



### **CONSUMERS FOOD SAFETY AND HEALTH HAZARDS- WHO WILL MONITOR ?**

It is reported that India soon will be the diabetic capital of the World. That's not all. Even the occurrence of diseases like CVD, liver, kidney and cancer is on the increase. Consumers should be aware that most ailments are linked to the quality and quantity of food we consume. To monitor this, India has standards set by the Food Safety and Standards Authority of India, New Delhi. Therefore ideally food ingredients like milk, edible oils and ghee, cereals, pulses, spices, edible colours, fruits and vegetables, tea and coffee available should be of good quality without any adulteration or contamination. That is rarely the case.

Recently, India TV News showed how synthetic milk is produced in some northern states by mixing natural milk with hazardous chemicals like urea, soda, potash, liquid soap, shampoo and starch. These chemicals are toxic to humans raising the risk of cancer. 13 out of the 91 milk samples tested were found to be spurious on June 12, 2009. Even the bulk milk supplies coming from Rajasthan, U.P. and Haryana are spurious. Yet they are sent to branded dairies and distribution centres for monetary gains, mostly at the cost of human health.

Regulators have to resort to capital punishment to end this menace as the consumer is helpless and his health suffers. It doesn't end here. In Jaipur, substandard milk powder is often reconstituted and distributed by dairies. Some railway stations in North India sell readymade hot tea using toxic white paint chemicals instead of milk. This tea is a cumulative poison to the consumer.

In another malpractice in Jaipur, a company had many cartons of various brands of ghee. They were mixed with spurious (nakli) ghee and supplies were sent to various destinations (as reported on India TV on June 12, 2009). A similar incident in a factory at Indore had nakli ghee with brand names like AMAN, NOVA made from Vanaspati. To this ghee essence and yellow colour was added to match the natural ghee's essence. The owner of the company is still absconding.

In another case, a factory making spurious nakli dal had a machine via which natural dal is coated with mobil oil mixed with talcum powder to increase the product's weight and shine. Even farmers in the Delhi region grow vegetables and inject chemicals to make them look attractive and large in size.

In conclusion, safety of food ingredients is a big question for a consumer as consuming such products leads to incurable diseases. Indian Food Laws meet International Standards but fail due to poor monitoring and control. The CGSI appeals to the Food Safety and Standards Authority of India and the Govt. of India carry out the action forthwith.

***Dr. S. G Bhat***  
*Hon.Editor*

## Letters to the Editor

The President,  
Consumer Guidance Society of India,  
Mumbai -400001

### Sub:-Scrapping of 69 year old method of interest calculation on saving accounts by RBI:-

Venerable Sir,

As you are aware RBI in its latest credit policy announced on 21<sup>st</sup> of this month has directed banks to compute interest on saving accounts on daily balance instead of 69 years old method of interest calculation under which interest was calculated on the minimum balance maintained between 10<sup>th</sup> and the last day of each month. I am enclosing a CD containing some key documents which prove that RBI has not taken this depositor friendly decision voluntarily but due to moral pressure built up by a PIL filed by me along with on of my friend Mr. Ajit Jain. The petition was admitted by MP high court on 16.04.08 and show cause notices were issued to RBI along with Ministry of finance.

Please cover this news of national significance prominently in all the editions of your magazine/ website in the larger interests of crores of saving account holders of India. Should you need any more clarifications you may contact us at under given mobile numbers and email addresses.

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Yours faithfully

Mahesh Natani

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### Depositors to get better rates on savings accounts

Banks will have to calculate interest on a daily basis from April 2010

Depositors are tipped to earn better returns on bank saving accounts in the future with Reserve Bank of India (RBI) having altered the calculation of interest earned on such deposits.

In its annual policy statement for FY10, RBI has instructed banks to calculate the interest on saving bank accounts on a daily basis. Currently, banks calculate the interest based on the minimum balance held in savings accounts from the tenth to the last day of each calendar month.

Since interest is paid only on the minimum balance, the effective return to the depositor works out to around 2.09%, way below RBI's mandated 3.5% rate. Once banks start offering interest on the balance maintained on a daily basis, the effective return will increase to between 3.25% and 3.5%, a banker said.

Calculation on a daily basis would be effective from April 2010 and the modalities would be worked out in consultation with banks. Addressing the media, RBI governor D. Subbarao described the move as a depositor-friendly measure.

For bankers though, the new calculation will imply a higher cost of funds. "The cost will go up by 25-50 basis points. However, it will vary from one bank to another," said A. C. Mahajan, CMD, Canara Bank.

