

The Consumer's Voice – Value for Price, People and the Environment

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Demise
Bhaskar Vinayak Desai
(Bhanu Desai)

6th January 1931 - 22nd May 2024
Trustee CGSI



It is with deep sorrow we report the demise of our Trustee, Bhaskar Vinayak Desai (Bhanu Desai) at the age of 93, on Wednesday, the 22 May, 2024 peacefully at his residence. He leaves behind his son Ashok B Desai and daughter Archana A Date.

After graduation he started his professional life as a successful entrepreneur along with shouldering the responsibility of his family business. Socially he was well associated with many NGOs, and helped numerous people during his tenure.

B. V. Desai joined CGSI as Life Member in January 1996, was elected to the Managing Committee in 2007, and nominated as Trustee in October 2020.

His memory will forever remain etched in the hearts of all those who had the pleasure of working with him and sorely miss his absence.

न जायते म्रियते वा कदाचिन्नायम् भूत्वा, भविता, वा न भूयः
अजोनित्यः शाश्वतोयं पुराणो, न हन्यते हन्यमाने शरीरे....(गीता 2-20)
जातस्य ही ध्रुवो मृत्यु, ध्रुवम् जन्म मृतस्य च,
तस्माद् अपरिहार्येयं, न त्वम् शोचितुमर्हसि.....(गीता 2-27)
'Aathma' is neither born nor does it ever die, nor
will it ever cease to be. Primeval, unborn, eternal,
it does not decay, nor is killed when the body is
slain. Death is certain for all who take birth. Birth
is just as certain for all who die...(Gita 2.20/2.27)

“धर्मेण हीनाः पशवः समानाः ।”

“Without righteousness, beings are like animals.”

“कृते राज्ञो रक्षिता विश्वः ।”

“The world is protected when the king rules justly.”

“आत्मवान् को नियन्ता केन नियमः स्यात् ।”

“Who can control a self-disciplined person, and by what means?”

“कौपीनं तु प्रधानस्य शास्त्रे धर्मो व्यवस्थितः ।”

“A loin cloth is sufficient for a disciplined person, as righteousness is established through scriptures.”

“श्रद्धावान् लभते ज्ञानं ।”

“A person with faith attains knowledge.”

आत्मवत्सर्वभूतेषु

Treat others as you treat yourself

विद्या विनयेन शोभते

Knowledge adorned with humility shines

योगश्चित्तवृत्तिनिरोधः

Yoga is the cessation of the fluctuations of the mind

कार्ये कौशलमस्तु

Let there be excellence in work

विद्याधनं सर्वधनप्रधानम्

Knowledge is the supreme wealth

सत्यं वद

Speak the truth

न कश्चिदपराध्यति

Nobody is beyond redemption

अन्नदाता सुखी भव

May the provider of food be happy

संगच्छध्वं संवदध्वम्

Move together, speak in harmony

श्रमेव जयते

Victory comes with hard work

The civil service – neither civil nor service!

Editor – Ms. Janna Vardachary



Sardar Patel referred to civil servants as India's steel frame – a strong, well-designed structure that would support policy making, governance and economic growth. Is that description still valid, or is the steel frame wobbling?

Let us look at allegations of fraud in civil service recruitment, as exemplified by Puja Khedkar.

Puja is young, smart, highly educated, and politically well connected. Allegedly, she used fake caste and disability certificates to qualify for the IAS. First, she claimed locomotor problems, but her disability was not severe enough to meet the eligibility threshold. Then she claimed to have vision loss plus mental disability; her claim was rejected.

Finally, she introduced a new ailment – hearing loss in addition to loss of vision. She was asked to undergo a medical exam at AIIMS to verify her condition. She refused to appear despite repeated reminders, but mysteriously, she was issued a certificate of 47% disability, signed by a panel of six AIIMS doctors.

There is also the question of income. Her father has declared assets of Rs 40 crores. This puts her in the creamy layer, ineligible for OBC quota. And yet...

She is also accused of various lesser offences: changing her identity (name, photo, signature) to appear for extra (illegal) exam attempts; using VIP stickers and flashing beacons on her personal vehicle; and threatening police, demanding that they release an arrested criminal. Multiple agencies have launched investigations; she has been relieved of her duties and could eventually be thrown out of the IAS.

Puja has an interesting family background. Her mother is in jail, arrested for threatening people with a pistol over a land dispute. Her father is a retired senior bureaucrat who was twice suspended for corruption, reinstated, and is now being re-investigated. He is absconding.

There are many other examples, including former IAS officer Abhishek Singh, who qualified through a disability quota. He claimed 40% locomotor disability in both legs. He would struggle to walk; and yet his Instagram posts show him dancing – an item number with Sunny Leone, no less!

Cracking UPSC

Media reports would suggest that many UPSC aspirants are using fake caste certificates, falsified income statements and imaginary disabilities to benefit from quotas. Are these merely stray cases or is there a systemic problem? And is the problem limited to recruitment or does fraud and corruption continue during service?

No system is foolproof. People will always find ways to cheat outright or to game the system using legal loopholes. Corruption is widespread. Politicians, police, businessmen – so why not *babus*? According to IAS insiders, corrupt officers are only a small percentage. If this is true, we can stop worrying!

If there is occasional fraud in recruitment (and there are many opportunities for fraud, including the interview, where “adjustments” can happen), does the system need to be overhauled? Not really. The exam is brutally competitive; the IAS recruits less than 200 officers per year. With a fake certificate your cutoff may change, for example, from rank 100 to rank 800. But even 800 is exceptional. There may be others more deserving (who did not use certificates), but Mr./Ms. 800 is still among the country's brightest minds, fully qualified to become an IAS officer.

Corruption in service is a different matter. It could be financial (bribes) or more subtle, for example obtaining plum postings or extending the period of posting at desirable locations. Corruption is common among junior government staff and probably less common in the IAS. But when the culprits are caught, they often receive only token punishment because of political connections and because the IAS is a powerful club. One retired officer told me, in all seriousness, that a crackdown would “damage the institution's reputation,” making it less effective!

The creamy liar

Coming back to the issue of recruitment: solutions are well known, but implementation is lagging.

First, we need stricter verification. This should be easy, because the number of successful candidates is very small.

Second, and much more difficult, is to revisit the quota rules – specifically, the creamy layer regulations, which state that OBC candidates from wealthier families are not eligible for reservation (limits on income, property, etc., are specified). The rule is well-intentioned but full of loopholes. For example, it considers income and status of the

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parents, not the candidate. Consider an OBC candidate who is already a civil servant but not IAS. He is writing the exam again to try and improve his rank. He falls within the creamy layer because his parent has high income/assets or is a Class 1 officer.

Solution? The parent gifts his money to the son, or retires – the son is now eligible! Also, agricultural income is excluded from the threshold; and it is common for people (not just government officers but others as well) to disguise some of their money as agricultural income.

The creamy layer concept could be extended to SC/ST candidates as well. There are second and even third generation IAS officers who qualified through reservation. A Dalit candidate whose parents are well settled, high-income, or even senior bureaucrats, should not benefit from reservation – he is stealing the place of another Dalit who is genuinely poor or under-privileged.

There are also issues with the quota for Economically Weaker Sections (EWS) which applies to poorer “forward castes.” The EWS quota considers income for the entire family, not just the candidate.

Solution? Either under-report your income, or take unpaid leave for a month or two, just enough to qualify. In addition, most experts feel the income threshold (total family income below Rs 8 lakhs per year) is too high; at least two-thirds of India’s upper-caste families would qualify as EWS! It would be more reasonable to apply the BPL threshold, which identifies the poorest families, or at least the income tax threshold of 3 lakhs.

Unfortunately, there are no easy solutions. Political realities stand in the way. On the positive side, the current system works. Whatever people may say, the IAS and India’s civil services in general, routinely performs miracles – handling Covid, issuing 1 billion plus Aadhar cards, distributing food to 80 crore people, managing the world’s largest elections...

India’s civil services have many exceptional people and a few bad apples. No matter how outrageous Puja Khedkar may be, she is only one tiny part of a system that has worked well in the past, and will continue to work well in the future.

Walk Your Back Pain Away

Liz Scherer (Courtesy: WebMD)

Low back pain is a global problem, with estimates suggesting there are more than a half-billion cases worldwide. Although there are various causes of back pain, it often results from a traumatic event. You probably know the feeling: Bending over may send a shock of pain, standing too long causes a stiff ache, or even just a minor movement can bring a knee-buckling spasm. While back pain is a very individual condition, there may be one thing that can help most everyone: Walking.

Researchers in Australia report that a daily walk might be all that it takes to reduce the likelihood that back pain returns. Findings from a newly published study showed that walking just 80 to 130 minutes a week – just 11 to 18 minutes a day – plus expert-provided pain education might be a low-cost, easy solution.

