AGM 2015 proceedings
Consumer Guidance Society of India (CGSI) organized a workshop on the topic “Food Fortification – A drive against Malnutrition of Micronutrients” on 10 August, 2015 at Nirmala Niketan College of Home Science, Mumbai. The event was supported by Consumer Voice (CV), Confederation of Indian Industries (CII), Food, & Agriculture Center of Excellence (FACE), and Global Alliance for Improved Nutrition (GAIN). Eminent speakers from the field of Food and Nutrition spoke during the workshop, inaugurated by the Joint Commissioner (Food) FDA, Government of Maharashtra Mr. Suresh Annapure. The attending delegates comprised of officials from Government, Industry, Academics, Medical Practitioners, Media, Consumers, and Food Technology & Nutrition College Students. Some photographs of the event are given below.
FOOD FORTIFICATION: EDIBLE OILS WITH VITAMINS

Hon. Editor – Dr. S. G. Bhat

The population in India consists of majority of people malnourished, looking lean and minority of people super nutritioned, looking obese. In order to control malnutrition one can incorporate micro-nutrients in food ingredients to improve nutrition and good health. Some of the micro-nutrients that could be added to food ingredients are iron, calcium, magnesium, iodine, water soluble vitamins such as B-1, B-6, B-12 as also oil soluble vitamins such as vitamins A, D and E.

Food fortification means addition to food ingredients such as wheat, rice, maize, condiments, edible oils with micro-nutrients in order to reduce malnutrition of the population. FSSAI has suggested addition of vitamins to edible oils, which Indians are consuming in large quantities. Addition of oil soluble vitamins will certainly benefit the consumers.

Some of the natural oils contain vitamins and phytosterols which are beneficial if raw oils are consumed directly. The shelf life of raw oils is poor leading to acidity and rancidity. Hence, edible oils in the market are called refined oils and sold as branded oils. The vitamins and sterols get degraded during refining, bleaching and deodorization. Hence, the need for fortification with vitamins and antioxidants.

India has to import large quantities of edible oils as the local productivity and production is not sufficient to meet the increasing demand of the consumers. Edible oils are mostly consumed for cooking and deep frying the temperature of the oil goes up to 190°C and repeated heating to high temperature degrades even added vitamins. Polymers are formed especially with highly unsaturated oils like soybean, sunflower, safflower giving rise to toxic compounds affecting human health. Hence, caution must be exercised before fortification of edible oils with vitamins A, D and E.

Edible oils are expensive in India. The cost of addition of vitamins or incorporation will increase the cost of the final product for the consumer. Apart from this, the stability of the added vitamins gets deteriorated during storage in godowns and transit, due to summer temperatures in India, unlike cold countries. One may have to use nitrogen gas blankets in tins and containers as vitamins are prone to oxidation. Unless stability studies are conducted on different oils with the addition of vitamins the purpose for malnutrition may not be achieved. Small and medium scale manufacturers may also have to invest on machinery for fortification. The only edible fat as a substitute for pure ghee was vanaspati incorporated with Vitamins A & D since introduced in India. But there is no data available on the quantity of vitamins retained on storage after one year or more as there were no specifications laid down by Indian Standards then.

Currently, edible oils even without addition of vitamins, the consumer may be prone to malnutrition due to consumption of a wrong oil. World Health Organization recommended that for good nutrition one has use an edible oil with 1/3 of saturated fatty acids,1/3 monounsaturated acids and 1/3 polyunsaturated acids, hence, blended oils which is a mixture of 2 oils were introduced only in sealed packs, meeting closely WHO recommendations. Prior to this safflower oil was recommended as a good oil to prevent cardiovascular diseases. This oil is expensive and people switched over to sunflower oil & soybean oil which are close to the composition of safflower oil. Thus, WHO recommendations were ignored and consumers were deficient in saturated fatty acids. The malnutrition could be due to this and the increase in heart ailments, high blood pressure and diabetes especially in Mumbai and other cities. The addition of vitamins A, D & E could be incorporated in blended oils on a preliminary trial basis with the instructions to consume it as a salad oil or cooking oil, but not to be used for deep frying as the vitamins added may be degraded. This blended product to be scientifically studied, before it is made mandatory for addition of vitamins in all the edible oils. FSSAI can play an important roll on this trial.

The Food regulators in the interest of the consumer should convey that coconut oil, palmolein and vanaspati are safe for deep frying while sunflower oil, safflower oil, soybean oil and mustard oil are good from a nutritional point of view for human health.

HOW TO CHOOSE THE RIGHT COOKING OIL?

Dr. Sitaram Dixit – Chairman CGSI

Cooking oil is a significant ingredient in almost all our dishes and selecting the right one for use is vital for our health. The following are some simple oil basics that can help us select the right oil. All oils have fatty acids like saturated (SFA), poly-unsaturated (PUFA), & mono-unsaturated (MUFA). According to the Indian Council of Medical Research, ideal oil is one, which has SFA : MUFA : PUFA ratio of 27-33% : 33-40% : 27-33%. While purchasing oil we should ensure that the oil has low saturated fats (less than 2 g for every 10 g), zero or no trans fats and higher amounts of MUFA and PUFA as this combination is the best suitable for a healthy human heart. Unfortunately packs do not mention this.

All oils have a specific smoke point, namely the temperature beyond which the oil starts to produce harmful chemicals. Oils with high smoke points can withstand high temperatures and are suitable for deep frying, stir frying, searing, etc. On the other hand, oils with a low smoke point are good for sauteing, steaming, as a salad dressing. Examples of oil with high smoke point are – coconut oil, sunflower, soybean, rice bran, peanut, sesame, mustard, safflower and palmolein. It is important to note that safflower, sunflower, and soybean contain more polyunsaturated fatty acids which can form polymers and acrylamides that are carcinogenic if one uses the oil for repeated deep frying. Rice bran oil contains oryzanol and palmolein has natural Vitamin E. Olive oil comes in various varieties like virgin, extra virgin, but has a medium to low smoke point. It is better to use it as a salad dressing or for sauteing not for frying.

A healthy way to incorporate oil in our food is by using oil blends that provide all essential fatty acids. Alternately, we can also use two oils separately or rotate our oil every two months. It is better to remember, that oil does not add taste to our food, it is the spices and other ingredients. Use oils moderately to be healthy without ailment.
Letters to the Editor / CGSI

We are highly thankful to CGSI for the session by Shri. Santosh Shukla on “Adulteration and Consumer Awareness” on 26.08.2015 at Amedkar Bhavan, Panvel for members of ONGC Officers Mahila Samiti, Panvel. The session was highly beneficial covering topics like how to protect our rights as consumers and also issues of adulteration in food products such as milk, pepper etc. All the members appreciated the session and later asked for a little longer session in future. Thanking you once again, with regards

Mamta Gupta, President, ONGC Officers Mahila Samiti, Panvel, Email: mamtag2166@gmail.com

With reference to the letter of Dr. Arvind R. Shenoy, it appears that Dr. Shenoy has personal enmity with Mr. Upasani. His letter should be thrown in the dustbin and he should be condemned for his petty views.

Vivek Moti Malkani (L. M. 1502), Email: malkanivivek@gmail.com

It is unfortunate to read such article and that too in a magazine. I sincerely feel
(1) There was no need for dirty linens to be washed in public. MC should have shown more maturity of ignoring such letter or a closed-door platform to resolve.
(2) Dr. Shenoy has succeeded in his mission to paint black. It is unfortunate for him to have taken up this subject in writing; if he was true at heart to protect the interest of CGSI he could have discussed the matter and solved with suggestions. He has worked for several years with CGSI. It is similar to AAP Party going to public for everything, not able to resolve the problem. May be the name has its own effect – Arvind.
(3) I personally do not see anything-wrong action of the MC in principal. Lastly, Mr. Upasani must be feeling sorry and bad to have worked for the interest of CGSI.

More damaging is, it is printed in a public magazine that would be read by not only members but also several other well-wishers, friends, Corporate World. We have painted black our self. A request to MC of CGSI to be more careful especially for its reputation. Every one may differ to few ideals, which one may not agree, but in a democracy, we need to understand to accept views that we may not agree. Give space to every new MC to work with a new vision, taking CGSI to higher height.

Vivek Moti Malkani (L. M. 1502), Email: malkanivivek@gmail.com

This is reference to the letter published in Keemat July – August 2015 sent by Dr. Arvind R. Shenoy on the subject of a memento given to Shri. Sharad Upasani on his retirement after eight years of glorious service to CGSI. I am amazed to read the contents of the above mentioned letter. Upasaniji has been largely responsible in raising the image of CGSI in the public eye. In addition he has brought stability, viability and a sense of dynamism in the organization. Giving him a small token of love and appreciation is certainly a positive step taken by CGSI. Rs. 17,000/- is a very small sum in comparison to the huge contribution of this great man to us.

