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- Risk of consuming ready to eat chicken.
- Dangers of antibiotic drugs during pregnancy.
- Common orthopaedic problems in the elderly people.
- Keeping pace with technological dynamics – Digital India!

Sender: Consumer Guidance Society Of India (CGSI)
Block J, Azad Maidan, Mahapalika Marg, Mumbai 400001.
Telephone: +91-2262 1612 / 2262 9715
Email: cgsibom@gmail.com Website: www.cgsiindia.org
STAY AWAY FROM TROUBLE ON MATRIMONIAL SITES

How you can stay safe online

- Don't reveal personal information such as your name, address, email or telephone numbers or place of work to anyone who asks for money.
- Communicate with profiles that are verified by the website. Try to remain anonymous until you fully trust a person.
- Stop communicating with anyone who pressurises you or asks for your photographs, mailing addresses or mobile numbers or tries to trick you into revealing those details.
- If someone gives you a phone number with a strange area code, make sure it is legitimate before you make a phone call or give your credit card details. Be aware that a temporary phone number may have been misused.
- Use prepaid mobile phone numbers or blocking techniques to prevent your phone number from being revealed.

Are you a Cybercrime Victim? Contact the Cyber Police:

- Mumbai police's Cyber wing helpline: 267-0000
- Cyber Police Station, First Floor, Bandra-Kurla Complex, Bandra (E), Mumbai
- E-mail: cyberpolicemumbai@cyberpolice.gov.in
- Phone: 022-26560008

SIMILAR CASES

January 2018: A 32-year-old woman from Thane was cheated of Rs 8.64 lakh by a goldsmith by taking advantage of a Facebook friend Frank Bell. She fell for the promise of gold chains, a high-end laptop, and the promise of transfer of Rs 50,000 (more than Rs 51,000), and the promise of transfer of Rs 50,000 (more than Rs 51,000) to his bank account. To gain trust, the fraudsters promised him an ATM card with PIN, using which he was able to withdraw Rs 51,000.

May 2016: A 22-year-old housewife from Dadar was cheated of Rs 6.6 lakh by one Steve John. After sending him a Christmas gift from London and she had to pay for it. She was cheated of Rs 82.76 lakh.

October 2015: Suchant Gavade, who owns coaching institutes, was cheated of Rs 62.76 lakh. He paid the money as processing fees for expensive gifts – gold watches, gold chains, a high-end laptop, and the promise of transfer of Rs 50,000 (more than Rs 51,000). He was able to withdraw Rs 51,000.

Do not accept unknown friend requests: Not every friend request is legitimate. A private investigator and sex offenders create fake accounts to gain access to profiles. If you do not know the person, don’t add them to your friends list. They will search your personal information and photos on social networking sites such as your residential address, phone number, mobile phone number, and date of birth can become public instantly and can be misused.

Avoid placing personal information and photos on social networking sites such as your residential address, phone number, mobile phone number, and date of birth can become public instantly and can be misused.

Do not use your personal or work email to communicate with a person you don’t know well. Create a temporary one instead.

Use prepaid mobile phone numbers or blocking techniques to prevent your phone number from being revealed.
In a democracy, everyone is equal... but all men are more equal. India has progressed a great deal in every sphere – even women's empowerment – but we are still very far away from gender equality. Women, historically, culturally, practically were always ‘ranked below’ men, all over the world. It was only in the mid-20th century that men began to slowly accept the idea that women deserved equal rights. Even today, it is a touchy subject, with strong opinions on both sides, but discrimination against women is so ingrained, it is taken for granted.

Survey after survey has shown that malnutrition is higher among women. If food is scarce, the husband gets his share first, then the sons, then daughters. Mothers come last. This isn’t just about sharing four chapattis’ between five people. Even in middle-class households, who gets the last bit of kheer – son or daughter? Who gets funded for higher studies if finances are tight? Does the family welcome the arrival of a girl or a boy with the same happiness and enthusiasm?

Women change their names after marriage men keep theirs. Widowers have rights, but not widows. In some families, a widow cannot even be near her own daughter when she gets married - it is apshagun, will bring bad luck. Participating in pujas is just not allowed. The sad part is we are well educated; otherwise, enlightened women also either believe in this or go along due to societal pressure and recuse themselves in such situations. Family trees – many families have them without the daughters mentioned or if they are, the sons name is entered first and then come the daughter even if the daughters are first born. We have all heard about the glass ceiling – the invisible barrier that prevents a woman from rising to top management in the corporate world but far more common and far worse, is inequality in pay. Women are paid less (sometimes 10-15% less, but often 30% less) than men who are doing exactly the same job, in every field including films.

**The weaker sex?**

Are women really the weaker sex? I look at examples from the 1920 and ’30s, including my great aunts. Women were married off at 14 or 15. A young girl, who grew up deep in South India, suddenly finds herself in Kabul, Karachi or a small district in Bihar where her husband has been posted. He is a civil servant and quite a catch. It is a huge culture shock, strange place, new language, cold weather but she copes. If the husband was a Collector, she had to attend and host parties; she learns how to use a knife and fork, and how to set a table for dinners. All learn the local language; a large percentage learns to drive a car; of course, this is not a fair example. These women were well off, had free time, the wherewithal to engage tutors. However, this strength and ability to adapt is found in all women. There are lakhs of women in the hills whose husbands work in cities, far from home. The woman manages the home, the terraced farm, the children, the family cattle using the little money her husband sends. It is an uphill task – pun intended. Then there are their counterparts in cities, small towns and rural areas, who work full-time as labor, maids, small jobs like sales girls, clerks and still manage to run the house and raise a family. It’s hard to get accurate figures, but a significant number of these women get little or no help from their husbands. Often, the woman is the main breadwinner. Many husbands just snatch away her earnings and spend it on liquor. The wife stays in an abusive relationship because our society has no respect for a woman without a husband.

The law of the land says girls have equal right on the parent’s property, however, one finds many daughters kept out of wills or the bulk of it going to sons. Many women do not even try to claim their rightful legacy, worried about strained relationships with siblings. Unfortunately, often women themselves perpetuate this stereotyping by treating sons and daughters differently. Boys will do maths and science and go for IT and engineering. Girls will read liberal arts, learn cooking and get ready for marriage. No boy wants a highly qualified wife, you see.

Things are changing. Now girls go to school, they compete for jobs. At IIT Mumbai, the girl’s hostel used to be a small apartment in the ‘60s – now it is a multi-storied building. They have managed to shatter the glass-ceiling big time. The country even has a woman minister holding the most “masculine” of portfolios – DEFENCE. List is long, Indra Nooyi, Head of Pepsi, Kiran Majumdar Shaw of Biocon, Sunita Williams astronaut, to name a few. They head large banks, corporations, are judges, lawyers, ambassadors, senior bureaucrats, doctors, sports, now even combat pilots. Done it all, but still the majority of women suffer stereotyping and unfair treatment. Gradually, people are beginning to accept that marriage is not the only career – but this change is happening too slowly.

Even 200 years ago, it made little sense to waste the potential of half of the society. Today, when most jobs do not require physical strength, it makes even less sense. Of late one sees an odd advertisement where the mother tells the son, “Why only your sister, you too must learn it” but not enough, much more needs to be done. Change must begin within the family and women must lead this change. Why wait for the government to start development programs for the girl child? Or have special laws to protect them. Start your own – it’s quicker, more effective, do it at home. Treat both the sons and the daughter exactly the same way.

Are you with me?

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**Letters to the Editor/ CGSI**

Mahanagar Gas has installed the gas connection; Hathway has refunded the money for unused period of internet connection after follow up by you and me. Both of them have compromised with me. I will be happy if the same is highlighted in Keemat. Thanks!

**Ramesh Parikh**, Email: parikhramesh31@gmail.com

I have been a member of CGSI, since the time it started, almost and was somewhat active when meeting were taking place in South Bombay. Today, media by its writing makes a person disease phobic and these thoughts you have a very well conveyed in your editorial. My compliments and congratulations to you on that honest writing. I was surprised to see this observation on the ‘amalgam filling’ also on cancer It puts a scare in the minds of people and coming from CGSI is a rather sweeping observation endorsed by the prestigious Consumer Voice. Cancer is a very complex subject and any statements that come out in the pages of Keemat should be guarded, because it will be totally believable and accepted by the society at large. I might also add that I have worked very extensively on oral pre-cancerous cancer at TIFR (Tata Institute of Fundamental Research), and it is through our TIFR documented studies that the *Gutkha* ban in Maharashtra has come through. I do enjoy reading Keemat and wishing you and the CGSI managing Committee the very best wishes for the coming year and for the success of CGSI. Thanking you. Warm regards,

**Dr. Dinesh K. Daftary** MDS, FDS, RCPS (Glasgow), Specialist in Oral Pathology & Dental Surgeon, Email: drd715@gmail.com
About Dental Amalgam Fillings


What is dental amalgam (DA)?
Dental amalgam is a dental filling material used to fill cavities caused by tooth decay. It has been used for more than 150 years in hundreds of millions of patients around the world. DA is a mixture of metals, consisting of liquid (elemental) mercury and a powdered alloy composed of silver, tin, and copper. Approximately 50% of dental amalgam is elemental mercury by weight. The chemical properties of elemental mercury (Hg) allow it to react with and bind together the silver/copper/tin alloy particles to form an amalgam. DA fillings are also known as “silver fillings” because of their silver-like appearance. Despite the name, “silver fillings” do contain elemental mercury. When placing DA the dentist first drills the tooth to remove the decay and then shapes the tooth cavity for placement of the amalgam filling. Next, under appropriate safety conditions, the dentist mixes the powdered alloy with the liquid mercury to form an amalgam putty. This softened amalgam putty is placed and shaped in the prepared cavity, where it rapidly hardens into a solid filling.

