



Keemat

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Ideal Nation

by Acharya Balakrishna

Excerpted from the book **Divine Transformation: Building Blocks for Enlightened Life, Ideal Nation & Peaceful World**

Resolution for National Progress

- We will personally stay away from corruption and at the same time wholeheartedly strive to free the country from it.
- We are determined to provide quality education, health, justice, prosperity and respect equally to all the farmers, laborers, poor and rich and will keep ourselves healthy through regular practice of Yoga and work to build the nation.
- We will definitely cast our vote and motivate others to do the same during the election period in order to make a prosperous nation free from corruption, unemployment, filth, hunger, poverty, deprivations and illiteracy.

Language

- It is good to possess the knowledge of various languages of the world, because it is needed to establish communication, build relationships, for trade and interactions; but to use a foreign tongue as the official language and the language of national archives shows great disrespect towards the national language and is a matter of tremendous shame. No civilized country of the world provides education to its citizens in a foreign language. We need to make our national language and regional languages as the official language for administrative purposes and absolutely support the movement to make the national and vernacular languages as the medium of instruction in higher education in the fields of science, technology and management. We must provide equal rights to the children of all people below poverty line, laborers, farmers and the landless, to be a Doctor Engineer, administrator, scientist or an entrepreneur.
- Our mother tongue is our identity, humanity our religion and being human is our caste. There is no caste and community (Hinduism, Islam, Sikhism, Christianity etc.) at the body and soul level. A person can be religious and successful by developing the feeling of 'the Soul is our race and immortality is our clan.'
- The existing conflicts and oppositions in a nation and in between different cultures, civilizations and communities of the world can be eliminated by the thorough understanding of languages and by refining our wisdom. A sense of great illusion and confusion is created by giving many names to God and dharma in various languages.

Ekam sad vipra bahudha vadanti
(Rigveda – 1.164.46) Meaning: 'Knowledgeable persons have expressed the only truth. Paramatma (the Supreme

enlightened soul); in various ways i.e. they have given many names to the only truth called Paramatma. We can move towards world-peace only by removing misconceptions of various names.

National-Heritage

- It is important to pay special attention to historical heritages. It is only through them that people will come to understand the sacrifices made by our patriotic leaders and people who laid down their lives, which in turn will awaken the self-esteem of the country and will prevent loot in the country at the hands of corrupt, disloyal and criminal people.

National-Consciousness

- The society or nation where neither the righteous persons are respected and nor the wicked and villains are scorned and humiliated, will certainly perish. **Apuyd yatra pujyante pujyndm ca vimdnand. Trim tatra pravartante durbhiksam maranam bhayam. (Panchatantra – 3.192)** Meaning: Famine, death and fear these three prevail in a country where persons unworthy of veneration are respected and the venerable are dishonored.
- Hence, when noble, righteous and patriotic persons are honored and respected publicly and the unrighteous, traitors are dishonored and disgraced publicly, then the number of righteous persons increase and the number of unrighteous persons decreases in the society.
- One should completely tie oneself to truth, righteous conduct and dignity. Such limitation is meant for peace, happiness and salvation.
- Our collective national life must be full of splendor and grandeur, but our personal life must be seasoned with austerity and abstinence. It brings harmony, prosperity and peace in the society and eradicates poverty from the nation.
- We wrongly equate poverty with spirituality. In fact, spirituality means completeness i.e., a life filled with self-satisfaction and material prosperity is spiritualism in true sense.
- We believe in the idealistic, nationalistic, spiritualistic, humanistic and scientific way of life. We neither support nor pamper any caste, creed, community, area or regionalism; we are the staunch supporters of nationalism, humanism & spirituality. Racism, social inequality and dualities are the main causes for ruin and downfall, so we have to put an end to them with rational insight.
- We are not among those who feel aggrieved, distressed and give up in

despair and commit suicide when hurt by the corrupt system, law and tribulations. We are the valiant warriors who will wage a relentless war against these corrupt powers until we successfully re-establish truth, justice and propriety. He is a warrior, who is determined to achieve success in his objective.

- The nation that does not have worthy persons among its leadership, who are courageous, self-respecting, modest, self-controlled, of righteous conduct, straightforward and visionary, can never be safe for long.
- We must behold the country in our entire existence. We have acquired our heart, mind, intellect, each bone, muscle, every drop of blood and each cell from the sacred soil of this country. Therefore, as long as we live, we shall work for the welfare of the country to the last drop of blood in our body. If the need arises and there is a call of the nation to dedicate our entire life or to even lay it down to protect its dignity and self-esteem, we shall not retreat or turn tail.
- We indirectly lend support to injustice and crime if we do not confront it and are as guilty as those who commit them.