Researchers followed people for up to 6 years. “Looking at episodes of low back pain that really impacts people’s lives, we found that the intervention actually reduced recurrences by 28%,” said Natasha Pocovi, PhD, a study co-author and a postdoctoral research fellow at Macquarie University in Sydney, Australia. The study found that walking led to 43% fewer trips to see health care professionals, she said. “We actually changed people’s attitudes towards exercise and their beliefs around pain with guidance from the physical therapist,” she said.

Back Pain a Universal Problem

“The study highlighted that the majority of time, recurrent back pain is due to an initial injury,” said Elaina Manolis, a doctor of physical therapy and assistant clinical professor at Northeastern University in Boston. “What that does at the muscular level is that it actually changes the composition of the muscles that provide stability to the spine, especially the low back.” Targeted exercise like walking helps prevent those muscles from becoming weaker over time, said Manolis, who’s also a board-certified specialist in geriatrics and orthopedics.

Back pain can come from a lot of different sources, said Alice Chen, MD, a Stamford, CT-based physiatrist specializing in non-operative back pain also affiliated with the Hospital for Special Surgery in New York City. “It can be related to muscle spasm, joint irritations in the back, ligaments, irritation of the back.”

Twenty-five percent of all back pain has no specific origin, she said. But research has shown that 40% of these cases come from lifestyle factors – prolonged sitting and overweight/obesity. Still, many interventions and treatments – imaging, prescribed bed rest, steroid shots, pain pills – yield varying outcomes. What’s more, research has shown that

when they're not used correctly, these strategies can delay recovery and, in some cases, increase the risk of long-term disability.

Manolis remembered one of her patients, a man close to 50 who had been an avid skier and had a back injury on the slopes. "He had multiple injections to manage the pain, would be good for 2 or 3 months, and then he'd do something minor and flare it up. When he started to see me, we ultimately implemented progressive strengthening and walking, which helped break his fear and get his body moving again," she said. "By the time I discharged him, he was back to skiing, pain-free."

Movement is Key

Not only did the Australian study reinforce the value of movement, but it also raised the importance of fear avoidance, meaning avoiding activity and exercise for fear of the pain.

"Patients are often fearful of their symptoms, that they'll last forever, that they should not move because it will further damage their musculoskeletal structures," said Ellen McGough, PhD, a physical therapist and chair and program director of the Physical Therapy Department at the University of Rhode Island in Kingston. "But study after study has found that sedentary behavior is worse for low back pain; any type of movement is better," she explained.

Pocovi said she had done focus groups with a smaller group of active people who were ultimately not included in the study. They had become "disengaged with physical activity because previous episodes had meant or led to (in their minds) a flare-up of low back pain," she said.

This is where physical therapy or physiotherapy can be invaluable. In the trial, "the therapist was more like a health coach; they provided pain education, reassuring patients that they would not cause more harm by partaking in a walking program, and also giving people self-confidence to self-manage."

Findings underscored that over time, people being studied increased the time they walked from 80 minutes in the first week to 130 minutes by week 12. According to Pocovi, help and assistance in the early stages of the trial ultimately led to people becoming self-motivated because they were able to feel the benefits for their low back pain and also with regard to improved mood, weight and stress management, and improved sleep.

Getting started

For many people, an orthopedic surgeon is the first person that comes to mind when lower back pain strikes. But Chen noted that it's important to

consider someone who specializes in physical medicine rehabilitation. "Ninety-nine percent of the time, you don't need a surgeon; you need someone to diagnose and provide treatment," she said.

"Many times, we are able to take a history, identify how they got injured, what types of movements make the pain worse, and what types make it better, so we can come up with an idea of how to coach them on how to move, their posture, and maybe stretching activities before and after walking," said McGough.

According to Manolis, the physical therapist's office is also where people can learn how to reawaken their muscles, understanding that occasional twitches or pain is often a normal part of the healing process (and not necessarily a sign to stop moving). And it is where conversations about getting steps in all at once or throughout the day can be held.

The same is true for getting advice on how to slowly get into a progressive exercise program, whether it's walking or some other form of physical activity like cycling or swimming. "This is a long-term intervention, not a short-term thing," said McGough, pointing to the importance of helping people identify tight muscles that might be misinterpreted, muscle fatigue, the correct shoes, etc.

On the patient side, all the experts that we spoke to for this story emphasized the importance of understanding why you are seeing a practitioner and what you hope to achieve. "Sometimes the patient wants a diagnosis, and sometimes they want reassurance. They want pain relief most of the time. And even more importantly, they want to understand how to get back to what they want to do," said Chen, also noting that it's important to share types of activities they are no longer able to do.

The best all-around advice? When it comes to back pain, be clear, lose the fear, and get moving.

A woman holding her little baby in her arms gets onto a bus. The driver says, "Wow, that's an ugly baby!" The woman is outraged, but says nothing.

As she walks back to an open seat, another passenger sees that she is upset, and asks why.

She says, "That bus driver was so rude and insulting!"

The passenger says, "Why, you just go right back and give the driver a piece of your mind! Here, I'll hold your monkey."

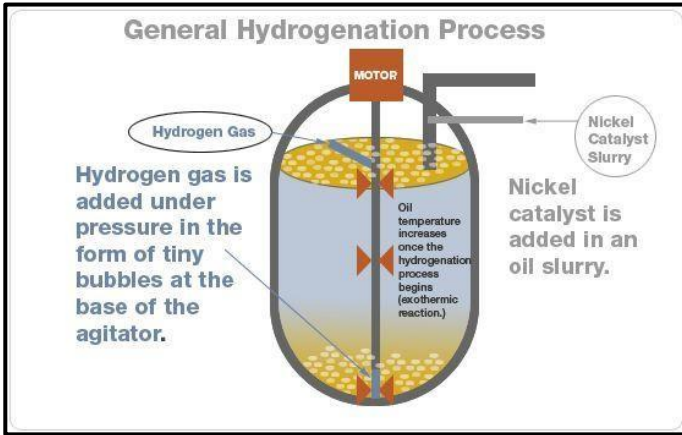


An Orangutan is sitting in his enclosure in the zoo. In one hand he has the Holy Bible; in the other, Darwin's on the Origin of Species. "I can't figure it out" he thinks; "one says I'm my brother's keeper, and the other says I'm my keeper's brother!"

Avoid Hydrogenated Fats and Reduce Oils & Fats Consumption to Lead a Healthier, Happier Life!

Dr. Sitaram Dixit – Chairman, CGSI

‘Hydrogenated fat’ is bad word as far as nutrition is concerned. When we treat unsaturated oil with high- pressure hydrogen, or simply speaking when we force hydrogen into the empty parking spaces on the fat molecule it turns oil into saturated fat.



This process turns vegetable oil into margarine (vegetable butter), or Vanaspati (vegetable ghee). Hydrogenated fats are cheaper, have a longer shelf life, and a lesser greasy feel over natural saturated fat. We find hydrogenated fats and partially hydrogenated fats everywhere viz., in processed foods, like Khari biscuits, Farsans, all Biscuits, most bakery items, potato wafers, other confectioneries, sweets, candy bars, frozen dessert, etc.



Many restaurants and fast-food establishments use hydrogenated fats instead of oil for deep-frying; because they stand better, heat and food item has longer shelf life.

Hydrogenated oils are thus saturated fats. Biscuits labels made with hydrogenated fats proclaim that they are cholesterol-free, but a closer look will reveal that it may still contain a good amount of trans fatty acids, or trans fats (TFA). TFA level in Vanaspati depends on multiple factors and could be as high as 50-60% of total fat content having adverse health effects.

Hydrogenated fats contain trans fatty acids or trans fats that fall outside of, the saturated and unsaturated categories. We believe that adding hydrogen to oil makes the oil more difficult to digest. Our body recognizes TFA as saturated fats and it

treats it likewise, biochemically in the human body. They are so-named because the hydrogenation process transports hydrogen atoms across the fat molecule to a new location.

Dr. Udo Erasmus in his book ‘Fats that Heal, Fats that Kill’ aptly describes TFA as a “molecule that has its ‘head on backwards.’ TFA are as bad or even worse for your arteries than saturated fats. Studies show that TFA raise blood cholesterol levels. Restaurants widely use hydrogenated fats for deep-fat frying popular products that may be full of cholesterol-raising TFA, even if the establishment’s advertising claims that it uses 100% vegetable oil for cooking.

The real irony is consumers are unable to recognize foods containing TFA or how much harmful it is to their heart. One practical difficulty is putting the correct information about TFA on the nutrition label, as different batches of hydrogenated oils may contain different amounts of TFA.

