

CONSUMER GUIDANCE SOCIETY OF INDIA



ग्राहक सेवा सुरक्षा संतोष

The Consumer's Voice Keemat

Value for Price, People and the Environment



Inside this issue

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- Tips to reduce cholesterol



Consumer Awareness Program at Latur & Nanded



Nanded



Consumer Awareness Program at Kolhapur

Ready for the long haul?

Ms. Jamna Vardhachary, Hon Editor

“*Satyameva jayate*” works well in theory. In practice, truth alone is not enough – you also need perseverance and are proactive. Consumer complaints can be resolved amicably - perhaps - or through the courts. In either case, the process takes months or even years. The longer the delay, the bigger the advantage to the company, sued. In most consumer cases, the plaintiff is an individual while the respondent is a company. The company has staffs assigned to handle such cases and deep pockets. The plaintiff must repeatedly take time off to attend hearings or consult a lawyer, costs time and money, which many do not have. How many of us can persevere to the end?

Twenty-two years ago, a Mumbai doctor and his wife booked two cars, paying the required deposit. The cars never arrived. A complaint was made, and the consumer forum ruled in their favor, directing the car manufacturer to refund the money. The refunds, like the cars, never arrived. The chronology is interesting. The deposit of Rs 25,000 was paid by each in booking amounts in 1995 for the company's then newly launched sedan. After repeated attempts to contact the company, the couple approached the consumer forum in June 1998. The forum passed its order in November 1998, directing the company to refund the amount along with 9% interest within two months, failing which 18% interest would be applicable. The forum passed its order in November 1998, directing the company to refund the amount plus interest within two months. They got their dues as per the judgment only after two decades.

The delays were due to several factors. The manufacturer used various pretexts to delay the case; there was legal ambiguity about whether the consumer forum had the authority to punish (e.g. fine or arrest) the company's directors for not complying with the 1998 order; and the company itself shut down in 2005. The couple kept fighting. Appeals and counter-appeals were lodged at the district, state and national consumer forums. Every trick in the legal book was used to block the judgment, but the couple persisted. They were finally vindicated in March 2017. A ruling by the Thane District Consumer Forum could lead to potential fines or even short jail sentences for the company's directors. It could also create a precedent allowing other victims to sue the company. Some 40,000 people lost their deposits under the same scheme, and legal experts say these people can now sue the company's directors since the company was wound up. The directors have appealed the judgment, and a final resolution could take another year or more. The company did not appeal against the order and hence, the original order became final.

The Doctor has also gone in appeal against the amount received, after so many years; return of just the deposit even with interest is not tenable. They also tried to form a support group with the help of CGSI of similarly afflicted to get their dues. Many of them had not even filed a complaint in a consumer court at the beginning.

This makes it difficult to get redressal. One good thing that came out of this case and the judgment is it can be used as a precedent for future cases.

Another example is from personal experience. Around 1986, my daughter was returning to the US where she was doing her masters after a vacation at home. We arrived at the airport well in time, but was off loaded, by the airline due to overbooking which was rampant besides the delay and inconvenience, creating serious problems for her. First, she was on a student assistantship and had a strict reporting deadline, which she missed. As a result, she lost her assistantship for the semester – a huge financial blow to any student. It was during the tight RBI controlled foreign exchange regime. Second, her program was to synchronize with a friend. The friend was going on an official trip, and my daughter was to 'babysit' the friend's 80-year old, hearing-impaired grandmother. As every parent knows, youngsters like to make complicated arrangements fraught with disasters waiting to happen. The girls were to meet at New York airport (while both were in transit), where the grandmother would be handed over. You can imagine the worry and confusion – and the international calls that had to be made for some other friend to take her. This was before the days of instant communication. To add insult to injury, the airlines said they could not issue a fresh ticket at the airport. We had to go to their office in town after two days, it being a weekend. I complained repeatedly, for 3 years, with no response; then I wrote again, copying it to a consumer organization in Ahmedabad. The airline replied almost immediately, offering to settle. I wanted them to pay in dollars, to my daughter in the US. This took several more months of correspondence, until they complied, nearly five years after the incident. It was not a large amount but I did not want them get away scot-free.

Indian companies have changed; many are now genuinely service-oriented and customer-friendly, but others continue to be unresponsive to complaints, or even to harass complainants. It is here that we, as consumers, must act. Be patient, be stubborn, be angry ... know your rights and fight for them. Be prepared for a long wait. Winning your case may not help you personally, but it will help others who have suffered like you, or who might suffer in the future. The point of the above two stories, is keep on at it even if it takes many years. Only perseverance will get you to your goal. It was only because the doctor couple were proactive and did not give up that this good judgment came about which can be a precedent for other cases.



Happy reading!

European Parliament's Committee on Internal Market & Consumer Protection – Visit

Seven high ranking officials from the 'European Parliament's Committee on Consumer Protection' led by the Chairperson; Ms. Vicky Ford from the 'European Conservatives and Reformists Group (ECR)' visited the 'Consumer Guidance Society of India (CGSI)' office on Wednesday, 22 February 2017 at 8.30 AM. Honorable Members of the 'European Parliament' who accompanied her during this visit were Andreas Schwab, Anna Maria, Corazza Bildt, Ivan Stefanec, from Group of the 'European People's Party (EPP)', Evelyne Gebhardt, Olga Sehnalova, Marlena Mizzi from Group of the 'Progressive Alliance of Socialists and Democrats (S&D)'. CGSI General Secretary Dr. M. S. Kamath, explained the visiting dignitaries about its functioning, programs, etc., also answering the several queries raised by the delegation members with respect to the objectives and programs of CGSI. The delegation members also interacted with all the other CGSI members present. European Parliament's Committee delegation Chairperson Ms. Vicky Ford expressed her profound happiness at the end of the visit.

(See Cover Page Photographs)

Consumer forum fines KMC for water shortage

KOLHAPUR: A consumer forum has ordered the commissioner of Kolhapur Municipal Corporation and a water supply engineer to pay a compensation of Rs5,000 each to six citizens who approached the forum regarding water supply problems in RK Nagar area in Kolhapur. The form held that it was the duty of the corporation to provide sufficient amount of water to the residents failing which amounts to disservice.

HTC

Letters to the Editor / CGSI

Which is the 'best' Term Insurance Policy in India?

I come across such questions very frequently. I really do not know what the meaning of "best" is. Still I understand that the customer today has several choices, hence the confusion. Many questions crop up. Should I go to PSU giant LIC? But its premium is high. Should I go to a life insurer, which is completely Indian? Or should I go to a multinational, new age insurer, and, for claims? Will my family get claims, in case I die? Should I therefore look at the Claims performance of an Insurer? Is my money safe with private insurers? So should I look into the financials of an Insurer before taking a call? Where do I get those data? Are they in public domain?

On my checklist, however, foremost point is whether the Insurer will be around for my whole policy tenure, say, 25 years. For Insurer to pay my claim, it has to outlive me. Simple, no? If Insurer winds up, who will pay your claims? And to whom would you pay premium? There are certain provisions by IRDAI to "safeguard" interest of policyholders. Details and adequacy of such provisions vis-a-vis role and responsibilities of IRDAI we examine in another dispatch. But for money, 'caution' is the word.

So first check, if Insurer is likely to survive for next say 25 years. May be you can guess. Insurance business follows something called "law of large number." The larger the number Insurer covers, the greater are the chances of profit and therefore the greater are the chances of its survival. So low volume may mean Insurer will struggle to survive. Check data on IRDAI site. Of course, every new insurer will have low volume, but check if its volume is increasing YOY. If its network is expanding etc. Remember, you are looking for a safe Insurer for buying a Term Insurance policy for yourself. You are not in the market for supporting an upcoming Insurer, per se. Filter.

The dark side of fairness creams! In the pursuit of becoming a few shades fairer, you may be inviting serious side effects and potentially grave infections. Popular cosmetics and fairness creams are not the culprit here but topical medications, which contain a "cocktail of harmful steroids," supposed to be dispensed only through a prescription. Steroids that can lead to facial hair infections are increasingly becoming a popular source of attaining fairness, egged on by pressure from society, where fairness is widely believed to be a ticket for success in personal life, and, sometimes even social mobility. In fact, such has been their misuse, that the government has classified all steroids for topical external application (ester, salt, preparation) under Schedule H, the category of drugs which need to be dispensed only through a prescription (not over the counter), and cannot be advertised.

Under these new guidelines, there has to be a 5 mm thick red band on the tube packet of all Schedule H products, with the words "Scheduled drugs" to be printed on it. Certain topical medication containing a cocktail of harmful steroids, form part of the list of 344 fixed dose combinations, banned by the government last year, with the case now to be heard in the Supreme Court.

The sale of steroid creams is over half a billion dollar business, almost two-thirds of which are sold without prescription. If the new law is seriously implemented, it will stop this unethical dishonest business, Dr. Koushik Lahiri founding chair, IADVL Taskforce Against Topical

Secondly, an Insurer should be conservative and not flamboyant. Remember flashy advertisements and attractive TVC that used to be around 10 years back. Such flashy display is missing now. Think, why? So another 15-20% Insurers may be ruled out. Insurer has to be much more cost conscious and conservative than any other industry. Filter.

Thirdly, Insurer should have some stake in other financial activities also. For example, a Bank may find it extremely difficult to quit Insurance business as it might impact its existing banking customers also. Banks have been selling insurance to their customers. So if they quit, it may impact their core business. But if I am in the selling of Mobile Oil and I start an Insurance company. Even if I quit, my core business of Mobile Oil is not much likely to be impacted, so I may quit insurance business, relatively easily. Filter.

Fourthly, Claims performance. Claims data is in public domain. Insurers have to publish it on their site as part of disclosure. You can see it on IRDAI site also. But Claims ratio, like any data, conceals more than it reveals. For example, if a small insurer had only 100 claims in a year, it might pay 98 and get 98% claims ratio. On the other hand, if it does not pay 10 claims, its Claims Ratio will come down to 90%. But in case, if a large insurer does not pay 10 claims, its Claims Ratio may not be impacted to that extent. So Claim Ratio % does not speak everything. Filter.

Finally, for the remaining insurers, compare price (Premium) now. Comparing Premium should be the last point and not the starting point. Now go for the lowest premium.

Happy Insuring.

Sadan Kumar Sinha, Life Member - CGSI

Steroid Abuse (ITATSA) told TOI. There are over 1,000 brands of topical steroids sold in the domestic market. Studies suggest the sale of topical steroid account for 82% of sale of topical drugs in India. The derma market is growing double-digit, and is valued at over Rs 6,000 crore. Dermatologists point out that simple skin conditions are becoming difficult to treat. There is also an increase in the number of patients with side effects caused by steroid creams, used either alone or in combination with a topical anti fungal and or anti bacterial.

One of the side effects is thinning of the skin, where the skin appears paler and hence steroid-containing creams are being misused as fairness creams. Prolonged use causes other side effects like horrendous acne, unwanted facial hair, stretch marks, aggravation of infections and dependence on the cream, doctors say. "The triple combination creams (steroid + anti fungal +

antibacterial) are bought over the counter, or prescribed by doctors who are unsure of the diagnoses, as a 'shot-gun therapy' for any skin rash, with the hope that one of the ingredients will work. When used in the presence of infection, there may be a deceptive reduction in symptoms, but the rash rebounds with a vengeance resulting in infections that are resistant to treatment, require a higher dose and longer treatment time to recover," dermatologist Belinda Vaz said, adding, topical steroids or steroid-induced creams should be used conscientiously, ethically and scientifically.