I fail to understand what Dr. Shenoy wishes to establish by this letter. He himself owes a sum of Rs. 33,807/- to the Society as per the Auditor’s remarks in the Balance Sheet of CGSI. When he was at the helm of affairs, he drew a princely sum of Rs. 2,000/- per month for acting as Editor of Keemat, but did not pay the Rent for the premises, which almost led CGSI to be ousted from its existing office. Indeed, a classical example of, "उल्टा चीर कोतवाल को डोटे". I am strongly in favor of the Managing Committee’s decision and would urge you to ignore this letter.

Vikrant Jindal, Email: vikrantjindalster@gmail.com

Anybody can prove himself dexterous in preaching truth to others. But few noble souls are there who practice truth themselves.

– Hitopadeshah

KEEMAT: September – October 2015

Golden Words of Yore

Anybody can prove himself dexterous in preaching truth to others. But few noble souls are there who practice truth themselves.

– Hitopadeshah
Indian lab wins battle to patent cheaper iodides salt.

This is one 21st century 'Salt Satyagraha' even Mahatma Gandhi would be very proud of. India won a unique but bruising patent battle on a new way of producing iodides salt against a huge multinational company.

The battle over salt played out recently and in a major victory, a public sector laboratory from Bhavnagar has humbled the giant multi-national corporation Hindustan Unilever Limited (HUL) to restore control over a patent to efficiently make the everyday commodity iodides salt.

Eighty-five years after the famous 'Dandi March' during which in 1930 Mahatma Gandhi launched the famous 'Salt Satyagraha' that eventually vanquished the British from India, a modern day tug of war over salt unfolded once again. Not much publicized, the modern day 'Iodised Salt Satyagraha' played out in the Indian courts that protect intellectual property rights. Ultimately, the Central Salt and Marine Chemicals Research Institute (CSMCRI) managed to thwart an effort to wrest control over a patent to proficiently produce iodides salt, from a giant MNC challenger.

“It is a major victory,” says Madhukar Garg, Director General of the CSIR who explains that very often MNCs oppose patents essentially to “block India's research and development”.

While the CSIR has off late won a few patent battles against foreign entities but those have mostly been fought on the grounds that foreigners had pirated know how from India’s traditional knowledge systems. This patent battle was unique and a game changer and Garg says, “It was fought and won based on modern scientific principles and not prior art”.

Iodised salt is an essential per-requisite for human health especially in India where iodine deficiency disorders (IDD) are rampant. According to data available with the office of the Salt Commissioner in Jaipur, it is estimated that more than 200 million people are at risk of iodine deficiency in India, while the number of persons suffering from goiter and other iodine deficiency disorders is above 70 million. If not treated on time, iodine deficiency results in physical and mental retardation.

The patent skirmish took place over a very long period and the seeds of the unrest began in 2004 when the Council for Scientific and Industrial Research (CSIR), the parent body of the Bhavnagar laboratory, applied for grant of a patent for a new and novel way of producing iodides salt. Soon after in 2006, HUL, then called Hindustan Lever Limited, opposed the grant of the patent. The seesaw battle continued and in 2013, the Indian patents office 'refused' to grant the patent, essentially HUL had won the case.

The inventor of the technology Dr. Pushpito Ghosh, a talented chemist from CSMCRI, and his colleagues did not give up and approached the Intellectual Property Appellate Board (IPAB) in Chennai, which has now upheld that Ghosh's technology was ‘novel, inventive and non-obvious’ so the patent can be granted.

Interestingly, after doggedly blocking the grant of the patent for almost a decade in 2015, S. Venkatramani, Head of the Patent Group for HUL, wrote a letter to the IPAB saying “due to change in our business priorities, we cease to have any commercial interest in the subject invention... and are no more interested in pursuing the opposition to the same.”

Ghosh says that by merely contesting and delaying the grant of the patent HUL had deflated its commercial potential, as no industry would buy a technology that was being challenged in the courts by a corporate giant like Hindustan Unilever Limited.

According to the Salt Commissioner's office, “India is the third largest salt producing country in the world after China and the US with global annual production being about 230 million tonnes. When India attained independence in 1947, salt was imported from the United Kingdom to meet its domestic requirement. But today it has not only achieved self-sufficiency in production of salt to meet its domestic requirement but also in a position of exporting surplus salt to foreign countries.”

The decade-long hurdles have been removed and the technology is now ready to be licensed, says Ghosh, who adds, “In conventional iodides salt as sold in India, a solution of potassium iodate is sprayed onto salt crystals.” Normally there is considerable loss of iodine in the course of processing and on storage. The latter depends on several factors such as salt purity, moisture content, nature of packaging, etc. To compensate for losses, salt manufacturers tend to use more iodizing agent than necessary.

India has no source of iodine and it is important that we conserve iodine usage. India imports all its iodine, about 200 tonnes of it are required annually by the iodides salt manufacturers, and the new technologies being developed at CSMCRI can result in major savings. Ghosh compliments the 'courage and tenacity' shown by Ghosh and his colleagues at CSMCRI to have fought and won a battle against a big MNC.

“This was a clear case where a big company was blocking the development of an indigenous technology,” says a much relieved CSIR chief who sees this as victory for 'Make in India' where the common man benefits as he says this patent war was really a battle to keep India healthy.

Dr. Pallava Bagla, PTI, New Delhi.

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### CGSI Managing Committee: Year 2015 – 2016

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51-year-old loses ₹1.09 lakh after giving card details to ‘bank official’

BE VIGILANT Fraudster told victim his card was about to expire and asked for account details to renew it

TIPS TO KEEP CYBERCRIMINALS AT BAY

- Bank representatives do not ask for your user ID, credit/debit card number, pin number or password. Do not share these details with anyone.

- One Time Passwords (OTP) or Unique Registration Numbers (URN) are meant only for you. Do not discuss these with others.

- Grid card numbers (printed on the back of a card) ensure that only the rightful owner can activate net-banking or mobile banking service.

- Change your net-banking password at least once a month.

- Avoid easy-to-guess passwords, such as first names, birthdays, phone numbers, among others.

- Do not reply to unauthorised or suspicious emails that offer prizes or lotteries.

- Do not register for any unknown links, as some of these are encrypted with bugs or viruses that can steal all of your data, including e-mail conversation details to fraudsters.

- Ensure you get SMS alerts about withdrawals from your account.

- Never share your PIN code with anyone.

- Never click on links in e-mails which ask for information such as account or credit card numbers.

HOW REFUNDING WORKS

According to the police, getting refunded depends on the nature of the case.

When it is the bank’s fault or a victim’s account has been tampered with, banks usually refund the stolen money.

However, in cases in which the victim gives out the details on his own, the money is not refunded by the bank.

IN THE PAST

May: Vivek Bhimlavel, the personal assistant of chief minister Devendra Fadnavis, was cheated of ₹64,000 in a similar manner. Bhimlavel got a call from a man who claimed to be an official from a nationalized bank, where he had an account. The accused obtained the account number, PAN card number and other details under the pretext of processing the Know Your Customer procedure. He then asked for the One Time Password (OTP). When the complainant questioned why the OTP was needed, the accused said his account would be frozen if they did not update it. Within minutes, he received a message stating ₹64,000 was withdrawn from his account.

April: A 29-year-old Kalwa resident S Yadav was shocked when he received 32 SMS alerts on his mobile phone, stating online shopping worth ₹91,582 was done using his debit card. Yadav realised that the ‘manager’ of the nationalised bank in which he has a savings account, who had called him a few days ago to activate his ‘dead’ debit card and took his card details, was actually a fraudster.

April: Mohammed Badalu Khan, 26, a resident of Kurk (West), was in a hospital in Uttar Pradesh for his mother’s operation when he received a call from a woman claiming to be an executive from the nationalised bank in which he had a savings account. The woman told Khan that his debit card had been blocked and he would need to give the card details if he wanted it reactivated. Within minutes, Khan received 10-12 SMS alerts for online bill payments and recharge worth ₹46,300.
Air you breathe has dangerous pesticide residue

Mumbai and Kolkata had lower levels of OCPs compared to urban sites, which indicated low OCP usage for vector control.

In addition to its indiscriminate and unregulated application, 80% of OCPs used in India are insecticides as against the global trend of using herbicides. While insecticides target all kinds of insects, herbicides kill unwanted weeds.

“These compounds are volatile and have no boundary once they get released, meaning they travel trans-boundary to far off places and get deposited in cold climate. When temperatures rise in these cold countries, these compounds get released again and travel further,” said Dr. R. Babu Rajendra, professor and head, Environmental Toxicology 

& Genotoxicology Lab, Bharathidasan University, Trichy.

