



ग्राहक सेवा सुरक्षा संतोष

Keemat

The Consumer's Voice – Value for Price, People and the Environment
"51 Years" in the Service of Consumers

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Dr. M. S. Kamath, CGSI's Hon. General Secretary collecting an award for serving the consumer movement from the Maharashtra Chief Minister Shri Devendra Fadnavis in the presence of Shri Girish Bapat, minister of Consumer Protection, Food & Civil Supplies during a recent function organized for celebrating the 2017 National Consumer Day.

Inside this Issue

- Gallstones & Jaundice.
- How does one navigate market risks?
- Deciphering the Union Budget 2018 – 2019.
- Health Tips: For maintaining good health.

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National Consumer Day Celebrations organized by Marathi Weekly "Grahak Raja".



National Consumer Day Celebrations organized by "All India Women's Conference"



Education is good. Education that helps you get a job is even better. Does our education system teach skills that are relevant and marketable? If not, what needs to change? These questions have been debated for many years and most of the answers are known. Why, then, do companies complain that they are unable to find good people, while millions of Indians are unemployed?

Let us limit the discussion to vocational training, rather than general education. Some years back after 8th/9th class, for school dropouts vocational training was touted as the way go. Teach them skills to work as plumbers, electricians, carpenters etc., that way they could set up small shops and earn. It went nowhere. The biggest challenge, of course, is the sheer size of the problem, with our population, no matter how fast we progress, we are still too slow. There are other issues as well. One is degree versus diploma – thanks to an explosion of private engineering colleges. We produce many more engineers than technicians. Education experts believe the ideal ratio is three technical diploma holders to one engineer, not the other way around. Another issue is deciding what we want. High quality for a few thousand or basic skills for lakhs, with institutes, especially government ones, that focus on traditional subjects like carpentry, machining or welding etc.

Today's aspirational generation wants something very different. Unfortunately, we do not have enough hard data (demand, cost-effectiveness, employment potential) to compare different courses. India has one of the world's largest vocational training systems. The first training programs were established soon after Independence. Today we have more than 12,000 government vocational training schools of various types (China has 500,000). Yet, less than 3% of India's youth and only 7% of the whole working age population have received vocational training. With some notable exceptions, the quality of training is poor; about 40% of the graduates from public sector, training institutes are unemployed and there are several reasons. Low budgets, lack of committed teachers, limited involvement by the private sector, out-of-date syllabus for e.g., most vocational-school accounting courses do not teach the software that companies use that keeps changing/upgraded leaving the staff unable to keep pace.

Inevitably, there are too many cooks spoiling the broth. Multiple ministries and state governments are involved. To oversee our institutions we have other institutions, such as the National Skill Development Initiative, four Boards of Apprentice Training, the National Apprenticeship Training Scheme and a World-Bank funded program that aims to turn 400 ITI's into centers of excellence. Many ministries run vocational training courses – not just the obvious candidates like agriculture, industry or labor, but even the ministry of tribal affairs and the ministry of social justice and empowerment. Even for a country as big as India, that is probably too much governance and too little delivery.

Private institutes are partly filling the gap. Every city and town has private schools offering job-oriented training, and people are willing to pay. As the private sector grows, so does the government's responsibility to regulate, to ensure quality and protect students' interests, but this raises questions of cost and feasibility. Does the responsible ministry (ies) have enough staff to police the industry? Do we need a national system for competency testing or accreditation? Private institutions charge heavily, that leaves the BPL,

even lower middle class candidates unable to afford it. Ultimately, no matter how much private sector backing or how many NGO's we have, vocational training cannot take off without massive government support. This includes not only good policies and adequate funds, but also better coordination between industry and training centers, and between training centers and academia (universities and research centers). Equally important, we need to innovate. Many experts believe we should abandon idealism (training that can completely transform lives) for a more practical approach, basic or lower-level training sufficient for semi-skilled jobs. These jobs will be relatively low paying and mostly in the informal sector (which accounts for 90% of India's workforce) and they will probably be easier to find than skilled formal-sector jobs for which you need qualifications as well as experience.

There are opportunities in many fields. Agriculture accounts for 50% of total employment. So look at basic training programs for rural youth that could result in jobs in rural and semi-rural areas. For e.g., with one month's training almost anyone could learn to repair minor problems in a tractor or a thresher or similar jobs in the agriculture sector. Small landholders could use this expertise for doing their own repairs and take on small jobs. In the food industry, a catering college diploma would be ideal, but also consider a 2-week course that teaches young men and women how to set up and manage a Vada pav stall. Teach the villagers how to preserve their produce. Every grandmother in a village knows how to pickle, to dehydrate vegetables, make papads snacks. Little more scientific methods if taught will help them market their produce.

Farmer's markets - direct selling to the customer is now starting to gain momentum, but those skills need to be given to the grower. This will also help them to stay in the village instead of flocking to the cities in search of the elusive employment. In health care given the acute shortage of doctors, 6 months of basic training as a health aide, the trainee could become a junior nurse/compounder, able to perform simple procedures like giving injections, changing dressings or measuring blood pressure at primary health centers barefoot doctors cadre. In primary health care centers, in rural areas, I have seen these people working and they have enormous respect in the community.

Vocational training is a complex subject, with more questions than answers. Every year, more than one crore young people enter the job market. India must create jobs and practical, effective vocational training is a good start. The government is setting up kaushal bharat schemes to impart training for entrepreneurship and skills needed in many areas. It also has an employment mela where one gets to know where jobs are available and it needs a cooperation between industry and the government. The private sector can help in marketing produce, be it fresh vegetables, fruits, things made by the villagers, jams jellies papads, snacks, etc. Marketing is a tough job and if this tie up works, it will give the income to the rural and semi-rural populace and keep them out of cities and our employed numbers will rise.



Employment is also the key to prevent unrest, lack of which fuels reservation demands for a piece of the government employment pie – with every community jumping into the fray. It is so easy to mobilize unemployed youngsters and stoke their simmering discontent causing law and order problems. We have seen even better off communities demanding quotas. Hopefully with simple steps, effectively imparted teaching, covering a wide range of services, our young people will get jobs and the respect which they want and will stay away from the politics of making outrageous demands.

Letters to the Editor/ CGSI

BRUSHING OFF THE BRUSH BIOPSY

Oral cancer in India is admittedly a major problem that necessitates a preventive or rather pre-emptive approach to nip a precancerous lesion in the bud. A leukoplakic patch is diagnosable by naked eye and helped by mouth mirrors. Resorting to any half-hearted steps begets tentativeness, worry, delay and expenses. Brush biopsy is an example in point. If negative, it does not satisfy or solve the issue. If positive, it demands the sequel of punch biopsy. In brush biopsy, the brush is realty and the biopsy is the myth. Scraping off cells from over the mucosa is enforced exfoliative cytology. No one until today has called Pap smear as Pap biopsy. Let us rechristen brush biopsy as brush cytology to appreciate its utter irrelevance.

Oral pre-cancer/cancer is histological diagnosis and no cytological tentativeness. When brush biopsy is falsely negative, as it often is, it compels you to go for definitive punch biopsy. When positive, confirmation punch biopsy is mandatory. It is accepted and recognized as gold standard, in diagnosing procedure for pre-cancer/cancer. **Thus for better or for worse, brush biopsy is redundant, superfluous and dispensable.**

UNGUARDED AND UNSAFE INSTALLATION OF ATM-UNLAWFUL AND DANGEROUS

Times of India Mumbai reported in 8 Feb. 2018 edition that "Romanian Busted for ATM Skimming..." Is it not a matter of grave concern that the confidential data of thousands of ATM users in that Dahisar ATM were compromised putting the ATM users to the danger of financial losses? If yes, why the banks, RBI or the public at large raised an eyebrow? Why the hackers do such things easily?

Regulator RBI will not dare to reply even though it has all the relevant rules in place. In para 4 (i) (b) of the Master Circular Issued by RBI for regulating the terms and conditions of installing offsite ATM's by banks, it is necessary that the space must BE adequate and secured, safety enclosures/ locked door, CCTV Camera and the presence of a Security Guard. It also stipulates that no other person will be present in the ATM kiosk except the guard when any one is withdrawing cash.

Unfortunately, of late Bank ATMs have mushroomed in all corners of the city, flouting all of the above-stipulated conditions, except perhaps a CCTV camera, which does not prevent presence of many

"A Voice for Women" (Keemat: Editorial January - February 2018) may certainly include the nine activists (home managers to social workers) who are regarded as founders of CGSI now completed 51 years of service to consumers. A pioneer in the consumer movement, including product testing in India, CGSI is in the forefront for guiding consumers to be alert and assertive in

ETIQUETTE?

The research student was busy at his bench in the laboratory. His friend as usual was sitting nearby waiting for him to finish for the day, when the professor walked in. The friend promptly jumped to his feet and greeted him. "Sit down man" burst out the Professor, who had been rather unsuccessful until then to stop this and said, "You embarrass me!" Yet in another incident, a fellow British student noticed this Indian research student invariably addressing the Professor, 'Sir' reverently. "You don't have to address him 'Sir', call him by his first name like we do here" he remonstrated.

These were just two instances which gave an idea of the easy informality amongst people working together in Britain and our Indian mentality which insists that one should rise every time the boss or a superior pass by or meet and address them as "Sir or

I have been working on oral pre-cancer/cancer for over 40 years at BDRU (Basic Dental Research Unit) TIFR, (on grant from NIH, USA) in the field studies. For definitive diagnosis of either pre-cancer/cancer, "Eyes must see, Fingers must palpate and a Punch that biopsies remain sheet anchor of unambiguous definitive histological diagnosis." That does not keep either the physician or the patient in a lurch. Cytology has no room here, no scope.

In our extensive field studies in rural India, we have failed to find satisfactory co-relation between cytology and histology. At a time, when nations, developed and underdeveloped, are grieving under the inflating budgets on health care, to add an expensive yet tentative procedure such as brush biopsy, smacks of commercial gimmickry and no more than that. Advanced dentistry will be no loser if brush biopsy is dropped from the armamentarium for diagnostic oral pathology.

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persons at a time or other theft or malpractice thus exposing the cash withdrawer at high risk, what PIN he/she enters. Besides, it is a breeding place of big crimes as putting SKIMMERS or other data stealing equipment's in the ATM machines installed in an unsafe place with no guard. I have also seen an ATM operated in an open shop where the cash withdrawer is exposed to all and sundry thus highly prone to lose the confidential data. As for the presence of guard, now days 99% of ATMs are found without any guard or other safety measures, putting the high amount of digital operations at a big risk.