Rupali Mukherjee

DEADLY 'COSMETIC PRODUCTS'	
<p>➤ Pharma market is flooded with creams containing combinations of potent and super-potent topical corticosteroids with various antifungals and antibacterials</p>	
<p>➤ There is unrestricted sales of irrational creams, mostly without a prescription. Patients should avoid self-medication</p>	
<p>➤ Pharma industry needs to withdraw sale of triple combination creams, especially those containing a potent steroid, clobetasol propionate, doctors say</p>	
<p>➤ Hundreds of brands of combination creams</p>	
	<p>containing mometasone furoate, a potent corticosteroid, along with tretinoin and hydroquinone are being marketed not only to physicians but directly to public as fairness creams</p>
	<p>➤ These creams cause multiple side-effects on face, some of which are irreversible. Side-effects include rashes, pigmentation, eruptions & sensitivity to sunlight</p>

Letters to the Editor / CGSI

Consumerism: Consumer Activism - Know Your Rights & Duties, May I add my bit to the Editorial of March-April 2017. It is said that the Consumer is King (*grahak raja*). The Indian consumer is yet an uncrowned king. Like the British monarch, he/she may *reign* but does not obviously *rule*. An historical perspective of consumer rights is narrated below.

In 1962, the then U.S. President, John F. Kennedy, proposed four **consumer rights**.

The Right to Safety: To be protected against products, production processes and services which are hazardous to health or life (The *Ecomark* of the Ministry of Environment & Forests, Govt. of India, is relevant since it encompasses all forms of life).

The Right to Be Informed: To be given the facts needed to make an informed choice, and be protected against dishonest, misleading advertising or product labeling {The Advertising Council of India (ASCI) in this respect is a toothless tiger}. Two large food companies are fighting it out in the High Court of Mumbai - ice cream vs. frozen dessert, why no reference to ASCI?

The Right to Choose: To be able to select from a range of products and services, offered at competitive prices with an assurance of satisfactory quality (nowadays aided by large shopping malls and online retail stores).

The Right to Be Heard: To have consumer interests represented in the making and execution of government policy for products and services (such as formulating and laying down standard specifications for foods, drugs, cosmetics and consumer durables through various technical committees).

Later, the International Organization of Consumer Unions (IOCU), now known as Consumers International (CI), added:

The Right to Redress: To receive a fair settlement of just claims, including compensation for misrepresentation, deficiency in quality of goods and services. ('Quality' also covers performance and safety).

In 1975, U.S. President, Gerald Ford, proposed one more right:

Man held for duping doctors, cops of ₹21cr

HT Correspondent

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MUMBAI: The Economic Offences Wing (EOW) of the Mumbai police arrested a 39-year-old businessman on Monday for allegedly duping 14 people of Rs21 crore. The victims included doctors and five policemen.

Some of the sources, however, claimed that the actual amount that the investors were duped of is much higher. But the investors — which include police officers, professionals, doctors and jewelers among others — are hesitant to file a complaint, fearing scrutiny.

The accused has been identified as Kartik Mohanprasad

Shrivastav, a resident of Ver-sova. Between 2013 and 2014, Shrivastav had started multiple private firms, roping in investors by promising them hefty returns on their investments.

In his ponzi schemes, Shrivastav had promised the victims a return of about three times their investment in 12 to 14 months. He also allegedly misled the victims by talking about his clout in political circles.

After being apprehended, Shrivastav claimed that he lost money in the share market, said a police source. The EOW has secured 2.89 hectares of land in Raigad which belonged to Shrivastav. He has been remanded to EOW custody till March 6.

The Right to Consumer Education: To acquire knowledge and skills to make informed confident choices about goods and services, while being aware of basic consumer rights and responsibilities, and how to act on them.

IOCU further increased them by adding:

The Right to a Healthy Environment: To live and work in an environment which is non-threatening to the well-being of present generations (which hold the earth in trust for future inhabitants).

The Right to Satisfaction of Basic Needs: To have access to basic, essential goods and services which would include adequate food, clothing, shelter, health care, education and sanitation.

RESPONSIBILITIES: *Don't just act, react; be proactive.* Producers have their chambers of commerce and federations of industry, workers form trade unions. Consumers are the least organized hence their rights are defaulted. The Indian consumer was hitherto docile and gullible, apathetic to assert his/her rights (the *chalta hai* attitude prevailed). Now, consumer bodies have journals, newsletters and magazines (such as *Keemat*) which carry information and results of *product testing*. (CGSI was perhaps the first in this activity). Newspapers carry articles on World Consumer Rights Day (March 15) and National Consumer Day (December 24, when the Consumer Protection Act was passed in 1986).

Briefly, consumer responsibilities include, Critical Awareness, Social Concern, Environmental Awareness and Solidarity. There is no substitute for a consumer conscious of his/her rights, and duties as well. In consumer jargon there are four terms - PQRS - **P** - Price extending to Value for People and Environment too (as in the mast-head of *Keemat*); **Q** - Quality referring to Safety and Health, **R** - Reliability in performance claimed by the producer and **S** - Service after Sales assured by the manufacturer. It is up to the individual consumer to be more aware and alert and less cynical about his/her potential capacity to secure what is rightfully due from sellers of goods and services. Shed defeatist thinking *kuch hoga nahin*. The **Consumer's Right to Yell (CRY)** as emphasized by the Editor "raise your voice" must be one's conviction.

Consumers Union (CU), a U.S. based non-profit organization (an incorporated company), focuses on product testing (claims to have 50 testing laboratories), investigative journalism and consumer advocacy. CU was founded in 1936 (its predecessor was Consumers' Research established ten years earlier). Prominent consumer advocate, Ralph Nader, was on the board of directors until 1975. "We work with our million plus activists sustained by contributions from supporters towards passing consumer protection laws in states and Congress" says CU's website which publishes a magazine 'Consumer Reports' (CR) with 20 million readers.

Although the ISI mark implemented by the Bureau of Indian Standards (earlier Indian Standards Institution) is designed to ensure quality under a statistical system of sampling and inspection, often times spurious products (especially electrical appliances, *Keemat*, vol.46(2), p.1) try to fake the certification logo without sanction or licence. Enforcement is lax and remedial action inadequate.

Narendra Wagle, Past President CGSI

Greetings from Bengaluru. Another excellent issue -- nice edit, and plenty of useful information. Congrats. Good job.

Dr. Sakuntala Narasimhan, Past Vice-President CGSI

You can object if eateries still ask for service charge

Mahua Venkatesh

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NEW DELHI: Many restaurants across the country continue to levy service charge from their customers despite the government's January 2 directive asking them to make it a voluntary option.

In order to ensure its strict implementation, the state governments were required to issue a notification, which many have failed to comply with. Sources said that the Centre merely passed a guideline that has no legal validity.

Consumer activists are set to push for the early passage of the new consumer protection bill,

which envisages a consumer protection authority that will help speed up consumers grievance redressal process much like the practice followed in the US and many European countries.

"We are hoping that the bill is taken up in the current session of Parliament so that the issue can be resolved at the earliest," Bejon Misra, consumer policy expert and founder, Consumer Online Foundation told HT.

The new bill once approved will repeal the 30-year-old archaic Consumer Protection Act. The regulatory authority will also have the power to recall products, cancel licences of entities, if required, and initiate class action suits.

THE DIRECTIVE

■ The Central government's January 2 directive had asked restaurants across the country to make service charge a voluntary option. However, several restaurants still continue to charge customers the service charge, which ranges from 5% to 20%.

"There has been no statutory framework to ensure that service charge is made optional for customers. Besides, transparency needs to be brought in and the money that is coming in as

service charge must be distributed fairly," Pushpa Girimajl, consumer policy expert said.

Earlier, the consumer affairs ministry in its guideline mentioned that people have the right to decide whether or not to pay the charge depending on their satisfaction.

The guidelines also mentioned that they could decide on the quantum.

Restaurants and hotels had been directed to put up notices at "appropriate" places on their premises announcing that "service charge is discretionary".

Many restaurants, on the contrary, have put up boards, which clearly state that service charge will be levied from customers.

There is no directive from tax authorities on the service charge, which could vary anywhere between 5% and 20% of the billed amount.

"With the current framework, one cannot do much as the onus is on the state governments and restaurant owners are taking advantage of the legal loopholes," Misra added.

Sources also said many restaurants, which have decided not to levy the charge upfront, have revised their rates for the dishes displayed on their menu. While the establishments are supposed to pass on the service charge amount to waiters and other staff, it often does not happen.

Whenever we eat out, the restaurant bill includes a service charge varying from 10 to 15%. We always believed that it was a mandatory levy and paid whatever the total bill was. In addition, we paid a tip to the person serving us. However, we now hear that the Union Ministry of Consumer Affairs has issued a clarification on the issue, saying that it is not a mandatory charge. What this service charge all about, what is the ministry saying on this issue?

As you know, we all follow this convention of tipping a person serving us food at a restaurant. The amount of tip that we give usually depends on the quality of service. Some years ago, a small percentage of restaurants started levying an additional service charge of 10% on the food bill, on the ground that the tip that customers gave went only to the wait-staff and the non-wait staff got nothing and so they would rather collect this money from the customers and distribute it among the entire staff.

On the face of it, it sounds reasonable, provided the restaurants made it clear that it is an optional and not a mandatory charge and also that customers can give less than 10% too and that it is in lieu of the 'tip' that customers give. However, these restaurants did not give any of this information and just added the service charge to the bill. So much so, many customers mistook it for some sort of a mandatory levy, paid it, and even paid an additional 'tip'.

Slowly this practice of imposing a service charge spread and more and more restaurants began to add it to the bill, the percentage of such charge varying from 5 to 20%. So, in essence, a 'tip' given voluntarily by a consumer is a token of appreciation for the service rendered and the amount paid is decided by the consumer on the basis of the quality of service. The service charge, on the other hand, took away this choice from consumers and forced them to pay a pre-determined percentage fixed by the restaurant, irrespective of whether the service was good, bad or indifferent.

As consumers began to realize that this charge is being compulsorily collected in lieu of the tip, they began to resent it and started complaining. In response to a large number of such complaints, the Union Ministry of Consumer Affairs issued a press release in January this year, saying that it had sought a clarification from the Hotel Association of India, which had said that the service charge was completely discretionary

and should a customer be dissatisfied with the dining experience, he/she can have it waived off. The ministry said it had written to the state governments to ask hotels and restaurants in their states to inform consumers of the voluntary/discretionary nature of the service charge through appropriate display boards. It also said that under the Consumer Protection Act, 1986, a consumer can complain against any unfair method or deceptive practice adopted by a service provider for the promotion, sale or supply of any goods or services before the consumer court and seek redress or relief. Unfortunately, this has not gone well with the hospitality industry. Many restaurateurs have said that the service charge is mandatory and not voluntary and consumers have to pay it!

What should be the response of consumers to this?

First and foremost, since a tip is a purely voluntary payment, the service charge being collected in lieu of the tip also becomes a voluntary or an optional charge. Second, no restaurant tells the customer from whom they have collected the service charge as to how it is distributed among the staff or whether it is really being distributed at all. In fact, there is no evidence of the amount being actually and fully given to the staff, in addition to their salary.

In the United Kingdom, investigations in 2009 found that restaurants were actually using that money to make up the mandatory minimum wage required to be paid to employees. After this was stopped by plugging a loophole in the National Minimum Wage legislation, there were complaints of restaurants pocketing either fully or partly the amount collected as service charge and other discretionary charges from customers. Indian consumers should become more assertive and stop patronizing restaurants that insist on their mandatorily paying a pre-determined 'service charge', irrespective of the quality of service.

If the consumers start a movement against such imposition of service charge, restaurants will have no option but to scrap it.

