rs. 125000.00. Strongly refuting the allegations of Mr. Dhumak, Dr. Kamath displayed on screen the letter dated 16 December 2013 written by SEBI, which clearly stated that they were only procedural lapses in conducting the program and submission of bills. SEBI’s letter clearly stated that the bills submitted were kept pending because of flawed procedure of submission. SEBI did not doubt the integrity of CGSI or its management in any manner.

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

Mr. B. R. Satra wanted to know the progress in the long pending matter of traveling allowance of unsettled amount of Rs. 33,807.00 relating to the year ending 2006 and 2007 shown in subsequent year’s balance sheets. Dr. M. S. Kamath further informed that CGSI filed a police complaint for misappropriation of funds. However, the matter until date is still unresolved. The Accounts, Auditor’s report and Notes on Accounts were accepted and passed.

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

Appointment of Auditors for 2014-15

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

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

Appointment of President & Vice President for 2014-16

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

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

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

Confirmation of Panel of Returning Officers for 2015

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

Any Other Matter with the Permission of Chair

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

President Mr. Sharad Upasani honored Ms. Devika Purav, Legal Cell Committee member and Mr. Praful Pawar, CFP, for their efforts in supporting the cause of CGSI propagating its objectives during the year with a shawl and shripahal.

President Mr. Sharad Upasani also honored our trustee and senior member Mr. S. D. Puri

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

Election to the Managing Committee

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

The Meeting ended with thanks to the chair.

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

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Candidate’s Name</th>
<th>Number of Votes</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Mr. Achintya Mukherjee</td>
<td>2</td>
</tr>
<tr>
<td>2.</td>
<td>Dr. Arvind R. Shenoy</td>
<td>2</td>
</tr>
<tr>
<td>3.</td>
<td>Mr. Bhaskar V. Desai</td>
<td>108</td>
</tr>
<tr>
<td>4.</td>
<td>Ms. Navneet Chahal</td>
<td>108</td>
</tr>
<tr>
<td>5.</td>
<td>Mr. Raj Talreja</td>
<td>107</td>
</tr>
<tr>
<td>6.</td>
<td>Mr. Ratanlal Purohit</td>
<td>3</td>
</tr>
<tr>
<td>7.</td>
<td>Mr. Vikrant Jindal</td>
<td>106</td>
</tr>
</tbody>
</table>

Mr. Bhaskar V. Desai, Ms. Navneet Chahal, Mr. Raj Talreja, and Mr. Vikrant Jindal, were, declared elected.

Sd/-
Sharad Upasani
President – CGSI

9th July 2014. Returning Officer
CGSI Elections – AGM 2014
CONSUMER GUIDANCE SOCIETY OF INDIA,  
BLOCK ‘J’, AZAD MAIDAN,  
MAHAPALIKA MARG, MUMBAI 400 001

Tel. No. : 91-22-2262 1612  
Fax No. : 91-22-2265 9715  
E-mail: cgsibom@gmail.com

Date: 15 July 2015.

NOTICE OF 48th AGM

Notice is hereby given that the 48th Annual General Body Meeting of the Consumer Guidance Society of India will be held on 21 August 2015, at 4.00 PM at the Karnataka Sangh, Ground Floor Hall, T. H. Kataria Marg, Mahim, Mumbai – 400016.

AGENDA

I. Welcome by the Chairman.  
II. Address by the President.  
III. Confirmation of the minutes of 47th AGM held on 9 July 2014.  
IV. Presentation of the Annual Report by Hon. Gen. Secretary.  

NOTE

➢ We request members having any queries regarding accounts to give the same in writing to the office latest by 4.00 PM on 14 August 2015.  
➢ The Treasurer/Jt. Treasurer will answer all queries in person on 19 August 2015 between 2.00 PM and 4.00 PM at the CGSI office

VI. Appointment of Auditors for the year 2015-2016, and fixing of their honorarium  
VII. Approval of the “3 Nominated Trustees” for the years 2015-16 to 2019-20  
VIII. Confirmation of Panel of Returning Officers for the year 2016  
IX. Any other Business with the permission of the Chair  
X. Election to the managing committee (see N.B. below).  
XI. Declaration of Election results.  
XII. Vote of thanks.

By order of the Managing Committee

Sd/-

Dr. M. S. Kamath  
Hon. Gen. Secretary

N. B.

1. The following members of the Managing Committee, Dr. Arvind Varde (deceased during the year 2014-15), Dr. Sitaram Dixit, Dr. M. S. Kamath, & Mr. Vilas Wagh are retiring by rotation. There are therefore four vacancies.  
2. If there is no quorum, the meeting shall stand adjourned for half an hour, after which the business of the meeting shall, be carried on at the same date and venue, even if there is no quorum.  
3. We request members to bring their copy of the Annual Report magazine with them. For the sake of economy, additional copies will not be available.  
4. Voting will be from 5.30 PM to 7.00 PM counting of votes and results thereafter.  
5. All members should bring photographic proof of identity in the form of CGSI Identity Card or any Card issued by a Statutory Authority (e.g. Voter Card, PAN Card, Driving License, Passport etc.) to vote and/or to attend the AGM.
It gives me great pleasure to present the Annual Report of CGSI as it enters its Golden Jubilee year in 2015. This small Society formed in 1966 by 9 highly motivated ladies in 1966, has indeed travelled a long way in the last 49 years in consumer service. It should also not be lost sight of, that CGSI is the India's first NGO in the consumer sector. The year has been marked by several strong benchmarks of consolidation, with CGSI going from strength to strength in all its activities. The highlight of the activities has been the decision of CGSI to set up a Solar Power plant on the roof of its office, as the year came to an end.

Consumer Education: Education has always been in the forefront of all CGSI activities since inception. In the current year, this process has been taken forward by holding several consumer education and consumer awareness programs, particularly among vulnerable sections of the population such as students, senior citizens, the poor and economically backward sections of society. Over 350 such programs were held at various locations spread out all over the country, including Delhi, Bihar, Jharkhand Uttar Pradesh and of course, in Maharashtra where we are headquartered. CGSI representatives have given talks, been a part of talk shows on TV, and the media in general. Our activities have been widely covered by the print and electronic media.

Helpline: The Helpline has been our direct contact with people at large. People from all over Maharashtra as well as India have contacted us for various complaints pertaining to all fields of consumer activity like Insurance, Banking, White Goods, Buildings & Realty, Medical matters, etc. The Helpline has been in existence for the last three and a half years, and has been showing exponential growth in the number of complaints received and handled, inspite of almost no publicity in the media from Government agencies, though it is an activity being carried out by the Society on behalf of the government.

It is a matter of pride for us that inspite of all these very difficult conditions in which we have been working, the Maharashtra Consumer Helpline has achieved the number one status among all Helplines set up by the Union Government. Ours is the first among all the states in the country, both in terms of quantum of complaints and the quality of redressal of the same. The Helpline envisages that complaints to be documented and advise given to the consumers on how to tackle them. Our Helpline goes beyond the call of duty by forwarding all the complaints to the various manufacturers and service providers against whom these complaints have been lodged and then following up both with the consumer and the company on the outcome of the complaint.

Our statistics state that over, 75-80% of complaints are readdressed by companies largely because of the reputation we have of being 'tough' and 'vigorous' in pursuing these complaints to their logical conclusion.

The Helpline Staff consisting of Mr. V. M. Kamat, Mr. P. D. Kulkarni, Ms. Trupti Raul, Ms. Pranali Kamble, Mr. Manoj Pawar, Ms. Pranali Sakpal, and Ms. Milan Mistry have been largely responsible for this success. Ms. Nikita Barve in Accounts and Mr. Dhrupat Gaikwad & Mr. Suresh Ubale (both Peons) has also been involved in their own way in this success.

Complaint Handling: We continue to handle complaints two to three times a week with direct face-to-face interactions for consumers with serious problems. In view of the poor experience consumers have had with Consumer Courts, we always try to strike a negotiated deal in all disputes between consumers and companies. The Legal Team consisting of Ms. Devika Purav, Ms. Aishwarya Sandeep, Ms. Anindita Kovoor & Mr. Vikrant Jindal (both specializing in property matters), Dr. Ghazala Shaikh (specializing in medical matters), and Mr. Rajiv Kakade have been working tirelessly in the consumer cause on a purely voluntary basis. Recently, all these members have undergone a specialized course in Mediation & Conciliation sponsored by the Ministry of Consumer Affairs, Government of India, which will add to their overall skills in handling consumer complaints.

Representing consumer interest: CGSI continues to represent consumer interest in various fora such as the Ministry of Consumer Affairs, TRAI, SEBI, Railway Committees, in addition to several other public and private organizations. The focus is always on solving problems and issues, rather than just highlighting and repeating the same.

Managing Committee: The Managing Committee regrets that it lost its Vice-Chairman Dr. Arvind Varde during the current year. Dr. Varde was an outspoken votary of consumer rights and had no hesitation in challenging the high and mighty when it came to settling issues based on justice, equity, and good conscience.

The current committee has a healthy mixture of professionals from various sections of society and all of them contribute with their skill and acumen on various issues, which crop up in the day-to-day management of the society. The Invitees also chip in with their own suggestions and advice and the whole team works as one unit, which takes the organization forward in all its activities. Dr. Sitaram Dixit, as Chairman, lends the Committee a certain degree of charm and dignity associated with senior professionals skilled in the art of running a well-organized NGO.

Finance & Accounts: Our finances continue to be sound and robust. The Helpline is self-sufficient, thanks to a government grant, and thrives on its own. The Society has made giant strides forwards in garnering funds through its various activities and can now proudly believe that it can stand on its own feet, without extending an arm for help and succor. Mr. Anil Karandikar, who spends at least one day a week in the CGSI office, monitors the finances on a weekly basis. Along with Treasurer, Mr. Vilas Wagh and Jt. Treasurer, Mr. Hemant Rajaoshi, our accounts, and finances are always in safe hands. Our Auditors, M/s. I. A. Khan & Co., is always at the background, guiding us with their skillful touch.

Conclusion: Fifty years is a long time in a human being’s life, but usually a very short time in the life of an organization. The consumer movement requires a sustained impetus to have an impact in the lives of the countless Indians who aspire to improve the quality of their lives. The fiftieth year of CGSI will hence be a landmark towards this aspiration of every Indian.

Dr. M.S. Kamath
Hon. Gen. Secretary, CGSI
1. We have audited the attached Balance Sheet of **CONSUMER GUIDANCE SOCIETY OF INDIA** as at **31 March 2015** and the Income and Expenditure Account for the year ended on that date annexed thereto. The financial statements are the responsibility of the Society's management. Our responsibility is to express an opinion on these financial statements based on our audit.

2. We conducted our audit in accordance with auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on the test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit.

b) In our opinion, proper books of accounts as required by law have been kept by the society as far as appears from our examination of books.

c) The Balance Sheet and Income and Expenditure account dealt with by the Report are in the agreement with the books of accounts.

d) In our opinion and to the best of our information and according to explanations given to us, they said accounts give a true and fair view in conformity with the accounting principles generally accepted in India:

i. In the case of Balance Sheet of the state of affairs of the Society’s affairs as at **31 March 2015** and

ii. In the case of the Income and Expenditure Account of the surplus for the society for the year ended **31 March 2015**.

