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CGSI’s Consumer Grievance Redressal Camp in association with Rotary Club of Mumbai, Bhandup.
For 3000 years, state agencies have sought to protect the common person from predatory trade practices. Consumer rights today are far stronger than they ever were, but not in all countries. The consumer rights movement began in India (as far as we know), but we remain far behind most Western countries. Scholars and philosophers in ancient India wrote on many topics, including consumer protection. Manu, better known as the father of Indian law, also wrote about ethical trade practices. In the Manu Smriti, he prescribes a code of conduct for traders, covering adulteration, truth in advertising, weights and measures, MRP’s... with severe punishments in some cases. Kautilya’s Arthashastra is mainly about administration and statecraft, but also covers trade practices and consumer protection in some depth. The Arthashastra and royal proclamations included laws on weights and measures, artificial shortages, licensing of traders, food safety standards, a regulatory apparatus to monitor trade and prices – even laws on return of defective goods. Consumer protection laws continued during the Mughal period and later under the British, with a series of laws between 1860 and 1937. The most important of these was the Sale of Goods Act (1930), which remained the main source of consumer protection for over 50 years.

The next step came in 1986, with the Consumer Protection Act. The Act was based on existing laws in different countries (mainly Western), adapted to Indian conditions. It covers both goods and services – you can sue for a faulty TV set or for poor after sales service. Among other, the new Act set up a redressal system, with councils (i.e. consumer courts) at district, state and national levels, with the power to hear complaints and penalize offenders. The district and state courts hear cases involving up to Rs 20 lakhs and 1 crore respectively. This was a dramatic change, because it created a new channel for seeking justice, accessible to almost everyone. A consumer from anywhere in India can file a complaint with the local consumer court, officially known as the District Consumer Disputes Redressal Forum. The consumer courts, and the Act, were designed to make justice quicker and cheaper, and to relax some legal restrictions in favor of the consumer. For example, the consumer, in many cases, needs only to prove that he or she was ‘cheated’ – irrespective of whether the cheating was deliberate, caused by negligence, etc. The Consumer Protection Act is what we, as individual consumers, are most aware. Supporting this legislation are a number of other laws, for example the Prevention of Food Adulteration Act 1954, the Essential Commodities Act 1955, Standard of Weights and Measures Act of 1976 and of course the Indian Penal Code.

What was the situation in other countries? World War II was followed by an economic boom, with huge increases in the number of companies and the range of consumer products available. Inevitably, there were rogue manufacturers and traders – and gradually, people began to organize themselves into consumer activist groups. The movement gathered steam and in 1985, after a decade of campaigning, the United Nations Guidelines on Consumer Protection were adopted. Today, nearly every country has consumer rights organizations.

The USA, despite being the world’s economic leader, was a late entrant. Consumer rights legislation was almost non-existent before the 1960s. The Bill for Consumer Rights came in 1962, providing broad-ranging protection and a sound legal framework. The Bill gave consumers different types of rights – right to safety (protection from physical harm from any product – cars with bad brakes, refrigerators with bad wiring), right to information (businesses must provide consumers with accurate information about their products), right to choose (consumers must be able to choose between competing companies for products and services), and the right to be heard (specifying which authorities are responsible, and which forums can hear consumer complaints). This was followed by many new laws covering a wide range of issues, from billing methods and interest charges on credit cards, to debt collection practices to laws governing how banks treat their customers. If the American consumer today enjoys strong protection, much of the credit goes to one man - Ralph Nader, the son of Lebanese immigrants. In 1965, he published a book, "Unsafe At Any Speed" describing malpractices by car manufacturers. The resulting uproar led directly to legislation to protect vehicle users. Nader’s subsequent campaigns also contributed to laws governing product safety, water quality, access to information (somewhat like our RTI) and other areas. We have our own Ralph Naders too; but our ‘system’ probably does not allow them to make as much of an impact.

Coming back to India... we have good laws, consumer courts and activist groups in every state. We also have a young population that (unlike my generation) refuses to accept shoddy products or poor service. They complain loudly – and so should all of us. In an ideal world, manufacturers and sellers would ensure quality and fair pricing; and government agencies would watch carefully. However, until that comes, we should be prepared to fight our own battles. In other words, register with a consumer group; tell your friends to register; understand your rights; and demand them, raise your voice. There is strength in numbers so join a consumer group and work with them to reach many more consumers.

Happy reading!

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Ms. Jamna Vardhachary
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“Let knowledge come to us from every direction,” saying in Rigveda (the first book ever known to humanity) – A concise depiction of Hindu Philosophy!
Vanapati (2016): Consumers be alert & watch-out for health problems! Vanaspati was introduced in India around 1950 as a cheap substitute for Ghee for the benefit of a common person. It was made by hydrogenation of only Groundnut Oil (GN Oil) to a Melting Point (m. pt.) of body temperature of 37°C. The product was tested on the Nutritive value, Digestibility, etc., in 1952 by three National Laboratories of CSIR before sale to the public. Later due to shortage of GN Oil other edible oils were used for hydrogenation, Indian Standards were specified, and m. pt., was increased up to 41°C. In 1990, the hazards due to Trans Fatty Acids (TFA) leading to diseases like Diabetes, CVD and even Cancer were detected by research conducted abroad. Many countries even banned hydrogenated oils but in India, it took long time to rectify in spite of Indian Vanaspati containing nearly 40% TFA, which was partly due to the use of mixture of oils with high unsaturation.

In 2006, new labeling requirement of TFA triggered attention all over the world and India had to deal with the problem as export of biscuits were affected. Biscuit manufacturers switched over to Palmolein oil instead of Vanaspati so that they could export, as one has to display on the label, nutrition information of the contents, including TFA. FSSAI with Government approval issued the regulation in 2013 by permitting Palm Stearin and 10% TFA maximum in Vanaspati. Economic Times dated May 12, 2004 had reported that Stearin sold as Vanaspati in North India leads to stomach and heart disorders and prolonged use may be fatal. Inspite of reported health hazards the regulators have brought down TFA level to 5% maximum by permitting the use of Palm Stearin before August 15, 2016. They have deviated from the BIS Standard by dropping the m. pt., which is a health hazard as the m. pt., now goes above 46°C. There was a need to conduct experiment on the new Vanaspati by National Laboratories like CFTRI, Mysore, NIN, Hyderabad and take their approval of human safety, like the trials conducted in 1952 by CSIR, New Delhi. The consumers who eat processed food made from Vanaspati (2016) are equally prone to become obese, suffer from diabetes and even cancer like the earlier version containing TFA. No wonder India is the diabetes and CVD capital of the world.

It is the duty of the Health Ministry of India, to monitor synthetic fats like Vanaspati with high m. pt., compared to other edible oils from natural edible oils like GN oil, sesame oil, cottonseed oil, all of which have m.pts., around human body temperature. Vanaspati the cheap substitute for Ghee may do harm to human health, which is difficult to prove as one consumes Vanaspati along with other food ingredients. Hence, the old limit of 41°C must be introduced and clinical trials to be conducted by approved Research Laboratories of the Government of India. It is not late even now to conduct these investigations, which affect the health of the Nation.

Dr. S. G. Bhat, Food Scientist, Mumbai

Beating Heart Bypass Surgery – There are multiple reasons why a person needs bypass surgery. Generally, symptoms like pain in chest, irregular heartbeat, profuse sweating before a heart attack etc indicates heart problems. There are also instances when there are no recognizable symptoms but tests can reveal multiple silent heart attacks. Regular medical checkups would reveal harmful high cholesterol clog the arteries in the form of a plaque and impede the flow of blood. Timely action can prevent strokes and heart attacks by medication such as blood thinners or implant of stents and in extreme cases heart surgery. In my case, normal checkups revealed plaque in the carotid arteries on both sides and the cardiologist prescribed blood thinners in the absence of other symptoms and normal test reports. It was only when I mentioned that I had a few rare spells of momentary dizziness and mild discomfort while walking on mildly sloping roads that he was alerted that something was wrong and immediately arranged a stress test, angiogram etc., that revealed I had multiple blockages in blood vessels leading to the heart (60% in two and 90% in two others) which were life threatening. Angioplasty and stents were not an option and he advised immediate bypass surgery.

Bypass surgery is open-chest surgery. The surgeon connects or grafts a healthy blood vessel from another part of the body to the blocked coronary artery. The grafted blood vessel goes around (bypasses) the blocked part of the artery. This provides a new pathway for blood to heart resulting in increase of heart’s ability to pump blood and improve quality of life. Though asymptomatic, my tests were conclusive of a potential emergency. In regular Bypass surgery, the surgeon puts the patient on a heart lung machine, stops the heart and performs the operation. In my case, Beating Heart Surgery where the heart continues to beat during surgery was done, as it is less traumatic. Cardiovascular & Thoracic surgeon specialized in total arterial revascularization and his team performed the surgery. The left internal mammary artery (from chest) and a segment of saphenous vein from each leg were used a grafts. The operation took about 6 hours under general anesthesia and I was shifted to the ICU in a stable condition. I experienced ICU trauma and medication related delirium, common in some patients and sensitivity in legs and chest where surgery was done. My surgery was uneventful, tolerable with a smooth postoperative cardiac recovery and I was discharged from the hospital on the tenth postoperative day with a fresh lease of life. Daily medication (to lower cholesterol, plaque, clots, to prevent stroke, etc.) for lifetime are to be followed under the advice of the cardiologist and watching its side effects.

