CGSI's Golden Jubilee Celebrations
Walkathon at Juhu Beach, Mumbai

Inauguration of Mediation & Conciliation Film
by Mr. Dhanraj Khamatkar IAS (Retd.)
Member – State Consumer Disputes Redressal
Commission, Maharashtra
Inauguration of Mediation & Conciliation Film

Chai Pe Charcha – (Telecommunications)
HEALTH SECTOR IN INDIA NEEDS FAST OVERHAULING?

Hon. Editor – Dr. S. G. Bhat

India’s Population is growing and health sector is not up to the standards as there are not sufficient qualified doctors in the medical sector. Govt. must concentrate on infrastructure by increasing the medicare needs by way of new hospitals with attached medical colleges. Medical Council of India recently reported that there 398 medical colleges across the country with more than 52000 MBBS seats. The entry to these colleges must be solely on merit and not because of richness, status of the parents or political support. If one goes back to pre-independence times, cities like Bombay, Madras had civil hospitals, KEM Hospital & Nair Hospital in Bombay and Stanley Medical College in Madras with high reputation both in India and abroad.

The admission were for the meritorious unlike today, as many of the private medical colleges were built on capitation fees and admitting those who could afford to pay, irrespective of merit. Naturally, the quality of the pupils will not be up to the standard. This practice must stop and admission only on the basis of marks. Even in Dental, Ayurvedic and Homeopathic colleges, admission on merit shall be the criteria for admission and should be made compulsory by Government who should allocate large budget for development of infrastructure in the medical sector. Top priority must be given to the medicare, as health of the nation depends on care by dedicated doctors with the aim of service before self.

Those with merit but cannot pursue medical profession could borrow money from the banks instead of encouraging capitation fees, which comes generally from unaccounted cash. MCI should be empowered to stop this menace of sub standard quality of doctors; some of them are doing business after MBBS, as they are not fully competent to practice. “It is appreciated that the Union Health Ministry has approved at least 11 medical colleges for 2016-17 against recommendation of the medical council of India, and should have considered intake of MBBS students during the 2016-17 batch in order to meet the shortage of doctors.” (F. P. Journal June 12, 2016)

Most doctors try to practice in towns, in remote areas, no doctor is available and patients have to travel long distances. Even if some doctors go to practice in rural areas, there is no drinking water and facilities to stay. Infrastructure to be created for medical care and Govt. must look into this on top priority.

The Union Health Ministry is about to introduce new TB drug for the drug resistant patients in New Delhi, Mumbai, Ahmedabad, Chennai & Guwahati. The patients need hospitalization, which is being done by the Govt. on top priority. The TB Hospital is short of doctors and trying to recruit new doctors. This proves shortage of doctors in cities and call for urgent action to combat this problem. Both private hospitals and public hospitals need, not only doctors but also para medical staff with experience and it is for the health ministry both at the Center and State level to attend on war footing as otherwise public will suffer for want of medical assistance.

It is not enough to have Hospitals and Medical Colleges but requires best quality, effective medicines with reasonable prices meeting International Standards. Indian Drug Industry is well established since Independence and Foreign Multinational Companies were manufacturing their products under one roof for better management. Now they make it in different locations for reasons best known to them.

Indian Companies also are following similar pattern and are exporting to various countries, with locally developed medicines.

In order to keep strict vigil on the exported medicines, USA has kept their inspecting officers in India, who visit manufacturing units from time to time. Indian News papers have reported that some batches of Indian medicines are withdrawn from the US market for not meeting the quality. Another complaint was on bad GMP and was asked to stop production, until rectified. Latest one from US Consumer Safety Watchdog has asked another Indian drug maker for its alleged failure to comply with packaging and reporting rules. What is the role of the Drugs Controller of India, New Delhi and the Food and Drug Administration of the states of India in regulating the Indian Drug Industry for local or export production of drugs?

If a consumer or a doctor in India complains to the company only a replacement is given, while if the drug is not effective, doctor will change the drug to another brand. What is the mechanism to check spurious and non-effective drugs is a big question to a consumer. The regulators tightening their vigilance in all these matter can only help consumer. Thus, Medicare needs large allocation of funds to the regulators, Infrastructure for Hospitals and Medical Colleges all over India.

Letters to the Editor / CGSI

I received the invitation letter of Golden Jubilee function through the hands of my daughter, Kanika, at Vashi MGM Hospital on Thursday 27 April 2016 where I was with my grandson. I immediately phoned office on reading the contents that the Marathon is organized at Juhu Rotary Centre on Sunday 24 April 2016 at 6:30 AM up to 8:30 AM. The lady on phone gave the A/c no of CGSI of acknowledgement. At the site Dr. M. S. Kamath with all his, most cooperative and cordial team gave warm welcome with cap, snack, gift coupon. The Panoramic view at the sands of Juhu Chowpatty was thronged with members of all ages. The senior citizen stars of male female were full of energy and enjoyment. Manager Kamath too was in a jolly mood. At the commencement of snack counter, it was difficult, a hard not to crack control the mob but later concluded amicably. Hoarding of CGSI’s golden jubilee function were displayed with beautiful brilliant and vibrant messages in the vicinity of Juhu Tara Road. Significantly speaking, organizers had done a great job. Drinking water, fruity drinks, were served along with a gift pack containing genuine, hygienic food products with smiles and satiety/ satisfaction to all present on the ground. Last but not the least, a medical check-up event was also organized but I could not participate. I left the function with full of fun, joy and happy mood, truly an un-forgettable historic event.

Congratulation to CGSI Hon. Secretary Dr. M. S. Kamath and his visionary team mates for making this event grand, beyond success and imagination. Sir, kindly publish this letter in our Keemat as a token of appreciation and deserved KUDOS! Dr. Ravindra B. Kadam, LM 2124
India on verge of becoming lead poisoning capital: Expert
Luna Dewan – Published on Deccan Chronicle

Bengaluru: The city seems to be reeling under severe water contamination, which is affecting the health of its residents. A nationwide survey conducted by a private company revealed that about 90% of the diseases in Bengaluru are caused by unhygienic and contaminated drinking water. The survey took about 589 households from different parts of Bengaluru into account. Ground water samples were collected and examined by the Eureka Forbes Institute of Environment. The tests revealed that the levels of Total Dissolved Solids (TDS), hardness, chlorides, nitrates responsible for water contamination had exceeded permissible limits in certain parts of Bengaluru, mainly K.R. Circle, Kalasipalyam, Malleshwaram, Ulsoor, Hebbal, & Electronics City.

Toxic chemicals like arsenic, lead and disease-causing bacteria contributed to the alarming increase in the city's water contamination. About 80% of the households revealed that water contamination has become one the most pressing issues. Five out of every 10 respondents said they had someone in their family or friend circle falling victim to water-borne diseases and infections in the last one year. Water borne diseases (cholera, jaundice, typhoid, diarrhoea as well as the common cold, cough and fever) have accounted for nearly 90% of all diseases severely affecting people’s health.

The study echoed a serious concern among 61% of the respondents who agreed that their drinking water is unfit for consumption. A large chunk of the respondents – 58% - say they use water purifiers as their primary mode of drinking water purification, followed by 13% who boil the water and 19% who use packaged drinking water for daily consumption.

Surprisingly, even today, about 11% of Bengaluru households drink water directly from taps. Sharing his concern over the findings, Dr Thuppi Venkatesh, Advisor to The Quality Council of India (QCI), Director for National Referral Center for Lead Poisoning (NRCLP) in India said, “There has been growing concern over the increasing water contamination and its impact on the lives of Indians, which is evident from the water audit.

Some of the key issues like water contamination, hardness and a rise in incidences of water borne diseases are shocking and alarming. He said India is on the verge of becoming the “world capital of lead poisoning”. When there is acute exposure to lead and the concentration levels are very high, it causes damage to the central nervous system, kidneys and also lead to reduction of IQ level especially in children is irreversible.”

Blood tests in Pune show high lead levels
TNN | Jun 16, 2015, 01:32 AM IST

PUNE: It’s not just Maggi, there are several sources around that can expose us to lead. In an eye-opening analysis, a city laboratory has found unsafe lead levels in a whopping 43% of the 309 blood samples it tested. The tests were conducted at Golwilkar Metropolis Health Services, the city’s first blood lead level testing centre, over a period of one year from June 1, 2014 to June 1, 2015. A similar analysis done by the testing centre in 2013-14 had found 30% of 123 blood samples with unsafe lead levels. "Lead poisoning can be hard to detect. Even people who apparently seem healthy can have high levels of lead in their blood. The signs and symptoms of such poisoning usually don't surface until the lead is accumulated in a dangerously high proportion," said pathologist Awanti Golwilkar-Mehendale, adding that lead poisoning could be treated if detected at an early stage.

Puneites who gave the blood samples at Golwilkar Metropolis either did so on their own or on doctors’ advice as they were suffering from chronic anaemia or neurological or physiological problems. The symptoms of lead toxicity range from decreased IQ, decreased hearing, anaemia, and damage to the nervous system and kidney. Golwilkar Metropolis is under the auspices of the Bangalore-based National Referral Centre for Lead Poisoning Prevention in India (NRCLPI), which was established by the George Foundation with St John's National Institute of Health and Prevention in Bangalore and Kidney.

Experts say conditions such as irritability, fatigue, weight and memory loss and abdominal pain among children is often linked to lead poisoning, with toys to blame in many cases. Though reputed firms use lead-free paint and safe plastic, there are daily-use items such as cheap plastic mugs, lead pencils, cheap colours, and crayons that can be hazardous, as also cheap toys with toxic paint. Rajas Deshpande, director of the neurology department at Ruby Hall Clinic, said, "Lead poisoning is indeed quite common, and the same in children is really threatening. Old houses (wadas) and old plumbing present the greatest risks. All our paints are not yet lead-free. Bore well water too often has lead. Then there are roadside eateries that use colours and Chinese food stalls. Animals grown on farms for food should be tested for lead, mercury, other metals, and steroids. Increasing fibre intake helps reduce lead absorption in the gut."

High levels of lead in the blood can cause inflammation as well as degeneration of the brain, Deshpande said. "Such damage is mostly permanent. Medicines can only flush out the lead from the body but there is no medicine to reverse the damage caused by lead toxicity," he added. Senior neurologist Sudhir Kothari said that apart from people working in battery-related industries, those who take certain ayurvedic medicines also usually have elevated levels of lead in the blood. "Some ayurvedic medicines have been found to have high levels of metals including lead. Patients have symptoms of neuropathy such as tingling, numbness or weakness in the legs or hands. Some have brain-related symptoms like dullness and impaired memory," he said.

Environmental expert Amar Dhore said the pesticides sprayed on vegetables contain toxic metals like lead, mercury, and arsenic. "The residue of lead and mercury are found in vegetables like cauliflower, cabbage, & capsicums. The concentration of these toxic metals is 12-21% higher than the permissible limits," he said.

Lead poisoning affects over 100 million people in India, especially children, pregnant women, and workers in certain occupations. A recent study by The George Foundation in seven major Indian cities had found that more than 50% children less than 12 years of age had elevated levels of lead in their blood.
A genius, like a bunch of flowers, goes either of the two ways; either he is placed at the head of all (adored by all) or he remains ignored and withers away (like flowers in wilderness).

– Hitopadeshah
Traffic violations may lead to instant suspension of driving licence
Dipak K Dash, TNN, NEW DELHI

Speeding, dangerous driving, jumping traffic signal, drunk driving, using mobile phone while driving, and not wearing helmet may result in on-the-spot suspension of driving licences. The group of state transport ministers has approved inserting a new section in the Motor Vehicles Act to enforce this, besides a provision for compulsory refresher training for such offenders. In Delhi, about 3 lakh licences have been suspended in the past six months for similar offences. The panel has also approved immediate withdrawal of advertisements, films and TV serials that show speeding and rash driving without “adequate warning” on the screen. The GoM has also ratified stricter penalty for dangerous driving and racing on public roads. For first time offenders, the fine would be Rs 5,000 or six months jail while for subsequent offence there would be two years jail or Rs 10,000 fine.

Moreover, the panel has approved higher penalty for drivers who fail to take crash victims to hospitals, in cases where they face no mob fury. Jail terms of up to six months or Rs 2,000 fine have been proposed for such drivers. Similarly, driving without insurance could attract Rs 2,000 fine and three months jail for first offence and Rs 4,000 fine on subsequent offence. Crash victims will be liable for compensation if they are hit by an uninsured vehicle.

To ensure that neither individuals, dealer nor body builders interfere with construction and maintenance of vehicles, the GoM has proposed Rs 5,000 and up to Rs 1 lakh fine respectively. Similar fines have been proposed for vehicle component dealers found selling non-approved safety items. It also recommended stringent penalties for noncompliance of automobile regulations by vehicle manufacturers and mandatory recall of vehicles within stipulated period.

What is the difference between,
Like & Love?
A simple answer by Buddha: “When you like a flower, you just pluck it, but when you love a flower, you water it daily”. One, who understands this, understands life...

What can you judge who is a better person out of these three?

1. Mr. A: He had friendship with bad politicians; consulted astrologers regularly, had two wives, were chain smokers, and drink alcohol 8 to 10 times a day.

2. Mr. B: He was kicked out of office/job two times, generally slept until noon, used opium in college and drank whisky every evening.

3. Mr. C: He was a decorated war hero, a true vegetarian, did not smoke, did not drink, and never cheated on his wife.

Answer on page 33

CANSUDEWHOISABETTERPERSONOUTOFTHESETHREE?

Keemat: July – August 2016

99 bank customers lose ₹60L to card fraud in 27 months

Indians Lost ₹54 Crore In 2013-14: RBI

Mumbai: Ninety-nine bank customers have fallen victim to credit and debit card fraud and lost more than Rs 60.75 lakh in the last 23 months, according to a report by the Reserve Bank of India on complex cyber crime and fraud. Overall, 472 card fraud cases have been reported across the city with 86 frauds having been caught during the same period. It was found that cases reported to the cyber or local police in the city are hardly 2% of frauds.

The report said the ECFs (credit card frauds) reported to the RBI stood at 6,93,456 in 2013–14 and the cases reported by the bank had decreased in the first quarter of 2014–15.

The report showed that more than half (51%) of the cases pertained to credit cards (60 cases). These credit card cases (39) are frozen and the fraud amount (Rs 62.19 lakh) is slightly higher than that of debit cards (Rs 61.56 lakh).