Nutrition Facts		INGREDIENTS: PROTEIN BLEND (WHEY PROTEIN CONCENTRATE, POLY-WHEY PROTEIN SOLUBLE HYDROLYZED WHEY PROTEIN, SOY PROTEIN ISOLATE), QUAKER OATS™ (92.7% USP GLUCITANE TURFANE, LECITHIN, SUCRALOSE)
Serving Size 1 Bar (85g)		
Amount Per Serving		
Calories 200		
Calories from Fat 100		
Total Fat 11g		17%
Saturated Fat 6g		30%
Trans Fat 0g		
Cholesterol 5mg		10%
Sodium 65mg		29%
Potassium 100mg		2%
Total Carbohydrates 33g		11%
Dietary Fiber 4g		8%
Sugars 11g		
Protein 5g		60%
Vitamin A 0%		Vitamin C 0%
Calcium 15%		Iron 4%

U D CHOCOLATE ICE CREAM CONE ALL NATURAL	
ICE CREAM INGREDIENTS: MILK, CREAM, SKIM MILK, SUGAR, CORN SWEETENER, WHEY, COCOA, GUAR GUM, MONO- AND DIGLYCERIDES, XANTHAN GUM, & CARRAGEENAN. CONE INGREDIENTS: BLEACHED FLOUR, SUGAR, PARTIALLY HYDROGENATED VEGETABLE SHORTENING (CONTAINS SOYBEAN AND/OR COTTONSEED OIL), LECITHIN, SALT, CARAMEL COLORING, & ARTIFICIAL FLAVORING.	



Consumers are likely to get accurate information only when food processors and hydrogenated oils manufacturers standardize the hydrogenation process and the oils, they use to make them. Foods made with hydrogenated fats are cheaper and last longer, but in the end, it is expensive to consumers as

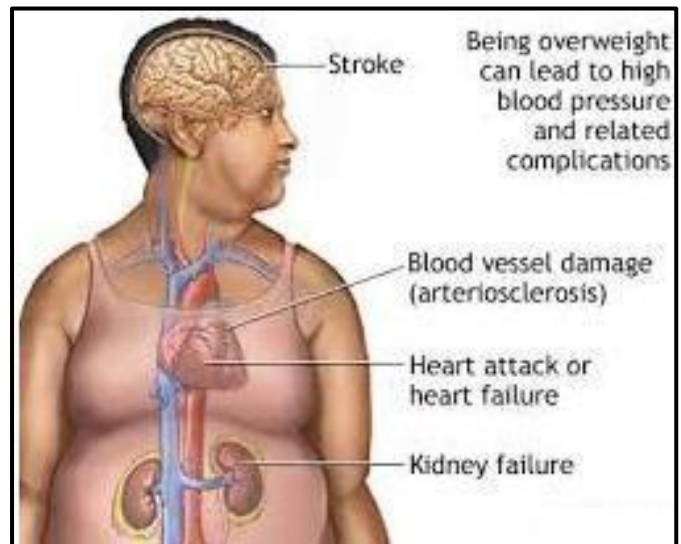
Nutrition Facts	
Serving Size 1 cup (228g)	
Servings per Container 2	
Amount Per Serving	
Calories 280	Calories from Fat 120
	% Daily Value*
Total Fat 13g	20%
Saturated Fat 5g	25%
Trans Fat 2g	
Cholesterol 2mg	10%
Sodium 660mg	28%
Total Carbohydrate 31g	10%
Dietary Fiber 3g	0%
Sugars 5g	
Protein 5g	
Vitamin A 4%	Vitamin C 2%
Calcium 15%	Iron 4%
<small>*Percent Daily Values are based on a 2,000-calorie diet. Your daily values may be higher or lower depending on your calorie needs.</small>	
	Calories: 2,000 2,500
Total Fat	Less than 65g 80g
Sat Fat	Less than 20g 25g
Cholesterol	Less than 300mg 300mg
Sodium	Less than 2,400mg 2,400mg
Total Carbohydrate	300g 375g
Fiber	25g 30g
Calories per gram:	
Fat 9	Carbohydrate 4 Protein 4

TFA provide little nutritional benefit to the body. Short-term boon is a long-term bane. The food industry loves TFA, but our hearts and blood vessels do not.

Chemically change of foods cause, unanticipated problems that are especially true in the case of fats and hydrogenated oils.

- TFA can elevate blood cholesterol levels, like the cholesterol-raising effects of saturated fats.
- TFA raise the levels of **Low-density lipoprotein (LDL)**. LDL, or “bad,” cholesterol transports cholesterol throughout our body. LDL cholesterol, when elevated, builds up in the walls of our arteries, making them hard and narrow. If affected, the arteries that supply our heart with blood (coronary arteries), we may have chest pain and other symptoms of coronary artery disease. Increases Lp(a) lipoprotein. Lp(a) is a type of LDL cholesterol found in varying levels in our blood, depending on our genetic makeup. TFA make Lp(a) into smaller and denser lipid particles, which promote a buildup of plaques in our arteries. Plaques, can reduce blood flow through our arteries. If plaques tear or rupture, a blood clot may form, blocking the flow of blood or breaking free and plugging an artery downstream. If the blood flow to one part of our heart stops, we will suffer a heart attack. If blood flow to a part of our brain stops, a stroke occurs. A high LDL cholesterol level is a major risk factor for heart

- disease.
- TFA reduce levels **High-density lipoprotein (HDL)**. HDL or “good” cholesterol picks up excess cholesterol and takes it back to our liver.
- Raising the bad cholesterol and lowering the good cholesterol in the blood is double trouble.
- TFA increases triglycerides**. Triglycerides are a type of fat found in our blood. A high triglyceride level may contribute to hardening of the arteries (atherosclerosis) or thickening of the artery walls, which increases the risk of stroke, diabetes, heart attack, and heart disease.
- TFA cause more inflammation**. Trans fat may increase inflammation, which is a process by which our body responds to injury. Researchers believe that inflammation plays a key role in the formation of fatty blockages in heart blood vessels. TFA appears to damage the cells lining blood vessels, leading to inflammation. Studies show that TFA decrease the body’s ability to



- produce anti-inflammatory prostaglandins.
- TFA or hydrogenated fats may interfere with the ability of the cells of the body to metabolize the fats that are good, damaging cell membranes of the brain and nerve cells leading to chronic, degenerative diseases.
- Human brain and placenta have a biochemical way of filtering most trans fatty acids that occur naturally in some foods (meat and dairy products) by metabolizing these fats as energy sources before they have a chance to do any cellular damage, and then use the good fats (the essential fatty acids) as healthy nutrients for the cells. However, if the diet is overwhelmed with TFA this protection is incomplete.
- Eating a diet high in nutritionally worthless hydrogenated fats lessen a person’s daily intake of essential fatty acids that are important for growth and function of vital organs, like the brain. This is especially true in case of children whose daily



diet is high in processed and deep fat-fried foods and snacks.

- TFAs links to other health problems as well, including decreased testosterone, abnormal sperm production, and prostate disease in men; overweight to obesity, immune system depression, and diabetes.



Studies carried out by National Institute of Nutrition (NIN) to evaluate the effects of TFA from Indian Vanaspati in rats show that both saturated fatty acids and TFA increase insulin resistance.

Moreover, TFA intake by mothers increases the susceptibility to biochemical / metabolic alterations increasing the risk of diet related chronic diseases.

What is good about Trans Fatty Acids?



Natural TFAs created in the stomachs of animals such as cattle, sheep, and goats are stored in their fat cells. Products such as milk, yogurt, cheese, and meat from these animals, therefore, contain TFA in the form of conjugated

linoleic acid or CLA.

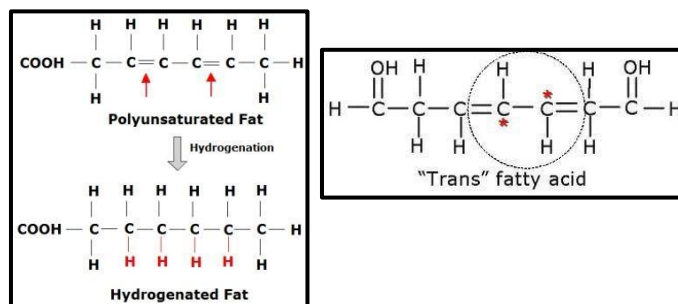
Natural TFA may have either a neutral effect or a moderating effect on LDL and no effect on HDL cholesterol or triglycerides. In addition to not being harmful, naturally occurring TFAs may be good for us.