This activist writer has written such aberrations and defiance of laid down regulations for offsite ATM operations of the bank to the RBI but authorities have failed to take any cognizance of such unsafe ATM's. No, wonder, therefore, the more we go for ATM cash withdrawals the more we may compromise of losing our accounting data, resulting in frauds and losses. Would you not wonder why RBI is turning a blind eye to the ATM rules violation by the banks? It is high time that we the citizens should be concerned about this.

Mohan Siroya, Chairperson – Consumer Complaints Cell (CCC), Also Life Member – CGSI, Email: mohansirova@hotmail.com

exercising their rights across the wide spectrum of providers of goods and services in the market place. Let us all salute this group, who are perhaps no more with us but will always remain in our minds.

Narendra Wagle, Life Member & Past President (CGSI), Email: narendra_wagle@yahoo.in

Saab". Is this due to an ingrained sense of servility (inculcated right from school days) or the fear of offending them?

I was the research student in the indents cited above, during my years of sojourn at the University of Leeds and the Professor was Ian D Rattee OBE, discoverer of 'Procion' Reactive dyes of I.C.I, (UK). Though it took me a while to rid myself of such trivial formalities, I came to appreciate the camaraderie we enjoyed, besides being able to concentrate on our research study without distracted by such formalities.

Years have passed since then, yet the attitude of our fellow citizens has not changed. In the end, I too have reluctantly reverted to these formal manners!

Dr. K. S. Murthy, Email: drksmurthy@hotmail.com

I am a member of our society since last many years and I find that the contents of our Journal Keemat very interesting. However, we observe that most of the contents are concerning various types of frauds and suggest if possible, you could give more space to daily hints to people for medical and other household matters. Thanking you, Yours Truly,

Hasmukh Vora, Email: htvora29@rediffmail.com

Thanks all of you for helping me in the restoration of T24 Mobile service. Special thanks to Dr. M. S. Kamath.

Nipul R. Valsadia, Cell: +919967772055.

I have received refund of Rs 815/- from Central Railway on 24-12-18 after waiting for 10 months. I am expressing my heartfelt gratitude for your initiative & efforts, without which it could not have been materialized.

P. V. Velayudhan Nair, Email: unni.usha@gmail.com

SIMPLE GUIDE FOR FIXING WET PHONES

About 80% of the population today has cell phones, and they carry them around wherever they go. While they are incredibly high-tech and useful, they have one drawback, the worst enemy of nearly every electronic device: water. It is not just water; anything that gets your phone wet puts it at risk of shutting down, forever. Nearly 30% of cell phone owners damage their phones by spilling drinks on them every year, and over 850,000 phones meet their end at the bottom of the toilet. However, just because your phone got wet or went for an unexpected swim, does not mean it is broken beyond repair. With this simple guide of do's and don'ts, there is a good chance you can bring your phone back to life!

The first and most important thing you should do if your phone gets wet is to turn it off (if it is still working). Do not try to turn it on "just to see if it works" as any water inside might cause a short circuit and damage vital parts of the phone. It is better to first dry it off, using

the following steps, and then see if it works once it is safe to turn it on. Another important thing is not to shake and move your phone too much. If any water has gotten inside, moving the phone around will just make the water flow into unaffected places that might still be dry. It is hard not to panic, but acting in a slow and calm manner might save your phone. Now carefully take your wet phone and place it on a dry paper or cloth towel. Dry the outside of the phone as best as you can, and be gentle so you will not force any more liquid inside. Once you are complete with the outside remove any cases, covers or shells the phone might have, and then remove the battery and the SIM card. Dry them using a dry towel the same way as you did the outside.

Now before we get to the next step on how to dry your phone, let us see some of the worst ways to do it. These ways might dry your mobile device, but destroy it at the same time. Never use any of these methods to dry your phone: Do not blow on it with a hairdryer, place it on or under an oven or put it in the microwave. Now we get to how you should dry your phone, and the answer is very simple: the liquid absorbing power of rice. Use a big bowl or a bag and place the phone without its cover and battery inside. Fill the bowl with enough rice to cover completely the phone from all sides, simple white rice works best. Do not be scrumpy; you need to have a good amount of rice around the phone to absorb all of the moisture.

The ideal time to leave your phone this may change depending on how wet it got. The safest thing is to leave it in the rice overnight but in some cases, even six hours will do. When you take the phone out gently clean it with a soft brush or a vacuum clear, put all the parts back together and turn it on. While it might not always work if your phone was, too wet or was in the water for too long, it is still the best and safest way to dry it. Be sure to open the case from time to time after you get it working again to check for any possible corrosion. If your phone still does not work, go to a repair lab and hope that you can replace the damaged electronic parts.

Good luck!

Delay in handing over flats at Worli costs builders ₹4cr

Kanchan Chaudhari

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MUMBAI: Delay in completing a proposed project at Worli and handing over four duplex flats to four persons from Cuffe Parade has cost a joint venture (JV) of two city builders over Rs3.91 crores.

The National Consumer Disputes Redressal Commission has directed Turf Estate JV – a joint venture of DB Realty and Jony Estates – to refund Rs41.12 crores received from four members of a Cuffe Parade-based family as part payment for the four duplex flats along with interest at the rate of 9% per annum. Besides, the commission also ordered the JV to pay Rs20 lakh as compensation and a further Rs1 lakh towards litigation cost.

Justice VK Jain, presiding member of the commission, held the complainants were justified in refusing to wait further for the flats allotted to them and in terminating the allotment letter as more than six years had passed.

ALWAYS TIRED? IT MAY BE LACK OF GOOD GUT BACTERIA

A bacterial blueprint for chronic fatigue syndrome (CFS) has been established, offering further evidence that it is a physical disease with biological causes and not a psychological condition. CFS can prevent people from taking part in routine daily activities. While there are no tests to confirm diagnosis, stool samples of those with CFS have significantly lower diversity of bacteria species than healthy people, report researchers in *Microbiome*. People with CFS also had higher blood levels of lipopolysaccharides, inflammatory molecules that indicate that bacteria have moved from the gut into the bloodstream, where they can produce symptoms of disease.



ISTOCK IMAGES

Apple shop owner falls prey to SMS scam, loses iPhones, iPad

IN BANDRA 21-year-old dupes woman using special five-digit number to send messages

Jayprakash S Naidu

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MUMBAI: The Bandra police have arrested a 21-year-old man for allegedly tricking a mobile showroom owner into selling five iPhones and an iPad worth Rs1.44 lakh without paying for them.

Hanzana Sayeed, a resident of Nalasopara, used a five-digit number to send misleading messages to the owner, showing that she had received the amount into her bank account, said an officer.

In the second week of September, Sayyed called the Bandra (West) showroom and said he wanted to buy an iPhone and pay through immediate payment service (IMPS). He took bank account details of the shop owner.

The official said, "Sayyed had downloaded a software from Google Play store and bought a five-digit code for less than Rs1,000. It was used to send messages. They are sent using the application, which does not show the person's

DOS AND DON'TS FOR BUSINESSMEN



Always check your bank account to find out if the payment made by your customer has been deposited in your account. Do not believe in messages as they may be fake.



Remember a bank does not use multiple numbers to send you an update on your bank balance



Never share your user details such as log in ID and password of your e-wallet. It can be used to change your password and transfer all money

Never save your user ID and password of your email account



Deliver products to the customer once the bank clears cheque



If you are a businessman, who has to make money transactions daily, ask your manager to make a phone call or send an SMS to the customer before making a payment. This prevents a man-in-middle attack, a type of cyber crime.

mobile number to the recipient."

He sent a message, mentioning that the amount worth iPhone's cost had been transferred to her account. Convinced, she delivered the iPhone to the given address. She realised her mistake after her employee informed her that no amount was credited into her account by Sayyed. By then, she had delivered five iPhones

and an iPad to him between September 13 and September 16.

Her employee registered a complaint with the police who arrested Sayyed when he came to take delivery for another iPhone in Bandra (West) last week. He was remanded in police custody till September 25. He was then sent to judicial custody and was granted bail.

Messages are sent using an application, which does not show the person's mobile number to the recipient.

A POLICE OFFICER

Plastic or PVC Aadhaar Smart Card is not usable: Press release by UIDAI

The Unique Identification Authority of India (UIDAI) said, in a statement that the Plastic or PVC Aadhaar smart cards are often not usable as the QR code often becomes dysfunctional during such unauthorized printing at some vendor/shop. In addition, there could be a possibility of sharing Aadhaar details (personal sensitive demographic information) without informed consent with some devious elements.

UIDAI reiterated that Aadhaar letter or its cutaway portion or downloaded versions of Aadhaar on ordinary paper or mAadhaar are perfectly valid and people should not yearn for the so-called Aadhaar smart card as it may make them fall to the ploys of some unscrupulous elements who are printing Aadhaar on a plastic/PVC sheet and charging anywhere between Rs.50 to Rs.300 or more. UIDAI has asked people to keep away from such elements/shops/vendors.

Dr. Ajay Bhushan Pandey, CEO, UIDAI said, "So-called Aadhaar Smart card is totally unnecessary and a waste as during such printing its QR code often becomes dysfunctional. The Aadhaar card or the downloaded Aadhaar card printed on ordinary paper or mAadhaar is perfectly valid for all kind of uses."

"If a person has a paper Aadhaar card, there is absolutely no need to get his/her Aadhaar card laminated or obtain a plastic Aadhaar card or so called smart Aadhaar card by paying money. There is no concept such as smart or plastic Aadhaar card," added Dr. Pandey.

In case a person loses his Aadhaar card, he/she can download his/her Aadhaar card free of cost from <https://aadhaar.uidai.gov.in>. The print out of the downloaded Aadhaar card, even in black and white form, is as valid as the original Aadhaar letter sent by UIDAI. There is absolutely no need to print it on plastic/PVC card or get it laminated. CEO, UIDAI further advised people to be watchful for the protection of their privacy and recommended not to share their Aadhaar number or personal details to unauthorized agencies for getting it laminated, or printed on plastic card.

UIDAI has cautioned unauthorized Agencies not to collect Aadhaar information from general public for printing of Aadhaar card as collecting such information or unauthorized printing of Aadhaar card or aiding such persons in any manner amounts to a criminal offence punishable with imprisonment under Indian Penal Code and Aadhaar Act, 2016.