**'RBI has instructed banks to calculate the interest on saving bank accounts on a daily basis. Currently, banks calculate the interest based on the minimum balance held in savings accounts from the tenth to the last day of each calendar month.'**

Senior bankers say that the salaried class and pensioners would benefit the most by RBI's move. Bank officials say that the private lenders, which have a large number of salaried accounts in their portfolios, could witness a partial rise in their cost of funds.

RBI, in its credit policy document said, 'several banks have suggested that interest on savings bank accounts may be calculated either on the minimum balances in the deposit accounts during the period from the first to the last day of each calendar month or on a daily product basis. The matter was referred to the IBA, which was of the view that payment of interest on a daily product basis would be feasible only when computerisation in banks is completed.'

Some bankers have raised issues related to structural rigidity on interest rates in the system. "Returns on reverse repo-surplus funds parked by banks with RBI-will be 3.25%, while the interest rate that banks are required to pay depositors on savings account is 3.5%. There is an anomaly in this which needs to be corrected," pointed KC Chakrabarty, CMD, Punjab National Bank.

The share of savings deposits in total deposits was 24%, or around Rs. 35.48 lakh crore, as of end-December 2008, according to RBI data.

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## Condensed Insurance Regulatory & Development Authority Circular of 25<sup>th</sup> May 2009.

### Health Insurance for Senior Citizens

1. Must allow entry at least till **65 years** of age. Differences in product specifications for different age groups or for different entry ages must clearly be spelt out upfront in the prospectus and policy documents.
2. Any **proposal denied on any ground, should be made in writing** with reasons furnished and recorded. Such reasons should stand the scrutiny of reasonableness and fairness.
3. The **premium charged should be fair, justified, transparent and duly** declared upfront. The details of any loading must be made available.
4. Insurers to devise mechanisms to **reward** policy holders for early entry and **continued renewal** with the same insurer.
5. Policy holders be given **option to change TPA** before renewal date.
6. Delay in issue of **identity cards beyond 30 days** to entail penalty on insurer.
7. All policies to enclose annexure **briefly describing in simple language the coverage and the key terms and conditions of the policy.**
8. Insurers to ensure data collation in providing the IRDA product-wise reports on number of persons insured, claims data, distribution, claim settlement etc.
9. Insurers will **reimburse at least 50% of costs of pre-insurance medical examination**, if risk is accepted and copies of reports **made** available.
10. Disseminate in websites product information on all health insurance products.
11. Insurers to evolve mechanism for **action against medical establishments, TPAs and policy holders guilty of making or supporting fraudulent claims** and sharing the information among themselves.

**'The premium charged should be fair, justified, transparent and duly declared upfront. The details of any loading must be made available.'**

For all **policies issued or renewed on or after 1<sup>st</sup> of July, 2009.**





**CUSTOMERS OF MOBILE & FIXED TELEPHONE  
AND TELEVISION MUST READ THIS  
FOR GETTING BETTER SERVICES**



# **Telecom Regulatory Authority of India**

## **BASIC INFORMATION**

### **Telecom tariff / charges and rates related issues**

- The customer must be given complete details of tariff plan including charges payable for every item included in the plan within a week of activation of service.
- While taking the new connection, you can obtain the contact details of the call centre, nodal officer and appellate authority of service provider for making your complaints.
- No hike in any tariff item or charges is permitted during six months from the date of enrolment of the subscriber in a tariff plan.
- In tariff plans having validity of more than six months including lifetime plans no tariff item or charges shall be increased at any time during the promised validity period.
- 'Lifetime validity' means the duration of the current license or renewed license of the service provider.
- The customer is free to move from one tariff plan to another, including post paid to pre paid and vice versa without paying any fee or charges for migration and without change of telephone / mobile number.
- Even if the talk time value has been exhausted, the prepaid customers should get all the services, which do not affect "talk time value", like incoming calls/SMS etc. during the entire validity period.
- Unused balance in the prepaid card at the end of the validity period is to be carried forward if recharged during the grace period specified for the purpose.
- Fixed line and broadband customers to be given rental rebate for faults not rectified within 3 days of making complaint.
- No rental for national roaming facility. Receiving SMS is free while national roaming.
- Processing fee, if any, in the talk time top up recharge shall not exceed Rs.2/-.
- Calling Line Identification Presentation (CLIP) facility cannot be made a compulsory item of tariff in any tariff plan. If chargeable, it shall be optional for customers.

### **Customer consent a must for providing chargeable Value Added Services**

- No chargeable value added service like ring tone, caller tune, missed call alert, music / songs etc. shall be provided to a customer without his/her explicit consent.
- All communications/advertisements relating to premium rate services e.g. ring tones, wallpaper, astrology, quiz etc. should have the pulse rate/charges for the service.