Suggestions & Recommendations

The Food and Agriculture Organization of the United Nations (FAO) and the World Health Organization (WHO) suggest that diets should provide a very low intake of TFAs. In practice, this implies an intake of less than 1% of daily energy intake. As for saturated fats and total fats, the FAO and WHO recommend an intake of less than 7-10 % and 15-30% of daily energy intake respectively. An individual with a daily energy intake of 2000 kilocalories should limit the daily intake of TFA to less than 2 grams, saturated fats to less than 20 grams and total fats to less than 60 grams.

Studies confirm that rural India consumes 20 grams Vanaspati fat daily and urban India around 30 g.

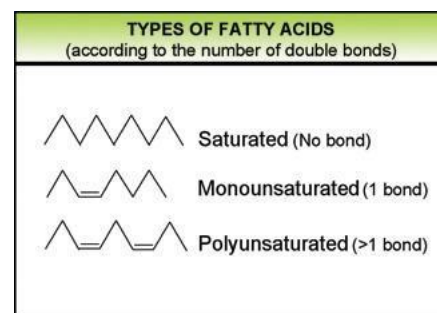
Considering that only 10% TFA is available in Vanaspati, still the person will derive 0.9 and 1.35 % energy from the TFA exceeding the 1% energy, limit for TFA recommended by WHO.



Exposing liquid oils rich in unsaturated fats to hydrogen gas for a longer time (higher degree of hydrogenation) yields a more solid / hard, waxy, fully hydrogenated fat. In principle, fully hydrogenated oil should contain no TFAs since all the double bonds will be saturated. As the oil becomes very hard producers tend

partially hydrogenate the oil giving rise to harmful TFA. However, complete hydrogenation will result in elevated melting point and Saturated Fatty Acid (SFA) content.

Higher SFAs in Vanaspati would result in increase in % of energy derived from SFAs. Increase in intake of SFAs will lead to increase in serum cholesterol levels and Low-Density Lipoprotein (LDL), which are potential risk factors for CHD.



Blending unprocessed liquid vegetable oil with fully hydrogenated vegetable oils could yield a semi- soft fat that is Trans Fats Free, a good option for cooking oil.

As consumers what can we do?

- Avoid hydrogenated fats, foods containing “hydrogenated” or “partially hydrogenated” oil.
- Remember terms like “vegetable oil” or “cholesterol free” tell us nothing about the amount of TFA in food.
- Using butter and ghee is one option but since these are higher in saturated fat and cholesterol, it is
- better to avoid, even though it is a shade better than artificially created hydrogenated vegetable oil / fats.
- Look for labels that mean “saturated-fat free” or “contains no trans fatty acids” or “TFA 0%”, etc.
- Avoid eating commercially prepared baked foods, snack foods, and processed foods, including fast

foods. To be on the safe side, assume that all such products contain TFA unless known otherwise.

- Avoid deep-fried foods, especially at fast-food restaurants. Cooked in “100 % vegetable oil” could camouflage a lot of hydrogenated fat.
- When eating in a restaurant ask the type of oil used, and check if it contains TFA. Choose a better option.
- So, are foods that are free of TFA automatically good? No! Tropical oils, like coconut, palm kernel, and palm oils, contain a lot of saturated fat that also raises our LDL cholesterol.
- Recent evidence indicates that coconut oil strongly increases HDL cholesterol, which may make it a good choice when a bit of hard fat is essential.
- A healthy diet should include some fat, but there is a limit. Fat is a major source of energy for the body and aids in the absorption of vitamins A, D, E, and K. Fat is also important for proper growth, development, and maintenance of good health.
- 25-35 % of our total daily calories can come from fat but saturated fat should account only for less than 10% of our total daily calories. Aim for consuming less than 7% of fat calories from saturated fats.
- Polyunsaturated fatty acids viz., alpha-linolenic (Omega 3) and linoleic (Omega 6) acids are important components of cholesterol lowering healthy diet. However, the benefits depend on the consumption of an appropriate balance of these fatty acids.
- Replacing trans saturated fats with mono unsaturated fats and maintaining adequate intake with an appropriate balance of Omega 6 and Omega 3 polyunsaturated fatty acids is necessary. Monounsaturated fat, found in virgin



olive, groundnut, sunflower, etc., is a healthier option than saturated fat.

- Nuts, fish and other foods containing unsaturated omega-3 fatty acids are other good choices of foods with monounsaturated fats.
- Try baking, steaming, grilling, or broiling instead of frying.
- Eat plenty of foods that are naturally low in fat, such as whole grains, fruits, and vegetables.



No matter what, it is important to avoid hydrogenated fat and consume fats and oils only in moderation.

Civil Service Language: Sometimes one is forced to consider the possibility that affairs are being conducted in a manner which, all things, being considered and making all possible allowances is, not to put too fine a point on it, perhaps not entirely straightforward.

Translation: You are lying.



The first rule of politics: Never believe anything until it has been officially denied.

If a job is worth doing, it is worth delegating

CONSUMER GUIDANCE SOCIETY OF INDIA (CGSI)

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Frauds by bank employees: Take these steps to ensure branch manager or any other employee does not run away with your money (Courtesy: The Economic Times)

In recent times, there have been numerous reports of bank branch managers and their accomplices absconding with depositors' funds held at the bank. Most of these cases involve bank employees committing fraud against both customers and the bank itself.

Hence if you have a significant amount of assets held at a bank, it is natural to be concerned about the safety of your assets as most of these incidents have occurred in well-known and top banks of India.

Are banks legally liable for fraud done by their employees on customers?

The Supreme Court of India, in a recent case (April 2024), upheld a bank's liability for the acts of its employees in a case where the employee fraudulently withheld the amount from depositing in the customer's FD account.

"As per the Apex Court, such acts (frauds) of employees, when done during their course of employment, are binding on the bank and will give customers a right to legally proceed against the bank for loss or damage. In most cases, it would be the only effective remedy available to the customers.

However, the bank's liability may be limited in cases where the customer has shared his password, PIN, OTP, etc., with the bank employee," says Suma R V, Partner, King Stubb & Kasiva, Advocates and Attorneys.

As per the RBI Master Direction on Fraud - Classification and Reporting, banks must take up the matter with the concerned authorities like CBI or the police if a customer raises a complaint of fraud allegedly perpetrated by the bank's employee(s).

"The customer also has the option of filing proceedings against the Bank before the Consumer Commissions. Simultaneously, a criminal action can be taken against the Bank and its employee(s) for the alleged fraud," says Soumen Mohanty, Associate Partner, AQUILAW, a law firm.

"In my experience spanning over several decades, I have seen several cases where bank employees colluded with third parties like hospital staff, loan aggregators, and others to defraud customers of their hard-earned money.

In some cases, the bank co-operated without us passing any order, but in other cases we had to pass an order and then only the bank complied with it.

We urge consumers to come forward to the commission and file a complaint if they think any bank provided a deficient service or its employees defrauded them," says Vijay Kumar Makyam, Member- District Consumer Disputes Redressal Commission, Medak at Sangareddy, Telangana.

When can you get the money back if a bank employee has defrauded you?

Banking and fraud experts say that since these are not ordinary cases (bank employees defrauding customers), banks need to deeply investigate the claim. "If the bank sees that their employee did the fraud, they may punish the employee, suspend them, and work with the police for more inquiry.

Regarding whether the customer will get money back, it depends on what the inquiry finds, and the respective bank's rules say.

Some banks may pay or fix the damage for the customers, while others may wait for the police inquiry to finish before doing anything else.

Banks usually insure themselves against employee fraud," says Sheetal R Bhardwaj, executive board member of the Association of Certified Financial Crime Specialists (ACFCS) in Dubai, UAE. She is also the head of compliance for a UAE based bank.

Mohanty from AQUILAW shares insights about which type of insurance banks take out and when customers can expect to get paid in the event of fraud done by the bank's employees.

"Banks generally enter into Banker's Indemnity Policy Insurance to safeguard against internal fraud by its employee(s) or external frauds caused due to dishonesty of employee(s) in connivance with customers or third parties.

The timeline for realizing the loss incurred is policy specific and depends on the terms and conditions of the insurance policy as agreed to by the parties concerned," he says.

How can you protect yourself from bank employees who want to defraud you?

In a fraud case involving a bank employee covered by ET Wealth Online, the customer maintained detailed records of all interactions, which played a crucial role in proving the fraud.

"It is vital to have proof of your dealings with bank employees for your own safety and to settle any

conflicts that may arise. Remember that timely documentation is critical. Waiting too long may lead to memory gaps or lost records,” says Bhardwaj.

Bhardwaj shares some tips that you can follow so that bank employees don't defraud:

Take notes: Note any odd actions, dealings, or messages with the bank employee. Keep and print out any relevant emails, messages, or account statements. If dealing with online transactions or communication, capture screenshots or save electronic records as proof.