**REPORT OF AN AUDITOR RELATING TO ACCOUNTS AUDITED UNDER SUB-SECTION (2) OF SECTION 33 & 34 AND RULE 19 OF THE BOMBAY PUBLIC TRUST ACT**

**NAME OF THE PUBLIC TRUST: CONSUMER GUIDANCE SOCIETY OF INDIA FOR THE YEAR ENDING 31 MARCH 2015**

**BPT REGISTRATION NO. F-1381 (BOM)**

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
<th>NA</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Whether accounts are maintained regularly in accordance with the provisions of the Act and Rules</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) Whether receipts and Disbursements are properly and correctly shown in the accounts</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c) Whether the cash balance and vouchers in the custody of manager or trustee on the date of audit were in the agreement with the accounts</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d) Whether all books, deeds, accounts, vouchers or other documents or records were required by auditors produced before him</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e) Whether a register of immovable properties is properly maintained ,changes therein are communicated from time to time to regional office, and the defects and inaccuracies mentioned in the previous audit report have been duly complied with</td>
<td>Trust does not own immovable property</td>
<td></td>
<td></td>
</tr>
<tr>
<td>f) Whether the manager or trustees or any other person required by the auditor to appear before him did so and furnish necessary information required by him</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>g) Whether any property or funds of the Trust were applied for any object or purpose other than the object or the purpose of the Trust</td>
<td>No</td>
<td></td>
<td></td>
</tr>
<tr>
<td>h) The amount outstanding for more than one year and the amount written off, if any</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Amount receivable from SEBI Rs. 1,25,632/- and</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Amount payable to Old Creditors Rs. 10,000/- has been written off during the year</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>i) Whether the tenders /quotations were invited for repairs or construction involving expenditure exceeding Rs. 5000</td>
<td>NA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>j) Whether any money of the Public Trust has been invested contrary to the provisions of section 35</td>
<td>No</td>
<td></td>
<td></td>
</tr>
<tr>
<td>k) Alienation of if any, of the immovable property of contrary to the provision of Section 36 which come to notice of the auditor</td>
<td>No</td>
<td></td>
<td></td>
</tr>
<tr>
<td>l) All cases of irregular, illegal or improper expenditure, or failure or omission to recover monies or other properties belonging to the Public Trust or loss or waste of money or other property thereof and whether such expenditure, failure, omission, loss or waste was in consequence of breach of trust or misapplication or any other misconduct on the part of the trustees or any other person while in the management of the Trust</td>
<td>No such case</td>
<td></td>
<td></td>
</tr>
<tr>
<td>m) Whether the budget has been filed in the form proved by Rule 16 A</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>n) Whether the maximum and minimum number of the trustees is maintained</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>o) Whether the meetings are held regularly as provided in such instrument</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>p) Whether the minutes book of the proceedings of the meetings is maintained</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>q) Whether any of the trustees has any interest in the investments of the Trust</td>
<td>No</td>
<td></td>
<td></td>
</tr>
<tr>
<td>r) Whether any trustees is a debtor or creditors of the Trust</td>
<td>No</td>
<td></td>
<td></td>
</tr>
<tr>
<td>s) Whether any irregularities pointed out by the auditors in the accounts of the previous year has been duly complied with by the trustees during the period of audit</td>
<td>NA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>t) Any special matters which the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner</td>
<td>No</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**FOR M/S I. A. KHAN & CO**

**CHARTERED ACCOUNTANTS**

**CA ISHTIAQ A. KHAN (Proprietor)**

**M. No. 038647**

**Date: 15/07/2015**

**Place: Mumbai**
## THE BOMBAY PUBLIC TRUST ACT, 1950

**Registration No. E-1381(BOM)**

**Name of the Public Trust:** CONSUMER GUIDANCE SOCIETY OF INDIA

### BALANCE SHEET AS AT 31ST MARCH, 2015

<table>
<thead>
<tr>
<th>PREVIOUS YEAR 2013-14</th>
<th>FUNDS AND LIABILITIES</th>
<th>Rs.</th>
<th>PREVIOUS YEAR 2013-14</th>
<th>PROPERTY AND ASSETS</th>
<th>Rs.</th>
<th>Current Year 2014-15</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1,566,327.00</strong></td>
<td>TRUST FUNDS OR CORPUS</td>
<td>1,566,327.00</td>
<td><strong>FURNITURE AND FIXTURES</strong></td>
<td>a) Furniture and fixture</td>
<td>2,277.37</td>
<td>Less: Depreciation for the year @ 10 %</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Balance as per last Balance sheet</td>
<td>2,277.37</td>
<td>2,049.63</td>
</tr>
<tr>
<td><strong>1,261,435.67</strong></td>
<td>Reserve Fund (Balance as per last B/S)</td>
<td>1,261,435.67</td>
<td></td>
<td>b) Furniture and fixture - BSE Grant</td>
<td>56,187.27</td>
<td>50,568.54</td>
</tr>
<tr>
<td></td>
<td>Add: Transfer from Office Renovation Fund</td>
<td>82,701.00</td>
<td></td>
<td>Less: Depreciation for the year @ 10 %</td>
<td>56,187.27</td>
<td>50,568.54</td>
</tr>
<tr>
<td></td>
<td>Less: Transfer to Foreign Contribution Fund</td>
<td>162,140.41</td>
<td></td>
<td>1,261,435.67</td>
<td>56,187.27</td>
<td>50,568.54</td>
</tr>
<tr>
<td><strong>10,000.00</strong></td>
<td>G. L. Mehta Memorial Fund</td>
<td>10,000.00</td>
<td></td>
<td>c) Laptop - BSE Grant</td>
<td>627.68</td>
<td>1,261.09</td>
</tr>
<tr>
<td></td>
<td>2,049.63</td>
<td></td>
<td>Add: Adition during the year</td>
<td>2,277.37</td>
<td>2,049.63</td>
<td></td>
</tr>
<tr>
<td><strong>2,213,715.00</strong></td>
<td>Office Premises Fund</td>
<td>2,213,715.00</td>
<td></td>
<td>d) Photocopy Machine</td>
<td>1,965.20</td>
<td>934.40</td>
</tr>
<tr>
<td></td>
<td>Balance as Per Last Balance sheet</td>
<td>2,255,115.00</td>
<td></td>
<td>Less: Depreciation for the year @ 15 %</td>
<td>1,965.20</td>
<td>934.40</td>
</tr>
<tr>
<td><strong>1,200,000.00</strong></td>
<td>Consumer Education Fund</td>
<td>1,200,000.00</td>
<td></td>
<td>e) Facsimile Machine</td>
<td>2,336.00</td>
<td>1,261.09</td>
</tr>
<tr>
<td></td>
<td>Balance as Per Last Balance sheet</td>
<td>4,400,000.00</td>
<td></td>
<td>Less: Depreciation for the year @ 15 %</td>
<td>2,336.00</td>
<td>1,261.09</td>
</tr>
<tr>
<td><strong>3,000,000.00</strong></td>
<td>Add: Transfer from Income &amp; Expenditure A/C</td>
<td>3,000,000.00</td>
<td></td>
<td>f) Weighing Machine</td>
<td>627.68</td>
<td>1,261.09</td>
</tr>
<tr>
<td></td>
<td>-</td>
<td></td>
<td>Add: Transfer from Reserve Fund</td>
<td>1,483.63</td>
<td>1,261.09</td>
<td></td>
</tr>
<tr>
<td><strong>2,229,115.00</strong></td>
<td>Consumer Welfare &amp; Education Fund</td>
<td>2,229,115.00</td>
<td></td>
<td>g) Locker</td>
<td>2,336.00</td>
<td>1,261.09</td>
</tr>
<tr>
<td></td>
<td>Add: Adition during the year</td>
<td>54,000.00</td>
<td></td>
<td>Less: Depreciation for the year @ 15 %</td>
<td>2,336.00</td>
<td>1,261.09</td>
</tr>
<tr>
<td><strong>2,255,115.00</strong></td>
<td>-</td>
<td></td>
<td>627.68</td>
<td>1,261.09</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>2,255,115.00</strong></td>
<td>-</td>
<td></td>
<td>627.68</td>
<td>1,261.09</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>84,292.00</strong></td>
<td>II) Milk Testing Project-CWF New Delhi</td>
<td>84,292.00</td>
<td></td>
<td>h) Solar System</td>
<td>650,000.00</td>
<td>650,000.00</td>
</tr>
<tr>
<td></td>
<td>Balance as per last year Balance sheet</td>
<td>84,292.00</td>
<td></td>
<td>Less: Deposited during the year</td>
<td>650,000.00</td>
<td>650,000.00</td>
</tr>
<tr>
<td></td>
<td>-</td>
<td></td>
<td>84,292.00</td>
<td>650,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>84,292.00</strong></td>
<td>III) Reserve Fund set aside for Office Repairs and -</td>
<td>84,292.00</td>
<td></td>
<td>Add: Purchased during the year</td>
<td>843,026.94</td>
<td>758,724.25</td>
</tr>
<tr>
<td></td>
<td>Renovation</td>
<td>84,292.00</td>
<td></td>
<td>Less: Depreciation for the year @ 10 %</td>
<td>843,026.94</td>
<td>758,724.25</td>
</tr>
<tr>
<td><strong>221,135.83</strong></td>
<td>Office Renovation &amp; Repairs work</td>
<td>221,135.83</td>
<td></td>
<td>1,082,701.00</td>
<td>843,026.94</td>
<td>758,724.25</td>
</tr>
<tr>
<td></td>
<td>Balance as per last year Balance sheet</td>
<td>1,082,701.00</td>
<td></td>
<td>a) Mezzanine floor</td>
<td>718,200.00</td>
<td>718,200.00</td>
</tr>
<tr>
<td></td>
<td>Less: Transfer to Reserve fund</td>
<td>1,082,701.00</td>
<td></td>
<td>b) Renovation work</td>
<td>53,000.00</td>
<td>53,000.00</td>
</tr>
<tr>
<td><strong>1,082,701.00</strong></td>
<td>Office Premises Fund</td>
<td>1,082,701.00</td>
<td></td>
<td>c) Computer software and Data Creation</td>
<td>49,030.00</td>
<td>49,030.00</td>
</tr>
<tr>
<td></td>
<td>Balance as per last year Balance sheet</td>
<td>1,082,701.00</td>
<td></td>
<td>d) Office Equipments</td>
<td>46,404.00</td>
<td>46,404.00</td>
</tr>
<tr>
<td><strong>144,000.00</strong></td>
<td>IV) Consumer Club Account</td>
<td>144,000.00</td>
<td></td>
<td>e) Hardware Expenses</td>
<td>692,201.00</td>
<td>692,201.00</td>
</tr>
<tr>
<td></td>
<td>Balance as per last year Balance sheet</td>
<td>144,000.00</td>
<td></td>
<td>f) Telephone connection -Land Line</td>
<td>56,490.00</td>
<td>56,490.00</td>
</tr>
<tr>
<td><strong>128,000.00</strong></td>
<td>-</td>
<td></td>
<td>128,000.00</td>
<td>56,490.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>128,000.00</strong></td>
<td>-</td>
<td></td>
<td>128,000.00</td>
<td>56,490.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>128,000.00</strong></td>
<td>BSE Grant for Fixed Assets</td>
<td>128,000.00</td>
<td></td>
<td>1,609,920.00</td>
<td>56,490.00</td>
<td>1,615,325.00</td>
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<tr>
<td><strong>88,270.30</strong></td>
<td>-</td>
<td></td>
<td>88,270.30</td>
<td>56,490.00</td>
<td></td>
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<tr>
<td><strong>9,747.03</strong></td>
<td>-</td>
<td></td>
<td>9,747.03</td>
<td>56,490.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>58,523.27</strong></td>
<td>-</td>
<td></td>
<td>58,523.27</td>
<td>56,490.00</td>
<td></td>
<td></td>
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</table>

**INVESTMENTS**

**CURRENT ASSETS , LOANS AND ADVANCES**
Consumer Help Line Grant

a) Grant for Non Recurring Expenses (Fixed Assets)

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits &amp; Advances</td>
<td></td>
</tr>
<tr>
<td>Advances to Employees</td>
<td>25,000.00</td>
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<tr>
<td>Advance for Travelling</td>
<td>33,907.00</td>
</tr>
<tr>
<td>Others - Tax Deducted at Sources</td>
<td>31,087.00</td>
</tr>
<tr>
<td>Tax Deducted at Source (2008-2009)</td>
<td></td>
</tr>
<tr>
<td>Tax Deducted at Source (2010-2011)</td>
<td>112,436.22</td>
</tr>
<tr>
<td>Tax Deducted at Source (2011-2012)</td>
<td>14,806.00</td>
</tr>
<tr>
<td>Tax Deducted at Source (2012-2013)</td>
<td>59,933.00</td>
</tr>
<tr>
<td>Tax Deducted at Source (2013-2014)</td>
<td>336,677.87</td>
</tr>
<tr>
<td>Tax Deducted at Source (2014-2015)</td>
<td>263,925.00</td>
</tr>
<tr>
<td>Total</td>
<td>2,471,826.00</td>
</tr>
<tr>
<td>Less: Transfer to Income &amp; Expenditure a/c to the extent- of amount utilized during the year</td>
<td>811,878.00</td>
</tr>
<tr>
<td>Transfer to Income &amp; Expenditure a/c to the extent of amount utilized during the year</td>
<td>700,000.00</td>
</tr>
<tr>
<td>Total</td>
<td>2,172,900.00</td>
</tr>
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</table>

b) Income Outstanding

<table>
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<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Interest accrued on F. D.</td>
<td>28,571.88</td>
</tr>
<tr>
<td>Other - Receivable for Seminars and Programs</td>
<td></td>
</tr>
<tr>
<td>Rent</td>
<td></td>
</tr>
<tr>
<td>Receivables from Securities Exchange Board of India</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
</tr>
</tbody>
</table>

Cash and Bank Balances

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>b) In Saving Account With Bank of Baroda</td>
<td></td>
</tr>
<tr>
<td>Kotak Mahindra bank</td>
<td>1,653,373.00</td>
</tr>
<tr>
<td>Foreign Contribution account</td>
<td>21,686.41</td>
</tr>
<tr>
<td>General Account</td>
<td>25,955.73</td>
</tr>
<tr>
<td>Life Membership Account</td>
<td>24,427.07</td>
</tr>
<tr>
<td>Testing Committee Account</td>
<td>25,357.67</td>
</tr>
<tr>
<td>Government Project Account</td>
<td>818,261.00</td>
</tr>
<tr>
<td>Corporation Bank S B Account (over drawn)</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
</tr>
</tbody>
</table>

AS PER OUR REPORT OF EVEN DATE

FOR CONSUMER GUIDANCE SOCIETY OF INDIA

FOR I A KHAN & CO.