Today, I realize that bypass surgery and angioplasty stents alone cannot cure coronary artery disease. Lifestyle changes like healthy diet, exercise besides maintaining acceptable levels of cholesterol, blood pressure, blood sugar etc., are very much, more important.

Dr. K. S. Murthy, Pidilite Industries Ltd.

We bought a Mitsubishi 2 ton Air conditioner a costly machine less than 2 years back from “Deep Jyot Enterprise” a dealer in Dadar. The machine was not cooling so we asked the dealer, who also does the servicing to come check it. They serviced it and to our horror told us that the coils in the indoor unit have holes and all the gas has leaked out. The dealer contacts Mitsubishi, we are told that they can replace the coil totally but we will have to pay a hefty amount. We write to Mitsubishi registering our complaint. No response from them; finally, I get one of their personnel on the phone and he says that they are waiting for internal approval? For what? So far, no one has been able to give us a proper explanation as to why this happened! Everything points to a manufacturing defect. No one seems to want to take responsibility so, have gone to CGSI, as I am a “Life member.” Mitsubishi needs to take responsibility and replace the machine; we began talking to them on 3 January 2017 and they have not come back to us with anything positive. All of you reading this please think before you buy their products and please re post this. It will help. Thanks.

Gayatri Wagle, Life Member CGSI
Food item rates in Mail/Express trains, Dear Customer,
Please purchase food items ONLY from authorized vendor in trains. Purchase of catering item from unauthorized vendor is a safety & health hazard. Bills are being issued by IRCTC authorized vendors on sale of food items in Mail/Express trains (having pantry-mini-pantry car for onboard catering facility) under licence from IRCTC, except Rajdhani/Shatabdi/Duronto trains.

Two years ago, when I was in Chennai on official work, I developed throat pain and fever. I visited Dr. Vijayaraghavan in T. Nagar whom I know for the past 15 years. The clinic was just the same and as I glanced around, I found two sentences written on a board that surprised me, one more surprising than the other.

I asked the doctor about this and he asked me to attend the awareness session scheduled on Sunday. After I attended the doctor’s program on Sunday, a lot of things became very clear to me. The doctor completely rejected the notion that diabetics have to be on medication throughout their lives. He also rejected common instructions given to diabetic patients such as eat bread/chapattis, eat lot of fruits, walk every day, eat six times a day etc.

Here is a gist of doctor Vijayaraghavan’s two-hour talk:
Man is designed to live without disease for 100 years. All lifestyle diseases such as diabetes, blood pressure, cholesterol and thyroid and so on are symptoms and warning signs of our changing lifestyle. On the premise that there is no sufficient insulin secretion in our bodies, mainstream doctors prescribe medications for type-2 diabetes patients. This is totally wrong! All lifestyle diseases are caused by presence of lot of insulin in our bodies. If alcohol addicts stop drinking, they will experience withdrawal symptoms like shivering. It is foolish to advise the alcoholic to take alcohol to get rid of the symptoms. It is equally stupid to prescribe insulin and insulin secreting tablets to diabetics. The root cause of all lifestyle diseases is insulin resistance. The main driver of insulin in our bodies is excess sugar and carbohydrate consumption. It is important to address this root cause and treat this with dietary modifications.

To put it in a simple manner, if you suffer from typhoid fever and have high fever, prescribing paracetamol tablets is only going to bring down the fever. The underlying typhoid will not be cured. In the same way, insulin resistance is the root cause of diabetes. High level of insulin is the issue that has to be addressed. The only way we can do this is to minimize carbohydrates and include a lot of saturated fat in our diet. This diet is called Low Carbohydrate High Fat or LCHF diet. You can quickly say good-bye to diabetes if you also combine intermittent fasting with this diet. If you are shocked with the very concept of ‘fasting’, you need not be.

Fasting periodically is extremely good for health. Fasting intermittently is the only way we can quickly burn off excess fat stored in our body. All these years, our bodies have been fuelled by carbohydrate like the petrol engine. It is now time to shift to diesel engine, by burning fat.

I will now tell you why you should minimize carbohydrate intake. When we eat sugar, carbohydrate or protein, it is all converted to glucose and gets into the blood stream. To handle the influx of glucose in the blood, insulin is secreted. As we continue to overload our stomachs with carbohydrates, insulin stops functioning well. Just like how you have to be pushed hard to be accommodated into an already crowded, packed bus, medications prescribed for diabetes increases insulin levels to push glucose into the cells and tissues for energy. Insulin is a hormone secreted to handle glucose metabolism. Injecting insulin from outside or giving tablets to increase production of insulin causes a lot of undesirable side effects. This is the reason why diabetics suffer from damage of various organs.

So, what is the solution?
You have to lower the level of insulin in your body. The only way you can do this is to eliminate carbohydrate and sugar from your diet. Foods that breakdown into glucose in the body (rice, wheat) and all fruits have to be avoided. Along with the diet, do intermittent fasting and you can live a diabetes-free life. You may wonder- how will I live without idli, dosa. Will I face any issues if I stop eating all these items?

For the past two years, I have been living not only without idli, dosa, but also without any medicines. My overall sugar control, measured by the test called HbA1C is now below six. My excellent health is reflected by my perfect Body Mass Index (BMI), as I have lost 9 kgs. My waistline has reduced by 4 inches. I get good sleep at night, have no more mood swings, enjoy extremely high energy levels and feel ten years younger. Do not worry; there was no reduction in height! Our bodies get energy from two different sources – glycogen from carbohydrates and ketones from saturated fat. Glycogen burns like gas stove, surging and exhausting quickly while ketones burn like coal stoves, in a slow and steady manner. There is no need for any confusion regarding ways in which you can adapt to this diet. Our bodies are very intelligent. To start burning fat automatically, all you have to do is to eliminate carbohydrates and do intermittent fasting. It is two years since Dr. Vijayaraghavan explained all this to me. I immediately visited Srirangam, prayed to God and stopped all my diabetic medications (under the guidance of doctor). Today, I proudly declare that I do not have diabetes. PLEASE NOTE: The above dietary instructions are only for those with type-2 diabetes. Follow this diet only in consultation with your doctor.

What to eat?
- You can have vegetable salad (cucumber, tomato, red, yellow, green capsicum, broccoli, cauliflower, radish, cabbage) along with tomato soup or vegetable clear soup. [You can also have a couple or more eggs for breakfast (for non-veg)]
- One adai made of legumes/pulses and red rice can be taken with loads of vegetables. Add onion, tomato, capsicum, etc. in minimum batter and make the adai.
- Non-diabetics can have very little red rice (best to avoid) along with lots of vegetables, spinach and salads.
- You can have boiled vegetables made of pumpkin, chow chow, broccoli, cauliflower and so on. Koottu and aviyal can be included for your lunch every day. [For Non-Veg, you can have meat, chicken, etc.]
- For fillers, have a fistful of groundnuts a day. You can also have nuts like almonds and walnuts.
- Add lot of coconuts in dishes, and raw coconut for breakfast, lunch or dinner.
- Have green tea, lemon juice with salt, black coffee with butter/coconut oil or plain
- It is advisable to eat within a window period of 8 hours that is if you have your breakfast by 9 am, have your dinner before 5 pm. A good idea is to break your fast in the morning as late as possible, say by 11 or 12 am and have your dinner by 7 or 8 pm. Most importantly, do not eat as if it is routine or compulsory to eat; instead eat only when you are hungry.

Sujatha Desikan

Letters to the Editor / CGSI

Keemat: March – April 2017

You are requested to insist for bill on purchase of food items. The menu with rates for Rajdhani/Shatabdi/Duronto (Pre-paid catering service) trains and Mail/Express (Post-paid catering service) trains is available with authorized waiters in IRCTC trains and is available on IRCTC website www.irctc.com at following link http://irctc.com/menu En.jsp Have a safe journey. Please help us to serve you better. Thanks.

