Consumer MEGA Camps

- Wardha & Nagpur, Maharashtra
- Sawantwadi, Maharashtra

CGSI Celebrates International Women Day

- Ranjangaon, Maharashtra
National Consumer Day Celebrations & Inauguration of "Milk Analyzer" by Shri. Girish Bapat, Minister – Food, Civil Supplies & Consumer Protection Milk Testing Camp at SNDT College of Home Science, Matunga, Mumbai
Combination Drugs ban by Government! Patients shocked & confused; Pharmaceutical companies at crossroads – Courts to the rescue of patients.

India ranks third in the production of drugs in the world. India also exports drugs all over the world meeting International standards. The Central Government through the Drugs Controller of India and the State Governments through Food & Drug Administration controls, the Quality Standards, Good Manufacturing Practices, Exports, Introduction of New Drugs, Distributors of Drugs, etc., of the drugs industry.

The Govt. of India’s ban of 344 Fixed Dose Combination Drugs (FDC) on March 10, 2016 is a shocking news to the consumers in general and sick patients in particular and manufacturers of FDC drugs. The reason cited was health risk to the public and availability of safer alternatives in the market. This raises an important question as to who permitted FDC drugs in the market about a decade ago. Why such drastic action suddenly and sufficient notice could have been given for the patient. With the ban any patient will get worried that due to consumption of FDC drugs, some damage in health would have already happened. There could me something fishy on the sudden ban as alert patients would have gone to their physician for consultation to clear their doubts. The regulators and manufactures are responsible for this sort of health risk suffered and call for public enquiry?

The Govt. notification was challenged by some manufacturers in the Delhi High Court and interim relief was granted until March 21, 2016. It is mandatory for every manufacturer of FDC drugs that these products are safe for patients and the Government responsibility to implement and monitor the health of the public. Every drug has some drawbacks or toxicity and in the case of FDC drugs more toxicity, resulting in side effects due to interaction between combination drugs. Patient’s continuous intake without doctors monitoring is also a health hazard. The FDC drugs now banned are in the market for more than a decade, which would have caused damage to the patients who had consumed the same? It is questionable how regulators permitted the use of FDC drugs when introduced for the first time in India. Many multinational companies are operating in India for several decades and in USA and EEC countries FDC, drugs are not permitted but in India how the regulators permitted are a question, which only Supreme Court can decide. Many pharmaceutical companies are affected and the Delhi High Court has given relief to over 70 FDC drugs on March 28, 2016 meaning that the drama will go on between the Courts, manufacturers on this issue with the consumers of these medicines at the cross roads. Such a chaos could have been prevented before banning 344 FDC drugs. The ban would have cost the drugs industry more than Rs. 4000 crores.

It is interesting to note that there is hardly much reliable information in the form of data availability on multi-drug interaction in a single dose on patients or side effects of combination drugs, including resistance aspect. It is not certain how the judiciary will ultimately react to the Government action, unless Government produces authentic National and International data on the utility and efficacy of those combination drugs in support of its action. Drug Industry and its products after all are regulated all over the World and India is no exception. Let us wait & watch further. (See Page 7 for related news)
Letters to the Editor / CGSI

I have just received the March-April 2016 issue of Keemat. I wish to thank you for all the time and effort that you have invested, and have been investing in Keemat. It is interesting, informative and eminently readable from the Editorial to Laughter the Best Medicine. All this is a labor of love, and deserves, I feel, a word of appreciation.

Vijay Menon – Life Member; Email: vijay.menonvsg@gmail.com

ON EXECUTING A WILL: An old proverb proudly proclaims, “Where there is a Will there is a way” but, in today’s world of greed, this is skilfully, replaced by “Where there is a Will there are Relatives”. Though this has been said in lighter vein, the reality of it cannot be ignored and there is a possibility that many could have experienced such situations much to their disadvantage.

A Will is the document that disburses the wealth/possessions of an individual after his demise to his siblings or persons of his choice. This is not a seemingly easy task, in the sense that the testator [the one who executes the Will] has to decide that the distribution of his wealth will not bring an ill feeling among the legatees [Beneficiaries of a Will]. A good norm to follow is never to prepare a Will when one is angry. A cool mind and a sedate temperament bring about a judicious discretion.

REQUIREMENTS NEEDED TO EXECUTE A WILL

1. The testator must group together all the assets owned by him legally. A rented house does not constitute ownership and cannot be bequeathed to anyone.
2. He/She must decide which assets of his/hers are to be bequeathed to whom. This is exclusively his/her choice.
3. An Executor must be appointed, who will carry out in letter and spirit the wishes of the testator. This should be a reliable person who must be kept informed that he is the Executor and his name and address must appear in the Will and it must be made known that his decision will be final.
4. He/She must get their signatures attested/verified by two witnesses. These persons only verify that the testator has signed the Will in their presence. There is no need for these persons to read the entire contents of the Will.
5. Finally, the services of a doctor must be availed, who will certify [in the Will] that the testator is in good health and of sound mind at the time of executing the Will.
6. On drafting the contents of the Will, help of the legal fraternity is not necessary if the testator can make his own composition since legal jargons are not necessary and it would save a lot of expense.
7. Section 18 of the ‘REGISTRATION ACT’ clearly states that it is not compulsory to register a Will. The only advantage is that a registered Will preserves the sanctity and prevents fraudulent Wills from making their appearance. Thus it is the testator alone who can decide whether the Will executed by him needs registration or not. Strange as it may, sound section 40 of the REGISTRATION ACT provides for registration of a Will even after the demise of the testator.
8. Most testators prefer secrecy to what they have bequeathed and to whom. This norm has been followed for generations. However revealing the details in advance to the legatees is not a bad idea as it allows the testator to realize the impact created as a result of his Will. But this disclosure must be made in the presence of all concerned and before the finalization of the Will. If an atmosphere of contentment prevails and a consensus is reached, it would be a good idea if a Memorandum of Understanding on Rs.100/= stamp paper is drawn up and signed among the legatees with the testator as the sole witness. This is a new concept and prevents a lot of misunderstandings later. However, this document must be ‘Notarized’ to preserve its authenticity.

‘PROBATE FACTOR’: Probate of a Will means certification under the seal of a Court of competent jurisdiction, a grant of administration to the ‘Estate’ of the testator. In simpler terms this means that if a testator bequeaths immovable property that stands in his name to a legatee, he [legatee] is bound to obtain a ‘Probate’ if he desires to transfer the property in his/her name. Immovable property as far as possible should be transferred by the testator during his lifetime through a gift deed thus enabling avoidance of any hassles.

Jude Chaves – Life Member CGSI, Email: jude6@rediffmail.com, Tel: +91-22-28942659

Keemat: May – June 2016
An angler from the city was out fishing on a lake in a small boat. He noticed another man in a small boat open his tackle box and take out a mirror. Being curious, the man rowed over and asked, "What is the mirror for?" "That's my secret way to catch fish," said the other man. "Shine the mirror on the top of the water. The fish notice the spot of sun on the water above and they swim to the surface. Then I just reach down and net them and pull them into the boat." The city angler continues, "Wow! Does that really work?" "You bet it does." "Would you be interested in selling that mirror? I'll give you $30 for it." "Well, okay." After the money transfer, the city angler asked, "By the way, how many fish have you caught this week?" "You're the sixth," he got the reply.

The duty of service is most difficult to comprehend, and is beyond the understanding of even sages. We call a servant dumb if he is silent and if he is ready with an answer, he is talkative or garrulous. If he stands near, he is imprudent and if he keeps a distance from us, he is timid. If he bears patiently, he is a coward, and if he cannot brook harsh words and insults, we generally consider him unmannishly.