What should I know before getting a dental amalgam filling?
Deciding what filling material to use to treat dental decay is a choice that must be made by you and your dentist. FDA continues to evaluate the available information on dental amalgam, and will update the information on this web page as necessary. As you consider your options, you should keep in mind the following information.

Benefits: DA fillings are strong and long lasting, so they are less likely to break than some other types of fillings. DA is the least expensive type of filling material.

Potential Risks: DA contains elemental Hg. It releases low levels of mercury in the form of a vapor that can be inhaled and absorbed by the lungs. High levels of mercury vapor exposure are associated with adverse effects in the brain and the kidneys.

FDA has reviewed the best available scientific evidence to determine whether the low levels of Hg vapor associated with DA fillings are a cause for concern. Based on this evidence, FDA considers DA fillings safe for adults and children ages 6 and above. The weight of credible scientific evidence reviewed by FDA does not establish an association between DA use and adverse health effects in the general population. Clinical studies in adults and children ages 6 and above have found no link between DA fillings and health problems. The developing neurological systems in fetuses and young children may be more sensitive to the neurotoxic effects of Hg vapor. Very limited to no clinical data is available regarding long-term health outcomes in pregnant women and their developing fetuses, and children under the age of six, including infants who are breastfed. Pregnant women, parents with children under six who are concerned about the absence of clinical data as to long-term health outcomes should talk to their dentist.

However, the estimated amount of Hg in breast milk attributable to DA is low and falls well below general levels for oral intake. The Environmental Protection Agency (EPA) considers safe. Despite the limited clinical information, FDA concludes that the existing risk information supports a finding that infants are not at risk for adverse health effects from the mercury in breast milk of women exposed to Hg vapor from DA. Some individuals have an allergy or sensitivity to mercury or the other components of DA (such as silver, copper, or tin). DA might cause these individuals to develop oral lesions or other contact reactions. If you are allergic to any of the metals in DA, you should not get amalgam fillings and discuss other treatment options with your dentist.

Why is mercury used in DA?
Approximately half of a DA filling is liquid mercury and the other half is a powdered alloy of silver, tin and copper. Hg is used to bind the alloy particles together into a strong, durable and solid filling. Hg’s unique properties (i.e., liquid at room temperature and that bond well with the alloy powder) make it an important component of DA that contributes to its durability.

What is bioaccumulation?
Bioaccumulation refers to the build-up or steady increasing concentration of a chemical in organs or tissues in the body. Mercury from DA and other sources (e.g., fish) is a bioaccumulative. Studies of healthy subjects with amalgam fillings have shown that Hg from exposure to mercury vapor bio-accumulates in certain tissues of the body including kidneys and brain. Studies have not shown that bioaccumulation of Hg from DA results in damage to target organs.

Is the mercury in DA the same as the mercury in some types of fish?
No. There are several different chemical forms of Hg: elemental Hg, inorganic Hg and methylmercury. The form of Hg associated with DA is elemental Hg, which releases Hg vapor. The form of Hg found in fish is methylmercury, a type of organic mercury. Hg vapor is mainly absorbed by the lungs, whereas methylmercury is mainly absorbed through the digestive tract. The body processes these forms of Hg differently and has different levels of tolerance for Hg vapor and methylmercury.

I am concerned about mercury in DA should I have my fillings removed?
If your fillings are in good condition and there is no decay beneath the filling, FDA does not recommend that you have your amalgam fillings removed or replaced. Removing sound amalgam fillings results in unnecessary loss of healthy tooth structure, and exposes you to additional Hg vapor released during the removal process. However, if you believe you have an allergy or sensitivity to Hg or any of the other metals in DA (silver, tin or copper) discuss the treatment options with your dentist.

Alternatives to Dental Amalgam
Other materials can also be used to fill cavities caused by dental decay. Like dental amalgam, these direct filling materials are used to restore the biting surface of a tooth that has been damaged by decay. Your dentist can discuss treatment options based on the location of cavities in your mouth and the amount of tooth decay. The primary alternatives to dental amalgam are:

1) Composite Resin Fillings: Composite resin fillings are the most common alternative to dental amalgam. They are sometimes called “tooth-colored” or “white” fillings because of their color. Composite resin fillings are made of a type of plastic (an acrylic resin) reinforced with powdered glass filler. The color (shade) of composite resins can be customized to closely match surrounding teeth. Composite resin fillings are often light cured by a “blue-light” in layers to build up the final restoration.

Advantages:
- Blend in with surrounding teeth
- High strength
- Require minimal removal of healthy tooth structure for placement

Disadvantages:
- More difficult to place than DA
- May be less durable than DA and may need to be replaced more frequently
- Higher cost of placement

2) Glass Ionomer Cement Fillings: Glass ionomer cements contain organic acids, such as eugenol, and bases, such as zinc oxide, and may include acrylic resins. Like some composite resins, glass ionomer cements include a component of glass filler that releases fluoride over time. Also like composite fillings, glass ionomer cements are tooth-colored. The composition and properties of glass ionomer cements are best suited for very small restorations. Unlike composite resin fillings, glass ionomer cements are self-curing and usually do not need a “blue light” to set (harden). The advantages of glass ionomer cements are ease of use and appearance. Their chief disadvantage is that they are limited to use in small restorations.

Keemat: January – February 2018
KEEMAT SUBSCRIPTION SURVEY FORM

The CGSI Managing Committee requests all Members to indicate their choice by ticking (√) from any of the following five options and send the form positively to CGSI office before 1st March 2018.

1. We wish to receive Keemat print copy regularly as we are receiving currently.

2. We are receiving multiple print copies of Keemat in our family and want only one print copy of Keemat.
   □ We receive __________ copies for our family.  ◊ Please DO NOT send copies to
   i. Name: __________________________LM/OM No. __________
   ii. Name: __________________________LM/OM No. __________
   iii. Name: __________________________LM/OM No. __________
   iv. Name: __________________________LM/OM No. __________
   (Please add an extra sheet in case of more names)

3. We DO NOT wish to receive Keemat print copy and will receive Keemat in e-format by email.

4. We DO NOT wish to receive Keemat print copy or in e-format. We will download it from CGSI website.

5. We DO NOT wish to receive Keemat in any form print or otherwise.
   Members not selecting any of the above choices mean that they are opting for the FIRST one & Wish to receive Keemat in print form.

You may send this form by
(1) E-mail (MS-Word File available on CGSI website)
(2) Scanned Copy by e-mail to cgsibom@gmail.com
(3) Paper Copy to CGSI office

LM/OM No.: _______ Email ID: __________________
Signature: __________________ Cell No: __________
Name of the Member: __________________________

CGSI’S KEEMAT WISHES ALL ITS READERS,
A VERY HAPPY & PROSPEROUS NEW YEAR!

SAVE PAPER. SAVE TREES. SAVE THE ENVIRONMENT. SAVE THE WORLD!
J&J may have to pay at least Rs20 lakh to each patient for faulty hip implant

At least 22 Indian patients, who were given the faulty hip implants, had undergone revision surgeries

By Teena Thacker

NEW DELHI

Johnson and Johnson (J&J) may be ordered to pay at least Rs20 lakh in compensation to each of the 22 Indian patients who were given allegedly faulty hip implants that required them to undergo revision surgeries, according to two people aware of the matter.

An 11-member panel set up by the health ministry in February came to the conclusion that J&J was at fault for "serious medical negligence", said the two people, both of whom serve on the panel, on condition of anonymity. A spokesperson for the local unit of DePuy International, the J&J unit that sold the device in India, denied the allegation.

On 16 November, the federal jury in Dallas ordered J&J and its DePuy Orthopaedics unit to pay $2.47 million to six patients. The jury found the metal-on-metal hip implants were defectively designed and that the firms failed to warn consumers about the risks. Thursday’s verdict came in the fourth test trial over the devices in Dallas federal court, where some 9,000 of the cases are pending. J&J won the first Pinnacle test trial in 2014, but subsequent juries determined the firms to be liable.

J&J in 2013 agreed to pay $2.5 billion in compensation to around 8,000 US citizens who sued the firm after being given the implants that were recalled globally in August 2010, but was non-committal about paying any damages to Indian patients, the people cited above said. J&J, the world’s largest medical device maker, also paid compensation to patients in Australia and Canada, one of the persons cited above said.

The panel findings were based on submissions by 22 patients, all of whom had to undergo revision surgeries after being given the allegedly faulty implants. Some of them told the panel that they had to undergo a third surgery. The patients informed the panel that they suffered great pain and had to be confined to bed, the third person quoted above said.

Case histories of the patients showed a flaw in the design of the implant led to an increase in chromium and cobalt levels in the body, which had a toxic effect on other parts of the body, endangering the lives of the patients, one of the two persons said.