Global OCP consumption in India (0.5 kg/ha) is almost six times lower than the world consumption in Europe or in North America (5 kg/ha). However, pesticides from India have been detected and deposited in remote regions. For instance, endosulfan contaminated air from the western and central parts of India was found in Mumbai’s ambient air.

Researchers, however, said that in the absence of a stockpile inventory and lack of monitoring, there is likelihood that these pesticides are being used in various formulations.

An interesting case resolved by CGSI – Ms. Anandita Koovoor

The consumer was residing at Khar West. The building went into re-development and possession given to all in the year 2012 by the builder known as Bhavya Infrastructure India Pvt. Ltd. The consumer had received possession in July 2012 and the original Tripartite agreement had been registered in the year 2008. The builder refused to hand over the original agreement back to the rightful owner, the consumer in this case despite repeated requests from 2008 to December 2014. On the intervention of CGSI, Bhavya Infrastructure India Pvt. Ltd finally handed over the original agreement to the consumer.
17 years after patient’s death, hospital, doctor to pay his parents ₹15.5 lakh

‘NEGLIGENCE’ The CRPF constable was discharged from hospital for slapping a nurse, despite being in a critical condition.

My wife has a slight impediment in her speech. Every now and then she stops to breathe – Jimmy Durante.

DOCS IN DOCK FOR MEDICAL NEGLIGENCE

December 2013: A gynaecologist was found guilty of medical negligence because she did not check whether the patient was pregnant and prescribed wrong medication, forcing her to terminate her pregnancy. The central Mumbai consumer forum asked the gynaecologist, Dr Kishor Kulkarni, to pay the Mulund resident ₹3.5 lakh compensation and ₹15,000 towards the cost of litigation.

November 2013: The Central Mumbai district consumer forum directed Dr Helele, an ENT surgeon, attached to Mahatma Gandhi Memorial Hospital, Parel, to pay ₹5,00,000 for performing a surgery on the left ear of a patient whose right ear had been diagnosed with a problem. He was asked to pay interest at the rate of 10.5 per annum since August 1997, which amounts to ₹40,000, and ₹10,000 towards the cost of litigation.

PAY ESTRANGED WIFE TOO

Holding that Yogesh was married and his family had no other source of income, the commission ordered the doctor, though he had undertaken to treat the patient, breached his duty to use his expertise for the benefit of the patient by forcefully discharging the patient when her care and attention to protect the life of the patient was very much needed. This is nothing short of professional negligence, leading to deficiency of service on part of the doctor.

DOCTOR MUST DO HIS DUTY BY PATIENT: FORUM

The Bombay high court, in January 2014, directed the state government to form a statutory Grievance Redressal Committee to aid and advise victims of medical negligence to take action against erring medical practitioners.

CONTACT YOUR NEAREST CONSUMER FORUM

Mumbai Suburban District
022- 26551625

Additional Mumbai District
2477360

Additional Thane District Forum
27575480

Central Mumbai District Forum
2477360

Mumbai Suburban District Forum
26551625

Sources: National Consumer Disputes Redressal Commission

My wife has a slight impediment in her speech. Every now and then she stops to breathe – Jimmy Durante.

LENNUP

Cervical Spondylosis: Wear and tear of neck bones and discs is mostly caused by poor posture and inactivity

- Neck pain spreads to shoulders and base of the skull
- Neck movement worsens pain
- Persistent neck pain
- Neck stiffness, particularly after a night’s rest
- Headaches that start at back of the head and travel to forehead
- Pain spreading down the arm to a hand or fingers
- Tingly in a part of an arm or hand
- Numbness or weakness in a part of a hand or arm

Neck exercises: Keeping your shoulders straight, gently move the neck to your right as far as it can go. Hold for a count of three and then repeat for the other side. Repeat three to five times every few hours.

Treatment: Paracetamol 500mg (not more than four tablets in a day). In severe pain, a stronger painkiller may be prescribed. If the pain does not subside with treatment within a week, physiotherapy helps relieve pain.

Improving posture: Don’t flex the head forward with a stooped back while sitting at work. Use a firm and supporting pillow; don’t use more than one pillow.
INTRODUCTION

Exposure to metals like lead, cadmium, mercury, tin, and arsenic threaten life and human health so many International bodies including World Health Organization (WHO) regularly carry out extensive studies and review of their effects on human health. Heavy metals are in use by humans for thousands of years and in spite of knowing several of its ill effects on human health, the usage continues sometimes even flourishing, particularly in less developed nations. Normally humans absorb trace amounts of these elements through food, drinking water, air, etc.

Food contains a wide range of metals such as sodium, potassium, iron, calcium, boron, magnesium, selenium, copper, zinc, etc., that are essential in trace quantities for the up-keeping of our cellular processes a key to maintaining the metabolism of the human body. However, at high concentrations these very metals can cause poisonings resulting in impaired mental and central nervous function, as well as damage to vital organs. Long-term exposure may result in slowly progressing physical, muscular, and neurological degenerative conditions including cancer. Metals that have no functional effects in the body can surely be harmful to our health if we regularly consume foodstuffs containing them.

In recent years, a number of consumer products around the world, have had links to heavy metal contamination. Very recently in India, excess lead in Maggie noodles and the eventual ban on its consumption has again highlighted the importance of strict quality control in food products. All this very clearly emphasize that only a strong regulatory agency can take concrete steps to detect and minimize the presence of hazardous heavy metals in food and aid in preventing us from inadvertently ingesting these harmful elements that can impair our health and well-being.

WHAT IS A HEAVY METAL?

We define heavy metals as those metals that have a specific density of more than 5g/cm3 or their high atomic weight. In this context, the majority threat to human health is from our exposure to lead, cadmium, mercury, tin and arsenic (arsenic is a metalloid; however, we usually classify it as a heavy metal). Extensive studies on these metals, their adverse effect on human health are available along with regular reviews by International bodies and WHO.

Heavy metals are in use for thousands of years for example lead is in use for over 5000 years, in areas like building materials, pigments for glazing ceramics, water pipes, etc. Ancient Romans made use of lead acetate to sweeten old wine, probably some of them consuming even as much as a gram of lead a day. Early Romans made use of mercury as a salve to alleviate teething pain in infants, and as a remedy for syphilis. Claude Monet used cadmium pigments extensively in the mid 1800’s, in his artwork. Humans well aware of the adverse health effects of heavy metals for a long time now, but still use and expose themselves to heavy metals sometimes even increasing its use and exposure in specific areas. Common examples are use of mercury for gold mining, arsenic in wood preservation, tetra-ethyl lead as an additive to petrol, etc.

Atmospheric emissions of heavy metals still tend to be the greatest concern in terms of human health, more due to the larger quantity, the widely spread out dispersion, and a maximum potential for human exposure. Lead emissions are mainly from road transport and so uniformly distributed over space. We can associate Cadmium emissions primarily with non-ferrous metallurgy and fuel combustion, whereas the spatial distribution of anthropogenic mercury emissions reflects mainly the level of coal consumption in different regions.

Exposure of people to potentially harmful chemicals could happen through physical and biological agents in air, food, water, or soil. However, the key to exposure is contact, between the agent and the outer boundary of the human body, like the airways, the skin, or the mouth. We define exposure as a function of concentration and time, an event that occurs at the boundary when there is contact between a human and the environment with a contaminant of a certain concentration for a specific interval of time. In short, for exposure to happen co-existence of contaminants and people has to occur. Metals are natural components of the earth’s crust and can be naturally present in food or can enter food due to our industrial and agricultural processes.

Chemically, these elements can exist as a pure metal, viz., tin or lead, or compounds formed by combination of a metallic element with a non-metallic element for example a combination of sodium with chlorine (Sodium chloride or common salt) or oxygen (an oxide).

Other potentially toxic metal contaminants in food and water include chromium and uranium; workplace metal contaminants include beryllium and nickel. However, we do not find these metallic elements normally in food at levels that could cause toxicity. Nickel contamination in foodstuffs could be generally possible if we make use of hydrogenated oils and fats (viz., Vanaspati) in food preparations. However, in this paper we limit our discussion to only mercury, lead, cadmium, tin, mercury, and arsenic.

TOXICITY OF HEAVY METALS

The two main aspects regarding toxicity of these metals are,

1. They have no known metabolic function, but when present in the body they disrupt normal cellular processes, leading to toxicity in a number of organs;
2. Heavy metals mercury and lead accumulate in biological tissues, getting stored in the liver or the kidney. Since heavy metals excrete at a slow rate in comparison to its uptake, bio-accumulation occurs; this happens in all animals, including food animals like fish, livestock, including humans and thus it becomes necessary to control toxic metal levels in foodstuffs to protect human health.