Health Tips: Suggestions for Maintaining Good Health!

- To sleep early at night and wake up early, at least one and a half hour before sunrise (an ambrosial hour), is good for health.
- Health is not merely the fitness of the body. It includes an exhilarated and peaceful mind and brain.
- To meditate and worship for 10-15 minutes in the morning after awakening provides mental peace and happiness.
- To remain healthy and for the prevention of ailments, take a compatible and beneficial diet always. A person who follows a compatible diet does not require any medication.
- During meals, be in a peaceful and cheerful state of mind. Spare some time for yourself at least during meal hours.
- Take food in time. Food taken before the digestion of the previous meal is harmful for health. It is a golden rule in Ayurveda to eat only when hungry. Otherwise, fast for one meal of the day.
- Yogurt at night and sleep during the day time (except in the summer season) is harmful for health.
- Exercise is beneficial for the body, but exercising or working more than the body's strength is very harmful.
- Both obesity and emaciation are undesirable. Obesity is more harmful and is a root cause of various ailments, so beware of it.
- Do not take disease lightly, because sometimes ignoring a common disease may become fatal.
- For good health, an appropriate diet according to the season is recommended and one must eat less than their appetite.
- Take 1-2 glasses of lukewarm water in the morning. Intake of lukewarm water containing the juice of half a lemon



and a teaspoon of honey is very useful. Do not take tea and coffee on an empty stomach in the morning.

- Locking of teeth during defecation prevents loosening of teeth even in old age.
- In the morning hold water in the mouth and sprinkle cold water in the eyes. Also



clean the palate with the thumb to keep away diseases of eyes, ears, nose and throat.

- Massaging the balls of the feet with mustard oil before bathing keeps the vision normal even in old age. Walking barefoot on green grass in the morning improves the vision. Full body massage with mustard oil, once in a week along with massage of the soles of the feet and thumbs is very beneficial. It promotes circulation and relieves excess Vata.
- If possible, gaze at the rays of the sun at dawn for five minutes daily to improve eyesight.
- Brushing the teeth after each meal and before sleeping at night removes food particles from between the teeth.
- Add lemon juice to bathing water to keep away body odor.
- Practise yogasanas and pranayamas regularly after morning ablutions and bath.

This keeps away all kinds of diseases. It keeps the mind peaceful and makes the body healthy and strong. It also enhances mental strength.

- Breakfast should include easily digestible, light and fibrous foods, sprouts, fruits and porridge. While eating, chew the food properly to facilitate assimilation.
- After a meal, sit in the position of Vajrasana for at least 10 minutes, and if possible, walk at night after dinner.
- Take at least 8-12 glasses of water (3-4 liters) per day.
- Always sit in a straight posture, and if sitting on the floor, avoid any support while getting up.
- Always keep the nails trimmed and clean and never bite your nails.
- Do not drink water while eating food. Take water half an hour before and after the meal. Always drink water in small sips.
- Before eating, thank God for the food He has provided and consume food as a sacrament of God.
- Include maximum green vegetables and salad in the diet. Excessive warm and cold food is harmful for digestion. Use minimum spices in the food. Daily intake of seasonal fruits is very useful for health. Do not eat fruit along with food. Take it separately before the meal.
- Never suppress natural urges of the body such as defecation, urination, sneezing and

so on, as it may result in various diseases.

- To deal with faulty language, conduct and thoughts and also to move ahead in the journey of life, daily at night close your eyes and think patiently, peacefully and introspectively. Work accordingly to achieve and adopt Astanga yoga in life. Do not cover the mouth while sleeping. Maintain proper ventilation in the room while sleeping. Sleeping in the left lateral position results in proper breathing from right nostril which facilitates digestion of food.
- Do not read or sleep on the belly.
- Application of oil on the head calms the mind and induces sound sleep.
- Drinking water and other edibles should be clean and fresh because unhygienic conditions invites various diseases.
- Dry hair immediately after washing to prevent sinus problem.
- Blowing the nose forcefully may be injurious to the ears, eyes and nose.
- Continuous nose picking and scratching the anus may be the sign of worms in the body.
- Cracking of joints may be injurious to the body, as it causes derangement of Vata.
- It is harmful to have sex during menstruation, which causes derangement of Vata.
- Avoid physical exertion such as yoga or running during menstruation.
- After coitus, milk heated with raw cashews and raw sugar promotes strength and maintains sexual vigor.

(Excerpted from the book 'A Practical Approach To The Science Of Ayurveda: A Comprehensive Guide For Healthy Living' by Acharya Balkrishna)

To prevent dengue... turn down your lights

HTSPECIAL

Anonna Dutt

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NEWDELHI: Can the mosquito that spreads dengue and chikungunya bite during the night?

Yes, it can.

Though the probability of being bitten by a dengue- and chikungunya-spreading *Aedes aegypti* mosquito, which breeds in fresh water, is higher during the day, a night bite can also cause infection.

The dengue-spreading mosquito is a day-biting mosquito that is most active for around two hours after sunrise and several hours before sunset but it also bites at night in well-lit areas.

“The female *Aedes aegypti* has a natural day-and-night diurnal rhythm and feeds at dawn and dusk,” said Dr Sujatha Sunil, group leader, vector borne diseases group, International Centre for Genetic Engineering and Biotechnology, New Delhi. Diurnal rhythm is biological pattern in tune with the day and night cycle.

Once they have had their fill of blood, they become inactive and rest in dark spaces. “Since light and temperature affects their feeding behaviour, artificial light and temperature that mimic the natural ambient climate can affect their feeding behaviour,” she said.

The risk is highest inside offices, malls, indoor auditorium and stadia that use artificial lights through the day and night and have little or no exposure to natural light.

“In these situations, the mos-

ON THE RISE

The dengue-spreading mosquito is a day-biting mosquito that is most active for around two hours after sunrise and several hours before sunset but it also bites at night in well-lit areas

India has confirmed 36, 635 cases and 58 dengue deaths till August 20, the last date till for which data is available from all states.

quitoes are unable to follow their natural day-and-night cycle and get confused,” Sunil said, adding that was the reason researchers simulate lighting and temperature conditions when doing experiments with mosquitoes.

The dengue mosquito lies low — it approaches from behind to bite ankles and elbows.

Loose clothes that cover arms and legs and repellents were the best protection, said Dr Srikant Sharma, senior consultant of medicine at Moolchand Medcity.

Delhi reported close to 300 dengue cases in the week ending August 26, taking the 2017 count to 945, with experts predicting rising malaria cases as well.

Dengue used to be a bigger threat in the Capital and its neighbourhood till last year the Capital saw its first chikungunya outbreak, with 7,760 cases. This year, Delhi has already reported 339 cases so far.

India has confirmed 36, 635 cases and 58 dengue deaths till August 20, the last date till for which data is available from all states.

MAN IDENTIFIES FRAUD, STILL LOSES ₹30,000 IN CYBERCRIME

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MUMBAI: The ability to identify a cybercriminal did not help a Santacruz resident, who lost Rs30,000 just three days after getting a credit card.

The man works at a private firm, said the police. In July, he was at a shopping centre at Vile Parle (East), where a bank employee had set up a counter to sell credit cards. She offered him one and he bought it.

As part of the routine procedure, he filled a form. The next day, the bank called him, asking for his address and date of birth, which he told them.

The card was sent to his house on July 30. On August 2, the bank texted him the pin code and the card became functional.

The following day, a cyber fraudster posing as a bank official called the man, saying his card had been blocked as he had submitted insufficient details. The man told police he had immediately realised that this was a fraudster.

He disconnected the call without providing his personal details.

The fraudster called back and asked him why he had cut the call.

The man disconnected the call once more. He then called a toll-free number and saw that Rs30,000 had been withdrawn from his account.

He went to the bank, where officials said two transactions — of Rs19,999 and Rs9,999 — had been made.

The fraudster used his account to make online payments to Vodafone and Ola cabs.

A teenage boy had just passed his driving test and asked his father when they would discuss about using the car. His father said, “You need to bring your college grades up from C to A, study the Bible and get a haircut, then we’ll talk about the car.” The boy thought about that for a moment, decided to agree for the offer. After about six weeks, his father said, “Son, you’ve brought your grades up and I’ve observed that you have been studying the Bible, but I’m disappointed you haven’t cut your hair yet.” The boy said: “You know, Dad, I’ve been thinking about that and I have noticed in my studies of the Bible that Samson had long hair, John the Baptist had long hair, Moses had long hair and there’s even strong evidence that Jesus had long hair!” Dad nods wisely and whispers, “Did you also notice, they walked everywhere?”



Deciphering the Union Budget 2018-19

(Compiled by Dr Sitaram Dixit, Chairman CGSI)

FOR THE COMMON PERSON:

- An allocation of Rs. 1.38 lakh crore towards health, education, and social protection
- A sum of Rs 9,975 crore set aside for the National Social Assistance Programme
- Announcement of the National Health Protection Scheme – world’s largest government funded healthcare programme. It aims to cover over 10 crore poor and vulnerable families (approximately 50 crore beneficiaries) and provide a coverage of up to Rs 5 lakh per family per year for hospitalisation
- Rs 1,200 crore allocated for the National Health Policy, 2017.
- Additional sum of Rs. 600 crore for tuberculosis patients
- Increase in budgetary allocation for infrastructure to Rs.5.97 lakh crore against estimated expenditure of Rs.4.94 lakh crore in 2017-18.
- To develop 10 prominent tourist sites into iconic tourism destinations
- Propose construction of 35,000 kilometres of roads in Phase-I at an estimated cost of Rs. 5.35 lakh crore.
- To expand airport capacity more than five times to handle a billion trips a year
- Regional connectivity between 56 unserved airports and 31 unserved helipads
- To set up 5 lakh Wi-Fi hotspots to provide net-connectivity to five crore rural citizens
- Rs. 10,000 crore set aside for creation and augmentation of telecom infrastructure.
- Department of Telecom will support the setting up of indigenous 5G centres at IIT Chennai.
- Railways Capital Expenditure pegged at Rs.1.48 lakh crore
- Optimal electrification in railways, doubling of 18,000 km of rail tracks, elimination of over 4,000 unmanned railway crossings
- Over 3,600 kilometres of track renewal targeted in current fiscal year
- 600 railways stations to be redeveloped and equipped with Wi-Fi, CCTV cameras, 25,000 escalators
- Mumbai’s local train network to have 90 kilometres of double line tracks at a cost of Rs. 11,000 crore. 150 kilometres of additional suburban network planned for Mumbai
- Suburban network of 160 km for Bengaluru

FOR SENIOR CITIZENS:

- Exemption of interest income on deposits with banks and post offices to be increased from Rs.10,000/- to Rs.50,000/- and TDS shall not be required to be deducted on such income, under section 194A.
- Benefit will also be available for interest from all fixed deposit schemes and recurring deposit schemes
- Hike in deduction limit for health insurance premium and, or medical expenditure from Rs. 30,000 to Rs. 50,000 under section 80D
- Increase in deduction limit for medical expenditure increased to Rs. 1 lakh under section 80DDB

FOR A STUDENT:

- Plan to set-up 24 Government Medical Colleges & Hospitals
- To launch the “Prime Minister’s Research Fellows (PMRF)” Scheme this year. Under this, 1,000 best B. Tech students would be identified each year from premier institutions and would be provided with facilities to do PhD in IITs and IISc, with a handsome fellowship. It is expected that these bright young fellows would voluntarily commit few hours every week for teaching in higher educational institutions.