Courtesy: The Tribune

HIGH-FAT DIET MAY LEAD TO DEPRESSION

Eating healthy and cutting back on high-fat food can lower anxiety and symptoms of depression. While a high-fat diet creates measurable changes in the brain and causes anxiety and depression, these changes can be completely reversed to lower symptoms, report researchers in the British Journal of Pharmacology. The normalisation of metabolic parameters helps in achieving remission, particularly in depressed patients with type-2 diabetes, found the study.



PHOTOS:ISTOCK

The court awarded MacDonald 10,000 pounds for injuries after a traffic accident. His wife got 2,000. A friend asked how badly injured his wife was. MacDonald says, "Oh, she wasn't injured but I had the presence of mind to kick her before the police came." 😊

Say good bye to PPF

In the Wonderland of Investments – A. N. SHANBHAG & SANDEEP SHANBHAG,
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Taxpayers have fallen in love with Public Provident Fund (PPF) so much so that many of them have been contributing to it annually over the Sec. 80C limit of ` 1,50,000. This helps them to pocket the benefit of tax-free interest, which is around 8% p.a.

However, a savvy investor constantly remains in touch with the investment climate and shifts over to better avenues when they dawn on the investment horizon. Over the years, it so happens that Equity-Linked Saving Schemes (ELSS) of MFs has gone miles ahead of PPF. For those who have not yet shifted over from PPF to ELSS, this is as opportune time as any.

Let us first go through the process of evolution of ELSS.

An ELSS is nothing but a variant of an equity-based mutual fund with a couple of small differences that nonetheless have a big impact on returns from investment. ELSS has a lock-in of 3 years and is under the tax deduction umbrella of Sec. 80C within the overall general ceiling of ` 1,50,000. At least 80% of the corpus of ELSS is statutorily required to be invested in equities and equity-oriented instruments.

To begin with, these schemes were close-ended ones with a maturity period of 3 years. These close-ended ELSS were riddled with many issues, some of which were –

1. MFs launched their new schemes every year at the fag end of the FY. Therefore, the investor could not invest as and when he had investible funds on hand. This forced him to keep the funds idle for long.
2. The performance of the schemes got linked with the market conditions prevailing at the year-end.
3. The investor could not pick and choose any scheme since he knew neither its track record nor its portfolio which got constructed only after the closure of the offer.
4. At the end of its term, the MF was forced to unload all its holdings, irrespective of the then prevailing market conditions. This created an avoidable volatility in the market.
5. The investor was forced to receive the redemption amount, even if he did not need it at that point of time.

Then, in December 1998, SEBI bypassed these problems by permitting MFs to have only one open-ended ELSS. Open-ended ELSS added value to the inherent structure. The lock-in was three years from the date of allotment of units. It is one year in the event of the death of the investor. Units could be redeemed, continued to be held, transferred, assigned or pledged after three years.

PPF is adored because of three main reasons --- 1. It has the shield of Sec. 80C deductions within the overall limit of ` 1.50 lakh. 2. It offers some limited liquidity by way of up to withdrawal of 50% of the balance in the account 4 years ago or 1 year ago, whichever is lower, from 7th year and onwards of opening the account. 3. This is most important --- The tax-free interest on the balance in PPF is absolutely assured and is as high as a little less than 8% p.a.

On the other hand, apart from similar tax deduction and tax-free return as PPF, ELSS is endowed with higher liquidity by way of up to 100% withdrawal after 3 years. Yes, the tax-free returns are not and cannot be assured because these depend upon market conditions. However, thanks to the mandatory 3-year lock-in of funds invested, the fund managers have better freedom to maneuver since they need not keep large funds liquid to meet repurchase demands. Plus the returns of ELSS are essentially capital gains and not interest on capital like in the case of PPF – which means the return potential is significantly higher than the

ELSS - Returns as on Feb 17; AUM in ` Crore as on Dec 16			
Mutual Fund Scheme	AUM	3 yrs %	5 yrs %
Axis LT Equity Fund	9,956	23.8	21.1
Baroda Pioneer ELSS96	62	19.1	13.8
Birla SL Tax Relief 96	2,308	24.7	18.9
BNP Paribas LT Equity	472	20.6	16.7
BOI AXA Tax Advantage -RP	58	17.3	13.9
Can Robeco Eqty TaxSaver	760	17.8	13.6
DHFL Pramerica Tax Plan	41	20.5	15.7
DSP-BR Tax Saver Fund	1,420	25.8	19.9
Edelweiss ELSS Fund	62	19.1	15.8
Escorts Tax Plan	3	32.0	14.9
Franklin India Tax Shield	2,196	24.0	17.8
HDFC Tax Saver	4,971	21.6	14.9
HSBC Tax Saver Equity Fund	168	22.5	17.8
ICICI Pru LT Equity	3,370	22.3	17.7
IDFC Tax Advantage -RP	447	21.2	17.9
Invesco India Tax Plan	314	23.5	18.1
JM Tax Gain Fund	28	23.6	15.6
Kotak Tax Saver - Regular	491	25.2	15.6
L&T Tax Advantage	1,732	22.7	15.9
LIC Tax Plan	67	18.5	13.5
Principal Personal Tax Saver	310	18.1	14.2
Quantum Tax Saving Fund	49	21.1	15.8
Reliance Tax Saver	5,579	29.4	20.4
Sahara Taxgain	7	16.5	12.7
SBI Magnum Tax Gain	4,651	19.7	15.9
Sundaram Tax Saver	1,308	23.2	15.6
Tata India Tax Saving	419	24.7	18.1
Taurus Tax Shield	53	17.8	12.4
Union KBC Tax Saver	119	14.0	12.9
UTI LT Equity	673	19.1	14.2

8% cap that a fixed income avenue like PPF can offer. Incidentally, even this rate is slated to come down, thanks to the RBI actions to contain the inflation rate and consequent reduction in benchmark bank rates.

Now, have a look at the Table which presents the returns of all (each and every one) open ended ELSS on offer. As you'll see, the least return is 12.4% and the highest is 21.1% for a holding period of 5 years. In other words, the return from ELSS of each and every scheme of each and every MF house is minimum over 12%, tax-free!

Now, you decide where to invest your precious hard-earned funds, even beyond the limit of ` 1.5 lakh. Even those who are outside the tax net will do well by having a good look at ELSS.

Incidentally, Notification SO 1563(E) dt 3.11.05 has reintroduced the old close-ended schemes with a term of 10 years. One step forward and one backward. You will do by ignoring these totally and instead opting for the open-ended counterparts.

Lastly, it is not as if you have to wait till the end of the fiscal to invest. For example, not only can you invest in March for FY 16-17, but for FY 17-18, you can invest if you so wish in April 2017 itself. That way, the funds can earn a return for the entire year for what essentially is a tax saving investment for FY 17-18.

Hope you find the above useful. You are welcome to write in to us.

Before you start any work, always ask yourself three questions. (1) Why am I doing it? (2) What the results might be? (3) Will I be successful? Only when you think deeply and find satisfactory answers to these questions, go ahead!
- Chanakya

Too much soda may raise children's risk of fatty liver disease

Honor Whiteman

New research provides further evidence of the harms of consuming too many sweetened beverages, after linking soda and other fructose-containing products with increased risk of liver disease. Researchers suggest that high fructose intake - particularly from sweetened drinks - is linked to a form of nonalcoholic fatty liver disease in children and adolescents. Researchers found that children and adolescents who consumed high amounts of fructose - most commonly from sweetened drinks - were more likely to have nonalcoholic steatohepatitis (NASH), a form of nonalcoholic fatty liver disease (NAFLD).

Senior investigator Dr. Valerio Nobili, of the Bambino Gesù Hospital in Italy, and colleagues recently reported their findings in the Journal of Hematology. NAFLD is a condition characterized by a buildup of fat in the liver that is not caused by alcohol consumption. In NASH, the fat buildup is accompanied by inflammation and liver cell damage, which can cause scarring, or fibrosis. NASH can lead to severe complications, including cirrhosis and liver cancer. Excess weight is a leading risk factor for NAFLD & NASH. Dr. Nobili & colleagues, estimates suggest that up to 9.6% of all children and 38% of obese children in Western countries have some form of liver disease including NASH.

Assessing the impact of fructose intake on NASH

According to the researchers, previous studies have indicated that dietary fructose intake leads to an increase in blood levels of uric acid, and high levels of both fructose and uric acid have been identified in people with NAFLD. For this latest study, Dr. Nobili and team set out to investigate whether fructose and uric acid might be independently associated with NASH. "Numerous

PROOF POSITIVE: IF YOU DRINK COLA, SO WILL KIDS

You truly to lead by example as a parent. New research suggests that children aged 4 to 8 whose parents regularly consume fizzy drinks are almost three times as likely to drink them as those whose parents don't. The Drink As I Do report also found that children were more than twice as likely to drink fruit juices if their parents drank it too, and more than six times as likely to have smoothies if their parents indulged the healthy habit.



studies have shown that high uric acid levels are associated with metabolic syndrome and NAFLD, but to date, to the best of our knowledge, no studies have tested the independence of associations among uric acid concentrations, fructose consumption, and NASH confirmed by biopsy," notes Dr. Nobili.

To reach their findings, the researchers studied 271 obese children and adolescents who had NAFLD, all of whom underwent a liver biopsy. All participants completed a food frequency questionnaire, which disclosed precisely what foods they consumed, how often they consumed them, and the portion size. Using these data, the team calculated the participants' dietary fructose intake. They found that soda and other sweetened drinks were a major source of fructose; almost 90% of subjects reported drinking soda and other sweetened beverages at least once weekly. Morning and afternoon snacks consisting of pizza, crackers, yogurt, and salty snacks were a regular occurrence for almost 95 % of the participants, the team reports.

Fructose, uric acid 'independently and positively associated with NASH'

From the liver biopsies, the researchers found that 37.6% of the children and adolescents had NASH. Of these, 47% had high concentrations of uric acid, compared with 29.7% of participants without NASH. Importantly, the team found that fructose intake was independently associated with high uric acid concentrations, and fructose intake was more frequent among participants with NASH than those without NASH. "In this study, we show for the first time that uric acid concentrations and dietary fructose consumption are independently and positively associated with NASH. The development of NASH may markedly affect life expectancy and quality of life in affected individuals and therefore it is crucial to understand the risk factors for NASH in children and adolescents in order to design effective interventions which can be used safely to treat this young group of patients." - Dr. Valerio Nobili.

The researchers add that greater efforts should be made to reduce the consumption of soda and other sweetened drinks among children and adolescents, which may lower fructose intake.

FATTY LIVER DISEASE: BREAKING IT DOWN

Everyone has some fat in their liver, but when fat content makes up 5% or more of the organ's weight, it is called fatty liver disease.

Fatty liver disease is one of the most common causes of permanent liver damage, and can be caused by poor diet and compounded by long hours of sitting and lack of exercise.

Among the other causes are excessive alcohol intake, over-medication, viral infections and toxins or chemicals ingested through processed food.

The good news is that fatty liver disease can be reversed in a matter of months, just by eating healthier and getting enough exercise.

The bad news? You could have a fatty liver and not know it till the damage had been done. Symptoms tend to show up only when the damage has become more or less permanent.



HOW HEALTHY IS YOUR LIVER?

If you answered yes to more than 5 of these questions, you should have a talk with your doctor.

- 1 Do you feel tired all the time?
- 2 Are your hands or feet swollen?
- 3 Do you always feel bloated?
- 4 Is your urine dark yellow?
- 5 Is your appetite falling?
- 6 Have you been running a low-grade fever (about 100 degrees F) for more than two weeks?
- 7 Do you get frequent abdomen aches?
- 8 Are your skin and / or eyes turning yellowish?
- 9 Are you a heavy drinker?
- 10 Are you obese?



Teach your kids to be money smart!