Catering Team, IRCTC
### 6 STEPS TO CHOOSING AN E-PAYMENT GATEWAY

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<th>Ideal for transactions of above ₹10,000</th>
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<td><strong>UPI</strong></td>
<td><strong>UNIFIED PAYMENT INTERFACE</strong>: Phone app that allows transfers between any two bank accounts via a smartphone without account details. Customer pays merchant online &amp; offline, without card details, IFSC code, or net banking/wallet passwords. UPI limits account identifiers - name, account number, IFSC code – to a virtual payment address (VPD), a virtual ID.</td>
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<td><strong>USSD</strong></td>
<td><strong>UNSTRUCTURED SUPPLEMENTARY SERVICE DATA</strong>: For transactions up to ₹5,000. Possible on all phones that can send text messages. The National Unified USSD Platform (NUUP) is a 24x7 mobile banking service.</td>
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<td><strong>E-WALLETS</strong></td>
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**BEST SUITED FOR/USP**
- Online & point of sale
- High value transfers
- Cheaper option to RTGS
- Commonly-used mode
- Phone app. No intermediary. Money goes to & from your account
- Accessible without internet
- Small value transactions

**MAXIMUM LIMIT FOR A TRANSACTION**
- Set by card/ bank
- ₹2L minimum
- ₹10L
- ₹2L per day
- ₹1L
- ₹5,000
- ₹20,000 per month

**TIME OF OPERATION**
- 24x7
- 8am-4.30 pm working days
- 8am-4.30 pm working days
- 24x7
- 24x7
- 24x7

**TIME FOR A TRANSACTION TO COMPLETE**
- Instant
- Real time
- Same day
- Instant
- Instant
- Instant

**FINANCIAL DATA NEEDED TO MAKE A TRANSACTION**
- PIN/ Card Number, CVV, Expiry date
- Account Number, Password, beneficiary registration, IFSC code
- Account Number, Password, beneficiary registration, IFSC code
- Account Number, Password, beneficiary registration, IFSC code
- VPA (virtual payment ID) of recipient & m-Pin (PIN number the security feature)
- Only Aadhaar number/ IFSC code allotted by banks on registration. It does not need internet connectivity and hence can be used on a feature phone as well

**COST OF TRANSACTION**
- Debit card: Charges for online payments of up to ₹2,000 at 0.75%. Over ₹2,000 payments, charges capped at 1%
- Credit card: Average of 2.99%
- Between ₹1 & ₹5 charges up to ₹30 per transaction. Above ₹5 lakhs, charges can't exceed ₹5 per transaction
- Above ₹5 lakhs, NEFT works out cheaper, but there is a trade off with the time taken to complete payment
- Charges left to discretion of the bank
- Money stays in your account until transaction is complete, you earn interest on it
- USSD is turning out to be expensive as even if a person checks only his balance, he is charged ₹1.50 by the telco
- No transaction charges. Fees could be charged if you transfer money back from your wallet to your bank account

### SAFETY & EASE OF USE

**Authentication**
- These gateways use 2-factor authentication - login ID and password + One time password that only you can provide because it is sent to your registered mobile or email

**E-WALLETS**
- Paying through an e-wallet means presence of a third party. Rules governing e-wallets different from those for banks. Some e-wallets sell goods and services online unlike the other options

### NETWORK SAFETY

**Best to use smartphones only for small sums. That’s why RBI limit for e-wallet payment is ₹20K and USSD ₹5K**

**MDR for debit card payments have been capped at 0.65% for transactions up to ₹1,000 and 0.85% between ₹1,000 and ₹2,000 up to March 31**
Three people are talking about what constitutes fame. The first person defines it as getting an invitation to the Prime Minister House for a chat with Mr. Narendra Modi. “Nah,” says the second person. “Real fame would be if the phone rings when you were there, and Mr. Modi would not take the call.” “You’re both wrong,” says the third. “Fame is when you are with the PM and the phone rings, Mr. Modi answers it, listens for a second, and then says, “It is for you.”

I have given up social media from the New Year and am trying to make friends outside Facebook while applying the same principles. Every day, I walk down the street and tell passersby what I have eaten, how I feel, what I did the night before, and what I will do tomorrow. Then I give them pictures of my family, my dog, and me gardening. I also listen to their conversations and tell them I love them. And it works. I already have three people following me — two police officers and a psychiatrist.
Could eating cheese give you diabetes?

Research suggests that too much of certain foods can make the body unhealthily acidic.

Rachel Ellis (Freelance Health Writer, Editor, Consultant, Rachel Ellis Ltd.)

Could eating a diet rich in meat and cheese cause your body to go into acid-overload and increase your risk of type 2 diabetes? That was the suggestion last week from French researchers. They found that women who consume higher quantities of meat, cheese, eggs, fish, bread and soft drinks are around 50% more likely to develop the condition, even if they also eat lots of fruit and vegetables. The researchers said the problem was that foods such as meat and cheese are acid producing. Like all living things, our bodies have a pH (power of hydrogen) level - a number between 0 and 14 that tells you how acidic or alkaline it is. Zero is completely acidic, 14 is completely alkaline. Our body pH should be neutral, at seven, in order for the cells and tissues to function properly. Women who consume higher quantities of meat, cheese, eggs, fish, bread and soft drinks are around 50% more likely to develop type 2 diabetes. However, the theory is a Western diet rich in foods that produce acids or alkalises, a process known as the acid load. But it is not just a case that foods, which seem to be “acidic” add to the acidic load, says Marie Murphy, a nutrition scientist with the British Nutrition Foundation. It depends on how the body processes it. “For example, an orange has a low pH due to its citric acid content, yet once ingested it is thought to have an alkali effect upon the body. This is to do with the nutrients it releases in the body,” she says. Meats, fish, seafood, cheese, eggs, bread, oats, pasta and rice, processed foods and fizzy drinks all produce acids when broken down, while coffee, fruit and vegetables are alkaline. When you eat a balanced diet of fiber, protein, carbohydrates, fruit and vegetables, the acidic and alkaline foods neutralize each other. However, the theory is a Western diet rich in foods that produce acid when broken down can lead to an acid load on the body that is not compensated for by fruit and vegetables. It is thought this may cause metabolic complications including type 2 diabetes - this occurs when the body stops producing sufficient quantities of the hormone insulin or does not use it properly. A Western diet rich in foods that produce acid when broken down can lead to an acid load on the body that is not compensated for by fruit and vegetables. Insulin helps mop up blood sugar and convert it into energy. If insulin is not doing its job properly, blood sugar levels can become dangerously high, lead to diabetes, and untreated, can cause nerve damage, loss of sight and death. Diabetes also increases the risk of heart disease, stroke and amputations.

The new French study - published in Diabetologia, the journal of the European Association for the Study of Diabetes - is the first to look at the possible link between a high-acid diet and type 2 diabetes, a condition that affects at least three million people in the UK. So could reducing your intake of high-acid foods protect you against type 2 diabetes? For some years, cutting out high-acid foods has been a popular approach to weight loss. The Alkaline Diet, as its known, is said to have won the backing of svetle celebrities such as Gwyneth Paltrow and Kate Moss. It is based on the idea that acid-producing foods can take the body’s acid levels to dangerously high readings and this can build fat and, in the long term, lead to an increased risk of cancer and osteoporosis. Eliminating or reducing these foods following a mainly vegetarian diet-prevents this from happening, say supporters. However, experts have robustly dismissed the diet. “The study found that those eating a high-acid diet were 56% more likely to develop type 2 diabetes compared with those eating a low-acid diet.”

“There is no plausible mechanism that shows the acid/alkali properties of foods would influence weight loss or weight gain,” says Marie Murphy. But does this new diabetes study suggest the alkaline dieters may be on to something after all? There is no doubt that foods have an impact on the body’s pH. But British experts say the body maintains its pH level regardless of diet, either through the lungs expelling carbon dioxide (this is one of the body’s main ways of regulating its pH balance), or through the kidneys flushing out any excess acid or alkalii through urine. “Nutrients within foods have the potential to influence the acid-alkali balance of the body by increasing or decreasing the pH levels,” explains Marie Murphy. “However, the body has very effective mechanisms of maintaining its acid-base balance and any influences from foods that disrupt this balance are corrected by the body’s regulatory system which keeps everything stable, for example, the excretion of urinary acid through the kidneys. “There’s actually very little evidence that the acid-producing properties of food have any significant impact on health.” Dr Tony Leeds, an obesity specialist at the Whittington Hospital, London, says that healthy people are able to cope with high-acid foods.

Further studies will be needed before Diabetes UK can be confident that there really is a link. Further studies will be needed before Diabetes UK can be confident that there really is a link “As long as your body has normal functioning systems, it can cope with acid products produced by metabolism and will excrete them,” he explains. Professor Tom Sanders, head of diabetes and nutritional sciences at King’s College London, says while the study suggests a link between a high-acid diets and type 2 diabetes; this is purely based on statistics - so-called epidemiological research - rather than medical evidence. It does not prove that a high-acid diet causes type 2 diabetes or even that there is a definite link between the two. Even if a high-acid diet did increase the chance of developing the disease, the risk would be small compared with other, more established risk factors, says Professor Sanders. While the study found that those eating a high-acid diet were 56% more likely to develop type 2 diabetes compared with those eating a low-acid diet, being overweight or obese increases the risk ten-fold, or 1,000%, he says. “There are far greater risk factors for developing type 2 diabetes than eating red meat,” he says.” In Asia, where red meat consumption is traditionally very low, diabetes rates are spiraling. “Diabetes levels are also high among black and Asian communities who don’t eat many dairy products. The main risk factor is weight.” Diabetes UK says that more research needs to be done before a low-acid diet is recommended as a way of preventing diabetes. Dr. Richard Elliot, of Charity says, “Further studies will be needed before we can be confident that there really is a link between diets high in foods that increase acids in the body and an increased risk of type 2 diabetes.

After discovering that they had won 15 million pounds in the Lottery, Mr. & Mrs. McLane sat down to discuss their future. Mrs. McLane announced. “After twenty years of washing other people's stairs, I can throw my old scrubbing brush away at last.” Her husband as usual agreed, “Of course you can, honey. We can easily afford to buy you a new one now.”