In August 2010, the US Food and Drug Administration (FDA) issued a mandatory recall of the 93,000 so-called articular surface replacement (ASR) hip implant worldwide after authorities in the UK reported that 13% of patients given the implant ended up needing revision surgery. The hip replacement device was recalled in India the same year.

The initial findings of the committee suggested that in India J&J had only provided reimbursement for recall-related revision surgeries, food and travel to the patients, but no compensation, one of the two persons cited above said.

DePuy’s reimbursement programme was intended to remove “financial barriers for patients so they could receive recall-related testing and treatment”, the firm’s India spokesperson said, in response to a detailed questionnaire. “The company’s decisions leading up to the voluntary recall of the ASR Hip System and subsequent actions, including a reimbursement programme for recall-related medical expenses, reflect our commitment to patients,” the spokesperson said.

In August 2010, the US Food and Drug Administration (FDA) issued
UK man, fake officer cheat nurse of ₹7L over customs fees

Sagar Rajput
sagar.rajput@hindustantimes.com

MUMBAI: The Sakinaka police recently booked two unidentified persons for allegedly duping a 47-year-old Bombay hospital nurse of Rs7 lakh. No arrests have been made.

The woman, who is a resident of Andheri village in Sakinaka, paid the amount towards customs duty for a gift which was sent by a man from London, said an officer. She befriended him on Facebook.

She told the police that she received the friend request in October last year.

An officer from Sakinaka police station said, "The two became friends and even shared their phone numbers. They chatted and spoke on the phone."

In November, the man allegedly told her that he was sending a Diwali gift for her—a gift she refused to accept. But he said he had already deposited the gift.

A woman who posed as a custom officer threatened to jail the nurse if she failed to pay the duty towards the gift, said the officer. The nurse consulted with the London man who assured her that he would repay the amount.

"The fake customs officer threatened the nurse and said the gift contained illegal gold, laptop and money from the UK," added the officer. Scared, the victim borrowed money and paid Rs7 lakh in eight different transactions. After each transaction, the fraudster asked the nurse to pay import duty for a different item.

The nurse realised her mistake in December when the fake officer and the man switched off their phones.

"In the last week of January, the man asked for monetary help, claiming that he was arrested by the Delhi police. But she confronted him and asked him if he was from the UK how come he was arrested from Delhi. He hung up on her," a nurse said.

MAN LOSES ₹70K IN CARD FRAUD

Jayprakash S Naidu
jayprakash.naidu@hindustantimes.com

MUMBAI: A 73-year-old man from Santacruz (East) recently lost Rs70,000 to a cybercriminal, who posed as a bank executive and took his credit card details on pretext of giving him lifetime validity on his card.

According to the Vakola police, the complainant received a phone call last month from the fraudster, who posed as an executive from his bank.

"He said my credit card's validity was ending and it would soon be blocked. He then asked me if I wanted to make it valid for life. He told me he would need my card details for verification. I asked him for the 16-digit number and the CVV number," said the complainant.

Within a few hours, about Rs70,000 was debited from the man's account.

The Vakola police have registered an FIR under Sections 430 and 419 of Indian Penal Code (IPC) for cheating and impersonation, and Section 446 of Indian Penal Code (IPC) for cheating and impersonation.

A REAL Estate Developer and a housing society have been ordered by the State Consumer Disputes Redressal Commission to pay Rs32 lakh to a woman for allegedly selling her a flat on a smaller than what she was promised.

The complainant, a Vile Parle resident, had approached the State Consumer Disputes Redressal Commission against the housing society and the developers, claiming "deficiency in service".

According to the complaint, the woman was a member of a housing society in Vile Parle, which was old and in a dilapidated condition. The members passed a resolution in the society's Annual General Meeting and invited tenders for redeveloping the building.

A development agreement was executed with one of the builders in 2008.

The complainant told the commission that she was entitled to 35 per cent additional carpet area in the newly-constructed building. She also purchased additional carpet area of 56 sqm. However, the woman claimed that while she was entitled to a total carpet area of 894 sq ft, the carpet area was only 686 sq ft when she took possession of the flat.

The woman complained to the police, the Brihanmumbai Municipal Corporation as well as the Legal Metrology Department. She also claimed that she was entitled to additional 35 per cent as per the Development Control (DC) rules.

The builders, named as opponents in the complaint, denied that the complainant was entitled to get a total carpet area of 894 sq ft. They also denied that she was entitled to 25 per cent additional area under the DC Rules, claiming that she was entitled to get Rs1.51 lakh as per the current market value of the flat.

The commission, however, concluded that the complaintant had received less area in her flat in the new building. "We are of the opinion that the complainant is entitled to get market value of the area of the flat, which was not given to her," it said. It also said the complaintant's claim of an extra 35 per cent area as per the DC Rules was not proven, as it was not made clear whether the BMC had given extra Floor Space Index to the builder.

"We are of the opinion that an opponent of the builders had not given flat to the complainant as per the tripartite agreement executed between the complainant, society and the builder, all opponents are responsible for giving this amount to the complainant," the commission said. It directed the builders as well as the housing society to jointly pay Rs32 lakh to the complainant within a month or pay interest till the amount is paid.

Woman to be paid Rs 32 lakh for getting flat with smaller carpet area

Vile Parle resident says she was to get a 894 sq ft flat but got 686 sq ft

Express News Service
Mumbai, September 10

A REAL Estate Developer and a housing society have been ordered by the State Consumer Disputes Redressal Commission to pay Rs32 lakh to a woman for allegedly selling her a flat on a smaller than what she was promised.

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उत्प्रदानी विलीनतम दर्शितणां मनोरथानुसार: ||
Strength is Virtue, Weakness is Sin

अभ्यं चैव गाजी चैव स्वाभावः चैव च ||
अजञापात्रं वल्लकां गर्भमन् च ||
It is not the horse or the elephant and never the tiger but the goat that one offers in sacrifice! Even gods destroy the weak!

--------------------------GOLDEN WORDS OF YORE--------------------------

Keemat: January – February 2018
Your ready-to-cook chicken may contain deadly pathogen: Study

Snehal Fernandes
Snehal.fernandes@hindustantimes.com

MUMBAI: Ready-to-cook chicken and raw meat stored above freezing point is likely to be contaminated with the Salmonella bacteria that causes acute food poisoning, a study by a leading state-run institute has found.

The study by the Bhabha Atomic Research Centre's food technology division tested 87 samples from supermarkets and departmental stores in Mumbai.

The study, Salmonella in Indian ready-to-cook poultry: antibiotic resistance and molecular characterisation, was published in Microbiology Research, an international online-only peer-reviewed journal.

More than 50% of the 48 samples of minimally processed and raw meat samples stored at 8-10°C were found to be contaminated, the study showed. The study did not name the brands of chicken tested.

Though the sample size is small, it provided an insight into the way poultry is sold in the retail market in India, where chicken is the most favoured meat for millions of people. Reuters quoted a report by the US Department of Agriculture (USDA) as saying that consumption of processed chicken meat in India was rising 20% annually.

CONTINUED

Ready-to-cook...

The researchers did not comment about the study.

The report also said that four of every five Salmonella strains found in the chicken were resistant to antibiotics, attributed to alleged misuse of antibiotics to promote growth by poultry farmers. The tested ready-to-cook (RTC) samples included boneless chicken, drumsticks, sausages, cutlets, nuggets, salami slices, sheekh kebab.

THE TESTS

The Food Technology Division and Radiation Biology and Health Science Division, Bhabha Atomic Research Centre, conducted tests for the presence of salmonella on 87 chilled and frozen ready-to-cook (RTC) poultry samples of four brands from super markets and departmental stores in Mumbai.

Chilled RTC samples comprised mixed boneless chicken, leg cut, pre-cut, soup pieces, kheema, assorted cut pieces, lollipops or drumsticks.

Frozen RTC samples included sausages, kheema, cutlet, nuggets, tandori chicken nuggets, tandori chicken tikka, chicken samosa, salami slices, sheekh kebab, burger patty, lollipops, and spring roll. These samples also contained ingredients such as flour, onion, water, spices and condiments such as coriander leaves, garlic, ginger, red chilli powder, coriander powder, curry powder, turmeric powder, green chili, kasoori methi, edible vegetable oils, soya bean granules, iodized salt, and acidity regulator.

Researchers said indiscriminate abuse of existing antibiotics in both clinical and veterinary treatment in recent years has led to proliferation of antibiotic resistance in microbes, posing a dilemma for the future treatment of such bacterial infection.

The study ‘Salmonella in Indian ready-to-cook poultry: antibiotic resistance and molecular characterization’ was done by Raj Kamal Gautam, Aarti S. Kakatkar, Manisha N. Karani, Shashidhar R. and Jayant R. Bandekar.

Another expert who has seen the report said, “The consumption of frozen RTC poultry products is safer than chilled RTC poultry products, as temperature plays a significant role in development or growth of salmonella.”

The contamination was lower in frozen poultry because freezing (storing at 0 to minus 20°C) stops the bacteria from multiplying.

The study by a five-member team said, “Good hygienic and manufacturing practices, and the inclusion of international quality standards like ‘hazard analysis and critical control points’ must be followed by poultry farmers, industry and processors right from the poultry farm until the end of retail marketing without temperature abuse and tampering of packaging materials.”

“Though most of the food in India is cooked thoroughly in India, bacteria very often cross-contaminate the kitchen platforms, cooking and serving utensils,” it added.