A biker is riding by the zoo in Kolkata when he sees a little girl leaning into a Royal Bengal Tiger's cage. Suddenly, the tiger grabs her by the collar of her jacket and tries to pull her inside to slaughter her, under the eyes of her screaming parents. The biker jumps off his bike runs to the cage and hits the tiger square on the nose with a powerful punch. Whimpering from the pain the tiger jumps back, letting go of the girl, and the biker brings the girl to her terrified parents, who thank him endlessly. A local newspaper reporter incidentally watches the whole event.

The reporter, addressing the rider, says, "Sir, this was the most gallant and brave thing I've seen a man do in my whole life."

The rider replies, "Why, it was nothing, really. The tiger was behind bars. I just saw this little kid in danger and acted as I felt right."

The reporter says, "Well, I'll make sure this won't go unnoticed. I am a local journalist, you know and tomorrow's paper will have this story on the front page. So, where are you from and what do you do for a living?" The biker replies, "I'm an Indian soldier on leave on a sight-seeing tour."

The journalist leaves. The following morning the biker buys the paper to see if it indeed brings news of his actions and reads on the front page, "INDIAN SOLDIER ON VACATION ASSAULTS BANGLA RESIDENT AND STEALS HIS LUNCH."



My vote, my voice

Ms. Jamna Vardhachary, Hon Editor



The Lok Sabha polls just 2 months away, this is a good time to look at elections specifically, at voter turnout, i.e. the percentage of eligible voters who actually vote. Regardless of who wins or who loses, it is important to have a high turnout. It gives the elected government more legitimacy, allowing them to take unpopular decisions if necessary. It also ensures that fringe groups are not over-represented. We sometimes see this in

municipal or ward elections, where the number of eligible voters is small, turnout is usually low, and seats are won or lost by very narrow margins and under these circumstances, an unsuitable candidate can win, if he has a few hundred committed supporters. In developed countries, turnout has been falling for the last three decades. In developing countries, it has generally been increasing, even though registration and voting are far more cumbersome. Turnout in India is higher than in USA, well below Europe, but lower than Asian countries like Malaysia, South Korea & Singapore.

Who votes and why?

What factors determine voter turnout? Are some groups more likely to vote than others are? There are no clear answers, but experts agree on the basic points. Turnout is higher when a close contest is expected, or if there an exceptionally charismatic candidate (e.g. Narendra Modi in 2014), or if there is a big issue with strong opinions on both sides. In the West, turnout is usually higher among urban, higher-income voters. In India and other developing countries, the opposite is true. The farm laborer will spend time and money, travelling several miles to cast his vote; the city dweller may not bother. There is also losing a day's wages for the daily wage worker. Offices are supposed to give time off for voting. Perhaps it can be done for the daily wageworker if he shows his inked finger. Difficult to implement! State-wise comparisons are interesting. According to Election Commission statistics, the northeastern states consistently have the highest turnout in both assembly and national elections (above 80% in five states in Lok Sabha 2014). J&K has the lowest, for obvious reasons. Larger states tend to have lower turnouts: Bihar 56%, UP 58%, Maharashtra 60% in 2014.

Why vote at all?

Sociologists call this the 'paradox of voting'. If our actions were based strictly on logic, nobody would vote. Reason: I have to spend time and money to vote, but I will probably not benefit directly even if my candidate wins and with 850 million voters, my individual vote will not make a difference – so why bother? Yet, millions of people wait patiently in queue, even if they have no strong preference for one candidate. The reason for this 'irrational' behavior is a sense of civic duty. I feel good when I do my duty as a responsible citizen. Community pressure for a particular candidate also brings people to the polling booth as does exhorting by celebrities for you to vote. Apart from civic duty and convenience (e.g. distance to polling booth), many other factors can make people willing (or unwilling) to vote. Two unusual reasons, according to statistics from different countries..... If you voted last time, you will probably vote again – perhaps your sense of duty is stronger than normal and if you did not vote last time but voted now, there

is a good chance that you are the parent of a first-time voter and were persuaded to vote.

How to increase turnout?

In Lok Sabha 2014, the number of unpolled votes (eligible but did not vote) was roughly equal to the votes polled by BJP and Congress combined! The voice of the people was heard, but many were silent.

Non-voters fall under two categories: Cannot vote and Do not want to vote. To increase turnout, both categories must be addressed. The extreme option is to make voting compulsory. About 30 countries (not India) have compulsory voting, but penalties for not voting are rarely enforced. A decade ago, Gujarat tried to introduce mandatory voting for local polls, but the High Court refused, saying it was unconstitutional. A better option is to focus on migrants, i.e. people who were registered at one place but have moved. The common perception – migrants are construction laborers from villages mostly in two states – is misleading. Migrants include millions of women who move after marriage; fresh graduates who leave their hometown for employment; even officers on transfer. The Times of India's recent campaign on this issue is trying to make it easier for migrants to vote. Change will come, of course, but not in time for this election. Pre voting, postal ballots etc. are options but implementation may not be smooth. Postal votes will necessarily be the target of tampering giving the penchant of our nation of not being always honest. Until then, let us focus on voter education. The more you know about the candidates, the more likely you will vote. For example, turnout in Mumbai's 2017 BMC elections was 52%, the highest since 2002. Experts say information was a major factor. For the first time, the State Election Commission issued details of candidates' assets and educational qualifications.