Bijal Vachharajani

Prime your kids for a bright and secure financial future with this guide. For a word that's only got nine letters in it, **economics** is pretty complex. Protectionist economy, double coincidence of wants, macro and microeconomics, opportunity cost, exchange rates – all of these are mind-boggling words, terms that confound most adults. How then do you explain economics to children? Experts share their tips.

The value of savings

Clinical psychologist Sonali Gupta says, “By five, your child can accompany you to the bank. He or she may not understand the concept of interest, but they can understand the value of savings.” Gupta, who has over twelve years of experience working with children and adults on their emotional and social well-being, feels that parents should offer children choices and allow them to be part of the decision-making process. “Children should learn to recognize that there are many things that we want, but that each of these isn't a primary need. If they want it, they can eventually earn it – It's OK for gratification to be delayed.

“It's tough raising financially savvy children in a world that is so consumerist,” says Shinibali Mitra Saigal, who has two children aged eleven and four. While both her children have their own bank accounts, Mitra Saigal says that her husband and her set goals for them and the kids save their money in a jar or a piggy bank. It took her older daughter six months of savings and her birthday money to buy herself a cycle once. Mitra Saigal, who's one of the co-founders of Kahani Karnival, a children's festival in Mumbai, also says, “We tell our children that there are certain things that we definitely need to save for, like their education for instance, or for when we grow old, and that one needs savings for all health related requirements.”

Balancing the books

When Roopa Pai was asked to write a book on the subject of economics for children, she began researching by asking adults “What do you think about when you think about Economics?” In her new book, “So You Want to Know About Economics,” she recommends that children ask adults the same question. People, she writes based on her own experiences, can be “wonderfully vague,” or, those who have studied the subject, she observes, “throw complicated jargon and phrases at you.” Pai now puts herself in a third group: the rare species that believes Economics is the “most exciting subject in the world.” Pai's own kids, she tells us, “are conscious of the value of money. If we go to a resort, for example, we make them understand what they are getting in return for their money. We ask them to analyze their financial decision.” Pai believes that trusting children with money helps build confidence. “It's important to have conversations with your children about money, not just lay down diktats,” she says.”

Financial values are really life skills – living within your means, working hard in order to get something, i.e., to realize a goal, bringing yourself back to the centre when you veer away from it

too much. They become a metaphor for other life values.” ‘Need’ or ‘want’. Needs and wants are very different across class and even gender. Children are sensitive and often recognize that economics can mean different things for different people. For some, it can be about having enough money to buy their next meal, for some enough to make a small investment, and for others to be able to spend on a luxury.

Pai writes, “In some areas of community life, the questions we should be asking are not ‘Can you pay for it?’ but ‘Do you deserve it?’ ‘Do you need it more than someone else?’ ‘Were you here first?’ and ‘Will making this trade hurt someone else?’ the sort of questions one should ask oneself before doing or saying things in one's non-trading life, too.”

Gupta recommends talking about your personal financial history as well. “It's a good idea to talk about where you, as a parent, started and how you got to where you've reached,” says Gupta. “Not in a preachy manner, of course,” she adds, “but do talk about your successes and how hard you worked to achieve these.”

Bolster her confidence

When Pai conducted a straw poll among adults, she discovered a sort of gender divide when it came to talking about economics. “I don't know what it is, but women, even those that had studied it at some point in their lives, don't feel confident about economics,” she says. “Men, on the other hand, were always seen to be comfortable discussing the subject, never mind how much or how little they knew about it.” Whether that's a consequence of social conditioning or gender stereotyping, it skews the way women perceive economics. Gender equality is inherent to economic growth, and that stems from educating both, girls and boys, about the significance of being financially independent.

Money isn't the most important thing

In her epilogue, Pai writes, “Money can buy you anything – but should it?” a fact that Gupta agrees with. Ask your children “what would make you happy?” she recommends. Gupta adds that children should learn to earn some privileges in life by either saving or otherwise, by being given a budget to manage, for instance, and critically, parents should become better role models. “If you splurge money, if your kids see your shopping deliveries come in every day, they will want to know why they shouldn't do the same – children look up to their parents as role models after all,” she says.

Mitra Saigal echoes the sentiment. “Children should understand the value of money and give it due importance, however, it should not be the most important thing in their life.” At the end of her book, Pai nudges young readers to answer difficult questions about the value and importance of money, reminding them that only then will we be able to create “not only a more productive and prosperous world, but also one that is fairer, gentler, more ethical, and a better place to live in, for all of us.”

The views expressed in ‘Keemat’ do not necessarily reflect those of CGSI, but rather are personal opinions of the author(s) concerned.

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Consumer Protection Act

Santosh Shukla – Jt. Secretary (Navi Mumbai), CGSI

Mahatma Gandhi once said, "A customer is the most important visitor on our premises. He is not dependent on us. We are dependent on him. He is not an interruption in our work. He is the purpose of it. He is not an outsider in our business. He is part of it. We are not doing him a favor by serving him. He is doing us a favor by giving us an opportunity to serve him."

In the olden days, the principle of "Caveat Emptor" used to govern the relationship between seller and the buyer. During that era, seller use to exhibit his goods and buyer use to thoroughly examine them before purchasing. The Maxim not only relieved the seller of the obligation to make disclosure about the quality of the product but also acted as shield for seller to exploit consumers. This rampant exploitation gave rise to demand legislation to protection of consumer rights and rise of consumer movement all over the world.

US President John F. Kennedy on March 15, 1962 in his speech during discussion on the "Bill for consumer Rights" in congress remarked "If consumer is offered inferior products, if prices are exorbitant, if drugs are unsafe or worthless, if the consumer is unable to choose on an informed basis, then his dollar is wasted, his health and safety may be threatened and national interest suffers." He gave **American Consumers four basic rights:**

- a) Right to Safety
- b) Right to Choose
- c) Right to Information
- d) Right to be Heard

The "World Consumer Right Day" is observed on March 15, since 1983.

In April 1985, United Nations adopted its United Nations Guidelines for Consumer Protection (UNGCP) and later in the year 1999, one more right was added in the list. Later following the UN Guidelines, India also enacted "The Consumer Protection Act, 1986." This act received the assent of the President on 24 December 1986. Since then, 24 Dec 1986 is celebrated as "National Consumer Day." The Consumer Protection Act, 1986 applies to all goods and services unless specifically exempted by the Central Government. The Provisions of the Act are compensatory in nature. The act provides for consumer protection councils at the National, state and district levels. The provisions of this act are in addition to and not in derogation of the provisions of any other law for the time being in force. Under the act there are **six consumer rights** ensured:

- a) Right to Safety
- b) Right to be Informed
- c) Right to Choose
- d) Right to be Heard
- e) Right to seek Redressal
- f) Right to Consumer Education

Lack of consumer's access to adequate information, improper understanding of redressal mechanism is few of the reasons that despite unique and progressive laws, consumers are still struggling to get justice. Some of the most important Section as per the act which consumer must be aware of

Consumer	Section 2 (d)
Defect	Section 2 (f)
Deficiency	Section 2 (g)
Unfair Trade Practice	Section 2 (r)
Restrictive Trade Practice	Section 2 (nnn)

Guidance for Making Complaint

- a) Gather all supporting evidence for the problem like broken or faulty item, receipts or proof of purchase.
- b) A written complaint should contain:-
 - Name, description, address of the complainant
 - Name, description, address of the complainant of the opposite parties
 - Facts relating to the complaint that arose
 - Documents "if any" in support of allegations
 - The relief which one seeks
 - Finally the signature of the complainant

Relief available to Consumers

Under Section 14 of the act, the consumer forums may give order for one or more relief as:

- Refund of price paid
- Replacement of Goods
- Removal of Defects from goods
- Award of Compensation for the loss or injury suffered
- Removal of Defects or deficiencies in the services
- Discontinuance of Unfair trade practice or restrictive trade practices
- Withdrawal of Hazardous goods from being offered for sale.

Pollution is killing your sense of smell! (Courtesy: Daily Mirror)

A disrupted sense of smell puts you at higher risk of depression and anxiety and modern life is killing our sense of smell, a top scientist has warned. Traffic pollution, uncollected rubbish and messy homes are all having a harmful effect on the nose, Dr Kara Hoover, an expert in olfactory evolution, announced at the world's biggest science conference, which was held in Boston.

"Our sense of smell evolved in a very rich landscape in which we were interacting regularly with the environment," she said. "Today we're not interacting with the environment and pollution is disrupting our sense of smell. That puts you at greater risk for things like mental health disorders such as depression and anxiety, and it also puts you at greater risk for physical health problems such as obesity and social health problems like not being

able to pick up on social cues from other human beings." She explained: "People who have suffered from a loss of smell have increased anxiety over their own body odor because they don't know if they smell bad or not. They are anxious about not being able to smell danger like gas leaks or smoke. They suffer from poor quality of life and depression because they're no longer engaging with food or even with loved ones in terms of their sense of smell." Studies also show a link between smell loss and obesity. Dr Hoover said, "If you have an impaired sense of smell you're getting sated more from taste and seeking richer tastes – salty and fatty food."

One study of adults with a very strong sense of smell found that they tended to have low body weight. People from disadvantaged backgrounds are more at

risk because of their greater exposure to pollution. **Dr Hoover believes, bus passengers were eight times more exposed to traffic pollution than car drivers. Similarly, people forced to live in dirty and polluted areas, or whose rubbish was not collected regularly, were likely to suffer more smell impairment.**

Dr Hoover has also conducted a new research comparing the smelling ability of Homo sapiens and two other now-extinct human subspecies: Neanderthals and Denisovans. She discovered that the Denisovans had a "less functional" sense of smell compared with early modern humans and Neanderthals. "Our sense of smell seems to be very similar to Neanderthals'. They couldn't smell grass, so this suggests that they had a different adaptation," said Dr Hoover.

Is Social Media Making Us Lonelier? – Dr. Francis Collins

Initially, most of us thought that Facebook, Instagram, Twitter and other social media applications would help to bring people together, and yes, in many instances that have been true. Such apps have made it possible - even simple - to catch up with former classmates living thousands of miles away, share a video of your baby's first steps with relatives near and far, or strike up new acquaintances while discussing the stock market or last night's ballgame. Yet, a new NIH-funded study suggests that social media may also have the power to make people feel left out and alone. Based on a nationwide survey of more than 1,700 young adults, researchers found that individuals who were the heaviest users of social media were two to three times more likely to feel socially isolated than those who used little to no social media; and that is a concern to those of us in the medical field. Previous research has linked social isolation to worsening physical and mental health, and even an increased risk of death. In fact, some experts have gone so far as to label loneliness a major public health concern.

The new study, reported in the American Journal of Preventive Medicine, was led by Brian Primack and his colleagues from the University of Pittsburgh. They set out to look specifically at social media use and its possible association with feelings of social isolation in young adults. To do so, they randomly surveyed 1,787 male and female young adults about their use of 11 popular social media applications. These included Facebook, Twitter, YouTube, LinkedIn, Snapchat, Instagram and Reddit. The survey also contained four questions about social isolation, or lacking a sense of social belonging. For each of the four questions, participants selected a number from 1 to 5, corresponding to never, rarely, sometimes, often, and always. Their perceived social isolation was

then calculated by adding up the answers to those four questions. Respondents, who were ages 19 to 32, were quite diverse in their educational level, income and ethnicity. A little over half were white, with 13% African American, 20% Hispanic and 9% racially mixed. Primack and his colleagues found that the top users of social media spent more than two hours per day on the apps, visiting them on average at least 58 times per week. Those who were the most limited users of social media least spent 30 minutes or less clicking on social media each day, with 8 or fewer weekly visits per week. The researchers found that people who spent the most time on social media were twice as likely to feel more socially isolated; and those who logged onto social media apps several times each day were more than three times as likely as those who rarely used social media to feel more socially isolated.