Monitor your bank transactions regularly: If you notice transactions, you did not make, tell the bank to freeze the affected accounts. Also, monitor other accounts closely for anything unusual.

Stop communicating with the employee if suspicious: Avoid any more contact with the employee under doubt and document all communications about the case.

Frequently change passwords: Change your password, PIN, and other login details for your online and mobile banking frequently.

Avoid communicating through calls: Whenever possible, communicate with bank employees through written channels like emails or letters. This creates a paper trail and provides proof of the interactions. Request written confirmation or documentation for any agreements, changes to account details, or transactions conducted with bank.

Do not consider personal communication as final proof: In some instances, in the past banks' officials shared fake FD receipts and account statements through personal emails and WhatsApp messages. Therefore, you should be cautious and verify it with your passbook, ATM enquiry, bank's official statement or net-banking. However, in practical situations, it is necessary to communicate verbally with bank employees.

Anis Ahmed, chair of MENA Chapter for ACFCs and host of 'The Fraud Fellas' anti-fraud forum, shares some tips. He says whenever you discuss important matters with a bank employee, follow up with an email summarizing the conversation and any agreements reached. Additionally, gather evidence of suspected fraud, like transaction records and communication logs with the bank or employee, for potential future actions.

Steps taken by banks to protect customers from possible fraud by its own employees?

Various steps have been taken by banks in recent years to protect customers from becoming victims of

fraud by bank employees. Ahmed shares insights about security measures taken by Indian banks:

Quoting of ID for both in-house and outsourced bank employees:

Many banks in India have a policy wherein the customer correspondence requires the identification of the employee, such as employee ID number/code along with their signatures. When availing credit cards, finance or account facilities from banks, the employee ID/code is often captured in the application form and customer documents. "This is applicable for both inhouse and outsourced employees," he says.

Bank employee monitoring: This involves monitoring staff account transactions and behaviors, and electronic data surveillance, such as emails and system access, for suspicious patterns or anomalies that could indicate fraudulent activity. Background checks are also conducted during the hiring process to identify any red flags or previous instances of fraud.

Whistleblower Hotlines: Banks often provide anonymous reporting channels for employees, vendors and customers to report suspicious behavior or fraud without fear of retaliation.

Other Controls: Additional measures such as segregation of duties, job rotation, mandatory leave policies, system access control, fraud awareness training, and regular internal and external audits are also implemented.

Compulsory block leaves as per RBI direction: As per Pradeep Janardanan, director a foreign bank in India, "Banks do ask their core employees to go on compulsory block leave (continuous two weeks or more). During this period the staff cannot access their systems or are not allowed to visit their branch/office, and their work is assigned to others, which may help the bank to identify any fraud or irregularities. This helps the banks to manage operational risks within the Banking system.

The Reserve Bank of India has issued a circular in July 2021, in this regard making it compulsory for banks to implement this policy."

"Quoting of IDs of bank employees can be helpful for internal records and responsibility. Banks have internal policies and procedures that employees must comply with. These policies may differ from one bank to another. If a particular bank has such a requirement, it would be stated in their internal documentation. Banks work within legal and regulatory boundaries," says Janardanan.

Court asks surgeon to pay Rs 12 lakh compensation to patient for botched Hernia surgery in TN (Courtesy: The Economic Times)

A surgeon in Rasipuram, Tamilnadu has been ordered by the Namakkal district consumer disputes redressal commission (NCDRC) to compensate a patient with Rs 12 lakh within four weeks for a botched hernia surgery.

This ruling was made on Tuesday regarding a case filed by M Raja, a 52-year-old resident of Rasipuram, detailing the negligence he faced during a surgery conducted in August 2021 by Dr. Ramesh at a private hospital in Rasipuram.

In August 2021, M Raja consulted Dr. Ramesh at a private hospital after being diagnosed with a hernia. Dr. Ramesh recommended immediate surgery, which was estimated to cost Rs 60,000.

However, complications arose during the surgery due to a shortage of carbon dioxide gas necessary for the procedure, causing it to be halted midway. When the required gas was acquired, the surgery resumed, but complications persisted as Raja regained consciousness due to the waning effect of the anesthesia during the delay.

“I felt great pain during the surgery but the nurses pinned me down to complete the surgery even

though I asked them to stop,” Raja recounted. Post-surgery, Raja faced significant health issues, including an inability to raise his head, difficulty eating, and a loss of seven kilograms in weight. His condition further deteriorated when he developed a severe fever, leading to his admission to another private hospital in Coimbatore.

There, doctors diagnosed Raja with an abdomen infection caused by the implanted mesh, necessitating a second surgery to remove and replace the faulty implant.

In September 2022, Raja sought redress by filing a petition with the NCDRC, accusing Dr. Ramesh of negligence. He attributed his health complications to the delayed surgery, sub-standard mesh used, and the initial shortage of the necessary gas.

The NCDRC, led by president V Ramaraj and member R Ramola, concluded that the documents provided by the hospital where the second surgery and subsequent treatments took place supported Raja’s claims.

They ruled that Dr. Ramesh had indeed been negligent, thereby committing a deficiency in service.

Hyderabad court asks Singapore Airlines to pay Rs 4.65 lakh for ruining a family holiday

The District Consumer Forum in Hyderabad has directed Singapore Airlines to pay a penalty of Rs 4.65 lakh for negligence in checking a family’s Covid-19 vaccination certificates during boarding in 2022.

The incident involved a family from Banjara Hills, comprising two young children, who had flown business class on June 9, 2022. Despite being cleared by airline staff in Chennai, the family faced complications upon landing at Changi Airport in Singapore, a TOI report stated.

Immigration officials at Changi Airport denied clearance to one of the passengers, Karan Tibrewala’s wife, due to her having received the Sputnik V vaccine, which is not recognized by the Singapore government.

Consequently, the family was unable to enter Singapore and decided to return to India. However, they were held in detention at the airport for hours, with the airline initially refusing to provide return tickets.

After incurring an additional expense of Rs 1.83 lakh to book new tickets for June 10, the family faced

further disappointment as their flight was overbooked and their tickets were canceled.

Despite repeated attempts, they were eventually rerouted to Mumbai instead of their intended destination, Hyderabad. Moreover, their luggage, which was assured to be delivered to them in Mumbai, arrived only on June 14, causing additional inconvenience.

Frustrated by the airline’s response, Karan Tibrewala approached the District Consumer Forum seeking compensation for all expenses related to the disrupted trip. Despite Singapore Airlines’ defense that passengers are responsible for knowing and complying with local travel regulations, the Consumer Forum ruled in favor of the complainant.

During the trial, the forum noted an email from the airline admitting negligence in checking vaccination status in Chennai and offering vouchers, highlighting the airline’s lapse in service. The bench concluded that the ordeal faced by the family — detention, overbooking, and delayed luggage — clearly indicated a deficiency in service by Singapore Airlines.

Risks of Re-frying! Dr. Sitaram Dixit, Chairman – Consumer Guidance Society of India, CGSI

Indian cooking is synonymous with the use of vegetable oils and ghee since ancient times for enhancing flavour and taste. Indian's broadly cook food with oil either by pan-frying, shallow frying or by deep-frying. In pan-frying, we cook food in a heated pan having a light coating of oil whereas in shallow frying, the oil reaches up to half the level of food in the pan with both the food and oil in unison with the bottom of the pan. In deep-frying, cooking happens in a pan having oil deep enough for the food to float in oil. During deep-frying the oil under use, endures a series of complex reactions like hydrolysis, isomerization, oxidation and polymerization that positively influence the quality of the fried food preparation in terms of flavour, texture, nutrient composition and shelf life even though these very reactions albeit also adversely result in the formation of toxic by-products both in the fried food and oil.

Scientific studies prove that these chemical reactions depend on various factors like quality of oil, anti-oxidants content present in the oil, the quantum of oxygen available during the frying process, the frying conditions (time, temperature, etc.), type of food fried and intermittent replenishment of frying oil by fresh oil. High frying temperatures, increase in the number of times of frying, polyvalent metals in the frying equipment/vessel, presence of free and unsaturated fatty acid content in the oil all contribute in decreasing the frying oil's oxidative stability and thereby, the flavour and long-time keeping quality. Antioxidants like tocopherols, oryzanol, tocotrienols, sesamol, ascorbic acids, etc., naturally present in the vegetable oil along with added synthetics like propyl gallate, tertiary butyl hydroquinone (TBHQ), 1ppm silicone oil, etc., do help in reducing the rate of oxidation; however, its effectiveness diminishes with increasing frying temperature and repeated number of frying.