Cyber lawyer Prashant Mali said Mumbai being the most IT literate users are more and being the financial capital of the country, cyber crime involving online banking and credit/debit card fraud are the most here.

Vicky Shah, another cyber lawyer, said that with the advent of social networking and technology, fraudsters have used innovative ways of committing fraud. Some of the commonly employed techniques are account takeover, friendly fraud, boot-strapping, card cloning, and smoking and phishing.

An IT expert said the humongous amount of frauds, specifically on online banking and credit card, are at an all-time high and minor frauds of below Rs 1 lakh have given rise to major losses. Victims rarely get justice mainly because of low awareness regarding rights to remedies andasures they have on bank.

The RBI says the total money lost by Indians reported to it was Rs 41.35 crore in 2013–14 and loss in cases registered by the Central Bureau of Investigation (CBI) was Rs 36.75 crore.

Additional commissioner of police (crime) K M Pandya said the bankじ complaints and have even urged the corporate sector to come forward to resolve the complaints. He said that they will get more tech-savvy officers.

Former Forensic Science Laboratory Director Rohini Krishnamurthy said such frauds can be controlled by awareness and protective measures. “Online banking fraud requires rapid and comprehensive response to stop the frauds and seriously hinder investigations and may cause irreversible loss of funds,” said Krishnamurthy.

99 bank customers lose ₹60L to card fraud in 27 months

BANKS MUST FILE COMPLAINTS

Traffic violations may lead to instant suspension of driving licence
Dipak K Dash, TNN, NEW DELHI

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Empowering consumers, CGSI celebrates golden jubilee in style

MANASI TAHALANI
Mumbai

Consumer Guidance Society of India (CGSI) is an organisation which focuses on addressing and solving consumers complaints in an amicable manner after conducting a thorough research and studying the case page by page, point by point wherein a fair chance is given to consumer as well as the company to explain and express their opinion in the matter, said officials of CGSI which celebrated its golden jubilee on Sunday.

Chairman of CGSI, Sitaram Dixit, stated that they do not believe that “Consumer is always right” and “Company is always at fault” because often the consumers do not read and understand the terms and conditions of the company which creates a problem leading to dissatisfaction among the consumers. Through their helpline, CGSI receives approximately 1000 complaints every month of which 80 percent are addressed and resolved.

After receiving a complaint, CGSI’s legal team has a one-on-one conversation with the consumer wherein they are guided and explained the legalities and formalities involved in the case. Following this, the legal team of CGSI studies their case and then they approach the company to solve the matter in an amicable manner. “Often, majority of the companies respond in a passive manner wherein they are interested to settle the case in a civilised way. The company then understands the consumer’s complaint and resolves their issues by compensating them,” said Dixit.

The consumer organisation was founded in 1966 with an aim to protect consumer rights and since has been a pioneer in protecting consumers’ interests. With changing times, there has been a change in the complaints of consumers wherein 10-15 years, consumers used to have complaints of rationing issues and telecommunication sector. But today majority of the consumers have e-commerce and real estate complaints wherein a company has delivered a defective product and is not ready to exchange or the builder is turning back on his word for paying the said amount.

CGSI officials state that there are many consumers who are ignorant, do not want to gain knowledge about their rights which acts as a huge stumbling block. “We come across cases wherein the consumers despite of committing a mistake once, do not learn and repeat the mistake. Such consumers are not willing to change their attitude and do not want to learn and be aware. We aim at addressing consumers problems but we do not blindly trust they are right and we ensure this by doing a detailed study about their case. Therefore, even the companies when we call them to settle a consumer’s complaint believe in us and come forward to settle the matter peacefully”.

Meanwhile, a unique 5km Walkathon was organised by CGSI in association with Juhu Beach Walkers Group and Rotary Club of Juhu on Sunday wherein nearly two thousand enthusiasts from all walks of life registered their participation. The event coincided with the Golden Jubilee celebrations of CGSI which focused on creating awareness about health, wellness and consumer empowerment. Senior citizens and teenagers alike walked the entire distance amidst thunderous applause and cheering by onlookers and local residents.

Dr MS Kamath, secretary of CGSI, said “An event of this nature is a first of its kind on Juhu Beach. Future events by CGSI include ‘Chai pe Charcha’ and many more. Events of this nature result in increased awareness and better utilisation of rights and powers by the consumers. Innovation is the key word at CGSI and we will use more exciting formats to engage the consumer.”

CONSUMER GUIDANCE SOCIETY OF INDIA (CGSI)
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The views expressed in ‘Keemat’ do not necessarily reflect those of CGSI, but rather are personal opinions of the author(s) concerned.
Net ‘friend’ cheats woman of ₹6.5 lakh

IN THE PAST

- **January 2016**: A 32-year-old woman from Pune was cheated of ₹3.86 lakh by an internet friend on pretext of sending her a gift.
- **September 2015**: A man was cheated of ₹20.26 lakh through theeecrom as processing fees for getting a gift card. To gain his trust, the fraudsters once convinced him an ATM card with PIN.
- **July 2010**: Vijay Bahador (23) was arrested by a special squad for allegedly coming around 25 girls.

CFO cheated of Rs4L by ‘MD’ of company

WHAT IS A MAN-IN-THE-MIDDLE ATTACK?

- **The man-in-the-middle attack is a cybercrime wherein the hacker inserts himself between the website and the client to steal valuable information**
- **RISE IN CASES**

1. **The cases are seeing a steep rise this year with unidentified cyber-criminals looting another Rs5.6 crore this year in 14 cases registered with the cyber police station this year. Last year, in 19 cases, Rs4.33 crore was stolen in total last year.**

2. **None of the cases in the past two years have been detected. What is worrying is the money is going abroad and so the recovery process is quite lengthy wherein local police communicates with police from other countries through courts.**

Keemat: July – August 2016
Consumer Education Series - Savings Bank Deposit Account (BSBDA)

1. What is the definition of ‘Basic Savings Bank Deposit Account’ (BSBDA)?
Response: All the existing ‘No-frills’ accounts opened pursuant to guidelines issued vide circular RPCD.RF.BC. 54/07.38.01/2005-06 dated December 13, 2005 and RPCD.CO.No.RRB.BC.58/03.05.33(F)/2005-06 dated December 27, 2005 and converted into BSBDA in compliance with the guidelines issued in circular RPCD.CO.RRB.RCB.BC.No. 24/07.38.01/ 2012-13 dated August 22, 2012 as well as fresh accounts opened under the said circular should be treated as BSBDA. Accounts enjoying additional facilities under the reasonable pricing structure for value added services, exclusively for BSBDA customers should not be treated as BSBDAs.

2. Whether the guidelines issued on ‘no-frills’ account with ‘nil’ or very low minimum balances will continue even after the introduction of ‘Basic Savings Bank Deposit Account’?
Response: No. In supersession of instructions contained in circular RPCD.RF.BC.54/07.38.01/2005-06 dated Dec 13, 2005 and RPCD.CO.No. RRB.BC.58/03.05.33(F)/2005-06 dated Dec 27, 2005 on No Frill accounts, banks have now been advised to offer a ‘Basic Savings Bank Deposit Account’ to all their customers vide RPCD.CO.RRB.RCB.BC.No.24/07.38.01/2 012-13 dated August 22, 2012 which will offer minimum common facilities as stated therein. Banks are required to convert the existing ‘no-frills’ accounts into ‘Basic Savings Bank Deposit Accounts’.

3. Can an Individual have any number of ‘Basic Savings Bank Deposit Account’ in one bank?
Response: No. An individual is eligible to have only one ‘Basic Savings Bank Deposit Account’ in one bank.

4. Whether a ‘Basic Savings Bank Deposit Account’ holder can have any other saving account in that bank?
Response: Holders of ‘Basic Savings Bank Deposit Account’ will not be eligible for opening any other savings account in that bank. If a customer has any other existing savings account in that bank, he / she will be required to close it within 30 days from the date of opening a ‘Basic Savings Bank Deposit Account’.

5. Can an individual have other deposit accounts where one holds ‘Basic Savings Bank Deposit Account’?
Response: Yes. One can have Term/Fixed Deposit, Recurring Deposit etc., accounts in the bank where one holds ‘Basic Savings Bank Deposit Account’.

6. Whether the ‘Basic Savings Bank Deposit Account’ can be opened by only certain types of individuals like poor and weaker sections of the population?
Response: No. The ‘Basic Savings Bank Deposit Account’ should be considered as a normal banking service available to all customers, through branches.

7. Whether there are any restrictions like age, income, amount etc criteria for opening BSBDA by banks for individuals?
Response: No. Banks are advised not to impose restrictions like age and income criteria for the individual for opening BSBDA.

8. Is the ‘Basic Savings Bank Deposit Account’ a part of the Financial Inclusion plans of banks?
Response: The aim of introducing ‘Basic Savings Bank Deposit Account’ is very much part of the efforts of RBI for furthering Financial Inclusion objectives. All the accounts opened earlier as ‘no-frills’ account vide RPCD Circular dated RPCD.RF.BC.54/07.38.01/2005-06 dated December 13, 2005 and RPCD.CO. No.RRB.BC.58/03.05.33 (F) / 2005-06 dated December 27, 2005 should be renamed as BSBDA as per the instructions contained in paragraph 2 of our Circular RPCD.CO.RRB.RCB.BC.No.58/03.05.33 dated August 22, 2012.

9. What are KYC norms applicable to BSBDA accounts? Are there any relaxations in KYC norms for BSBDAs?
Response: The ‘Basic Savings Bank Deposit Account’ would be subject to provisions of PML Act and Rules and RBI instructions on Know Your Customer (KYC) / Anti-Money Laundering (AML) for opening of bank accounts issued from time to time. BSBDA can also be opened with simplified KYC norms. However, if BSBDA is opened on the basis of Simplified KYC, the accounts would additionally be treated as “BSBDA-Small account” and would be subject to the conditions stipulated for such accounts as indicated in our circulars RPCD.CO.RCB.AML.BC.No.63/07.40.00/2010-11 and RPCD.CO.RCB.RRB.AML.BC.No.15/03.05.3(E)/2012-11 dated August 8, 2011.

Response: No, the BSBDA customer cannot have any other savings bank account in the same bank. If ‘Basic Savings Bank Deposit Account’ is opened on the basis of simplified KYC norms, the account would additionally be treated as a ‘Small Account’ and would be subject to conditions stipulated for such accounts as indicated in our circulars RPCD.CO. RCB.AML.BC.No.63/07.40.00/2010-11 dated April 26, 2011 and RPCD.CO. RRB. AML.BC.No.15/03.05.33 (E)/2011-12 dated August 8, 2011 on ‘Opening of Small Account.’

11. What are the conditions stipulated for accounts, which are additionally to be treated as ‘BSBDA-Small Account’?
Response: As notified in terms of Govt. of India notification dated December 16, 2010, BSBDA-Small Accounts would be subject to the following conditions:

i. Total credits in such accounts should not exceed one lakh rupees in a year.

ii. Maximum balance in the account should not exceed fifty thousand rupees at any time.

iii. The total of debits by way of cash withdrawals and transfers will not exceed ten thousand rupees in a month.

iv. Foreign remittances cannot be credited to Small Accounts without completing normal KYC formalities.

v. Small accounts are valid for a period of 12 months initially which may be extended by another 12 months if the person provides proof of having applied for an Officially Valid Document.

vi. Small Accounts can only be opened at CBS linked branches of banks or at such branches where it is possible to manually monitor the fulfilsments of the conditions.

12. What kinds of services are available free in the ‘Basic Savings Bank Deposit Account’?
Response: The services available free in the ‘Basic Savings Bank Deposit Account’ will include deposit and withdrawal of cash; receipt / credit of money through electronic payment channels or by means of deposit / collection of cheques at bank branches as well as ATMs.

13. Is there requirement of any initial minimum deposit while opening a BSBDA as per the circular dated August 22, 2012?
Response: There is no requirement for any initial deposit for opening a BSBDA.

14. Whether banks are free to offer more facilities than those prescribed for ‘Basic Savings Bank Deposit Account’?
Response: Yes. However, the decision to allow services beyond the minimum prescribed has been left to the discretion of the banks who can either offer additional services free of charge or evolve requirements including pricing structure for additional value-added services on a reasonable and transparent basis to be applied in a non-discriminatory manner with prior intimation to the customers.
Banks are required to put in place a reasonable pricing structure for value added services or prescribe minimum balance requirements, which should be displayed prominently and also informed to the customers at the time of account opening. Offering such additional facilities should be non-discretionary, non-discriminatory and transparent to all ‘Basic Savings Bank Deposit Account’ customers. However, such accounts enjoying additional facilities will not be treated as BSBDAs.

15. If BSBDAs customers have more than 4 withdrawals and request for cheque book at additional cost, will it cease to be a BSBD? 
Response: Yes. If a customer of BSBDAs agree not to have ATM Debit card should the bank give ATM debit card by force?

Response: Banks while opening the BSBDAs should educate such customers about the ATM Debit Card, ATM PIN and risk associated with it. However, if customer chooses not to have ATM Debit Card banks need not force ATM debit cards on such customers. If, however, customer opts to have an ATM Debit Card, banks should provide the same to BSBDAs holders through safe delivery channels by adopting the same procedure, which they have, been adopting for delivery of ATM Debit Card and PIN to their other customers.

16. Whether the existing facility available in a normal saving bank account of five free withdrawals in a month in other banks' ATMs as per IBA (DPSS) instructions will hold good for BSBDAs?
Response: No. In BSBDAs, banks are required to provide free of charge minimum four withdrawals, through ATMs and other mode including RTGS/NEFT/Clearing/Branch cash withdrawal / transfer / internet debits/standing instructions/EMI etc. It is left to the banks to either offer free or charge for additional withdrawal/s. However, in case the banks decide to charge for the additional withdrawal, the pricing structure may be put in place by banks on a reasonable, non-discriminatory and transparent manner by banks.

17. Are the banks free to levy Annual ATM Debit Card charges?
Response: Banks should offer the ATM Debit Cards free of charge and no Annual fee should be levied on such Cards.

18. Whether Balance enquiry in ATMs also should be counted within the four withdrawals permitted under BSBDAs?
Response: Balance enquiry through ATMs should not be counted in the four withdrawals allowed free of charge at ATMs.

19. If a customer of BSBDAs agrees not to have ATM Debit card should the bank give ATM debit card by force?
Response: ATM debit cards may be offered at the time of opening BSBDAs and issued if the customer requests for the same in writing. Banks need not force ATM debit cards on such customers.