There's a chicken-and-the-egg issue here. It is not clear which came first: social media use leading to feelings of social isolation or vice versa. It is possible that people who feel socially isolated look to social media to help fill the void; or, it may be that spending hours on social media, rather than on other activities, encourages feelings of isolation and even jealousy. That is, people may read the carefully selected posts of their friends who appear to be having fun, and become resentful of being left out. It may also be some combination of both. The researchers say they do not mean to imply that people should drop social media altogether. Social media is a useful tool and, for many of us, it has become an integral part of modern life, but going forward, it will be important to learn how to develop and maintain healthy social media habits that add to, rather than detract from, the quality of our lives. **As with many things in life, balance is KEY.**

How Sleep Resets the Brain – Dr. Francis Collins

People spend about a third of their lives asleep. When we get too little shut-eye, it takes a toll on attention, learning and memory, not to mention our physical health. Virtually all animals with complex brains seem to have this same need for sleep, but exactly what is it about sleep that is so essential? Two NIH-funded studies in mice now offer a possible answer. The two research teams used entirely different approaches to reach the same conclusion: the brain's neural connections grow stronger during waking hours, but scale back during snooze time. This sleep related phenomenon apparently keeps neural circuits from overloading ensuring that mice (and, quite likely humans) awaken with brains that are refreshed and ready to tackle new challenges. The idea that sleep is required to keep the brain wiring sharp goes back more than a decade. While a fair amount of evidence has emerged to support the hypothesis, its originators Chiara Cirelli and Giulio Tononi of the University of Wisconsin-Madison, set out in their new study to provide some of the first direct visual proof that it is indeed the case.

As published in the journal Science, the researchers used a painstaking, cutting-edge imaging technique to capture high-resolution pictures of two areas of the mouse's cerebral cortex, a part of the brain that coordinates incoming sensory and motor information. The technique, called serial scanning 3D electron microscopy, involves repeated scanning of small slices of the brain to produce many thousands of images, allowing the researchers to produce detailed 3D reconstructions of individual neurons. Their goal was to measure the size of the synapses, where the ends of two neurons connect. Synapses are critical for one neuron to pass

signals on to the next, and the strength of those neural connections corresponds to their size. The researchers measured close to 7,000 synapses in all. Their images show that synapses grew stronger and larger as these nocturnal mice scurried about at night. Then, after 6 to 8 hours of sleep during the day, those synapses shrank by about 18% as the brain reset for another night of activity. Importantly, the effects of sleep held when the researchers switched the mice's schedule, keeping them up and engaged with toys and other objects during the day.

In the second Science report, Richard Huganir and his colleagues at Johns Hopkins University School of Medicine, Baltimore, measured changes in the levels of certain brain proteins with sleep to offer biochemical evidence for this weakening of synapses. Their findings show that levels of protein receptors found on the receiving ends of synapses dropped by 20% while their mice slept. The researchers also show that the protein Homer1a – important in regulating sleep and wakefulness - rises in synapses during a long snooze, playing a critical role in the resetting process. When the protein was lacking, brains did not reset properly during sleep. This suggests that Homer1a responds to chemical cues in the brain that signal the need to sleep. These studies add to prior work that suggests another function of sleep is to allow glial lymphatics in the brain to clear out proteins and other toxins that have deposited during the day. All of this goes to show that a good night's sleep really can bring clarity, so, the next time you are struggling to make a decision and someone tells you to "sleep on it" – that might be good advice.

GOLDEN WORDS OF YORE

आहारनिद्राभयमैथुनं च सामान्यमेतत्पशुभिर्नराणाम् ।
धर्मो हि तेषामधिको विशेषो धर्मेण हीनाः पशुभिः समानाः ॥

Food, sleep, fear and lust are common to both man and animal. **The special attribute of man is Dharma; without Dharma, he is no better than an animal.**

Why Aren't the Letters on a Computer Keyboard in Alphabetical Order?

Juliana Labianca

ABCDEFGH seems to make a lot more sense than QWERTY. This is why designers went with the latter. If you have ever looked down at your keyboard and wondered why it is not in alphabetical order, you are not alone. However, who came up with the current design, anyway? A few popular myths abound, but one [Japanese study](#) got to the root of it. (Hint: This design dates back WAY farther than you think.)

Myth #1: The keyboard is designed in accordance with letter usage to allow for the fastest typing possible.

This idea makes sense: Designers must have looked at the varying degrees of usefulness of each letter and attempted to evenly split them between each hand. That way, we could type quickly and not have one hand doing more work than the other.

Myth #2: The design is a relic of the typewriter era, and was engineered to stop the machine from jamming.

This myth is the opposite of the first, and alleges that the QWERTY design was meant to slow typists down in order to stop

the typewriter from jamming. While it is unclear whether or not separating the useful keys, makes typing a slower endeavor or a faster one (as the creators of the first myth would argue), this one has also been debunked.

Truth: Design is a hand-me-down from morse code transcribers.

We are guessing you didn't expect this, so we'll let [Smithsonian reporter Jimmy Stamp](#), who originally sleuthed through the Japanese study, explain. The "QWERTY" system emerged because of how the first typewriters were being used. Early adopters and beta-testers included telegraph operators who needed to quickly transcribe messages. However, the operators found the alphabetical arrangement to be confusing and inefficient for translating morse code.

The Kyoto paper suggests that the typewriter keyboard evolved over several years as a direct result of input provided by these telegraph operators." It is an interesting idea, but now that we have moved from morse code to iPhones, we're thinking it might be time for a new system.

14444 Toll-Free Helpline for Digital Payments Launched

Courtesy: Press Trust of India

The government, in collaboration with telecom and IT industry, has launched a toll-free helpline - 14444 - to address consumer queries on digital payments. The helpline will address questions regarding various platforms, including the newly launched Bharat Interface for Money (BHIM), e-Wallets, Aadhaar-enabled payment system and USSD. "The helpline '14444' is available in North as well as Eastern part of the country in English and Hindi and will soon be extended pan India, and in other languages," Telecom Secretary J S Deepak told PTI. The helpline has been launched jointly by Department of Telecom in collaboration with software association NASSCOM, telecom industry as well as the IT industry, officials said.

All telecom companies are participating in the initiative and the helpline will be available to subscribers of all operators. The cost of the project is initially being borne by the industry. After a few weeks, the government is likely to take a decision on financial support for the initiative after taking into account the emerging call traffic patterns. For now, the bandwidth is being provided by private sector telecom companies and call centre infrastructure is being provided by the IT-BPO industry, sources said. The helpline is aimed at consumers who want to start using USSD, UPI, BHIM or any digital payment platform and need assistance to do so, or

have certain queries. Such consumers can call up the helpline, which is an interactive voice response system, and in case of specific queries, can also choose to speak to an agent.

Digital payment channels like mobile wallets, USSD and RuPay have seen massive uptake and rise in transactions after demonetization was announced on 8 Nov. According to Government data, the number of USSD transactions saw a whopping 5,135 percent jump, from 97 such deals a day on 8 Nov to 5,078 on 25 Dec. The value of transactions on USSD - mobile short code message used mainly for banking services on feature phone - during the same period grew 4,061 percent from Rs. 1 crores a day to Rs. 46 crores on 25 Dec. UPI transactions - which allows users to transfer funds from one bank account to another using a Smartphone - grew 1,342 percent, from 3,721 such transactions a day on 8 Nov to 53,648 on 25 Dec. In value terms, it grew 647 per cent, from Rs. 1.93 crores a day to Rs. 14 crores.

On 30 Dec 2016, Prime Minister Shri. Narendra Modi launched an indigenous digital payments app BHIM for fast and secure cashless transactions using mobiles. BHIM is a payment platform designed to make UPI and USSD payment modes simpler and usable across feature phones and smart phones.

Low vitamin D levels linked to increased bladder cancer risk

RELAXNEWS

Researchers have linked low vitamin D levels to increased risk of bladder cancer. The scientists

presented their findings, based on a systemic review of seven studies, at the annual Society for Endocrinology conference in Brighton, England. Researchers at the

University of Warwick identified an increased risk of bladder cancer in participants with low levels of vitamin D in five of the studies (each had 112 to 125 participants).

Previous research has highlighted that vitamin D reduces the risk of cardiovascular diseases, cognitive impairment, autoimmune disease and cancer. Produced by exposure to sunshine, vitamin D helps control calcium and phosphate levels in the body.

The researchers then investigated cells in the bladder and established that these cells were able to activate and respond to vitamin D, thus stimulating an immune response. According

to the study, this discovery is significant because the immune system may play a role in cancer prevention by identifying abnormal cells before they develop into cancerous cells.

Although dietary vitamin D intake remains marginal (20%), choosing certain foods can help boost vitamin D levels. These include cod liver oil, salmon, trout, herring, egg yolks, milk, soy drinks, canned tuna and cooked button mushrooms.

Hormone treatment studied in older men

Courtesy: NIH's National Institute (USA)

As men age, the level of the male hormone testosterone usually drops. Some older men have levels far below what is normal for a young adult male. Doctors sometimes prescribe hormone treatment for such men to combat challenges they may have with sexual function, bone fractures and other symptoms. But large, long-term studies of the benefits and risks of hormone treatment haven't been conducted. NIH's National Institute on Aging (NIA) initiated the Testosterone Trials (TTrials) to find out whether the aging-related symptoms of low testosterone could be treated without significant side effects. In 7 trials at 12 medical centers across the United States, the researchers evaluated hormone treatment for men aged 65 or older who had a low level of testosterone. The trials are supported by NIA and other NIH components. Participants received either testosterone gel or placebo gel. They were asked to apply it every day for 12 months. The men weren't told which gel they were given. Regular blood tests assessed hormone levels. For those receiving testosterone gels, the dose was adjusted throughout the study period, if needed, to maintain the hormone level of a young man.

Findings from 3 studies on sexual function, walking, and vitality were reported last year. Results from the other 4 trials—on bone density, anemia, cognition and cardiovascular risk—appeared in JAMA and JAMA Internal Medicine on February 21, 2017. The researchers found an increase in bone density and strength among the men who received hormone treatment. However, a larger study over many years will be needed to determine whether increasing testosterone level can reduce a man's risk of bone fracture.

Another trial assessed whether hormone treatment affects anemia, a condition in which the blood can't supply enough oxygen to the body, causing fatigue and other symptoms. Anemia is often caused by low numbers of red blood cells. A greater percentage of men taking testosterone were no longer anemic (58%) after 12 months than those taking placebo (22%).

The researchers did not find a significant effect on memory or cognition from hormone treatment. They did find that treatment increased the build-up of plaque in the artery that supplies blood to the heart. Such build-up is associated with cardiovascular disease. However, the clinical implications are unclear. In another NIH-supported study published in the same issue of JAMA Internal Medicine, men who'd received hormone treatment after a diagnosis of low testosterone were less likely than other men to have had a heart attack, stroke or other cardiovascular event. This study, however, was also not definitive.

"Clarifying the effects of testosterone on many major clinical outcomes such as cardiovascular events, fractures and disability will require longer, larger scale trials," explains Dr. Evan Hadley, director of NIA's Division of Geriatrics and Clinical Gerontology. Because the TTrials were conducted in older men with no apparent cause for low testosterone other than aging, these results don't apply to men with low hormone levels for reasons other than aging. Any man considering hormone treatment should discuss the possible harms and benefits with a health care provider.

Could eating yogurt help treat depression?