Dr Sumanth Gandra, an expert with the US-based Center for Disease Dynamics’ New Delhi office -- who was not involved in the study -- said the focus should be on processes that prevent contamination at poultry farms, good handling and processing practices by the industry, and stringent surveillance by authorities.

“In the US, contamination was 9% in 2014 in retail meat compared to India’s more than 50%. We don’t know what practices are being followed in India, and have to question it,” said Gandra.

A member from the Poultry Federation of India, an umbrella body of chicken farmers, denied any laxity at the farms.

“We are not careless and take utmost care while handling and managing chicken at the farms since we know its for human consumption. Chicken could also get contaminated with salmonella while processing or storing it,” the member said seeking anonymity. “As for using antibiotics, we work with national and international laboratories, and some antibiotics are not used for humans.”

Salmonella infections cause gastroenteritis, nausea, vomiting, abdominal cramps, diarrhea, headache, fever and chills.
Keeping Pace with Technological Dynamics

(Consumer’s Convenience, Safety, Care and Benefit are all Crucial to Confirm ‘Digital India’ Success!)

Dr Sitaram Dixit, Chairman – Consumer Guidance Society of India (CGSI)


E-Payments Pre & Post Demonetisation in India

One complete year has now passed by when India’s Prime Minister Shri. Narendra Modi announced the demonetisation of the then existing high denomination currency viz., Rs. 1000 & Rs. 500, genuinely visualising of making India, a cash less or less cash country. The note-ban drive decision of the Modi Government, surely gave essential stimulus to consumers for adopting online financial payments, however the adoption rate of digital transactions soon plateaued out to previous levels, as cash became available. When the Government banned high denomination currency notes, it removed a vast amount of cash from the Indian economy, compelling people to use debit/credit cards or online internet methods for carrying out their financial transactions. Pulling out 86% of the available cash from the economy overnight, gave in to the typical “Push –up Factor” immediately boosting the use of digital platforms and once cash was back in circulation those who earlier dealt in cash happily went back to it.

In October 2016, according to RBI the apex bank of India, debit card transactions was Rs. 21,941 crore and credit card payments Rs. 29,942 crore. Post-demonetisation in December 2016 debit card transactions jumped to Rs. 58,000 crore, credit card payments Rs. 31,150 crore. However, after about 10 months post demonetisation in August 2017 debit card transactions and credit card payments both stood at Rs. 36,000 crore level, each coming down substantially from November 2016 – January 2017 peak levels. Although it is a fact that people have again started transacting more in cash, the note ban has surely ensured that consumers also seriously consider digital payment system like BHIM (Bharat Interface for Money), UPI (United Payment Interface), IMPS (Immediate Payments Transfer), other Banking Platforms, etc., that are all in place for considerate imminent adoption when in need.

Consumers and small businesses stopped on-line transactions with improving cash availability primarily to avoid taking tax numbers/pay taxes, avoid the prevalent tax collecting authorities/system that lacks trust security and is fraught with scams (as daily newspaper reports suggests) also the fact that the Government withdrew the relaxed incentive on transaction charge, in existence during the three-month window period. Digital security and safety also include protecting consumers’ payment details, financial assets, personal identity to prevent misuse and personal individual safety from frauds and personal well-being from the tax collecting authorities/system. One significant learning we gather from this is that, digital technology even becoming default or pervasive need not necessarily relate to a consumers choice, satisfaction and trust. It could be true that consumers expect technology to deliver reliable, beneficial quality services but it does not mean that they have absolute faith or believe it to be in their best interest and/or can protect them from any impending harm.

Consumer & Consumer Protection

All people have an inherent right to expect safe quality goods/services and expect fair treatment while finding solutions if things go wrong. We are all aware that this is possible, only when businesses deliver consistent quality goods/services and national consumer policy-makers take active steps, to implement effective consumer protection. In this respect, every country should have consumer protection policies providing adequate protection by not only encouraging ethical businesses, but also preventing abusive business practices, so that goods and services rendered are as per consumer needs.

Consumers expect policy guidelines formulated recognise the country’s unique cultural, economic, social circumstances and environmental conditions, constituting relevant levels of consumer protection. This is possible only if the Governments develop, provide and maintain, adequate infrastructure, implement, monitor and ensure consumer protection policy measures, that benefit every segment of the populace, including the vulnerable disadvantaged, existing in rural areas or in poverty. The Government should essentially also promote sustainable consumption; help create market conditions giving consumers larger choice, at lower prices, in addition to boosting the development of independent consumer groups furthering the cause of consumer protection.

The Digital World

Our world is becoming globalized, experiencing speedy transnational change in determining required information, sharing, communicating, socializing, banking, shopping, etc., all creating choices, opportunities, conveniences and lower prices for consumers. Digital medium and mobile transactions have without doubt transformed consumer’s lives. However, to ensure continuation of this opportunity growth in digital developments, users need to trust it enough so that it integrates itself into their routine life and not just remain as one of the many available options to deal with. Access and availability of an affordable, consistent, good quality broadband internet infrastructure, an important aspect of digital consumer’s right, is also a central prerequisite for a country’s economic development. Government, regulators, business, resolute co-ordinated efforts alone can ensure this especially in remote geographical areas.

A global survey for the year 2015 indicates that 47% of the world’s population were online; 2.5 billion of those were in economically developing countries thereby indicating that 3.9 billion people, i.e., nearly 53% of the world’s population were still not internet savvy. Recent estimates also suggest that less than 10% of people in the economically developed countries access internet, in comparison to over 80% in developed countries. Uneven coverage within countries, setup affordability and connection costs, device costs and unfair data caps are other issues with digitalisation and India is no exception.

Today over 40% of the world’s population uses internet and with the current continued focus on access and inclusion, this is bound to increase. Hitherto, for mass acceptance of products and services, consumers trust in the digital economy is obligatory which

CONSUMER: Is any individual purchasing or using goods or services, for personal, family or household purposes.

CONSUMER PROTECTION POLICIES: It comprises of the national laws and regulations, procedures, mechanisms & programs, including industry sector standards and codes of practice.
unfortunately in some aspects is either lacking or hardly encouraging. Building trust cannot be laid-back and overlooking these issues, will only hamper further growth and integration of technology in people’s routine.

On the demand side of economy, traditionally consumer initiatives alone gives impetuses, to internet digital bargain, purchasing decisions, sharing information, creating content, commenting, ranking, reviewing, using and providing services, in peer-to-peer networks and digital platforms. However, despite this glut of opportunities to shape the digital economy, the rapid pace of change in technologies, is only leaving consumers confused of their choices, relatively disempowering them from behind the scene occurrences. Understanding consumer worries and expectations about the digital medium and striving to find ways to build trust, is by itself a big challenge for policy-makers. The most important point to note here is that, a consumer’s voluntary participation alone will lead to a flourishing innovative digital technology regime, thereby making the next stage of digital development work, better than ever before.

**Consumer Perceptions & Reality**

The last two decades in India has witnessed consumer optimism giving way to pessimism with an overall feeling of helplessness and decline in trusting business, media, Government and even some NGO’s because of a general sentiment that these institutions are incompetent and so incapable to protect them from any adverse effects of globalization and technology change. Technology falls short on authenticity, transparency, protecting consumer data with most consumers convinced that commercial brands with access to their personal data will only use it unethically with the remaining majority not even aware of what information companies hold about them. Addressing consumer concerns by regular review and re-evaluation of the scope of personal data collection, its need, invasive marketing, discriminatory practices, privacy loss and exposure to an individual’s security risks are also essential. Consumers should have clear knowledge on their personal data collected, its purpose, be fully alert of the implications of its use in the digital economy and know easy effective methods, to assert control or mitigate risks. Companies should provide consumers with simple secure techniques for access and control of their data to benefit from opportunities of sharing the same, in line with their preferences, expectations and legal rights.

In a digital economy, we may not be able to avoid data transmissions however, it is vital that consumers exert control over personal data flows and privacy preferences. It is the regulator’s onus, to note the impact of multiple organisations collecting data of citizens and its effect on their legal rights. They should create appropriate frameworks, suitable to address problems that challenge automated decision, ensuring that processes are lawful and decisions centred on sensitive information, are without any discrimination to race, gender or religion. Regulators should also ensure, that all information stored and/or transmitted, are with the highest national standards of security, either by incentivising or strict monitoring, that force companies to adopt the best practices by design. Policy regulations for companies should also include independent data security assessment, through timely breach notification and prompt sanctioning of benefits or immediate compensation to aggrieved consumers.

**Consumer Redress**

In the event of breaches of security, consumers should have easy access to redress and these rights in the digital medium must be, at par with those available for other commerce forms. Firms offering online transactions ought to offer strong, accountable and fair internal dispute mechanisms, without undue delays and at a reasonable cost. Availability of independent redress mechanisms, for unresolved disputes is utmost essential. The digital world involves cross sectoral, cross border transactions, multiple providers, etc., and regulators should work across jurisdictions, to support cross assistance to resolve disputes, enhancing consumers’ ability to compare and switch providers, support interoperable compatible devices and software standards, with rights to access and transfer data between services. International policy on cross border data transfer should be co-ordinated, so that countries involved in transactions, have in place high standards of protection, in both substantive and procedural national laws.