MERCURY

Prehistoric cave paintings made use of mercury compound cinnabar (HgS) for red colors. Metallic mercury (as well as white lead) in ancient Greece found use as a cosmetic to lighten skin. Apart from prehistoric uses, it also finds use as diuretic [calomel (Hg2Cl2)]. Mercury amalgam is still finding use for filling teeth in many countries. Metallic mercury usage in thermometers, barometers, and
Excessive exposure to mercury causes damage to the central nervous system (neurotoxicity) and the kidney. Different forms of mercury (i.e., mercury metal, inorganic mercury salts such as mercuric chloride and organic forms of mercury such as methyl mercury) produce different toxicity patterns. The general population exposed to low levels of mercury in their diet relates to the potential neurotoxicity of the organic forms of mercury, viz., methyl mercury, especially in young children. Organic forms of mercury can cross the placental barrier between the mother and the baby in the womb. Epidemiological studies in human and toxicological studies in animals by international expert bodies show that toxicity can result in neurological disturbances ranging from an impaired learning to obvious brain damage. Acute mercury exposure may give rise to lung damage. Chronic poisoning leads to neurological and psychological symptoms, such as tremor, changes in personality, restlessness, anxiety, sleep disturbance and depression. However, these symptoms are reversible after cessation of exposure. Metallic mercury may cause kidney damage, which is also reversible after exposure has stopped. Metallic mercury is an allergen, causing contact eczema. Mercury from amalgam fillings may sometimes give rise to oral lichen in some individuals getting relief on removal of dental amalgam fillings. Due to the blood–brain barrier there is no central nervous involvement related to inorganic mercury exposure.

Inorganic mercury when converted to organic methyl mercury becomes very stable and accumulates in the food chain. Commonly people ingest mercury via food, with fish being a major source of methyl mercury exposure. Dental amalgam release mercury vapors with the release rate increasing by chewing. Mercury in urine is primarily due to recent exposure to inorganic compounds, whereas blood mercury is due exposure to methyl mercury. Methyl mercury poisoning having latency of 1 month or longer after acute exposure may cause nervous system damage, the earliest symptoms being parestesias and numbness in the hands and feet. Later, coordination difficulties and concentric constriction of the visual field could develop along with auditory symptoms. High doses may lead to eventual death. The biggest health risks from methyl mercury exposure are from high fish consumption. Intake of mercury from consumption of fish may also increase the risk of coronary heart disease.

LEAD

Consumption of food containing lead is the major source of exposure for the public. Short-term exposure to high levels of lead causes brain damage, paralysis (lead palsy), anemia, and gastrointestinal symptoms. Longer-term exposure causes damage to the kidneys, reproductive and immune systems in addition to effects on the nervous system. Low-level lead exposure affects the intellectual development in young children and, like mercury, can cross the placental barrier, and accumulate in the fetus. Infants and young children are more vulnerable to the toxic effects as they absorb lead more readily. Even short term, low-level exposures to lead can affect on neurobehavioral development of young children. The general population gets exposure to lead from air and food. Earlier, lead in foodstuff originated from pots used for cooking and storage, and use of lead acetate to sweeten port wine. During the last century, lead emissions to ambient air have further polluted our environment, mostly originating from leaded petrol. However, increasing use of unleaded petrol could decrease blood lead levels in the general population. Occupational exposure to inorganic lead occurs in mines, smelters, when welding of lead painted metal, in battery plants, in the glass industry, etc.

Airborne lead deposits on soil and water, and reaches humans via the food chain. We get lead as our lungs absorb the inhaled inorganic lead. 10–15% of lead comes from food. In case of children, almost 50% could be through the gastrointestinal tract. Lead binds itself to erythrocytes in our blood. Elimination is slow and principally via urine. Lead accumulates in the skeleton, and releasing very slowly. Half-life of lead in blood is about 1 month and in the skeleton 20–30 years. In adults, inorganic lead does not penetrate the blood–brain barrier, whereas this is not the case in children. The high gastrointestinal uptake and the permeable blood–brain barrier make children especially susceptible to lead exposure and subsequent brain damage. Organic lead compounds penetrate body and cell membranes. Tetra methyl lead and tetra-ethyl lead penetrate the skin easily. These compounds may also cross the blood–brain barrier in adults, thereby suffer from lead encephalopathy (sleeplessness and restlessness).

The symptoms of acute lead poisoning are headache, irritability, abdominal pain and various symptoms related to the nervous system. Children may exhibit behavioral disturbances, learning and concentration difficulties. In severe cases of lead encephalopathy, the affected person may suffer from acute psychosis, confusion and reduced consciousness. People with long time exposure may suffer from memory deterioration, prolonged reaction time and reduced ability to understand. Individuals with average blood lead levels under 3 μmol/l are likely to show signs of peripheral nerve symptoms with reduced nerve conduction velocity and reduced dermal sensibility.

In less serious cases, the most obvious sign of lead poisoning is disturbance of hemoglobin synthesis, and long-term lead exposure may lead to anemia. Blood lead levels in children below 10μg /dl could be so far acceptable, but recent data indicate that certain genetic and environmental factors can increase the detrimental effects of lead on neural development, thereby rendering certain children more vulnerable to lead neurotoxicity. Lead is a ‘possible human carcinogen’ and may cause lung & stomach cancer.

1. Since there is a risk to the fetus in particular, pregnant women should avoid a high intake of fish, such as shark, swordfish and tuna; fish (such as pike, walleye and bass) taken from polluted fresh waters.
2. Avoid amalgams in dental fillings.
3. Avoid use of leaded petrol and phase out any remaining uses of lead additives in motor fuels.
4. Do not use any lead based or glazed food containers, which may leach lead into food.
5. Abandon the use of lead-based paints.

CADMIUM

The principal effect of cadmium is its toxicity to the kidney. It also causes lung damage (including induction of lung tumors) and skeletal changes in occupationally exposed populations. Although cadmium is poorly absorbed into the body, it also is excretes very slowly accumulating in the
kidney causing renal damage and a secondary suspect in causing prostate cancer, kidney cancer, and renal cell carcinoma. The kidney of food animals is a major source of cadmium in human diet even though we find lower levels in many other foods.

Cadmium occurs naturally in ores together with zinc, lead and copper. Cadmium compounds find use as stabilizers in PVC products, color pigment, several alloys and, now most commonly, in rechargeable nickel–cadmium batteries. Metallic cadmium is as an anti-corrosion agent (cadmiation) and is present as a pollutant in phosphate fertilizers. Cadmium containing products are rarely re-cycled. When dumped together with other household waste, it only contaminates the environment, especially so during waste incineration. Natural cadmium along with industrial emissions, application of fertilizer and sewage sludge to farmlands, leads to soil contamination, and increased cadmium uptake by crops and vegetables especially at low pH 4. Cigarette smoking is also a major source of cadmium exposure causing significant increases in blood cadmium (B-Cd) levels. Cadmium concentrations in smokers on an average are 4–5 times higher than people who do not smoke. Food however, is the most important source of cadmium exposure as it is present in most foodstuffs, although concentrations vary greatly, with individual intake due to differences in dietary habits. Women usually have lower daily cadmium intakes, due to lower energy needs. Nutritional factors, like iron status influences gastrointestinal absorption of cadmium. B-Cd generally reflects the current exposure, and partly lifetime body burden unlike urine (U-Cd) cadmium concentration that is largely due to the body burden, being proportional to the cadmium concentration in the kidney. Smokers and people living in contaminated areas have higher urinary cadmium concentrations, with smokers having almost double levels.

TIN

Tin is comparatively less toxic than mercury, cadmium and lead. Presence of tin in food in higher levels is largely in canned food due to incorrectly manufactured tins, where tin present in the can leaches into the food. This occurs more in the case of acidic foodstuffs (canned tomatoes) consumption of which can result in gastrointestinal irritation and stomach upsets in some individuals at concentrations above 200 mg/kg. Organotin compounds reach humans primarily through diet of fish and fish products. These compounds are widely prevalent in the aquatic environment due to their agricultural use as anti-fouling agents and biocides. Tin is used in canned foods to protect the steel base from corrosion both externally (aerobic conditions) and internally when in contact with foods (anaerobic). Although the use of tin lining lacquers enables a satisfactory packing, improper lining can cause enough damage.

Highly pigmented foods like beetroot, berries, etc., can have their colors bleached by tin dissolution. The tin in canned food is likely to be in the form of inorganic tin salts rather than tin in covalently bound organometallic compounds. The tin content of canned foods depends on whether the can is lacquered or food is stored in opened cans, the presence of oxygen, reducible organic compounds, the pH of the food, the presence of plant pigments, the storage conditions (i.e., time & temperature), food additives, etc. The chemistry of the food product can greatly change due to internal corrosion in plain tinplate cans. The point to note is that fruits, vegetables, and tomatoes themselves have significant natural variation in, pH (acid type) and concentration, dependent on variety, maturity, time/place/conditions of harvest, soil chemistry, and agricultural practices that are difficult for a canner to control, ultimately affecting the level of tin uptake by the packed product. Acidic foods are more aggressive to the tin coating in metal cans and canned acidic foods have higher tin contents. Tomato-based products tend to have high levels of tin as nitrate in the food accelerates corrosion of the tin. Tin concentrations of canned foods increase with storage time and temperature.