- To launch a major initiative named “Revitalising Infrastructure & Systems in Education (RISE) by 2022” with a total investment of Rs. 1,00,000 crore in next four years to step up investments in research and related infrastructure in premier educational institutions including health institutions
- To start integrated B. Ed programme for teachers
- To increase digital intensity in education; to move from black board to digital board

FOR THE SALARIED CLASS:

- To substantially increase allocation of National Rural Livelihood Mission to Rs. 5750 crore in 2018-19.
- In 2018-19, Rs. 14.34 trillion to be spent by ministries for livelihood promotion in rural areas
- 70 lakh formal jobs to be created this year
- Government to make 12% contribution of new employees in the Employee Provident Fund for all the sectors for 3 years
- Standard Deduction of Rs. 40,000 in place of the present exemption allowed for transport allowance & reimbursement of miscellaneous medical expenses
- Increase in education and health cess on personal income tax and corporation tax to 4%
- To reduce women’s contribution to Employee Provident Fund to 8% for first three years of employment

FOR AN ENTREPRENEUR:

- Allocation of Rs. 3,794 crores for development of Medium, Small and Micro Enterprises
- Target of lending about Rs. 3 lakh crore under MUDRA Yojana
- Outlay of Rs. 7,148 crore for the textile sector
- Customs Duty on mobile phones increased to 20%
- Customs Duty on certain parts of televisions increased to 15 %
- Reduced corporate tax of 25% extended to companies with turnover up to Rs. 250 crore
- Increase in education and health cess on personal income tax and corporation tax to 4%
- Education Cess and Secondary and Higher Education Cess on imported goods would be replaced with Social Welfare Surcharge at the rate of 10% of the aggregate duties of Customs
- Securities and Exchange Board of India may mandate Corporate India to tap bond markets to meet (25%) of their funding needs

FOR AN INVESTOR:

- Concessions granted to IFSC (International Financial Services Centre) to propose transfer of derivatives and certain securities by non-residents from capital gains tax, and non-corporate taxpayers operating in IFSC to be charged Alternate Minimum Tax (AMT) at concessional rate of 9% at par with Minimum Alternate Tax (MAT) applicable for corporates.
- Payments exceeding Rs. 10,000 in cash made by trusts and institutions to be disallowed
- Proposal to tax Long-Term Capital Gains exceeding Rs. 1 lakh at the rate of 10%, without allowing any indexation benefit - however, all gains up to 31st January 2018 to be grandfathered
- To introduce a tax on distributed income by equity-oriented mutual funds at the rate of 10%
- Gold Monetization Scheme to be revamped to enable people to open a hassle-free Gold Deposit Account
- Comprehensive Gold Policy to be formulated to develop gold as an asset class
- To establish a system of consumer-friendly and trade-efficient system of regulated gold exchanges in the country
- To establish unified authority for regulating all financial services

Deciphering the Union Budget 2018-19 (Compiled by Dr Sitaram Dixit, Chairman CGSI)

Key Tax Proposals in Budget 2018

1. Effective Tax Rate for Individuals: The basic income tax slabs remain the same

Income	Tax Rate
Less than Rs. 2,50,000	0%
From Rs. 2,50,000 to Rs. 5,00,000	5%
From Rs. 5,00,000 to Rs. 10,00,000	20%
Above Rs. 10,00,000	30%

Introduction of **4% Health and Education cess** replacing existing Education Cess of 3%. Surcharge rates remain the same as last year. Effective rates as follows.

Base Tax Rate	Existing Effective Tax Rate (Education Cess @ 3%)	Proposed Effective Tax Rate (Education Cess at 4%)
5%	5.15%	5.20%
10%	10.30%	10.40%
20%	20.60%	20.80%
30%	30.90%	31.20%

Thus, the maximum marginal rate (assuming a 15% surcharge) for an individual changes from **35.535% to 35.88%**.

2. Corporate Tax Rate

Existing Provisions: Companies having **turnover of less Rs. 50 crores** during FY 16-17 are taxed at 25%; other companies are taxed at 30%

Proposed Provisions: Such beneficial taxation rate to be extended to companies having a **turnover of less than Rs. 250 crores** during FY 16-17; other companies will be taxed at 30%

3. Standard Deduction for Salaried Individuals

Existing Provisions: Transport allowance (Rs. 19,200) and Reimbursement of medical expenses (Rs. 15,000) exempt from tax
Proposed Provisions: Standard deduction of Rs. 40,000 to be introduced for salaried individuals and existing transport allowance and medical reimbursement to be withdrawn.

4. Change in Capital Gains Exemption/54EC Bonds

Existing Provisions: Option available for any Long Term Capital Asset; Bonds have a holding period of 3 years

Proposed Provisions: Exemption to be available for **LTCG arising out on sale of immovable property ONLY**, holding period of bonds to be increased from **3 years to 5 years**

5. Capital Gains on sale of Immovable Property where sale value is less than Stamp duty value:

Existing Provisions: Excess of stamp duty value over the actual sale price is taxed as income both in the hands of the seller as well as in the hands of the buyer

Proposed Provisions: No such adjustments to made where the difference between the stamp duty value and actual sale value is not more than 5% of the actual sale value

6. Changes in deduction u/s 80D, 80DDB, 80TTB for Senior Citizens

Section 80D: Deduction up to Rs. 50,000 (earlier Rs. 30,000) shall be allowed to a Senior Citizen in respect premium on health insurance policy

Section 80DDB: Deduction up to Rs. 1,00,000 (earlier Rs. 60,000/Rs. 80,000 for senior/very senior citizen) concerning amount paid for medical treatment of specified diseases.

Section 80TTB: New section is inserted to a deduction up to INR 50,000 (earlier Rs. 10,000 u/s 80TTA) in respect of interest income from FD, RD, Savings Account, etc. held by Senior Citizens.

7. Dividend Distribution Tax for companies u/s 2(22) (e)
Existing Provisions: Loans/Advances given by closely held companies to shareholder who owns more than 10% are considered as dividends and are taxable in the hands of the shareholder
Proposed Provisions: Such loans/advances to attract DDT (at company level) at a rate of 30% and the same will not be taxed in the hands of the shareholder

8. Dividend Distribution Tax for Equity MF

Existing Provisions: No DDT applicable for the fund house on declaring dividends; no tax in the hands of the investor on receiving dividends from Equity MF

Proposed Provisions: Equity Mutual Fund houses will have to pay **DDT of 10%** while declaring dividends

9. Long Term Capital Gains from Listed Shares/Equity Mutual Funds

Existing Provisions: LTCG exempt from tax under sect 10(38)

Proposed Provisions: Above exemption is now withdrawn and the LTCG in excess of Rs. 1,00,000 will **to be taxed at 10%** (without indexation).

Introduction of LTCG for Equity Mutual Funds & Listed Shares (Applicable from 01.04.2018/FY 2018-19 onwards) for existing investments

1. Assets sold before 31.03.2018:

Gains/losses will be taxed as per existing rules. Grandfathering rule (explained below) will not be applicable on sale of such investments.

2. Long Term Capital Gain to be taxed at 10% without indexation on Equity Mutual Funds and listed Equities:

Mutual Fund units as well as listed Equities, which are held for more than 12 months, would going forward be taxed at the rate of 10% Capital Gains exceeding Rs. 1 Lakh in a year. However, the government has clarified that all gains made till 31st Jan' 2018 would be grandfathered.

3. Grandfathering : Grandfathering means that the cost of acquisition for tax purposes for long term investments acquired before 01.02.2018 and sold on or after 01.04.2018, will be **higher of** (a) Actual cost of acquisition or (b) Lower of:

1. Fair Market Value of such asset on 31.01.2018
2. Sale Value received on sale of such asset.

To understand the above, consider following scenarios:

Particular	Case 1	Case 2	Case 3	Case 4
Sale Price (Sale date is after 01.04.2018 and investment is held for more than 12 months)	200.00	120.00	90.00	80.00
Less: Cost of Acquisition				
Higher of:				
a. Actual Cost of Acquisition	100.00	100.00	100.00	100.00
b. Lower of:				
1. Value as on 31.01.2018	150.00	150.00	150.00	50.00
2. Actual Sale value	200.00	120.00	90.00	80.00
Cost of Acquisition	150.00	120.00	100.00	100.00
Long Term Capital Gains/Loss	50.00	-	-10.00	-20.00

Disclaimer: This information intends to give a general overview as per material available in the public domain and in no way constitute any advice/opinion. It is advisable to ensure by independent verification the accuracy or completeness of the information & seek professional advice from a qualified tax practitioner. CGSI / Author will not be responsible for adverse consequences arising out of the views expressed hereinabove.

Duped online? Poor conviction rate may help cybercriminals

IN MAHARASHTRA Of 10,419 cases from 2012 to 2017, conviction was secured in 34

Jayprakash S Naidu
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MUMBAI: Cheated in a cyber fraud and want to see the accused jailed? But the odds are staked in his favour. The reason: the conviction rate in cybercrime cases was 18.47% in the state between 2012 and July 2017, showed data obtained from the Maharashtra police.