20. What about customers who are illiterate or old who may not be in a position to safe keep and use the ATM debit card and PIN associated with it?
Response: Banks while opening the BSBDAs should educate such customers about the ATM Debit Card, ATM PIN and risk associated with it. However, if customer chooses not to have ATM Debit Card banks need not force ATM debit cards on such customers. If, however, customer opts to have an ATM Debit Card, banks should provide the same to BSBDAs holders through safe delivery channels by adopting the same procedure, which they have, been adopting for delivery of ATM Debit Card and PIN to their other customers.

21. Whether Passbooks are also to be offered free to BSBDAs holders?
Response: Yes. BSBDAs holders should be offered passbook facility free of charge in line with our instructions contained in circulars RPCD.CO.RF.BC.28/07.40.06/2006-07 dated October 11, 2006 and RPCD.CO.RRB.BC.No.29/03.05.28-A/2006-07 dated October 13, 2006.

22. If a customer opens a BSBDAs but does not close his existing Savings Bank Account within 30 days, are banks then free to close such savings bank accounts?
Response: While opening the BSBDAs customers’ consent in writing be obtained that his existing non-BSBDAs Savings Banks accounts will be closed after 30 days of opening BSBDAs and banks are free to close such accounts after 30 days.

23. In certain accounts like NREGA where disbursements are made weekly and if a month has five weeks, it may result in more than four withdrawals. In such cases, can banks permit five withdrawals?
Response: In BSBDAs, banks are required to provide free of charge minimum four withdrawals, including through ATM and other mode. Beyond four withdrawals, it is left to discretion of the banks to either offer free or charge for additional withdrawal/s. However, pricing structure may be put in place by banks on a reasonable, non-discretionary, non-discriminatory and transparent manner by banks.

24. What is the prescribed rate of interest payable on balances in such ‘Basic Savings Bank Deposit Account’?
Response: Our instructions contained in circular RPCD.CO.RRB.BC.No.57/03.05.33/2011-12 dated January 30, 2012 on Deregulation of Savings Bank Deposit Interest Rate, are applicable to deposits held in ‘Basic Savings Bank Deposit Account’.

25. In terms of RBI circular DPSS.CO.CHD.No.274/03.01.02/2012-13 dated August 10, 2012, if ‘payable at par’ / ‘multi-city’ cheques are issued to BSBDAs customers based on their request, can banks prescribe minimum balance requirements?
Response: BSBDAs does not envisage cheque book facility in the minimum facilities that it should provide to BSBDAs customers. They are free to extend any additional facility including cheque book facility free of charge (in which case the account remains BSBDAs) or charge for the additional facilities (in which case the account is not BSBDAs).

26. What is the time frame available to banks for converting ‘No-Frills’ Account as Basic Savings Bank Deposit Account? What is the time frame available to banks for issuing ATM Cards to all the existing Basic Savings Bank Deposit Account holders?
Response: All the existing ‘No-Frills’ accounts may be treated as BSBDAs accounts from the date of the circular i.e., August 22, 2012 and banks may offer the prescribed facilities as per the circular such as issuing ATM card etc., to the existing ‘No-Frills’ account holders as and when the customer approaches the bank. However, for customers opening new accounts after the issue of our circular should be provided with the prescribed facilities immediately on opening of the account.

27. Whether the normal saving bank account can be converted into BSBDAs at the request of customer?
Response: Yes. Such customers should give their consent in writing and they should be informed of the features and extent of services available in BSBDAs.

"We spend the first twelve months of our children’s lives teaching them to walk and talk and the next twelve telling them to sit down and shut up.”

Phyllis Diller
One in 20 Indians duped of savings by dubious firms

OVER TWO DECADES Deposits totalling ₹1.2 lakh crore swindled from mostly poor investors in small towns by more than two dozen firms, according to CBI

Abhishek Sharan
letters@hindustantimes.com

NEW DELHI: More than six crore Indians — or nearly one in every twenty people — have been victims of financial fraud totalling an estimated ₹1.2 lakh crore over the last 20 years, the Central Bureau of Investigation (CBI) estimates as it attempts to unravel the rackets run by more than two dozen firms.

The scams — run as ponzi schemes or chit funds — have usually targeted tier II and III cities where they lure unsuspecting investors with ‘money-multiplier’ schemes.

Aastha Group, for instance, promised investors in Odisha a return of ₹80,000 on an investment of ₹20,000 in four years.

The bulk of the frauds have been allegedly perpetrated by two Pearl Group firms — PACL and PGF Limited — that the CBI began probing in February, 2014. The group is estimated to have robbed 5.5 crore people from at least seven states (Punjab, Haryana, Madhya Pradesh included) since it began operations in 1996. Deposits worth ₹51,000 crore are estimated to have been swindled away.

The rest of the victims, more than 56 lakh, were cheated by more than 22 firms active in India’s east and north-east, which are also under the CBI’s scanner.

Among these, Saradha, Rose Valley, Artha Tattva, Aastha and Seashore Group have been the bigger players. Saradha and Rose Valley together are suspected to have duped around 20 lakh people of ₹15,000 crore to ₹17,000 crore each.

But three years since Saradha’s chairman Sudipta Ghosh’s admissions blew the lid off such scams in April 2013, there is no relief in sight for a significant section of the victims.

A move to seize and sell properties of Pearl Group firms to refund investors may take months to begin and the 56 lakh victims of other firms may not even get such remedy.

The SC constituted panels are not dealing with refunds to non-Pearl Group victims and the CBI on its own has not initiated any such process, a CBI source said.

“Issues such as refunds lie in the domains of courts and governments,” a CBI source said.

IMD HAS NEW LINGO

Light, moderate, or very heavy rain: Terms used by weather forecasters to describe the quantum of rainfall can be confusing. The India Meteorological Department has come up with new terminologies for weather forecasting. From now, forecasts will not use words like could, may, would, and will

When the IMD makes predictions for 24 hours:

When weathermen talk about the intensity of rains

<table>
<thead>
<tr>
<th>Very light: Less than 2.4mm</th>
<th>Light: 2.5-15.5mm</th>
<th>Moderate: 15.6-64.4mm</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heavy: 64.5-115.5mm</td>
<td>Very heavy: 115.6-204.4mm</td>
<td>Extremely heavy: More than 204.5 mm</td>
</tr>
</tbody>
</table>

Exceptionally heavy: When the amount is close to the highest recorded rainfall at or near the station for the month or season.

The deluge on July 26, 2005, when it rained 944mm in 24 hours, falls under this category.

Dry: No rain

Isolated: Rain at one or two places (reported at less than 25% of weather stations)

Scattered: Rain at a few places (26-50% stations)

Fairly widespread: Rain at many places (51-75% stations)

Widespread: Rain at most places (76-100% stations)

When IMD predicts that rain will be

Unlikely: Less than 25%

Likely: Between 25 and 50%

Very likely: Between 51% and 75%

Most likely: More than 75%
In the Wonderland of Investments ...Will Power
A. N. Shanbhag & Sandeep Shanbhag, Email: wonderlandconsultants@yahoo.com

They say where there is a Will, there is a relative. Jokes apart, as a part of succession planning, it is necessary, rather mandatory, for any person, howsoever rich or poor, young or old, healthy or otherwise, to prepare a Will. If he fails to do so, his near and dear ones left behind will suffer untold miseries. And moreover, he won’t even be around to witness these or fix the same.

What is a Will?
‘Will’ is defined (u/s 2(h) of the Indian Succession Act) as the legal declaration of the intention of a testator with respect to his property, which he desires to take effect after his death. It is usually written and signed by the testator and attested by at least two witnesses. These witnesses need not know the contents of the Will. It is advisable to get one’s Will drafted by a lawyer or a chartered accountant to ward off any ambiguity arising out of a lack of knowledge of legal terminology.

Normally, the property gets divided between those to whom the property is bequeathed. It is only when someone challenges the Will on some ground, such as the testator was insane or not in right frame of mind or was forced to sign the document and goes to a court of law, the law comes into picture. The decision of the court is termed as a probate, which is held as authentic and valid. A probate is also required when a person dies intestate (without a Will). Registration of the Will with proper authorities gives a little more weight to the Will but it can also be challenged.

Normally the judge examines the grounds under which the Will is challenged. In case of intestate death, the judge distributes the assets as per the Succession Act related to the religion of the person who has expired. A Will can be drawn up for several purposes, such as for disposal of property after death, appointing a testamentary guardian, exercising a power of appointment and revoking or altering a provision of a previous Will.

The five salient characteristics of a Will are:
1. There must be a legal declaration.
2. Declaraton must be with respect to the property of the testator.
3. The declaration must be intended to operate after the death of the testator.
4. A Will dictating the inheritors to take some specified actions is null and void, even if it is registered. For instance, an individual cannot state in his Will that the property should go to his wife and after her death to his son. He may make a request to her to prepare her Will as per his wish but cannot breach her constitutional right to distribute her estate as per her wish. Any bequeathed estate becomes the sole property of the legatee with the current attached encumbrances and no other conditionalties.
5. Lastly, in order to hold a document to be a Will, it has to be proved that the same is in conformity with provisions as regards for execution and attestation in accordance with Sec. 63 of the Indian Succession Act.

Intestacy (death without a Will)
A person of full testamentary capacity can and should dispose of his property by means of a formal valid Will. The most obvious reason is that it is preferable to use Will as the last effective and beneficial act than to allow the impersonal provisions of intestacy provisions of law to take effect with related tortures.

A testator can appoint executors to be his personal representatives. Such executors can be chosen personally by him so that he can be certain that his estate will be well administered by persons in whom he has confidence. Under intestacy, the administrators, before appointment, must provide an administration bond and also sureties as to the due administration of the estate. These are not necessary for executors, since the testator, by naming them, has indicated his faith in them. A testator, by Will, can appoint a Guardian for his infant children. Under intestacy, if there is a minority or life interest, the personal representatives or trustees have power to invest conferred by law.

Registration of a Will
Though not a necessity, it is always safe to register your Will. The sub-registrars are empowered to collect registration fees for all documents submitted for registration, which is subject to the Registration Act, and rules pertaining to that State but this is unrelated with the value of the wealth of executor. Any person wanting to execute and register his Will has to do it in person and nobody else can represent him for registration of the same.

Take Care
It is not enough to hold the assets in joint names or designate a nominee. Such persons do not automatically get title to your assets. The Will supersedes everything else. If one dies intestate (without a Will), any distant relation can stake a claim to your assets. The Will supersedes everything else. If one dies intestate (without a Will), any distant relation can stake a claim to your assets and matters may lead to litigation. It is advisable to appoint more than one executor, and preferably an odd number. In case of any dispute, majority prevails.

None of the executors or beneficiaries should attest the Will as witness. An executor can also be a beneficiary but it is preferable to avoid such a situation. Sign every page in full to ensure that no one can fraudulently change or insert pages. Make more than one copy of the original Will (not photocopies) and keep them safely at different places.

To Sum
And last but not the least, when you are indeed drawing up your will, keep the following words of Warren Buffet in mind – “I believe in giving my kids enough so they can do anything, but not so much that they can do nothing”. In other words, the inheritance that you leave for your children should be enough so that they can fulfill their ambitions but not so much that it kills their motivation.

Security software can put computers at risk

Contrary to popular perception, playing video games improves the cognitive and social skills of children. High game usage was linked to better intellectual functioning and high overall school competence in children, report researchers from US and France in the journal Social Psychiatry and Psychiatric Epidemiology. After adjusting for age and gender, researchers found that children who played a lot of video games had 1.75 higher odds of high intellectual functioning, 1.88 times higher odds of doing well at school and were more likely to get along with peers.

VIDEO GAMES MAY HAVE POSITIVE IMPACT ON KIDS

Keemat: July – August 2016
Juhu Beach Walkathon Pictures – 24 April 2016
CONSUMER GUIDANCE SOCIETY OF INDIA,  
BLOCK 'J', AZAD MAIDAN, 
MAHAPALIKA MARG, MUMBAI 400 001

Date: 9 July 2016.

NOTICE OF 49th AGM

Notice is hereby given that the 49th Annual General Body Meeting of the Consumer Guidance Society of India will be held on Friday, 19 August 2016, at 4.00 PM at the Tendulkar Hall (Mangal Karyalaya), Saraswat Bhavan, Chatrapati Shivaji Maharaj Road (Mughal Lane), Mahim, Mumbai – 400016.

AGENDA

I. Welcome by the Chairman
II. Address by the President
III. Confirmation of the minutes of 48th AGM held on 21 August 2015
IV. Presentation of the Annual Report by Hon. Gen. Secretary
V. Presentation of Accounts for 2015-2016

NOTE

➢ We request members having any queries regarding accounts to give the same in writing to the office latest by 4.00 PM on 12 August 2016.
➢ CGSI Treasurer / Joint Treasurer will answer all queries in person on 16 August 2016 between 2.00 PM and 4.00 PM at the CGSI office

Passing of Resolution No 1: To write off the amount receivable from Income Tax Department

Background: TDS short payment received from Income Tax Department for financial year 2012-13

Resolution: Resolved hereby that TDS amount receivable from Income Tax Department amounting to Rs. 6470 be written off.

By order of the Managing Committee

Sd/-

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

N. B.
1. The following members of the Managing Committee Mr. Simon D’Costa, Mr. Dinesh Bhandare, Mr. Santosh Shukla & Dr. Naren Israney are retiring by rotation. There are therefore four vacancies.
2. If there is no quorum, the meeting shall stand adjourned for half an hour, after which the business of the meeting shall be carried on at the same date and venue, even if there is no quorum.
3. We request members to bring their copy of the Annual Report magazine with them. For the sake of economy, additional copies will not be available.
4. Voting will be from 5.30 PM to 7.00 PM counting of votes and results thereafter.
5. All members should bring photographic proof of identity in the form of CGSI Identity Card or any Card issued by a Statutory Authority (e.g. Voter Card, PAN Card, Driving License, Passport etc.) to vote and/or to attend the AGM.
Dr. M. S. Kamath, Hon. General Secretary welcoming all the members invited to the dais the President Prof. N. M. Rajadhyaksha, the Vice-President Dr. Shirish Waghalde, the Chairman Dr. Sitaram Dixit, and the Hon. Treasurer Mr. Vilas Wag. Dr. M. S. Kamath also requested CGSI’s trustees Adv. S. D. Puri, Mr. Conrad Saldanha, and Mr. Nooruddin Sevvala 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. Rajadhyaksha 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. Rajadhyaksha 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. Rajadhyaksha 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 Photo-voltaic 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. Waghalde 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 Wag 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. Rajadhyaksha 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 raised a query on the matter of Rs. 11,430.00 (Rupees Eleven
Thousand Four Hundred and Thirty Only) as to why the amount is not a round figure and was why it not allowed by SEBI. Dr. Kamath explained that SEBI provides refreshment expenses only for the registered attendees of the program, but many times during the said programs, we have to provide refreshments to 10 to 12 more people including support staff from CGSI and the host college. Similarly, SEBI’s transport charges reimbursement formula is also different. This is the reason for the non-reimbursement of some of the expenses from SEBI, and thus odd figure appear in the accounts. All such charges are borne by CGSI.