### **Whom to contact in case of telephone / mobile complaints?**

- All service requests/complaints are to be made to the Call Center. The Call Center shall register the complaint / request and provide docket number to the complainant.
- In case the customer is not satisfied with the redressal of his complaint at the Call Center level, he may approach the Nodal Officer and then the appellate authority. For contact details of Call Centre, Nodal Officer and appellate authority, you may visit the Website of your service provider.
- Complaints pertaining to service disruption / faults are to be attended within a maximum period of 3 days and billing complaints within 4 weeks by telecom service provider.
- In the event of a request for termination, the services shall be terminated by telecom service provider within a maximum period of 7 days and bills to be raised after adjustment of security deposit.

### **How to stop getting unwanted telemarketing Calls and SMSs?**

- A customer who does not wish to receive unwanted commercial calls or SMSs can register his telephone number in the National Do Not Call (NDNC) Registry by dialing '1909' or sending SMS by typing "START DND" to 1909.
- In case the customer receives unsolicited call/SMS even after 45 days of registration in the NDNC registry, complaint can be lodged with the service provider within 15 days of receipt of such unsolicited commercial communication.

### **Basic information about Cable TV Services in Conditional Access System (CAS) Areas**

- CAS is only available in Chennai and parts of Delhi, Mumbai and Kolkata.
- All customers in CAS area will get 30 Free to Air channels without Set Top Box (STB) by paying Rs.82/- (excluding taxes) per month.
- CAS allows consumers choice of selecting individual pay channel.
- No compulsion to take bundle of channels or bouquets.
- Pay channels will be available at the rate of Rs.5.35 per channel per month (excluding taxes).
- STB only required for getting pay channels.
- STB to be made available for a deposit of Rs.200/- with a monthly rental of Rs.34/- or deposit of Rs.750/- with a monthly rental of Rs.22/- to the new customers.
- Your Multi System Operator (MSO) is required to maintain Customer service center for receiving your complaints.
- All complaints made will be registered and given a docket number.
- Monthly bills with details to be given to the customer by the cable operator compulsorily.

### **TV services under Direct to Home (DTH)**

- The DTH operator has to make schemes and offer Set Top Box (STB) on rental, hire-purchase basis and outright purchase basis. The customer has the freedom to choose from schemes being so offered.
- In case of termination of connection, the service provider has to give a notice to the customers.
- A subscription package offered to a customer cannot be changed to the disadvantage of the customer for 6 months from the date of subscription.
- STB not to be disabled in case there are no dues.
- In case of any complaint or problem with the services, the customer may contact the Call Centers on toll free numbers of the service provider.

### **Individual consumer complaints / disputes**

- Individual consumer complaints / disputes which are maintainable before Consumer Forum are not handled by TRAI.
- Customer has to seek redressal of the grievance with the service provider as per the regulations or can seek remedy in the Consumer Forum.
- Complaints alleging violation of the Authority's direction/ orders/regulations are handled in TRAI.

**TRAI invites all the stakeholders to visit its website: [www.trai.gov.in](http://www.trai.gov.in) for full details of the Regulations, Tariff Orders, and Directions issued by the Authority from time to time.**

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**(Issued in public interest by Telecom Regulatory Authority of India)**



# Buoyant Tea Prices - Whether Nature Or Manmade?

It has been observed by all of us that after every Parliamentary election FMCG prices always flair up and go beyond control. Traditionally, it is due to totally non-governance at Centre as all concerned Ministers are busy in election campaign, hardly do they have any time to watch or monitor rising tea prices at production level. Ultimately the producers/manufacturers take full benefit of the situation and if they have contributed to election funds they are uncontrollable. Though Government Secretaries, are empowered to monitor the situation, very few found in the government, have some concern for the consumer's interest.

### **Buoyant Tea Prices:**

It has been observed that rain as fall in most of the tea producing areas were well in time, climatic conditions in the tea producing areas were good except certain districts of West Bengal (Dooars) where rain was delayed by 3 weeks. As a result tea producers of that area had shortfall in crop by 20 to 30%. But this is merely drought *conditions* prevailed only 15 to 20% of land areas under cultivation while most of the other areas the conditions were quite satisfactory. Now with a few producers quoting more, the rest of the producing community also tried to jack up tea prices. As a result prices quoted in the month of April were Rs 40/- higher than the last year prices for the sale through ex-factory basis. The situation still worsen as tea producers quote Rs. 50/- higher if compared to last year. Please see table showing statistics attached.

On the other side, the buyers community and the office bearers of its association are feeling helplessness and lack courage to focus light on facts. They arranged a press conference and via press coverage made consumers ready to accept the price rise currently, most of the packet tea companies in Indian domestic market have increased their prices by Rs. 20/- to Rs. 30/- per kg. Tea bought by most buyers for domestic market is Rs 40/- to Rs. 50/- higher prices. This will definitely compel tea marketing companies to increase Rs. 20/- more per kg and the buyers association will fail to prevent further price rise. Thus the consumers of tea will have to pay Rs. 100/- more per Kg in the month of July (July MRP of Tea Rs. 300/- per kg; it was Rs. 200/- three months ago for widely used good quality tea for home consumption).