CHARTERED ACCOUNTANT

CA IASHTAQ A KHAN
(Proprietor)
M. NO. 038647
DATE: 15TH JULY 2015

FOR CONSUMER GUIDANCE SOCIETY OF INDIA

CHAIRMAN
HON. SECRETARY
TREASURER

DR. SITARAM DIXIT
DR. M. S. KAMATH
SHRI. VILAS WAGH

KEEMAT: July - August 2015, AGM Issue

13
### INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH, 2015

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>2013-14</td>
<td>TO EXPENDITURE IN RESPECT OF PROPERTIES</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Rates ,Taxes, Cesses</td>
<td>9,326.00</td>
<td>11,683.00</td>
<td>By Rent --- Accrued</td>
<td>-</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Repairs and Maintenance</td>
<td>18,868.00</td>
<td>26,760.00</td>
<td>-</td>
<td>By Interest</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Salaries</td>
<td>14,748.00</td>
<td>17,064.00</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Insurance</td>
<td>135,221.00</td>
<td>124,857.00</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Depreciation (By way of provision or adjustments)</td>
<td>18,098.00</td>
<td>25,436.00</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Other Expenses --- Building Exp.</td>
<td>6,972.00</td>
<td>6,972.00</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Furniture Expenses</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td></td>
<td>TO ESTABLISHMENT EXPENSES</td>
<td>9,326.00</td>
<td>11,683.00</td>
<td>-</td>
<td>By Dividend</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Travelling and Conveyance</td>
<td>18,868.00</td>
<td>26,760.00</td>
<td>-</td>
<td>By Donations received in cash or Kind</td>
<td>65,520.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Printing and Stationery</td>
<td>14,748.00</td>
<td>17,064.00</td>
<td>-</td>
<td>By Gifts</td>
<td>82,750.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Telephone ,Postage and Courier Charges</td>
<td>135,221.00</td>
<td>124,857.00</td>
<td>-</td>
<td>By Membership and Subscriptions</td>
<td>2,471,826.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Salary &amp; Wages</td>
<td>18,098.00</td>
<td>25,436.00</td>
<td>-</td>
<td>By Membership and Subscriptions</td>
<td>1,004,304.45</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Electricity Charges</td>
<td>6,972.00</td>
<td>6,972.00</td>
<td>-</td>
<td>By Membership and Subscriptions</td>
<td>92,885.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Office Rent</td>
<td>30,534.00</td>
<td>33,266.00</td>
<td>-</td>
<td>By Membership and Subscriptions</td>
<td>92,885.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Repairs &amp; Maintenance</td>
<td>24,470.00</td>
<td>53,137.00</td>
<td>-</td>
<td>By Membership and Subscriptions</td>
<td>92,885.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Miscellaneous Expenses -Office expenses</td>
<td>8,000.00</td>
<td>18,500.00</td>
<td>-</td>
<td>By Membership and Subscriptions</td>
<td>113,000.00</td>
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<tr>
<td></td>
<td>Professional Fees /Legal Fees</td>
<td>14,000.00</td>
<td>29,252.00</td>
<td>-</td>
<td>By Membership and Subscriptions</td>
<td>113,000.00</td>
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<td>Accounting Charges</td>
<td>2,176.00</td>
<td>133.99</td>
<td>-</td>
<td>By Membership and Subscriptions</td>
<td>113,000.00</td>
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<tr>
<td></td>
<td>Bank Charges</td>
<td>943.50</td>
<td>3,220.00</td>
<td>-</td>
<td>By Membership and Subscriptions</td>
<td>113,000.00</td>
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<tr>
<td></td>
<td>Insurance</td>
<td>1,500.00</td>
<td>1,500.00</td>
<td>-</td>
<td>By Membership and Subscriptions</td>
<td>113,000.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Membership and subscription</td>
<td>10,410.00</td>
<td>9,908.00</td>
<td>-</td>
<td>By Membership and Subscriptions</td>
<td>113,000.00</td>
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</tr>
<tr>
<td></td>
<td>Managing Committee Meeting Expenses</td>
<td>295,266.50</td>
<td>360,469.99</td>
<td>-</td>
<td>By Membership and Subscriptions</td>
<td>113,000.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Recurring Expenses - Consumer Help Line Project</td>
<td>119,573.00</td>
<td>137,614.00</td>
<td>-</td>
<td>By Membership and Subscriptions</td>
<td>113,000.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Calls Charges - Telephone Expenses</td>
<td>1,150,344.00</td>
<td>1,279,188.00</td>
<td>-</td>
<td>By Membership and Subscriptions</td>
<td>113,000.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Manpower Expenses</td>
<td>261,850.50</td>
<td>431,401.00</td>
<td>-</td>
<td>By Membership and Subscriptions</td>
<td>113,000.00</td>
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</tr>
<tr>
<td></td>
<td>Training and Administrative Expenses</td>
<td>128,163.00</td>
<td>623,623.00</td>
<td>-</td>
<td>By Membership and Subscriptions</td>
<td>113,000.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Publicity Expenses</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>By Membership and Subscriptions</td>
<td>113,000.00</td>
<td></td>
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<tr>
<td></td>
<td>To Remuneration to Trustees</td>
<td>261,850.50</td>
<td>431,401.00</td>
<td>-</td>
<td>By Membership and Subscriptions</td>
<td>113,000.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>To Remuneration (in the case of math ) to the head of math</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>By Membership and Subscriptions</td>
<td>113,000.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>To Legal Expenses</td>
<td>1,540.00</td>
<td>1,540.00</td>
<td>-</td>
<td>By Membership and Subscriptions</td>
<td>113,000.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>TO AUDIT FEES</td>
<td>14,500.00</td>
<td>211,968.00</td>
<td>-</td>
<td>By Membership and Subscriptions</td>
<td>113,000.00</td>
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<td></td>
<td>15,000.00</td>
<td>20,000.00</td>
<td>-</td>
<td>By Membership and Subscriptions</td>
<td>113,000.00</td>
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<td></td>
</tr>
<tr>
<td></td>
<td>To Amount Written off</td>
<td>1,150,344.00</td>
<td>1,279,188.00</td>
<td>-</td>
<td>By Membership and Subscriptions</td>
<td>113,000.00</td>
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</tr>
<tr>
<td></td>
<td>- a) Bad Debts</td>
<td>623,623.00</td>
<td>2,471,826.00</td>
<td>-</td>
<td>By Membership and Subscriptions</td>
<td>113,000.00</td>
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<tr>
<td></td>
<td>- b) Loan Scholarship</td>
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<td>-</td>
<td>-</td>
<td>By Membership and Subscriptions</td>
<td>113,000.00</td>
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</tr>
<tr>
<td></td>
<td>- c) Irrecoverable rent</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>By Membership and Subscriptions</td>
<td>113,000.00</td>
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</tr>
<tr>
<td></td>
<td>- d) Other Items – Loss on sale of Fixed Assts</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>By Membership and Subscriptions</td>
<td>113,000.00</td>
<td></td>
</tr>
<tr>
<td>Description</td>
<td>Amount</td>
<td></td>
<td></td>
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<tr>
<td>T. D. S. written off</td>
<td>-</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>To Miscellaneous Expenses</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>To Depreciation</td>
<td>102,306.94</td>
<td></td>
<td></td>
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<td></td>
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<td>To Expenditure on Object Of the Trust</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Religious</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) Educational</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>KEEMAT Expenses</td>
<td>177,832.00</td>
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<tr>
<td>Amount spent on Seminars and Programs</td>
<td>3,049,697.00</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c) Medical Relief</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d) Relief of poverty</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>e) Other Charitable Objects</td>
<td>3,227,529.00</td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>To Amount transfer to Reserves or specific fund</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Consumer Education Fund</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Consumer Welfare &amp; Education Fund</td>
<td>3,500,000.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>To Surplus Carried over to the Balance Sheet</td>
<td>1,127,876.01</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>By Deficit Carried over to Balance sheet</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>11,147,607.94</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

AS PER OUR REPORT OF EVEN DATE FOR CONSUMER GUIDANCE SOCIETY OF INDIA

FOR I A KHAN & CO.
CHARTERED ACCOUNTANT

CA ISHTIAQ A. KHAN
(Proprietor)
M. NO. 038647
DR. SITARAM DIXIT
M. NO. 038647
DR. M. S. KAMATH
SHRI. VILAS WAGH

DATE: 15TH JULY 2015

BELLOw AREA OF THE PAGE KEPT VACANT FOR MEMBERS TO MAKE NOTINGS IF ANY
NOTES ON ACCOUNTS FORMING PART OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED: 31 MARCH, 2015

1. METHOD OF ACCOUNTING:

The accounts are prepared in accordance with the generally accepted accounting principles. The incomes are recognized as when received and expenditures are recognized as and when spent except the provision for Audit fees, accrued interest on Fixed Deposit and Capital Expenses payable for Solar Power System.

2. FIXED ASSETS:

The fixed assets are valued at cost less depreciation i.e. at W. D. V.

METHOD OF DEPRECIATION:

- The Society has provided depreciation by adopting the rates prescribed in Appendix I (See Rule 5) of Income Tax Act, 1961
- Depreciation on fixed assets acquired from Grant received from Bombay Stock Exchange is debited to Income and Expenditure account and portion of Grant to the extent of depreciation credited income and expenditure account.
- Depreciation on fixed assets acquired from Grant received from Dept. of Consumer affairs, Govt. of Maharashtra for setting Consumer Help Line project, is not provided since these fixed assets are owned by the Dept. of Consumer affairs, Govt. of Maharashtra.
- Depreciation on Solar Power System has not been provided, since the Solar system was installed on 30th March 2015 but not put to use until 31st March 2015.

3. Adjusting Event occurring after the Balance Sheet Date:

Consumer Guidance society of India has transferred Rs.35,00,000/- to Consumer Welfare & Education Fund for Educating, Guiding, Protecting and Promoting the interest of the consumers as per Resolution passed at the Managing Committee Meeting held on 6th June, 2015

4. Government Grant:

During the year, the Consumer Guidance Society of India received grant of Rs. 23,00,000/- for Recurring Expenses from the Dept. of Consumer Affairs Govt. of Maharashtra. The Consumer Guidance society of India has spent Rs. 24,71,826/- towards the Recurring Expenses of Consumer Help Line Project during the year ended 31st March 2015. The Consumer Guidance society of India has also spent Rs. 5,405/- for office equipments from the unutilized balance of Grant for Non-Recurring Expenses.

5. Amount Receivable from Security Exchange Board of India:

Managing Committee vide Resolution passed in the meeting held on 13-09-2014 to write off the amount of Rs. 1,25,632/- which was recoverable from SEBI in respect of reimbursement of seminar expenses.