Golden Words of Yore

मौनामुकः प्रचारादृष्टिः आत्मको वा
पूर्ण: पार्थक भवति च नवनिरूपयोगभाषाः।
श्रव्याद् भीष्मविधि न सहते प्रायोशो भाव्यातान:
सवायम: प्रभुमभो बोधिमायायाः।

Keemat: May – June 2016
Consumer commission exonerates city doctor accused of negligence

MUMBAI: In complicated cases, doctors have to take chance, even if the rate of survival is low, the national consumer commission said while exonerating a city doctor charged with medical negligence.

The national commission reversed an order of the Maharashtra state consumer commission, which held Dr. Hemen Kulkarni guilty of negligence while treating a Lower Parel resident having a kidney stone and ordering him to pay Rs 10 lakh as compensation.

The complainant, Dhanashree Savardekar, had on November 5, 2011, taken her mother to Dr. Kulkarni’s Tushar Maternity and Surgical Nursing Home, as she was suffering from abdominal pain.

Two days later, an ultrasonography conducted on her revealed the patient had a kidney stone and she was referred to Apollo Endoscopy Centre, where Endoscopic Retrograde Cholangio Pancreatography (ERCP) was performed on the patient.

During the procedure, the Dormia basket — instrument used to extract the stone — broke and got impacted, and the patient was sent back to Dr. Kulkarni for open surgical removal of the stone and broken basket.

An open surgery was performed on the same day, but Dr. Kulkarni could not remove the stone or the basket.

On November 10, 2011, Dr. Kulkarni admitted the patient to KEM Hospital, Parel, where she underwent operations on November 14 and November 22, but eventually, died on November 27.

In this backdrop, the Maharashtra state commission held Dr. Kulkarni guilty of negligence in treating the elderly woman, and ordered him to pay compensation to the patient’s family.

Dr. Kulkarni filed an appeal to the national commission challenging the state commission’s order.

The national commissioner reversed the order of the state commission and exonerated the doctor.

“In our opinion, the OP-1 [Dr. Kulkarni] has followed the standard protocol of treatment, with his experience and expertise,” said the national commissioner.

It said in cases of medical negligence, there must be a deviation or departure from accepted medical practice and such departure must be the proximate cause of the injury to the patient.

However, in this case, neither did Dr. Kulkarni deviate from the accepted protocol of treatment nor was it the proximate cause of injury to the patient.

Besides, the national consumer commission also noted that doctors at KEM Hospital also followed the same procedures as conducted by Dr. Kulkarni, and they too failed to extract the basket and the stone.

HOW TO FILE A COMPLAINT

According to the law, a consumer who is dissatisfied by the services, which include medical services, or the product purchased by him can move a consumer complaint against the service provider or seller with the district forum under whose jurisdiction the case falls.

The consumer has to file the complaint in the format as per the new guidelines, implemented by the State Consumer Commission, which is placed everywhere in the respective district forums.

The consumer has to attach all the original records and proof with the complaint filed with the district forum, for the consideration of the judicial members.

TOUGH MEN LESS LIKELY TO BE HONEST WITH DOCTORS

The tougher men think they are, the less likely they are to be honest with doctors, shows a new study that suggests this may contribute to men dying earlier than women. Men are more likely to choose a male doctor, but less likely to be honest with that doctor about their symptoms, said the study, published in the Journal Preventive Medicine. Another study found that men who held traditional beliefs about masculinity were more likely to ignore medical problems, or at least put off dealing with them.

1st generic-drugs store a hit with consumers

Aayushi Pratap

MUMBAI: The city’s first medicine shop that sells only generic drugs, at Chatkopper, is proving a hit with consumers. Jan Aushadi is a chain of medical stores launched by the central government to provide generic, low-cost versions of various medicines.

All medicines sold at these stores are obtained from the Bureau of Pharma Public Sector Undertakings, which coordinates the marketing and supply of generic drugs. Jan Aushadi stores currently stock 400 medicines used to treat ailments such as cancer, diabetes, heart diseases and hypertension. The government aims to increase the number of medicines to 577 and the number of stores to 3,000 by 2017. A list of the medicines is available online at janau2014.gov.in.

According to Sweta Mehta, co-owner of the Jan Aushadi store in Chatkopper, which began operations on February 16, generic medicines cost anywhere from one-fifth to one-tenth of the price of their branded counterparts. “These stores give people the option of buying unbranded, quality medicines at affordable prices. They will especially benefit those who suffer from chronic ailments and need to take medicines over a prolonged period,” said Mehta.
I had the good fortune of meeting Dr. M. S. Kamath and conducting an interview, which was not only informative, but an eye-opener as well. He gives solutions to people and expert guidance instantaneously. He is an upright man who didn’t mince words and stated everything in a matter of fact, practical and forthright manner, thus explaining the current and past scenario elaborately, but yet, in simple words.

My opening question was

Q1 Sir would you be kind enough to share your career graph and tell us a little about the consumer guidance society of India?
Ans: I am a doctor, a family physician who started helping patients and then worked alongside with several N.G.O.s In addition to that I have a masters in law and it’s been a while I have been teaching Law and Medicine at the University. So I nurtured my innate talents and joined the consumer guidance society of India.

Q2 What are the challenges you faced.
Ans: I faced a lot of challenges, primary one being delay in the court cases and justice being delayed often made me feel helpless against the system then I began to believe that the country had failed the constitution and not vice versa. I have now stopped going to courts and stress on pressure tactics, mediation, arbitration and counseling for settling disputes.

Q3 Do you think that the monthly magazine 'Keemat' is carrying information of importance to the consumers? Is it making a good impact and satisfying the consumer or reader's mind?
Ans: 'Keemat' is not unknown to the readers and consumers but its impact or success rate could only be gauged by the different perceptions of different people. A horse can be taken to a pond or river but cannot be forced to drink the water. The readers or consumers are ignorant by choice and on a lighter note, I would like to add that the joke column in 'Keemat' is highly appreciated and read by all and sundry.

Q4 Do you think the consumers are fully aware of their rights.
Ans: The consumer is 'The King' but he should know how to behave like one. Unfortunately, their intelligence is being diverted to easier and crooked paths.

HC asks Govt what was the urgency to ban over 300 FDC drugs

New Delhi, Apr 18, 2016. What was the urgency for banning the manufacture and sale of over 300 fixed dose combination medicines and how can the approval of Drug Controller General of India (DCGI) be disregarded completely, Delhi High Court asked the government today.

Justice Rajiv Sahai Endlaw also sought an explanation from the concerned ministry on the issue, saying they must have opted for some standard procedures before granting licences to the pharma companies.

"What were the standard procedures adopted by you (government) during grant of licence and what was the urgency which led to withdrawal of the same," the court asked the Centre's counsel while hearing over 180 pleas challenging the government's decision to ban 344 fixed dose combinations (FDCs). "How can approval of DCGI be disregarded entirely?

You will have to state what changes occurred thereafter (post-approval) for disregarding. Else, there is one expert panel today and tomorrow there will be another.

"There is no reason appearing from your (government's) arguments as to what happened that a drug which received DCGI approval has now been banned," the court observed. In his response, Additional Solicitor General (ASG) Sanjay Jain said under the Drugs and Cosmetic Act, the government can disregard the approval given by DCGI and say that a FDC or drug has to be prohibited.

"Grant of approval does not restrain government from taking action under section 26A (power to prohibit manufacture of drugs and cosmetics in public interest) of the Act. Earlier also, more than 90 DCGI approved drugs were banned," he said.

ASG was responding to the contentions of pharma companies like Pfizer, Glenmark, Procter and Gamble and Cipla, that there were three categories of drugs mentioned under section 26A which are "harmful, boastful and those that lack therapeutic justification." They had said the powers under the provision to allow prohibition of drugs that are harmful, restricting "boastful" claims about medicines and regulation of those that lack therapeutic justification.