ARSENIC

Arsenic exists both in inorganic and organic forms and in different valence states. Arsenic is a widely distributed metalloid, occurring in rock, soil, water, and air. Inorganic arsenic is present in groundwater used for drinking in several countries all over the world (e.g., Bangladesh, Chile, and China). We generally find organic arsenic compounds (arsenobetaine) in fish, which may give rise to human exposure. Smelting of non-ferrous metals and the production of energy from fossil fuel are the two major industrial processes that lead to arsenic contamination of air, water, and soil. Other contamination sources are the manufacture and use of arsenical pesticides and wood preservatives. General population exposure to arsenic is mainly via intake of food and drinking water. Food is the most important source, but in some areas, arsenic in drinking water is a significant source of exposure to inorganic arsenic. Absorption of arsenic in inhaled airborne particles is highly dependent on the solubility and the size of particles. Soluble arsenic compounds are easily absorbed from the gastrointestinal tract. However, inorganic arsenic is extensively methylated in humans and the metabolites are excreted in the urine. Inorganic arsenic is significantly more toxic than organic arsenic compounds like dimethylarsinate. Likewise, trivalent forms of arsenic viz., arsenic trichloride, are more toxic than the pentavalent arsenates. Pentavalent arsenates become toxic only after metabolic conversion to the trivalent form of arsenic. Chromium also behaves similar to arsenic. Inorganic arsenic exposure causes cancer and classified as a human carcinogen. Continual low-level exposure to arsenic causes skin, vascular and nervous system disorders. Intake of large quantities leads to gastrointestinal symptoms, severe disturbances of the cardiovascular and central nervous systems, and eventually leading to death.

In survivors, we may observe bone marrow depression, haemolysis, hepatomegaly, melanosis, polyneuropathy, and encephalopathy. Ingestion of inorganic arsenic may induce peripheral vascular disease, which in its extreme form leads to gangrenous changes. People exposed to arsenic via drinking water show excess risk of mortality from lung, bladder and kidney cancer, the risk increasing with increasing exposure. There is also an increased risk of skin cancer and other skin lesions, such as hyperkeratoses and pigmentation changes. Studies on various populations exposed to arsenic by inhalation, such as smelter workers, pesticide manufacturers and miners in many different countries consistently demonstrate an excess lung cancer. Studies show that lung cancer risk increases with increasing arsenic exposure. The latest WHO evaluation concludes that arsenic exposure via drinking water can relate to cancer in the lungs, kidney, bladder, skin, etc., sometimes even observing precancerous skin lesions. Uncertainties in the estimation of past exposures are important when assessing the exposure–response...
relationships, but it would seem that drinking water arsenic concentrations of approximately 100 μg/l have led to cancer at these sites, and that precursors of skin cancer have been associated with levels of 50–100 μg/l. The relationships between arsenic exposure and other health effects are less clear. There is relatively strong evidence for hypertension and cardiovascular disease, but the evidence is only suggestive for diabetes and reproductive effects and weak for cerebrovascular disease, long-term neurological effects, and cancer at sites other than lung, bladder, kidney, and skin.

**CONCLUSION**

The Food Safety & Standards Act 2006 sets maximum levels for heavy metals in individual foodstuffs. For other food contact materials, including those made from metal and alloys, regulation sets a general requirement that migration of substances should not endanger the health of consumers. Food Operators/Manufacturers are responsible for the safety of food they produce, transport, store, or sell. They must also ensure that their products comply with the legislative limits for heavy metals as laid down by law. Codex Alimentarius adopts a code of practice for the prevention and reduction of inorganic tin contamination in canned foods. It is important that all food operators should identify the ‘Critical Control Points’, (CCPs) in their processes along their food operators chain to enable them develop and apply proper HACCP systems to ensure that there are no unforeseen sources of metal contamination.

An important point we have to note is that, it is the responsibility of the food operators to test their products for mercury, lead, cadmium, tin, and arsenic content at the point of sale, carrying out sampling and analysis in accordance with the principles outlined in official protocols in accredited laboratories and to comply with the requirements of regulations.

**New York City Bans Expandable Polystyrene Foam**

New York City is joining a growing group of cities in banning Expandable Polystyrene Foam (EPS) a long-lasting material worrying to environmentalists but appealing to businesses. Starting 1 July 2015, New York City will not offer, allow sale, permit to possess any single-use EPS products including cups, bowls, plates, takeout containers and trays peanuts packs, etc. Companies have six months to comply or face a fine.

**What is EPS anyway?**

EPS or “Styrofoam” was invented by scientist Otis Ray McIntire in 1941. To make it, small beads of the polymer polystyrene are steamed with chemicals until they expanded to 50 times their original volume. After cooling and settling, the pre-expanded beads are then blown into a mould such as that of a drink cup or cooler and steamed again, expanding further, until the mould is completely filled and all of the beads have fused together. The finished product is a lightweight, inexpensive material that is about 95% air. The insulating properties and cheap manufacturing costs of EPS have made it a popular choice for businesses. Popularly also known as “Thermocol” it is most commonly used for packaging foodstuffs, medical supplies, electrical consumer goods and insulation panels.

**What makes it so bad for the environment?**

It is estimated that Americans alone throw away 25 billion polystyrene coffee cups a year. In 2006, for instance, 135 tons of polystyrene waste was dumped into Hong Kong landfills. Environmentalists say that EPS waste causes outsized trouble when it leaks into marine environments and contaminates water.

Douglas McCauley, a marine biology professor at the University of California, Santa Barbara, says, there are two main issues that polystyrene causes for marine animals, mechanical and chemical. “The [mechanical root] is very straight-forward,” said McCauley, “Oftentimes, we find polystyrene foam lodged in the intestines that causes blockages that can be lethal. If you think about how we worry about a mild blockage from eating the wrong thing, imagine eating a ball of Styrofoam. That’s what some of these animals are doing.” Chemically, absorbent properties make EPS even more dangerous. “Polystyrene foams essentially act like little pollutant sponges, picking up and concentrating some of the nastiest contaminants in the ocean,” McCauley says. “Then something like a sea turtle comes along and eats this thinking it is a jellyfish.”

That’s not just bad for the fish and the oceans. It could be bad for humans. “It is very worrisome to me that some of these plastic-feeding fish may be ending up back on our tables,” says McCauley.

**Why you cannot recycle EPS?**

The difficulty recycling EPS was a main reason New York City enacted the ban. Kathryn Garcia, New York City’s sanitation commissioner, said, “It has not been proven that recycling dirty foam can be done on a large scale, and there is no demonstrated market for this material.” Due to the chemical process that turns polystyrene beads into EPS, it’s nearly impossible to turn an EPS plate, for example, into an EPS takeaway box. “You couldn’t just take recycled Styrofoam cups and make moulds again because it’s already expanded,” says Joe Biernacki, professor of chemical engineering at Tennessee Tech University. “What you need are virgin polystyrene beads.”

There is research being done to see if EPS can be re-collapsed inexpensively to form beads again but so far there a few practical ways to recycle. One method that has been tested is thermal recycling. In this process, the recycled EPS is burned in municipal incinerators, leaving behind carbon dioxide and water vapors. This makes it a good fuel for waste-to-energy programs that use heat. While thermal recycling could be an effective re-use of polystyrene waste, its viability is offset by the cost of transporting loads of light, bulky polystyrene to recycling centers.

**What are the alternatives?**

Paper-based alternatives and products made of recyclable resin-based polypropylene that is often used for plastic takeaway containers is a better option, even though comparatively are more expensive. Indian style metallic reusable containers or mud based environmentally friendly “Kullad” that can be made plentiful and cost less could lead the way at least in India. Do you agree?
Minutes of the 48th Annual General Meeting of Consumer Guidance Society of India, at 4.00 PM on 21 August 2015, at the Karnataka Sangh, Ground Floor Hall, T. H. Kataria Marg, Mahim, Mumbai – 400016.

Dr. M. S. Kamath, Hon. General Secretary welcoming all the members invited to the dais the President Prof. N. M. Rajadhyaaksha, the Vice-President Dr. Shirish Waghule, the Chairman Dr. Sitaram Dixit, and the Hon. Treasurer Mr. Vilas Waghi. Dr. M. S. Kamath also requested CGSI’s trustees Adv. S. D. Puri, Mr. Conrad Saldanha, and Mr. Nooruddin Sevwala to occupy the dais thereby calling the meeting to order at 4.30 PM. 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 CGSI President, the Trustees, and all the attending members present in the house. Dr. Sitaram Dixit in his address said that it was a great honor and privilege for him to welcome the members during the golden jubilee year. He reminded members to recollect the efforts, CGSI consumer activists have taken over the years from 1966 until today in 2015 and bring CGSI to its current glorious position as one of the foremost consumer organization of our country as envisaged by its founding members. Highlighting the activities of CGSI for the year 2014 – 2015, he informed that CGSI handled over 760 complaints almost double of last year through personal counseling sessions.