6. Quotations for purchase of Fixed Assets:

Quotations for purchase of Solar Power System were invited and five parties have quoted:
A committee was formed to study the technical and commercial aspects of Solar Power Project. After due study the committee has decided to award an order to M/s. Levicon India Systems Pvt. Ltd., as per Maharashtra Energy Development Agency (MEDA) rate contract.

7. Contingent Liabilities:

As per Inspection Report on Helpline accounts for the period 01-09-2011 to 31-08-2014 by Department of Consumer Affairs, Govt. Of Maharashtra, following comments/observations were made:
- Expense incurred on account of ‘Office Renovation/Mezzanine’ amounting to Rs. 7,71,200.00 is pending for clearance from Department of Consumer Affairs, hence CGSI to make a contingent liability for this amount.
- The amount earned on account of Bank Interest amounting to Rs. 90,274.00 to be utilized with permission from Department of Consumer Affairs, GOM or to be deposited at Government treasury, hence CGSI to make contingent liability for this amount.

8. Cash payments more than Rs.5,000.00:

The following cash payments in excess of Rs. 5,000/- were made during the financial year 2014-15:

<table>
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<tr>
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<td>09-06-2014</td>
<td>Postage &amp; Courier Expense</td>
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<td>14-08-2014</td>
<td>Lodging &amp; Boarding Expense</td>
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<td>17-08-2014</td>
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**06-07-2014** Lodging & Boarding Expense 5,600.00
12-12-2014 Travelling Expense 5,600.00
19-12-2014 Travelling – Car Hire Expense 8,000.00
19-12-2014 Loading & Boarding Expense 7,956.00
06-03-2015 Salary Advance 12,399.00
14-03-2015 Travelling Expense 5,006.00

**Explanation by the management:** Lodging & Boarding Expenses, Travelling Expense, and Postage & Courier Expense, the nature of expenses is legitimate and the same requires to be incurred by paying cash.

9. **Specific Corpus Fund:**

Staff Welfare Fund – 1) Leela Jog Fund, 2) G. V. Shirur Fund
Milk Testing Project – CWF New Delhi
G L Mehta Memorial Fund
These funds are not utilized during the year

10. **Advance for Traveling as per Balance Sheet includes unsettled amount of Rs. 33,807/- relating to the year ended on 31.03.2006 and the year ended 31.03.2007.**

11. **Cheques Issued up to 31-03-2015, but not presented in Bank until 4th July 2015**

- Cheque No. Date In Favor Of Amount/Rs.
  243176 30-03-2015 L&T General Insurance 2,274.00

This cheque was not presented for payment to bank until 04-07-2015 and the validity of these cheques is over.

- Negative Bank balance – Corporation Bank. Cheque No. 243174 dated 30-03-2015 for Rs. 4,00,000.00 issued in favor of M/s. Levicon India systems Pvt. Ltd. This cheque was presented on 7th April 2015, Corporation bank has transferred the amount from Auto sweep account to regular SB account and cleared the payment on same day. Hence, bank balance as on 31st March 2015 was shown as overdrawn in the books.

12. **The Balance Sheet and Income & Expenditure A/C figures are regrouped as and where felt necessary.**

As per our report of even date

FOR M/S. I. A. Khan & Co.
CHARTERED ACCOUNTANTS

CA Ishtiaq A. Khan – PROPRIETOR
M. No. 038647

FOR CONSUMER GUIDANCE SOCIETY OF INDIA

Dr. Sitaram Dixit
CHAIRMAN

Shri. Vilas Wagh
HON. TREASURER

Dr. M. S. Kamath
HON. GEN. SECRETARY

**CGSI MANAGING COMMITTEE: YEAR 2014 – 2015**

<table>
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<tr>
<th>Trustees</th>
<th>President</th>
<th>Vice-President</th>
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<tr>
<td>Mr. S. D. Puri, Mr. Nooruddin Sevvala, Mr. Cornad Saldanha</td>
<td>Prof. N. M. Rajadhyaksha</td>
<td>Dr. Shirish Waghuldhe</td>
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<th>Chairman</th>
<th>Vice-Chairman</th>
<th>General Secretary</th>
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<tr>
<td>Dr. Sitaram Dixit</td>
<td>Mr. Simon P. D’Costa</td>
<td>Dr. M. S. Kamath</td>
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<th>Joint Secretary: Navi Mumbai</th>
<th>Director: Projects</th>
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<tr>
<td>Mr. Dinesh S. Bhandare</td>
<td>Mr. Santosh Shukla</td>
<td>Mr. B. V. Desai</td>
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<tr>
<th>Joint Treasurer</th>
<th>Editor: KEEMAT</th>
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<tr>
<td>Mr. Hemant Rajarshi (Co-opted)</td>
<td>Dr. S. G. Bhat</td>
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<tr>
<th>Members</th>
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<tr>
<td>Prof. Dr. Naren Israney, Mr. Raj Talreja, Ms. Navneet Chahal, Mr. Vikrant Jindal</td>
<td>Dr. S. G. Bhat, Mr. Shirish Kamdar (Pune), Mr. Ninad Dixit, Mr. Ranjan Varma, Dr. J. V. Parekh, Ms. Devika Purav, Ms. Aishwarya Sandeep</td>
</tr>
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| Co-opted: Mr. Anil Karandikar, Mr. Arun Datey, Ms. Alka Nandi, & *Ms. Jamna Vardhachary |

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17
Maggi mess bares food safety flaws

SHOCKING 13% of 2.4 lakh product samples tested since 2011 have failed tests, making India most unsafe country for food

WHAT TO LOOK FOR
This is what consumers should keep in mind while reading the labels of packaged food:

- Name
- Best before and use by dates
- Date of manufacture or packing
- Nutrition information, including energy value in kcal and amount of protein, carbohydrate and fat in g
- Green circled in a green box (symbol for vegetarian), similar brown symbol for non-vegetarian (including eggs)
- Name and address of the manufacturer, manufacturing unit and packaging unit
- For imported products, name and address of the importer
- Lot/Code/Batch identification number
- Net quantity
- Ingredients in descending order of composition

KEEMAT: July–August 2015, AGM Issue

NEW DELHI: The country's packaged food industry is hobbling from a domino effect after the Maggi mess blew the lid off flaws in safety checks, inadequate information on labels and the lack of a uniform national protocol for laboratory tests of products.

The raging row over Nestle's popular instant noodle reconfirmed shortcomings in the country's food safety network as data from the central Food Safety and Standards Authority of India (FSSAI) shows about 13% of the 2.4 lakh various product samples had failed lab tests since 2011.

This makes India the number one country in terms of unsafe food, followed by China where 9.9% of the tested samples failed to meet prescribed standards.

The enormity of the problem can be gauged from the global average of failed tests that ranges from 5 to 6%, according to quality monitoring organisation Food Sentry.

The state-wise breakup is even more alarming with Madhya Pradesh (30%) and Uttar Pradesh (28%) leading the count in 2013-14. It's not surprising then that the Maggi crisis began in Uttar Pradesh, where inspectors are regularly on the lookout for adulterated foods.

The FSSAI data also shows misrepresentation of labels on food packets. Consumers remain in the dark about ingredients and nutrition facts of a product because of inappropriate labeling, says Amit Khurana, food safety and toxin unit head at the Centre for Science and Environment.

"Every ingredient of a food product should be clearly mentioned on the pack with the quantity of each element in comparison with the recommended daily allowance. Easy to understand and easy to read front-of-pack labeling should be adopted," he says.

The Maggi tests in Uttar Pradesh detected the flavour enhancer monosodium glutamate, or MSG, even as the easily recognisable yellow packets contained the words "No added MSG". This synthetic ingredient can damage the nervous system with long-term use.

But the food industry says most of the labeling stick to prescribed government guidelines and corrected whenever inconsistencies were detected.

Also, the industry blames the lack of uniform testing procedures for samples failing tests in one state and passing in another.

"It is strange that a Maggi packet is found safe in one state for lead and MSG content, but fails in another," says a senior executive with the packaged food sector.

This happens because the FSSAI prescribes only broad parameters for tests, not a protocol specifying how they should be conducted. Hence, Maggi passed the Goa tests but flunked in Uttar Pradesh.

Most western countries follow uniform protocols, unlike the FSSAI that foisted the responsibility on individual states. The central regulator doesn't conduct any tests, saying food is a state subject.

But states are saddled with shabby infrastructure and acute shortage of qualified technicians for such tests. Uttar Pradesh has only five laboratories — one per 40 million people — and half of these are not certified to carry out tests by the national quality accreditation board. Similarly, assistants are asked to test samples in about 40% of the state's labs in Rajasthan.

Union health minister JP Nadda says states have been asked to improve facilities, although experts believe a multipronged approach — involving the Centre, the states and the food industry — is required to address the crisis.

TESTING TIMES
Parameters for testing noodles, pastas, macaroni etc.

- Physical examination for mould, living and dead insects, insect fragments, rodent contamination (hair, excreta) and fungus
- Rancidity and musty odour
- Test for added natural colours (curcumin, riboflavin, chlorophyll, beta-carotene, carotene (natural extract), annatto extract (bixin), beta apo-8-carotenal, methyl ester of beta apo-8-carotenoid, canthaxanthin, caramel)

- Test for synthetic colours (ponceau 4R, carmines, erfthose, tartrazine, sunset yellow FCF, indigo carmine, brilliant blue FCF, fast green FCF)
- Test for preservatives (benzoic acid and its salts, sorbic acid and its salts, sulphur dioxide)
- Test for antioxidants (BHA and TBHQ)

QUALITY PARAMETERS

- MOISTURE Not more than 12.5%
- TOTAL ASH EXCLUDING SALT Not more than 1.0% (on dry weight basis)
- ASH INSOLUBLE IN DILUTE HCL Not more than 0.1% (on dry weight basis)
- Nitrogen: Not less than 1.7% on dry weight basis

Source: Food Safety and Standards Authority of India
CONSUMER GUIDANCE SOCIETY OF INDIA, MUMBAI  
Election to the Managing Committee – 48th AGM – Nomination Paper

I propose Shri/Smt. ____________________________________________ as a candidate for the Managing Committee of the Consumer Guidance Society of India for the ensuing election to be held at the 48th Annual General Body Meeting.

NAME:
MEMBERSHIP NO:
ADDRESS:

DATE: ________________________ SIGNATURE OF PROPOSER

I second the above nomination of Shri/Smt. _______________________________ as a candidate for the Managing Committee of the Society at the ensuing election.

NAME:
MEMBERSHIP NO:
ADDRESS:

DATE: ________________________ SIGNATURE OF SECONDER

I hereby consent to my nomination as a candidate for the Managing Committee of the Society at the ensuing election. I declare that I am not disqualified by proviso in Regulation 18 of the Society’s Rules.

NAME:
MEMBERSHIP NO:
OCCUPATION:
ADDRESS:

DATE: ________________________ SIGNATURE OF CANDIDATE

Special Notes:
Last date of receiving nomination forms is 14 Aug 2015 up to 1.00 PM.
Scrutiny of nomination papers on 17 Aug 2015 at 3.00 PM.
Withdrawal of candidature not later than 3.00 PM on 19 Aug 2015
Announcement of final list of candidates, 19 Aug 2015, 4.00 PM on CGSI office notice board

1. If any member needs more nomination papers, it can be collected from Society office.
2. All the Founder Members and Life Members who are on the roll 30 days prior to the issuance of notice of election and all Ordinary Members whose names are on the roll at least one year prior to the issuance of the notice of election and who are not in arrears of the subscription for more than 30 days immediately before the date of issuance of such notice of election shall be eligible to contest the election (subject to proviso in Regulation 18 of the Society’s Rules.)
3. As per the Rules, a member who has been in arrears of the membership subscription for more than 30 days immediately before the date of the meeting shall not be eligible to vote.
4. Contestants may submit their brief bio-data along with nomination paper (not more than 100 words). Any false declaration, or suppression of facts, will render the candidature null and void.
5. Members list available from the office at Rs. 200 per set.