Q5 C.G.S.I received the National Award for protection in 1991. It's growth from there up till now. Your views?
Ans: This graph could be measured only by individual perception again as some people may see a bottle half empty and some as half-full. My team and I have done our best and are still doing our duties surmounting the obstacles and overcoming the pitfalls.

Q6 The new policies adopted or implemented by C. G. S. I keeping in mind the current fluctuating scenario and any other future plans to launch Education and Awareness campaigns in the rural areas.
Ans: We are working keeping in mind the limitations and strengths and we cannot bite more than we can chew, nevertheless, we are introducing different strategies and negotiations for different areas. Most certainly out of the box ideas for the rural areas to target simple issues. (Mainly the weight of the products issue).

Q7 What are the main reasons for the success rate of these programmes being so low?
Ans: People or citizens are self-destructive and often criticize any new ideas and their implementation. The consumers have an escape route readily available in corruption which is rampant everywhere. Inspite of that we have been successful to a larger extent with the stones method for measuring and the milk testing method, which is highly appreciated. We have a machine imported from Belgium that could stop the contamination and prevent it in the future thus keeping the economies of scale balanced and in check.

Q8 Majority of the consumers are still reluctant to lodge complaints, is this due to the loopholes, delayed action, or even maybe due to their lack of knowledge pertaining to consumer guidance? What do you have to say?
Ans: Consumers are not willing to change and not any of the above reasons. It's only their lackadaisical attitude, as they don't care. They have to change their mindset as they have become comfortable with corruption which is the easiest way out.

Q9 your advice to the youngsters and final comments for the consumers in India?
Ans: The younger generation can revolutionize as the older generation are in a comfortable rut and they don't realize that the country is going to the dogs but we are the dogs. Sincere Thanks.

Keemat: May – June 2016
Why LED Lights are better than Incandescent Light Bulbs & CFL’s: A Comparison Chart
(Excerpted from various sources)

<table>
<thead>
<tr>
<th>Energy Efficiency Energy Costs</th>
<th>Light Emitting Diodes (LEDs)</th>
<th>Incandescent Light Bulbs</th>
<th>Compact Fluorescents ( CFLs )</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Span of lamp (average)</td>
<td>50,000 hours</td>
<td>1,200 hours</td>
<td>8,000 hours</td>
</tr>
<tr>
<td>Watts of electricity used (equivalent to 60 watt bulb)</td>
<td>6 - 8 watts</td>
<td>60 watts</td>
<td>13-15 watts</td>
</tr>
<tr>
<td>Kilo-watts of Electricity used (30 Incandescent Bulbs per year equivalent)</td>
<td>329 KWh/yr.</td>
<td>3285 KWh/yr.</td>
<td>767 KWh/yr.</td>
</tr>
</tbody>
</table>

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<thead>
<tr>
<th>Environmental Impact / Important Facts</th>
<th></th>
<th></th>
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<tbody>
<tr>
<td>Contains the TOXIC Mercury (Health and the environment)</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>RoHS (Restriction of Use of Hazardous Substances) regulations Compliant</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Carbon Dioxide Emissions (30 bulbs per year) Lower energy consumption decreases: CO2 emissions, sulfur oxide, and high-level nuclear waste.</td>
<td>451 pounds/year</td>
<td>4500 pounds/year</td>
</tr>
<tr>
<td>Sensitivity to low temperatures</td>
<td>None</td>
<td>Some</td>
</tr>
<tr>
<td>Sensitive to humidity</td>
<td>No</td>
<td>Some</td>
</tr>
<tr>
<td>On/off Cycling, Switching a CFL on/off quickly, in a closet for instance, may decrease the lifespan of the bulb.</td>
<td>No Effect</td>
<td>Some</td>
</tr>
<tr>
<td>Turns on instantly</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Durability</td>
<td>Very Durable</td>
<td>Not Very Durable</td>
</tr>
<tr>
<td>LED can handle jarring and bumping</td>
<td></td>
<td>glass or filament can break easily</td>
</tr>
<tr>
<td>Heat Emitted (BTU's/hour); 1 BTU = 252 calories</td>
<td>3.4</td>
<td>85</td>
</tr>
<tr>
<td>Failure Modes</td>
<td>Not typical</td>
<td>Some</td>
</tr>
<tr>
<td>Light Output 450 (Lumens)</td>
<td>4-5 Watts</td>
<td>40 Watts</td>
</tr>
<tr>
<td>Light Output 800 (Lumens)</td>
<td>6-8 Watts</td>
<td>60 Watts</td>
</tr>
<tr>
<td>Light Output 1,100 (Lumens)</td>
<td>9-13 Watts</td>
<td>75 Watts</td>
</tr>
<tr>
<td>Light Output 1,600 (Lumens)</td>
<td>16-2 Watts</td>
<td>100 Watts</td>
</tr>
<tr>
<td>Light Output 2,600 (Lumens)</td>
<td>25-28 Watts</td>
<td>150 Watts</td>
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<tr>
<th>LEDs use less power (watts) per unit of light generated (lumens).</th>
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<td>CGSI Addresses Women Consumers in Ranjangao, Pune</td>
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On the occasion of International Women’s Day, the Consumer Guidance Society of India in association with High Physics Lab Pvt Ltd. addressed complaints and grievances of consumers from Ranjangao, Pune. The event featured talks on issues such as Financial Planning, Property, RTI, Banking, Education and other consumer related topics which was well attended by 80 women. Dr. MS Kamath, Gen. Secretary, CGSI and Ranjan Verma, a certified financial planner (CFP) were the keynote speakers.

Speaking on the occasion Dr. Kamath, Secretary, CGSI, said, “On this Women’s Day, we are reaching out to women consumers to make them aware of their rights as a consumer. It is very essential for women to know their rights so that they can lead their respective families and be instrumental in empowering the other consumers in our society.”

The session on Financial Planning was undertaken by Mr. Ranjan Verma and highlighted on “How to manage Money and be a smart Investor” to empower the consumer of financial products. He further emphasized on the importance of women in effectively managing their financial resources and taking important financial decisions in the family.

Apart from the workshop, CGSI volunteers also addressed solutions for Consumer complaints and grievances of various participants who have been victimized previously by various service providers, vendors and companies. The talk session was followed by a live demonstration through CGSI’s Electronic Milk analyzer that tested the quality of milk obtained from shops and local vendors brought by the visitors. Out of the total sample size, around 35% of milk was found to be adulterated in the event.

The program concluded with CGSI volunteers successfully addressing more than 50 complaints with the attendees who all appreciated CGSI’s endeavor to educate consumers about the best practices in purchasing decisions and handling consumer complaints with the right legal approach.

<table>
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<tr>
<th>PARACETAMOL UPS ASTHMA RISK IN BABIES</th>
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<tr>
<td>Children are more likely to develop asthma if their mothers use paracetamol. Using data from the Norwegian Mother and Child Cohort Study, researchers from the University of Bristol, UK, compared associations between several conditions during pregnancy (with and without the use of paracetamol) and asthma developing in the 1,14,500 children. They evaluated that the association was a result of common triggers for paracetamol use in pregnancy—pain, fever, and influenza. The research was published in the International Journal of Epidemiology.</td>
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<tr>
<th>WALNUTS COULD HELP IN LOSING WEIGHT</th>
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<tr>
<td>A diet containing unsaturated fats, such as those found in walnuts and olive oil, has similar weight loss effects as a lower fat, higher-carbohydrate diet, researchers from the University of California, US, said. The study showed that a diet containing walnuts, which are primarily comprised of polyunsaturated fats, positively impacts heart health markers. Researchers studied 245 overweight women (22 to 72 years old) enrolled in a one-year behavioural weight loss intervention. It was published in the Journal of the American Heart Association.</td>
</tr>
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**Consumer Education Series – ATM/White Label ATM & Types of Cards**

**Q.1. What is an Automated Teller Machine (ATM)?**
Ans 1. Automated Teller Machine is a computerized machine that provides the customers of banks the facility of accessing their account for dispensing cash and to carry out other financial & non-financial transactions without the need to actually visit their bank branch.