Honor Whiteman

A new study suggests that there may be an effective alternative to medication for the treatment of depression: probiotic bacteria found in yogurt. Researchers suggest that probiotic bacteria found in yogurt may help to treat depression. Researchers found that Lactobacillus - "friendly" bacteria present in live-cultured yogurt - reversed depressive-like behavior in mice by altering their gut microbiome, the population of microorganisms that reside in the intestines. The study authors - from the University Of Virginia School Of Medicine - believe it is possible that the probiotic could do the same for humans. "The big hope for this kind of research is that we won't need to bother with complex drugs and side effects when we can just play with the microbiome," says lead researcher Alban Gaultier, Ph.D., of the Center for Brain Immunology and Glia at Virginia. "It would be magical just to change your diet, to change the bacteria you take, and fix your health - and your mood," he adds. An increasing number of studies have indicated that the gut microbiome plays a significant role in mental health. Research published in 2014, for example, found that probiotics - which boost the abundance of friendly gut bacteria - reduced anxiety and stress in adults.

Low Lactobacillus level led to depression like symptoms

For this latest study - published in the journal Scientific Reports - Gaultier and team sought to determine if and how the gut microbiome plays a role in depression. First, the researchers analyzed the gut microbiome of mice before and after they were exposed to stress. "When you're stressed, you increase your chance of being depressed and that's been known for a long, long time," notes Gaultier. The team found that stress led to the loss of Lactobacillus in the rodents' guts, and this led to the onset of depression-like symptoms. Further investigation revealed that levels of Lactobacillus in the gut influence levels of a blood

metabolite called kynurenine, which previous studies have associated with the development of depression. In this study, when Lactobacillus levels in the mice were decreased, levels of kynurenine increased, and this led to the development of depression-like symptoms. "This is the most consistent change we've seen across different experiments and different settings we call microbiome profiles," says study co-author Ioana Marin, also of the Center for Brain Immunology and Glia. "This is a consistent change. We see Lactobacillus levels correlate directly with the behavior of these mice."

Lactobacillus supplementation reversed depression like symptoms

Next, the researchers supplemented the diets of the stressed mice with a strain of Lactobacillus called Lactobacillus reuteri for 3 weeks. Not only were the rodents' Lactobacillus levels replenished as a result, but their depression-like symptoms were also reversed. These findings indicate that including Lactobacillus in the diet has the potential to treat depression by increasing kynurenine levels, though the researchers caution that much more research is needed to confirm this theory. "There has been some work in humans and quite a bit in animal models talking about how this metabolite, kynurenine, can influence behavior," notes Marin. "It's something produced with inflammation that we know is connected with depression. But the question remains: How? How does this molecule affect the brain? What are the processes? This is the road we want to take."

In the meantime, the researchers say that there is no harm in patients with depression including yogurt in their diet. However, they stress that these individuals should not discontinue any medications without talking to their doctors.

Vile Parle resident loses ₹1.45 lakh in card fraud

Jayprakash S Naidu

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MUMBAI: The police are on the lookout for a cybercriminal who has been using a skimming device to clone credit and debit cards and withdraw money.

The crime came to light last month when an employee of a private company from Vile Parle lost Rs1.45 lakh to card cloning.

According to a police officer, the man has been using the card at malls and hotels for over a year.

The police suspect that he gave the card to a waiter at a hotel or a store along with the PIN code.

"The man lost Rs1.45 lakh. The cybercriminal used the debit card to withdraw money even as the victim had his card with him. The cybercriminal cloned the debit card to make the transactions," said a police officer.

The victim had switched off his mobile phone and when he switched it on in the morning, he found three messages from his bank informing him of the transactions.

The Mumbai police have been spreading awareness on safety measures to curb credit and debit card fraud.

"A credit card or debit card user should never give his card to anybody at the mall or at hotel. He himself should enter the PIN in the machine," said the officer.

We strongly suspect that the man had given his card to pay the bill and the PIN. After swiping the card, the accused would have quickly swiped it on a skimming device. Cybercriminals use the skimming device to copy details and clone the card," added the officer.

The cybercriminal withdrew money in Mumbai at a jewellery shop and from a couple of ATMs near the shop using the cloned card.

An FIR was registered under IPC and IT Act sections for cheating and identity theft.

PAL-PEUGEOT BOSSES FACE JAIL FOR IGNORING THANE COURT'S ORDER – Consumer Court pulls up defunct car manufacturer for not refunding deposits.

Premier Ltd. that manufactured the old school Premier Padmini teamed up with French company Peugeot to manufacture PAL-Peugeot 309 in India. Thousands of people booked the car in 1995 paying a deposit of Rs 25,000 each, but due to labor problems and poor dealer network, only a limited number of cars hit the road, leaving rest of the customers high and dry. Heads of the now defunct car manufacturer PAL-Peugeot Ltd. have been sentenced to six months of imprisonment for ignoring a consumer forum order past 18 years ago to refund the booking amounts of two of its car purchasers. The delay in following the order may cost PAL-Peugeot directors Maitreya Doshi and Arvind Doshi for over Rs 250 crore. An estimated 40,000 customers, who had paid the booking amounts may now use the consumer forum order as a precedent and seek compensation. The order passed by the Thane District Consumer Forum on Thursday comes after years of relentless efforts by Dr. M. S. Kamath, Secretary, Consumer Guidance Society of India (CGSI) and his wife Archana Kamath, who had booked two Peugeot 309s but did not get the delivery.

▶ We are using Twitter to spread awareness on the issue. Our police officers have been conducting awareness programmss at educational institutions and workplaces.

DEVEN BHARTI, Joint commissioner of police (law and order)

CYBERCRIMINAL POSES AS BANK OFFICIAL, CHEATS MAN OF ₹79K

MUMBAI: A man lost Rs79,000 after a cybercriminal posing as a bank official called him and took his debit card details. Although the incident took place on December 28 last year, 43-year-old Ramesh Ghanekar is struggling to file an FIR. He had given a written complaint to Goregaon police and another complaint at cyber police station at BKC a couple of weeks ago.

Ghanekar, a contractor, received a phone call and the caller identified himself as a bank official. The accused told Ghanekar that the bank needs information

to complete its 'Know Your Customer' process.

Ghanekar did not suspect anything and also gave the One Time Password. Within minutes, Ghanekar received messages about money being withdrawn. When Ghanekar questioned him about it, the accused said the money would be deposited in his account later. After the accused withdrew Rs79,000, Ghanekar realised that he had been cheated. Deputy commissioner of police (cyber) Akhilesh Kumar Singh said: "He is looking into the issue."

THE BIOLOGY OF BELIEF & IDENTITY Who Am I?

A young handsome man came to a Sage in a forest and asked, "Who am I, venerable Sage?"

The Sage said it solely depends on viewpoints.

For your parents you are their beloved son,

For young girls you are a handsome young man,

For other young men you are competition,

For your wife you are the beloved husband,

For yourself you are the most precious person,

For your dog/bitch, you are his/her best friend,

For a trader you are just a new source of money,

For your business partner you are a helping co-operator,

For ants an enemy,

For parasites, you are home & source of food,

For the lion, you are a tasty meat,

For the earthworms, you are a future meal,

For most people you are an ordinary person,

For the nothingness, you are nothing,

For universe, you are an insignificant particle,

For Yama you are one of his numerous preys,

For Brahma you are one of the human creations,

For me a Sage, my boy, you are my own self,

For the Almighty, you are just like all other creations of his, same and equal.

How to reduce Cholesterol?

Sivasbramianiam Balaji, Email:siva.rect72@gmail.com

One of the most common causes of heart attacks in the western world is arterial blockage caused by the accumulation of cholesterol. While this can be avoided by a good diet and exercising, if you have been diagnosed with high levels of bad cholesterol, there are foods and activities that speed up the process of reducing your cholesterol levels.

What is cholesterol?

Cholesterol is an organic lipid molecule and is biosynthesized by all animal cells because it is an essential structural component of all animal (not plant or bacterial) cell membranes that is required to maintain both membrane structural integrity and fluidity. The level of cholesterol in our body is a result of a process in the liver that creates the cholesterol. In fact, over 85% of our cholesterol is produced by the liver. The rest comes from eating animal products, such as beef, chicken, fish, eggs and dairy.

The body is an incredible system, and a healthy body creates cholesterol for a reason, as it is an essential material for us:

1. Cholesterol is used to produce hormones like estrogen, progesterone and testosterone.
2. Cholesterol is vital for the creation of vitamin D.
3. The membrane of every cell in our body contains cholesterol.
4. Cholesterol is used to produce needed steroids.

When do you have too much cholesterol?

A situation of higher-than-normal levels of cholesterol can be worrying because it may build up in the blood vessels and cause coronary diseases, as well as problems with blood flow. The normal range of cholesterol in the body is up to 200 mg. The standard medicine taken to treat additional cholesterol levels operates by delaying the enzyme that takes part in the process of creating cholesterol in the liver, so we limit the rate of building our own cholesterol. Is it logical for us to limit the internal creation of cholesterol without addressing the external source? Nutrition will always be crucial when dealing with a surplus of cholesterol. How can you speed up cholesterol reduction?

1. Cholesterol

The cholesterol one needs to get rid of is LDL (Low-Density Lipoproteins), which is common in animal products. One of the best ways to lower LDL levels is by consuming foods rich in HDL (High-Density Lipoproteins), which comes from plants and is called Phytosterols. Phytosterols work in a similar manner to the soluble fibers in laxatives, and can be found in foods such as fruits, vegetables, nuts, soy and whole grains.

2. Onion Extract

Several studies have found that onions are effective in reducing LDL ("bad" cholesterol), as well as your body's glycemic level. Dr. Deepika Gopal, a cardiologist at The Heart Hospital Baylor Plano, says that, "In the Indian culture, we believe spices have healing properties, and onion and garlic are both very useful in lowering cholesterol, based on what we've seen in Indian cooking." It is not a miracle cure, but can definitely help.

3. Red Yeast Rice

As the name suggests, this is a type of red yeast that is grown on rice. This yeast contains monacolin K, a compound that does not allow the liver to produce cholesterol, which the body needs to build its cells. When not locally produced, the body starts searching for reservoirs of cholesterol in the body and uses them. Taking red yeast in pill form has been shown to reduce LDL levels by 10%-30%.

4. Soy

A moderate consumption of soy products such as tofu has been shown to reduce LDL levels in the body, as well as occasionally

having a positive effect on breast cancer. According to a Harvard Medical School study, drinking 2½ cups of soymilk or eating 10 ounces of tofu a day can reduce LDL levels by 5%-6%.

5. Alcohol

You have probably heard that a glass of red wine is good for your health, and the reason is that, even though it does not reduce the level of LDL in the body, it increases the level of HDL. Think of HDL as a drain unclogger for cholesterol. The Mayo Clinic warns that men and women under 65 should avoid drinking more than two glasses of wine a day, and those over 65 stick to 1 glass a day. However, consult with your doctor first, as alcohol can exacerbate preexisting liver disease and certain heart conditions.

6. Indian Gooseberry

Indian gooseberry contains potent antioxidants that help the cardiovascular system. Cholesterol will oxidize in your bloodstream, becoming plaque, which adheres to the arterial walls and slowly clogs them. Antioxidants stop oxidization, preventing the buildup of plaque

7. Pectin

Pectin is a fiber that can be found in the white membrane inside citrus fruits. Pectin can lower LDL levels by 7%-10% and works in a way similar to phytosterol and soluble fibers. Pectin is also found in apples, as well as in pill form.

8. Licorice Root

This is only relevant for fresh licorice root or in pill form, as the candied stuff you find in the store often does not contain any real licorice at all. A few recent studies found that licorice root could lower LDL levels, as well as body fat. Licorice root has many healthy properties. Please be aware, however, that licorice can have severe interactions with certain medication such as insulin, contraceptives and laxatives. If you are taking any of these and want to start using it, consult with your doctor.