KEEMAT: July – August 2015, AGM Issue
A new barber is shaving Lucky, when he mentions about the problems, he has getting a close shave around the cheeks. 'I have just the thing to solve that problem,' says the barber taking a small wooden ball from his box, 'Just place this between your cheek and gum.' Lucky places the ball in his mouth to experience the closest shave he has ever experienced in his life. After a few strokes, Lucky asks in a garbled speech, 'And what if I swallow it?' 'No problem,' says the barber. 'Just give it to me tomorrow like everyone else.'
Monosodium Glutamate (MSG) – The Bane of Modern Day Food
Dr. Sitaram Dixit – Chairman, CGSI

BACKGROUND

During May 2015, Indian food inspectors ordered Nestle India to recall a batch of ‘Maggi Instant Noodles’ from shops in the northern state of Uttar Pradesh saying that it contains nearly seven times the permissible limit of lead and excess levels of Monosodium Glutamate (MSG) triggering a country wide debate, testing, and analysis. The maximum FDA permissible limit for lead is 2.5 ppm (parts per million) and generally acceptable MSG limit is 3-5 gm per 454 gm of meat. Even though Nestle India, a subsidiary of Swiss-based Nestle SA denies that their noodles are unsafe or unhealthy, stating that, the company, has a strict safety and quality controls in place, The Food Safety & Drug Administration (FDA) officials in Lucknow, Uttar Pradesh, affirm that all the two dozen packets they tested were contaminated and not adhering to required specifications. In this paper, we will discuss all about MSG from a consumers perspective, and why should we be cautious in consuming MSG knowingly or otherwise by use of ready to eat packaged foods or via fast food snack joints.

THE SENSE OF TASTE

The nuances of flavor come from inhaling aromas or exhaling them through the nose as we drink or chew our food. The taste buds on our tongues can detect the presence of, half a dozen or so basic tastes, including sweet, sour, bitter, salty, astringent, and Umami and a taste discovered by Japanese researchers. Umami has a unique taste, which is different from salty, sweet, sour, or bitter. The taste is ‘meaty’ or ‘savory’ and is reminiscent of a rich and full sense of deliciousness triggered by amino acids in foods such as meat, shellfish, mushrooms, potatoes, seaweed, synthetic agent MSG / Ajinomoto and the likes. The taste buds are present on the tongue, and due to the changes occurring in the dissolved saliva, register the sensations of taste. These buds have minute canals, which contain extremely thin taste cells. When stimulated, by change in temperature, variation in the composition of food components, and food structure, it sends a signal to the brain. The brain translates the signal into a phenomenon of awareness, which we then recognize as hot or cold, sweet or bitter, sour or salty, hard or soft. The tongue of an average middle-aged person contains about ten thousand taste buds. Younger people have higher number of taste buds that reduce, as one grows older. The fact that we have evolved to taste glutamate, is not surprising once we realize that it is an amino acid found abundantly in food. It indicates the presence of protein, a source of amino acids we need for healthy growth and development throughout life. Specific taste receptors on the tongue recognize each of the five basic tastes. For example, when glutamate encounters the Umami taste receptors, it relays this information to the brain where the Umami taste is then recognized. Taste nutrition studies among infants show that newborn babies enjoy sweet and Umami tastes, and dislike sour and bitter tastes, as human amniotic fluid contains significant levels of glutamate. Human breast milk is also rich in free glutamate.

TASTE AND PERCEPTION

Tasty and palatable food appeals to our brain, stimulate the flow of saliva, and help in the digestive process. A balanced diet is essential for our wellbeing, and this is possible only if, the foods we select are sensible to our taste and make us consume the food happily. To bring variety to our diet aroma and taste is essential and so all the ingredients we select for consumption should have an appealing aroma and taste. Our daily food inherently contains natural flavor ingredients. Flavors also forms during food preparation like cooking, baking, frying, etc. In case of processed food, companies use either natural flavor or artificial flavor to make it tasty. Consumers buy the product the first time largely due to packing, appearance or to promotional offers. However, repurchase of any food item normally depends on the taste of the product.

TASTE PREFERENCES

A person during infancy and childhood forms their food preferences, similar to their personality playing a very important role in forming these preferences. Babies inherently prefer sweet tastes and dislike bitter tastes; Children learn to enjoy hot and spicy food, bland health food, or fast food, depending on what the people associated with them eat. The flavors liked during one’s childhood foods seem to leave an indelible mark. On growing up adults often, return to them, without actually knowing why, as these foods give pleasure, comfort, and reassurance. Fast-food chains use this fact to their advantage, to sell their products repeatedly to consumers. Generally, food meant things cooked at one’s home, as eating out was uncommon. Times have changed. Every house today, stocks pre-cooked or ready-to-eat foods. However, with this change, a feeling of awareness about the food products is not total with most people still more or less blind consumers. Even though awareness of the ingredient list and nutrition label is catching up, the health effects of various added ingredients is still unknown to most consumers.

MONOSODIUM GLUTAMATE (MSG) OR AJINOMOTO

Monosodium Glutamate (MSG) or Ajinomoto is an ingredient that that we increasingly find in many packed ready to eat foods. Initially, associated only with Chinese food, MSG now has invaded every cuisine in the world. If we look at the pre-cooked food items on the store shelves, we are very likely to find that MSG / Ajinomoto are present in something as simple as potato wafers. Monosodium glutamate (C5H8NO4Na), also known as sodium glutamate, is the sodium salt of glutamic acid, one of the most abundantly and naturally occurring non-essential amino acids, we generally find in vegetables like ripe-tomatoes, potatoes, beet, soy sauce, parmesan cheese, mushrooms, etc.

Synthetic MSG is a white crystalline powder, with a melting point of 232° C. Discovered in 1909 by Ajinomoto Corporation, a Japanese firm, MSG is a food additive that is a very effective flavor enhancer commonly used in
Chinese food, canned vegetables, soups, and processed meats. The best part for food companies is that this effective product comes at a low price, working well for its use to multiply and spread across boundaries and seas.

**MSG BY ANY OTHER NAME**

In Japan, MSG is labeled as 味の素 or Ajinomoto, in China - MSG = wie jing, in the Philippines - MSG = Vetsin, in Thailand - MSG = phong churot, in Germany - MSG = Natriumglutaminat, in Europe - MSG = E621, E620-625, in the US - 'Umami', MSG, glutamate, free glutamic acid, in South Africa, supermarket chains add MSG to sausages called ‘boerewors’ and other meats. MSG is also finding its way slowly into ‘fast’ foods in India, Brazil, and Vietnam, and it is getting harder and harder to avoid MSG regardless of where on planet earth we live. Although regulatory authorities classify MSG as a food ingredient, its use remains controversial making any addition of MSG in food products liable for mandatory listing on the packing labels. In order to understand the effect of MSG on our body, let us discuss a little about some basic human body functions and its associated mechanisms.

**AMINO ACIDS**

Amino acids are the building blocks of life as many of them links together in a chain to create a protein. Deoxyribo nucleic acid (DNA) tells the body, as how to make the chain and the order the amino acids must line up. We must eat some amino acids because our body cannot make them (essential amino acids). Our body can make some amino acids (non-essential amino acids). Yet others can be made during some times, but not always (conditionally essential amino acids). The life processes are all dependent on proteins, which play critical roles in the body as structure, messengers, enzymes, and hormones. Proteins are globular and clumpy because the amino acid chains fold in, on themselves and this is how the immune system recognizes proteins. Proteins are large and uniquely shaped, compared to single amino acids. The immune system does not recognize tiny MSG as an allergen. However, trouble can begin because the body can attack the larger enzymes like Glutamic Acid Decarboxylase (GAD), responsible for turning excess MSG into Gamma Amino Butyric Acid (GABA).

**ENZYME**

Enzymes are proteins that help to create other proteins, and helping in breaking them down. Enzymes are not straight chains; they are globular and clumpy, because like other proteins they too fold into intricate shapes that help them create and break down other protein compounds.

**HORMONES**

Hormones are extremely potent, protein based messengers, travelling around the body, connecting the lines of communication between various glands of the endocrine system. Glands direct important functions like metabolism, growth, sexual development, etc. Smaller amounts of hormones are more effective than larger amounts, because the body has feedback mechanisms that shut down any overdoses of hormone, as a trouble signal, by affecting the hypothalamus of the brain, which controls the master gland of the body - the pituitary. MSG may affect hormone production in the body.

**GLUTAMATE - THE PROTEIN BUILDING BLOCK & EXCITATORY NEUROTRANSMITTER**

Glutamate is just one of many amino acids used by the body and linked into the protein chains in the body. Some amino acids are free and float around, while some link themselves into proteins to serve vital functions. Some are neurotransmitters, carrying nerve cell impulses throughout the body. Amino acid neurotransmitters are like chemical messengers carrying news, from one nerve cell to another nerve cell. Some amino acid neurotransmitters, like glutamate, trigger nerve cells to fire, while others like Taurine and GABA tell those firing nerve cells to cease firing. It is a delicate important balance. Researchers are still finding out just what happens when that balance tips. In patients who suffer a stroke, for example, an excess of glutamate in the brain causes the nerve cells to die from overstimulation. Doctors use Glutamate blocking drugs to prevent some of this damage.

**HOW THE BODY DEALS WITH EXCESS AMINO ACIDS?**

Most amino acids if not used right away, do not get stored as such. The body changes them into other amino acids, removing nitrogen and changing the amino acids into fuel by processes as ‘transamination’ and ‘deamination’, which occur mostly in the liver. Patients with compromised livers may however, have trouble transaminating cysteines, into Taurine amino acid that acts, counter to glutamate. Similarly, an excess of the amino acid aspartate may result in excess glutamate, since the body can convert aspartate directly to glutamate. Aspartate and glutamate affect some of the same receptors. Enzyme GAD is another one that the body uses to convert excess glutamate into another neurotransmitter called GABA. In many patients with Type II Diabetes, their bodies view the enzyme responsible for turning MSG into GABA as an enemy and create antibodies to attack it so that it cannot do its job. The body then compromises in its job of getting rid of excess glutamate making it again more of a question of balance, and what tips it.

**HOW DO THEY MAKE MSG OR FREE GLUTAMIC ACID?**

One can produce artificial MSG, by the fermentation process, very similar to making beer or yoghurt. The food industry makes free glutamic acid by hydrolyzing vegetable protein or by fermentation of glucose from starchy foods like carbohydrates from corn, beets, cassava, etc. In essence, MSG manufacturers can not only make free bound glutamic acid from foods, but also chemically produce sodium glutamate salt by combining it with 14% sodium followed by purification and crystallization for adding in foods.

**IS MANUFACTURED MSG A PROBLEM?**

Some researchers believe that glutamate added to foods is ‘bad’ and only the natural glutamate present in our bodies is ‘good’. However, MSG sellers argue that the synthetic one is identical to the glutamate in the human body; therefore, it is always ‘good’. This is not as simple. Processed MSG has contaminants, containing not only the kind of amino acids the body is used to handling, but mirror image ones too. A good analogy we can use here is that there are right-handed amino acids and left handed ones. They are like mirror images of each other and could cause problems like say putting the wrong glove on our
hand though not quite the same. To be frank we do not exactly know what problems this may cause. A fact however, that neuroscientists believe is that even an excess of naturally occurring glutamate is a problem in many diseases. The reason food processors ‘free’ glutamate from its bound form is that it acts as a neurotransmitter in its free form. The food industry’s claim that free glutamate is as harmless as bound glutamate is disingenuous at best. If it were indeed so, then there is no need to hydrolyze vegetable protein (split the amino acids apart)?

**WHY DO FOOD COMPANIES ADD MSG TO FOODS?**

- MSG tricks our tongue into making us think that a certain food is high in protein and thus nutritious.
- The food industry tries to confuse the issue by focusing on the ‘fifth’ taste sense they call Umami.
- The taste buds detect free glutamic acid as a simple way to signal the presence of protein in a food, just as there are fat receptors to detect fats and receptors that sense carbohydrate or sweet flavors. The purpose of taste buds is not only to help us differentiate real food from inedible stuffs, but also give an overall perception of taste and the nutritional qualities of the food we are ready to eat. The free glutamic acid is the very same neurotransmitter that the brain, ears, eyes, nervous system, pancreas, etc., of our body uses to initiate some specific processes.
- MSG stimulates the pancreas to produce insulin. MSG and free glutamic acid stimulate the pancreas to release insulin when there are no carbohydrates in the food for insulin to act on. MSG thus acts as the food industries convenient, ‘anti-appetite suppressant’, to keep consumers coming back for more. The blood sugar level drops because of the insulin flood and we again become hungry, an hour later to eat MSG containing food all over again.
- The body changes excess glutamate to GABA that may be addictive as it calms, and affects the same receptors in the brain as the anti-depressant drug valium.
- The illusion created by adding MSG to a food product enables the food processor to add LESS real food. The illusion of more protein in a food allows the food producer to put LESS protein in it. The consumer perceives the product - say chicken soup - to have more chicken in it than it is actually there.