**Q.2. What are White Label ATMs (WLAs)?**
Ans 2. ATMs set up, owned, and operated by non-banks are called White Label ATMs. Non-bank ATM operators are authorized under Payment & Settlement Systems Act, 2007 by the Reserve Bank of India (RBI).

**Q.3. What is the difference between ATM and WLA (White Label ATM)?**
Ans 3. i) In White Label ATM scenario, logo displayed on ATM machine and in ATM, premises pertain to WLA Operator instead of a bank. However, for a customer, using WLA is just like using the ATM of other bank (bank other than card issuing bank). ii) Acceptance of cash deposits at the WLAs is not permitted at present.

**Q.4. What has been the rationale of allowing non-bank entities for setting up of WLAs?**
Ans 4. The rationale of allowing non-bank entity to set up White Label ATMs has been to increase the geographical spread of ATM for increased / enhanced customer service.

**Q.5. What type of cards can be used at an ATM/WLA?**
Ans 5. The ATM/ATM cum debit cards, credit cards and open prepaid cards (that permit cash withdrawal) issued by banks can be used at ATMs/WLAs for various transactions.

**Q.6. What are the services/facilities available at ATMs/WLAs?**
Ans 6. In addition to cash dispensing, ATMs/WLAs may offer many other services/facilities to bank customers. Some of these services include:
- Account Information
- Cash Deposit (Acceptance of deposits are not permitted at WLAs)
- Regular Bills Payment (not permitted at WLAs)
- Purchase of Re-load Vouchers for Mobiles (not permitted at WLAs)
- Mini/Short Statement
- PIN change
- Request for Cheque Book

**Q.7. How can one transact at an ATM/WLA?**
Ans 7. For transacting at an ATM/WLA, the customer inserts /swipes his/her Card in the ATM/WLA and enters his/her Personal Identification Number (PIN). Usually the transactions are menu driven for facilitating easy

**Q.8. What is Personal Identification Number (PIN)?**
Ans 8. PIN is the numeric password, which is separately mailed / handed over to the customer by the bank while issuing the card. Most banks require the customers to change the PIN on the first use. Customer should not disclose PIN to anybody, including to bank officials. Customers should change the PIN at regular intervals.

**Q.9. Can these cards be used at any bank/non-bank ATM (WLA) in the country?**
Ans 9. Yes. The cards issued by banks in India may be used at any bank / white label ATM in the country.

**Q.10. Are customers entitled to any free transactions at ATMs?**
Ans 10. Yes. With effect from November 01, 2014, a bank must offer to its savings bank account holders a minimum number of free transactions at ATMs as under:
- **Transactions at a bank’s own ATMs at any location:** Banks must offer their savings bank account holders a minimum of five free transactions (including both financial and non-financial) in a month, irrespective of the location of ATMs.
- **Transactions at any other banks’ ATMs at Metro locations:** In case of ATMs located in six metro locations, viz. Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad, banks must offer their savings bank account holders a minimum of three free transactions (including both financial and non-financial transactions) in a month.
- **Transactions at any other banks’ ATMs at Non-Metro locations:** At other locations, banks must offer the savings bank account holders a minimum of five free transactions (including both financial and non-financial transactions) in a month at other bank ATMs. RBI has mandated only the minimum number of free transactions at ATMs. Banks may offer more number of transactions free of cost to their customers.

The above does not apply to Basic Savings Bank Deposit Accounts (BSBDA) as withdrawals from BSBDA are subject to the conditions associated with such accounts.

**Q.11. Are customers charged for any transaction at ATMs?**
Ans 11. Yes, customers can be charged for transactions at ATMs over and above the mandated number of free transactions (as indicated in answer to Q.10 above). In case a bank decides to levy charges, the customer can be charged a maximum of Rs. 20/- per transaction (plus service tax, if any) by his/her bank.

**Q.12. What should be done if card is lost / stolen?**
Ans 12. The customer should contact the card-issuing bank immediately on noticing the loss / theft of the card and should request the bank to block the card.

**Q.13. From where the customer can get the contact numbers for lodging a complaint?**
Ans 13. Banks are required to display the name and the contact numbers of concerned officers/toll free number/help desk numbers in the ATM premises. Similarly, in WLAs, contact numbers of officials/toll free numbers/ helpline numbers are also displayed for lodging any complaint regarding failed/disputed transactions.

**Q.14. What steps should a customer take in case of failed ATM transaction at other bank/white label ATMs, when his / her account is debited?**
Ans 14. The customer should lodge a complaint with the card-issuing bank at the earliest. This process is applicable even if the transaction was carried out at another bank’s/non-bank’s ATM. In case of WLAs, the contact number/toll free numbers are also available for lodging complaints regarding failed transactions at their ATMs.

**Q.15. Is there any time limit for the card issuing banks for recrediting the customer’s account for a failed ATM/WLA transaction indicated under Q. No. 13?**
Ans 15. As per the RBI instructions (DPSS.PD.No. 2632/02.10.002/2010-2011 dated May 27, 2011), banks have been mandated to resolve customer complaints by re-crediting the customer’s account within 7 working days from the date of complaint.
Q.16. Are the customers eligible for compensation for delays beyond 7 working days?
Ans 16. Yes. Effective from July 1, 2011, banks have to pay compensation of Rs. 100/- per day for delays in re-crediting the amount beyond 7 working days from the date of receipt of complaint for failed ATM transactions. The compensation has to be credited to the account of the customer without any claim being made by the customer. If the complaint is not lodged within 30 days of transaction, the customer is not entitled for any compensation for delay in resolving his / her complaint.

Q.17. What is the course of action for the customer if the complaint is not addressed by his/her bank within the stipulated time / not addressed to his satisfaction?
Ans 17. The customer can take recourse to the Banking Ombudsman, if the grievance is not redressed by the his/her card issuing bank.

Q.18. What is the Grievance Redressal Mechanism available to users of WLA in case of failed/disputed WLA transactions?
Ans 18. The Grievance Redressal Mechanism available to users of WLA is same as that available to users of banks’ ATMs for failed/disputed transactions. While the primary responsibility to redress grievances of customers relating to failed transactions at such WLA will vest with the card-issuing bank, the sponsor bank will provide necessary support in this regard, ensuring that White Label ATM Operator (WLAO) makes available relevant records & information to the Issuing bank.

Q.19. What should be done to the ATM card when the card is expired or the account is closed?
Ans 19. Customer should destroy the card upon card expiry or closure of account, cut it into four pieces through the magnetic strip/chip before disposing it off.

Types of Cards

Q. No. 1: How many types of cards are available to a customer?
Ans: Cards can be classified on the basis of their issuance, usage, and payment by the cardholder. There are three types of cards (a) debit cards (b) credit cards and (c) prepaid cards.

Q. No. 2: Who issues these cards?
Ans: Debit cards are issued by banks and are linked to a bank account. Credit cards are issued by banks / other entities approved by RBI. The credit limits sanctioned to a cardholder is in the form of a revolving line of credit (similar to a loan sanctioned by the issuer) and may or may not be linked to a bank account. Prepaid cards are issued by the banks / non-banks against the value paid in advance by the cardholder and stored in such cards which can be issued as smart cards or chip cards, magnetic stripe cards, internet accounts, internet wallets, mobile accounts, mobile wallets, paper vouchers, etc.

Q. No. 3: What are the usages of debit cards?
Ans: The debit cards are used to withdraw cash from an ATM, purchase of goods and services at Point of Sale (POS)/E-commerce (online purchase) both domestically and internationally (provided it is enabled for international use). However, it can be used only for domestic fund transfer from one person to another.