**Tea Price rise and role played by the Tea Board of India:** For the information of the readers, The Tea Board

of India is a body operating under the direction of Ministry of Commerce to take care for health of the Industry [ii] to see and care for the welfare of the millions of labourer working in tea plantations [iii] to assure good export of tea [iv] last but not least to assure good consistent supply of tea into auction centres as well as into domestic market.

The Tea Board has also enforces an Act called The Tea Marketing Control Order (TMCO) and under this order tea is marketed in different style. Domestic buyers have two modes of supply [1] tea producers sell by offering to auction centres and buyers procure by attending in the auctions. [2] Producers sell their tea on ex-factory basis through their state-wise representatives. Mr. Basudeb Banerjee, Chairman Tea Board is acquainted with auction tea prices only and he is not aware what is quoted by tea produces for ex-factory sale at present. Had been The Chairman aware of what is quoted by the Tea Producers in the month of May he might have intervened but he failed to do so. Secondly The Chairman, Tea Board should have correct knowledge of figures of production of tea. In normal circumstances we do not expect him to intervene but when tea prices shot up Rs. 50/- per kg he should not fail to see that more tea is offered to auction centres and there should not be any hoarding of tea at plantation level.

### **Our Few Demands :**

- [i] Tea buyers Associations - TPAI and FAITTA should participate in fixing quantity to be offered in auctions. At present quantity is being decided keeping in mind arrived quantity in town. A committee is formed from the members of auction buyers looking to the arrival in Kolkata/Guwahati. They fix up the quantity. Quantity should be fixed keeping in mind not only by arrival but quantity of tea produced.
- [ii] Present rise in tea price is a pressing issue because it is subsequent to the order of the Tea Board. Cash and carry will result into huge investment of buyers funds. Just two months ago Chairman Tea Board gave the directive who enjoy credit facility enjoyed by the tea buyers stood cancelled and the new system of cash and carry will be in force at the earliest. As a result the ultimate buyers will not have credit facility but he will have to pay cash for the tea which he will buy. So with the implementation of cash and carry, The buyers community have now approached

### Tea Prices (Approximate) - Ex Factory

Sale no.	April (01-04 to 15-04)			April (16-04 to 30-04)			May (01-05 to 15-05)			May (16-05 to 31-05)			
	Leading Seller	2008	2009	Rise	2008	2009	Rise	2008	2009	Rise	2008	2009	Rise
NO.1		125	139	+14	121	143	+22	127	171	+44	129	179	+50
NO.2		115	133	+18	114	139	+25		172		132	170	+38
NO.3		120	137	+17	120	137	+17	117	170	+53		170	

bankers to meet with their finance. Rise in tea prices will further put into them inconvenience as most buyers now face at cash crunch. On the other side, bankers are nowadays reluctant in processing the proposals due to global recession.

**Risk of reduction in consumption from substitute beverages:** Though this price rise is not fully passed on to the consumers, at present a cup of tea costs Rs. 7/- at the road-side lary-walas. On other side in Tetra pack Amul Lasi is available Rs. 5/- per pack. So it is estimated that such increasing prices of tea, will reduce consumption of tea in domestic market by 10 to 15%.

Along with tea consumers share investors will also have to be vigilant against the propaganda, because the scrip are going higher and higher even though these price rise are of a temporary nature and is not going to last more than a month. This year rains are very good in tea producing areas and the arrivals would increase substantially.

However the vested interest in the Tea Industry succeeded in keeping higher prices last year but this time buyers will focus light on the facts without any delay and will see to it that the buyers community is not misguided by frequent false press release. Not only that we will project demand our before ministry of commerce without any delay.

#### **Import of Tea:**

I am very sorry to say that Tea Board has no knowledge of correct figure of internal tea consumption in spite of the fact that they receive duly filed monthly returns

from tea selling companies. Besides there is lack of communication between tea traders association and Tea Board on consumption or stock level of tea in the domestic market. As a result in beginning of tea producing season the Board was not aware of the fact that there was no noticeable stock with tea parties in domestic market. Therefore some delay in rains in tea producing areas provided tea producers good opportunity of high profiteering.