9. Bergamot

A lesser-known citrus fruit, but with potent cholesterol-lowering powers. You may recognize the aroma from Earl Grey tea, as oil from bergamot rinds is used to give that tea its particular flavor. While bergamot has a small amount of pectin, its real power comes from having a high concentration of several flavonoids. In several recent studies, bergamot was found to reduce LDL cholesterol levels by around 25%-27%, as well as raise HDL cholesterol levels.

10. Laxatives

Some laxatives do not just clear your bowels; they can also block the absorption of cholesterol in the blood. Laxatives that contain soluble fibers become jelly-like and travel through your stomach and intestines, collecting cholesterol and preventing it from being absorbed. The best part is that the laxative absorbs cholesterol from food, not from your body's reservoirs, which forces the body to start using its own supply. Additionally, fibrous laxatives often help you feel satiated and prevent you from craving snacks.

11. Sleep

The Japanese Nihon University School of Medicine found that women, who sleep less than 5 hours or more than 8 hours, often suffer from an excess of LDL and absence of HDL. According to the experts at the university, cholesterol metabolism happens when we sleep, so getting too much or not enough will disrupt the body's natural functions. Additionally, getting enough sleep increases your mental faculties, helping you control unhealthy cravings and giving you energy to exercise and move more during the day. If you are having trouble falling asleep, try doing these exercises before bed.

Hacker takes over woman's accounts, cons her friends

Sagar Rajput

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MUMBAI: A 30-year-old woman from Parel filed a complaint with the Kalachowkie police on February 13 after an unknown person hacked her Facebook and WhatsApp accounts and started messaging her friends, asking for money. According to the police, the complainant identified as Nehal Jain, a house-maker, said the hacker initially sent her a link and when she clicked on it, her account got hacked.

Speaking to HT, she said, "The accused sent me a link on WhatsApp and asked me to copy and send her back the same link, so I did it as the accused had used the display picture of someone I know closely, so I did it."

The accused hacked the complainant's Facebook and WhatsApp accounts and then started asking for money from all the friends and relatives in her contact list. "Using my profile the hacker would claim that I am in urgent need of money and would ask them to send the money immediately. One of my friends instantly sent Rs 5,000 to the hacker's Paytm account thinking that I urgently need money," added the complainant.

The incident came to light on February 8 after a friend contacted the complainant asking why Jain was demanding money.

"When I called up the number, through which the link was sent, the accused threatened me and claimed that no police would be able to arrest him," said Jain.

Kalachowkie police have booked the accused under sections 420 (cheating and dishonestly inducing delivery of property) and 506 (punishment for criminal intimidation) of the IPC along with section 66 (C) under Information Technology Act.

SAFETY TIPS FOR SOCIAL MEDIA

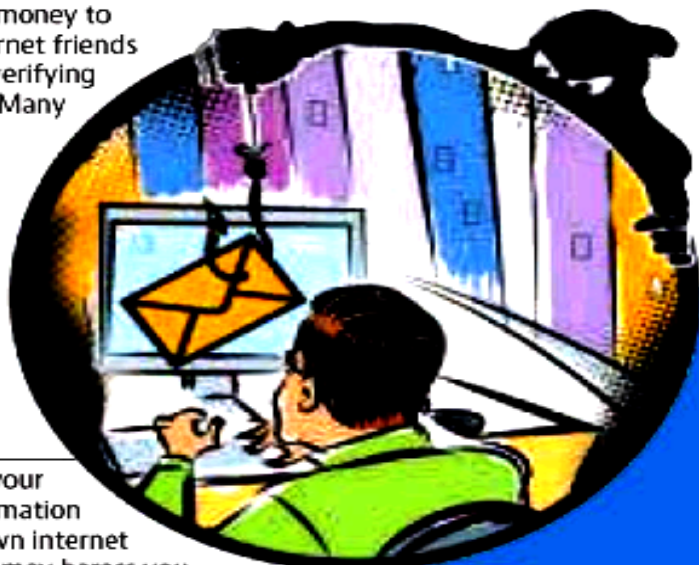
■ Never send money to unknown internet friends without first verifying their identity. Many times people create fake accounts and ask others to send money to their accounts. Even email accounts get hacked very often

■ Never give your personal information to any unknown internet friend as they may harass you and ask you for money. If your social network profile has your contact address or phone number, etc, remove it or classify them as private information

■ Never download email attachments without scanning for viruses. Viruses and phishing softwares can easily be attached to mails. If you download blindly, you compromise with the security

■ Change your password regularly

■ You can easily identify fake emails as they will be in the name of some bank, organisation, etc without a mention of your name. This is because the sender does not have your personal information as he chooses your email randomly



DIAL FOR HELP

Any internet cheating or crime can be reported to the Mumbai police's cyber wing

■ 24x7 helpline:

9820810007

■ E-mail: cyberpst-mum@mahapolice.gov.in

■ Office: Cyber police station, first floor, Bandra-Kurla Complex police station, Bandra (E), Mumbai

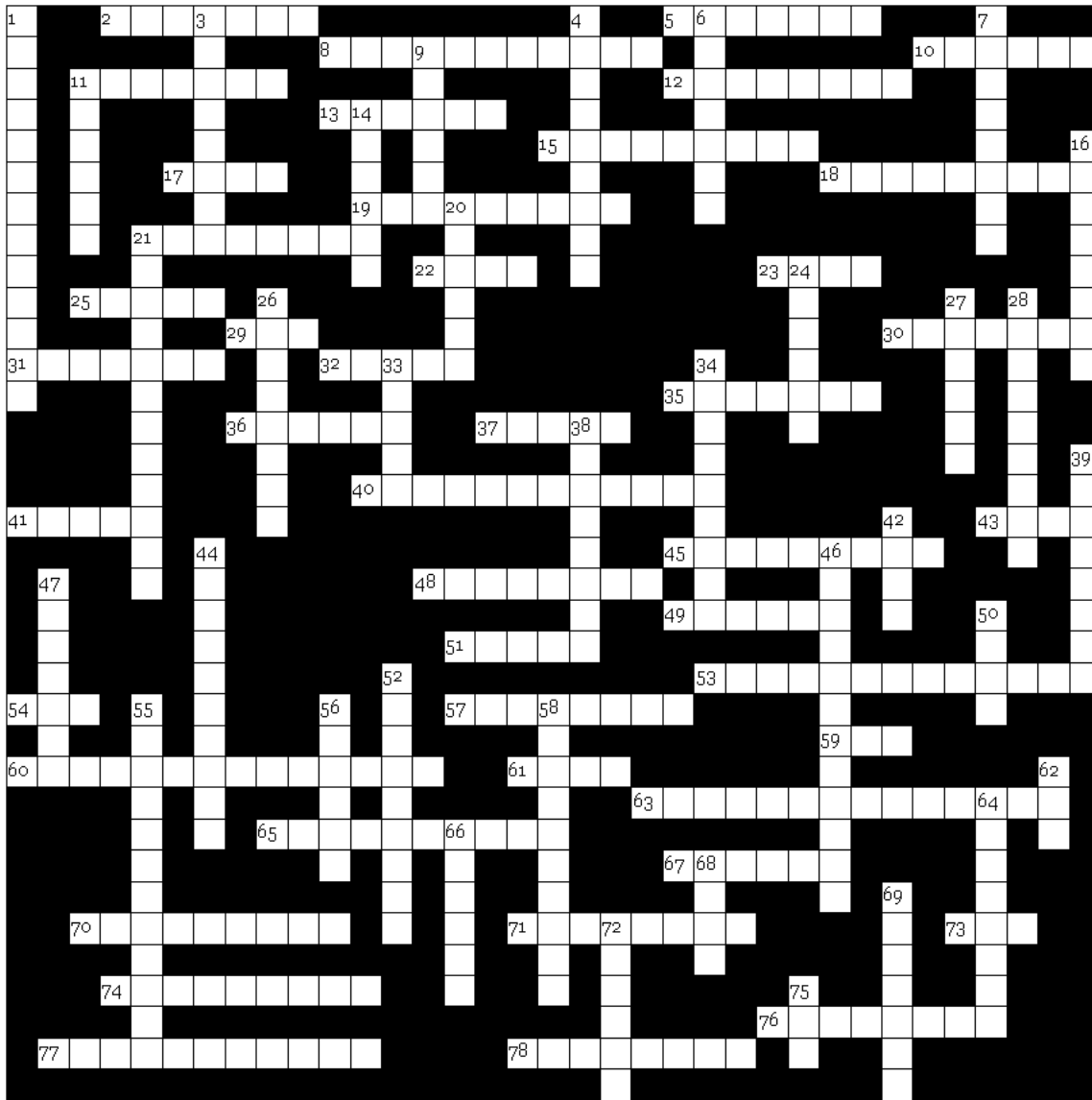
Senior police inspector Dilip Ughale from Kalachowkie police station confirmed said they are investigating matter. The police have also sought help from the specialised Cyber Cell department and have written to Facebook requesting the details of the user.

A foreign visitor to an Aberdeen bar was surprised to find the beer only two pence a pint. The barman explained that it was the price to mark the centenary of the pub opening. The visitor noticing that the bar was nearly empty asks, "Are the regular customers not enjoying the special prices?" The barman replies, "Oh! They are waiting for the Happy Hour"



Consumer's Crossword!

(Answers to the clues are present interspersed in the current Keemat itself)



- 51. Consumer advocate (5)
- 53. Bacteria present in yogurt. (13)
- 54. One has to file this in a police station. (3)
- 57. A good medicine. (8)
- 59. A voluntary payment for services received. (3)
- 60. They treat skin ailments. (14)
- 61. A US President. (4)
- 63. These reside in our intestines. (14)
- 65. Increase its level could reduce depression. (10)
- 67. Everything is free in (6)
- 70. It is produced by human skin exposure to Sunshine. (9)
- 71. High intake of this may lead to liver disease. (8)
- 73. A wing of Mumbai Police. (3)
- 74. Humans are home and source of food for them. (9)
- 76. Fat buildup in NASH may lead to this condition in liver. (8)
- 77. Now world is so. (11)
- 78. A 3-year lock-in period on investment gives better freedom to fund managers to do this. (8)

DOWN

- 1. They use skimming devices to steal our money digitally. (13)
- 3. Life skills are such for other life values. (8)
- 4. A popular social media application. (9)
- 6. Studies show a link between this and smell loss. (7)
- 7. 24 December is a National Day in India. (8)
- 9. Fiber in citrus fruits (6)

ACROSS

- 2. A regular payment for an insurance policy. (7)
- 5. A protein important in regulating sleeps. (7)
- 8. Diverse educational level, income and ethnicity are necessary for them for a correct study report. (11)
- 10. A medical testing procedure. (6)
- 11. A popular social media application. (7)
- 12. Too much use of social media could lead to this feeling. (8)
- 13. Lower Vitamin D levels increase this risk. (6)
- 15. It clears human bowels. (9)
- 17. A digital platform for payments. (4)
- 18. A complex term we need to teach children. (9)
- 19. Compulsory. (9)
- 21. A district in Maharashtra. (8)
- 22. A comb is not useful for such persons. (4)
- 23. A consumer jargon. (4)
- 25. The United Nations adopted it in April 1985. (5)
- 29. A taxpayer's first investment vehicle. (3)
- 30. A district in Maharashtra. (7)
- 31. One can lower this by reducing high fat foods. (7)
- 32. A district in Maharashtra. (5)
- 35. These foods can reverse fatty liver disease. (7)
- 36. Source of probiotic bacteria. (6)
- 37. Could be your best friend. (5)
- 40. Corticosteroids based skin creams cause this side effects. (12)
- 41. It safeguards the interest of an insurer. (5)
- 43. A US President. (4)
- 45. Too much use of social media could lead to this feeling. (9)
- 48. It has several flavonoids. (8)
- 49. This insurance policy data is in public domain. (6)