**Empower Consumers & Build Trust**

The Indian Government and businesses to drive economic growth, is investing in e-commerce. Developing consumer trustworthy online payment systems therefore is a priority. Newspaper reports often talks about data breaches, stealing of digital personal records, bank account details, email addresses, online account identity, medical information, etc. Losing all this information could mean financial loss, identity theft and deep distress on finding private information in public domain. Powerful digital technology allows companies to collect, store and share vast quantities of consumers' personal data to support product functionality, but many are truly neither necessary nor required. Personal security and safety in the digital world necessarily should also cover particularly children, consumers, who are vulnerable to harm or less able to manage online risks. It is difficult to spot hazards and/or new risk threats in sophisticated new and unfamiliar digital products now available, just by simple scrutiny and consumers need to understand the safety aspect, well enough before using any new products and services. Regulators in addition to raising awareness about online security, have to co-ordinate with companies to develop safe and secure system practices, easy for consumers to adopt. Providing a transparent personal data security with behind the scenes view of data usage, can also build some trust in the system.

The constantly evolving digital technologies blur traditional boundaries and cuts across nations with diverse sectoral rules and laws making it very difficult to identify the right answers. To increase consumers trust on business, it is necessary to willingly listen, understand consumer undercurrent demands, with a consumer-centric approach and respond to their expectations. Upholding digital consumer protection and treating them fairly, should be the corporate culture and fundamental objective in governance of digital providers and regulatory policy legislation should be such, that companies not adhering to it or practising adverse methods that harm vulnerable consumers be severely penalised. Truly, regulation is not an absolute solution, but still has a very crucial role in providing certainty and a strong foundation of protection guarantees, for consumers to participate confidently in the digital economy.

Consumer products embedded with sensors devices augmenting their functionality and thereby becoming ‘smart’ are growing in the consumer market. Smart capability equips objects, sense activity, collect data and exchange it with smartphones or other connected devices, with remote centralised information systems. In order to take apt and necessary decisions, consumers should have complete knowledge; about the implications of their personal data usage, during product use and/or service relationship and how the various processes that allows access to the service, affect pricing and quality. Increase in internet access and wireless connectivity will spur a gradual demand for such products, leading to reduction of software and data handling costs, making everyday items like utility meters, domestic appliances, consumer electronics, wearable fitness trackers, cars and home security systems, to all acquire the ability to connect to the internet and to one another.

New developments bring about both increased opportunities and risks for consumers. Consumer products embedded digital technology, do enable it to connect to the internet subject to licences, but also have a worrying functionality namely, subjected
to greater controls over use, sharing or modification, largely dependent on the provider’s definition of product ‘lifetime’ and suitable use, that prevails especially in case of dispute. It is vital that digital product companies, follow international standards of manufacture, provide after sales essential security updates for a reasonable specified period, follow clear liability rules and ensure that consumers are fully compensated, in case of any harm encountered due to safety and/or security reasons.

Realising consumer rights in a situation with complex lines of accountability and liability, remote automated contract enforcement issues, difficulties in changing provider, is beyond data privacy and security questions creating further confusion over exactly, what a consumer can or can’t do with a product they have purchased. Consumers owning or using such products, with very little input or only isolated decisions from them but relying more on software today find it difficult, in identifying as to who is responsible, when something goes wrong. The maze of countless links, within a complex network of manufacturers, apps and ISP’s only makes it more problematic.

Consumer protection and empowerment regulation, for digital medium users is fundamental to address online complexity of security, liability, incompatibility and affordability. Equivalent to the feature, type and variety of digital services and products, protection levels should be same, for online or offline purchase activities. It is important to note that evidence-based and outcome-focused interventions and solutions are necessary, as they have better impact on consumer satisfaction. An open complementary global measurable digital economy standard, in addition to a proportionally strong, effective and easily accessible legal mechanisms, that provide sanction against abuse and technical failures, thus protecting consumers from fraud and unfair online treatment errors, is necessary to build consumer trust and confidence. More importantly, a regulatory mechanism-keeping pace with the pervasive nature of any technology change, that also makes sure that consumers are clear on their ownership and guaranteeing rights to fair use, due process and proportionality are essential elements, in building trust and confidence among consumers.

Digital Education & Awareness

Internet has revolutionised the way we buy and sell goods, with many of us enjoying the benefits of online shopping. Problems in commerce are unavoidable. We are all familiar with complaints of faulty goods, poor services, fake or counterfeit goods, substandard or dangerous products, poor service delivery or goods contrary to promotional advertisement descriptions, etc. In e-commerce, many companies are involved making it troublesome and difficult to identify the player legally responsible for any discrepancy and consumer experience confirms that legislation, regulation and redress standards are ineffective at keeping pace with digital economy. The lack of clarity on consumer protection and redress, poor regulation mechanism in cross-border, e-commerce with persisting problems is still a deterrent for making digital dealings a way of life.

Practical, clear, accurate and credible standard information about products and its functionality, providers, processes and consumer rights, should be easily available to consumers, so that they understand adverse implications if any, of their online activities to aid informed decision-making, without complexity and confusion. Digital policy should be such that they are easy to understand and manage, especially with respect to issues and apprehensions of consumers participating in the digital world. Digital consumer education entails, not only knowing online rights, but also be competent on relevant participative knowledge skills and behaviours, to make effective use of digital devices, like computer desktops, laptops, tablets, smartphones, etc., for actively collaborating and communicating in a functional digital society.

Additionally, it is also necessary that people develop skills to manage both risks and opportunities for making informed choices, know exactly where they have to go for assistance and take effective steps to protect or improve their online identity. It is important to note that consumer education and awareness to develop skills and confidence for managing risks and opportunities, is complementary to effective regulation and is not an alternative.

Right to Choose

Competition and choice too plays an important role, in providing quality and/or fairly priced products meeting consumer’s needs, helping drive improvements across sectors. The Government has the obligation, to maintain competitive markets, for delivering a digital world consumer can trust. Establishing rights to portability, adhering to comprehensive specification standards in privacy and sharing data preferences is necessary. In the digital economy, in addition to the abuse of dominant market positioning, new challenges unique to each sector exists and addressing these are indispensable for consumers benefit and overall economic growth.

Consumer’s confidence to support digital opportunities could increase, only if they are aware that digital business providers meet established standards and the accompanying safeguards if things go wrong. A company becomes trustworthy when it conducts its business activities responsibly, by willing to admit faults and be accountable, deal people with honesty and all fairness, is transparent in talks, open about supply chains and treats employees well. A company at the forefront of digital technology has the additional responsibility of understanding the risks and benefits of their innovations and demonstrate proactively, their commitment to responsible practice.

Inference

Technology and innovation has always been dynamic in nature, bringing both opportunities and difficulties for consumers. Understanding the emerging risks and detriments, in a clear balanced manner and mitigating it through appropriate protections, is utmost essential, otherwise any potential benefits of an innovative technology, will only be undermined. Consumer confidence and trust in the digital system is pivotal to deliver social economic benefits for consumer citizens. However, this will succeed only if further developments available, are trustworthy enough to integrate into people’s routine life. The responsibility for ensuring protection of consumers’ online rights, upholding autonomy and personal freedom, requires collaboration among Governments, international organisations and businesses across nations.

Consumer laws and regulations just like technology, should keep pace with the technological dynamics, we witness. Every individual today, is a part of the digital world and it is up to all of us to make it a better trustworthy one. It is imperative to engage, address and resolve critical issues, with utmost urgency, without procrastinating as otherwise wrong and incorrect system practices will quickly take roots firmly, becoming a damaging operating system norm, resisting any positive change later. It is critical that Governments, global industries, local small businesses, international groups, civil society and people as consumers and citizens, commit to work jointly, to attain the best possible practices and offerings, enhance and build on it to create a trusted and safe digital world that upholds consumer rights foremost.

**The first step towards change is awareness. The second step is acceptance – Nathaniel Branden**

If you want to keep the customer for life, shock them with a random act of kindness or exceptional customer service experience – Melonie Dorado

THE MORE VARIETY, THE BETTER SOCIETY

Keemat: January – February 2018
Here’s how you can cure insomnia

Washington DC: Some time or the other, we have all tossed in our beds, restless, just to be able to sleep. Fortunately, there are a number of steps you can take to tackle mild insomnia. Some are pretty obvious, but others may surprise you.

The National Sleep Foundation, an NGO in the US, recommends sticking to a sleep schedule. Try to go to bed and wake up at the same time even on weekends; this will help regulate your body clock.

If you simply must go on an after work bender on a Friday night, at least try to get up as close to your normal waking hour as possible, reports CNN.

Your pre-bedtime rituals are also hugely important. Try having a relaxing, soothing routine activity right before going to bed, such as taking a bath or reading a book.

Avoid bright lights of mobile phones or laptops, which can stimulate your brain and prevent you from dosing off quickly. Avoid having heated discussions or arguments with a spouse or partner. Just relax and unwind.

Daily exercise is also important. Vigorous exercise is the best, but even moderate physical activity is better than doing nothing. This can be done at any time of the day, although not at the expense of your sleep.

And to those who think a night cap can help them sleep better, the Sleep Foundation advises avoiding alcohol, cigarettes or heavy meals just before going to bed. These can cause discomfort and disrupt sleep. Its best to have your evening meal at least two to three hours before bedtime. If you feel hungry later, have a light snack about 45 minutes before going to bed.