Dr. Sitaram Dixit emphasized that CGSI’s consumer helpline rated last financial year as the best consumer helpline in India has further consolidated its position by attending to over 25,000 complaints in the current year. He also informed that CGSI carried out over 350 consumer awareness programs in Maharashtra, Delhi, and other Northern and Eastern India states. Dr. Sitaram Dixit informed that Dr. M. S. Kamath would spell out further details of the various activities in his report.

Address by the President

Prof. N. M. Rajadhyaaksha delivering the Presidential address said being a teacher of law is a witness to how fast things are changing in this field, encompassing the consumer. CGSI started by women is now acting as an instrument of responsible commerce. He said that all should try to ensure and draft more women in the organization. He hoped that lectures, which CGSI arranges for the young people, will attract them and helped by seniors the younger people will have a lot to contribute to CGSI and the consumer movement in the future.

Confirmation of the minutes of the 47th AGM

Mr. Anil Dhumak informed that he had stated his dissent at the earlier meeting; however, the minutes say that the resolution was passed unanimously. Prof. Rajadhyaaksha said he has to check up if he did indeed dissent. However, on checking it was confirmed that though he was dissenting about various points during discussions had earlier on the topic, he did not register his dissent when the matter was put up for voting. Prof. Rajadhyaaksha further explained that the General Body is supreme. Once a majority in the AGM passes a decision it stands. CGSI publishes the AGM minutes in Keemat for comments. It is available on the website as well. The onus of checking it and writing in the correction right away rests on the member and in this specific case, the earlier decision stands.

The minutes were accepted and passed by majority with one dissent.

Proposed by Mr. B. V. Desai Seconded by Mr. Santosh Shukla

Mr. Anil Dhumak dissented

Presentation of Annual Report by the Hon. General Secretary

Dr. M. S. Kamath in continuation to his annual report published in Keemat stated that like every year this year’s theme was “Make in CGSI”. Dr. M. S. Kamath gave a power point presentation with graphical representation of the highlights of the year 2014 – 2015 as part of the Secretary’s report. The major points are as below:

- CGSI Helpline is the best consumer helpline as per Government of India.
- All publicity expenses were borne by CGSI, which helped us in spreading awareness about consumer activism largely.
- We have successfully tackled a wide variety of complaints in the fields of telecom, domestic appliances, e-commerce, real estate, public distribution system, railways, etc.
- Mr. Girish Bapat, Minister of Food, Civil Supplies, and Consumer Protection, Government of Maharashtra inaugurated Golden Jubilee year.
- Mr. Girish Bapat also inaugurated our newly installed 5 KW Photovoltaic Power Generating System (Solar Plant) – a first for any organization. Mr. Bapat appreciated our efforts in this area as a trailblazer.
- Many Senior Officials from the Consumer Protection Ministry and the Energy Ministry, Mantralaya graced the function.
- A seminar conducted by CGSI at Nirmala Niketan on “Malnutrition of micronutrients” an important area in nutrition, especially for children. Speakers were senior nutritionists from the City and FDA Joint Commissioner Mr. Satish Annapure.

Mr. R. B. Purohit appreciating CGSI’s solar project was keen to know the amount of electricity produced by the solar unit and the connection parameters installed by CGSI. Vice-President Dr. Waghule said that the solar plant at peak hours could generate 3000 watts and the unit linked to the electricity grid.

The Annual Report Passed Unanimously Proposed by Mr. B. R. Satra Seconded by Mr. Vikrant Jindal

Presentation of Accounts for 2014-15

Dr. M. S. Kamath informed the house that Mr. B. R. Satra had sent in some written queries as per the rules and got replies, which satisfied him. He further wanted a clarification as to why CGSI is not writing off the amount of about Rs 33,807.00 standing against an ex-senior committee member as it has been in
the books for a while. Hon. Treasurer Mr. Vilas Wagh explained that writing off any monies, which are recoverable from an ex-senior committee member, would set a bad precedent.

Mr. Anil Dhumak raised the same questions, which he has been doing for the past few years. Dr. Kamath raised the issue of Mr. Anil Dhumak, visiting the CGSI office on the pretext of seeking answers to his questions, demanding discussion and then starts behaving in an unruly arrogant and obnoxious way by using abusive words intimidating office bearers, staff, and all present. Dr. M. S. Kamath asked the house for what action one has to take in such cases. Prof. N. M. Rajadhyaaksha condemned such actions and replied that CGSI could take strict civil/criminal action in accordance to the CGSI constitution; and also that the Managing Committee of CGSI can take suitable actions under Civil and Criminal laws in this matter.

Mr. Anil Dhumak then went on and on about reopening the past accounts and how his queries were always vaguely answered by CGSI every time. The President categorically stated that once the General Body passes a resolution the same is to be accepted and binding. If he has any doubts or any queries, he may write about the same to the Managing Committee, who will study the issue and based on the merit of the case propose the same to the society’s General Body, for consideration.

Mr. R. B. Purohit suggested that the balance sheet should reflect all the questions and doubts that members raise on accounts along with the auditors reply to it in detail. Prof. Rajadhyaaksha said that CGSI could send this suggestion to the auditors and they as experts will decide. Prof. Rajadhyaaksha again emphasized that as already told the General Body is supreme.

Mr. B. R. Satra questioned about the pending TDS amounts with the Income Tax, and use of RTI to recover the same. Dr. M. S. Kamath said that he and Mr. Anil Karandikar had been to the Income Tax office and CGSI has already received the said pending amount along with interest. This announcement received a huge applause.

The Accounts, Auditor’s report and Notes on Accounts was accepted and passed by majority with one dissent.

Appointment of Auditors for 2015 – 16

The house approved the proposal recommended by the Managing Committee to the General Body, to appoint M/s. S. Nagwekar and Co. as Auditors for CGSI Account & Maharashtra Helpline Account separately for the financial year 2015 – 16 at an annual fee of Rs. 20,000.00 per account.

Proposed by Mr. B. R. Satra
Seconded by Mr. Vikrant Jindal
Passed Unanimously

Proposed by the President
Prof. N. M. Rajadhyaaksha
Seconded by the Chairman
Dr. Sitaram Dixit
Passed Unanimously

Confirmation of Panel of Returning Officers for 2015

The house approved the proposal to reappoint the panel of returning officers for 2016 as follows: Advocate R. V. Paranjpe, Mr. Anil Karandikar and Ms. Mercian Saldanha

Any Other Matter with the Permission of Chair

Trustee Advocate S. D. Puri honored Mr. V. M. Kamath, General Manager - Helpline for his efforts in supporting the cause of CGSI and propagating its objectives during the past several years. 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

Mr. Anil Karandikar explained that as the number of applications for Managing Committee were same as the vacancies, all the candidates are elected unopposed.

The Meeting ended with thanks to the chair.

Sd/-

Prof. N. M. Rajadhyaaksha
President – CGSI

RESULTS OF THE ELECTION TO THE MANAGING COMMITTEE
48 AGM 2015

The members elected are
1. Ms. Anindita Kovoor,
2. Dr. M. S. Kamath,
3. Dr. Sitaram Dixit, and
4. Mr. Vilas Wagh.

Sd/-

21 Aug 2015.

Returning Officer
CGSI Elections – AGM 2015
Money Management
Ranjan Varma, Founder – Happinesswala

Introduction
Money management is an important life skill. Unfortunately, most of us learn it after various hits and trials on our own. However, the good news is that money management can be learnt. And it is not rocket science but simple common sense.

The guiding principles to manage your money would be:

1. Know Yourself
2. Know how your money is doing
3. Make Your Money Work: (And not just you work for Money!)

1. Know Yourself: We have a very vague idea about our money.

Like, have you figured out your risk profile/appetite? Are we conservative or aggressive investors? Do we know about our income and expenses, net worth? Do we know that our portfolio follows the optimum asset allocation principles?

The idea is that, if we had a way to measure income, expenses, portfolio, risk profile, etc., we could have a discussion on how to improve them. No records, no improvements.

We also need to be aware of our money behaviour. Once you are aware, other things follow. In many cases only a very small amount (the ‘tip’) of information is available about a situation, whereas the ‘real’ information or bulk of data is either unavailable or hidden. It is similar to the iceberg where only about 1/10th of an iceberg’s mass is seen outside while about 9/10th of it is unseen, deep down in water. We need to see beneath our surface personalities in order to make better decisions on important things of life. The key to the best financial decisions lies in the understanding of our own mind, both conscious & subconscious mind.