Import of Tea has been in consideration of Government since last one decade. It was in 1997 when GATT agreement were signed and at that time it was agreed by the government that import of tea will be allowed from SAARC countries before 2003 and import from other countries will also be allowed by 2005. But somehow or other reason and the producers body presented that Tea Industry will suffer if the import of tea will be allowed freely. Now last three years we see that in spite of rocketing tea prices government is still not considering to allow import of tea. On the contrary it should be balanced between them; on one side the interest of the tea industry

and on the other side the consumers' interest should be protected. I am happy to know that Prime Minister Mr. Manmohan Singh reiterated that very recently stated his government will take utmost care of consumer's interest. Therefore I most humbly suggest that during in first quarter and second quarter of every year as we are always short supply of tea as tea cultivation and factories are closed during winter time, duty free import of tea should be allowed.

*Piyushbhai Desai*



### Robot can read your mind, needs no supervision

London: European scientists have created a robot that can predict the intentions of humans, a development that could pave the way to make human-robot interactions more natural.

The EU-funded JAST project aimed to see whether humans and robots could “coordinate their work” and move on with its task without being told what to do next. In effect, the researchers tried to build robots that could be less like workers and more like companions.

“In our experiments the robot is not observing to learn a task,” explains Wolfram Erlhagen, one of the project consortium’s research partners.

“The JAST robots already know the task, but they observe behaviour, map it against the task, and quickly learn to anticipate (partner actions) or spot errors when the partner does not follow the correct or expected procedure,” stressed Erlhagen, from the University of Minho in Portugal.

The robot, by observing how its human partner grasped a tool or model part, was able to predict how he

intended to use it. Clues like these helped the robot to anticipate what its partner might need next, the Science Daily online reported on Thursday.

Robotic scientists also programmed the machine to deal with suspected errors and seek clarification when their partners’ intentions were ambiguous. “Our robot has a neural architecture that mimics the resonance processing that our human studies showed take place during joint actions,” said Erlhagen, the leader of the multidisciplinary team.

However, the scientists cautioned that robots would have to learn some manners before they are let loose around humans. This is subtle and would be difficult for a robot to understand.

Nevertheless, robotic scientists were hopeful that by refining this ability to anticipate, it should be possible to produce machine that are proactive in joint tasks and decision-making.

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### Wake up! Coffee might make you forgetful

Now it’s storm in a coffee cup. Thought a cup of coffee might help you beat drowsiness, a new research suggests that caffeine might hinder your short-term recall of certain words.

Caffeine made it harder for people to find a word that they already knew—the “tip-of-the-tongue” phenomenon, BBC News portal reported on Friday.

Valerie Lesk, of the International school for Advanced Studies in Italy, believes caffeine improves alertness by shutting down other brain pathways. This makes it harder to recall words, she says in Behavioural Psychology.

Caffeine is known to excite the brain and increase alertness. But Lesk and her colleague Stephe Womble, from Trinity College, Dublin, found it can hamper or boost short-term memory, depending on what you are trying to remember.

They divided 32 college students into two groups. One group was given 200 mg of caffeine, which is equivalent to two strong cups of coffee, and the other was given a dummy drug. The students were then asked to answer 100

general knowledge questions that had simple, one-word answers.

For example, one question was “Name the ancient Egyptian writing,” with a target answer of “hieroglyphics”. For each question the student was given 10 words to look at before answering. Between two and eight of the words were similar sounding to the answer.

The other words were completely unrelated to the answer.

Caffeine aided word recall when the words the students looked at were similar to the answer. But when the words were unrelated to the answer, the students who had taken caffeine had more trouble recalling the answer than those who had taken the dummy pill.

Lest said: “In some conditions caffeine helps short-term memory and in others it makes it worse.”

“It aids short-term memory when the information to be recalled is related to the current train of thought but hinders short-term memory when it is unrelated.”

# Man fights cancer battle with breast milk

A Protein In Human Milk May Cause Cancerous Cells To Self-Destruct, Say Researchers

Breakfast is quite unusual for Tim Browne. When the retired teacher and musician from Wiltshire, England, sits down to a bowl of cornflakes in the morning, he slurps up one unusual, and controversial, extra ingredient: his daughter's breast milk.

The unusual and extraordinary supplement helps Browne fight cancer that has spread to his liver and lymph nodes and is life-threatening, ABC News reported. Nearly two years ago, Browne was diagnosed with colon cancer. He went into surgery a week before his daughter's wedding, but a month later, doctors told him the cancer had spread to his liver and lymph nodes and was terminal.

Surgery was ruled out this time, so Browne began a course of chemotherapy. Desperate to help, his daughter Georgia came up with the idea while watching a show about breast milk.

"(It was) a man in America. It was prostate cancer this man had and he'd been drinking breast milk every day," she was quoted by ABC News as saying. "Anyway, this

guy really swore by the breast milk and said that it had reduced his tumors."

Georgia is nursing her son Monty and offered to set aside a few ounces of milk every day for Browne.