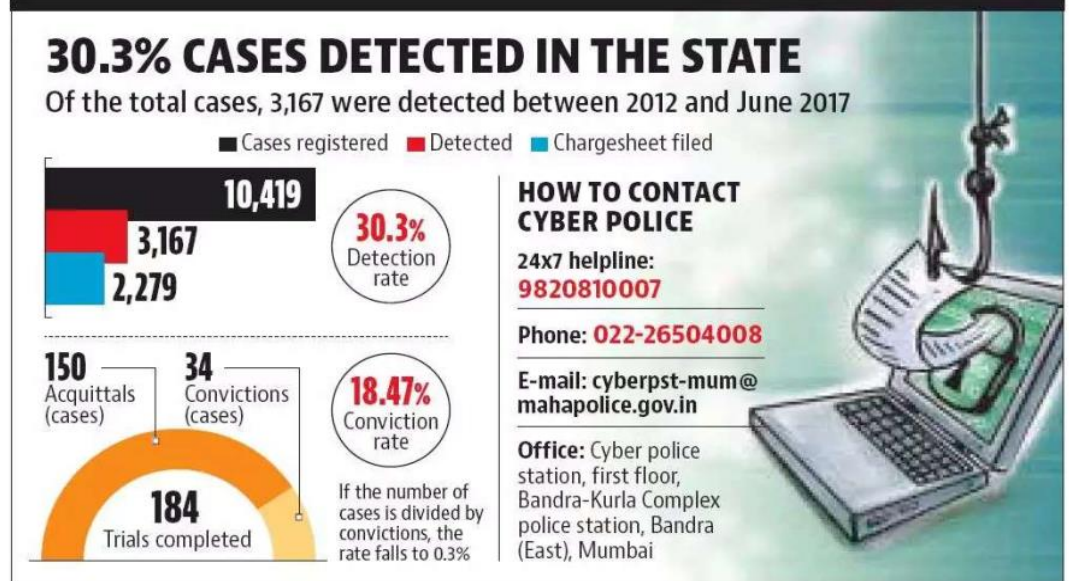
Of the 10,419 cases filed, trial was completed in just 184 cases and conviction was secured in just 34 cases. The police have filed chargesheets in 2,279 cases (22%), while investigations are underway in the rest.

If the total number of cases is divided by the 34 convictions, the rate falls to 0.3%.

Another alarming fact, which had been reported by HT earlier this month, is the poor detection rate. In the past five-and-a-half years, 3,167 cases or 30% were detected.

Experts condemned the 'poor' conviction and detection rates and demanded more resources to improve them.

Former director general of police D Sivanandhan said, "The picture is abominable. The detection rate is extremely poor. It is calculated on the tried cases. If we calculate it on the number of cases, what would be the percentage? I have been reiterating that the police need advanced technology."



'Need more courts for speedy trials'

Jayprakash S Naidu
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MUMBAI: Experts have called for more courts for speedy trials of cybercrime cases.

Of the 2,279 cases in which charge sheets have been filed, only 184 trials have been completed.

Another 8,140 cases are under investigation the state, which means the number of pending cases is likely to increase, said a senior police official.

"We need more courts so that

the cyber-crime cases are disposed of as soon as possible. As cases remain pending for years, to secure a conviction becomes more difficult. The conviction rate is low as there are several cases which have been compounded and others where the complainant withdraw their complaints."

Balsing Rajput, SP (cyber), said, "We are focusing on cyber-crime. Most cases are investigated at the police station level. There is a law officer in every district to assist them with the

case. We are providing training to officials on three levels." An official informed that 150 officials and men have received the special training.

IPS officer-turned-lawyer YP Singh said, "There are three reasons for the poor performance. Officials are not well versed with cyber crimes.

"They send a weak charge sheet which does not stand court's scrutiny. Many offences such as defamation are non-cognizable are investigated under the IT Act."

FORM IV (See Rule 8)

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I Ms. Jamna Vardhachary, hereby declare that the particulars given above are true to the best of my knowledge and belief.
 Date: 01 / 03 / 2018

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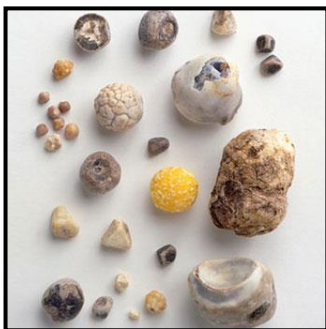
Ms. Jamna Vardhachary
 Publisher, Printer, Editor

Gallstones and Jaundice

Dr Mohan Joshi talks at Sri Shanmukhananda Jassubhai Medical Centre – Contributed by Dr K. S. Murthy

Dr Mohan Joshi, Advance Therapeutic Endoscopist, Gastroenterological Surgeon and teacher spoke on the function of gallbladder, formation of gallstones, danger and risk, clinical features, jaundice caused by gallstones and treatment etc.

Gallbladder: It is a pear-shaped organ that stores about 60-100 ml of bile. Liver secretes bile, which breaks down fats to fatty acids during digestion and clears bile bilirubin. High levels of bilirubin in blood results in jaundice. Liver synthesises proteins, which causes blood to clot, and it detoxifies, produces cholesterol and releases glucose when needed. Special proteins are synthesised in the liver and releases glucose when needed. Glucose is converted into glycogen and stored in the liver. Haemoglobin is converted into bilirubin and plays a role in iron metabolism besides conversion of ammonia to urea. Liver failure raises ammonia levels in the blood and if the patient has jaundice, he becomes comatose.



Gallstones: Sonography shows the size of the gallstone but they do not dissolve with drugs. They are two types of stones that develop in the gallbladder viz, cholesterol stones – 80% (yellow to green) due to supersaturation of bile with cholesterol; bilirubin or pigment stones appear black and are smaller, darker and harder, produced when the liver destroys red blood cells. When the

bilirubin production is more than required and the liver is not able to take care of it, the stones are formed called Calcium bilirubin.

Who can get stones?: Cholesterol comes from eating habits and stones can happen in old age and the incidence of gallstones increases from 20 to 80. The gallbladder becomes sluggish and when it cannot empty the bile resulting in gallstones. Secondly, those who have more cholesterol or eat a fatty diet are at risk of getting gallstones. Those who are overweight or obese can also have gallstones besides cirrhosis of liver. Rapid weight loss can also release cholesterol in the bile causing supersaturation of bile by the cholesterol. With diabetes, gallbladder fails to pump; females who have undergone multiple pregnancies have a different hormonal balance that keeps the gallbladder relaxed in pregnancy. Taking hormone pills and forced menopause can also be a reason for development of gallstones.

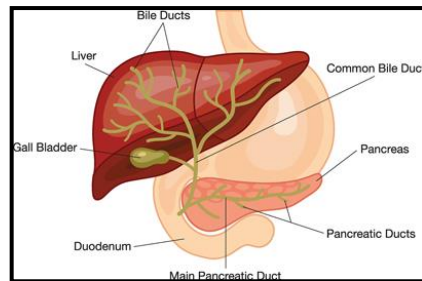
Clinical features of gallstone disease: One may not experience any symptom and the silent gallstones may manifest at the age of 40 and become symptomatic at the age of 50 when routine sonography is not done. Most common symptom of gallstone is pain in the right upper quadrant (right sided or lower chest pain) which aggravates with a fatty meal. Jaundice can be due to gallstones and progressively increase. Liver function test should be done to determine if it is due to virus, Hepatitis A, B, C or slippage of stone.

Investigation in gallstone disease: Static interval check is important. Ultrasound test in fasting stage shows shadow of stone in the gallbladder and is detected in sonography.

Magnetic Resonance Imaging (MRCP): Gallstones and jaundice - shows a radiolysis shadow of a dye, which is radio opaque and reveals the stone causing problem.

Endoscopic ultrasound: Endoscopic with a probe passed through abdomen detects endosonographic image. In endoscopic treatment and ERCP, multiple stones are removed. This is diagnostic-cum-therapeutic investigation. Biliary Metallic stents are used in some cases.

Sequence of gallstones: If you are not operated the gallstone might slip causing significant pain. This is under or behind the pancreas or retro pancreatic and only ultrasound can detect it. The stones move, irritate and create ulcerations in the gallbladder causing pain and when there is spontaneous bleeding in the gallbladder, pus is formed, and the surgery is more difficult and risky to the patient. The gallbladder is in intimate contact with the intestine forming abnormal fistula resulting in high-grade fever and misdiagnosed malaria or dengue because there is no jaundice.



Mechanical Lithotripsy (MLTERCP): It is for removing large stones from the common bile duct and crushed, jaundice relieved. Electro Hydraulic Lithotripsy (EHL) was replaced by Laser lithotripsy where the probe locates the stone and on firing lithotripter, a large stone could be powdered easily and after pouring water, fragments come down.

Modalities: Surgical treatment is full and final. Gallstone removal from the bile duct is for jaundice, obstruction of bile stone and liver and once they are out, the factory forming the stone is gallbladder, which is vulnerable for formation of stones and needs to be removed by either open surgery or laparoscopic technique. It is safe surgery and takes about an hour. Gallbladder is sent to pathology to check for cancer, if any. For elderly patients who are having cardiac diseases, open cholecystectomy is recommended.

LOW DOSE OF ASPIRIN MAY BOOST CANCER SURVIVAL

Taking a low dose of aspirin raises the survival of patients receiving cancer treatment by up to 20% and prevents the cancer from spreading, shows new research. The aspirin, when taken in addition to cancer treatment, lowered risk of death and slowed disease progression in patients being treated for bowel, breast or prostate cancers. The findings, published in the Journal Plos One, also identified five healthy behaviours to live a healthy life. These include not smoking or using tobacco, exercising regularly, maintaining a healthy body weight and eating a high-fibre diet.



- A farmer instead of keeping a scarecrow kept the photo of Rajnikant. Can you imagine what happened? Birds were bringing back the grains they took last year.
- Rajnikanth's cricket team to win had to make 24 runs with just 1 ball remaining. He hit the ball in such a way that it got broken into 4 pieces and got 4 sixers.
- When Spiderman, Superman & Batman together visit Rajnikant? On Teachers Day!
- Why Himalayas are rising? Simple, Rajnikant lives in Chennai. This is Lever effect.
- Rajnikant dropped a coin while standing in the balcony. He went down to pick it up, but it was not there, why? Hhmmmm..... He reached there before the coin.