Bureau of Indian Standards (BIS) has revised the Indian Standard on Gold Hallmarking effective from 1 Jan 2017. The Hallmarked Gold jewellery will now be available in three grades of 14 Carat, 18 Carat and 22 Carat. The caratage will also be marked on jewellery in addition to fineness for consumer convenience. For 22 Carat jewellery, 22K marked in addition to 916 (22K916), for 18 Carat jewellery, 18K marked in addition to 750 (18K750) and for 14 Carat jewellery, 14K marked in addition to 585 (14K585). Hallmark on Gold Jewellery will now have four marks, namely BIS mark ( ), Purity & Fineness (e.g., 22K916 for 22 carat), Assaying center’s identification mark and Jeweler’s identification mark.
We have all seen and experienced that many speakers, while making a presentation use laser pointers to draw attention to an important point. Similarly, to align pipes and to level them, modern construction workers now generally use lasers. Laser beam projectors create dazzling lights during celebrations to entertain. Laser printers, CD and DVD players, bar code scanners, metal cutting machines, industrial lasers, research lasers, dental drills, tattoo removers, devices for use in hair replacement techniques, and to perform LASIK eye surgery, some toys, etc., are other products that utilize laser for their functioning.

Responsible uses of lasers are safe. However, using it irresponsibly, like say in children's toys of directing the laser beams at people is unsafe and dangerous. A good example could be aiming the laser light energy into a person’s the eye can be as risky, or even more so just like someone stares into the sun with a naked eye. Aiming the bright laser beam unexpectedly can startle any person causing serious accidents especially so if the person is driving a vehicle driver or even say someone drinking a hot beverage.

**Powerful and Unsafe**

‘Laser’ is the short form for ‘Light Amplification by Stimulated Emission of Radiation’. Generally, consumer products like pointers, alignment, surveying or leveling, that makes use of laser in their functioning have a power of less than 5 milliwatt (mW). Scientists believe that since the human eye is more sensitive to green light than red the flash-blinding or startling effect of a green laser beam is much higher than a red laser beam of similar power.

The human eye on sudden exposure to an intense laser beam can bring about a temporary loss of vision or flash blindness lasting from some seconds to several minutes. On one hand, evolving newer laser technology is increasing the use of powerful laser beams in consumer products leading to increase in damage and so lower prices. Whereas, yet the lower laser prices is only creating opportunities for its misuse in making unsafe consumer products.

Even though aiming a 5 mW laser beam on a person’s eye does not cause instantaneous damage due to our involuntary protective movements or reflexes to look away or blink, staring at the beam with a naked eye can surely cause damage. In case the laser beam is higher-powered then the laser beam gives lesser time for us to look away before causing injury. Moreover, as laser power increases, exposing our eye to a laser beam even for a microsecond either directly or to its reflection can cause severe damage.

It is important to emphasize that exposing the eye to a powerful laser beam can injure the eye even in an instant. Generally, laser light beam eye injuries usually do not hurt and could go unnoticed, for days and weeks however, the vision is likely to deteriorate slowly over time, leading to permanent blindness.

**Warning Symbol**

**LASER**

(Light Amplification by Stimulated Emission of Radiation)

When electrons present in atoms in crystals, special glasses, or gases absorb energy from an electrical current source or another laser, they become ‘excited’ creating a laser. These excited electrons move from a lower-energy orbit to an orbit with higher-energy levels around the atom’s nucleus and when they return to their normal or ‘ground’ state, they emit photons (particles of light). These photons having the same wavelength and are ‘coherent,’ i.e., the crests and troughs of the light waves are all similar, different from ordinary visible light that has multiple wavelengths and so ‘incoherent’.

Firstly, laser light contains a single wavelength of one specific color and the amount of energy released when the excited electron drops to a lower orbit determines the wavelength of light. Secondly, laser light is directional generating a tight beam staying coherent and in focus able to travel long distances, unlike ordinary light which produces light that diffuse.

Lasers can be a constituent of a tiny microchip or can also be as large as a high stories building and wide as a cricket ground producing some trillion watts of power at its peak. Ruby lasers emit short pulses of light sometimes even lasting only billonths of a second whereas helium–neon gas lasers or liquid dye lasers emit a continuous light. Sometimes laser lights start out as invisible infrared light. Passing this light through special optics converts them to visible green light and later on to invisible, high-energy ultraviolet light to attain optimum interaction with the target.

**Inside an atom**

Hundred different kinds of atoms exist in the universe and all that we see consists of these 100 atoms in an unlimited number of permutations and combinations. The arrangement and bonding of these atoms with each other determine whether the atoms make a cup of water, a metal piece or the soda bottle fizz! Atoms are always in continuous motion namely vibration, move and rotate. Even the atoms of a stationary object are actually moving around much in motion!

Atoms can be in different states of excitation namely having different energies. On applying a lot of energy the atom, leaves its ground-state energy level to go to an excited energy level. The level of excitation will depend on the extent of energy applied to the atom through heat, light or electricity. This simple atom consists of a nucleus (containing the protons and neutrons) and an electron cloud, with the electrons circling the nucleus in different orbits.

Modern scientific views of the atom do not describe distinct orbits for the electrons although; we may see the orbits as the different energy levels of the atom. Correlating we can say that, if we apply...
heat to an atom, we can expect some electrons in the lower-energy orbital to transit to a higher-energy orbital farther away from the nucleus. This theory although simplistic actually reflects the core idea of how atoms work in lasers. When an electron moves to a higher-energy orbit, it finally wants to return to its ground state and while doing so, releases its energy as a photon or a particle of light. Atoms always keep releasing energy as photons.

When the heating element in an electric toaster turns bright red, the atoms excited by heat, release red color photons. Similarly, on a TV screen picture, we see phosphor atoms, excited by high-speed electrons, emitting different light colors. All products that produce light namely fluorescent lamps, gas lanterns, incandescent bulbs, etc., is due to the action of electrons that change orbits and release photons.

Atom and its role in Laser

A laser is a specifically designed device to control the manner in which energized atoms release their photons and works by the light amplification by stimulated emission of radiation. Typically, intense flashes of light or electrical discharges, pumps the lasing medium to create a large collection of excited-state atoms (with higher-energy electrons). Larger the large collection of excited atoms more efficient is the laser.

Generally, the atoms are excited to two or three levels above the ground state level, to increase the degree of population inversion. Population inversion means the number of atoms in the excited state against the number in ground state. The excited electrons have higher levels of energies than the relaxed electrons. Just as the electron absorbs some amount of energy to reach this excited level, it can also release this energy. The electron simply relaxes, to rid itself of some energy that then emits out in the form of photons (light energy) of a specific wavelength (color) depending on the state of the electron’s energy when it releases the photon. It is important to note down that identical atoms that have electrons in identical states releases photons having identical wavelengths.

Laser Light

Laser light that is very different from normal light has the following properties.

1. It is monochromatic meaning; the laser contains one specific wavelength (color) of light. The amount of energy released when the electron falls to a lower orbit determines the light wavelength.
2. The light released is coherent as it is ‘organized’ with each photon moving in a step with the others. All the photons wave fronts launch in unison.
3. The laser is directional, a tight concentrated and strong beam of light unlike a general flashlight, that is weak and diffusing the light in different directions.

These three properties occur in laser due to stimulated emission not possible in our ordinary flashlight. In a flashlight, all the atoms release their photons randomly whereas in a stimulated emission, organized photon emission takes place, with the atom releasing it at a certain wavelength depending on the energy difference between the excited state and the ground state.

When this photon (having a certain energy and phase) encounters another atom having an electron in the same excited state, stimulated emission occurs. The first photon stimulates or induces atomic emission so that the subsequent emitted photon (from the second atom) also vibrates with the same frequency and direction as the incoming photon.

Another key factor in a laser is the mirrors that are present at both the ends of the lasing medium. Photons, with a specific wavelength and phase, reflect off the side mirrors travelling back and forth throughout the lasing medium. This stimulates the other electrons to make the downward energy jump and thereby causing a cascading effect resulting in the emission of more and more photons of the same wavelength and phase.

One end of the laser has a ‘half-silvered’, mirror, which reflects some light and lets some light through. The light passing through the mirror is the laser light we observe.

Types of lasers

Many laser types exist with the laser medium being solid, gas, liquid or semiconductor. The lasing materials employed in the generation of laser decide its type.

1. Solid-state lasers have lasing material (such as the ruby or neodymium: yttrium-aluminum garnet “Yag” lasers) distributed in a solid matrix. The neodymium-Yag laser for example emits infrared light at 1,064 nanometers (nm). One nanometer is 1x10^-9 meters.
2. A ruby laser is also a solid-state laser that emits laser light at a wavelength of 694 nm.

3. Gas lasers commonly in use are helium and helium-neon, (HeNe) that have a primary output of visible red light.

4. CO2 gas lasers emit energy in the far infrared, and are useful for cutting hard materials like metal sheets. CO2 laser emits laser light in the infrared and microwave region of the spectrum. Infrared heat radiation melts through whatever we focus it on.

5. Excimer lasers derive its name from the terms excited and dimers. Reactive gases, as chlorine and fluorine, along with inert gases such as argon, krypton or xenon are electrically stimulated to produce a pseudo molecule or dimer. When lased, the dimer produces light in the ultraviolet range.

6. Dye lasers use complex organic dyes, like Rhodamine 6G, either as a solution or suspension as the lasing media. They are tendable over a broad range of wavelengths.