**ADVERSE REACTIONS TO FOODS CONTAINING MSG**

- Headache, Migraine, Flushing, Sweating, etc.,
- Facial pressure or tightness, Numbness, tingling or burning in the face, neck and other areas,
- Ringing in the ears,
- Rapid, fluttering heartbeats (heart palpitations),
- High blood pressure, Chest pain and Cardiac arrests,
- Asthma, Nausea, Weakness,
- Taurine deficiency (Diarrhea & Gall bladder attacks),
- Abdominal problems,
- Thyroid dysfunction(Rage/Panic),
- Promotes liver inflammation and dysplasia
- Magnesium Deficiency,
- Vitamin B 6 deficiency caused by poor nutrition,
- Hormonal imbalance,
- Insulin resistance, Type I & Type II diabetes,
- Edema associated with inflammation response,
- Fibromyalgia (increased nervous system sensitivity)

**WHY IS MSG SENSITIVE?**

MSG affects nearly everyone in some way because when we eat MSG, the free glutamic acid, increases in blood concentration, and so throughout the body, functioning as a chemical messenger and neurotransmitter. Some people are more sensitive to excess amounts of free glutamic acid in the body, than an average person, who may not even notice, symptoms of excess free glutamic acid, until after many years of MSG ingestion. These persons are in fact more at risk of damage from eating MSG, than the sensitive ones. MSG is not a true food allergen, and is in use as a food additive for decades. Over the years, society has received many anecdotal reports of adverse reactions, to foods containing MSG, better known as Chinese restaurant syndrome (CRS) or MSG symptom complex.

**FAST FOOD & MSG**

Fast Food menu items below could contain MSG or enough free glutamate in the form of autolyzed yeast, hydrolyzed protein, or natural flavors (containing 20% free glutamate).

- Sometimes our friends and relatives’ homes are the hardest places to avoid MSG. Our aunt’s ‘secret’ recipe, created out of canned food could be with MSG and it could be best to avoid any temptation to consume the prized recipe and poison one self.
- Avoid Ultra-pasteurized dairy products, cheeses, and cream, with added half-and-half carrageen.
- Look for plain pasteurized milk to put in plain coffee.
- Avoid low fat and non-fat milk because low fat dairy products usually have dried, high-free glutamate, non-fat dried milk added to boost protein content.
- Foods connected to Umami /MSG in some way.
- Food products containing autolyzed yeast, hydrolyzed protein, hydrolyzed corn, soy, and wheat - which contains free glutamate, natural flavors that contain wheat and dairy hydrolysates - which actually contain free glutamate and act exactly like MSG.
- ‘Natural flavoring’ consisting of ‘protein hydrolysates’ containing free glutamic acid that act like MSG but does not require labeling misleading the consumer.
- Foods containing Parmesan cheese could be very high in MSG, both with natural MSG and added MSG.
- Avoid anything that comes out of a can.
- Instant soup mixes & salad dressings
- Most salty, powdered dry food mixes - read labels flavored potato chips
- Monopotassium glutamate, Glutamic acid
- Hydrolyzed gelatin - found in VACCINES - is 10% free glutamate by weight
- Hydrolyzed vegetable protein, Hydrolyzed plant protein
- Autolyzed yeast, Sodium caseinate, Textured protein

**DO FOOD COMPANIES ADD MSG TO FOODS?**

- MSG is also unsuitable for infants.
• Beet juice, it is used as a coloring, and the extract may contain free glutamic acid, Beet extract.
• Yeast extract, Yeast food or nutrient
• Soy protein isolate, Soy sauce, Worcestershire sauce
• Dry milk and whey powder
• ‘Natural flavors’ - may contain up to 20% MSG
• Carrageen, Dough conditioners
• Malted barley, Malted barley flour - found in many supermarket breads and all-purpose flours including
• Body builder drink powders containing protein
• Medications in gel caps - contain free glutamic acid in the gelatin
• Over-ripe tomatoes - naturally high in free glutamate
• Mushrooms - naturally high in free glutamate
• Eating other fresh whole foods can and will help.
• Restaurant soups made from food service soup base cans or with added MSG
• ‘Low Sodium’ or ‘Sea Salt’ products now often have L-Glutamate added straight (without sodium) or freed during processing to act as a salt substitute to get a ‘clean label’ without MSG on it. The point to note is glutamate too raises blood pressure, like salt.
• Foods labeled ‘Low Sodium’ or ‘Now with Sea Salt’ are also suspect even though according Codex Alimentarius, the global standard for food processing FAO / WHO, considers L - glutamic acid a GRAS (Generally Recognized as Safe) substitute for salt. Since it is detached from its usual sodium ion, labeling it as MSG or monosodium glutamate is not mandatory. Avoid eating anything that can raise suspicion.
• Incidentally, some shampoos and cosmetics now contain glutamic acid

THUMB RULES TO IDENTIFY MSG CONTAINING FOODS

• The more salty a processed food is, the more likely it is to contain MSG or free glutamate.
• Powdered foodstuffs that used to be regular food is likely to have added MSG because the original flavor has been degraded while powdering
• Processed concentrates could contain free glutamate.
• More the ingredients in a packaged food, the more likely for MSG is present. Read labels carefully.
• Do not trust something simply because it is in a health food store and the label states it is natural or even organic. ‘Natural flavors’ could include protein hydrolysates, containing up to 20% MSG by weight.

SO WHAT SHOULD WE TO EAT?

• Ideally cook ones own food without making use of ready to cook and ready to eat stuff.
• Eat food grains, pulses & nuts,
• Fresh fruits and vegetables (no seaweed)
• Cooked homemade sauces made from fresh vegetables
• Juicing fruits like carrot and apple and green vegetables (no seaweed)
• Frozen vegetables containing no added ingredients’
• Cooking oil - coconut, sunflower, sesame, mustard, etc. with nothing added to it.
• Consume fresh milk, homemade coconut milk, rice milk, almond milk, soymilk, etc.
• Go to restaurants that make things from scratch. Ask what is in the food and only order items without the offending ingredients. It is better to speak up before eating the wrong stuff rather, then repenting later.
• Eat unprocessed pastured meat, fresh fish, and eggs.
• Avoid breads with malted barley flour or added gluten.

STATUS OF MSG NOW

Many studies are available trying to understand the connection between MSG and Chinese restaurant syndrome (CRS) however; there is no definitive proof that blames MSG entirely for the CRS symptoms. Even though, researchers have found no definitive evidence of a link between MSG and CRS symptoms they do acknowledge, that a small percentage of people may have short-term reactions to MSG, usually mild in nature and that require no major treatment. The only one way to prevent adverse CRS is to avoid all foods containing MSG. However, a study report in ‘Phytomedicine’ does say that researchers find that, natural mixture of phytoestrogenic isoflavones found in red clover may protect the brain from MSG toxicity. Human cortical cells pretreated with red clover isoflavones show a significant increase in cell survival and a significant decrease in the release of an enzyme indicating cell damage thereby preventing morphological disruption due to MSG.

Two-minute noodles contain hydrolyzed groundnut protein that contains MSG as a flavor enhancer, which industry makes using Bactosoytene, itself made from soy protein using a catalyst enzyme porcine. Hydrolyzed vegetable protein could contain high levels of glutamate with the marketing pack still mentioning “NO ADDDED MSG.” This common practice by industry is actually misleading to consumers, as hydrolyzed protein can lead to formation of monosodium glutamate (MSG) during and after cooking.

CONCLUSION

The Ajinomoto industry is huge and regulators striking down this industry are a remote possibility as it could adversely affect countless restaurants and food chains to suffer that may lead to a major socio-economic impact globally. In fact, some noted food giants rely solely upon MSG for enhancing flavors of their products. However, unfortunate this is, it should not surprise us to hear regular updates, that internationally food companies are, only experimenting on how to put more and more MSG in the remaining MSG free foods. We can only say that, it is definitely not wise on our part as consumers, to ignore these well-known facts, and indiscriminately use or eat MSG that according to me is a very high price to pay, only for satisfying the taste buds during our limited life span.

Three friends die and go to heaven.
God says, to them, ‘Heaven is a big place and you will need transportation. I will give you a vehicle, but the quality of the vehicle will depend on how loyal you were to your spouse during your life on earth.’
The first person who never even thought of cheating on his wife gets a jet airplane. The second one who cheated once gets an exotic sports car. The third one who cheated his wife without count gets an old rickety car.
The next day the third person looks depressed so the first and second friends say, ‘Do not worry on account of your vehicle we will let you drive our vehicles’
The third person says that is not the problem. My wife who died two years earlier is also in heaven; I saw her.’
The first and second friends say, ‘That is very good news, so what is the problem?’
The third friend replies, ‘When I saw my wife today morning, she was riding an outdated skateboard’.

KEEMAT: July – August 2015, AGM Issue 24
Being fashionable may cause back pain

* Oversized handbags: The bigger the bag, the more stuff you will put in it. Adding extra weight on one side of your body is one of the biggest back pain causes. Whenever you carry added weight on one side of your body, it causes your spine to curve and that leads to back pain symptoms.
* High heels: High heels can be bad for your feet and back and can cause the calf muscles to shorten, which can lead to circulation problems, knee damage and back pain.
* Heavy necklace: When you accessorise your neck with heavy jewellery, it puts pressure on the muscles, tendons and joints of the neck.
* Skinny jeans: Body-hugging jeans grip tightly around the waist, hips, thighs and calves and can create strain in the joints. Also, having your phone or wallet in your jeans’ back pocket imbalances the alignment of the hips and can cause hip or back pain.

Lead exposure behind 1.43L deaths a year globally: WHO

MUMBAI: A year-long analysis of blood samples by a diagnostic laboratory in Mumbai has revealed that 172 of 733 cases tested positive for lead poisoning.

The test results cannot be extrapolated to the general population as the blood samples were derived from people who were advised to do diagnostic tests for medical reasons.

However, the possibility of lead toxicity exists across all age groups. Recently, a popular brand of ready-to-cook noodles has been withdrawn after its samples contained lead. The World Health Organisation (WHO) has classified lead among the top ten environmental chemicals of "major public health concern."

According to the WHO study, which was updated in 2014, lead exposure causes 1.33 lakh deaths per year globally with the highest number of victims in developing regions.

"The cases that we tested were all suspected cases of lead poisoning, so to say that the number of positive cases is high would be alarming," said Dr Sundeep Warhade, consulting pathologist at Metropolis Labs that did the tests.

Lead is a naturally occurring chemical and can enter the body through multiple ways. Doctors said that even food products cultivated in places which have high lead content in the soil can be a source of lead.

Apart from soil, other major sources of the chemical include drinking water (from leaching of water pipes), petrol emissions, household dust, battery recycling, silver refining, paints, pigments, printing presses, ceramic pottery glass, cosmetics, colours (including kamikam, sindoor, spices and Holi colours), children's toys (crayons and painted pencils etc.).

According to doctors, lead is more of an environmental toxin. "Acute lead poisoning is very unusual. However, those who work in an industrial setting where lead is used majorly may ingest it and small children are vulnerable. That said, lead is more of an environmental toxin than an individual clinical concern. Almost all of us at some point will have certain amount of lead in our system," said Dr Roop Gursahani, neurologist at Hinduja Hospital, Mahim.
This woman rushed to see her doctor, looking very much worried, and all strung out. She rattles off, “Doctor, take a look at me. When I woke up this morning, I looked at myself in the mirror and saw my hair all wiry and frazzled up, my skin was all wrinkled and pasty, my eyes were bloodshot and bugging out, and I had this corpse—like look on my face! What's WRONG with me, Doctor?” The doctor looks her over for a couple of minutes, then calmly says, “Well, I can tell you that there is nothing wrong with your eyesight.
Consumer Guidance Society of India (CGSI) the pioneer consumer organization founded in 1966 began its Golden Jubilee Year in style by installing a Solar Power Project of 5 KW Photo-voltaic Power Generating System set up in its office at Mumbai. Mr. Girish Bapat, Minister of Food, Civil Supplies, and Consumer Protection inaugurated the Golden Jubilee Year, which started in May 2015, and ends in May 2016.