"If I have a lactating daughter, why not take advantage of her? As long as Monty didn't mind," Browne said. He initially said his daughter Georgia's breast milk tasted "not unpleasant, but slightly pungent". A month after starting to share the milk with his grandson, scans show that Browne's cancer has improved. Scientists are cautiously optimistic about breast milk's potential.

According to the Food Drug Administration, there have been "intriguing new developments (which) indicate that breast milk may... reduce the risk of childhood cancer."

A protein in human milk can cause cancerous cells to "self-destruct", the FDA said on its website. That unique characteristic of the protein could potentially help battle cancer in adults, some doctors say. "There's promising research that would indicate that in the future the solution for not only preventing cancer, but even treating and curing cancer might be in human milk," said Dr Lori Feldman-Winter at Cooper University Hospital in New Jersey.

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## Obesity increases heart disease risk even in children

Washington: A new study has revealed that childhood obesity increases the risk of heart disease and stroke in kids as young as 7 years of age, even without the presence of other cardiovascular risk factors, like high blood pressure.

Principal investigator and senior author Dr Nelly Maura, Chief of Pediatric Endocrinology at Nemours Children's Clinic in Jacksonville, Florida, said that the study showed that the unhealthy consequences of excess body fat start very early.

The study demonstrated that obesity alone is linked to certain abnormalities in the blood that can predispose individuals to developing cardiovascular disease early in adulthood.

The metabolic syndrome is a cluster of risk factors that raise the risk of developing heart disease, stroke and diabetes and is increasingly being found in kids. The

researchers wanted to know whether simple obesity could raise cardiovascular disease risk before the metabolic syndrome develops.

It was found that obese children had a 10 fold higher CRP and significantly higher fibrinogen concentrations, compared with age- and sex- matched lean

A new study suggests that people who undergo bariatric surgery, or weight loss surgery, have almost twice the expected risk of breaking a bone, and an even higher risk of a foot or hand fracture. Studies conducted in the past have shown that bariatric surgery results in an increased bone turnover, the rate of bone breakdown and bone formation. They, however, have not made it clear whether this change is clinically relevant. Jackie Clowes, of Mayo Clinic, Rochester, suspected that the accelerated bone turnover after weight loss surgery would increase fracture risk.



## Candle Water Filters : Consumer-friendly

*Ceremic candle water filters are meant to remove suspended particle and bacteria from water. Consumer VOICE tests find that they actually do much more. If you buy a candle water filter, it will perform the additional tasks of removing some amount of pesticides and heavy metals from the water. The overall results show that if the drinking water quality in your area is not extremely bad, a ceramic canlde water filter will do well in making water relatively safe for drinking purpoises.*

Ceramic candle water filters are the most-affordable water filters around, as compared to the Reverse Osmosis (RO) or Ultraviolet (UV) technologies. Apart from being cost-effective, candle filters also run without any electricity input and do not involve any complications like the annual maintenance contracts.

After having published test findings of 9 leading brands of RO and UV water purifiers in April 2008, Consumer VOICE now brings test findings of ceramic candle water filters. Considering that candle water filters are upto 10 times cheaper than the electricity-run water purifiers, it is indeed commendable that candle filters are fairly successful in reducing pesticide residue, toxic metals and fluoride content of water. This is in addition to candle filters' usefulness in removing suspended particles and turbidity in water.

**‘Considering that candle water filters are upto 10 times cheaper than the electricity-run water purifiers, it is indeed commendable that candle filters are fairly successful in reducing pesticide residue, toxic metals and fluoride content of water.’**

All the 3 brands of ceramic candle filters tested by Consumer VOICE did well in most performance parameters. One point of concern was that the rate of

water filtration was rather slow and none of the three brands conformed to the national standards in this regards. However, if you put the slow output of filtered water aside, candle water filter users should have little reason to complain.

### Pesticide reduction

Even though national (BIS) standards do not require ceramic filters to reduce pesticide residue content in water, all the three water filters brands tested (Bajaj, Crystal and OK) reduce pesticides like lindane, malathion and DDT considerably. The detailed results are as given in Table 2 given below.

It is clear that even though manufacturers do not claim that ceramic filters are effective in pesticide residue reduction, the filters indeed reduce pesticide residue in water to a certain extent. If we compare ceramic filters with RO and UV water purifiers; the Consumer VOICE test results two months ago had shown that these water purifiers remove pesticide upto 99%; whereas candle water filters do the same between 53 to 99%.

### Toxic metals reduction

Not just pesticides, ceramic candle filters are also capable of obviating toxic/heavy metals like lead, arsenic, fluoride and nitrate from water, to an extent. Brands Crystal and OK reduced lead content in water by 99%. Bajaj did so by 41%.