In pan-frying, the food prepared consumes most of the cooking oil and in shallow frying residual oil present is small. However, in case of deep-frying, the fried food absorbs only a portion of the frying oil leaving behind a substantial amount, enabling us largely for economic considerations to reuse the same cooking oil later. Reheating the cooking oil for deep-frying food, creates free radicals and on eating such fried foods, the free radicals present in the food, attaches itself to healthy body cells leading to potential health risks like throat irritation, hyper-acidity, heart ailment, atherosclerosis, cancer, Alzheimer's disease, Parkinson's disease, etc.

We define the temperature at which an oil breaks down and begins to smoke as "smoke point." Generally, vegetable oils have higher smoke point than animal fat also refined oils have it higher than unrefined oils and every time one re-heats the oil for frying, the smoke point drops. **Deep-frying takes place at around 190° C and therefore vegetable oils selected for deep-frying should ideally have their smoke point above 190° C.** Cooking oils like ghee, refined groundnut oil, coconut oil, palm oil, soybean oil, sunflower oil, mustard oil, safflower oil, rice barn oil, olive oil, etc., all have different smoke points. We are aware that cooking oils consists of saturated and unsaturated fatty acids. An

STANDARD COMPOSITION OF POPULAR OILS USED IN INDIA	SMOKE POINT (°C) ~ approx.	SATURATED FATTY ACID (SFA) %	MONO UNSATURATED FATTY ACID (MUFA) %	POLY UNSATURATED FATTY ACID (PUFA) %
Butter	176	~ 60.0	~ 19.0	~ 4.0
Coconut	176	81.0 – 107.3	5.0 – 10.2	1.0 – 2.7
Ghee	232	~ 56.0	~ 21.0	~ 11.0
Mustard	260	1.2 – 12.0	35.5 – 89.0	16.0 – 44.0
Palm	232	43.3 – 57.4	36.0 – 45.0	9.0 – 12.5
Peanut	232	12.0 – 27.8	35.7 – 71.6	12.0 – 43.3
Rice Barn	260	15.3 – 27.8	38.0 – 47.0	33.2 – 42.9
Safflower	232	7.4 – 12.8	8.5 – 23.9	67.8 – 83.3
Sesame	210	12.7 – 17.1	34.4 – 46.1	37.1 – 48.9
Soybean	232	10.1 – 17.1	17.0 – 31.1	52.5 – 70.1
Sunflower	232	8.1 – 17.1	14.0 – 40.4	48.3 – 74.6
Virgin Olive	160	8.0 – 17.1	55.0 – 84.6	3.5 – 22.5
Vanaspatti	250	28.0 – 48.0	4.0 – 38.0	1.0 – 41.0
	Values may vary as per sample, origin, oil blend, brand, etc.			

oil with high polyunsaturated fatty acids (PUFA) content on heating degrades more rapidly. Foods fried in oils with low PUFA content are tastier. **Ghee, having a high smoke point and low PUFA content is therefore the best frying oil**, although the high cost is restrictive for regular use. **Vanaspatti or hydrogenated vegetable oil with a high smoke point is no doubt a cheaper alternative to ghee; however, it is best to avoid it**, due to the obvious presence of toxic trans-fats that negatively affects human health leading to atherosclerosis.

Cooking oils with low PUFA content and high smoke point is ideal for deep-frying. Peanut oil, palm oil, sesame oil, rice barn oil, mustard oil, etc., are suitable and PUFA rich oils like safflower oil, sunflower oil, soybean oil, are unsuitable for deep-frying food. **Many scientific studies find that reheating PUFA rich oils like soybean, sunflower, safflower, etc., for use produces a toxic chemical 4-hydroxy-trans-2-nonenal (HNE).** Ingestion of HNE leads to increased risks of cardiovascular diseases, stroke, various types of liver disorders, cancer, Alzheimer's disease, Huntington's disease, Parkinson's disease, etc. HNE reacts with human deoxyribose nucleic acid (DNA), ribose nucleic acid (RNA) and proteins affecting basic human cellular processes.

Simple signs to identify deteriorated cooking oil after use and precautions to take for storage and use.

1. Darkening of oil colour due to burning of food fried.
2. Increase in viscosity (thickness) due to the formation of toxic polymeric compounds.
3. Increase in sedimentation of absorbent fried food particles.
4. Decrease in smoke point during reuse.
5. The oil smells rancid or unpleasant.

Even though it is true that we should not re-heat cooking oils for use, economic concerns, shortage, etc., do not easily permit us this. Therefore, following necessary precautions becomes imperative.

- Strain the used oil free from food particles and store it in a glass jar (polyvalent metals present in metal containers tend to oxidise oil and deteriorate it) in a cool dark place.
- Refrigerating it could prevent rancidity and the formation of anaerobic clostridium botulinum bacteria that causes botulism a potentially fatal food poisoning.
- Ensure to avoid frying food above 190° C or exposing cooking oil to higher temperatures as it leads to the formation of HNE and accumulation of the same in oil and food fried.
- Strictly avoid replenishing the cooking oil in the frying vessel to prevent formation of toxic chemicals.
- Avoid iron or copper frying vessels, as these metals inherently tend to accelerate rancidity of oil.
- **Do not mix fresh and used cooking oil.**

Disposal of Used Cooking Oil

Proper disposal of deteriorated used cooking oil waste is also very important. However easy it is, one should never pour it in the drain as it can clog drainage pipes posing a safety health hazard by forming a thin layer on water bodies and reservoirs, as oil is lighter than water thereby hindering oxygenation. Experts affirm that even one litre of oil could contaminate one million litres of water. Recycling and re-using the used cooking oil for non-edible use is the ideal way of disposal. Some examples will include, using it in oil lamps and heaters, as lubricating oils and greases, as cutting oil in lathe machines or commercially converting it into biodiesel by alcoholysis that would not only improve our economy but also provide employment/entrepreneurial job opportunities. However, for commercial usage of used cooking oil it is important to develop an organised collection system from large users like food industry, hotels, etc., even homes, so that there is an uninterrupted supply of raw material for the biodiesel manufacturer to succeed in this sector. Any takers?

Unauthorized transaction due to third party breach: Bank customer has zero liability, says HC (Courtesy: The Economic Times)

A customer has zero liability when an unauthorized transaction occurs due to a third-party breach where the deficiency lies not with the bank or customer but somewhere in the system, the Bombay High Court said on Thursday while directing the Bank of Baroda to refund Rs 76 lakh debited from a company's bank account fraudulently.

A division bench of Justices Girish Kulkarni and Firdosh Pooniwalla was hearing a petition filed by one Jaiprakash Kulkarni and Pharma Search Ayurveda Private Limited challenging an order passed by the Banking Ombudsman refusing to direct the Bank of Baroda to refund an amount of Rs 76 lakh allegedly transferred from their account through cyber fraud.

The HC bench, which cited a July 2017 circular issued by the Reserve Bank of India, also said Bank of Baroda has a policy called the Consumer Protection Policy (Unauthorized Electronic Banking Transactions) that reiterates the same.

Asserting this was an example of how increasingly innocent persons are becoming victims of cyber fraud, the HC said, "Both as per the RBI circular and the policy of the bank, a customer has zero liability when the unauthorized transactions occur due to a third-party breach where the deficiency lies neither with the bank nor with the customer but elsewhere in the system and the customer notifies the bank regarding the unauthorized transactions within a certain time frame." Hence, the liability of the petitioners in respect to the unauthorized transactions would be zero as the transactions have taken place due to a third-party breach where the deficiency lies neither with the bank nor with the petitioners, the court said.

As per the plea, on October 1, 2022, certain entities/individuals were added as beneficiaries to the petitioner company's bank account without any OTP sent to the petitioner on the registered mobile number. A day later, on October 2, a sum of Rs 76 lakh was transferred from the petitioner's bank account to various unknown individuals by way of online transactions.

The petitioners immediately lodged a complaint with the Cyber Cell of the city police and informed the bank manager of the alleged fraud. The petitioners also sought to know from the bank the steps taken by it to refund the amount as per the directives issued by the Reserve Bank of India in its 'Customer Protection - Limiting Liability of Customers in Unauthorized Electronic Banking Transactions' circular of July 2017.

When the petitioners did not receive the refund, they filed a complaint with the bank ombudsman, who in January 2023 rejected their complaint noting that

the transactions were done post addition of beneficiaries and input of valid credentials known only to the bank account holders and, therefore, there was no deficiency/ lapse on the part of bank.