Dangers of quick fixes

Suhas Bedekar, Director, The Learning Curve's Preschool and Daycare, explains dangers of using hand sanitizers for kids

It's the era of quick fixes. The hand sanitizer is one such innovative cleansing product that took the hand-washing industry by storm. It all started when Lupe Hernandez, a registered nurse in California figured that alcohol can be delivered in a gel form which can then be used as a cleansing agent. Thus, the hand sanitizer was born, and a quick fix replacement for water + soap was found.



these bottles out of reach of toddlers!

Second on the list is skin damage. The skin of a toddler is not immune to complex cleansing agents, as it is not yet fully developed. Excessive use of hand sanitizers hinders with the complete development of the child's skin and their immunity as well. Therefore, with ample use of sanitizers there's a risk of the child growing up with a weak immunity system

that is prone to more bacteria related diseases!

Thirdly, the sweet smell of these sanitizers is highly toxic for kids due to the presence of a compound called phthalates. Therefore, encouraging the use of hand sanitizers before meals is actually not a great idea!

Although their marketing campaigns claim complete protection against germs, most advertisements don't really talk about the cons of use of hand sanitizers for kids. Hence, at The Learning Curve we believe, it is best to wait for a couple of years until the kid is all grown up before placing a pet bottle of a hand sanitizer in his or her backpack. The traditional hand washing is superior to sanitizers any day!

The writer is an educationist with professional experience of nearly two decades. In his current role, he pursues the goal of having a world-class curriculum, well-trained teachers, top-of-the-line infrastructure, meals planned by a nutritionist and the security that every child deserves

MAN-IN-THE-MIDDLE ATTACKS

Jayprakash S Naidu

jayprakash.naidu@hindustantimes.com

MUMBAI: Creating an email ID that differed from the official id of a private firm by just two letters helped an unidentified fraudster dupe two men of Rs35 lakh.

Officials from the cyber cell identified the manner in which they were duped as email spoofing — a type of cybercrime in which a fraudster creates an email ID similar to a firm's official ID and asks its unsuspecting clients to deposit money into his bank account.

The two men are clients of a private company that exports garments. The men, who live in different countries, were initially meant to pay the firm by depositing the sum into an account in India, but transferred the cash into a United Kingdom-based branch on receiving an email from the fraudster.

He capitalised on the fact that the firm's foreign clients usually pay it only after they receive its bank account details via email. He interchanged two of the letters of the company's official ID to create a fake ID. The clients failed to spot this slight difference and fell for the scam, said officials.

The fraudster told the clients that there was an issue with the bank account they usually use and that it had been blocked. He asked them to deposit money into a UK bank between March 27 and March 31.

A police station in south Mumbai registered a case on April 26, after the company found out about the crime on April 1.

The fraudster was charged under sections 420 (cheating) of the Indian Penal Code and 66 C (identity theft) and 66 D (punishment for cheating by impersonation) of the Information Technology Act.

गुणेषु क्रियतां यत्नः किमाटोपैः प्रयोजनम् ।
विक्रियन्ते न घण्टाभिर्गावः क्षीरविवर्जिताः । ।

— शुभासितरत्नभन्दगरम्

One ought to develop real qualities, mere show will not do.
A cow that yields no milk will not be in demand even if she sports a string of bells around her neck. — **Subhasitaratnabhandagaram**

-----Golden words of Yore-----

Fraudster replaces bizman's bank form, dupes him of ₹19L

Charul Shah

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MUMBAI: A steel businessman from Walkeshwar lost Rs19 lakh after an unidentified man replaced his original banking form with a new one and transferred the amount into another account.

Jayantilal Jain asked VP Marg police to register a complaint on October 3.

The bank has promised Jain that it will return the amount as the fraud took place owing to neglect by one of its officials, he said.

Jain purchased steel sheets, coils and plates worth Rs50 lakh from a company in Baroda, Guajrat on September 29, said an officer. He sent his peon to a nationalised bank at Gulal Wadi in Girgaum.

The peon filled the real time gross settlement (RTGS) form to transfer Rs19 lakh into the firm's account, according to the complaint.

Two hours after the peon left, an unidentified man walked into the bank, replaced the original form kept on a counter with another one. In the new form, he changed the account details of the recipient.

"The form submitted by the peon was verified by a bank official. By evening, we received the message that the amount had been transferred. When we checked with our clients they denied having received any amount," Jain said.

As September 29 was a Friday and the next day was a bank holiday on account of Dusshera,

DOS AND DON'Ts FOR BUSINESSMEN

Always check your bank account to find out if the payment made by your customer has been deposited into your account. Do not rely solely on messages as they can be faked



Remember, a bank will never use multiple numbers to send you an update on your balance



Deliver products to the customer only once the bank clears cheque



Never share you user details such as log in ID and password of your e-wallet. It can be used to change your password and transfer your money. Never save the user ID and password of your email account



If you are a businessman, who has to make money transactions daily, ask your manager to make a phone call or send an SMS to the customer/client before making or receiving a payment



PAST CASES

SEPTEMBER 3 - Using RTGS transactions, a fraudster and his aides siphoned off Rs1.45 crore from the bank account of a man working at a private firm. They deposited Rs20 lakh into a jeweler's account in exchange for gold. When the fraudster went to pick up the gold, the jeweler found him suspicious and alerted the bank, which led to the accused's arrest

AUGUST 14 - The MIDC police in Andheri (East) arrested a gang of five men, including one who worked as a peon at a co-operative bank, for allegedly duplicating the cheque of a private firm and using it to transfer Rs86 lakh to their accounts. The police have recovered Rs40.33 lakh. The accused used an RTGS transaction to transfer the cash

Jain had to wait till Monday to file a complaint with the bank.

"On Monday, we verified the details with bank we came to know that the money had gone to some different account and our forms were forged," Jain said.

He added that he immediately approached the police and asked them to register a complaint.

"The bank checked CCTV camera footage and found that the man replaced the original form with the fake one," Jain said.

The police are now checking the account details of the actual recipient.

"We have been promised by the bank and the police that we would get our money back as it was not our fault," Jain added.

70-year-old woman shares card details, duped of ₹1.67 lakh

Jayprakash Naidu

jayprakash.naidu@hindustantimes.com

MUMBAI: A cybercriminal posing as a bank official duped a 70-year-old woman of Rs1.67 lakh in Andheri. He did this on the pretext of linking her bank account to her Aadhaar card.

Police said the woman approached them on August 2, saying the man asked her for her 16-digit card number, CVV and one time password she received on her mobile phone.

"He said he worked for a bank in which I have an account, so I did not find his request suspicious. I don't know how he found out that I was a customer of that bank. He told me he needed to link my account to my Aadhaar card and so asked for my card details. and the verification number I received. I didn't know that was a one time password," she said.

The DN Nagar police registered a case against the unidentified fraudster. However, they said they were struggling to solve cybercrime cases, with as many as 391 being reported till July.

Almost 90% of these fraudsters are still operating as only 44 of 391 cases have been solved—a detection rate of 11%. "We keep trying to make people aware, through the media and through social networking sites, that they must never share their card details with a stranger. A bank will never call you asking for your personal details. There is a need to ramp up awareness drives, especially among senior citizens," said an officer.

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

CONSUMER GUIDANCE SOCIETY OF INDIA (CGSI)

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How does one navigate market risks?



Last week, a reader who has been buying our books right from their very first edition (the current edition is 36th) came to us with a complaint. Here is the gist of the same:

1. You have been saying throughout all your 36 editions that you do not understand why any investor goes to any bank for any investment; when better investment avenues are available with comparable risks. This statement has become more meaningful after most of the banks have reduced their rates on their FDs and worse, also on their Savings Bank Accounts (mostly at 3.5%).

2. One of the other options available were Co-FDs, which you were recommending until came a bolt from the blue. In terms of the new provisions of the Companies Act, 2013, all companies are not allowed to borrow funds in excess of its paid up capital and free reserves. Any excess borrowed had to be returned back to the borrowers by 31.03.2015. Most importantly, as per the Companies (Acceptance of Deposits) Rule 3A, 1975, a certain sum has to be kept aside in the form of Bank FDs for the purpose of repayment of the outstanding Deposits. Strangely, as per the Rules, the company cannot use these FDs to make the payments as required by this diktat. There were many companies which used to borrow funds from retail investors through their FDS, after exhausting their

borrowing limits from the banks, by offering higher interest rates. This leveraging enabled them to pocket profits when their income from their activities was higher than interest payable on their FDs. Many companies found that such borrowings were locked in their work-in-progress but since the company was required to stop accepting deposits, it was difficult for them to clear off the excess within one year from 1-4-2014 or from the date on which such payment was due, whichever is earlier. Almost 16 companies, that were earning profits through such leveraging, have been facing liquidation. Therefore this avenue in a no-no for retail investors like me.

3. The other option is direct investment in equities. Well, you have been repeatedly stating that at any given time the current price of any scrip is placed at a certain point at which when someone buys (or sells), only one of them, depending upon his luck, gains and the other loses an equal amount.

As a matter of fact, the entire community of traders taken together will lose by way of brokerage, STT, KKC tax on brokerage, SEBI Turnover Tax, Stamp duty etc. Therefore, no direct investment for me.

4. That leaves only one avenue --- Mutual Funds. But thanks to the SEBI mandate, I have been repeatedly told that these are subject to market risks and I am supposed to read the offer documents carefully. Well, I do not have time to read over hundreds of offer documents, carefully or otherwise. I respect the wisdom of the SEBI and therefore, I do not want to invest in MFs. Consequently you will realise that I have no option left with me --- no to banks, no Co-

FDS no direct investment in shares and no MFs. So then what do I do? Like I said, the only safe avenue seems to be banks but their returns have dropped to even below the inflation rate, rendering me earning negative real returns. HELP!

Our reaction: We find that many clients and readers are willing to invest directly in shares - perhaps since there are no 'warnings' against such investments. It takes us quite some time to drive home the fact that MFs invest in shares on their behalf. Since such investments made by the MFs are backed by a fair amount of on-line research related with fundamentals, governance standard, future plans, growth prospects, the rise and fall in local and global demand for their products and services, sectoral government policies, etc., the risk is very much lower than direct investment in the shares. Yes, there is a fee charged by the MFs, and monitored by SEBI, for such services. If you have the time, energy and the capacity of taking such decisions yourself, go directly. In any case, there is a risk.