2. Know how your money is doing: Now that you have numbers ready, the improvements follow naturally. For example, you see that your percentage spend on “eating out” is 2-3 times the monthly grocery bill or it forms 25+% of your expenses. Also, you will get an idea how to balance your portfolio according to your risk profile. You will match the portfolio with your risk appetite and see if you can take more risk or go more conservative. In other words, you get to decide your asset allocation strategy.

3. Make your Money Work: Other than tracking your earnings and your expenses, it is important to see if your money is working for your future. How about allocating your income among fixed expenses, discretionary expenses, short term savings and long term investments? It’s like assigning goals for your money.

Pay Yourself First
Pay Yourself First is a foundation principle of money management. Though it’s simple to understand, in reality very few people know how to use the principle. The phrase “pay yourself first” means that instead of paying all your bills and expenses first and then saving whatever is left over, do the opposite. Set aside money for investing, retirement, college, a down payment, or whatever requires a long-term effort, and then take care of everything else.

Because the savings contributions are automatically routed from each pay-check to your investment account, this process is said to be “paying yourself first”; in other words, paying yourself before you begin paying your monthly living expenses and making discretionary purchases.

This simple system is a very effective way of ensuring that individuals continue to make their chosen savings contributions month after month. It removes the temptation to skip a given month’s contribution and the risk that funds will be spent before the contribution has been made. Regular, consistent savings contributions go a long way toward building a long-term nest egg, and some financial professionals even go so far as to call “pay yourself first” the golden rule of personal finance.

How to grow your Money Tree:

The best time to plant a tree was 5-10 years ago. The second best time is NOW.

Most young people want to know about investment products where their money would “multiply”. Ask them how much they knew about financial products? Often, the answer is Zilch, nothing. But frequently their only interest is in the investment product where their money would multiply. Though we don’t have time or interest to learn about building our “Money Tree”, we want instant solutions. We just want the big money tree. Even though we know that it takes years for a tree to grow. The only thing that can be done instantly with the tree is to cut it, which can be done quite quickly!

Moreover, this is a dangerous mistake we make. When young people wanted instant solutions without learning more about financial products, they make themselves vulnerable to financial adviser’s who sell products that suit their requirements and not their client’s. These financial advisers come to know that their client/prospect is an ill informed person & greedy and they make the best use of this information to sell products that maximize their commissions and not their client’s!

Money grows like a tree: not on it!

So by looking for instant solutions, we end up hurting ourselves. Instead of building a money tree, we end up cutting the tree. As with a tree, nothing happens instantly. To be successful in any field, we need to constantly increase our knowledge and skills in that field. Also just focusing on the fruits and leaves of a tree is not enough. We have to water the roots and save the growing tree from external attacks.

TIME VALUE OF MONEY & MAGIC OF COMPOUNDING

The Time Value of Money

Let me take a simplistic example to understand the time value of money. Imagine you have Rs. 1,00,000 with you and you have the following options (inflation rate is 5%):

Give it to a friend who will return Rs. 1,00,000 after 1 year.
Put it in a Savings account which gives you 5% annualized return.
Invest in Mutual Fund/Stocks which can give you a return ranging from -50% to +50%

TIME VALUE OF MONEY & MAGIC OF COMPOUNDING
In option 1, the present value of the Rs. 1 lakh that you get after one year is actually \((1-\frac{5}{100})(1,00,000) = Rs. 95,000\). Do you realize that you have actually lost money?

In option 2, the money grows by 5% to Rs. 1,05,000 but once you factor the inflation (5%), you are back to the square one. Better to spend the money today rather than wait for one year.

In option 3, your future value can be higher or lower than the present value.

The Magic of Compounding

If we could appreciate the “Magic of Compounding” we would understand the benefits of starting early and discipline! Let us understand the power of compounding with the famous story of the Persian emperor who was so enchanted with a new ‘chess’ game that he wanted to fulfill any wish the inventor of the game had. This inventor, a mathematician, decided to ask for one seed of grain on the first square of the chessboard doubling the amounts on each of the following squares. The emperor, at first happy about such modesty, was soon to discover that the total yield of his entire empire would not be sufficient to fulfill the ‘modest’ wish.

1 seed of grain compounded to 184400000000000000000000000000000000000000 on the 64th square!

Option I: Age 25, Invest Rs. 2000 p. m. till age 60; Asset @ 10% growth is Rs. 65 lakhs

Option II: Age 30, Invest Rs. 2000 p. m. till age 60; Asset @ 10% growth is Rs. 39.5 lakhs

Difference between the two options at age 60: Rs. 25.5 lakhs while the difference in the amount invested is only Rs. 1.2 lakhs. The goal of compound interest is to make your money work hard for you. The key step in using compound interest is to actually start saving. You don’t have to save a lot – just save what you can. Compound interest will do the rest of the work for you. Compound interest is so fascinating that Albert Einstein referred to it as “magic” calling it “The most powerful force in the universe.”

Asset Allocation

Asset allocation is based on the idea that in different years a different asset is the best performing one. It is difficult to predict which asset will perform best in a given year. Thus, although it is appealing to try to predict the “best” asset, proponents of asset allocation consider it risky. They say that one who “jumps” from the one asset to another may easily end up with worse results than any consistent plan.

Studies have pointed out that replacing active choices with simple asset classes worked just as well as, if not even better than, professional fund managers. The study also pointed out that a small number of asset classes are sufficient for financial planning. This study supports the idea that asset allocation is more important than all other concerns like market timing, finding the right asset class every year, stock selection, etc.

Let’s begin with a few snapshot data. In 2000, the Sensex gave you a -26.1% return, Gold -3.33% while Debt Funds gave a +10.19% growth. But in 2006, it was +46.7 for Sensex, +5.28% for Debts and 35.0% for Gold. Every year, there’s a different growth story for the three asset classes, and nobody knows for sure what 2013 or 2014 or 2020 will give returns on the three asset class. If the papers tell you that Debt funds are doing well and you take out your equity investments and put them into Debt, chances are that the equity is back to performing well and the debt funds nosedive. If nobody knows when and what returns will an asset class give, jumping from one asset class to the other is really a bad idea, right?

How to set up your Asset Allocation?

Essentially Asset Allocation is your Investment policy. Depending on your own understanding of your risk profile, you need to finalize the best fitting pie for your debt, equity and other investments. To start off, the thumb rule of asset allocation is based on your age. So if your age is X, invest X% in debt and 100-X% in equity. If you are a 25 year old guy, invest 25% in debt and 75% in equity. Always remember, it’s just the thumb rule.

Financial Planning Process

Step 1: Understand Yourself

There’s always a risk-return trade off. You must know whether you can absorb the shocks of short term losses when you aim at higher returns. It’s not possible that you want attractive returns and you are not exposed to a few shocks here and there. So be aware of your risk profile to start with. The three broad categories of risk profile are: Aggressive, Moderate and Conservative. Which one is your risk profile?

Step 2: Understand the Asset Classes

We must invest in assets we understand. Blindly investing in any of them could be disastrous especially equity. So one should know what options are available under equity and debt assets (see details of debt and equity classes in chapter VII) and then take a reality check on our comfort level with them.

Step 3: Decide your allocation ratio

Now you knew the thumb rule that if you are a 25 year old guy, invest 25% in debt and 75% in equity. But after going through steps 1 & 2, it’s time you set an allocation ratio for yourself. You should allocate according to your risk appetite and not because of some thumb rule. Moreover, you can also allocate funds for equity classes like gold and real estate too.

Step 4: Balance the Portfolio

We need to monitor the portfolio and rebalance it to the original allocation ratio. Why? Well, once you have invested (for e.g.) Rs. 1,00,000, Rs. 50,000 in equity and Rs. 50,000 in debt funds the portfolio will change it’s ratio over time. In a few months, the equity portfolio may be valued at Rs. 75,000 and debt portfolio at Rs. 55,000, total Rs. 1,30,000. (just an example). So if you want to maintain your asset allocation ratio of 50% each, you may have to sell Rs.10,000 from your equity and invest the same in debt to make them valued at Rs. 65,000 each. By maintaining this asset allocation ratio, you are booking profits when the equity markets rise. Similarly, you are buying more equity when the stocks go down, thereby reducing your cost of your stocks acquisition. This is what asset allocation can do for your financial health.

Financial planning is a critical exercise in ensuring long-term financial security. A financial plan is a road map to help you achieve your life’s financial goals.

Here are three basic questions that you will answer during financial planning:

1. Where are you today? What is your current financial
During the financial planning process you analyse what your financial needs and goals are. Then, you quantify in money terms what resources you need to meet those goals, and quantify the time period during which you want to achieve these goals.