Speaking at the occasion, Mr. Bapat said, “I congratulate the determination and efforts of CGSI for following up the cases. As the minister for Consumer Protection, I request CGSI to forward the list of government related cases which CGSI escalates each month, so that I can follow up and get a speedy solution for those cases.” “Through a regular practice of checking the status of government related cases, I promise to help CGSI in its endeavor,” Mr. Bapat added.

Earlier, He also inaugurated CGSI’s Solar Power Project of 5 KW Photovoltaic Power Generating System, which they set up at their office in Mumbai in pursuit of the National Goal of Clean Power. With this initiative, CGSI has taken a step forward in supporting the initiative of the Central Government. “Following the vision statement of India on renewable energy and to achieve the objective of the National Solar Mission to establish India as a global leader in solar energy, CGSI is doing our bit in this direction,” said Dr. M.S. Kamath, Hon. Secretary, CGSI. “The beauty of this initiative is that now we can educate the school children and common people regarding the benefits of clean energy in our office itself. Moreover, now on, our electric meter will run reverse and our service provider can now buy electricity from us” he added.

The fact is that the Central Government has set itself the ambitious target of deploying 20,000 MW of grid connected solar power by 2022. This is achievable as the cost of PV panels have come down drastically in the last 3 years and is expected to come down considerably in future making this option viable compared to a fossil fuel based power plant which consume a lot of natural resources, are expensive, create pollution and take many years to set up. As per present estimates, it is reported that the cost of putting up 20,000 MW solar plants is Rs 1,40,000 crore based on 10 MW plant size. The smaller units will cost considerably more. Assuming, 20 per cent i.e., 4000 MW solar generation comes from small units the cost will be approx Rs 40,000 crore.

The cost of setting up a 500 MW Thermal power plant is Rs 2,200 crore the cost of the same power generated through solar system is reported to be Rs 3,500 crore. The cost of putting up the solar power stations and thermal stations has been bridged considerably in the last 2/3 years and Solar appears to become a viable option in the near future. Generation of Electric Power through Solar PV panels will be extremely beneficial to those areas where grid power is not available or intermittently available. Even where the Grid power supply is continuous, the solar power will reduce the dependency on Grid power. Further if solar power generated is not utilized then the same can be fed back to the grid and the benefit passed on to the consumer.

“CGSI is a body which guides and shows a path to consumers when they have a problem. A number of people visit CGSI office with their grievances. In addition to generating power through solar energy a project of this nature, which will be seen by all visitors will become an example and inspiration for them to go in for similar projects. CGSI also plans to bring this message to all consumers through the numerous programmes it conducts all over the country in association with colleges clubs and NGOs through this live example, which can be seen by all. CGSI is of a firm belief that solar energy is the future for generating power and wishes to propagate this message leading by example. Small efforts in this direction will add up to large-scale power generation through solar energy,” said Dr. Sitaram Dixit, Chairman, Consumer Guidance Society of India.

Prof. N. M. Rajadhyaksha, President, CGSI were amongst the other dignitaries who graced the function.

Why do gorillas have big nostrils? Because that have big fingers.
An Interesting case resolved by CGSI – Ms. Anindita Koovoor

The consumer is a young adult looking for a job abroad. On his friend’s advice, he contacts one Mr. Aslam Najib and some of his associates for the same. Mr. Aslam claims he has contacts with placement agencies in Mumbai who places candidates in Qatar; candidate’s need to have an engineering background as most of the work is of infrastructure development. For doing the above services, Mr. Najib asks for Rs. 110000.00 payment over four installments. After payment of the amount, Mr. Aslam promises the candidate a safety officer’s job asking the consumer to go through a complete medical test through a diagnostic clinic based in Dongri Market, Mumbai. The consumer pays a sum of Rs. 4200.00 for this medical test. As a next step, the consumer gets an employment agreement on Larsen & Tubro Limited (Engineering Construction and Contract Division) letterhead signed by one Rabbi. During the scrutiny of his documents, i.e. employment agreement the consumer realizes that the agreement shows the job offer as safety officer and the visa shows the profession as businessperson. As the consumer was losing a good amount of money, that he could ill afford, he approaches Consumer Guidance Society of India with this complaint. After studying the case, the CGSI team tries to trace and contact his agent Mr. Aslam Najib without success. The CGSI team then contacts the travel agency and finally manages to recover the full amount of Rs. 110000.00 for the consumer.
Bottled water you buy may not be safe, FDA audit reveals

ALARMING Four out of the 10 water samples collected from manufacturing plants operating in city were found unsafe

Priyanka Vora

MUMBAI: Next time you buy a bottle of water, beware: about 30% of packaged water samples tested by the Food and Drug Administration (FDA) from different districts in the state were found unsafe for human consumption.

The state FDA had collected 35 water samples from packaged drinking water manufacturers operating in different parts of Maharashtra.

The situation is worse in Mumbai. Four of the 10 water samples collected from plants operating in the city were found unsafe, and one was of sub-standard quality.

“We have already prosecuted the two brands in Mumbai that were supplying unsafe water in packaged bottles. Investigations are going on in other cases,” said Suresh Annapure, joint commissioner (food), FDA, Mumbai.

FDA officials collect packaged drinking water for such checks on a regular basis, he said.

FDA officials said water samples were tested according to the standards laid down under the Food Safety and Standards Authority of India (FSSAI) Act.

“The bacterial content in the water samples was higher than the prescribed limits,” said U Vajnari, joint commissioner (food), FDA headquarters.

As many as 23 water samples tested were found to be of sub-standard quality, he said.

“The laboratory tests indicated that most samples were unsafe for consumption as the aerobic microbial count (total plate count) in the water was higher than the prescribed limits,” he said.

Also, the water is not processed and stored according to the norms prescribed in the food safety laws, said food safety officials.

Vajnari said most of the errant manufacturers were local suppliers.

“They manufacture water jars that are mostly used by caterers for social functions. People should be cautious and not buy packaged water not labelled properly, as they are of sub-standard quality,” he said.

FDA officials said that manufacturer of packaged drinking water has to have a Bureau of Indian Standards certificate, on the basis of which FDA issues a licence to them. “It is illegal to sell package drinking water without a BIS certification,” said Vajnari.

DO NOT TROUBLE, TROUBLE, UNTIL TROUBLE, TROUBLE YOU!

SoBo lecturer’s credit card used to shop in UP

CARD CLONED Suspects duplicated credit card data and shopped for goods worth Rs 1 lakh

Vijay Kumar Yadav

MUMBAI: A 70-year-old principal of a reputable south Mumbai college is the latest victim of the card-cloning gang.

Suspects duplicated the credit card data of the senior citizen, and after duplicating it, used it to shop for goods worth Rs 1 lakh in Moradabad, Uttar Pradesh.

The LT Marg police are probing the matter.

According to the police, the complainant lives at Princes Street and heads the astrology department of Girgaon College. The complainant has an account with a centralised bank’s Nana Chowk branch, and uses a credit card on the same account.

“In the first week of January this year, when the complainant was busy delivering a lecture in class, he received three SMS alerts. After the lecture, when he saw the messages, he was shocked to find out that shopping worth a total of Rs 89,905 had been done using his credit card,” said an officer from LT Marg police station.

The complainant went to the bank and was informed that his credit card data was duplicated on another card and the same was used for purchases by the suspect.

The card was used at SR Overseas, IKEA Traders and EAT Trader in Moradabad, UP, the officer said.

The victim then filed a written complaint to LT Marg police, and after an internal probe conducted by the bank and a preliminary inquiry by the police on March 25, a case was registered under Section 420 (cheating and dacoity), of the Indian Penal Code and 66 C (identity theft) and 66 D (cheating by personation by using computer resource), of the Information Technology Act.

Police are trying to get details on the suspect from the shopping outlets where the unauthorised purchases were made.

Earlier in March, a city school teacher approached the police, reporting that fraudsters had stolen her credit card data and shopped for goods worth nearly Rs 90,000 in Bangalore. Police believed the crime was the work of a card cloning gang.

WHAT IS CARD CLONING?

Credit cards are cloned using a slimming device - a small gadget attached to the card-reading slot of the swiping machine. The card is surreptitiously passed over the slimming device while being swiped, and its information is duplicated.

KEEP YOUR CARD SAFE

When using your PIN at an ATM, cover the keypad with your hand.

Ensure you get SMS alerts about withdrawals from your account.

Do not share credit card information with anyone on phone or in person. Never share your PIN.

While handling over your card for paying bills at commercial establishments, make sure it is swiped only once and in front of you.

Share your card in a secure place, so that you may immediately know if it goes missing.

Sign the strip on the back of the card.

CLAIM THE MONEY FROM YOUR BANK

• Cyber fraud victims can claim the money they have lost from their banks.

• While claiming the money, submit a copy of the police complaint to the bank.

WHAT TO DO IN CASE OF CYBER FRAUD

• After blocking your card, make a complaint with the bank using the dispute form.

• Register an FIR with the local police or the Cyber police.

YOU CAN CONTACT
Email: cyberalert.mumbai@mahapolice.gov.in
Tel. No. 022 - 22653714

RECENT INCIDENT

Earlier this month, Rijender Shriram Kunte, a 50-year-old Malabar Hill resident, lost Rs 72,000 to a credit card cloning gang, despite having destroyed his credit card seven months before the crime took place. Suspects shopped in Mumbai, Navi Mumbai, Thane with the card.
Two women are having a gin and tonic in a bar. One says, “MY HUSBAND IS AN ANGEL.” The second one says, “OH REALLY, MINE’S STILL ALIVE.”
Builder loses revamp project for failing to get 70% consent

Kanchan Chaudhari
kanchan.chaudhari@hindustantimes.com

Mumbai: A city developer has lost rights to develop a cluster project spread over 5.13 lakh sqm of land at Malwani in Mahad, as the Bombay high court on Thursday turned down his plea challenging the cancellation of his appointment by the state government.

The bench refused to exercise its extraordinary jurisdiction stating the developer had failed to obtain the consent of 70% of the slum dwellers.

A division bench of chief justice Mohit Shah and justice BP Colabawalla rejected a petition filed by Leshkaria Construction Private Limited challenging an order of April 24, 2012, passed by the state government cancelling the approval for the cluster – development of slums and non-slum areas together — and the letter of Intent (LoI) issued to the developer by the Slum Rehabilitation Authority (SRA).

“The petitioner [developer] has kept cluster development of the lands as large as 5.13 lakh sqm in limbo,” the bench said. “The project is for rehabilitation of about 17,000 slum dwellers,” it said, adding, “The petitioner has not been steadfast with regard to the time required for obtaining consent of slum dwellers.”

The bench noted the developer had failed to obtain consent of 70% of the slum dwellers (it could obtain consent of only 30-35%). The court also said that a prolonged period had lapsed after the issuance of the LoI, the developer had sought two more years to fulfill the consent condition. Besides, the court noted the developer had also taken a refund of Rs 63.41 crore, which he had deposited with the SRA as part payment of land premium of Rs 494.41 crore.

“Without having made any progress in implementation of the project, without anything at stake and without any equity in its favour, the petitioner wants restoration of all the orders, confirming on the petitioner the monopoly to revitalize the 6,198 slum houses on the land,” the judges said, while dismissing the petition.

Mushrooms may boost immunity

A mushroom species native to Asia may boost immunity when eaten daily, a new study has claimed, reported PTI.

Researchers from the University of Florida found increased immunity in people who ate cooked shiitake mushroom every day for four weeks. In the study led by UF Food Science and Human Nutrition Professor Sue Pescival, 52 healthy adults, age 21 to 41, were given a four-week supply of dry shiitake mushrooms, popular in countries like Japan and China.

Participants took the mushrooms home, cleaned and cooked them. They ate one, 4-ounce serving of mushrooms each day during the experiment. Through blood tests before and after the experiment, researchers saw decreased blood levels of gamma delta T-cells and reductions in inflammatory proteins.

“If you eat a shiitake mushroom every day you could see changes in their immune system that are beneficial,” said Pescival. “We’re enhancing the immune system, but we’re also reducing the inflammation that the immune system produces,” Pescival said.

“Based on the diet, randomised controlled use, the response is not due to increased nutritional supplements or probiotics before the study. They also could not consume more than 14 glasses of alcohol per week or eat more than seven servings of fruits and vegetables per day during the experiment,” Pescival said.