The results of residual chlorine removal test were also encouraging. To test if ceramic candle filters

**Table 1**

**COMPARISON: RO, UV AND CANDLE WATER FILTER**

Filter type	Purchase cost	Electricity consumption in W	Maintenance cost Yearly)
RO	Rs. 12,500-14500	35-40 W	Rs. 2,500-3,500
UV	Rs. 5,000-8,8500	25-30 W	Rs. 1,000-1,500
Candle filter	Rs. 600-1,000	Nil	Rs. 100-150

indeed removed chlorine, sufficient amounts of chlorine was added to the input water samples, the total chlorine content of water being 2.17 mg/L. All the three ceramic candle filter brands were found to remove chlorine by 99%.

### Microbiological safety

A ceramic candle filter's main task is to make water microbiologically safe. This translates into removal of bacteria and pathogens. National standards specify that candle water filters should pass the test for freedom from bacteria during testing. Consumer VOICE spiked the input water samples with E-coli bacteria to test how much bacteria was actually removed by the filters.

**‘A ceramic candle filter’s main task is to make water microbiologically safe. This translates into removal of bacteria and pathogens. National standards specify that candle water filters should pass the test for freedom from bacteria during testing.’**

water; therefore creating the potential for disease in human body.

Filtration rate: 1.5 litres of water per hour per candle

National standards for ceramic water filters make it clear that the rate of filtration per hour, per candle, should be 1.5 litres. None of the three candle filters tested by Consumer VOICE came even remotely close to reaching this benchmark.

- Bajaj’s filtered water output was 0.117 litres per hour. OK’s performance was even poorer 0,075

litres per hour.

- Crystal’s performance was the better among the three brands. It filtered 0.167 litres of water every hour.

However, it is also true that slower the rate of water filtration, better the purification of water.

### Water colour

**‘As per BIS requirements, the candles and the filters should be marked with information like the name of the manufacturer, its recognised trade mark if any, the rate of filtration, the capacity of the lower container in litres and the lot number or the batch number.’**

Candle water filters do improve the colour of water, to bring it closer to its natural, crystal-clear colour somewhat. Consumer VOICE added some colour to the water samples, which is generally found in water obtained from the ground or from streams.

Brand ‘Bajaj’ and ‘Crystal’ had the highest reduction percentage of colour (57.10 hazen units).

### How should filters be labelled

As per BIS requirements, the candles and the filters should be marked with information like the name

<b>Candle water filter of brand</b>	<b>Percentage reduction pesticides</b>
Bajaj Aqua Life	Lindane : 68% Malathion : 70.87% DDT : 53.56%
Crystal Sparkle	Lindane : 46.90% Maltathion : 99% DDT : 82.08%
OK	Lindane : 57.64% Maltathion : 94% DDT : 80.23%

The E-coli bacteria removal performance was good, with Bajaj and Crystal removing E-coli bacteria by more than 99%.

### Acid-alkaline balance

Ceramic candle filters do not disturb the acid-alkaline (pH) balance of water, and that is good news for consumer health. Test results show that there is no significant reduction in alkalinity of filtered water and this is a positive sign as water is basically alkaline and in case it is acidic, it can result in several health problems.

It is worthwhile to note here that the expensive RO water purifiers are known to vary the pH levels of

## COMPARATIVE PERFORMANCE OF CANDLE FILTERS

Parameters ↑	Physicochemical tests				Toxic materials				Pesticides														
	MRP (RS.)	Retail Price (Rs.)	Packing Marking & Instruction Manuals	Material Workmanship/Finish	Taste & Colour Odour	Capacity	Leakage if any	Rate of filtration	PH	Filter Efficacy (Turbidity)	Suspended Particles	Total Dissolved Solids & Hardness	Residual Chlorine	Lead	Arsenic	Fluoride	Nitrate	Lindane	Malathion	2,4- DDT	E. coli	Over all score	
% Weightage Assigned			5	5	5	3	5	3	8	4	7	6	6	2	2	2	2	2	2	2	2	30	100
OK	1070	950	2.6	2.8	4	1.5	2.06	7.52	4	0.37	6	0.51	0.65	0.5	1.15	1.88	1.6	1.64	1.07	1.36	1.41	75.64	
Crystal		550	2.3	3.2	4	1.71	2	2.03	7.6	4	0.36	6	0.18	0.28	0.93	2	2	2	2	2	30	75.27	
Bajaj	1150	1020	3.4	3.7	4	1.71	2	2.06	7.54	4	0.51	6	0.82	0.79	0.08	0.1	0.1	0.1	0.1	0.1	30	75.25	

**Rating:** \*\*\*\*\* Very Good (>91), \*\*\*\* Good (71-90), \*\*\* Average (51-70), \*\* Poor (31-50), \* Very Poor (upto 30)  
**Note:** The above data is score obtained with respect to assigned weightage. It is based on the actual performance of tested brands.

of the manufacturer, its recognised trade mark if any, the rate of filtration, the capacity of the lower container in litres and the lot number or the batch number. In addition, the manufacturer should provide an information leaflet, which mentions the volume of filtered water; the time period after which brushing is necessary to remove the dirt deposit, and the time period after which the candle should be changed.