Mr. Anil Dhumak then objected on writing off Rs. 125632.00 spent in the year 2012. Dr. M. S. Kamath pointed out these expenses was during the time when Prof N. M. Rajadhyaksha and Mr. Anil Dhumak were Chairman and Vice-Chairman. In fact, Mr. Anil Dhumak was the second signatory during the same. Mr. Anil Dhumak thereafter started making wild allegations on the use of the said amount. The President pointed out that CGSI should expunge all the personal defamatory allegations made by Mr. Dhumak from the minutes.

Thereon Mr. Anil Dhumak expressed his apology for his misdemeanor.

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. Rajadhyaksha said that CGSI could send this suggestion to the auditors and they as experts will decide. Prof. Rajadhyaksha 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.

Proposed by Mr. B. V. Desai
Seconded by Mr. Simon D. Costa
Mr. Anil Dhumak dissented

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


The house unanimously approved the proposal to reappoint the “Three Nominated Trustees”, namely Advocate S. D. Puri, Mr. Conrad Saldanha, and Mr. Nooruddin Sevvala.

Proposed by the President
Prof. N. M. Rajadhyaksha
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

Proposed by Mr. B. R. Satra
Seconded by Ms. Anindita Kovoor
Passed Unanimously

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. Rajadhyaksha
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

CGSI Managing Committee: Year 2015 – 2016

<table>
<thead>
<tr>
<th>Trustees</th>
<th>President</th>
<th>Vice-President</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mr. S. D. Puri, Mr. Nooruddin Sevvala, Mr. Connd Saldanha</td>
<td>Prof. N. M. Rajadhyaksha</td>
<td>Dr. Shirish Waghulde</td>
</tr>
<tr>
<td>Mr. Ditesh S. Bhandare</td>
<td>Mr. Simon P. D’Costa</td>
<td>Dr. M. S. Kamath</td>
</tr>
<tr>
<td>Mr. Arun Datey (Co-opted)</td>
<td>Mr. Santosh Shukla</td>
<td>Mr. Vilas Wagh</td>
</tr>
<tr>
<td>Mr. B. V. Desai</td>
<td>Mr. Rajesh Kothari (Co-opted)</td>
<td>Dr. S. G. Bhat</td>
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CGSI Elections – AGM 2015

<table>
<thead>
<tr>
<th>Co-opted:</th>
<th>Members</th>
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<tbody>
<tr>
<td>Prof. Dr. Naren Irsaney, Mr. Raj Talreja, Ms. Navnee Chahal, Mr. Vikrant Jindal, Ms. Anandita Kovoor,</td>
<td>Dr. S. G. Bhat, Mr. Shirish Kamdar (Pune), Mr. Goutam Bhatia, Mr. Ranjan Varma, Ms. Devika Purav, Ms. Aishwarya Sandeep &amp; Mr. Rajiv Kakade</td>
</tr>
<tr>
<td>Mr. Anil Karandikar &amp; Ms. Jamna Vardhachary</td>
<td></td>
</tr>
</tbody>
</table>
Friends,

2016 is a very important year for CGSI. Fifty years ago – in 1966 – the organization was born thanks to the foresight and vision of nine women who were the founder members of CGSI. It has been a long and arduous journey since then to fight for the rights and empowerment of the consumer, but today, this very organization stands as a beacon for all other NGOs in the field, as India’s First NGO in the consumer sector. The Golden Jubilee Year has been replete with activities and achievements, and it is my proud privilege to present this Annual Report on behalf of the Managing Committee in this landmark year.

Achievements

There have been some significant achievements this year, which deserve special mention:

1. Hon’ble Shri Girish Bapat, Minister of Consumer Education, Government of Maharashtra, visited CGSI Office twice this year and has lauded the selfless services of CGSI in the field of Consumer Education.
2. CGSI was invited to give its views and suggestions to the Parliamentary Standing Committee on Consumer Affairs – an unparalleled honor in the history of the organization.
3. CGSI set up a Solar Power System to ‘lead from the front’ in the search for clean and safe power generation. The first ‘Reverse Meter for Electricity Generation’ in Maharashtra was set upon on CGSI’ premises by the BEST in January 2016. Power generated by the Solar System now goes into the BEST Grid, and in addition to our savings on electricity, gives power to the system on the days/hours our office is closed. Mr. G.H. Bhatia’s stellar role in this initiative is an example of how CGSI, as a group, can give excellent results when we work together.
4. CGSI held a ‘Walkathon’ on 24 April 2016 at Juhu Beach, which was attended by over 1800 people. The Theme of the Walkathon was Consumer Empowerment, Save the Environment and to keep our Beaches Clean. Adv. Rajesh Kothari was at the forefront of this highly successful event.
5. CGSI started its own, independent ‘Mediation & Conciliation Centre’ to help consumers and industry settle their disputes amicably. The Centre has had some very significant success stories under its belt.
6. CGSI has started holding ‘MEGA Camps’ all over Maharashtra – the Camps consist of Grievance Redressal, Milk Testing and Awareness Programs. Some of the Programs were held at far off places like Nagpur, Sawantwadi and Wardha and were widely appreciated by the local people as well as the Press.
7. A Film on ‘Tareekh ya Tareef’ was produced by CGSI to encourage Mediation and Conciliation. The Legal Team, headed by Adv. Aishwarya Sandeep played a stellar role in its making.
8. CGSI organized Workshops on Cyber Security – a burning topic of today’s computer savvy world.
9. CGSI purchased a milk auto-analyzer and organized over 1500 milk tests in Mumbai and Maharashtra to educate consumers on milk adulteration and its detection.
10. CGSI was nominated to the State Consumer Protection Council, BIS, Railway and other Statutory Committees.
11. CGSI has started organizing ‘Chai pe Charcha’ – a unique platform where consumer representatives and industry captains sit across and discuss common consumer complaints and lay down Standard Operating Procedures for some of the simple, repetitive complaints that come up in every industry.
12. CGSI has published a Special Golden Jubilee Souvenir, which describes the journey of the Organization from 1966 to 2016.

With the help, support & cooperation of members, CGSI will take more steps to move forward in the field of consumer empowerment with more innovative and out-of-the box ideas in the months to come.

Activities

Regular activities of the Society are in continuous flow and thriving. Some of these are,

1. Regular Consumer Awareness Talks in Schools, Colleges and other institutions.
2. Talks and discussions on Electronic Media on the subject of consumer empowerment.
3. Running of the ‘Toll Free Consumer Helpline’ – an activity in continuous progress since 5 years. We logged about 20,000 complaints on the Helpline in 2015-2016. All logged cases were followed up by SMSes and Calls. Success Rate of resolution was about 80%.
4. Face to face counseling and advice to consumers facing problems. In the current year, we have opened a new Centre for redressal at Mahim, thanks to our member Mr. Shyam Motwani who has allowed us the use of his premises on every Wednesday from 3.00 to 5.00 p.m.
5. Legal Aid and Drafting of Cases continues under the able guidance of the Legal Team. Online filing of petitions is soon going to be added to their repertoire.
6. Complaint Counseling and Legal Aid are also now available on Skype – a tremendous source of succor to Senior Citizens and those staying at faraway places. Counselors speaking to people at Pune are now a common sight in the CGSI Office!
7. About 400 Financial Literacy Programs were held all over India in the current year. The unique feature of these was the presence of independent CFPs who carried out these programs and the wide enthusiasm with which they were met with by audiences.
8. On National Consumer Day, CGSI was prominent in the celebrations and shared the dais with the Minister for Consumer Protection, Government of Maharashtra.

Finance

From a stage of penury, CGSI has virtually risen out of the ashes to reach the safe grounds of financial security.

Our Current Balance Sheet shows a healthy figure of about Rs. 2.50 crores in hand, out of which the current year’s addition itself is about Rs. 50 lakhs. Stringent control of expenses and using every opportunity to strengthen the financial position has been the sole mantra for this achievement.

Treasurer Mr. Vilas Wagh and Joint Treasurer Mr. Arun Datey have meticulously put the accounts together under the watchful eye of our Auditor Mr. Sandesh Nagvekar. Between them, every rupee has been accounted for and invested wisely.

Managing Committee

In the current year, the Managing Committee and invitees thereto have strived might and main to enhance the working, performance and image of CGSI.

Our representative in Pune Mr. Shirish Kamdar’s dedication has been tremendous – for the Walkathon at Juhu, he came to Mumbai one night in advance and turned up with eight persons, including his grandchildren!

Our Chairman, Vice-Chairman and other committee members have also been a source of inspiration and pillars of strength to the Society.
Staff

Our disciplined, hard-working staff led by Shri V.M. Kamat needs no kudos to members of CGSI. Their sincerity of purpose has led the organization to the stage where it stands today.

External Consultants and our Auditors have also played no mean role in achieving the high place in which CGSI finds itself today.

Conclusion

Fifty years is a very short time in an institution's life. The Golden Jubilee Year is an opportunity for all of us to take stock of what we have achieved, what we are capable of and what we intend to do in the years to come.

CGSI has been known for out-of-the-box thinking in its entire life span. The Managing Committee has no hesitation to say that this unique quality will continue in the years to come and will lead CGSI to greater heights and glory in the years to come.

Dr. M. S. Kamath - Hon. Secretary

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Now is your ‘Golden Chance’ to help your Society in its ‘Golden Jubilee Year!’

In its Golden Jubilee Year, CGSI has come out with a special ‘Golden Jubilee Souvenir’, which captures the journey of this organization over the last 50 years.

We request Keemat readers to kindly purchase a personal copy, of the ‘Souvenir’ on a token donation of Rs. 500/- to the Society. We will arrange to send the ‘Golden Jubilee Souvenir’ to their address by Speed Post/Courier.

The amount will be a sign of appreciation from your side for CGSI's yeoman services to Society and also a good way of building up funds for CGSI seamlessly.

Kindly send your donations by cheque drawn in favor of ‘Consumer Guidance Society of India’ with details of your name and address.

Alternately, you may pay the amount in cash at any one of the following banks and send a photocopy/scanned copy of the bank receipt to cgsibom@gmail.com with your name and address.

Name of account holder – Consumer Guidance Society of India

<table>
<thead>
<tr>
<th>Name of the Bank</th>
<th>Name of Branch</th>
<th>Account No</th>
<th>FSC CODE/RTGS/NEFT</th>
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</thead>
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<td>BANK OF BARODA</td>
<td>Sir P.M. Road Fort Branch Mumbai-400001</td>
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<td>KOTAK MAHINDRA BANK</td>
<td>Opp Liberty Cinema,New Marine Lines Mumbai-20</td>
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<td>KKBK0001350</td>
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Keemat: July – August 2016
## THE BOMBAY PUBLIC TRUST ACT, 1950

### SCHEDULE - VIII

[ Vide Rule 17 (1) ]

Name of the Public Trust: CONSUMER GUIDANCE SOCIETY OF INDIA

Registration No. E-1381 (BOM)