Q. No. 4: What are the usages of credit cards?
Ans: The credit cards are used for purchase of goods and services at Point of Sale (POS) and E-commerce (online purchase)/through Interactive Voice Response (IVR)/Recurring transactions/ Mail Order Telephone Order (MOTO). These cards can be used domestically and internationally (provided it is enabled for international use). The credit cards can be used to withdraw cash from an ATM and for transferring funds to bank accounts, debit cards, credit cards and prepaid cards within the country.

Q. No. 5: What are the usages of prepaid cards?
Ans: The usage of prepaid cards depends on who has issued these cards. The prepaid cards issued by the banks can be used to withdraw cash from an ATM, purchase of goods and services at Point of Sale (POS)/E-commerce (online purchase) and for domestic fund transfer from one person to another. Such prepaid cards are known as open system prepaid cards. However, the prepaid cards issued by authorized non-bank entities can be used only for purchase of goods and services at Point of Sale (POS)/E-commerce (online purchase) and for domestic fund transfer from one person to another. Such prepaid cards are known as semi-closed system prepaid cards. These cards can be used only domestically.

Q. No. 6: Is there any limit on the value stored in a prepaid card?
Ans: Yes, as per extant instructions, the maximum value that can be stored in any prepaid card (issued by banks and authorized non-bank entities) at any point of time is Rs 50,000/-

Q. No. 7: Can prepaid cards of lesser limits be issued?
Ans: Yes. The following types of semi closed pre-paid payment instruments can be issued by carrying out Customer Due Diligence as detailed by the banks and authorized non-bank entities:

- Up to Rs.10,000/- by accepting minimum details of the customer provided the amount outstanding at any point of time does not exceed Rs 10,000/- and the total value of reloads during any given month also does not exceed Rs 10,000/-. These can be issued only in electronic form;
Q. No. 11: What is the time limit for resolution of customer complaints by the bank is supposed to re-
credit the customer’s account within 7 working days. For failure to re-credit the customer’s account within 7 working days of receipt of the complaint from the customer, the bank is liable to pay Rs 100 per day as compensation to the customer.

Q. No. 12: What is the option for a cardholder if his complaint is not redressed by the issuer?
Ans: If a complainant does not get satisfactory response from his/her bank within a maximum period of thirty (30) days from the date of his lodging the complaint, he/she will have the option to approach the Office of the Banking Ombudsman (in appropriate jurisdiction) for redressal of his grievance.

Q. No. 13: How are the transactions carried out through cards protected against fraudulent usage?
Ans: For carrying out any transactions at an ATM, the cardholder has to key in the PIN, which is known only to him/her for debit/credit and prepaid cards. However, for carrying out transactions at POS too, the cardholder has to key-in the PIN, which is known only to the cardholder if a debit card is used. In the case of credit card, usage at POS the requirement of PIN depends on the banks policy on security and risk mitigation. In the case of e-commerce transactions, additional factor of authentication is applicable except in case of international websites.

Q. No. 14: What are the liabilities of a bank in case of fraudulent use of a card by an unauthorized person?
Ans: In case of card not present transactions RBI has mandated providing additional factor of authentication (if the issuer bank and e-commerce merchant bank is in India). Hence, if a transaction has taken place without the additional factor of authentication and the customer has complained that the transaction is not effected by her/him, then the issuer bank shall reimburse the loss to the customer without demur.

Q. No. 15: Is there anyway a customer can come to know quickly whether a fraudulent transaction has taken place using his/her card?
Ans: RBI has been taking various steps to ensure that card payment environment is safe and secure. RBI has mandated banks to send online alerts for all card transactions so that a cardholder is aware of transactions taking place on his / her card.

Q. No. 16: What is the mandate for banks for issuing Magnetic stripe cards or Chip-based cards?
Ans: RBI has mandated that banks may issue new debit and credit cards only for domestic usage unless international use is specifically sought by the customer. Such cards enabling international usage will have to be essentially EMV Chip and Pin enabled. The banks have also been instructed to convert all existing Mag-stripe cards to EMV Chip card for all customers who have used their cards internationally at least once (for/through e-commerce/ATM/POS).

26-yr-old man cheated four others in city too

MUMBAI: The police have found that a 26-year-old man, arrested last week for allegedly cheating a person of Rs7.18 lakh by promising him high returns on investments, has cheated four others, taking the total amount to around Rs50 lakh.

Last month, the Khar police registered an FIR against Gaurav Singh, 26, for cheating under the IPC, Maharashtra Protection of Interest of Depositors (MPID) Act and arrested him last week.

“During investigations, four people came forward and recorded their statements,” said a police official from the Khar police station requesting anonymity. (Courtesy – Reserve Bank of India)
CONSUMER GUIDANCE SOCIETY OF INDIA (CGSI)

"The Bombay Public Trusts Act XXIX of 1950" (Reg. No. F–1381 (Bom) 20/05/1966)
And "The Societies Registration Act XXI of 1860" (Ref. No. Bom 33/1966 GBBSD 04/04/1966)

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NCDRC judgment on the calculation of rate of Interest on Investment found wrong by Postal department deficiency.

This was RP No 1573 of 2013 from the order dated 16.1.2013 from Rajasthan State Commission, which was finally decided by National commission on 7.8.2015. The issue was – Investment in NSS found wrong because as per Post Office Manual VOL.1, RULE 156 an individual depositor like complainant can open only one NSS account all over in India. District forum at Jaipur had made an observation - “according to the above submissions, we find that it was the duty of the complainant to disclose the fact with regard to earlier account number opened by the complainant. According to the above said rule and submitting false declaration by the complainant we do not find any deficiency of services on the part of the respondents/opposite party”

On the other hand, complainant states that he is a consumer and at the time of opening the account the rules was to be followed by the respondents and the same have not been disclosed to the complainant. Hence, rate of interest on another NSS as saving account is not acceptable to him. Complainant went in Appeal to State Commission. State commission was of the opinion that opposite party has to prove that complainant has made false declaration 16 years back. Department could have closed the account or give notice to the complainant to this effect. This fact stands not proved that complainant was aware of the rule at the time of opening an account When case comes before the National Commission, opinion of two Members differs.

Hon’ble Member Shri Vinay Kumar is of the view, On the point that one individual can open only one account under rule 4, the same rule cast duty upon the department to take undertaking from the account holder that he is not maintaining any other account under the scheme. There is nothing on record that such undertaking was taken. Complainant’s case is that he was never informed that second account was not permissible.

Hence, there is no deliberate intention to cause deceit to the respondent. Hence, complainant entitled to full rate of interest under NSS Scheme. Justice K. S. Choudhuri found complainant had not come with clean hands, hence set aside the order passed by State Commission Alwar, which was passed in favor of complainant. The matter was now referred to third independent judge Sh. Ajit Bhariok who discussed the law connecting to this case for reaching to some logical conclusion. After going through the entire set of papers and issue in dispute, it is held by the commission now that opening of two NSS accounts under the scheme by an individual is not permissible as per rule of NSS Scheme 1987. The complainant has opened second NSS in different post office that does not change the rule or status of deposit. This was also an argument that opening two NSS are not barred but benefit under the scheme shall not be given on second NSS, hence it was not the duty of staff to close it or give notice or to remind every depositor about wrong done by him.

Another issue was as to whether awarding compensation for deficiency in service on the part of department was justified. It was made clear that awarding compensation to be paid by the department for no wrong done is also found not justified. Hence, it is clear now that it is the depositor who has to understand rule, terms and conditions before making investment.

Courtesy: Consumer Velocity

Keemat: May – June 2016
Builder to pay ₹18.7L a year for not handing over flat on time

7-YEAR PENALTY Complainant says he booked flat in 2011, paid up 95% of the cost but was yet to get possession; consumer body sets 2018 deadline for builder

THE CASE AND THE RULING

- The complaint: Trevor D’lima said he had booked a flat in the A wing of the proposed building on St. Martin Road in October 2011.
- In the next few months, D’lima paid the developer ₹1.87 crore of the total ₹1.93 crore.
- Last year, D’lima approached the consumer commission saying even though he had paid 95% of the total cost of the flat, the developer failed to hand it over to him on time.