7. Semiconductor lasers, or diode lasers, are not solid-state lasers. These electronic devices are generally very small, use low power and are; build into larger arrays, such as the writing source in some laser printers or CD players. Diode lasers that typically emit a red beam of light, having a wavelength between 630 nm and 680 nm finds use in today’s pocket laser pointers.

### Typical lasers and their emission wavelengths

<table>
<thead>
<tr>
<th>Laser Type</th>
<th>Wavelength (nm)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Argon fluoride (UV)</td>
<td>193</td>
</tr>
<tr>
<td>Krypton fluoride (UV)</td>
<td>248</td>
</tr>
<tr>
<td>Xenon chloride (UV)</td>
<td>308</td>
</tr>
<tr>
<td>Nitrogen (UV)</td>
<td>337</td>
</tr>
<tr>
<td>Argon (Blue)</td>
<td>488</td>
</tr>
<tr>
<td>Argon (Green)</td>
<td>514</td>
</tr>
<tr>
<td>Helium neon (Green)</td>
<td>543</td>
</tr>
<tr>
<td>Helium neon (Red)</td>
<td>633</td>
</tr>
<tr>
<td>Rhodamine 6G dye (Tunable)</td>
<td>650 – 570</td>
</tr>
<tr>
<td>Ruby (CrAlO3) (Red)</td>
<td>694</td>
</tr>
<tr>
<td>Nd:Yag (N-IR)</td>
<td>1064</td>
</tr>
<tr>
<td>Carbon dioxide (F-IR)</td>
<td>10600</td>
</tr>
</tbody>
</table>

### Mandatory Laser Classifications: Depends on its potential to cause biological damage

<table>
<thead>
<tr>
<th>Class</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class I</td>
<td>These lasers cannot emit laser radiation at known hazard levels</td>
</tr>
<tr>
<td>Class I A</td>
<td>This is a special designation that applies only to lasers that are “not intended for viewing”, such as a supermarket laser scanner. The upper power limit of Class LA, is 4.0 mW.</td>
</tr>
<tr>
<td>Class II</td>
<td>These low-power visible lasers emit above Class I level but at a radiant power not above 1 mW. The concept is that the human aversion reaction to bright light will protect a person.</td>
</tr>
<tr>
<td>Class IIIA</td>
<td>These are intermediate-power lasers (cw: 1-5 mW), which are hazardous only for intrabeam viewing. Most pen-like pointing lasers are in this class.</td>
</tr>
<tr>
<td>Class IIIB</td>
<td>These are moderate-power lasers.</td>
</tr>
<tr>
<td>Class IV</td>
<td>These are high-power lasers (cw: 500 mW, pulsed: 10 J/cm² or the diffuse reflection limit), which are hazardous to view under any condition (directly or diffusely scattered), and are a potential fire hazard and a skin hazard. Significant controls are required of Class IV laser facilities.</td>
</tr>
</tbody>
</table>

### Laser Hazards

Laser light shows are exciting but can turn out to be a hazard if accidentally struck by direct, reflected or even diffuse laser radiation. Laser light shows generally employ high-powered lasers and should there be any accidental exposure to an individual, it can surely cause grievous injuries. Lasers light radiations are sufficiently strong to cause permanent eye damage and severe skin burns.

If a laser beam inadvertently enters the pupil of the eye, the eye lens concentrates its power by over 10,000 times, into a smaller area. This results in more light and heat per unit area by the time the laser light reaches the retina! In case the laser beam strikes the eye at its sides (the area of peripheral vision), damage can still occur, not noticeable immediately, burning this part of the retina impairing vision. In case, the laser beam hits the eye head on (the area for sharp vision); it could result in eye skin burn, conspicuous as a blind spot causing serious weakening of vision.

Our eye, which focuses light, is the most sensitive part of the body and it only takes a fraction of a second for the damage to occur. Safety or hazard that can happen with laser light shows depend on the laser exposure power levels on the people watching it. Similarly, chances are remote that a laser beam from an outdoors light show could injure or harm an airline passenger or pilot, but one cannot totally rule this out. Mere presence of a high-powered laser is not necessarily a hazard however, applying safeguards to protect people from laser risk is essential. Whenever a high power laser beam is in use, the possibility of it striking someone’s eye always exists. Reflected laser beam is equally dangerous if it is off a smooth or shiny surface. High power laser can be dangerous even if it is scattered by fog, smoke or reflected off a rough surface.

**Taking prior precaution and adhering to safety requirements mandatory for laser light is prudent, but it still cannot ensure absolute personal safety.**

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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.

**CONSUMER GUIDANCE SOCIETY OF INDIA (CGSI)**

“The Bombay Public Trusts Act XXIX of 1950” (Reg. No. F - 1381 (Bom) 20/05/1966)


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- There is some self-interest behind every friendship. There is no life without self-interests. This is a bitter truth.
- Learn from the mistakes of others................. You cannot live long enough to make them all yourselves. **- Chanakya**
Need for NUUP/ Benefits of NUUP/ Services Available

1. What is NUUP?
NUUP (National Unified USSD Platform) is a USSD based mobile banking service from NPCI that brings together all the Banks and Telecom Service Providers. In NUUP, a customer can access banking services by just pressing *99# from his/her mobile phones. This service works across all GSM mobile handsets.

2. What is USSD?
Unstructured Supplementary Service Data (USSD) is a technology unique to GSM (Global System for Mobile Communications) handsets. It is a capability built into the GSM standard to support transmitting information across the signalling channels of the GSM network. USSD provides session-based communication, enabling a variety of applications. USSD technology, which was primarily used in the field of telecommunication, is going to make a significant impact in the field of banking services through NUUP.

3. What are the key benefits of NUUP?
- Accessible through common code - *99# across all Telecom Service Providers.
- Works across all GSM mobile handsets. No application installation required on the mobile handset and the service also has interactive menu.
- Round the clock availability (functional even on holidays).
- Provides variety of Banking and Value added service.
- GPRS is not required- works only on voice connectivity.
- Additional channel for banking and a Key catalyst for spreading financial inclusion reach.
- No additional charges while roaming.

4. What are the services available under NUUP?
NUUP has launched the following:

   1. Balance Enquiry
   2. Mini Statement
   3. Fund Transfer – MMID
   4. Fund Transfer - Account No.
   5. Fund Transfer – Aadhaar
   6. Know MMID
   7. Change M-PIN
   8. Generate OTP

   Non- Financial services:
   - Balance Enquiry- User can check his/her available balance of the bank account linked to mobile number.
   - Mini Statement- User can generate mini account statement for his/her bank account linked to mobile number.
   - Know MMID *(Mobile Money Identifier)-User can know their MMID, which was allotted to him/her by bank during mobile banking registration.
   - Generate M-PIN- User can Generate or Set the M-PIN. M-PIN or Mobile PIN is like a password and used for authenticating financial transactions
   - Change M-PIN- User can change the M-PIN. M-PIN or Mobile PIN is like a password and used for authenticating financial transactions.
   - Generate OTP-User can generate One Time Password (OTP) which can be used for different transactions as a second factor of authentication.

   *MMID- Mobile Money Identifier, a 7 digits code, allotted by bank when user registers for mobile banking.

Financial services:
- Fund Transfer using Mobile No. and MMID- User can transfer fund by using MMID and Mobile number of the Beneficiary.
- Fund Transfer using IFSC and Account No. - User can transfer fund by inputting IFS code and Account number of the Beneficiary.
- Fund Transfer using Aadhaar- User can transfer fund by inputting Aadhaar number of the Beneficiary.

Value Added service:
QSAM (Query Service on Aadhaar Mapper) – This service helps user in knowing their Aadhaar Seeding status with their bank account.
- This service can be availed by dialling *99*99#.
- User will know whether his/her AADHAAR number is seeded/linked to any bank account number or not.
- If yes, then with which bank and when it was last updated.

5. In how many Multi-lingual languages NUUP services is available and what are the short codes for accessing the same? NUUP is currently available on 11 Multi-lingual languages. The short codes to access the same is as shown below:
- *99*22#-Hindi
- *99*23#-Tamil
- *99*24#-Telugu
- *99*25#-Malayalam
- *99*26#-Kannada
- *99*27#-Gujarati
- *99*28#-Marathi
- *99*29#-Bengali
- *99*30#-Punjabi
- *99*31#-Assamese
- *99*32#-Oriya

6. What are the NUUP services available on Multi-Lingual?
In Multi-Lingual due to character limitations as of now customer can access following three services, if the respective bank is live on the said services.
- Balance Enquiry
- Mini Statement
- Fund Transfer using IFSC and Account Number

Enabling for NUUP- How can I start using NUUP?

7. How do I use the NUUP service?
The Service is available to all customers having a Bank account. A customer needs to register himself/herself for mobile banking. The customers already using mobile banking service will be able to use the service over USSD without any additional registration by just dialling *99# from their handset. The users, not registered for mobile banking service have to contact their banks for registration.

How do I initiate financial and non-financial services using NUUP?