- 11. Every insurance policy has this. (6)
- 14. Low red blood cells cause this. (6)
- 16. It devastates all in its path. (8)
- 20. Humans are no better than animals without it. (6)
- 21. A harmful side effect on using steroids containing creams. (12)
- 24. The system popular for designing computer keyboards. (6)
- 26. Not mandatory. (8)
- 27. Brains neural connections scale back during this time. (6)
- 28. It also causes a loss of smell in humans. (9)
- 33. A district in Maharashtra. (5)
- 34. Understanding this mechanism is necessary to get consumer justice (9)
- 38. An important visitor in a commercial premise. (8)
- 39. These are critical for neurons to pass signals. (8)
- 42. A soy product. (4)
- 44. Prolonged use of some fairness creams could cause this acne. (10)
- 46. These hormonal levels are likely to drop as one becomes older. (12)
- 47. An illegal charge collected by restaurants. (7)
- 50. It is good for increasing Vitamin-D levels. (4)
- 52. Mice belong to this group of creatures. (9)
- 55. An extinct human subspecies. (12)
- 56. It reduces human glycemic levels. (6)
- 58. It contains potent antioxidants, good for human heart. (10)
- 62. A standard mark of BIS. (3)
- 64. Cosmetics could contain these harmful ingredients. (8)
- 66. A district in Maharashtra. (6)
- 68. An alternative to PPF? (4)
- 69. A treatment for older people. (7)
- 72. This debit or credit card is used for withdrawing from others bank accounts. (6)
- 75. A number required to complete a financial card transaction. (3)

Jokes are meant for amusement! It employs comedic vehicles like parody, satire and other material referencing, true people, organizations, regions, etc., making fun of them in ways that are obviously not true. Our intent is not to offend anyone! If you believe 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!**

LAUGHTER THE BEST MEDICINE

Bill Gates: "So, how's heaven, Steve?"
Steve Jobs: "Great, It just doesn't have any wall or fence!"
Bill Gates: "So...?"
Steve Jobs: "So, we don't need any Windows and Gates. I'm sorry, Bill, I didn't mean to offend you."
Bill Gates: "It's OK Steve, but I heard a rumor."
Steve Jobs: "Oh, what rumor?"
Bill Gates: "That nobody is allowed to touch Apple there, and there are no Jobs in heaven."
Steve Jobs: "Oh no, definitely there are, but only no-pay Jobs. Therefore, definitely no Bill in heaven as everything here is free!"

This conversation took place between an office girl and a marketing person from a leading multinational company.
Marketing person: Which soap do you use? Girl: Hema's
Marketing person: Which hand wash do you use? Girl: Hema's
Marketing person: Which deodorant do you use? Girl: Hema's
Marketing person: Which toothpaste do you use? Girl: Hema's
Marketing person: Which shampoo do you use? Girl: Hema's
Marketing person: Which washing powder you use? Girl: Hema's
Marketing person: Okay, okay, tell me, what is this Hema's? Is it an international company? Girl: No, She is my Roommate!

Doctor after examining, sends the sick husband to wait outside.
Doctor to wife: Give him healthy breakfast, be pleasant to him, keep him in good mood, do not discuss your problems or demand new clothes or gold jewels, do this for one year and he will be fine.
On the way home, husband asks wife: What did the doctor say?
Wife: No matter what we do for you, one day you are going to die!

Wife buys a new phone and decides to surprise her husband who is sitting in the living room. She goes to the kitchen, calls her husband from the new number: "Hello darling!"
The husband responds in a low tone: "Let me call you back later honey, the dumb lady is in the kitchen."

Cool message by a woman: Dear mother-in-law, "Do not teach me how to handle my children, I am living with one of yours and he needs a lot of improvement."

Mom beats her kid. Dad on coming home asks, "What happened?"
Kid says, "I can't adjust with your wife anymore, I need my own."

In an African safari, a lion suddenly bounces on Santa's wife.
Wife: Shoot him! Shoot him!
Santa: Yes, yes. I am changing the battery in my camera.

Husband and wife are like two tires of a vehicle. If one punctures, the vehicle cannot move further. Moral: Always keep a spare tire...

Nobody teaches volcanoes to erupt, tsunamis to devastate, hurricanes to sway around and no one teaches how to choose a wife. Natural disasters just happen.

Wife: last night I had a dream that you were sending me jewellery and clothes! Just then, my eyes opened.
Husband: Yeah, you did not see the end of that dream where I saw your dad paying the bill!

Women live a better, longer and peaceful life...! Why?
Very simple... A woman does not have a wife...!

A recently fired stock trader said, "This is worse than divorce. I have lost everything and I still have my wife!"

What did the bald man exclaim when he received a comb for a present?
Gee, I will never part with it!

An airline introduced a special package for executives. Buy your ticket; get your wife's ticket free. After a great success, the airline sent letters to all the wives asking how the trip was.
All of them gave the same reply, "Which trip?"

An intelligent wife is one who spends so much that her husband cannot afford another woman.

A police officer was interrogating three blonde-haired people who were training to become detectives. To test their skills in recognizing a suspect, he shows the first blonde-haired person a picture for 5 seconds, and then hides it.

"This is your suspect, how would you recognize him?"

The first blonde answers: "That's easy; we'll catch him fast because he only has one eye!"

The police officer says, "Well...uh...that's because the picture shows his PROFILE."

Slightly flustered by this ridiculous response, he flashes the picture for 5 seconds at the second blonde-haired person and asks her, "This is your suspect, how would you recognize him?"

The second blonde-haired person giggles, flips her hair and says, "Ha! He would be too easy to catch because he only has one ear!"

The police officer angrily responds, "What's the matter with you two? OK, only one eye and one ear are SHOWING because it is a picture of his profile! Is this the best answer you can come up?"

Extremely frustrated by this point, he shows the picture to the third blonde-haired person and in a very testy voice asks, "This is your suspect, how would you recognize him?"

He quickly adds "...think hard before giving me a stupid answer."

The blonde-haired person looks at the picture intently for a moment and says, "Hmmm... The suspect wears contact lenses."

The police officer is surprised and speechless because he really does not know himself if the suspect wears contacts or not.

"Well, that's an interesting answer...wait here for a few minutes while I check his file and I'll get back to you on that."

He leaves the room and goes to his office, checks the suspect's file in his computer, and comes back with a beaming smile on his face. "Wow! I cannot believe it - it is TRUE! The suspect does in fact wear contact lenses. Good work! How were you able to make such an astute observation?"

"That's easy," the blonde-haired person replies. "He can't wear regular glasses because he only has one eye and one ear!"

The attorney tells the accused, "I have some good and bad news."

"What's the bad news?" asks the accused.

"The bad news is, your blood is all over the crime scene and the DNA tests prove you did it."

"What's the good news?" "Your cholesterol is only 130."

Sarah, the self-appointed arbiter of the town's morals, stuck her nose into everyone's business. She made a mistake, however, when she accused her neighbor George of being an alcoholic after spotting his pickup van parked in front of a bar one afternoon.

"George, everyone who sees it there will know what you're doing," she told him in front of the town church group.

George ignored her and walked off. Later that evening, he parked his pickup van in front of Sarah's house and left it there all night.

As they leave the courthouse, a lawyer turns to his grim-faced client and says, "Janez, what's wrong? You were acquitted."

"I know, but now I'm really in trouble," says Janez. "I just rented out my apartment for three years."

A hermit impressed with PM Narendra Modi's clean India mission leaves the solitude of his rural home and ventures into a town bank for the first time in his life trying to get a bank loan.

Inside the bank, he tells the manager, "I want to borrow money of about Rs. 10,000 to build a washroom near my residence."

"I don't believe I know you," says the manager. "Where have you been doing your business before?"

The hermit replies, "Out back in the woods."

Difference between Mother and Wife: One woman brings you crying into this world and the other ensures you continue to do so.

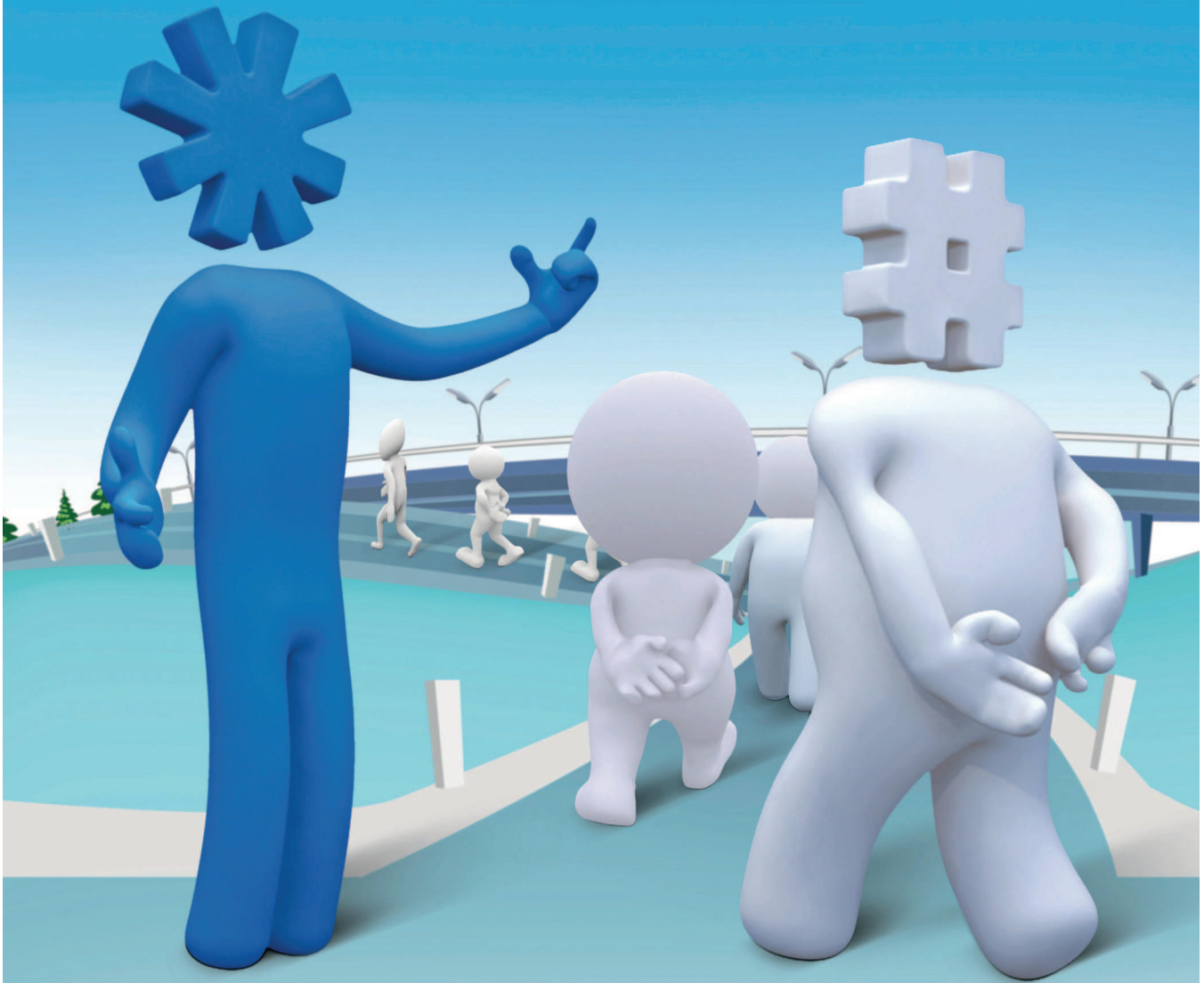
Consumer Awareness Program at Hingoli, Jalna & Parbhani



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