However, it has been proven from the laboratory tests, and it is also common knowledge that candle water filters hardly ever match up to the filtration rates claimed by them in their information leaflets.

Bajaj was the only brand which provided an instruction manual with the necessary information about the product.

### How we test

The 3 brands of candle water purifiers were tested in an NABL-accredited laboratory. All samples were purchased from the retail market and were marked and coded before being sent to the laborator. The national standards referred to were IS: 7402 : 1986 and other various related documents.

### Candle filters versus their more expensive cousins

The best characteristic of the ceramic filter is that it is a good option for the environmentally-conscious consumer, i.e. it helps reduce the carbon footprint insofar as your water consumption is concerned. Once you have made the initial investment of a thousand rupees for purchasing the water filter, the only other cost then involved is that of periodic replacement of the candles. While the RO and UV filters come with the baggage of continuous electricity consumption expense, with a ceramic filter, there are no such worries of guilt pangs of adding to India's energy woes.

Ceramic candle water filters are one of the oldest forms of water filtration apparatus available to urban Indian consumers. They came into being several years before UV or RO system made their entry in the Indian market. While urban consumers have gravitated towards the more expensive UV and RO water filters, candle water filters have by no means lost the race. The Consumer VOICE test findings validate that ceramic candle filters do their bit in containing the level of pesticides and heavy metals in the output water, even

**‘Ceramic candle water filters are one of the oldest forms of water filtration apparatus available to urban Indian consumers. They came into being several years before UV or RO system made their entry in the Indian market. While urban consumers have gravitated towards the more expensive UV and RO water filters, candle water filters have by no means lost the race.’**

though that is not what they are supposed to do, considering that the technology they use is relatively simple and cheap.

The fact that ceramic filters can be manufactured and produced by local ceramists with local materials makes them particularly attractive as a household water treatment technology that is affordable, appropriate, and sustainable.

There is no reason why technology cannot improve the performance of ceramic candle filters further. The filters can be made more effective in filtering water at a faster rate, as well as meeting other water quality parameters.



# The Best Medicine

## LAW OF QUEUE

If you change queues, the one you have left will start to move faster than the one you are in now.

## LAW OF TELEPHONE

When you dial a wrong number, you never get an engaged one.

## LAW OF MECHANICAL REPAIR

After your hands become coated with grease, your nose will begin to itch.

## LAW OF THE WORKSHOP

Any tool, when dropped, will roll to the least accessible corner.

## LAW OF THE ALIBI

If you tell the boss you were late for work because you had a flat tire, the next morning you will have a flat tire.

## BATH THEOREM

When the body is immersed in water the telephone rings.

## LAW OF ENCOUNTERS

The probability of meeting someone you know increases when you are with someone you don't want to be seen with.

## LAW OF RESULT

When you try to prove to someone that a machine won't work, it will!

## LAW OF BIOMECHANICS

The severity of the itch is inversely proportional to the reach.

## THEATRE RULE

People with the seats at the furthest from the aisle arrive last.

## LAW OF COFFEE

As soon as you sit down for a cup of hot coffee, your boss will ask you to do something which will last until the coffee is cold.

□□□

## BUSINESS ACUMEN

A Business Man having no child, no money, no home, a blind mother, prays to God.

God happy with his prayers, grants him only ONE wish! Business Man: I want my mother to see my wife putting Diamond bangles on my Child's hands in our new home! God: Damn !!! I still have a lot to learn from these Businessmen

Lessons learnt from the above story :- Compile all requirements and present in one line rather than boring the appraiser for a long time.

□□□

## TELEPHONE BILL

The phone bill was exceptionally high and the man of the house called a family meeting ... on a Saturday morning ... after breakfast...

Dad: People this is unacceptable. You have to limit the use of the phone I do not use this phone, I use the one at the office .

□□□

## LESSONS IN LOGIC

- Practice makes perfect....  
But nobody's perfect... ... so why practice?
- If it's true that we are here to help others, then what exactly are the others here for?
- Since light travels faster than sound, people appear bright until you hear them speak.
- How come "abbreviated" is such a long word?
- Money is not everything., There's MasterCard & Visa.
- If your father is a poor man, it is your fate but, if your father-in-law is a poor man, it's your stupidity.
- One should love animals.  
They are so tasty.

□□□