The National Consumer Disputes Redressal Commission has ordered the developer to pay Trevor D’lima interest at the rate of 10% per annum on a sum of ₹1.87 crore he paid for an 828 sqft flat in an upcoming project in Bandra.

The consumer body also set a deadline of July 2018 for the developer to hand over the flat to D’lima. The interest component will go up to 18% per annum if the developer fails to meet this deadline.

In his complaint, D’lima said he booked a flat in a proposed building in Bandra in October 2011. In the next few months, he paid the developer ₹1.87 crore of the total ₹1.93 crore.

Last year, D’lima approached the consumer commission complaining that despite paying 95% of the total cost of the flat, the developer failed to hand over the flat.

Although the commission issued notices to the developer and partners of the firm, no one responded to the complaint.

The national commission concluded the developer committed a breach of section 4 of the Maharashtra Ownership Flats (Regulation of the Promotion of Construction Sale, Management and Transfer) Act, 1963, which mandates the developer to enter into a written agreement with a purchaser before accepting any sum exceeding 20% of the total cost of the flat.

The commission has ordered the developer to pay D’lima interest at the rate of 10% per annum and also set a deadline of July 2018 for the developer to hand over the flat.

Navi Mumbai developer asked to pay ₹64.84 lakh for not handing over duplex

Kanchan Chaudhari

Mumbai: A Navi Mumbai-based builder will have to shell out ₹64.84 lakh for failing to hand over a duplex apartment at Belapur, booked by a Kandivli resident in 1996 for ₹13.06 lakh.

The National Consumer Disputes Redressal Commission last week not only dismissed an appeal filed by the realty firm challenging an order of the Maharashtra State Consumer Commission, but also imposed a fine of ₹50,000 over and above the compensation and fine imposed by the state commission.

EP Ramachandran had booked a duplex apartment in a building in sector 15-C of Belapur in Navi Mumbai for a total consideration of ₹13.06 lakh. By March 1996, the Kandivli (West) resident had paid ₹12.87 lakh to the builder.

In December 1997, the builder informed him that his booking had been shifted to another project, but the complainant did not agree to this.

In March 1998, Ramachandran approached the Maharashtra State Consumer Commission seeking a refund of the amount, along with interest at the rate of 24% per annum, as the builder had promised to pay interest at the said rate in case he fails to complete the project for any reason whatsoever.

The reality firm replied to the complaint contending that City and Industrial Development Corporation (CIDCO) had unilaterally cancelled the agreement to allot the plot, on which construction was to be made to them and therefore they had proposed to shift the booking to some other project.

The builder further contended that since the cancellation of the project was for reasons beyond their control, there was no deficiency in service on their part and consequently they were not liable to pay any compensatory interest as sought by the complainant.

On September 10, 2014, the state commission allowed the complaint and directed the builder to refund the total amount received by them from the complainant, along with interest from March 1998, when the complaint was filed.

The builder carried the matter to the National Commission, which rejected their appeal saying the builder kept the amount paid by the complainant without any lawful authority and enjoying the same without giving possession of the flat.
POLICE, ONLINE DRUG STORE TIE-UP IRKS FDA

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Mumbai: What is poison to the state FDA is medicine to the Maharashtra police. A tie-up between the state police and an online drug portal, PharmEasy, has the Maharashtra Food and Drugs Administration’s (FDA) goats. The arrangement comes at a time when the FDA has been discouraging people from buying medicines online. In February, it had issued a release appealing to citizens to avoid purchasing medicines online as it is unregulated and the quality of drugs sold is not monitored.

On February 29, the Maharashtra police tied up with PharmEasy and started a pilot project in Mumbai, Navi Mumbai, Thane and Pune. As per the arrangement, PharmEasy agreed to provide medicines at 25% discount to all serving and retired police officials and their family members. It also agreed to provide 40-60% concession on various diagnostic tests. According to police sources, this arrangement will benefit as many as 1.2 lakh people.

The FDA argument is that selling drugs online is not legal. “The online company did not inform us or take our permission before the tie-up. It seems the agency directly approached the police. Our department minister clarified this in the assembly today and we will investigate the matter,” FDA commissioner Dr Harshadeep Kamble said.

“People should avoid purchasing medicines online. We cannot vouch for the quality of these medicines,” said BR Masal assistant commissioner (drugs), FDA. Dr Jayesh Lele, president-elect of Indian Medical Association (Maharashtra), explained why online sale of drugs in India is not a viable option: “The IMA has objected to online sale of drugs. Sale of over-the-counter drugs is fine but medicines that need a doctor’s prescription should not be available online. Misuse of schedule H drugs and antibiotics may go up if online sale is allowed.”

However, the FDA is caught in a quandary. Since the government is still in the process of how to monitor and regulate online sale of drugs, it cannot take action on those selling medicines online.

The retail and dispensing chemist association (RDCA), though, puts up a strong case. “By entering into an agreement with PharmEasy, the Maharashtra police are promoting online pharmacy, which is against the stand of the government. The portal neither is a retailer nor has a drug license and therefore the tie-up is a clear violation of government rules. We have asked the chief minister to look into the matter and take necessary action,” said Prasad Danave, RDCA president.

The Maharashtra police defense is that the tie-up does not amount to online sale of drugs. Additional director General V. V. Lakhsmi Narayan said: “It is not online sale of drugs. The app will act as a messenger. Medicines will be verified by a licensed pharmacist only after verifying the prescription. We have received a letter from the FDA and we will be replying to them.” Narayan said. That sounds reasonable. But will the FDA agree?

Mumbai: The Bombay high court on Saturday held that if a woman after her divorce becomes destitute and is not able to maintain herself, then the man who was once her husband, continues to be under statutory duty and obligation to provide maintenance to her.

The court said a woman could not be held to be destitute even after the decree of divorce is passed since she continues to be ‘wife’ within the meaning of Section 28 of the Criminal Procedure Code for the purpose of claiming maintenance from her ex-husband.

The observation came while the court was hearing an appeal filed by a Savara resident against a sessions court order directing him to pay a monthly maintenance of Rs 5,000 to his former wife. The man, Santosh Kamble, came to the high court arguing that he had divorced his wife after a period of 11 years. However, forcing him to pay maintenance after the divorce, Kamble was directed by the lower court to pay a monthly maintenance of Rs 50 to his former wife.

However, the two of them agreed on a different settlement that his former wife would accept a sum of Rs 5,000 as full and final settlement and relinquish all rights to claim any maintenance in the future. They also signed a deed of such relinquishment.

However, a couple of years ago, Kamble’s former wife reinstated her case in the high court. She had failed to find a stable job, run out of all her money and had nowhere to take care of her. She had to continue maintenance before a sessions court that denied her any relief. She then appealed before the sessions court and was awarded a monthly compensation.

Kamble approached the high court saying the sessions court had issued an order discharging its reliธรรมishment order. Justice MS Sonankhe and Justice SC Jadhav held that such a holding statement made was “against public policy” and could not be enforced in courts. Dismissing Kamble’s appeal, Justice Sonankhe held the jurisdiction to award maintenance only on the basis of the appeal filed by Shobha.

Keemat: May – June 2016
10 Online Scams – How to avoid them

Internet fraud can take many forms: identity theft, injecting malware, fraudulent transactions. It can occur through email, smart phones, websites, and chat rooms. Here are some such frauds and ways to avoid them.

1. Infected sites: These sites are not legitimate and have malicious software to hack your personal information. A lot of such infected sites come up during festive season, when people are buying gifts online and hackers build these using popular search items. Another variation of infection is legitimate sites that get heavy traffic and, hence, are injected with ads and images that have viruses. A good way to avoid these is to go with familiar, popular sites or install ad blockers on your browser.