Investing Mistakes

In the investing journey, there are some common mistakes that if avoided, can make a big difference. Some of the common mistakes done by investors are listed as follows:

- Taking personal loans beyond capacity of repayment
- Mixing insurance with investments
- Investing without a proper asset allocation
- Taking huge loans to fund real estate purchases
- Investing for long term goals without creating a contingency fund & planning for short term goals
- Over-diversification in case of mutual fund schemes (investing in too many MF schemes)
- Investing in direct equity/ derivatives without adequate knowledge/ professional advice and also inclination
- Investing out of line with one’s risk taking ability
- Not tracking the portfolio performance on a periodic basis & sticking with poor performing schemes
- Investing in instruments which give a negative real return (i.e. return after adjusting for inflation) like Fixed Deposits
- Investing without an eye on tax efficiency of investment (for e.g. a person in a 30% tax bracket is better off investing in debt mutual funds than fixed deposit, in view of taxability)
- Investing when markets are high & redeeming when markets are low (not investing systematically)
- Locking all money in long term products (e.g. PPF, life insurance policies etc.) – as a result when money is required in short term, one is forced to take a personal loan

You may well check if you are presently making these mistakes & if yes, take corrective action in time else simply prevent making these mistakes. Also we need to review and ensure that unnecessary & non-performing investments are weeded out, wherever your money is lying is obtained, and your financial portfolio is simplified for better monitoring & tracking.

- Close unnecessary bank accounts especially the salary account once you’ve changed jobs.
- Transfer your EPF balance from previous employers
- Close unnecessary MF folios
- Correct your e-mail ID and other details in your investments
- Update your change of address and/or residential status in your investments / insurance policies
- Close unnecessary credit cards and debit cards
- Close any unnecessary ECS mandates given on your bank account.

Management parable that stimulates lateral thinking from “Your Sacred Self” by Dr. Wayne Dyer.

In a mother’s womb were two babies. One asked the other: “Do you believe in life after delivery?” The other replied, “Why, of course. There has to be something after delivery. Maybe we are here to prepare ourselves for what we will be later.”

“Nonsense” said the first. “There is no life after delivery. What kind of life would that be?”

The second said, “I don’t know, but there will be more light than here. Maybe we will walk with our legs and eat from our mouths. Maybe we will have other senses that we can’t understand now.”

The first replied, “That is absurd. Walking is impossible. And eating with our mouths? Ridiculous! The umbilical cord supplies nutrition and everything we need. But the umbilical cord is so short. Life after delivery is to be logically excluded.”

The second insisted, “Well I think there is something and maybe it’s different than it is here. Maybe we won’t need this physical cord any more.”

The first replied, “Nonsense. And moreover if there is life, then why has no one has ever come back from there? Delivery is the end of life, and in the after-delivery there is nothing but darkness and silence and oblivion. It takes us nowhere.”

“Well, I don’t know,” said the second, “but certainly we will meet Mother and she will take care of us.”

The first replied “Mother? You actually believe in Mother? That’s laughable. If Mother exists then where is She now?”

The second said, “She is all around us. We are surrounded by her. We are of Her. It is in Her that we live. Without Her this world would not and could not exist.”

Said the first: “Well I don’t see Her, so it is only logical that She doesn’t exist.”

To which the second replied, “Sometimes, when you’re in silence and you focus and listen, you can perceive Her presence, and you can hear Her loving voice, calling down from above.”

May be this is one of the best explanation to the theory of ‘After death’ and the concept of ‘GOD’.

AMAZING MATHEMATICAL MYSTERIES

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Husband and wife go to a pathological laboratory to check their blood group and find both of them are A positive.

Wife asks, how come we have the same blood group?

Husband answers, why not? You have been sucking my blood the last ten years.

Raul is appearing for the final university examination. He takes his seat, in the examination hall, stares at the question paper for five minutes and then in a fit of inspiration takes off his shoes off. Raul then removes his turban, his shirt, pants, socks, watch, etc. The invigilator alarmed approaches, Raul and asks what is going on.

Oye, I am only following the instructions “Answer in brief.”

Friend A: My wife had a funny dream last night. She dreamed that she had married a millionaire.

Friend B: You are lucky, My wife dreams that in day time.

““Well,” said a the businessman. “You should better put in a clause in my will about my employees too. To each man who has worked for me for over twenty-five years, I give and bequeath Rs. Five lakhs.”

Lawyer: “But, you are in business only for twenty years.”

“I know it man, but it is good advertising.”

Peter (Son): Is it true? Dad, I heard that in India a man does not know his wife until he marries.

Roger (Father): That happens everywhere son, everywhere!

Guide: “I welcome you all to the Niagara Falls. These are the world’s largest waterfalls. The sound intensity of the waterfalls is so high that one cannot hear even 20 supersonic planes passing by. May I now request the ladies here to keep quite so that we can hear the Niagara Falls.”

A blonde girl’s husband buys her a mobile phone. She takes it out and he decides to test it out. He phones her.

She answers it. “It is very good, but how did you know I was at the hairdressers?”

Sadie’s husband Jake has been slipping in and out of a coma for several months, yet his faithful wife stays by his bedside day and night. One night, Jake motions for her to come closer. He says, “My Sadie, you have been with me through all the bad times. When my business failed, you were there. When I got shot, you were by my side. When we lost the house, you gave me support. When my health started failing, you were still by my side. You know what, Sadie?”

“What dear?” she asked gently.

“I think you are bad luck.”

Man goes to the doctor and complains that every time he touches his foot he feels excruciating pain. The doctor notes it and asks if it hurts anywhere else. To demonstrate, the man touches his shin and thigh and screams out with pain. Although the doctor examines the man, he is unable to diagnose the source of the pain and refers him to a specialist. A week later the man returns and the doctor eagerly asks, if the specialist found out what was wrong.

Yes, says the man. He discovered my finger was broken!

Question: If a woman shouts from the front door and a dog barks from the back door whom will you allow first?

Answer: The dog, because after allowing it in, it will stop barking, the woman, on allowing will continue to shout.

Doctor to his patient, “I have bad news and worse news.”

“Oh dear, what’s the bad news?” asks the patient.

Doctor: “You only have 24 hours to live.”

“That’s terrible”, says the patient. ‘How can any other news possibly be worse?”

Doctor: “I have been trying to contact you since yesterday.”

A mother and daughter go out to a top shop looking for Barbie Dolls, but cannot find any price tags stickers, so they ask a shop assistant to help.

“This is Single Barbie, she cost £20, and this is Married Barbie, she costs £40, and this one is Divorced Barbie, she costs £250”, says the assistant.

“Why so much for the Divorced Barbie?” asks the mother.

“Well, with the Divorced Barbie, you also get the House, the Car, the Children……..” says the assistant.

A newly married man asks his wife, “Would you have married me if my father hadn’t left me a fortune?”

“Darling,” the woman replies sweetly, “I’d have married you no matter who left a you a fortune.”

Little Johnny watched, his mother gently rubbing face cream on her face. “Why are you rubbing cream on you face, mommy?” he asked.

“To make myself beautiful,” said his mother.

A few minutes later, she began removing it with a tissue.

“What is the matter?” asked Little Johnny. “Giving up?”

One day little Johnny was in his back yard digging a hole. His neighbor, seeing him there, decided to investigate.

“What are you doing?” he asked.

“My goldfish died and I am burying him,” Johnny replied.

“That is because he is inside your cat!”

A small boy writes: “The fireman came down the ladder pregnant.” The teacher took the boy aside to correct him.

“What do you mean what pregnant means?” she asked.

“Sure,” the lad said confidently. “Means carrying a child.”

A mother-in-law sent two ties to her son-in-law. Some weeks later, she was invited for lunch, and so he wore one of them in the hope of pleasing her. The meal was a tense and uncomfortable one, with the Mother-in-law maintaining a stony silence. Finally she spoke. “Alright, son, what’s wrong with the other tie.”

A doctor says to his patient, “Without these treatments, you’ve got 3 months to live,” and hands him a bill.

The patient says, “My God! Look at all these. I can’t come up with this kind of money in 3 months!”

The doctor says, “Alright! You’ve got 6 months to live.”

This guy runs home and bursts in yelling, “Pack your bags, I’ve just won the lottery, all six numbers!” She says, “Oh wonderful! Should I pack for the beach or the mountains?” He replies, “I don’t care…just pack and shove off!”

Farmer Fred has an American farmer visiting him. The American farmer is boasting about the size of his land in the United States: “My land is so big, that it takes me two hours to drive around it by car.” Farmer Fred is silent for a while. Then he nods and says: “I know what you mean, once I had such a car, too.”
Photographs from the 48th Annual General Body Meeting of Consumer Guidance Society of India.

Mr. Santosh Shukla (Jt. Sec., Navi Mumbai) giving a talk on Consumer Awareness to ONGC Officers Mahila Samiti, Panvel
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