The mushrooms contain beta glucans and antioxidants that help the body’s immune system, researchers say. It also helps reduce blood sugar levels and is a good source of vitamins and minerals.
Delay in giving flat costs builder ₹2L
THE RULING State consumer commission says developer failed to discharge his duty, execute the sale agreement

Mumbai: Holding the builder guilty of deficiency in service for failing to hand over a flat in Ghatkopar, the state consumer commission on Tuesday directed Vastu Developers to pay the flat owner Rs90,000 towards litigation cost.

According to the complaint, Kamal Kale had booked flat no. 603 in Vastu Developers’ Urmil Chyka building in Asalgaon village.

Of the Rs25 lakh, Kale had paid Rs15 lakh to the developer and was issued an allotment letter in August 2010. Kale got a home loan from a co-operative bank to pay the balance amount. Meanwhile, the developer did not execute the sale deed or give the possession of the flat, she alleged. A year later, he issued a letter seeking Rs5 lakh — more than double the agreed amount. She then approached the state consumer commission seeking execution of the sale deed, possession of the flat and compensation for mental agony. Though the partners of the developer firm appeared before the forum, they did not file a written statement contesting the complaint.

In an ex parte order, the state commission observed the partners of the firm failed to discharge their duty towards the complainant by not accepting the balance amount, failing to execute the sale deed and not giving possession.

The commission ruled that the developer had failed to discharge its statutory obligation of executing the sale deed under section 4 of Maharashtra Ownership Flats Act, 1963, even though a sumptuous amount of Rs15 lakh exceeding 20% of the agreed price had been paid by the buyer.

The commission has now granted the complainant a month to pay the balance amount and two months to the developer to execute the sale deed in her favour and give the possession of the flat, failing which the developer will have to pay a penalty at the rate of Rs1,000 a day.

An interesting case resolved by CGSI – Ms. Anindita Kovoor

The consumer vide agreement dated 27/03/2011 booked a flat admeasuring 550 sq ft carpet area in the building known as “Raj Kalp” developed by M/S Ashtavinayak Developers in Kalyan. The agreement was duly registered. The builder agreed to give possession before November 2012. The consumer had taken a housing loan from a bank and was paying EMI’s on a monthly basis to the bank towards the housing loan. The builder gave possession to some of the purchasers however failed to give possession to the consumer’s complaint. The consumer had repeatedly contacted the builder for possession from November 2012 to No-Away. At this juncture, the consumer approached The Consumer Guidance Society of India to intervene on his behalf. The CGSI team followed up with the builder with repeated reminders and finally the builder has provided the consumer with an alternate accommodation.
Inferior trials on Indian stents make them less reliable: Docs

Shobhan Singh

WHAT IS A STENT?

A stent is a tiny tube that is inserted into blocked arteries of the heart. The stent keeps the passageway open. This allows the flow of blood or other fluids to resume.

WHEN IS A STENT USED?

They are used when a blood vessel has been blocked by plaque. A plaque is made of cholesterol and substances that attach to the walls of a vessel. A stent is used in an emergency procedure.

*The price difference between an international and Indian stent isn't huge. It is the clinical data behind international stents that makes a difference.*

DR AB MEHTA, director of cardiology, Jaslok Hospital

RBI ADVISES BANKS TO APPOINT INTERNAL OMBUDSMAN

The Reserve Bank of India has advised all public sector banks, some private sector, and foreign banks to appoint an internal ombudsman who would be designated as Chief Customer Service Officer (CCSO). The CCSO should not have worked in the bank in which he/she is appointed as CCSO. The RBI has taken this initiative to boost the quality of customer service and to ensure undivided attention to resolution of customer complaints in banks. While all public sector banks will have to appoint a CCSO, the private sector and foreign banks, asked to appoint, are ICICI, HDFC, Axis, Kotak Mahindra, Standard Chartered, IndusInd, Citi Bank N.A., and HSBC all selected based on their asset size, business mix, etc.

The Reserve Bank introduced the Banking Ombudsman Scheme (BOS) in 1995 to provide an expeditious and inexpensive forum to bank customers for resolution of their complaints relating to deficiency in banking services provided by commercial banks, regional rural banks and scheduled primary cooperative banks. From 11 grounds of complaints, when the BO Scheme was introduced in 1995, today, BO Scheme provides for 27 grounds of complaints / deficiencies in bank services.

The RBI operates the BOS, free of cost, to make it accessible to all. The bank’s internal ombudsman will be a forum available to bank customers for grievance redressal before they can even approach the Banking Ombudsman.

The RBI will shortly issue detailed operational guidelines to all the banks.

2 held for cheating 40 credit card holders

Citizens duped

The accused called the victims posing as banks’ call centre employees. They gained their trust by making them confirm some basic information they obtained from call centres.

Dhananjay Kulkarni, Mumbai police spokesperson

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Mumbai: The Mumbai crime branch busts a racket of credit card fraudsters and arrested two men from Delhi on Friday, who allegedly cheated at least 40 people in the city to the tune of Rs2.20 lakh between April 2014 and January 2015.

The crime branch’s property cell said the two, former call centre employees, would secure basic information about credit card holders of two private banks from their call centres. They would then call the people and make them divulge their personal identification number (PIN), card verification code (CVC) and similar information.

Apart from Mumbai, the duo has targeted people in various other states.

After several complaints involving credit card frauds were registered in the city, the crime branch began a probe and found the calls originated from Delhi.

A team of property cell officers, comprising inspector Bhosale, sub-inspector Bane and others, caught Ratndees Prasad, 27, and Sandeep Rajak alias Prasad, 23, from the Rama Road area in Delhi’s Moti Nagar, officers said.

"The calls were identified themselves as the banks’ call centre employees. They gained the victims’ trust by asking them to confirm their names, birth date and other details, which they had obtained from call centres," said Dhananjay Kulkarni, deputy commissioner and Mumbai police spokesperson.

The accused would ask for the victim’s PIN and CVC, on the pretext of unblocking the card, redeeming reward points or similar requests, said the police.

As the accused already had some information on the victims, they would be convinced and share their card details.

"The gang would then make online purchases using the cards, using one time passwords (OTP). They mostly bought mobile phones, and sold them in the open market,” they are trying to find them," said Kulkarni.

The officers are also investigating the role of some call centre employees, who allegedly provided the accused the details of card holders. They have been remanded in police custody.
Sherlock Holmes and Dr Watson went on a camping trip. After a good meal and a bottle of wine, they lay down for the night, and went to sleep. Some hours later, Holmes awoke and nudged his faithful friend.

"Watson, look up at the sky and tell me what you see." Watson replied, "I see millions and millions of stars."

"And what does that tell you?"

Watson pondered for a minute and says, "Astronomically, it tells me that there are millions of galaxies and potentially billions of planets. Astrologically, I observe that Saturn is in Leo. Horologically, I deduce that the time is approximately quarter past three. Theologically, I can see that God is all-powerful and that we are small and insignificant. Meteorologically, I suspect that we will have a beautiful day tomorrow. What does it tell you?"

Watson was silent for a minute, and then spoke.

"Watson, you pillock! Someone has stolen our tent!"

A new teacher was trying to make use of her psychology courses. She started her class by saying, "Everyone who thinks they’re stupid, stand up!"

After a few seconds, Little Johnny stood up.

The teacher said, "Do you think you’re stupid, Johnny?"

Little Johnny replied, "No, ma’am, but I hate to see you standing there all by yourself."

A lion was chasing a philosopher and a scientist. The Scientist looked back and made a swift calculation. Puffing, he said to the philosopher -- 'we can’t outrun it you know' The Philosopher was slightly ahead, he replied 'I am not trying to outrun the lion; I am trying to outrun you!'

A man goes into a pet shop to buy a parrot. The shop owner points to three identical looking parrots on a perch and says: "The parrot to the left costs 500 dollars."

"Why does the parrot cost so much?" the customer asks.

The owner says, "Well, it knows how to use a computer."

The customer asks about the next parrot and is told, "That one costs 1,000 dollars because it can do everything the other parrot can do, plus it knows how to use the UNIX operating system."

Naturally, the startled man asks about the third parrot, "That one costs 2,000 dollars," and "What can it do?"

To which the owner replies, "To be honest I have never seen it do a thing but the other two calls him boss!"

Two statisticians when duck hunting. Not being very good, they did not see a duck all day. Just as they agreed to leave, a duck flew out in front of them. Both aimed and fired. One shot went two meters to the left of the duck, the other two meters to the right, and the duck escaped. However, they went home very happy, because on average the bird was dead!

A wife went to the police station with her next-door neighbor to report her husband was missing. The police officer asked for a description. She said, "He’s 35 years old, 6 foot 4, had dark eyes, dark wavy hair, an athletic build, weighs 185 pounds, is soft-spoken, and is good to the children." The next-door neighbor protested, "Your husband is 5 foot 4 inches, chubby, bald, has a big mouth, and is mean to your children."

The wife replied, "Yeah, but who wants HIM back?"

A woman went to a séance and was successful in contacting her dead husband. Hi," she said, "it is me, Everything’s better... sky is bluer... grass is greener.... Nothing to do but eat and sleep all day."

"Oh, thank goodness. You finally did get to Heaven."

"Heaven? Nonsense, I’m a buffalo in Bihar!"

A husband steps on one of those coin scales that tells your fortune and weight and drops a coin.

"Listen to this," he says to his wife, showing her a small, white card. "It says, I’m energetic, bright, resourceful and a great person."

"Yeah," his wife nods, "and it has your weight wrong, too."

A husband and wife were having a fine dining experience at their exclusive country club when this stunning young woman comes over to their table, gives the husband a big kiss, says she will see him later, and walks away.

His wife glares at him and says, "Who was that?"

"Oh," replies the husband, "she’s my mistress."

"Well that’s the last straw," says the wife. "I’ve had enough, I want a divorce. I am going to hire the most aggressive, meanest divorce lawyer and make your life miserable."

"I can understand that," replies her husband, "but remember; if we get a divorce it will mean no more wintering in Key West, or the Caribbean, no more summers in Tuscany, no more shopping in Paris, no more Cadillac STS in the garage, and no more country clubs. We’ll have to sell the 26 room house and move to two smaller homes, but the decision is entirely yours."

Just then, a mutual friend enters the restaurant with a gorgeous young woman on his arm.

"Who’s that with Jim?" asks the wife.

"That’s his mistress," says her husband.

The wife replies, "Ours is prettier."

Early morning in December 1968, a journalist calls Lyndon B. Johnson and asks what he most wishes for Christmas. Johnson is desperately trying to make his drowsy brain work. Bedazzled he tries to think of something adequate but not too exaggerated.

Next morning The Sunday Times says, Brezhnev wishes to end famine for Christmas, de Gaulle hopes all wars to end and Johnson likes to have an aftershave and a new pair of slippers.

A man on holiday soon finds out about a monastery, high in the hills, the only way to get to it is to take a half hour ride in a basket, being hoisted up the cliff face. The man decides this would be an adventurous thing, so he goes and asks the monk at the bottom of the cliff weather he can get a lift up, the monk agrees and they begin the journey. About halfway through, the man notices that the rope that basket is hoisting up on, is much frayed, fearful; he asks the monk "how often does this rope get replaced?"

The monk thinks on this for a few seconds and replies "Whenever it breaks."

An Insurance Assessor is at a wedding reception, and asks the bride; "So this is your fourth husband?"

"Yes, that’s right," she replied. "Can I ask what happened to your first husband?"

"Oh, sadly, he died quite suddenly."

"Oh, I AM sorry, what happened?"

"He unfortunately ate some poisonous mushrooms and passed away. The insurance paid out, of course, but it can never really compensate."

"That’s terrible, what happened to the second husband?"

"Another tragic case, he too, ate some poisonous mushrooms and passed away. The money didn’t compensate for his loss."

By now, the Assessor was very suspicious, and asked; "Did your third husband die from ingesting poisonous mushrooms?"

"Oh no," she stated, "He died from a fractured skull!"

"My word, I AM VERY sorry... How did he get that?"

"Well, he would not eat the mushrooms!!!!"
Some photographs during the visit of Shri. Girish Bapat, Minister of Food, Civil Supplies & Consumer Protection to celebrate CGSI’s Golden Jubilee Year 2015 – 2016

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