Keep your room cool and dark — darkness cues the brain to produce melatonin, the hormone that regulates sleep. Melatonin cools your internal body temperature, which should reach its lowest point between 2 am and 4 am. The Sleep Foundation recommends a bedroom temperature of about 15 to 20 degrees Celsius.

Sleep expert Dr Wendy Troxel says that one must train their brain to realise that bed is primarily for sleep and sex, not worry or stress. Speaking to Byrdie magazine she said: Our brains learn by association, and to sleep well, you want your brain to have a strong learned association between the bed and sleep. The longer you lie in bed worrying about not sleeping, the less likely it is you will fall asleep.

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In 11 minutes, cybercriminal steals ₹1.83L from city lawyer’s account

Jayprakash S Naidu
jayprakash.naidu@hindustantimes.com

Mumbai: Eleven minutes, is all it took for a cybercriminal to steal Rs1.83 lakh from a 53-year-old retired Indian Revenue Services officer.

Police are finding out how the fraudster got the man’s card details. They said Sanjay Singhal is an Andheri resident and a practising lawyer. He has an account in a government bank. On August 4, Singhal was on his way home when he got 53 messages from his bank between 8.03 pm and 8.11 pm, informing him Rs1.83 lakh had been withdrawn. The cybercriminal spent the money to buy items online. He paid in euros and dollars and spent some of it to pay Netflix and Vodafone bills. He bought equipment from a store in France. “I had my card with me the whole time. The fraudster stole all my cash in 11 minutes. If there is a mandatory gap of five minutes between transactions, it would help victims of cybercrime block cards after the first transaction itself,” Singhal told HT.

“Singhal’s card details must have been compromised. It is possible he paid some bills or made purchases online, and saved his card details on the site,” said cyber expert advocate Vicky Shah.
**RISKY business**

**Certain antibiotics taken during pregnancy may increase the chances of birth defects. Experts guide on which ones to avoid.**

Lisa Antao

earlier, antibiotics were not prescribed nor were they sold over-the-counter (OTC). But these days, it’s a different ball game altogether and antibiotic resistance has raised its ugly head in recent years. Did you know that certain antibiotics are harmful for pregnant women as they may cause birth defects in the foetus? Read on to know more...

**What research says**

Certain antibiotics taken during pregnancy may increase the risk for birth defects, according to a large study conducted by Canadian researchers who followed 1,39,938 mothers of babies born in Quebec from 1998 to 2008, tracking their antibiotic use in the first trimester, and their babies’ birth defects through the first year of life.

Anick Bérard, professor of epidemiology said that antibiotics in the class called quinolones — ciprofloxacin, levofloxacin and others — are particularly dangerous and should be avoided in pregnancy. But she said, “Infection itself is associated with adverse pregnancy outcomes, and they must be treated. Our study shows that we must think about which antibiotics to use.”

About three per cent of babies, 1,20,000 a year are born with one or more birth defects, according to the Centers for Disease Control and Prevention, US. After adjusting for variables that might up the risk for birth defects, including infections for which antibiotics are prescribed, high blood pressure, diabetes, asthma, etc. they found that for some drugs, the increased risk was quite large. For example, doxycycline more than doubled the risk for cardiac abnormalities and clindamycin increased the risk for musculoskeletal problems by 67 per cent.

There were also increased risks for birth defects with the use of moxifloxacin, ofloxacin, erythromycin and penicillin V. The study found no increase in birth defects with the use of amoxicillin, doxycycline or the cephalosporins.

**Expert speak**

“Antibiotics are drugs that are used to combat the spread of these viruses or bacteria in the body. Their function is to destroy these organisms by preventing them from entering into and multiplying in the body or killing them if they already exist in the body,” says Dr Anand Mishra, Internal medicine specialist, Hirnandani Hospital and Vashi — A Fortis Network Hospital. There are various types of antibiotics. These various group of antibiotics are prescribed based on its mechanism and its action, opines Dr Vikrant Shah, physician, intensivist and infectious disease specialist, Zen Hospital.

**Quinolones**

Quinolones — ciprofloxacin, levofloxacin and others — are particularly dangerous and should be avoided in pregnancy? Agree Dr Shah who says, “Quinolones are antibiotics that have teratogenic effects (a teratogen is an agent that can interfere with the development of a foetus, causing birth defects), it can cause skeletal anomaly or stunted growth of the foetus as side-effects. Hence, such medications should be avoided, especially in the first trimester. Yes, certain drugs can cause birth defects. This is the period when the embryo is in evolution period as it is a crucial time for fetal life. Certain drugs affect pregnant women in second trimester also, whereas some antibiotics possess minimal risk to baby.”

Dr Bandita Sinha, gynaecologist, World of Women, too, agrees saying that quinolones are not prescribed at all; they have an adverse effect on an individual. If no other antibiotic is working and quinolones are the only option left, then it can be used. But not in the presence of safer antibiotics. Not all antibiotics have birth defects but studies have shown bone deformities or other issues due to consumption of quinolones.

**Safer variety**

On the other hand, the study found no increase in birth defects with the use of amoxicillin, nitrofurantoin or the cephalosporins. So, are these safe for pregnant women? Dr Sinha agrees saying, “These are safer antibiotics and hence, can be consumed. For pregnant women, antibiotics can be prescribed based on their function. Some have properties that cross the placenta and some do not; especially if it is a small dosage prescribed only for five days, those that will control the infection yet not let the foetus be affected, can be prescribed. Any antibiotics consumed for a prolonged period can affect the foetus. Hence, pregnant women should always consult the doctor before consuming them.”

Dr Mishra too agrees that these are safe as there are large number of studies that have been conducted and do not lead to birth defects. He adds that any antibiotic introduced in the market is studied on three fourth of the population, which includes nursing mothers. These studies include the guidelines, side-effects, benefits, prevention, which category of patients should avoid it, etc. The safety profile is studied in pregnant females so that the baby does not suffer from abnormalities.

**Growing danger of antibiotic resistance**

There’s rampant prescription of antibiotics for simple ailments. Plus, antibiotics are sold and bought OTC. There’s also the growing danger of antibiotic resistance. In such cases, what guidelines should pregnant women follow? Dr Shah warns that rampant prescriptions should be completely avoided whether one is pregnant or not. Buying antibiotics OTC should be completely banned. Resistance can be avoided by not consuming excess dosages. Unless doctors diagnose an infection, antibiotics should be completely avoided for everyone including pregnant women.
Cyber fraudster dupes 22-year-old Andheri man of ₹20,000 with promise of job in L&T

Jayprakash S Naidu

MUMBAI: A man posing as an assistant manager at the engineering and infrastructure giant Larsen & Toubro Limited (L&T) allegedly duped a 22-year-old engineering student from Andheri (West) of ₹20,000 on the pretext of giving him a job.

The youth, who filed an FIR with DN Nagar police on June 3, said he received an email from career@larsentoubro.com at 9:27 am on June 1 and the subject read “employees of company”.

It said the company was looking to hire an assistant manager. The email had a PDF file with the terms & conditions and the salary they offered. It also had attached an online form for job application.

The police said the email mentioned that all applicants must give their passport size photo, PAN card photo copy and resume with the form. He was also asked to pay an application fee, interview process fee, maintenance and courier fee totaling to ₹7,150. The deadline for application was mentioned as June 2.

The victim paid the money through Paytm as the account details were given in the email, the police said. After making the payment, he called the alleged imposter, whose phone number was mentioned in the email. The fraudster confirmed that he had got the job in Mumbai and will have to pay another ₹13,000 through Paytm, but this time into another account. The student agreed and made the payment.

But after this, the accused disconnected his phone.

On not receiving any official confirmation, the student called L&T’s toll free number and was told that the company never sends such emails and never asks job aspirants to pay money. He rushed to DN Nagar police station and filed an FIR under sections 499 (impersonation) and 420 (cheating) of IPC and 66D (impersonation using computer resource) of the IT Act.

A police official said, “The complainant was negligent. Why didn’t he first call the company and check the authenticity of the email? He didn’t even meet the imposter before paying the money.”

Clarification issued by L&T

It has been brought to our attention that certain unscrupulous elements are sending out false emails purporting to be from Larsen & Toubro Limited. The emails ask the recipient to appear for a face-to-face interview for a job opening with L&T and to deposit a certain amount as a refundable interview security in a designated bank account.

The emails are falsely stated to be from officials of the HR Department of L&T. L&T has not sent out any such emails. Please note that L&T, as a policy, does not collect any money as a pre-employment requirement.

A fraudulent email may mention the bank account number of an individual or the account details would be given upon calling up on the number mentioned in the fraudulent mail. In any case, the bank account would not be in the name of “Larsen & Toubro Ltd.” Please check if you receive calls from the L&T registered numbers or from a private number.

Discovery consists of seeing what all have seen but thinking of what nobody has thought. ©Truth will win if you stick with it long enough.
Common Orthopaedic Problems in the Elderly People

Report by Dr K. S. Murthy on the Lecture by Dr R. C. S. Khandelwal at Sri Shanmukhananda Auditorium.