The bench referred to three reports submitted by the cyber cell police which said the beneficiaries were added to the bank account without any message or OTP received on the registered mobile number and email to the registered email account. "Thus, there was no intimation to the petitioners about adding of beneficiaries and the petitioners only received messages on the registered mobile number when the amount from the bank account was actually debited,"

HC said. The bank told HC that beneficiaries could be added to a bank account only by those who have access to the bank account holders' confidential credentials. The bank argued that the petitioners' credentials were compromised from the petitioners' end itself and, hence, it could not be held liable or at fault. The court said it was satisfied with the reports submitted by the cyber cell that the petitioners have not been negligent and that there is no collusion of the petitioners with the alleged fraudsters.

The court said it is clear both the bank and the petitioners have been victims of fraud by third party fraudsters. The court said, as per the RBI circular, the petitioner was entitled to a refund of the amount from the bank and directed Bank of Baroda to refund the Rs 76 lakh amount to the petitioner's bank account within six weeks. The bench also noted that the bank ombudsman did not make any proper inquiry and had merely stated the transactions were done post addition of beneficiaries.



Bombay High Court Orders Bank of Baroda to refund Rs 76 lakh in cyber fraud case (Courtesy: The Economic Times)

In a significant ruling highlighting the growing issue of cyber fraud, the Bombay High Court directed the Bank of Baroda (BoB) to refund Rs 76 lakh to a company that had fallen victim to online fraud. This decision, based on a July 2017 Reserve Bank of India (RBI) circular, emphasizes that customers reporting fraudulent transactions within three working days bear zero liability.

According to a TOI report, the court, comprising Justices Girish Kulkarni and F P Pooniwalla, referred to both the RBI circular and BoB's own consumer protection policy. The guidelines clearly state that if a customer reports a fraudulent online transaction within three working days, the customer is not liable for any loss. This applies when unauthorized transactions result from a third-party breach, with no fault attributed to the bank or the customer, and the customer promptly notifies the bank.

The petitioners, Jaiprakash Kulkarni and Pharma Search Ayurveda Pvt Ltd, presented three cyber cell reports indicating no fault on their part or on BoB. As a result, the court ruled the petitioners' liability to be

zero and confirmed their entitlement to a refund. The court noted that BoB's policy mandates zero liability for customers reporting fraud within three days, but imposes 100% liability if reported after seven days. The petitioners, who have held an account with BoB's Worli branch for nearly two decades, reported the unauthorized debits to the police cyber cell within an hour on October 2, 2022, despite the transactions occurring on public holiday.

The petitioners argued that the fraudulent transactions, totaling Rs 76 lakh, were executed without any intimation to their registered email or phone number. The company's lawyer, Siddhesh Bhole, pointed out that BoB had ignored the 2017 RBI circular requiring reimbursement to customers under the zero-fault policy.

The High Court criticized the banking ombudsman for rejecting the petitioners' complaint in January, citing no service deficiency by the bank. The court ruled that the ombudsman had failed to properly investigate whether the debits were authorized by the petitioners.

Flat stuck in a delayed/stalled real estate project? 6 things homebuyers can do

Having your hard-earned money stuck for years in a stalled real estate project is a double whammy for many people. Not only are lakhs of rupees stuck, but they also end up paying home loan EMIs and the rent while bearing the loss of opportunity cost. Many homebuyers have been stuck in this perilous situation for more than a decade. This prolonged delay affects their financial stability and causes immense stress and uncertainty about their investment and future living arrangements. Here are some things you can do as a home buyer as per an ET Wealth story by Namrata Dadwal from last year.

File a complaint with RERA: The Real Estate (Regulation and Development) Authority allows buyers to request either interest on delayed possession or a full refund of the money paid along with interest.

Go to consumer courts: If possession of a property is delayed for more than a year, buyers can ask the developer for a refund. Complaints should be made to the District Commission for properties valued at up to Rs. 20 lakhs. For properties valued between Rs. 20 lakh and Rs. 1 crore, complaints should be made to the State Commission. For properties valued over Rs. 1 crore, complaints should be made to the National Consumer Disputes Redressal Commission.

Approach the NCLT: Buyers can submit a plea to the National Company Law Tribunal to initiate

insolvency proceedings and request relief in the event of delayed possession. The NCLT will designate a resolution professional to develop a plan in collaboration with the Committee of Creditors (CoC). If 66% of the CoC members vote in favor of the resolution plan, it is accepted; otherwise, the real estate company is liquidated. However, individual homebuyers are not permitted to file cases, and the total default amount must exceed Rs.1 crore.

File a complaint with the CCI: After the Competition Commission of India issued an order against real estate developer DLF in 2011, many buyers were encouraged to file similar complaints against their developers. However, this is not a common option now due to the introduction of RERA.

Get aid from the SWAMIH Fund: The Special Window for Affordable and Middle-Income Housing (SWAMIH) Scheme was initiated by the Central Government in 2019 to offer last-mile funding for stalled projects. However, due to the strict conditions involved, fewer than 100 projects have met the requirements for this assistance so far.

Take the legal route: Initiating legal proceedings, including filing FIRs against the developer and instituting cases with the Economic Offences Wing and the Enforcement Directorate, are alternative measures to exert pressure on the developer and seek a resolution.

Zomato ordered to pay Rs 60,000 to Karnataka woman for not delivering momos worth Rs 133.25 (Courtesy: Indian Express)

A consumer court in Karnataka has ordered Zomato to pay a woman from Dharwad Rs 60,000 for failing to deliver her order of momos placed online last year. The order by the District Consumer Disputes Redressal Commission in Dharwad came on July 3.

Sheethal ordered momos through Zomato on August 31, 2023, and paid Rs 133.25 through G-Pay. After 15 minutes of placing an order, she received a message stating her order was delivered. However, she said she neither received the order nor any delivery agent came to her house.

When she asked the restaurant, she was told the delivery agent had taken the order from them. She tried to inquire about the delivery agent through the website but the agent did not respond. On the same day, Sheethal complained to Zomato through email and received an intimation asking her to wait for 72 hours for a response.

After failing to get any response from Zomato, Sheethal sent a legal notice to the food delivery platform on September 13, 2023. In response to the notice, the counsel of Zomato appeared in the court and denied the allegations as false.

However, the court observed that Zomato sought 72 hours to attend to the grievance of the complainant but till the time of filing this complaint they did not do so, therefore, their say in that regard appears to be unreliable.

On May 18 this year, Sheethal stated she received Rs 133.25 on May 2 from Zomato. The commission said it shows Zomato committed a deficiency of service causing a great amount of inconvenience and mental agony to the complainant.

“Zomato is carrying their business of supply of materials in response to the online orders placed by the customer. Despite receipt of the purchase money, Zomato did not deliver the required product to the complainant. By looking into these facts of the case on hand in our opinion Op no. 1 (Zomato) alone is liable to answer the claim of the complainant,” the commission said.

In the order, Eshappa K Bhute, president of the commission, ordered Zomato to pay Sheethal Rs 50,000 as compensation towards the inconvenience and mental agony caused to her and Rs 10,000 towards her litigation cost.

Rail passenger gets Rs 1 lakh compensation for stolen luggage during travel on Malwa Express 6 years ago

Jaya Kumari, a resident of New Delhi, faced a prolonged struggle after her belongings were stolen during a train journey in 2016. Travelling on the Malwa Express from New Delhi to Indore, Kumari discovered her bag missing, containing a laptop, wristwatch, jewelry, and shawls, an Indian Express report stated.

Despite her efforts, she encountered significant obstacles in registering an FIR due to the reluctance of railway authorities. After an arduous eight-year wait for justice, a Delhi consumer court recently ruled in Kumari's favor, directing the Railways to compensate her with Rs 1.08 lakh.

The court held the Railways responsible for "negligence and deficiency in services." According to the District Consumer Dispute Redressal Commission (Central District), the Railways failed to address Kumari's complaint that an unauthorized person had entered the reserved coach and stolen her belongings. The commission dismissed the Railways' contention that Kumari was negligent in safeguarding her possessions.

In its order dated June 3, the commission stated, "The manner in which the episode has happened and valuables were stolen followed by the efforts of the

complainant to get the FIR registered with the authorities for an appropriate enquiry or investigation, she suffered all kinds of inconvenience and harassment to pursue her legal rights." Highlighting broader concerns about railway security, the court emphasized that the theft could have been prevented if not for the Railways' negligence or deficiency in services.

Activist Chandra Shekhar Gaur, through an RTI inquiry, revealed alarming statistics showing a prevalent issue of theft on Delhi trains. The data from the Railways disclosed an increase in theft cases, rising from 2,831 incidents in 2022 to 3,909 by November 30, 2023. Instances of snatching of personal items also surged from 19 in 2021 to 85 in 2022 and 96 in 2023.

The ruling serves as a significant legal precedent for passengers affected by theft on trains, highlighting the responsibility of railway authorities to ensure passenger safety and address grievances promptly.