### BALANCE SHEET AS AT 31ST MARCH, 2016

<table>
<thead>
<tr>
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<td>1,566,327.00</td>
<td>TRUST FUNDS OR CORPUS</td>
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<td>1,566,327.00</td>
<td>FURNITURE AND FIXTURES</td>
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<td></td>
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<td></td>
<td>OTHER EARMARKED FUNDS</td>
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<td></td>
<td>a) Furniture and fixture:</td>
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<tr>
<td></td>
<td>(Created under the provisions of the Trust deed or scheme - out of the Income)</td>
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<td>Less: Depreciation for the year @ 10 %</td>
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<td>Reserve Fund (Balance as per last B/S)</td>
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<td>2,048.63</td>
<td>(209.00)</td>
<td>1,844.63</td>
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<td>Add: Consumer club a/c</td>
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<td>1,000,000.00</td>
<td>Specific Corpus Fund</td>
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<td>12,000.00</td>
<td>G.L. Mehta Memorial Fund</td>
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<td>25,000.00</td>
<td>Leela Jog Fund (For StaT Welfare)</td>
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<td>G.V.SIRIR Corpus Fund (Staff Welfare)</td>
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<td>LIFE MEMBERSHIP CORPUS</td>
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<td>2,309,115.00</td>
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<td>Office Premises Fund</td>
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<td>3,352,315.00</td>
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<td>Add: Transfer from Income &amp; Expenditure A/C</td>
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<td>Consumer Education Fund</td>
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<td>Consumer Welfare &amp; Education Fund</td>
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<td>Balance as per Last Balance sheet</td>
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<td>Add: During the year</td>
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<td>8,500.00</td>
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<td>Foreign Contribution Account</td>
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<td>(246,921.83)</td>
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<td>(246,921.83)</td>
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<tr>
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<td>PROJECT FUND</td>
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<td>-</td>
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<tr>
<td>246,921.83</td>
<td>I I TESTING PROJECT</td>
<td>246,921.83</td>
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<tr>
<td></td>
<td>Balance as per Last Balance sheet</td>
<td>246,921.83</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td></td>
<td>Less: Transfer to Reserve Fund</td>
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<td>1,000,000.00</td>
<td>II Milk Testing Project - CWF New Delhi</td>
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<td>Balance as per last year Balance sheet</td>
<td>84,202.00</td>
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<td>Less: Expenditure during the year</td>
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<td>84,202.00</td>
<td>III Reserve Fund set aside for Office Repairs and Renovation</td>
<td>84,202.00</td>
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<td>1,000,000.00</td>
<td>Fixed Assets - Consumer Help Line Project</td>
<td>1,000,000.00</td>
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<td></td>
<td>1,413,325.00</td>
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<td>a) Mezzanine Floor</td>
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<td></td>
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<td>b) Renovation work</td>
<td>53,000.00</td>
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<td>53,000.04</td>
<td>RSI Grant for Fixed Assets</td>
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<td>- Less: Transferred to Income Expenditure a/c to the extent of depreciation</td>
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<td>51,000.04</td>
<td>Consumer Help Line Grant</td>
<td>51,000.04</td>
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<td>a) Grant for Non Reverting Expenses (Fixed Assets)</td>
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<td>1,625,000.00</td>
<td>CURRENT ASSETS, LOANS AND ADVANCES</td>
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<td></td>
<td>a) Deposits &amp; Advances</td>
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<td>Advances to Employees</td>
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<td>Advances for Travelling</td>
<td>33,807.00</td>
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<td>Advances to Suppliers</td>
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<td></td>
<td>Others - Tax Deducted at Source</td>
<td>38,929.00</td>
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<td>Description</td>
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<td>Balance as per Last Balance sheet</td>
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<td>-</td>
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<td>Received during the year</td>
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<td>14,866.00 Tax Deducted at Source (2011-2012)</td>
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<tr>
<td>(2,471,826.00)</td>
<td>811,878.00</td>
<td>14,866.00 Tax Deducted at Source (2011-2012)</td>
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<td>Loan (Secured or Unsecured)</td>
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<td>59,933.00 Tax Deducted at Source (2012-2013)</td>
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<td>- From Trustee</td>
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<td>163,925.00 Tax Deducted at Source (2015-2016)</td>
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<td>- From Others</td>
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<td>- OTHER LIABILITIES</td>
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<td>55,340.49 Interest accrued on P.D.</td>
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<td>Liability for Expenses</td>
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<td>- Other - Receivable for Seminars and Programs</td>
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<td>20,000.00</td>
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<td>Expenses (Recurring) against Grant receivable</td>
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<td>(TDS Payable)</td>
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<td>Payable to Mr. Ganesh Hat</td>
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<td>-</td>
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<td>recipients</td>
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<td>250,000.00</td>
<td>138,000.00</td>
<td>Foreign Contribution account</td>
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<td>- Levnon India System Pvt. Ltd.</td>
<td>100,000.00</td>
<td>-</td>
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<tr>
<td>- INCOME AND EXPENDITURE ACCOUNT</td>
<td>4,598,356.70</td>
<td>1,853,373.00 Kotak Mahindra Bank</td>
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<td>Balance as per Last Balance Sheet</td>
<td>4,598,356.70</td>
<td>21,688.41 Bank of Baroda - General a/c No.10412</td>
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<tr>
<td>- Less: Appropriation if any</td>
<td>908,091.33</td>
<td>25,955.73 Bank of Baroda - Life Membership Account</td>
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<td>- Add: Surplus for the Year</td>
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<td>24,257.07 Bank of Baroda - Testing Committee Account</td>
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<td>- Less: Deficit for the Year</td>
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<td>818,261.00 Bank of Baroda - Govt. Project A/C No. 14410</td>
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<td>- Corporation Bank S B Account</td>
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<td>- 354,827.79 Corporation Bank - A/C No.126001</td>
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<td>- 2,131,843.84</td>
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<td>354,827.79</td>
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<td>29,506,546.93</td>
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<td>28,212,531.09</td>
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<td>TOTAL</td>
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<td>25,506,546.93</td>
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<td>AS PER OUR REPORT OF EVEN DATE</td>
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<tr>
<td>FOR S. NAGWEKAR &amp; CO</td>
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<tr>
<td>CHARTERED ACCOUNTANTS</td>
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<tr>
<td>SANDESH C. NAGWEKAR (Proprietor)</td>
<td></td>
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<tr>
<td>M. NO. 043,440</td>
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<tr>
<td>DATE: 7 JULY 2016</td>
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</tr>
<tr>
<td>CHAIRMAN</td>
<td></td>
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<tr>
<td>HON. SECRETARY</td>
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<tr>
<td>TREASURY</td>
<td></td>
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<tr>
<td>DR. SITARAM DIXIT</td>
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<tr>
<td>DR. M. S. KAMATH</td>
<td></td>
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<tr>
<td>SHRI VIJAS WAGI</td>
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</tbody>
</table>
## THE BOMBAY PUBLIC TRUST ACT, 1950

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

### INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH, 2016

<table>
<thead>
<tr>
<th>PREVIOUS YEAR 2014-15</th>
<th>EXPENDITURE</th>
<th>Rs.</th>
<th>CURRENT YEAR 2015-16</th>
<th>PREVIOUS YEAR 2014-15</th>
<th>INCOME</th>
<th>Rs.</th>
<th>CURRENT YEAR 2015-16</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TO EXPENDITURE IN RESPECT OF PROPERTIES</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>By Rent — Accrued</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Rates, Taxes, Cesses</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td><strong>REPAIRS AND MAINTENANCE</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td><strong>INSURANCE</strong></td>
<td></td>
<td></td>
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<td>-</td>
<td>-</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td><strong>By Interest</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Interest on Savings Bank Account</td>
<td>112,158.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Interest on Fixed Deposits with Banks (Including Accrued Interest)</td>
<td>1,449,600.63</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Interest on Income Tax Refund</td>
<td>1,579,802.41</td>
<td></td>
</tr>
<tr>
<td><strong>TO ESTABLISHMENT EXPENSES</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>By Dividend</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Travelling and Conveyance</td>
<td>11,683.00</td>
<td>12,891.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Printing and Stationary</td>
<td>26,760.00</td>
<td>23,032.30</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telephone, Postage and Courier Charges</td>
<td>17,064.00</td>
<td>27,995.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salary &amp; Wages</td>
<td>124,857.00</td>
<td>81,000.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electricity Charges</td>
<td>25,436.00</td>
<td>38,504.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office Rent</td>
<td>6,972.00</td>
<td>8,137.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Repair &amp; Maintenance</td>
<td>281.00</td>
<td>14,848.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual General Meeting Expenses</td>
<td>33,466.00</td>
<td>27,453.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Miscellaneous Expenses - Office expenses</td>
<td>53,157.00</td>
<td>42,914.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professional Fees /Legal Fees</td>
<td>18,500.00</td>
<td>16,734.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accounting Charges</td>
<td>29,338.00</td>
<td>32,400.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank Charges</td>
<td>3,220.00</td>
<td>5,536.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management Committee Meeting Expenses</td>
<td>3,068.00</td>
<td>3,027.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Recurring Expenses - Consumer Help Line Project</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>By Income from Other Sources (in details as far as possible)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Calls Charges - Telephone Expenses</td>
<td>137,614.00</td>
<td>124,583.13</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Manpower Expenses</td>
<td>1,279,188.00</td>
<td>1,388,248.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Training and Administrative Expenses</td>
<td>431,401.00</td>
<td>699,811.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Publicity Expenses</td>
<td>623,623.00</td>
<td>1,773,625.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less : Amount of Expenses carried forward to next year to the extent grant not received during the year.</td>
<td>3,56,357.13</td>
<td>3,34,429.19</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>To Remuneration (in the case of manth) to the head of manth</td>
<td>211,968.00</td>
<td>211,968.00</td>
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<td></td>
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</tr>
<tr>
<td><strong>TO LEGAL EXPENSES</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>By Transferred from BSE Grant for Fixed Assets</td>
<td>5,417.00</td>
<td></td>
</tr>
<tr>
<td>20,000.00</td>
<td>20,000.00</td>
<td>-</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td><strong>TO AUDIT FEES</strong></td>
<td>135,632.00</td>
<td>135,632.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Bad Debts</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) Loan Scholarship</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c) Irrecoverable rent</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d) Other Items – Loss on sale of Fixed Assets</td>
<td>4,944.62</td>
<td>1,494.62</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td><strong>TO MISCELLANEOUS EXPENSES</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>By Old creditors written off</td>
<td></td>
<td></td>
</tr>
<tr>
<td>102,306.04</td>
<td>102,306.04</td>
<td>-</td>
<td></td>
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<td></td>
</tr>
<tr>
<td><strong>TO DEPRECIATION</strong></td>
<td>92,181.00</td>
<td>92,181.00</td>
<td></td>
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<tr>
<td>To Expenditure on Object Of the Trust</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>a) Religious</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) Educational</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Keemat Expenses</td>
<td>177,832.00</td>
<td>85,441.00</td>
<td></td>
<td></td>
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<td></td>
<td></td>
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<tr>
<td>Amount spent on Seminars and Programs</td>
<td>3,049,697.00</td>
<td>2,882,020.60</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>e) Medical Relief</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>d) Relief of poverty</td>
<td>-</td>
<td>-</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>e) Other Charitable Objects</td>
<td>-</td>
<td>-</td>
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</tbody>
</table>
REPORT OF THE AUDITORS TO THE MEMBERS OF CONSUMER GUIDANCE SOCIETY OF INDIA

1. We have audited the attached Balance Sheet of CONSUMER GUIDANCE SOCIETY OF INDIA as at 31 March 2016 and the Income and Expenditure Account for the year ended on that date annexed thereto. The financial statements are the responsibility of the Society’s management. Our responsibility is to express an opinion on these financial statements based on our audit.

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

3.
   a. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit.
   b. In our opinion, proper books of accounts as required by law have been kept by the society so far as appears from our examination of books.
   c. The Balance Sheet and Income and Expenditure account dealt with by the Report are in the agreement with the books of accounts.
   d. In our opinion and to the best of our information and according to explanations given to us, they said accounts give a true and fair view in conformity with the accounting principles generally accepted in India:

i. In the case of Balance Sheet of the state of affairs of the Society’s affairs as at 31st March, 2016 and
ii. In the case of the Income and Expenditure Account of the Surplus for the society for the year ended 31 March 2016.

For S. Nagwekar & Co.
CHARtered ACCOUNTANTS

DATE: 07/07/2016

Place: Mumbai.
1. **METHOD OF ACCOUNTING:**
   - The accounts are prepared in accordance with the generally accepted accounting principles. The incomes is accounted on receipt basis except Interest on Fixed deposits which are accounted on accrual basis.
   - Expenditures are accounted on payment basis.

2. **FIXED ASSETS:**
   - The fixed assets are shown in Balance Sheet at W. D. V. i.e., Cost less depreciation charged until 31 March 2016.
   - Depreciation on fixed assets are provided (wherever applicable) at the rates prescribed by Income tax act, 1961.
   - Depreciation charged on assets purchased against grant received from Bombay Stock Exchange is debited to Income Expenditure A/c & Amount of grant to the extent of depreciation is credited to Income & Expenditure A/c.
   - Depreciation on Fixed assets acquired Grant received from Dept. of Consumer affairs, Govt. of Maharashtra, is not provided since these assets are though in the possession of trust but owned by the Dept. of Consumer affairs, Govt. of Maharashtra.

3. **Adjusting Event occurring after the Balance Sheet Date:**
   - Consumer Guidance society of India has transferred Rs. 50,00,000/- to Consumer Welfare & Education Fund for Educating, Guiding, Protecting and Promoting the interest of the consumers as per Resolution passed at the Managing Committee Meeting held on 11th June, 2016

4. **Government Grant:**
   - Consumer Guidance Society of India has received Grant for Recurring expenses amounting to Rs. 33,64,220/- on 5 April 2016 towards the expenses for the period of 01/04/2015 to 31/03/2016 from Dept. of Consumer affairs, Govt. of Maharashtra.
   - During the year the Consumer Guidance Society of India has incurred total recurring expenses towards consumer helpline project Rs. 31,56,307/-& against that Rs. 8,11,878/- Utilized Grant Outstanding as on 31st March 2015 was Utilized & balance expenses are to adjusted against Grant received as mentioned above & shown in the balance sheet as expenses to be adjusted against Grant Receivable.

5. **Contingent Liabilities:**
   - As per Inspection Report on Helpline accounts for the period 01-09-2011 to 31-08-2014 by Department of Consumer Affairs, Govt., Of Maharashtra following comments/observations were made & pending till 31st March 2016.
   - Expense incurred on account of 'Office Renovation/Mezzanine' amounting to Rs. 7,71,200.00, is pending for clearance from Department of Consumer Affairs.

6. **Cash payments more than Rs.20,000/- :**
   - The following cash payments in excess of Rs.20,000/- were made during the financial year 2015 - 16:

<table>
<thead>
<tr>
<th>DATE</th>
<th>PARTICULARS</th>
<th>AMOUNT/Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>03/08/2015</td>
<td>Seminar Expenses</td>
<td>20,000</td>
</tr>
<tr>
<td>03/08/2015</td>
<td>Seminar Expenses</td>
<td>20,000</td>
</tr>
<tr>
<td>12/12/2015</td>
<td>Seminar Expenses</td>
<td>20,000</td>
</tr>
<tr>
<td>23/12/2015</td>
<td>Seminar Expenses</td>
<td>30,000</td>
</tr>
<tr>
<td>16/01/2016</td>
<td>Travelling Expenses</td>
<td>25,335</td>
</tr>
</tbody>
</table>

   - Above payments are mainly towards meeting expenses in connection with seminars & expenses like Lodging & Boarding, Travelling expenses, Postage & Courier, Conveyance etc., all these expenses are required to be paid in cash.

7. **Advance for travelling including unsettled amount of Rs. 33,807/- :** Pertaining to F.Y. ending 31 Mar 2006 & 2007.

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

As per our report of even date

For S. Nagwekar & Co.
CHARTERED ACCOUNTANTS

Date: 07/07/2016.

Place: Mumbai

FOR CONSUMER GUIDANCE SOCIETY OF INDIA

[CA] SANDESH C. NAGWEKAR
(PRORIETOR) M. NO. 043440

DR. SITARAM DIXIT
CHAIRMAN

SHRI VILAS WAGH
TREASURER

DR. M.S. KAMATH
HON. SECRETARY
REPORT OF AN AUDITOR RELATING TO ACCOUNTS
AUDITED UNDER
SUB-SECTION (2) OF SECTION 33 & 34 AND RULE 19
OF THE BOMBAY PUBLIC TRUSTS ACT.