The ageing process causes significant changes in the neuromuscular and skeletal systems. Orthopaedics is the medical specialty that focuses on injuries and diseases of the body's musculoskeletal system comprising of bones, joints, ligaments, tendons, muscles, and nerves, which allow you to move, work, and be active. Anything that is concerned with ligaments and joints is considered orthopaedic and pertains mostly to the problems of the bone, joint and spine. Disorders are ailments, injuries or diseases that cause knee problems, whiplash, dislocated shoulder, torn cartilages, foot pain and fibromyalgia. Common problems are joint pain, mostly osteoarthritis of the knee.

- Osteoarthritis: The end of the bone is covered by cartilage, a tissue that acts as a shock absorber. In advanced age, this cartilage degenerates or is damaged resulting in contact of one bone with another causing severe pain, deformity and inflammation.

- Periarticular arthritis: Cartilage over upper end of the shoulder bone is damaged causing restriction of movement.

- Backache: Occurs when there is damage to ligament, muscles, disc space or when the vertical column canal is reduced. Any strain in the spine then causes backache.

- Wrist bone fracture: Wrist fracture or Colles' fracture is common because of bone weakness or deficiency of calcium. It is treated by plaster application. Sometimes this fracture requires pinning or percutaneous stabilisation.

- Elbow injury or fracture is treated by operation and not by plaster.

- Hip bone fracture: Treatment is replacement with artificial metal ball or steel plate depending on the fracture.

- Why orthopaedic problems are common in elderly people? Bone structure is made up of two parts, outer and inner portion. The supply to the bones is reduced with aging. Secondly, deficiency of hormones i.e. estrogens and testosterone, low intake of calcium and decreased rate of bone formation due to sedentary life leading to desorption of the bone. When the balance between the bone formation and resorption is disturbed, it results in more bone losses. When bone is not able to sustain stress, it is compressed and is known as compression fractures.

- Osteoporosis: Multiple forces are visible e.g., left side is osteoporotic and normal bone on the right side besides force in the centre bone thereby weakening the bone.

- Orthopaedics problems: Ligament, muscle and bone injury and arthritis. The earlier ones are common in older people because of stiffness of ligament and later it becomes fibrous and slight twisting of the ligament causes its breakage.

- Treatment for ligament and muscle injury: Plaster immobilisation of the injured area. If the ligament injury involves shoulder or knee joint, then optoscopy repair of ligaments is required. For fractures and arthritis, different treatments are required.

- Common orthopaedic complaints: Neck, back, shoulder and knee pains.

- Stiffness of the shoulder: Frozen shoulder is caused because the capsule or membrane, which covers the joint, sticks to the bone restricting movement. The patient experiences severe pain whenever there is movement involving the shoulders.

- Shoulder injury: Rupture of ligament and fractures like undisplaced, displaced and crossly displaced.

- Complaints of the patient: Pain, stiffness and listing of the muscles.

- Investigation: To diagnose problems of the shoulder, investigation requires X-ray and MRI (Magnetic Resonance Imaging). With X-ray, we can get the status of the bone and not of soft tissue. MRI helps to ascertain whether muscle or ligament is damaged and to differentiate the problems in the shoulder.

- Treatment: If fracture takes place and is in position (not displaced), the area is immobilised and left for some time. If the fractures unite, there is no need for operative intervention. If the fractures are displaced then they have to be stabilised with the help of plate and screw. Multiple fractures need replacement with a prosthetic.

- Spondylosis: Slip disc - final fracture (Spyros's), diameter of spinal cord passes is reduced.
• Causes: Lifting of weight and forceful bending lead to damage of the ligament or slip disc. Patients complain of pain in the lower spine, radiating to lower limbs, morning stiffness, restriction of movement, deformity, weakness of bladder and bowel movement. If there is compression to the spinal cord and spinal neurological involvement, then patients' urine and toilet may stop.

For spinal problem affecting spinal cord and status of the disc, the best investigation is MRI and X-ray gives the status of the bone. If MRI shows no compression to spinal cord, simple treatment is pain killer drugs and rest. If it shows compression, these compressed or slip disc portion have to be removed by mini surgical or micro technique. If the compression involved is two level of the disc, then artificial disc should be inserted otherwise there is a possibility of instability. Sometimes, rod and screw are also required for fixation.

• Knee problem: Caused by osteoarthritis (damage or degeneration of cartilage). Knee joint connects the thigh and leg bones and both the ends are covered by cartilage and if it is damaged, direct pressure from one bone on another causes severe pain, stiffness and deformity. When cartilage is damaged on one side, it is called monoarticular arthritis. MRI reveals how much percentage of the cartilage is damaged.

• Goal of treatment: Control pain and joint movement as much as possible and restore normal life. Conservative or non-operative treatment is regular exercise and full movement and avoid prolonged loading (avoid long hours of walking, running/jumping). Swimming is beneficial in case of osteoarthritis of the knee joint and weight control to decrease damage to the cartilage. Pain killer drugs should be taken in short course, otherwise systematic complications or injuries occur. When conservative life treatments are not effective, patients are given injection to regenerate cartilage. Operative management: Arthroscopy enables to observe the condition of the joint and any loose bodies can be removed without opening the joint. However, if there is deformity, one side cartilage is damaged then the choice of treatment in an operation - correcting osteotomy.

• Osteotomy involves cutting the bone and aligning it correctly. Cartilage damage is global and all the compartments of joints are involved. When the joint is grossly damaged, the only option or treatment is TKI (Total Knee Replacement).

• TKI: Resurfacing by putting metal. It has 3 components viz. femoral, tibia and metal. Kneecap is made of high-density polyethylene, thighbone is metal and shinbone is made up of polyethylene supported by a metal tray.

• Movement of TKI: Person is able to bend up to 100-110°. The patients operated for TKI are not allowed to sit on the ground because of possibility of dislocation.

**Take Home Message:** One should regularly exercise everyday and intake of calcium is mandatory to avoid orthopaedic problems. If anybody has a knee, problem and goes to orthopaedic surgeon, most of the surgeons offer joint replacement but they are advisable in the age of 60 or beyond. Secondly, joint should be involved as well as all the components. If one side joint or one side portion of the joint is involved i.e. monoarticular, joint replacement is not advisable. Joint replacement costs about ₹1 lakh. After replacement, there is possibility of infection or serious complications like thrombosis or fatal embolisms. Persons are not allowed to sit on the ground and are unable to fold the knee completely. Replacement needs well-equipped set up and ask your doctor whether it is advisable or not.

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**E-cigarettes: Ban not a long-term solution**

Acting on the heels of a directive by the Maharashtra Health Department, the FDA is likely to ban sale of e-cigarettes in the state. What was once touted to be a ‘healthy’ alternative to smoking, has now turned into another problem for authorities. E-cigarettes, that entered the market a little over a decade ago, create an aerosol by heating a mix of liquid nicotine, propylene glycol, water, glycerine and other flavours. Various studies have drawn attention to the dangerous health impact of its smoke, trouncing on its image of being a ‘healthy’ alternative to cigarettes. With its easy availability online, the market has only grown across the world. As the Maharashtra government mulls a ban on e-cigarettes, the question is, will a ban have an impact? A ban is unlikely to be effective for two reasons — one, that implementation will require a consistent effort, and two, it will only push the sale underground. But easy availability online also means that minors are particularly susceptible. Hence, focusing on awareness and discrediting the claims of the e-cigarette manufacturers using authentic data would be the key. We have to ensure youth don’t fall for adverse marketing strategies. While it will be difficult to restrict availability, a crackdown on advertising and marketing of such products is certainly possible. This is not to say that bans have not worked. Doctors at Tata Memorial Centre (TMC) point to the perceptible drop in the number of new oral cancer cases after the sale of open tobacco was banned in the state. But it will be difficult to monitor the online sale of e-cigarettes even with a ban in place.

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**Low appetite? Eat in front of a mirror**

**AGENCIES**

Tokyo

Having a meal in front of a mirror or even with a picture of yourself eating may be as good as taking food with a company and can make food more appealing as well as tastier, especially for the elderly, a study has showed.

When people eat food in a company, they tend to eat more of it than when they eat alone—a phenomenon called “social facilitation of eating”. In the study, the researchers found that when people eating alone saw themselves reflected in a mirror, they reported food as tasting better, and ate more of it, compared with when they ate in front of a monitor displaying an image of a wall.