2. Fake phone apps: Be very careful about the apps that you download on your phone. Android and Apple smart phones are particularly vulnerable to fake apps in their stores, and these can introduce malware that steals the data from your phone. To avoid fake apps, check the user reviews about the game or app before you download it. You can also go to the developer's website and get more information about the app before zeroing in on it. Another safe option is to go for the most downloaded apps or those that come with the 'Editors' Choice' tag. Avoid apps that are usually paid, but are being offered free, or ask for too much information.

3. International dialling: If your internet connection is through a modem using a local telephone number, beware. Some sites lure people into viewing content that requires them to download a dialler or viewer. If you do so, your computer will be disconnected from the internet and will instead be used to dial an international number, resulting in high phone bills. To safeguard yourself, avoid sites that require you to download a programme to view content. You can also have your line blocked from making international calls. Also, make sure your computer has anti-malware software to detect any illegal activity.

4. Phishing: This is probably the oldest known scamming technique that is still going strong. Here emails, purportedly sent out from well-known institutions and social networking or payment sites, are used to draw out sensitive, personal information like passwords and credit card details. These mails could also carry links to infected sites. A preventive step is to never give out personal information and call up the company to crosscheck that the email is genuine. Also scan the URL for security (use of HTTPS in the address bar means it is safe).

5. Pharming: A combination of 'farming' and 'phishing', this term refers to the process by which a hacker gets a domain name for a site and then uses it to redirect this site's traffic to another, bogus website. It can compromise serious information and cause heavy losses if the site being copied is that of a bank or taxation department. It can also be used to steal passwords, PIN or account numbers. The best way to prevent this is to make sure you use secure web connections (HTTPS) to access privacy-sensitive sites.

6. Wi-Fi hacking: If you use a public Wi-Fi connection, such as at airport terminals or coffee shops, to log into your account, you stand the risk of having your password and private information hacked. The hacker can also access your browsing history. This is especially true if you save the password to your account on your device. If you are using a smart phone to access your account, try to use the 3G or 4G connection, as it is more secure.

7. Auction/shopping scams: With online shopping and auction sites — wherein you put up household items and gadgets for bidding and sale — becoming popular, the scope of fraud has increased. You could be scammed by not receiving the goods at all, getting poor quality items, or being charged more than the price mentioned. Your credit card information could also be used fraudulently. Besides, the seller could be defrauded if he does not get any payment. To avoid it, make sure you know as much as possible about the item and seller/buyer. The latter should not have just an email or a post office box address. Call him up and ask him about the address and extra charges. Also, go through the feedback.

8. Investing scams: Here, the prices of stocks are manipulated by sending out false information about the companies through emails, chat forums, or internet boards. This results in a rise or fall in the prices of stocks and the scammer benefits by selling or buying shares at the right time. In another variation of investing scam, which came under the SEBI scanner recently, companies were offering 'guaranteed return' schemes through emails, websites, blogs and social media platforms, and conning people of their money. The best way to avoid it is to conduct your own research about the company, and not invest in schemes that promise outrageous returns.

9. Employment fraud: There are two variants of this scam. The more common one involves job offers by recruiters that require you to pay an advance fee or make a deposit, without the job ever materializing. The second one typically offers you the job of a 'representative' of an overseas company and your task is to collect customers' deposits in your account and remit most of it to the company abroad. In doing so, you could not only be a victim of identity theft, but also have money stolen from your account. Avoid any such offers without verifying the company and do not give out personal information.

10. Click scams: Have you ever clicked on the game strips or dancing/jumping figures that pop up and move across your screen while you are on social networking or other sites? Do not. These could be fake and could lead you to click on concealed links, which either make your personal information public or provide access to confidential information stored on your computer.

Emergency Tips (In case of car accident): The headrest of car seats are deliberately kept detachable and sharp so that it could be used to break open the glass of car in case of fire and emergency. The car's glasses too are easily breakable from inside. Remembering this could save our life.
All of us linked to cosmetic business must have noticed an emerging trend. Cosmetic marketers have started taking health platform to promote their products. May be ten years back it was - "Formaldehyde free, perfume free, Toluene free, camphor free, Phthalate free" etc., and newer trend is calling their products - "Paraben free silicone free, ethoxyxlate free, Sulphate free, Alcohol free" etc. Is it just a marketing gimmick or there is some truth in it? This article is meant to give some perspective about what are overall concerns and apprehensions in the mind of a cosmetic technologist.

Human race has survived so many thousands of years. Man depended on nature's bounty of natural resources. Mankind evolved to sustain good and bad aspects of nature they encountered. There were many nutrients and harmful materials in plant and mineral sources. Like snake bites insect bites and certain plant-based material were toxic and affected body functions. These were Neurotoxins. Neurotoxins are substances attracted by our nervous system. They are absorbed through nerve ending and travel inside the neuron to cell body. Along the way, they disrupt many nerve cell functions vital to life. Low-level exposure of Neuro toxins is unavoidable and human body has to cope with these by its own defence mechanism. Antibodies are protein molecules, which block the deleterious effects of these neuro toxins. Vaccines are neuro toxins and human race has survived because of development of so many vaccines against bacterial as well as viral diseases. Everyone has read about recent devastation created by Zica virus and previous year it was H1N1, SARS, Dengue, Chicken gunya, bird flu etc the list is unending. To survive we have to create vaccines for each virus. Where were all these viruses all these years? They were there in our natural surrounding and were not bothering us, as there was a fine balance of human body and nature.

Over a period of last hundred years' human society has advanced technologically at a break neck speed. This technological advance has introduced millions of new neurotoxins. Human body has to cope with these new toxin exposures every day. It appears that limit has reached and consequences have started appearing. If human race has to survive it is time to wake up and take stock. To highlight some, catastrophic man made environmental damages it is relevant to understand and revisit some of them. Halogen compounds are some of the pioneers of our technological advance. What havoc these halogen compounds created on environment and human body is all well documented. All these halogen compounds are neuro toxic. What DDT and CFC have left the trail of damage everyone knows.

Fluorides in toothpaste and Teflon coated pans, Triclosan in shampoos Bronopol as preservative, brominated vegetable oil in soft drinks are some examples of neurotoxins. Even bigger problem is PBDE (polybrom diphenyl ether). This neurotoxic chemical is fire retardant used in electrical cables all electronic devices like TV, mobile phone, furniture, household wood coating etc. It is all pervasive and the household dust and direct exposure has led to its ingress in to human body. After thirty years of ban on DDT, even now it has not reached insignificant level in human breast milk. A Swedish report indicates level of PBDE in human breast milk has increased substantially like that of DDT in seventies. The consequences are not very clear.

Halogen compounds are not sole neuro toxic materials used in cosmetics and other applications. List is very big and heavy metals like Lead Arsenic mercury are on top. These materials were not manmade they were present in nature. In a natural earth surrounding every material is placed in a location if kept undisturbed would not in- affect the earth surrounding every material is placed in a location if kept undisturbed would not have harmed human being. Instead man dug up mined lead ores and made them pure lead and used for various applications. One example is that it was made in to tetraethyl lead and added in petrol. This spread lead all over the world and it went into human food chain.

This is the story of other heavy metals also. Toxicity is always related a dose level. Beyond certain limit, it is toxic and below such level, it is safe. But who decides this safe level? As your understanding is more and more clear, these levels change. In 1970, permissible level of mercury 10 PPB and in year 2010 it has come down to less than 2 PPB. Whatever may be the level heavy metals are neuro toxic and the effect is cumulative. Even now, lead is permissible for hair coloring applications in India. Phenyl mercuric acetate was used as preservative and in bleach creams for several years in applications like Mascara. So the damage has already happened and now we have to realize what will be its consequence.