Name of the Public Trust: CONSUMER GUIDANCE SOCIETY OF INDIA
Registered Number: F-1381 (BOM)
For the year ending: 31/03/2016.

a. Whether accounts are maintained regularly and in accordance with the provisions of the Act and the rules: YES

b. Whether receipts and disbursements are properly and correctly shown in the accounts: YES

c. Whether the cash balance and vouchers in the custody of the manager or trustee on the date of audit were in agreement with the accounts: YES

d. Whether all books, deeds, accounts, vouchers or other documents or records required by the auditor were produced before him: YES

e. Whether a register of movable and immovable properties is properly maintained, the changes therein are communicated from time to time to the regional office, and the defects and inaccuracies mentioned in the previous audit report have been duly complied with: TRUST DOES NOT OWN IMMOVABLE PROPERTY

f. Whether the manager or trustee or any other person required by the auditor to appear before him did so and furnished the necessary information required by him: YES

g. Whether any property or funds of the trust were applied for any object or purpose other than the object or purpose of the trust: NO

h. The amounts of outstanding for more than one year and the amounts written off if any:
   - Amount receivable from & Income Tax written off Rs.6470/- YES
   - Amount payable to has been written off during year

i. Whether tenders were invited for repairs or construction involving expenditure exceeding Rs.5000/-: N.A.

j. Whether any money of the public trust has been invested contrary to the provisions of Section 35: NO

k. Alienations, if any, of the immovable property contrary to the provisions of Section 36 which have come to the notice of the auditors: NO

l. All cases of irregular, illegal or improper expenditure, or failure or omission to recover monies or other property belonging to the public trust or of loss or waste of money or other property thereof, and whether such expenditure, failure or omission, loss or waste was caused in consequence of breach of trust or misapplication or any other misconduct on the part of the trustees or any other person while in the management of the trust: NO SUCH CASES

m. Whether the budget has been filed in the form provided by rule 16A: YES

n. Whether the maximum and minimum number of the trustees in maintained: YES

o. Whether the meetings are held regularly as provided in such instrument: YES

p. Whether the minute books of the proceedings of the meeting is maintained: YES

q. Whether any of the trustees has any interest in the investment of the trust: NO

r. Whether any of the Trustees is a debtor or creditor of the trust: NO

s. Whether the irregularities pointed out by the auditors in the accounts of the previous year have been duly complied with by the trustees during the period of audit: N. A.

t. Any special matter, which the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner: NO

FOR S. NAGWEKAR & CO.
CHARTERED ACCOUNTANTS

Date: 07/07/2016
Place: Mumbai

CA SANDESH C. NAGWEKAR
(PROPRIETOR) M. NO. 043440
CONSUMER GUIDANCE SOCIETY OF INDIA, MUMBAI
Election to the Managing Committee – 49th AGM – Nomination Paper (2016)

I propose Shri./Smt. ________________________________________________ as a candidate for the Managing Committee of the Consumer Guidance Society of India for the ensuing election to be held at the 49th Annual General Body Meeting.

NAME:
MEMBERSHIP NO:
ADDRESS:

DATE: SIGNATURE OF PROPOSER

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

NAME:
MEMBERSHIP NO:
ADDRESS:

DATE: SIGNATURE OF SECONDER

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

NAME:
MEMBERSHIP NO:
OCCUPATION:
ADDRESS:

DATE: SIGNATURE OF CANDIDATE

Special Notes:
Last date of receiving nomination forms is 12 August 2016 up to 1.00 PM.
Scrutiny of nomination papers on 13 August 2016 at 2.00 PM.
Withdrawal of candidature not later than 3.00 PM on 16 August 2016
Announcement of final list of candidates, 16 August 2016, 4.00 PM
on CGSI office notice board

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

[Excerpts of a recent talk delivered by Dr. (Mrs.) Sita Raju at Sri. Shanmukhananda Sabha]
Contributed by Dr. K. S. Murthy, Pidilite Industries Ltd.

- **Eating too much sugar leads to diabetes**
  Eating too much food gives diabetes. It is not only the sweet but also calories in the food. If you have tendency to diabetes and over eat, you will manifest with diabetes.

- **People with diabetes should never eat sugar**
  If you can handle sugar with enough insulin in your body, go ahead and eat sweets. It is an illusion that only if you eat sweets, you get diabetes and if you have diabetes, you cannot eat sweets.

- **Fruit and fruit juices are healthy; can you take them in unlimited quantities?**
  They release fructose, which is a carbohydrate. You have to take a tally of the amount of carbohydrate in your food on that particular day and it has to be limited. Eating a fruit is much healthier and better than drinking juice as that also provides fiber and lesser calories.

- **Is it ok for people with diabetes eat sugar free foods**
  Market is flooded with sugar free foods but people do not take into account the calories. It is better to eat a sweet with sugar than to have unlimited quantities of sugar free food. Sugar containing sweets can be had in moderation.

- **Both low and high blood glucose are equally dangerous**
  Low blood sugar is more dangerous than high blood sugar. The symptoms of low sugar are palpitations, sweating, feeling of hunger, irritability and slurred speech. If you experience any of this, have some sweet/chocolate/sugar because hypoglycaemia (possible cardiac arrest and stroke) is more dangerous than hyperglycaemia.

- **People with diabetes should not exercise strenuously or be active as it makes it worse**
  Diabetes is one condition where 70% of the control is in the patient’s hands i.e. diet and exercise and 30% is the physician’s job to treat with drugs. A diabetic can be active and do everything a non-diabetic does.

- **Mild case of diabetes**
  If you have good control in the first 5 years of diagnosis, you can avoid complications. Once increased sugar levels are detected, you still have time to get your weight into normal with diet and exercise program.

- **Using Insulin means that a person has failed and diabetes has become worse**
  As the diabetes grows older, the pancreas starts secreting less and less insulin and hence need for insulin arises. There is a test to determine whether your pancreas is capable of secreting insulin or not and the physician prescribes insulin if needed.

- **Insulin pumps – How affordable and prevalent are they?**
  Insulin pumps are prevalent especially for type 1 diabetics who are insulin dependent and it give them free way of life. They can run marathons, swim and take part in sports. The initial cost of pump is about Rs. 3.50 lakh and the recurring cost is of insulin and the parts, which could be about Rs. 20,000 per month. It is a good device especially for children with diabetes who may lead a normal life and even pregnant diabetics to control sugar.

- **Numbness in the context of diabetes**
  Numbness is an indication of diabetic neuropathy, a complication where the nerves get affected. Some people have burning pain; others have numbness more in the night than during the day and may not sense the ground at times. Therefore, diabetic patients are advised to wear socks and shoes. Once the nerves are affected, there isn’t much one can do about it and prevention is best.

- **To genetically manifested diabetes, can we avoid marriage among close relatives?**
  Even if the boy and the girl do not have diabetes, with their family history of diabetes, there are chances of offspring getting diabetes. But this does not run in families and close relatives getting married is no contra indication.

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Your medical bill is set to come down soon

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1. War does not determine who is right. It determines who is left.
2. A person, who leaps off a cliff, jumps to a conclusion.
3. A person, who drives like hell, is bound to get there.
4. A lion will not cheat on his wife, but a Tiger wood!
Female genital mutilation can cause grave harm. WHO

Mohua Das@timesgroup.com

Mumbai: The World Health Organisation (WHO) has set a list of new guidelines for managing the health complications from female genital mutilation (FGM) in Copenhagen on Monday, dismissing any health benefits associated with the practice.

The guidelines compiled by a steering group set up by WHO, comprising healthcare providers, researchers, and programme managers, human rights, lawyers and women’s health advocates from across the world, addresses the practice as a global health issue, highlights the physical and mental risks associated with it and offers recommendations for health workers to provide better care.

Circumcision is commonly known as khatna in India.

WHO classifies FGM into four types: clitoridectomy (removal of the clitoris and part of the labia); labial incision (narrowing of the vaginal orifice); excision (removal of the clitoris and the labia) and all other genital procedures for non-medical purposes such as pricking, pulling, piercing, incising, scraping and cauterization.

The report warns against “medicalization of FGM” or performance of FGM by healthcare providers. It lists a series of human rights principles that FGM violates given the case studies and assessments that reveal risks of pain, shock, vaginal infections, children’s complications, painful sexual intercourse, absences and even death.

There have been growing international efforts to stop FGM for close to two decades through research, revised legal frameworks and international monitoring bodies. In 2007, the United Nations Population Fund (UNFPA) and the United Nations Children’s Fund (UNICEF) had initiated a joint programme on female genital mutilation/cutting to end the practice.

Although internationally recognized as a violation of human rights and legislation, the guidelines prohibit the procedure on the grounds that it has put in place in many countries, the practice is still reported in 30 countries in Africa and in a few in Asia and the Middle East. Recognizing the persistence of FGM despite efforts to eradicate the practice and acknowledging 200 million girls and women who continue to live with the consequences, the guidelines provide evidence-based recommendations and standards that could serve as the basis for stakeholders — at the community, national, regional and international levels in developing policies and healthcare training programs to prevent FGM.

A few years ago, an audio clip of the spiritual leader of the Dawoodi Bohra community, Sayeda Mutaddad Salihuddin, indirectly urged women to continue with khatna, went viral. Following this, Sayeda’s rival Taher Fakhruddin publicly denounced khatna of girls and said it should be only allowed after they attain legal adulthood.

“Whatever the reason provided, FGM reflects deep-rooted inequality between the sexes,” reads the WHO report. “The fact that FGM is an embedded sociocultural practice, has made its complete elimination extremely challenging. Efforts to prevent and thus eventually eradicate FGM worldwide must continue, in addition to acknowledging and assisting the existing population of girls and women already living with its consequences whose health needs are currently not fully met.”

The report indicates the need for more information on the subject since many women report experiences of poor communication with health workers and often come by shyness. The report also emphasizes the role of “health workers as caregivers who must not become perpetrators of a harmful practice,” and healthcare providers are often unaware of the consequences and remain inadequately trained to recognize and treat them properly.

The dissemination and implementation of guidelines will be crucial. The recommendations will be translated into Arabic and French and spread via a network of partners, including WHO country and regional offices, ministries of health, UN agencies and NGOs.

Masooma Khanalvi, who spoke out on her personal experience with khatna a few months ago and brought the issue to light, hopes the new guidelines help galvanize support for women rallying to end FGM in the country.

“We’d like to focus on three things in the guidelines—that even medically supervised procedure of FGM is harmful, the role of health workers and medical practitioners, and we welcome the recommendation to provide psychological and sexual counselling along with physical treatments.”
Food product packaging to undergo more safety tests

Himani Chandra & Timys Jaypuria

NEW DELHI: The packet of your dear noodle and the bottle of soft drink may soon go through another layer of safety checks.

Apart from the testing done by Bureau of Indian Standards (BIS), the Indian food safety regulator is set to test the packaging standards of food companies such as Pepsi, Danone and Nestle. The idea is to ensure that the packets, bottles, cans or wrappers do not release toxins into the food under different temperatures and conditions.

The Food Safety and Standards Authority of India (FSSAI) is planning to have its own set of packaging standards in addition to the present one, which it has adopted from BIS.

At present, FSSAI does not test packaging.

“We don’t know how much ground-level testing is actually being done on food packets, so primarily, we used to do that before finalising our own set of guidelines,” said Pawan Agarwal, CEO of FSSAI.

The regulator is also consulting a panel of scientists from Hyderabad-based Indian Institute of Packaging.

The new standards may increase the frequency of checks and make companies more accountable.

“Today, the food packet has no label to tell us that what material and grade it is using. We want manufacturers to make the packaging process more transparent,” Agarwal said.

“Migration of toxins into food due to bad packaging is a serious concern.”

Agarwal wants the regulator to have a dedicated approach towards putting standards for safe packaging in place.

“We will also ask the states to follow the norms. Anyone licensed under us will be regulated through checks. It would include both domestic and multinational food giants,” said Agarwal, admitting that having separate packaging norms is a late recognition for the authority.

FSSAI, which is forming norms followed in Europe, the US and other developed nations, wants the new norms to match global standards.

Agarwal said the new norms will be “backed with strong scientific research with a dedicated team working only on this”.

Harassed with obscene photos, 25-year-old gets man arrested

Sagar Rajput • sagar.rajput@hindustantimes.com, Courtesy: Hindustan Times, Mumbai

MUMBAI: A 25-year-old student from Parel kept her wits about her to get a man from UP arrested for sending her obscene images on Facebook. According to the police, Shrikesh Pathak (23), who lives in Virar and works at a call centre, would constantly harass the woman with messages on Facebook.

After ignoring them for some time, she finally responded. An officer, who did not wish to be named, said, “The accused started harassing her some six months ago, and even sent her nude images. As she ignored those messages, he then sent her morphed images of herself.” The woman, however, continued to chat with him and said she would meet him at Dadar station.

“The woman handled the matter very cleverly. She shared her number with him and called him to Dadar station, where she and her friends had laid a trap for him. They caught the accused and handed him over to the Shivaji Park police,” said an officer.

The Shivaji Park police booked Pathak under the Indian Penal Code and the Information Technology Act and handed over the case to the NM Joshi Marg police, in whose jurisdiction the woman lives.

Man held for blackmailing minor with morphed photo

Sagar Rajput, Email: sagar.rajput@hindustantimes.com, Courtesy: Hindustan Times, Mumbai

MUMBAI: A 27-year-old man from Rajasthan was arrested for allegedly threatening to circulate morphed Images of a 16-year-old girl after she declined to befriend him on WhatsApp.

According to the police, the girl is Class 11 student from Shivaji Park. An officer from Shivaji Park police station, who did not wish to be named, said, “On April 13, the girl received a message on Whatsapp from an unknown number, to which she replied, asking who it was that had messaged her. The accused then asked her to call him, to which she said no.”

Then on April 14, the accused sent the girl a morphed image of her and asked her to call him on his second number. The officer added, “The accused told her to call as soon as she could, and said that if she failed to do so, he would circulate her morphed image online on social networking sites”. Afraid of the consequences, the girl called him. However, she also reported the matter to the Shivaji Park police, who registered a case on April 15.

Senior police inspector Gangadhar Sonawane from Shivaji Park police station said, “We got his location through his mobile phone, which revealed that he was in Udaipur.

A team comprising police sub-inspector Pankaj Bhopale, and constables Shyam Waghmare and Amit Pawar was sent to Rajasthan, from where they arrested the accused.” The police said the man got the girl’s details — including the photo that he later morphed — from a random search for her name on the app Truecaller, a collaborative caller-ID network. “He would search for names randomly on Truecaller. When he saw the picture, he saved her number and messaged her on WhatsApp. He even got her picture from the app,” said an officer.
Doctors are often criticized for prescribing unneeded tests and procedures that harm more than they help and add to medical costs that could otherwise be avoided. Twelve medical tests and procedures are now being questioned worldwide as unnecessary and potentially cause — sometimes-harmful results to patients. Since a campaign was launched last year, more than 130 tests and procedures have been called into question by 25 medical specialty societies with more than 500,000 member doctors.