8. How to perform transactions using NUUP for various services?
- Balance Enquiry-
  - Dial *99# from your Mobile handset.
  - NUUP welcome screen will appear asking you to enter your 3 letters of bank’s short name or first 4 letters of IFS code.
- After entering valid Short name or IFS code, NUUP menu will appear with different options of available services enabled for your bank.
- Enter 1 for Balance Enquiry and Submit.
- A confirmation screen will appear displaying the available balance.

   ➢ Mini Statement-
   - Dial *99# from your Mobile handset.
   - NUUP welcome screen will appear asking you to enter your 3 letters of bank’s short name or first 4 letters of IFS code.
   - After entering valid Short name or IFS code, NUUP menu will appear with different options of available services enabled for your bank
   - Enter 2 for Mini Statement and Submit.
   - A confirmation screen will appear showing the mini-statement.

   ➢ Know MMID-
   - Dial *99# from your Mobile handset.
   - NUUP welcome screen will appear asking you to enter your 3 letters of bank’s short name or first 4 letters of IFS code.
• After entering valid Short name or IFS code, NUUP menu will appear with different options of available services enabled for your bank.
• Enter 6 for Know Your MMID & Submit.
• A confirmation screen will appear displaying MMID linked to your account.

- Change M-PIN-
  - Dial *99# from your Mobile handset.
  - NUUP welcome screen will appear asking you to enter your 3 letters of bank’s short name or first 4 letters of IFS code.
  - After entering valid Short name or IFS code, NUUP menu will appear with different options of available services enabled for your bank.
  - Enter 7 for Change MPIN and Submit.
  - Enter old M-PIN, new MPIN & confirm.
  - A confirmation screen will appear displaying change of M-PIN successfully.

- Generate OTP-
  - Dial *99# from your Mobile handset.
  - NUUP welcome screen will appear asking you to enter your 3 letters of bank’s short name or first 4 letters of IFS code.
  - After entering valid Short name or IFS code, NUUP menu will appear with different options of available services enabled for your bank.
  - Enter 8 for Generate OTP and Submit.
  - Enter MPIN.
  - A confirmation screen will appear showing the OTP generated for your required action.

Financial services:
- Fund Transfer using MMID and Mobile Number-
  - Dial *99# from your Mobile handset.
  - NUUP welcome screen will appear asking you to enter your 3 letters of bank’s short name or first 4 letters of IFS code.
  - After entering valid Short name or IFS code, NUUP menu will appear with different options of available services enabled for your bank.
  - Enter 3 for Fund Transfer using MMID and Mobile Number and Submit.
  - A subsequent screen to enter Beneficiary Mobile number, MMID, Amount and Remarks (Optional) will appear.
  - Enter MPIN and last 4 digits of account no (Optional).
  - A confirmation screen will appear showing success response.

- Fund Transfer using Aadhaar Number-
  - Dial *99# from your Mobile handset.
  - NUUP welcome screen will appear asking you to enter your 3 letters of bank’s short name or first 4 letters of IFS code.
  - After entering valid Short name or IFS code, NUUP menu will appear with different options of available services enabled for your bank.
  - Enter 5 for Fund Transfer using Aadhaar Number and Submit.
  - A subsequent screen to enter Beneficiary Aadhaar number, Amount and Remarks (Optional) will appear.
  - Enter MPIN and last 4 digits of account no (Optional).
  - A confirmation screen will appear showing success response.

Value Added service:
- QSAM (Query Service on Aadhaar Mapper)
  - Dial *99*99# from your Mobile handset.
  - A screen to enter your 12 digits Aadhaar number will appear.
  - Aadhaar number confirmation screen will appear with options 1 to confirm or 2 to change the Aadhaar number.
  - Enter 1 and Submit.
  - A confirmation screen will appear showing the Aadhaar number linked to Bank along with last updated date.

Terms and Conditions of using NUUP
9. Does the customer need to register to remit the funds through NUUP?
   For using NUUP on mobile phones, a customer will have to register for mobile banking with his/her individual bank.

10. Do TSPs (Telecom Service Providers) charges for this service?
    Yes, TSPs will charge for accessing NUUP service. Please contact your Telecom Service Provider to know the exact cost for using NUUP service. However, the TRAI has set maximum ceiling is Rs. 1.50/transaction for accessing the NUUP service.

11. Is there any transaction limit set for the NUUP services?
    RBI, in its guidelines for Mobile Banking Service, has prescribed a ceiling of Rs. 5000 per transaction for NUUP.

12. Is the beneficiary customer also required to register for Mobile Banking under NUUP, for receiving funds using NUUP?
No, beneficiary needs not to be registered for receiving money using Account Number/Aadhaar Number. However, in case of receiving money using (Mobile No. & MMID), beneficiary customer should approach his bank for getting MMID.

Note: The above are the standard process, however for authentication, different banks may use additional security means such as • Enter Last 4 digit of your Account number OR • Enter User Id

Status of using NUUP service
13. How many banks and TSPs are currently offering NUUP service?
The detail of members offering NUUP service is available on following link on NPCI website: http://www.npci.org.in/pro_pb.aspx

Safety and Security
14. What happens if my mobile phone is lost?
Customers need to inform their banks and deactivate their Mobile banking services. Though in NUUP, fund transfer services require two factors authentication (registered mobile no. and MPIN) but still customers should inform their respective banks about the loss.

15. Is the facility available to Stop/Cancel financial transactions done using NUUP?
No. NUUP is using IMPS platform, which is an immediate fund transfer service, after initiating the payment request payment, cannot be stopped, or cancelled.

16. If I change my Mobile No, do I again need to register for Mobile Banking?
Yes, customer needs to update their new mobile number with their banks.

17. What are the timings for initiating and receiving remittances through NUUP?
NUUP transactions can be sent and received 24X7, (round the clock), including on holidays.

Customer Services
18. What is MMID?
MMID stands for Mobile Money Identifier. MMID is a 7 digits code issued by participating banks to their customers for availing IMPS. MMID is issued to only those customers whose preferred mobile number is registered with the bank. Different MMID’s can be linked to same Mobile Number (Please contact your bank for getting the MMID issued).
**What is IFS code?**
The Indian Financial System Code (IFSC) is an 11 digits alphanumeric code that uniquely identifies a bank-branch participating in the two main electronic funds settlement systems in India- Real time gross settlement (RTGS) and National electronic funds transfer (NEFT) systems. IFS code for different bank may be obtained from their website, Cheque book, RBI site, etc.

**What kind of issues could be faced by customer?**
While doing transactions on NUUP, user may face issues because of following reasons:
- Handset compatibility issue: Though USSD based transactions work across all the GSM handsets, however owning to various reasons, sometimes few handsets do not support USSD service. Though the numbers of such handsets model are few, still users are requested to check if their handset supports the USSD service (in case they are facing problems while performing transaction).
- Technical Error or Declined request: Transaction not going through due to Network/Connectivity issues at TSPs or Banks end.
- Wrong User inputs: Transaction will get declined if user enters wrong inputs, such as IFSC, Account number, MPIN, etc.

**Tips for using NUUP service**
- Please register yourself with your respective bank for availing mobile banking service.
- While initiating transactions, please keep essential details like IFSC, Account Number, MPIN, Beneficiary details, etc. handy.
- Please make sure before initiating any transactions, your Phone is in network area/range.

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**BIS Raids - Spurious ISI marked Switches, Sockets & Ceiling Roses**

Officials from Bureau of Indian Standards (BIS), Mumbai conducted two Enforcement Search and Seizure operations at Sativali, Vasai (E), Palghar District on 17 Jan 2017 to check the misuse of ISI Mark on switches, sockets and ceiling roses.

The Enforcement Raid was conducted and substantial quantities of switches, sockets and ceiling roses were seized at the premises of Shri Vijay Kotian, Gala No. 43, Sheetel Supreme Industrial Estate, Dhuri Industrial Complex No. 2 and M/s Kavita Industries, Gala No. 45, Sheetel Supreme Industrial Estate No. 2. Spurious ISI marked switches, sockets and ceiling roses were being assembled and packed with VIHAN, FYBROS, GOLD MEDAL and KALAA Brands without a valid BIS license.

The above units were not having valid BIS licenses to use ISI mark on switches, which is mandatory as per Electrical wires, cables, appliances and protection devices and accessories Quality Control Order 2003. BIS Mumbai is initiating action against the offenders under the Bureau of Indian Standards Act, 1986. The offence is punishable with imprisonment up to one year or a fine up to Rs. 50,000/- or both as per BIS Act 1986.

As part of association with Consumer Organizations in spreading awareness about Consumer Protection activities of BIS, a representative of MGP was an independent witness in the above Enforcement Raid along with the BIS team. Many times, fake ISI marked products are manufactured and sold to common consumers to make huge profit.

People should therefore ascertain the genuineness of ISI Mark on the product before purchase by visiting BIS website [http://www.bis.gov.in](http://www.bis.gov.in). General public are, therefore, requested that in case they come across any instance of misuse of ISI Mark on any product, the same may be informed to the Head, MUBO-II, WRO, BIS, Manakalaya, E9, Behind Marol Telephone Exchange, Andheri (E), Mumbai 400093. Complaints can also be made by E-mail at the address mubo2@bis.gov.in or by TeleFax to 022-28329295, 28327891 or 28327892.