“Our findings suggest a possible approach to improving the appeal of food, and quality of life, for older people who do not have company when they eat—for example, those who have suffered loss or are far away from their loved ones,” Nobuyuki Kawai from Nagoya University in Japan. —IANS
ACROSS
2. All are equal here? (9)
6. Drugs harm pregnant women (6)
10. May prevent mental disorder (9)
12. Currency (4)
13. False individual. (8)
15. Digital payment system. (4)
16. They take photos. (13)
17. Regular intake can prevent orthopedic problems. (7)
20. Antibiotics do not work on. (7)
21. Avoid it before sleeping. (7)
23. Occurrence with Credit cards. (7)
25. Cheated. (5)
26. Scientist (6)
27. It is harmful to eat. (6)
28. Important for digitalization. (12)
35. Ancient book of sayings (14)
36. Faulty hip implants increase this level in humans. (8)
37. Tooth filling (5)
38. A RTC food product (7)
42. An electronic device. (11)
43. A medical device. (8)
45. Accept only such friendship requests. (10)
47. Saving paper saves this. (5)
50. It cools the human body. (9)
55. Faulty hip implants lead to this unnecessarily. (7)
56. A research institute (4)
57. As on date. (9)
60. A medical specialty dealing with oral cavity. (9)
61. Bed is meant for this. (3)
62. It is not good to argue with before sleeping. (6)
65. A false person. (9)
66. Bring bad luck? (8)
67. One major player in growth of bacteria. (11)
70. The new world. (7)
74. It is dynamic in nature. (10)
76. Avoid it before sleeping. (10)
77. Digital payment system. (4)
79. RTC food product contains (10)
84. It wins if you stick to for long. (5)
85. Scientist (8)
86. One major player in growth of bacteria. (5)
87. Consumers generally complaint against these goods. (6)
88. Personal internet details. (8)
89. Now media makes one so (6)
90. Fracture caused due to calcium deficiency. (6)

DOWN
1. Tooth fillings (7)
2. Cause of bacterial infection. (9)
3. University in Japan (6)
4. A step toward change. (10)
5. A body hormone. (9)
6. A beneficial exercise? (8)
8. A noble metal (6)
9. Consumers generally complaint against these goods. (11)
10. A common metal (6)
11. Place to stay: (6)
18. Unable to sleep (8)
19. Female sex (5)
22. It is better to be so when using an internet. (9)
24. A diagnostic method. (3)
29. RTC food product contains (5)
30. It is necessary for online transactions now. (3)
31. No longer optimism (9)
32. Old age leads to its degeneration sooner. (9)
33. It causes food poisoning surely. (10)
34. A doll brand. (6)
39. Chief of USA. (5)
40. It is dynamic in nature. (10)
41. Until now or until the point in time under discussion now (8)
42. Increases the functionality in products & goods. (7)
44. A RTC food product in use (8)
46. An educational Institution, India (3)
48. Liquid metal (7)
49. A body hormone, present (12)
51. PM of India. (13)
52. Found in fishes. (13)

53. A police wing. (5)
54. Man who is not yet married (8)
55. Saving paper saves this. (11)
56. Consumers generally complaint against these goods. (11)
58. Mouth. (6)
63. Digital payment system. (3)
64. A file type (3)
68. Reduce (8)
69. Scientist (6)
71. Stay away from persons who ask this in websites. (5)
72. We find ATM’s here. (6)
73. An electronic device. (7)
74. A research Body. (4)
75. Investigating in e-commerce. (10)
78. Studies on humans. (8)
79. Faulty hip implants increase this level in humans. (6)
80. Currency (6)
81. A sweet dish. (5)
82. RTC food product contain this (6)
83. Bed is meant for this. (5)
LAUGHTER THE BEST MEDICINE

Electron to Neutron: Mere pass charge hai, spin hai, magnetic field hai, reactivity hai. Tumhare pass kya hai?
Neutron: Mere pass..............................................MASS hai!

Scientists were playing hide seek in heaven. Einstein was seeker.
Newton did not hide but stood in a square of 1 meter.
Einstein: I found u Newton! Thhappaa!
Newton: You are wrong. I am not Newton, as I am standing in 1 meter square. I am Newton/per meter square, so I am Pascal...

A father on his way home remembers that it is his daughter's birthday. He dashes to a toyshop and asks the salesperson, "How much for one of those Barbie's in the display window?"
The salesperson returns, "Which one do you mean, Sir? We have, Work out Barbie for $19.95, Shopping Barbie for $19.95, Beach Barbie for $19.95, Disco Barbie for $19.95, Ballerina Barbie for $19.95, Astronaut Barbie for $19.95, Skater Barbie for $19.95, and Divorced Barbie for $199.95."
The amazed father asks, "How much? Why is the divorced Barbie $199.95 and the others only $19.95?"
The annoyed salesperson rolls her eyes, sighs and answers, "Sir, the other Barbie's only come with an outfit. Divorced Barbie comes with, Ken's Car, Ken's House, Ken's Boat, Ken's Furniture, Ken's Computer and one of Ken's best friends."

A man in a hot air balloon realizes he is lost. He reduces the altitude on spotting a woman below. He descends a bit more and shouts, "Excuse me, can you help me? I promised a friend I would meet him an hour ago, but I do not know where I am."
The woman below replies, "You are in a hot air balloon hovering approximately 30 feet above the ground. You are between 40 & 41 degrees north latitude, between 59 and 60 degrees west longitude."
"You must be an engineer," says the balloonist.
"I am," replies the woman, "How did you know?"
"Well," answers the balloonist, "everything you told me is technically correct, but I have no idea what to make of your information and the fact is I am still lost. Frankly, you've not been much help so far."
The woman below responds, "You must be a Manager."
"I am," replies the balloonist, "but how did you know?"
"Well," says the woman, "you don't know where you are or where you are going. You have risen to where you are, due to a large quantity of hot air. You made a promise, which you have no idea how to keep and you expect people beneath you to solve your problems. The fact is you are in exactly the same position you were in before we met but now, somehow, it's my fault."

I asked my friend, "What is the secret behind your long and happy married life?"
He said, "You should share responsibilities with due love and respect to each other, then absolutely there will be no problems."
"Can you explain?" I ask again.
He says "In my house, I take decisions on bigger issues where as my wife decides on smaller issues. We do not interfere in each other's decisions."
Still not convinced, I ask him, "Give me some examples."
He said, "Smaller issues like, which car we should buy, how much amount to save, when to visit the super market, when and where to go on vacation, which sofa, air conditioner, refrigerator to buy, monthly expenses, whether to keep a house cleaner or not etc., are all decided by my wife. I just agree to it."
I then asked, "What is your role?"
He said, "My decisions are only for very big issues. Like, should Rohinga Muslims be given asylum in India, whether Britain must lift sanctions from Zimbabwe, Should Trump attack North Korea. When Dhoni ought to retire from cricket, When and whom should Salman Khan Marry, etc., etc., etc., and do you know, my wife; NEVER OBJECTS to any of these decisions of mine"...

Bachelor: A man who has been able to avoid the opportunity of making some woman miserable; A man who is said to be foot-loose and fiancée-free; A bad boy who has cheated some poor girl out of her alimony; A person who believes in life, liberty and happiness of pursuit; The only man who has never told a lie to his wife.
Bride: Is a girl with great prospects of happiness behind her.
Compromise: A nice little arrangement between husband and wife whereby they both fully agree to let her have her own way.
Diplomat: A man who is able to convince his wife that a fur coat would make her looks fat.

Gentleman: A husband who holds the stepladder tightly so his wife does not fall while she's painting the ceiling; A man who notices his wife dropping her knitting and immediately kicks it over to her so that she can pick it up.

Housework: What a wife does without anyone noticing it until she does not do it.
Husband: A man who has decided to give up privileges he never knew he had; A guy who controls the house and everyone in it, and is allowed by his wife to say so.
Joint Check Account: It is a device, which allows a wife to beat the husband to the draw.

Love: An obsessive delusion easily cured by a wedding.
Mother-in-Law: A woman who slowly destroys a man's peace of mind by telling him what is on hers.
Mrs.: A job title involving long duty hours, very light earnings and zero recognition.

Spouse: Someone who will protect and help you solve all the problems you would not have had if you had stayed single.
Wife: A partner who complains of not having suitable clothes to wear simultaneously also complaining about lack of storage space in the closet.

A well-known photographer from a national magazine assigned to cover the fires at Yellowstone National Park, wanted to show the heroics of the fire fighters battling the blaze.
When the photographer arrived, he realized that the smoke was so thick that it would seriously impede or make it impossible for him to photograph anything from ground level.
He requested permission to rent a plane and take photos from the air. On approval of arrangements, he was to report to a nearby airport where a plane would be waiting for him.
He arrived at the airport and saw a plane warming up near the gate. He jumped in with his bag and shouted, "Let's go!" The pilot swung the little plane into the wind and within minutes, they were in the air.
The photographer said, "Fly over the park and make two or three low passes so I can take some pictures."
"Why?" asked the pilot.
"I am a photographer and we take photos," he responded.
The pilot was silent for a moment; finally, he asked, "What do you mean you're not the flight instructor?"

Father: "Son, you were adopted."
Son: "What? I knew it! I want to meet my biological parents!"
Father: "We are your biological parents. Now pack up, the new ones will pick you up in 20 minutes."

Judge: "Why did you steal the car?"
Man: "I had to get to work."
Judge: "Why didn't you take the bus?"
Man: I do not have a driver's license for the bus.

Guy: "Please help me doc. I have this horrible blinking in my right eye that I just can't control."
Doctor: "Ah come on, it's not as bad as you think."
Guy: "Oh, you think? Every time I go to the pharmacy to get some painkillers, they give me condoms!"

I have read so many horrible things about drinking & smoking that I created a new, firm New Year's resolution: NO MORE READING!
Virtuous conduct, cleanliness, patience, courtesy, sweet disposition and noble birth—all these do not shine in a person who does not possess wealth.” – Nitidvishashtika

“Honor, self-respect, knowledge, bravery, high ideals—all these are fruitless in one who does not have wealth.” – Nitidvishashtika (Sayings of Sundarapandya 500 BC)
WHEN IT COMES TO INVESTING IN SHARES, DON’T FOLLOW THE HERD. FOLLOW A GOOD INVESTMENT ADVISOR INSTEAD.

Do your groundwork, make sure the company is reliable, the balance sheet looks good and the management is sound before investing.

Call 022 22728097 to report any market irregularity.

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