Let us have a good and clear look at this market-related risk. There is an omnipotent risk involved in any action you take and even when you do not take. For instance, when you are crossing a road, a car may hit you. If you are sitting under a fan, it may fall on you. Does this mean that you should never cross a road or sit under a fan? The answer lies in the extent of the risk. Our observation that when you buy a scrip, someone else is selling it and only one of you will be proved right or wrong, depending upon how the market moves is a universal truth. This is akin to betting on tossing a coin. Betting on the toss of a coin does not involve any related expenses but

market transactions attract some expenses. Agreed, that you become a gambler when your time horizon is just one day - this is akin to daytrading. Day-traders have to settle their buy-sell transactions within a day with sell-buy transactions. Obviously, the risk is less if you have a time horizon of a long period.

The Sensex was launched in April 1979 when its value was 100. On 30.11.2017, 38.5 years later, its value was 33,149. This is a growth of 16.2% (= $(33149/100)^{1/38.5}$). The actual figure is much higher when you add to it the dividends you have received during this period. In other words, long-term investment in the market is not a gamble, it is an investment, creating wealth.

Finally, the most important question -- Should one spread his investments amongst debt-based and equity-based schemes of MFs? The idea is good but avoid debt-based if you already have enough investments in such schemes such as EPS, PPF, NSS, banks, etc. Before closing, we have another suggestion. Withdraw as much as possible from your PPFs, PPF and bank. Shift to a mix of extreme liquid schemes of MFs which have no exit loads (invest today and exit tomorrow or later) giving a yield of around 8% p.a. and good equity-based schemes. Finally, and most importantly - while you have to take in perspective the statutory requirement of SEBI mandating MFs to declare that investments are subject to market risks, also pay attention to the series where the AMFI relays the message --- *Yeh sahi hai*.

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Don't rely on home BP monitors, they may give you false health info

According to a recent survey, 70% of digital blood pressure device are inaccurate

● **AGENCIES**
Toronto

Seventy per cent of digital blood pressure monitors used at homes are “unacceptably inaccurate”, and could cause serious implications for people who rely on them, said researchers one of Indian-origin.

The study found that about 70 per cent of the time, these digital devices weren't accurate within five mmHg, when compared to the mercury reading of the sphygmomanometer (used by medical practitioners) leading to flaws in making informed health decisions.

The devices were off the mark by 10 mmHg about 30



PIC: TOPSANTÉ.COM

Digital blood pressure monitors used at homes are “unacceptably inaccurate”, and could cause serious implications for people who rely on them

factors that could account for their findings.

“Arm shape, arm size, the stiffness and age of blood vessels, and the type of blood pressure cuff are not always taken into account when a blood pressure machine is designed and validated,” said Raj Padwal, a professor at University of Alberta, Canada.

“Individual differences, such as the size, age and medical background of the person using the blood pressure monitor are also contributing factors,” Padwal added.

Patients should not start or change drugs based on one or two measurements taken at a single point in time unless the measurements are clearly elevated.

Patients should also com-

pare the blood pressure machine measurement with a blood pressure measurement in clinic before exclusively relying upon home blood pressure readings.

What's really important is to do several blood pressure measurements and base treatment decisions on multiple readings, the researchers advised. “High blood pressure is the number one cause of death and disability in the world” said lead researcher Jennifer Ringrose, from the University of Alberta.

“Monitoring for and treating hypertension can decrease the consequences of this disease. We need to make sure that home blood pressure readings are accurate,” she added. —JANS

Was Duped By Weight-Loss Pill Advertisement, Says V. P. (Courtesy, Times of India)

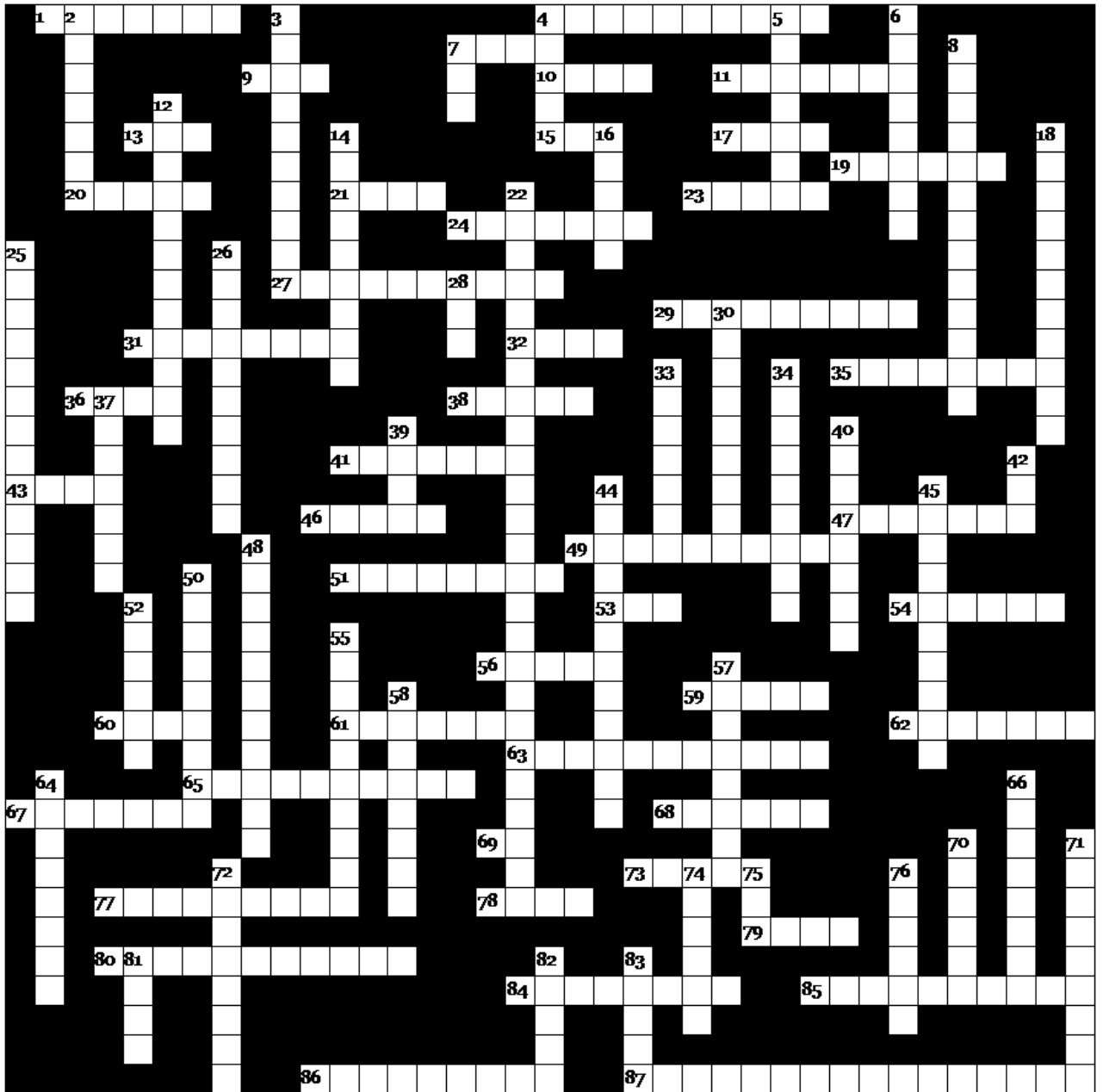
NEW DELHI: Asking the Government to take steps to end the menace of misleading and fake advertisements, Vice-President M Venkaiah Naidu on Friday shared his own experience of how he lost Rs 1,230 for weight loss pills. “Soon after becoming the vice president, I came across an advertisement for a medication which promised to help lose weight in 28 days. I talked to a few people; however, they said this was not true. Then I saw the advertisement, which mentioned that the consumer needed to pay Rs 1,230 and I made the payment,” Naidu said in Rajya Sabha. Instead of receiving a package of the pills, Naidu received a packet, which asked him to pay Rs 1,000 more to get the “original medicine.” He took up the issue with the consumer affairs ministry and after inquiry; it was found that the advertisement was being hosted from the US. “The Government must take measures to stop this menace no matter whether the advertisements are originating from the US or any other country,” Naidu said.

Consumer's Crossword!

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

ACROSS

1. Consume it on an empty stomach. (7)
4. Complex Training? (10)
7. Pioneer in consumer movement. (4)
9. Money dispensing machine. (3)
10. New initiative proposed in the budget. (4)
11. Goes down with ship. (7)
13. Organization that fights only for minority rights. (3)
15. Card present in cellular phones. (3)
17. A medical unit at TIFR (4)
19. Cell-phones meet their end here? (6)
20. Aids a medical doctor. (5)
21. A money transaction method. (4)
23. Products that attract most kids. (5)
24. A skilled job work (7)
27. Medical problem detecting method. (10)
29. It frightens birds. (9)
31. Good to consume on an empty stomach. (8)
32. Cleaning product. (4)
35. It is stored in our liver (8)



36. Necessary for earning an honest living. (4)
38. Enemy of electronic devices. (5)
41. A device to steal money (7)
43. A money transaction method. (4)
46. State in UK. (5)
47. An electronic item (7)
49. Indians are in millions (10)
51. One should never reveal these details to unknown persons. (8)
53. Avoid consuming on an empty stomach. (3)
54. It is used to make sauce. (6)
56. Cheated by fake advertisement. (5)
59. Minister of Consumer Protection (5)
60. Regulating agency for mutual funds. (4)
61. State in UK. (7)
62. A job skill. (7)
63. It accounts for 50% total employment. (11)
65. A harmful body condition. (10)
67. Identification card. (7)
68. Food & Civil Supplies minister (6)
69. Identification code. (2)
73. GOI Institution storing human identity information. (5)
77. Necessary for good life? (9)
78. Initiative proposed in the recent budget. (4)

79. Electronic item. (4)
80. Should always be more than engineers (11)
84. Gallbladder fails to pump in case of such patients. (8)
85. Released from a judicial case. (10)
86. Formal manners? (9)
87. It measures blood pressure. (16)

DOWN

2. A reactive dye. (7)
3. A toxic chemical compound. (10)
4. It causes jaundice. (5)
5. It lowers risk of death due to cancer. (7)
6. He was cheated by fake advertisement. (8)
7. Alternate name for always being tired. (3)
8. Official approval after audit. (13)
12. A redundant method for diagnosis? (12)
14. A job skill. (9)
16. He possessed long hairs. (5)
18. Mosquito bite causes this disease. (11)
22. Ancient book of sayings. (25)
25. Not usable. (13)
26. Demands made without logic? (10)
28. Noah is believed to have built it. (3)
30. Hour before sunrise. (9)

33. Payments for insurance policies. (7)
34. It keep rising over time. (9)
37. A harmful body condition. (7)
39. Liver secretion. (4)
40. You get this from equity funds. (8)
42. Its presence makes surgery difficult. (3)
44. Having sex during this time is harmful. (12)
45. A medical doctor's aid. (10)
48. A Marathi Weekly. (11)
50. Cleaning product. (9)
52. Avoid consuming on an empty stomach. (6)
55. Fight between parties? (10)
57. Harmful germ? (8)
58. A landing station for copters. (8)
64. Also caused by gallstones. (8)
66. CM of Maharashtra. (8)
70. Employment is the key to prevent it. (6)
71. A person who cheats. (9)
72. CM of Maharashtra (8)
74. A residential flat type. (6)
75. A skill training center. (3)
76. Mosquito bite causes this disease. (6)
81. It sees. (4)
82. Religious book. (5)
83. He possessed long hairs. (5)

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



My dog used to chase people on a bike a lot.
It got so bad; finally, I had to take away his bike?