**BIS will keep the source of such information confidential.**

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**‘Consumer forum can hear railway cases too’**

On December 12, 2014, the state commission directed the railways to pay Vinod Sharma Rs 62.87 lakh along with interest at 9% per annum from 2012, when he filed the complaint. Besides, the railways was also directed to pay an additional sum of Rs5 lakh on account of the “pain, suffering and mental agony caused by the accident”. Sharma, employed with SKL Infrastructure Ltd, an administrative manager, used to commute daily from Nallasopara to Churchgate. When he alighted at Churchgate station, a heavy wooden plank fell on his head from about 50 feet while he was walking along platform no.3.

The railways challenged the state commission order before the national commission primarily on the ground that the state commission had no authority to adjudicate on the complaint under the Railway Claims Tribunal Act and the Railways Act.

The administration argued that the Railway Claims Tribunal was the only forum which could have adjudicated the claim. The national commission, however, found no merit in the submission. It noted that although the railway tribunal has civil court powers, but “the Consumer Protection Act...provides an additional remedy to consumers”.

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**Asl****

**Author Oscar Wilde**
HOSPITAL ASKED TO PAY ₹12L FOR NEGLIGENCE

Charul Shah ▪ charul.shah@hindustantimes.com

MUMBAI: The state consumer commission has pronounced a hospital in the western suburbs and one of its doctors guilty of medical negligence while treating a three-year-old cancer patient. The commission has asked them to pay 12 lakhs compensations to her parents.

The bench comprising president of commission Justice A P Bhangale and member Narendra Kawde heard the case. Asper the complaint filed by Ashok Pujari on July 15, 2006, he had admitted his daughter Vishakha, who was suffering from high fever, to the hospital but the medication didn’t help her. On July 22, she was referred to the accused doctor. Later, she was diagnosed of blood cancer and was put on chemotherapy.

The complainant claimed that while administering chemotherapy on her left arm, the needle went out of the vein, when it had to be administered intravenously. The girl developed a gangrene. She was discharged after three months but the hospital refused to give her case files.

Before the case could come up for hearing, the girl died on May 16, 2003. The hospital and doctor had objected saying the commission had no jurisdiction to hear the case and that Pujari had suppressed material facts.

THE SALTY TRUTH

Love munching on salty food? Your genes may be to blame, says a study which found inherited differences in taste perceptions may explain why some eat more salt than recommended

PAST RESEARCH

Previous research showed that people who have one of the two most common variants of a gene (TAS2R38) that enhances bitter taste perception are likely to avoid heart-healthy foods with bitter properties, such as broccoli and dark leafy greens.

THE NEW STUDY

In the current study, researchers sought to determine whether that bitter-enhancing genetic variations would also influence other food choices.

THE RESULTS

Researchers found that people who taste bitterness more strongly were nearly twice (1.9 times) as likely to eat more than the minimum recommended daily limit of sodium.

THE ILL-EFFECTS

Too much sodium, found in dietary salt from processed, prepacked, and restaurant foods, may lead to high blood pressure.

HEALTHY SODIUM INTAKE

Currently, the American Heart Association recommends an ideal limit of no more than 1,500 mg a day.

WOMAN CHEATED OF ₹4.32L BY FB FRIEND

Sagar Rajput ▪ sagar.rajput@hindustantimes.com

MUMBAI: Think twice before accepting a friend request on Facebook from an unknown person.

Recently, a 33-year-old assistant manager of a well-known company was cheated of ₹4.32 lakh by a man who befriended her on the social networking site. An officer from Kalachowki police station requesting anonymity said, “The complainant accepted a friend request from UK national Steven Have on September 28. They started chatting and shared their contact details.

As the woman’s birthday was on October 3, he told her that he was sending her gifts and 20,000 pounds. The officer said, “The two started chatting on the phone messaging app. Three days later, the man told her he was sending her gifts — iphone 7, Macbook, shoes and dresses. He also sent her photos of the gifts.”

The woman got a phone call on October 4. Someone named Priyanka, posing as a custom officer, asked her to pay for the ‘gifts’.

“The custom officer claimed that there was a lot of money in the box which has been seized by them. She would have to pay to get it back. The complainant paid Rs26,000 and Rs85,000 thinking that she was getting 20,000 pounds,” said an officer.

For the next 10 days, the complainant kept getting calls from other people posing as RBI and ATS officers.

FOR THE NEXT 10 DAYS, THE COMPLAINANT KEPT GETTING CALLS FROM OTHER PEOPLE POSING AS RBI AND ATS OFFICERS.

TOO MUCH SALT COULD DAMAGE YOUR LIVER

A high-salt diet causes liver damage in adults, developing embryos. Adults need a small amount of salt — about one teaspoon each day — to help regulate water movement within the body and conduct nerve impulses.

Excessive consumption of sodium was associated with a number of changes in the animals' livers, including oddly shaped cells, an increase in cell death and a decrease in cell proliferation, which can contribute to the development of fibrosis. The findings are published in the Journal of Agricultural and Food Chemistry.
FB friend cheats doctor of ₹20L

DUPED The imposter and his gang made the woman pay lakhs by threatening to implicate her in a money-laundering racket

Jayprakash S Naidu
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MUMBAI: A city doctor was duped of ₹20 lakhs by an imposter who befriended her on Facebook. The imposter cheated the woman on the pretext of sending her a gift and then threatening to implicate her in a money-laundering case.

Speaking to HT, the doctor said, "The cyber police forwarded the complaint registered with them on June 11 to the local police. But nothing has happened till date. The trauma I experienced after this was unbearable. It pushed me into depression and I had to seek professional help to overcome it."

As per the complaint (a copy available with HT), a man introduced himself as Walter Udo, an associate professor of New York and New England construction company (New York), on Facebook. Udo told the woman that he was a widower with two children, whose photographs he had posted on Facebook. He then used it to gain the woman's trust.

On 24th April, he insisted on sending a gift to her from his alleged daughters and managed to secure her contact details. Despite the doctor's refusal, he succeeded in accepting his gift. Udor persisted.

The doctor got a call from a woman named Ashish Arora from Aarambh courier on 27 April, informing her about a parcel from the US. Arora told the doctor that she had to clear the parcel from the Customs by paying duty.

She asked the doctor to remit the taxes by transferring money into an SBI account in Kolkata and the doctor did the needful. Arora called again after a few days, claiming that Customs screening revealed that the parcel contained USD 1,00,000 and now it had become a case of money-laundering.

Since her name was mentioned as the receiver, she would also be booked and punished for being a part of the racket. The doctor claimed innocence and said she was unaware about the contents of the parcel. She agreed to pay the 'fine' because she got scared.

Arora told the woman that she will send back the money if the parcel is cleared by the US and will have to pay for the logistics. She added that since money was being transferred into a bank account, she never suspected anything amiss. Arora called the doctor for the next two days and made her pay repeatedly claiming that the police had to be paid as well.

The doctor was horrified upon receiving an e-mail from 'citizen immigration', the day after the money was paid. After receiving the e-mail, Arora and her alleged boss, Thomas Cultrix, called her repeatedly asking for more money.

On 12th April, the woman refused to pay and the doctor insisted on the parcel being refunded. She was convinced and made the payment. But when the parcel was cleared, the doctor was shocked.

The doctor was convinced that the parcel contained USD 1,00,000 and now it had become a case of money-laundering.

"The doctor called her up again and told her that the parcel was cleared by the US and she had to pay for the logistics. She added that since money was being transferred into a bank account, she never suspected anything amiss. Arora called the doctor for the next two days and made her pay repeatedly claiming that the police had to be paid as well."

The doctor was horrified upon receiving an e-mail from 'citizen immigration', the day after the money was paid. After receiving the e-mail, Arora and her alleged boss, Thomas Cultrix, called her repeatedly asking for more money.

But when the woman refused to pay and demanded 12 days after the parcel was cleared by the US, the doctor insisted on the parcel being refunded. She was convinced and made the payment. But when the parcel was cleared, the doctor was shocked.

The doctor was convinced that the parcel contained USD 1,00,000 and now it had become a case of money-laundering. The doctor was horrified upon receiving an e-mail from 'citizen immigration', the day after the money was paid. After receiving the e-mail, Arora and her alleged boss, Thomas Cultrix, called her repeatedly asking for more money.

US nationals, after gaining their trust by contacting them, were reported immediately to the police so that money-laundering could be detected.