“Millions of Americans are increasingly realizing that when it comes to health care, more is not necessarily better,” said Dr. Christine Cassel, Â President of the ABIM Foundation. “Through these lists of tests and procedures, we hope to encourage conversations between physicians and patients about what care they truly need.”

United States specialty societies representing more than 500,000 physicians developed lists of Five Things Physicians and Patients Should Question in recognition of the importance of physician and patient conversations to improve care and eliminate unnecessary tests and procedures. See full list.

TWELVE MEDICAL TESTS TO AVOID

1. Avoid Inducing Labor or C-Section before 39 Weeks
Delivery prior to 39 weeks is associated with increased risk of learning disabilities, respiratory problems and other potential risks. While sometimes, induction prior to 39 weeks is medically necessary, the recommendation is clear that simply having a mature fetal lung test, in the absence of appropriate clinical criteria, is not an indication for delivery. (American College of Obstetricians and Gynecologists; American Academy of Family Physicians)

2. Avoid Routine Annual Pap Tests
In average-risk women, routine annual Pap tests (cervical cytology screenings) offer no advantage. (American College of Obstetricians and Gynecologists)

3. Avoid CT Scans to Evaluate Minor Head Injuries
Approximately 50 percent of children who visit hospital emergency departments with head injuries are given a CT scan. CT scanning is associated with radiation exposure that may escalate future cancer risk. CT technology exposes patients to approximately 100 times the radiation of a standard chest X-ray which itself increases the risk of cancer. The recommendation calls for clinical observation prior to making a decision about needing a CT. (American Academy of Pediatrics)

4. Avoid Stress Tests Using Echocardiographic Images
The recommendation states that there is very little information on the benefit of using stress echocardiography in asymptomatic individuals for the purposes of cardiovascular risk assessment, as a stand-alone test or in addition to conventional risk factors. (American Society of Echocardiography)

5. Avoid Prescribing Type 2 Diabetes Medication to Achieve Tight Glycemic Control
The recommendation states that there is no evidence that using medicine to tightly control blood sugar in older diabetics is beneficial. In fact, using medications to strictly achieve low blood sugar levels is associated with harms, including higher mortality rates. (American Geriatrics Society)

6. Avoid EEGs (electroencephalography) on Patients with Recurrent Headaches
Recurrent headache is the most common pain problem, affecting up to 20 percent of people. The recommendation states that EEG has no advantage over clinical evaluation in diagnosing headache, does not improve outcomes and increases costs. (American Academy of Neurology)

7. Avoid Routinely Treating Acid Reflux
Anti-reflux therapy, which is commonly prescribed in adults, has not demonstrated effect in reducing the symptoms of gastroesophageal reflux disease (GERD) in infants, and there is emerging evidence that it may in fact be harmful in certain situations. (Society of Hospital Medicine)

ADDITIONAL MEDICAL TESTS TO BE AVOIDED

8. Avoid Lipid Profile Tests
Lipid Profile test checks various parameters of blood, such as cholesterol (good or high-density lipoprotein as well as bad or low-density lipoprotein) and triglyceride levels. Several scientific papers have proven that people with high so-called “bad” LDL cholesterol live the longest and there are now a large number of findings that contradict the lipid hypothesis that cholesterol has to be lowered at all.

9. Avoid Mammograms
Mammograms and breast screening have had no impact on breast cancer deaths and have actually been found to increase breast cancer mortality. With toxic radiation, mammogram testing compresses sensitive breast tissue causing pain and possible tissue damage. To make matters worse, the false negative and false positive rates of mammography are a troubling 30% and 89% respectively.

Another concern is that many breast cancers occur below the armpits; however, mammography completely misses this auxiliary region, viewing only the breast tissue compressed between two plates of glass. Considering these drawbacks, breast thermography should be given closer consideration. Thermography is a non-invasive and non-toxic technique which can detect abnormalities before the onset of a malignancy, and as early as ten years before being recognized by mammography. This makes it much safer and potentially life-saving health test for women who are unknowingly developing abnormalities, as it can take several years for a cancerous tumor to develop and be detected by a mammogram.

10. Avoid PSA Testing
A PSA blood test looks for prostate-specific antigen, a protein produced by the prostate gland. High levels are supposedly associated with prostate cancer. The problem is that the association is not always correct, and when it is, the prostate cancer is not necessarily deadly. Nearly 20 percent of men will be diagnosed with prostate cancer, which sounds scary, but only about 3 percent of all men die from it. The PSA test usually leads to over diagnosis — biopsies and treatment in which the side effects are impotence and incontinence. Moreover, there is some evidence, which suggests that biopsies and treatment actually aggravate prostate cancer.

During a needle biopsy, a tumor may need to be punctured several times to retrieve an amount of tissue that is adequate enough to be screened. It is believed that this repeated penetration may spread cancer cells into the track formed by the needle, or by spilling cancerous cells directly into the bloodstream or lymphatic system.

11. Avoid Routine Colorectal Cancer Screening
Colorectal cancer screening often results in unnecessary removal of benign polyps, which are of no threat to patients, and the risks of their treatment or removal far exceed any benefit. The evidence is insufficient to assess the benefits and harms of computed tomographic colonography and fecal DNA testing as screening modalities for colorectal cancer.
12. Avoid DEXA

Dual energy X-ray absorptiometry (DEXA or DXA) is a technique developed in the 1980s that measures, among many things, bone mineral density. The scans can determine bone strength and signs of osteopenia, a possible precursor to osteoporosis. Limitations abound, though. Measurements vary from scan to scan of the same person, as well as from machine to machine.

DEXA does not capture the collagen-to-mineral ratio, which is more predictive of bone strength than just mineral density. And higher bone mineral density does not necessarily mean stronger bones, for someone with more bone mass will have more minerals but could have weaker bones. Meanwhile, the ABIM effort is gaining momentum and more financial support from key players.

The Robert Wood Johnson Foundation announced it has awarded $2.5 million to "fund medical specialty societies and regional health improvement collaborative to work in specific communities to raise awareness of potential overuse of medical care".

"Reducing the overuse of health care resources is a critical part of improving quality of health care in America," said Dr. Risa Lavizzo-Mourey, the Robert Wood Johnson Foundation's president and chief executive officer. "We want to see what can happen when this work is targeted in specific geographic regions and are pleased to help increase the tangible impact of the Choosing Wisely campaign."

(Courtesy: World Wide Web)

CHRONIC LUNG DISEASE

(Courtesy: Gokulavani)

Dr Arun Rao

Patients complaining of respiratory problems form the majority visiting my clinic for consultation and treatment. Number of lung diseases is rising year by year, mostly due to long-standing smoking, increasing pollution and occupational hazards where the work exposes you to chemical fumes or dust. There is a significant increase in the number of youngsters who have started smoking. Patients as young as 40 years of age are suffering from chronic lung disease. COPD and Bronchial Asthma are the leading causes of respiratory ailments amongst Indians. COPD shows a strong relation to heart diseases, hypertension, stroke and diabetes. Many women can suffer if they are constantly exposed to fumes from cooking stoves (chula) or 'sigri'.

WHAT IS COPD?---------- COPD is the short form for Chronic Obstructive Pulmonary Disease. Chronic means that it will last for a long time and you will need long-term treatment for the disease. Obstructive means that there is some blockage in the air tubes which carry air in and out of the lungs. Pulmonary means that it is related to the lungs. Lungs and chest feel full and you feel short of breath. Disease means illness.

COPD is often a mix of 2 diseases. 1) Chronic Bronchitis—the airways that carry air to the lungs gets inflamed and secrete a lot of mucous. This can narrow or block the airways, making it hard for you to breathe. 2) Emphysema—the air sacs are damaged and lose their elasticity. Less air gets in and out of the lungs, which makes you feel short of breath.

COPD is not caused by germs and hence cannot spread from one person to another. Smoking is definitely the most common cause of COPD. Family members of chronic smokers can suffer if they breathe in the smoke for a long time. People whose asthma has not been treated properly can get COPD. Some people may be at more risk than others for getting the disease, especially if they have low levels of the protein 'alpha-1 antitrypsin', a disorder that runs in families.

Do not ignore early symptoms of shortness of breath or tightness of chest. The earlier you start treatment, the better you can control COPD. Your family physician will first ask details about your illness, your general health, your habits, your home and its surroundings, place of work and other relevant details which will help him in finding out the cause of your illness. He may ask you to undergo some tests, like blood test, chest X-Ray or a breathing test with the help of an instrument called a Spirometer. These tests are useful for knowing whether your COPD is mild, moderate or severe.

Taking treatment regularly will help you in many ways. You will start feeling better. You will be able to breathe more comfortably and will cough less. You will sleep better, which will make you feel more fit, hence you will be in a better mood and move around more easily and confidently. You can go for your morning walk regularly, run around and play with your grandchildren, which will make you feel happier and enjoy good days ahead. Look forward to the benefits of your treatment and be more active.

Continued from page 6:

Mr. A: Franklin Roosevelt
Mr. B: Winston Churchill
Mr. C: Adolf Hitler

STRANGE HOWEVER TRUE

It is very risky to judge anyone's character with limited knowledge / facts.
In the early 60’s the enactment of the Co-operative Society’s Act gave a fillip to the building industry and the old tenant landlord relationship in seeking accommodation soon came on the decline and later impossible to find. Decade’s later buildings constructed in that era, especially those with the ‘bad construction tag’ started falling apart and repairs were uneconomical. In this scenario the concept of ‘Redevelopment’ was born, with much appreciation, by both the developer and the residents with a profitable package to all concerned, more of course to the builder. With residents promised a new dwelling free of cost in a new building and that their housing problems could be buried for another 35 years or so, the whole idea seemed too good to refuse, and at times, the matter went as expected, but a hidden agenda can be present and only comes to light when it is too late for remedial measures. Let us analyze the whole situation as presented to the residents and the actual scenario that sometimes unfortunately unfolds itself when the new building smartly overlooks the horizon. What could possibly go wrong? Some of the most common surprises after demolition of the old building are:

1. The developer is riddled with problems such as no permission being granted on the plans submitted by him.
2. Local but mandatory permissions are unable to obtain for one reason or other. Actually, these should have been got prior to the agreement the developer had with the residents.
3. Construction is inadvertently delayed, sometimes as long as 5 years or more.
4. The rental money given by the developer (2 years) runs out and he refuses to supplement further, citing circumstances beyond his control.
5. Another lame excuse put forward by the builder for the delay is that there are different problems with their agreements and thus the conveyance is delayed.
6. The developer is required to re-submit plans. (You can expect a less livable area than you bargained for)
7. Total uncertainty as to when the project will be started let alone be completed.
8. At times, the developer may even withdraw from the project promising you a replacement.
9. When and if you finally move in, much to your dismay you find that nothing you anticipated is given to you and your only option is to approach the courts for redressal, an impossible situation for most residents.

Under the above given circumstances, are there no safeguards you can take? Yes, there are and you can minimize the perils if not altogether eliminate them. Residents who have adhered to these nine golden rules have found satisfaction in their ventures.

1. Make the managing committee (or a specially formed committee) and the developer partners in the project. A law on this would be welcome.
2. All decisions thereafter must be a joint affair.
3. The track record of the developer, though necessary should not be a cornerstone. He could fail in your project for various reasons. Check for fly-by–night operators. Confirm that the proposed developer is not saddled with criminal or civil cases that could hamper your project.
4. The financial stability of the developer should be the prime factor in finalization of the deal with him. Most problems that occur later are a result of lack of funds.
5. Ensure that all permissions necessary for reconstruction are obtained before signing the agreement.
6. Ensure that should the project cross the 2-year period, the developer provides a ‘Bank Guarantee’ to cover future rental charges that the residents will have to pay.
7. A further ‘Bank Guarantee’ must be taken to compensate residents should contents as specified in the agreement are not adhered to.
8. Expect the rental cheques to bounce as a possibility. To combat this, a ‘Bank Guarantee’ covering the value of the cheques issued must be demanded, or better still demand a single cheque covering two years rental charges.
9. Constant monitoring of the project must be done and immediate action must be initiated for any discrepancy.

The above rules may seem stiff and builders adhering to the same may be difficult to come by, but Eternal Vigilance is the price one must pay to ensure one’s rights. As the old saying goes ‘It is better to be safe than sorry’. A good option would be to opt out of the project in as such request the builder to pay you off at current market rates. You could find alternate accommodation without the two-year uncertainty.
Con men swindle 72-yr-old of ₹11.5L after cloning her SIM

BEWARE Fraudsters got credit card details of ex-US consulate employee by impersonating her over the phone, and bought flight tickets worth lakhs

WHAT IS SIM CARD CLONING?

SIM card cloning is the process of copying the information on a SIM card onto a blank one using a SIM card reader and specialised software

While this method requires access to the original, a SIM card can also be cloned remotely by sending over-the-air (OTA) commands to it through secure SMSe.

Remotely cloning a SIM is much more difficult and is usually done by professional hackers using expensive tools.

SIGNS THAT YOUR SIM CARD MAY HAVE BEEN CLONED

- Frequent cross connections and wrong numbers
- Many unknown numbers in telephone bill
- Callers receiving a busy signal when you are not on call
- Slow access to mobile banking and emails even while on 3G

WHAT TO DO IF YOU SUSPECT YOUR SIM HAS BEEN CLONED

- Call your cell number from another phone. If it doesn’t ring, and someone else picks up the call, your card has been cloned.
- Contact your telecom operator and nearest police station to register a complaint.

PRECAUTIONS

- Do not pick up calls or redial missed calls from unknown numbers that begin with +92, +90 or +99.
- If you do pick up a call from an unknown number and the caller asks you to dial +92, +90 or a similar code while on the call, hang up immediately – it’s a scam.
- For extra security, you could also have a separate, secret mobile number to use for your bank accounts and business activities.

The police registered a case against the unidentified woman and any accomplices under sections 419 (cheating by personation) and 420 (cheating and dishonestly inducing delivery of property) of the Indian Penal Code, and sections 66(C) and (D) of the Information Technology Act.

3 QNet agents caught wooing investors at hotel

Mumbai: Three representatives of QNet, a marketing firm, were arrested from Thane on Sunday for allegedly organizing a meeting to motivate potential investors to invest in the firm that is already associated with a Rs 1,000-crore fraud case.

A raid was carried out at a hotel where at least 40 people had been invited by the three accused who were trying to convince the audience to invest in the marketing firm by promising them “lucrative” returns, said the police.