Doctor: "I've found a great new drug that can help you with your sleeping problem."
Patient: "Great, how often do I have to take it?"
Doctor: "Every two hours."

"I managed to lose my rifle when I was in the army. I had to pay \$855 to cover the loss. Now I understand why a Navy captain always goes down with his ship."

In Spain, there is a tradition after a bullfight to serve the city mayor the bull's testicles.
One day after a bullfight, the mayor asks the waiter: "Funny, why are they so small today?"
The waiter: "Yes Sir, This is because today the bull won."

Harry prays to God: Dear Lord, please make me win the lottery.
Next day Harry begs again: Please make it so I win the lottery, God!
The next day, Harry again prays: Please, please, dear Lord, make me win the lottery!
Suddenly he hears a voice from above: Harry, would you kindly go and buy a lottery ticket.

A wife complains to her husband: "Just look at that couple down the road, how lovely they are. He keeps holding her hand, kissing her, holding the door for her, why can't you do the same?"
The husband: "Are you mad? I barely know that woman!"

In a boomerang shop: "I'd like to buy a new boomerang please. Also, can you tell me how to throw the old one away?"

Patient: Oh doctor, I'm just so nervous. This is my first operation.
Doctor: Do not worry. Mine too.

Doctor: Hello, did you come to see me with an eye problem?
Patient: Wow, yes, how can you tell?
Doctor: You came in through the window instead of the door.

I was sitting in a bar one day and two large women came in, talking in an interesting accent.
So I said, "Cool accent, are you two ladies from Ireland?"
One of them snarled at me, "It's Wales, Dumbo!"
I corrected, "Oh, right, so are you two whales from Ireland?"
Doctor, that is about as far as I can remember.

Man: "I refuse to eat this roast beef. Please call the manager!"
Waiter: "That's no use. He won't eat it either."

So much has changed since my girlfriend told me we are having a baby. For instance my name, address and telephone number!

Husband & wife are at the table, having dinner. The woman drops a bit of tomato sauce on her white top. "Ouch, I look like a pig!"
The man nods, "And you dropped tomato sauce on your top!"

Father buys a lie detector that beeps whenever somebody tells a lie.
Johnny comes home in the afternoon.
Father asks him, "So, you were at school today, right?"
Johnny: "Yeah" Detector: "Beep."
Johnny: "OK, OK, I was in a cinema." Detector: "Beep."
Son: "Alright, I went for a beer with my friends."
Father: "What? At your age, I would not touch alcohol!"
Detector: "Beep"..... "Beep"
Mother laughs: "Ha, ha, ha....., well after all he is your son!"
Detector: "Beep"..... "Beep"..... "Beep"..... "Beep"..... "Beep"

Why did the physics teacher break up with the biology teacher?
Answer: There was no chemistry.

Teacher: Why haven't you ever seen any elephants hiding up trees?
Johnny: Because they are really, good at it.

A naked woman robbed a bank. Nobody could remember her face.

God almighty asks Noah to Build another Ark.....
In the year 2005, the Lord came unto Noah, who was now living in the United States and said, "Once again the earth has become wicked and overpopulated and I see the end of all flesh before me. Build another Ark and save 2 of every living thing along with a few good humans, thy sons and their wives."

Giving Noah the blueprints, he says, "You have 6 months to build the Ark before I start the unending rain for 40 days & 40 nights." Six months later, the Lord looks down and sees Noah weeping in his yard -- but no Ark.

"Noah!" He roars, "I'm about to start the rain! Where is the Ark?"
"Forgive me, Lord," begs Noah, "but things have changed. I needed a building permit. I have been arguing with the inspector about the need for a sprinkler system. My neighbors claim that I have violated the neighborhood zoning laws by building the Ark in my yard and exceeding the height limitations. We had to go to the Development Appeal Board for a decision.

"The Department of Transportation demanded a bond be posted for the future costs of moving power lines and other overhead obstructions, to clear the passage for the Ark's move to the sea. I told them that the sea would be coming to us, but they would hear nothing of it."

"Getting the wood was another problem. There is a ban on cutting local trees in order to save the spotted owl. I tried to convince the environmentalists that I needed wood to save the owls -- but no go!"

"When I started gathering the animals, I got sued by an animal rights group. They insisted that I was confining wild animals against their will. They argued the accommodation was too restrictive, and it was cruel and inhumane to put so many animals in a confined space. I am required to apply for 834 different licenses to keep wild beasts on private property."

"The EPA then ruled that I couldn't build the Ark until they'd conducted an environmental impact study on your proposed flood. Further, the pitch to waterproof the ark has been banned by the EPA as inimical to the environment, I'm still trying to resolve a complaint with the Human Rights Commission on how many minorities I'm supposed to hire for my building crew."

"Immigration and Naturalization is checking the green-card status of most of the people who want to work. The scaffolding to build the superstructure is not OSHA-approved and is forbidden to use except for private structures less than 5 cubits."

"The trades unions say I can't use my sons. They insist I have to hire only Union workers with Ark-building experience. To make matters worse, the IRS seized all my assets, claiming I'm trying to leave the country illegally with endangered species, so, forgive me, Lord, but it would take at least 100 years for me to finish this Ark." Suddenly the skies cleared, the sun began to shine and a rainbow stretched across the sky. Noah looked up in wonder and asked, "You mean you're not going to destroy the world?"

"No" said the Lord. "The government beat me to it."

Boy: "You are so kind, funny and beautiful."
Girl: "Oh come on. You just want to get me to bed."
Boy: "And smart, too!"

Man: Hi, do you want to dance?
Woman: Yeah, sure!
Man: Great, go and dance, I want to talk to your pretty friend!

A woman in a bikini reveals about 90% of her body... and yet most men are so polite and civil that they only look at the covered parts.

Patient asks his doctor: "Can I take a bath with diarrhea?"
Doctor: "Yes, if you are able to fill it up."

"Grandpa, why don't you have any life insurance?"
Grandpa: "So you can all be really sad when I die."

FOLLOW THESE TIPS TO FOIL CYBERCRIME



Banks never seek details of their customer's account over the phone so if anyone calls saying they are calling from bank do not give them any details. Cut the call and call on bank's landline to verify and report the phone call



While giving credit card to shopkeepers, hotel waiters, receptionists, petrol pump attendants,

make sure it is swiped only once and that too in your presence

Register/update your active mobile number and email ID with the bank so that you can get timely SMS and email alerts whenever you or anyone withdraws money from your bank account.



For making payments, swipe your card on the machine and key in the card PIN while ensuring that no one sees it

Never give anyone your card to swipe



One time password (OTP) is a code for authenticating a bank customer online and it should not be shared with anybody



Never share your PIN number with anyone and choose the one that cannot be easily guessed

Do not provide photocopies of both the sides of the credit card to anyone

The card verification value (CVV) which is required for

online transactions is printed on the back of the card

Store number of your bank on mobile and call them immediately in case you find an illegal transaction



Avoid online banking, shopping, entering, credit card details if the network is not properly secured

Anyone can use the card for

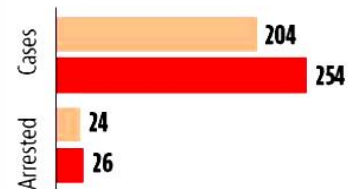
online purchase if the information is available with them

Notify your bank / credit card issuer if you do not receive the monthly credit card statement on time

If a credit card is misplaced or lost, get it cancelled immediately.

CARD FRAUD CASES RISE BY 25% IN MUMBAI THIS YEAR

■ 2016 (June 4) ■ 2017 (June 4)



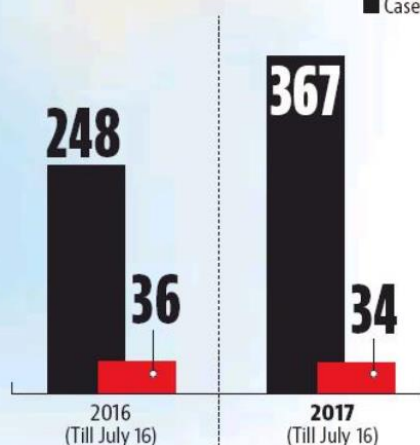
➤ **People must swipe** the card themselves and also cover the keypad of the swiping machine while entering the four-digit PIN.

A CYBER EXPERT



CARD FRAUDS RISE BY 48%

■ Cases ■ Arrested



➤ **Banks and the police** are doing their jobs but a customer needs to be careful. You should never share your one-time password. You should never share 16-digit of your card and expiry date.

VICKY SHAH, a lawyer



HOW TO PREVENT FRAUDS



Never give your credit card/debit card to a

stranger. If you do, please ensure that he has not changed the card. This is a new trick used by fraudsters



Never believe callers, who tell you that are from your

bank. They seek your ATM card details under some pretext. Always remember banks never call their customers



Never hand over your ATM card to any person

while making a payment. Always swipe the card yourself and enter the PIN, making sure that no one sees it



If possible, open a separate bank account

with a minimum cash balance of Rs10,000 or Rs20,000. If a fraud misuses your card, he can't steal all savings.



Never write your four-digit personal

identification number (PIN) on the ATM card or its cover.

Investing all your money in one source may not reap you the ideal results.

Diversify your investments.

Diversifying your investments helps you reach your financial goals faster by protecting you against significant losses and increasing your chances of getting better returns.



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