This verdict underscores the ongoing challenges faced by passengers concerning security and the responsiveness of railway services, prompting a critical review of safety measures and customer service protocols by the authorities.

Scientific Tit-bits

Dr. Sitaram Dixit, Chairman CGSI

How do Band-Aids stick to your skin?

Several things go together to make Band-Aid and this holds true for all glues. Mechanical adhesion is like Velcro where two rough surfaces have many little places that catch onto one another, like hooks. In electrical adhesion one part of a positively charged molecule attracts the negative charges of another molecule. In chemical adhesion, chemical bonds form between the glue and the surfaces glued. Atmospheric adhesion is like suction cups where air pressure holds it to smooth surfaces like glass.

Good glues, must stick well to the surfaces we apply (or adhesion), but must also stick well to itself (or cohesion). E.g., water has good adhesion and we can wet two pieces of paper and stick them together with just water. Since water has poor cohesion, we can pull the pieces of paper apart with water remaining on both papers, as water does not stick well to itself.

In a Band-Aid, we want the glue to stick very well to the Band-Aid and well to itself, but it should not stick too well to the skin else will hurt when we pull it off, or leave some glue on the skin to wash off. Band-Aids have a special glue that is not strong as superglue would, but a little better than sticky tape for paper so the Band-Aid stays on long enough holds on to the skin to do its job.

What are chemicals that make people crazy?

Psychologists use the term psychosis instead of “crazy.” The brain works by using chemicals (neurotransmitters) to send signals between nerve cells. If a person has less neurotransmitters or more of neurotransmitters, they may perceive things differently from other normal people. One example is hallucinations, where people see or hear things that do not exist. Other common are depression and bipolar disorders, where the person feels sad or irritable or has an elevated arousal or energy level.

Some drugs affect the same receptors in the brain that natural neurotransmitters affect. Other drugs block the receptors that neurotransmitters use, so the person experiences the same effects as if they had little or none of the neurotransmitter. Drugs that strongly affect how the brain reacts to neurotransmitters are psychotomimetic drugs as they mimic the effects of psychosis.

Often using (abusing) these drugs in small doses do not trigger psychotic effects or behavior, but disable one if taken in large doses. E.g., tetrahydrocannabinol, the active ingredient in marijuana, in large doses if taken intravenously, affects the cannabinoid receptors in the brain enough

to develop symptoms of schizophrenia. Some opiates such as pentazocine and butorphanol are psychotomimetic. Other similar alkaloids are scopolamine, diphenhydramine, phencyclidine, atropine, and dextromethorphan. Psychotomimetic drugs cause depression or euphoria, or dreamlike states in which things are not clear and sharp.

What happens if you breathe in hairspray?

Hairspray contains propellants and carrier fluids. Some propellants and carrier fluids, such as hydrofluorocarbons and silicones, are harmless and merely reduce the amount of oxygen we breathe making one dizzy, like holding our breath. We call these as asphyxiants.

However, some common propellants like nitrous oxide, propane, and butane can affect how the brain works. Carrier fluids like alcohol and ether also affect the brain. The effects are due to either stimulating or blocking receptors in the brain that normally natural neurotransmitters trigger. The effects can be drowsiness or sleep, distortion of vision or hearing, emotional disturbances, or hallucinations. Other, more common effects are headache, nausea and vomiting, slurred speech, loss of control of the muscles and coordination, and wheezing.

Death from asphyxiation (lack of oxygen) or from heart failure can result if one inhales large amounts of aerosol propellants. Moreover, since aerosol propellants also get very cold as they expand, they can freeze the delicate tissues in the lungs, nose, and throat and lack of motor control can cause the person to inhale vomit and choke on it. Brain damage can also occur with prolonged inhalation. Prolonged or frequent breathing of aerosol propellants and carriers can result in rashes around the skin areas exposed to the chemical, but breathing a little bit while using the hairspray is generally not a problem.

What are the chemicals in spit?

Mostly water, 98 %, in fact. Saliva also contains dissolved salts, mucus, some antibacterial molecules, and enzymes such as amylase, which breaks down starch into simple sugars. Another enzyme, lipase, breaks down fat. So, saliva is the first step in the digestive process. Antibacterial agents such as peroxidase, immunoglobulins, lysozyme (an enzyme that breaks open bacterial cell walls), and lactoferrin (a protein that kills bacteria and fungi) are in saliva.

Saliva in mice includes a hormone called nerve growth factor, which helps healing when they lick their wounds, however it is not a component of human saliva. Unfortunate, isn't it?



LAUGHTER THE BEST MEDICINE



Jokes are meant for amusement! It employs comedic vehicles like parody, satire, other material referencing, true people, organizations, religions, regions, country, sexuality, etc., making fun of them in ways that are obviously not true. Some jokes might be offensive to some readers as every individual's sense of humor is different. Our intent is not to offend or cause damage to anyone reading or understanding these jokes. If you trust that jokes could offend you, please do not read them! Despite this warning, if on reading you find, the jokes not to your liking, ignore and move on! Please be aware that they are simply just JOKES!

A man goes to the doctor, who diagnoses him as having hemorrhoids. The doctor prescribes him a suppository and tells him to use up to two daily as needed until the problem subsides.

The man has never used a suppository before and uses it like he would any other pill: he swallows them. They are a bit big, but he manages.

A few weeks later, the man calls the doctor and asks for a refill. The doctor is surprised and asks, "Ran out? What are you doing with them? Eating them!?" The man answers sarcastically, "No Doc., I'm sticking them up my arse."

This is a story of a young boy who lived with his mom and dad. One day, Mom and the Dad get into an argument and file for a divorce. Mom gets to keep the kid, while Dad takes his stuff and leave.

Before going to bed, the boy sees a shooting star in the sky and wishes for his mom and dad to be back together again.

The next morning, the boy goes downstairs to see his mother and father are back together and are happy with each other.

The boy, however, is not happy but confused. He takes one good look at his father, goes to the mom and whispers to her, "Who's this guy?"

A married couple wakes up one morning, and while still lying-in bed, the wife turns to her husband and says, "Maybe you shouldn't go to work today?"

"What do you mean? Why shouldn't I go to work today?" replied the confused husband.

"I think you've been working too hard, so maybe instead of going to the office, you should take a few days off, pack a suitcase, and go stay with a friend for a few days away from home."

The husband thought for a moment and decided to jump at the suggestion before it disappeared. Within moments, he was up, dressed, and started packing clothes into a bag.

"Just out of curiosity," the husband asked while getting ready, "how did you conclude that I've been working so hard that I need a break?"

"You were dreaming about your work all night..." the wife answered.

"Really? How do you know I was having dreams about work?"

"Because every 2 minutes you were shouting your secretary's name!"

April Fool's Day: The day every newspaper tries to fool readers by sneaking in at least one properly researched, factually correct story.

A young man goes into a liquor store shop owner.

Customer: "Excuse me, can I ask you a question?"

Shop owner: "Sure, son, go ahead."

Customer: "Why are you selling the Jack Daniels at thirty dollars per bottle?"

Shop owner: "And why shouldn't I, exactly?"

Customer: "But the owner of the shop across the street sells it at twenty dollars per bottle."

Shop owner: "Well, if you don't like it, why don't you go and buy there?"

Customer: "Well, because right now, they don't have any Jack Daniels."

"I assure you young man," said the shop owner, "once I run out of Jack Daniels, I'll be selling it at fifteen dollars per bottle!"

A nun, sister Sarah, wakes up one morning feeling great, she gets out of bed and decides to go to the kitchen for some breakfast.

On her way over there she runs into sister Jane and she says, "Hi sister Jane," to which sister Jane answers, "I see you got off on the wrong side of the bed this morning sister."

Puzzled, sister Sarah did not understand what sister Jane meant by that so she ignored it and went on. She is passing by the garden when she runs into sister Roberta and says, "Good morning sister Roberta hope you're having a great day!"

Sister Roberta answers, "Good morning sister Sarah, I see you got off on the wrong side of the bed today." Sarah was now anxious to know why everybody she meets keeps saying that when she feels so great, and so she decides to go and see mother superior, who was in her office.

She enters and asks mother superior, "Holy mother, everybody keeps telling me that I got off on the wrong side of the bed, but I feel great!"

The mother superior replies: "That's because you have brother John's shoes on."

A cowboy enters the saloon "Who painted my horse blue??"

A huge guy stands up, walks right into the cowboy's face. "It was me; you have a problem with that?"

"No... I just wanted to let you know that it's dry and ready for the second coating."

A blond man loses his check book, so he goes to the bank 2 days later to report it.

Bank manager: I warned you to be careful with your cheque book, as anyone can forge your signature.

Man: "I'm not a fool. I already signed all the checks so there is no space to forge my signature!"



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GPS Map
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