While the meeting was on, a team of the economic offences wing swooped down on the venue and nabbed the three organizers — Ghasipura resident Hareesh Bhadra (37) and two Thane residents Suvija Pali (38) and Monish Bhandarkar (31).

Deputy commissioner of police Pravin Pawar said that they had received information about three people holding an investors’ meet for QNet in Thane. A team comprising sub-inspector Dooagik Mhasale and Aiy Kadam raided the place and seized a laptop and cellphone, said Pawar.

Another officer said that during the preliminary inquiry, Pramod Nandgaonkar said that he had spied the place and seized a laptop and cellphone, said Pawar.

The police have said that at least 5,000 investors have lost their investment in the QNet fraud case. The company had lured these people each of whom had invested amounts ranging from Rs 30,000 and Rs 7 lakh.
Govt bans use of cancer-causing food additive

CAUTION A study had found potassium bromate, used in breads, to be carcinogenic

Press Trust of India

NEW DELHI: The government on Monday banned the use of potassium bromate as a food additive after a study found that its presence in bread caused cancer.

The Food Safety Standards Authority of India (FSSAI), however, has referred potassium iodate — also claimed to be carcinogenic when used as a food additive — to a scientific panel.

“FSSAI has banned potassium bromate. A notification has been issued in this regard. As far as potassium iodate is concerned, it has been referred to a scientific panel,” FSSAI CEO Pawan Kumar Agarwal told PTI.

Last month, the regulator had recommended the health ministry to remove potassium bromate from the list of permissible food additives after a study by the Centre for Science and Environment (CSE).

The CSE study had found that 84% of the 38 commonly available brands of pre-packaged breads, including pav and buns, tested positive for potassium bromate and potassium iodate. These two food additives are banned in many countries and listed as “hazardous” for public health.

According to CSE, potassium bromate typically increases dough strength and leads to uniform finish to baked products while potassium iodate is a flour treatment agent.

CSE had urged FSSAI to ban the use of potassium bromate and potassium iodate with immediate effect and prevent their routine exposure to Indian population.

After the CSE study, a bread manufacturers’ body had said they will stop using controversial potassium bromate and potassium iodate as additives.

The All India Bread Manufacturers Association, which represents over 90 organised bread manufacturers such as Harvest Gold and Britannia, had asked FSSAI to verify the findings of the CSE report that claimed most of the breads sold in the national capital contained cancer-causing chemicals.

COFFEE NO LONGER DEEMED POSSIBLE CARCINOGEN

Even as the World Health Organisation’s research arm downgraded its classification of coffee as a possible carcinogen, saying there isn’t enough proof to link it with cancer, the International Agency for Research on Cancer (IARC) said that drinking very hot beverages could raise cancer risk, especially aseophageal cancer. Researchers said that even at temperatures below 60°C, hot beverages can scald the skin. Consuming drinks at even higher temperatures could be harmful as they may cause a “thermal injury” in the throat. This could eventually promote the growth of tumors.

MARRIAGE MAY RAISE CANCER SURVIVAL RATE

Married people seem to have a marked cancer survival advantage, a recent study has found. Published in the Journal Cancer, the study analysed the health records of nearly 800,000 adults in California diagnosed with invasive cancer.

Single men with cancer had a death rate 27% higher than married men, while the death rate for single women was 19% higher than their married counterparts. This advantage appeared to rely solely on the emotional bonds of matrimony, and not the financial advantages that marriage offers.

MONITOR VITAMIN D TO CHECK PROSTATE CANCER?

Men, check your Vitamin D levels. In addition to being a biomarker for bone health and aggressiveness of certain diseases, a new study suggests that low levels of Vitamin D in men could predict aggressive prostate cancer. The finding is important because a Vitamin D deficiency can be a biomarker in active surveillance of the cancer. Where the cancer is monitored instead of the prostate being removed. Published in the Journal of Clinical Oncology, the study measured vitamin D levels within a couple of months before a tumour was visually identified as aggressive during surgery to remove the prostate.

QUIZ FOR READERS: REARRANGE THE LETTERS FOR ANSWERS

| A SPARKLING DRIVE | DIUP VERGSARKAR |
| END IS A CAR SPIN | PRINCESS DIANA |
| NICE SILKY WOMAN | MONICA LEWINSKY |
| DIRTY ROOM | DORMITORY |
| MOON STAKER | ASTRONOMER |
| A ROPE ENDS IT | DESPERATION |
| THEY SEE | THE EYES |
| TAM DOT IN PLACE | A DECIMAL POINT |
| WOMAN HITLER | MOTHER IN LAW |
| RARE DIAMOND | ?????????????? |
‘Developer bound to disclose construction plan to buyer’
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THE DEVELOPER SAID THE AMENITIES MENTIONED IN THE BROCHURE WERE NOT BEING DEVELOPED AS COMMON AMENITIES

MUMBAI: A developer is legally bound to disclose to flat purchasers the entire construction plan and title deeds of the land on which the construction is proposed, the national consumer commission has held. The commission held that under the Maharashtra Ownership Flats Act, 1976, the developer is also bound to mention the specific date of handing over the possession of the ready flat to the purchaser.

“Section 3(2) of MOFA requires the promoter to make true and full disclosure of his title to the land on which the building is to be constructed and give inspection of the plans and specifications of the said building to the buyer,” said the national consumer commission, while allowing a complaint filed by Pune resident Rajiv Nohwar.

In June 2014, Nohwar had booked a flat with a carpet area of 1,660 sq. ft. for Rs. 1.68 crore in a project at Pune. The complainant alleged after he paid a substantial amount, the developer sent a draft copy of the sale deed to him. When he objected to certain clauses being one-sided, the developer issued a notice of termination, despite his willingness to make the balance payment. Nohwar then approached the national consumer commission, challenging the cancellation of his booking and seeking a direction to the developer to delete all “illegal clauses” in the draft and incorporate all amenities shown in the developer’s brochure.

The developer contested the complaint, stating the complainant failed to make payments according to the schedule fixed by the agreement between them. The developer said the amenities such as golf club, gymnasium, cricket ground mentioned in the brochure were not being developed as common amenities for the association of flat purchasers, but were leased out to a separate entity.

The commission held the complainant was justified in refusing to sign the agreement. However, noting that all other flat purchasers have accepted and signed agreements in terms of the draft given by the developer, the national commission gave an option to the complainant either to accept a similar draft as a sale deed or accept a refund of Rs 1.58 crore that he has paid to the developer with 12 % interest an annum from the date of payment, and a sum of Rs 10 lakh towards compensation.

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Action against overcharging college canteens in the offing

• STAFF REPORTER
Mumbai

There will be respite for students who face overcharging on cold drinks in their college canteens. In a special drive that the legal metrology department undertook recently, it found canteens of at least two leading colleges in the city overcharging and has booked cases against them.

Bhavans College and Somaiya College canteens figure in the department’s list. The special drive was undertaken based on complaints from the public. The department received as many as 1700 complaints on its WhatsApp number while some complaints also reached the department through email. “While mostly the offenders will be fined, it is up to us whether to let them go with a fine, or take the matter to court,” said Amitabh Gupta, Controller, Legal Metrology department of the state. The fine will be up to Rs. 2000 each and will go up depending on the number of trustees or directors in an institution.

In the special drive that was conducted on 29 April, hospital and club canteens were also found overcharging. A total of 132 cases were booked in the state. Of these 75 were booked for selling packaged commodities above MRP, 39 for not regularly stamping weights and measures and nine for irregularities in declarations on packages. In Mumbai, 16 cases were booked of which 12 were for selling above MRP and four for unverified weights. Canteens of Bombay, Sion and KEM hospitals and of clubs - Santacruz Gymkhana and The Club, Andheri were among the offenders. Such offences come under Legal Metrology Act, 2006. Packaged Commodities Rules 2011 and the Maharashtra Legal Metrology Rules, 2011. The Mumbai University is planning to send a circular to all its affiliated colleges to see that their respective canteens do not charge above MRP for beverages. Interestingly, the University’s canteens in the Kalina campus continue to overcharge students for cold drinks in spite of news reports about the practice.

4 PATHOLOGISTS SUSPENDED FOR WORKING AT MULTIPLE LABS

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MUMBAI: The Maharashtra Medical Council (MMC), last week, suspended the registration of four pathologists for working at multiple labs. The MMC was investigating pathologists for signing on blank report papers and which laboratory technicians would later print reports of patients’ medical checks.

One of the suspended doctors, for instance, had lent his name to over 15 labs in the city even when he was working full-time at Sion Hospital. “He was drawing a non-practising allowance - an amount given to doctors who do not practise privately,” said a member from MMC, adding that during the inquiry, the pathologist was found to be attached to multiple centres which were impossible to be attended by one person in a day. “Even after office hours, a person can go to one centre, not 15,” said the member.

The modus operandi of these laboratories, MMC officials said, is to hire pathologists who would only sign on reports. Ideally, a pathologist is expected to supervise the blood collection, testing and issuing reports. After doing so, the pathologist signs the reports with his inferences.

Three pathologists, including the one working with Sion hospitals blood bank, have their registrations suspended for six months. One pathologist practising in Navi Mumbai was suspended for a day as he consented to stop the “illegal practice”. “They were signing the reports without actually supervising the testing,” added the officials.
LAUGHTER THE BEST MEDICINE

Here was this person at a bar, just looking at his drink. He stays like that for a half hour. Then a big trouble making truck driver steps next to him, takes the drink from the person, and drinks it all down. The poor man starts crying. The truck driver says, "Come on man, I was just joking. Here, I will buy you another drink. I just can’t stand to see a man cry."

“No, it’s not that,” the man replies, wiping his tears, “This day is the worst of my life. First, I oversleep & I go in late to my office. My outraged boss fires me. I leave the building and find my car stolen. The police say they can do nothing. I get a cab to go home, and when I get out, I remember I left my wallet in the cab that just drives away. I go inside my house where I find my wife in bed with the gardener. I leave home, come to this bar, thinking about putting an end to my life, and you show up and drink my poison.”

A drunk smelling like a brewery gets on a bus and sits down next to a priest. The drunk’s shirt is full of bright red lipstick, with a half-empty bottle of wine sticking out of his pocket. He then opens his newspaper to read.

A couple minutes later, he asks the priest, "Father, what causes arthritis?"

"Mister, it’s caused by loose living, being with cheap, wicked women, too much alcohol and contempt for your fellow man," says the priest.

"Imagine that", the drunk mutters and returns to read his paper. The priest, thinking about what he had said was not right, turns to the man apologizing, "I’m very sorry, I didn’t mean to come on so strong. My son, how long have you had arthritis?"

"I do not have arthritis, Father, I just read in the paper that the Pope has arthritis," the man said.

Elderly couples notice that they were getting a lot more forgetful, so they decided to go to the doctor. The doctor told them that they should start writing things down so they do not forget. They went home and the old woman told her husband to get her a bowl of ice cream. “You might want to write it down,” she said. The husband said, “No, I can remember that you want a bowl of ice cream.” She then told her husband she wanted a bowl of ice cream with whipped cream. “Write it down,” she told him, and again he said, “No, no, I can remember: you want a bowl of ice cream with whipped cream.” Then the old woman said she wants a bowl of ice cream with whipped cream and a cherry on top. "Write it down," she told her husband and again he said, “No, I got it. You want a bowl of ice cream with whipped cream and a cherry on top.” Therefore, he goes to get the ice cream and spends an unusually long time in the kitchen, over 30 minutes. He comes out to his wife and hands her a plate of eggs and bacon. The old wife stares at the plate for a moment, then looks at her husband and asks, “Where’s the toast?”

No two Irishmen are traveling to Australia. Before they leave home, one of their dads gives them both a bit of advice: “You watch them Aussie cab drivers. They will rob you blind. Do not go paying them what they ask? You haggle.” At the Sydney airport, the Irishmen catch a cab to their hotel. When they reach their destination, the cabbie says, “That’ll be twenty dollars, lads.”

“Oh no, you don’t! My dad warned me about you. You’ll only be getting fifteen dollars from me,” says one of the men. “And you’ll only be getting fifteen from me too”, adds the other.

A police officer attempts to stop a car for speeding and the guy gradually increases his speed until he is topping 100 mph. The man eventually realizes he cannot escape and finally pulls over. The cop approaches the car and says, “It’s been a long day and my shift is almost over, so if you can give me a good excuse for your behavior, I’ll let you go.” The guy thinks for a few seconds and then says, “My wife ran away with a cop about a week ago. I thought you might be that same officer trying to give her back!”

This is the true story of George Phillips of Meridian, Mississippi, who was going to bed when his wife told him that he had left the light on in the shed. George opened the door to go turn off the light but saw there were people in the shed in the process of stealing things.

He immediately phoned the police, who asked, “Is someone in your house?” and George said, “No”, and explained the situation. Then they explained that all patrols were busy, and that he should simply lock his door and an officer would be there when available. George said, “Okay”, hung up and phoned the police again.

“Hello, I just called you a few seconds ago because there were people in my shed. Well, you don’t have to worry about them now because I’ve just shot them all.”

Then he hung up. Within five minutes three squad cars, an Armed Response unit, and an ambulance showed up. Of course, the police caught the burglars red-handed.

One of the police officers said to George, "I thought you said that you’d shot them!"

George said, “I thought you said there was nobody available!”

A teacher asks her students to use the word “beans” in a sentence. “My father grows beans,” says one girl. “My mother cooks beans,” says a boy.

A third student speaks up, “We are all human beans.”

A man walks out on his front porch one day and sees a gorilla in the tree on his front lawn. He calls animal control and about an hour later, a man shows up with a ladder, a pit bull and a shotgun. The animal control employee tells the man, “I’m here to get the gorilla out of your tree. I am going to use this ladder to climb up the tree and shake the branch the gorilla is on to knock him to the ground. The pit bull is trained to go after anything that falls from the tree and bites their balls which calm the animal down so I can put him in the truck.” The man says, “OK, I see what the ladder & the pit bull are for but what is the shotgun for?”

The animal control employee says, “Oh, that’s for you. In case I fall out of the tree instead of the gorilla, shoot the dog.”

A man who has just moved to Australia says, “My neighbor owes me $500 and he won’t pay up. What should I do?”

“Do you have any proof he owes you the money?” asks the lawyer. “Nope,” replied the man. “OK, then write him a letter asking him for the $5,000 he owes you,” said the lawyer.

“But it’s only $500”, replies the man.

“Precisely, that’s what he will reply & then you have your proof!”

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