There are various other cosmetic raw materials, which are called endocrine disruptors like phthalates used in nail lacquer and perfumery compounds, Dioxane and nitrosamine contributors like diethanolamide formaldehyde, ethoxylated compounds like nylin phenol condensates and others. The list is unending, like Aluminum chlorhydril, Acetone, parabens, cyclomethicone, PDMS etc are new entrant to the club of endocurdl disruptors leading to neuro toxicity. Many of the sunscreens and hair dye raw materials are in the list of neuro toxic materials. Some neuro toxins are cosmetic products themselves. One example is Botox, Botulinum toxin derived from snake venom is a beauty treatment product.

Some allopathic medicines like chemotherapy drugs are neurotoxic. Alcoholic beverages and processed meat and tobacco products are carcinogenic and neurotoxic. Mono sodium glutamate (MSG) is one of the strong neuro toxins in food industry. This is the reality. Can we stop using all these raw materials? No, many items do not have any replacement. We have to choose lesser of the evil and safer material is available to replace it. For example, there is no replacement for PBDE. There are six bromine molecules are attached to diphenyl group. Bromination can be reduced to two or four molecule. Currently it has been suggested to use less brominated PBDE to reduce the risk. Like Chloro Fluoro Carbon (CFC) were initially replaced with HFC hydro fluoro carbon.

Ultimately, we are exposing our body to potent cocktail of thousands of neuro toxic materials coming from either cosmetics food or air we breathe. This is the price we have to pay for progress. The consequences of this abuse have slowly started appearing. Actual brain development happens in a child within first 5 years of life. Some 70 billion brain cells and neurons are original source of intelligence intellectual capacity and memory. Whole learning process is based on this reserve. This reserve goes on declining over period of time due to neurotoxins exposure.

In a 2012 paper published by the National Institutes of Health, Bellinger, a professor...
BREASTFEEDING, VACCINES CUT EAR INFECTIONS

Babies who are breastfed, vaccinated and live in a tobacco-free home get fewer ear infections. Prolonged breastfeeding significantly lowered both colds and ear infections, as did the use of pneumonia and flu vaccines, according to a study.Acute otitis media, or an ear infection, is one of the most common childhood illnesses, leading to visits to doctors, and the main reason why children take antibiotics or have to undergo surgery.

Several years back I wrote an article questioning relevance of Sunscreens for Indian population. One side of the story is that sun exposure leads to liperoxidation and degeneration of skin cells leading to early aging wrinkles and skin cancer. Other side of the story is that avoiding sun exposure lacks of Vitamin D synthesis and leading to sub optimal level of vitamin D in blood. This low-level vitamin D is cause of series of health issues like diabetes high blood pressure cardiac problems and cancer. So there is a dilemma whether to expose or not to expose to sun.

In beauty business, sunscreen story has been overdone. Literally, every product is loaded with sunscreens. You may find sunscreens in Mascara also. The hype has created an impression that sun exposure is bad and no well to do person will ever step out in sun without her SPF 30 products on their face. The reality is different and high. SPF does not mean high protection because it only means UBV exposure reduction. Then there was another turn of events. It was found out Sun exposure is believed to be beneficial for prevention of Alzheimer but its benefit is not just vitamin D synthesis it is beyond that. The factor responsible is yet to be found out.

Currently huge amount of money is spent in USA and other countries to find a cure for Alzheimer. So far, there is no perfect cure for it. Many American pharmaceutical companies are in a race against time find a molecule to cure neurological diseases. As mentioned earlier Alzheimer and other neurological disorders are believed to be the manifestation of over exposure to thousands of neurotoxins.

Cosmetic manufacturers should not dismiss the increasing concern of newer items coming under cloud, with an argument that we have used these items for 50 years and nothing has happened so far.

Considering current newspaper report on air quality in cities like Mumbai and Delhi the contribution of neurotoxins from cosmetics may look miniscule, but still it cannot be ignored considering overall impact.
Reaching the end of a job interview, the Human Resources Officer asks a young engineer fresh out of the Massachusetts Institute of Technology, “And what starting salary are you looking for?”

The engineer replies, “In the region of $125,000 a year, depending on the benefits package.”

The interviewer inquires, “Well, what would you say to a package of five weeks vacation, 14 paid holidays, full medical and dental, company matching retirement fund to 50% of salary, and a company car leased every two years, say, a red Corvette?”

The engineer sits up straight and says, “Wow! Are you kidding?”

The interviewer replies, “Yeah, but you started it.”

Q: What starts with E, ends with E, and has only 1 letter in it?
A: Envelope.

Bob, Rob, and Robert live on the six hundredth floor of an apartment building. One day, the elevators are broken, so they have to take the stairs. To entertain them, they decide that for the first 200 floors, Bob will tell happy stories, for the middle 200 floors, Rob will tell funny stories, and for the last 200 floors, Robert will tell sad stories. On the 401st floor, Robert says, “Here’s my sad story: I left our apartment’s keys in the car.”

Three close friends, one from Delhi, one from Kolkata, and one from Bihar, travel together in an airplane. The airplane crashes and all of them die, only to reach hell. All three desperately feel like talking, to their family members back home. When Yamaraj asks them for a last wish, they say that they desire to make a phone call to their respective houses. Yamaraj says, “OK, but you will be charged at international call rates for the phone call!” They agree and make a phone call each and get their individual bills.

The call charge to Delhi is Rs. 5,000/-; the charge to Kolkata is, Rs. 3,500/-; and to Bihar is Rs. 150/-. The two friends from Delhi and Kolkata are extremely upset and think this is very unfair. They protest to Yamaraj and threaten him with a Dharna in front of the hell gates, saying, “How could he charge only Rs. 150/- to their friend from Bihar?” Yamaraj replies, “Oh! That’s because your friend has only made a local call.”

After his father’s death, the son decides to leave his mom to an old age home, visiting her on and off. One day he receives a call, “Moms’ very serious, please come to visit immediately.”

The son comes and seeing mom very critical and dying asks mom what you can do for you.

Mom says, please, install fans in the old age home, there are none! Son is surprised and questions. All this while when you were here you never complained. Now, you only have a few hours left why are you saying it now.

Mom says, its ok, I have managed with the heat, however, when your children will send you here, I am afraid you will not be able to do so, that is why.

A son moves to a college taking the family dog, blue, with him. A few months later, his father gets a call from his son.

“Dad,” he says, “There is an amazing program here that teaches dogs to talk!”

“Amazing!” his, Dad says. Can you get Blue in that program?”

Just send $2,000, ‘the son says, ‘I’ll get him in the course.’

Therefore, his father sends $2,000. About two-thirds through the semester, the money again runs out. The boy calls home.

‘So how’s Blue doing, son?’ his father wants to know.

‘Awesome! Dad, he is talking up a storm… However, you just will not believe this. They’ve had such good results with talking; they’ve begun to teach the dogs how to read.

‘Read?’ exclaims his father. ‘No kidding! Can you get Blue in that program too?’

‘Sure, just send $4,500. I’ll get him in the class.’

The money promptly arrives. However, our hero has a problem, as at the end of the year, his father will surely find out the dog can neither talk nor read.

Then, finally, he comes up with a plan. First, he gives the dog to a nice family. Then he goes home at the end of the year, his father is all excited.

Where’s Blue? I just can’t wait to talk with him, and see him read something!”

‘Dad,’ the boy says, ‘I have some grim news. Yesterday morning, just before we left to drive home, Blue was in the living room, kicked back in the recliner, reading the Wall Street Journal. Then he suddenly turned to me and asked, ’so, is your dad still seeing that little redhead barmaid at the pub’?”

The father groans and whispers, ‘I hope you shot that bastard before he talked to your Mother!’

‘I sure did, Dad!’

‘That’s my boy!’

The lad went on to become a very successful lawyer in the US.

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