Speaking to HT, DCP Cyber Crime, Sachin Patil, said, "The purpose is to increase awareness. Women need to be careful while accepting friend requests and while sharing their personal details with strangers."
Consumer’s Crossword! (Answers to the clues are present interspersed in the current Keemat itself)

ACROSS
2. A payment option that can transfer funds between any two bank accounts without account details. (3)
5. A reflector. (6)
7. CGSI recently held consumer redressal camp in association with this club. (6)
8. Diabetes capital of the world. (5)
11. We cannot make them all within our lifetime. (8)
14. A food product that increases the human body’s acid overload. (6)
17. Surgery using a light source. (5)
18. An identification number that you can link to bank accounts? (7)
19. An Indian State (3)
20. A second factor of authentication for any transaction (3)
23. An identification mark indicating genuineness of product (3)
24. Having a perfect number could refer to overall good health. (3)
25. A reflected beam of this surface is equally dangerous. (5)
26. The number of electronic funds settlement system in India (3)
27. A medical problem that can occur due to incorrect treatment. (6)
28. The first book ever known to humans (7)
31. They circle the atomic nucleus (9)
32. It raises the risk of developing diabetes. (10)
34. A high value e-payment transaction option. (4)
40. An option for heart surgery. (6)
42. An ancient treatise about administration and statecraft (12)
44. Hospitals shift their patients here after surgery. (3)
46. These lights are produced during celebrations for entertaining. (8)
47. NUUP service is not available for these mobile handsets. (4)
48. Cheaper e-payment alternative if transactions are above Rs 5 lakhs. (4)
49. Vanaspati was largely made from this oil earlier. (2)
50. Light largely affects this portion on the human body. (3)
52. Air conditioners have this in their indoor unit. (4)
53. A diabetic medicine (15)
56. They are always in motion. (5)
58. Laser light beam injuries can lead to a permanent loss. (6)
61. Single. (4)
62. Smartphone payments are advisable only for such sums. (5)
63. It breaks down in the human body to produce alkali. (6)
66. Ordinary light is unique in this respect. (7)
68. Electrical switches and wires that carry invalid mandatory marks without licence. (8)
69. We get a red colored laser radiation in these. (4)
70. It happens to food if one consumes meat, fish and fizzy drinks along with coffee, fruits and vegetables. (10)
72. Its inherent property brightens the area. (5)
74. An acidic fruit. (6)
76. They authorize vendors to sell products on trains. (5)
78. An epidemiological research is based on this. (10)
81. Name of the ancient Indian author who wrote about consumer protection. (8)

DOWN
1. Too much could damage human liver. (4)
3. The visible color on a TV screen picture. (7)
4. FB friends give you this to cheat. (5)
6. The medical risk in regular consumption of acidic foods. (12)
9. Unhealthy levels of this increases diabetes risk. (11)
10. A basic mobile phone is so called. (7)
12. The truth behind friendship (4-8). (13)
13. A diet supported by svelte celebrities. (8)
15. The author of the book “Unsafe At Any Speed”. (5)
16. It is present in the atomic nucleus. (7)
22. It advocates consumer to purchase only hallmarked jewellery. (3)
24. A surgery carried out in human heart. (6)
29. The human eye is more sensitive this beam of light. (5)
30. Laser light is very much so unlike visible light. (8)
33. Owner of the bimonthly periodical Keemat (4)
35. Human body produced this from carbohydrates. (8)
36. One is needed to generate this for making a payment transaction (3)
37. A food item made from legumes, pulses and rice. (4)
39. Saturated fats generate this in human body. (7)
41. It seizes fake goods selling in the market. (3)
43. The pH level is dependent on its power. (8)
45. A railway body having civil court powers. (8)
46. A pseudo molecule. (5)
51. A laser that emits a red light beam and used in pointers. (5)
54. One should never share this number with anyone (3)
55. The more one is the higher the risk of developing type 2 diabetes. (5)
57. A cheap substitute for Ghee. (3)
59. It converts blood sugar in the human body to energy. (7)
60. This is necessary for onboard catering in express trains. (6)
61. Father of Indian laws (4)
63. Police responsible for internet crimes. (5)
64. It could do wonders to our body. (7)
65. The energy released by atoms. (7)
67. Heart diseases, stroke and amputations risks increases on getting this disease. (8)
71. A Govt. body regulating the telephone industry (4)
73. A sugar control-measuring test (5)
75. One uses a debit card in such kiosks to withdraw money. (3)
77. Partial hydrogenation causes its formation in Vanaspati leading to ailments like CVD. (3)
79. An educational institute in Boisar (3)
80. This number is essential for online transactions (3)

Keemat: March – April 2017
Designed by Dr. Sitaram Dixit, Chairman CGSI
A drummer is fed up with all the comments denying he is a real musician, and so he decides to learn some new instruments. He visits his local Music shop, and spends an hour looking around and deliberating. “Right “He says, after an age. “I'll have the shiny red one and the accordion thing over there.”

“I'll do you a deal,” says the Music Shop Manager, “You can with the fire extinguisher but the radiator is staying where it is.”

A flash flood swept over an area, stranding a man in his house. As the water rose, a rescue team came by in a boat.

“Get in,” the rescuers said. “We'll take you to safety.

“No,” said the man. “I have faith in the Lord. He will save me.”

The rains continued and soon the man was forced up onto his roof to avoid drowning. Soon, another boat came by.

“Sir, please get in,” the rescuers in this boat said. “The waters are rising. We will take you to safety.”

“No,” said the man again. “I have faith in the Lord. He will save me.”

The boat left, and soon the man was barely able to keep his head above the water. The water became rougher and a helicopter was dispatched to save the man. “We’ll lower a rope. Get in the copter ‘yelled the rescuers from above. The water shows no sign of abating. You are sure to drown.

“Once again, the man refused. “I have faith in the Lord,” he said calmly. “He will save me.”

Eventually, the man did, in fact, drown. When he got to heaven, he saw the Lord and approached him.

“What happened?” asked the man. “Did you save me from drowning. Why didn’t you?”

“Hey,” replied the Lord. “I sent two boats and a helicopter. What else did you want?”

A master French thief decides to pull off a huge job at the Louvre, stealing several valuable paintings. However, he was stopped and arrested just a few blocks away from the museum at a gas station. When asked how he could pull off such a heist and yet arrested so easily, he responded, “I had no Monet to get Degas to make the Van Gogh.”

A person is waiting to cross the traffic lights as a pedestrian, when another person comes up and puts his hand in his pocket.

“What do you think you’re doing?” the person asks.

“Just looking for a light,” the person says.

“Well why don’t you just ask?” says the first guy.

“I don’t like talking to strangers” come the reply.

A man left for work one Friday afternoon. However, instead of going home, he stayed out the entire weekend hunting with the boys and spending his entire paycheck. When he finally got home Sunday night, he was confronted by his very angry wife, and was barraged for 2 hours. Finally, his wife stopped nagging and simply said to him, “How would you like it if you didn’t see me for 2 or 3 days?” To which he replied, “That would be fine with me.”

Monday went by, he did not see his wife, and Tuesday & Wednesday came and went with the same results. Thursday the swelling went down just enough where he could see her a little out of the corner of his left eye.

A couple in their sixties is walking along the beach during sunset. The wife sees a dirty lamp, and the husband stoops down to dust it off. Magically, a genie appears out of nowhere and thanks the couple profusely for freeing him from his imprisonment. “As a reward,” the genie says, “I’ll grant you each one wish.” The wife says “I want to sail around the world. Send me and my husband during sunset.

The lawyer summoned every bit of his will and for you, sir?”

“I have faith in the Lord. He will save me.”

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“What happened?” asked the man. “Did you save me from drowning. Why didn’t you?”

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A man hurrying home on a cold rainy night takes a shortcut through the local cemetery and falls into a freshly dug, empty grave. He struggles to get out but cannot climb the wet, slippery walls. He begins shouting for help but has little hope as the rain is making a thunderous noise and it is late at night. A drunk, oblivious to the weather, wends his way through the graveyard when he hears the frantic cries. He goes to the gravesite, looks and down incredulously. “Help me” the stranded man pleads.

“Well, What’s the matter?” the drunk asks, struggling to keep his balance on the edge of the grave.

“What’s the matter? Look at me I’m wet and I’m freezing,” the man shouts in exasperation.

“Well, no wonder,” the drunk replies, “You kicked all your dirt off”

A big city lawyer went duck hunting in rural North Wairarapa. Eventually he shot down a bird, but it fell into a farmer’s field on the other side of a fence. As the lawyer climbed over it, the elderly farmer drove up on his tractor and asked him what he was doing. The litigator responded, “I shot a duck and it fell into this field, and now I’m going to retrieve it.”

The old farmer replied, “This is my property, and you are not coming over here.”

The indignant lawyer said, “I am one of the best trial attorneys in New Zealand and if you don’t let me get that duck, I’ll sue you and take everything you own.”

The old farmer smiled and said, “Apparently, you don’t know how we settle disputes in North Wairarapa. We settle small disagreements like this one with the Three Kick Rule.

The lawyer asked, “What is the Three Kick Rule?”

The farmer replied, “Well, because the dispute occurred on my land, I get to go first. I kick you three times, and then you kick me three times and so on, back and forth until someone gives up.”

The attorney quickly thought about the proposed contest and decided that he could easily take the old codger. He agreed to abide by the local custom.

The old farmer slowly climbed down from the tractor and walked up to the attorney.

His first kick planted the toe of his heavy steel-toed work boot into the lawyer’s groin and dropped him to his knees!

His second kick to the midriff sent the lawyer’s last meal gushing from his mouth.

The lawyer was on all fours when the farmer’s third kick to his rear end, sent him face-first into a fresh cow pie.

The lawyer summoned every bit of his will, remaining strength and very slowly managed to get to his feet. Wiping his face with the arm of his jacket, he said, “Okay, you old fart now my turn.”

The old farmer smiles saying, “I give up. Take the duck.”

Music Teacher: What is your favorite musical instrument?

Kid: The lunch bell!
WHEN IT COMES TO INVESTING IN SHARES,
DON’T FOLLOW THE HERD.
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