Better than 2014?

Voter turnout in the 2014 Lok Sabha elections was 66%, the highest ever. Can we do even better this time? The signs are good. Local elections are not necessarily a good indicator, but several states had record turnouts in the assembly polls in 2017 and 2018. The youth vote will be the key. Worldwide, older people are more likely to vote than youngsters are. This was true in India for many years. In 2014, for the first time, turnout among the under-35's was higher than the all-India average. This time we potentially have 13 crore first-time voters, but how many will register. Every political party is doing its best to mobilize the youth vote. The Election Commission sends reminders through Facebook, promotes Electoral Literacy Clubs and organizes voter enrolment programs in schools and colleges, but teenagers are not listening – barely one-third of eligible 18 and 19 year olds have registered. Political parties also remind you to go and vote. Recent mid-term election in the USA, the Democratic Party telephoned thousands of registered person to get out and vote and it did make a difference. If you do not vote, you have no right to complain about politicians. So do your duty; cast your vote and encourage your friends to do so. **Make it a group thing:** Your WhatsApp group, Facebook your neighbors, office colleagues. The electoral rolls have been published. Check if your name is on it. At times, it disappears. Add new voters in your family and once you have given the details to the authorities, checkup whether it is done. Your vote is your voice. Make sure it is heard. That is what democracy is all about.

Three politicians become friends after meeting each other at various international functions. One is from America, the second from Russia and the third is from India. The American politician decides to invite the two others to his home. When they get there, the first thing he shows them is his Rolls-Royce. "Beautiful isn't it?" he asks. "Hmm, yes it is," they both admit. "Wanna know how I could afford to buy it?" says the American pointing them in a direction. "You see that bridge over there? 5% of its building funds went into my pockets." The other two smile and nod in understanding. A month later, the Russian politician extends an invitation to the other two to come to his home for a party. When they arrive, the two are surprised to see how grand and regal-looking mansion it is. They ask, "Where did you get the money to buy it from?" The Russian takes them outside and says, "You see that huge bridge over there? I used inferior materials and got 20% of the costs stashed in my account." The other two are much impressed. A few weeks later, the India politician extends an invitation to the other two to come to his home for dinner. When they arrive, the two are astonished to see a palatial mansion with a fleet of cars on the front driveway. "How the heck did you get the money for all THIS?" they enquire. "Do you see that bridge over there?" points the Indian politician. "No," say both of them in unison squinting in that direction. "EXACTLY!" says the Indian Genius.

Letters to the Editor / CGSI

Vegetable Oils & Vanaspati Ghee: The article by Anant V. Joshi says, "Melting point of Vanaspati is 37.5°C" but now products selling as edible vegetable fat on label have no limit for melting point.

Dr. S. G. Bhat, Past Editor – Keemat

Poor services by Vodafone in Mumbai: Yesterday a person from Vodafone came to our office and replaced the faulty booster and the signal was restored. Unfortunately, Vodafone service team had refused to replace the same earlier and instead insisting to wait until the new tower is installed. Thanks to Consumer Guidance Society of India (CGSI) for escalation, they acted promptly, but this

is not a good practice as so many other consumers suffer due to poor signal and do not know the process of escalation. I urge the Consumer Guidance Society of India to increase awareness in this regard.

Sandeep Varma, sandeep.varma15@gmail.com

WHITHER ECO-FRIENDLY LAUNDRY DETERGENTS? A historical perspective - The earthen pot ecosphere

May I react to the article on "green ways of fabric washing" and in particular to the suggestion to "use eco-certified products in a domestic setting" (Keemat, January-February, 2019). The Government of India (GoI) instituted in 1991 a scheme, voluntary in nature, to label a basket of consumer products as 'environment friendly'. The basic objective of the scheme was to encourage the consumption of such products through the award of an 'Eco mark' symbolized by the matka (earthen pot) logo.

Soaps and synthetic detergents was the first product category for which the criteria were finalized and the Ministry of Environment and Forests (GoI), the nodal agency through the Central Pollution Control Board, piloted the environment label concept in April 1992. Two years later, Procter and Gamble's (P&G) 'Ezee' liquid detergent became the first product to bag the long-awaited and coveted Eco-mark from the Bureau of Indian Standards (BIS) which is the implementing authority for both Eco mark and ISI mark.

The Eco mark application by Godrej Soaps (brand owner) had to be progressed by P&G (marketer) with whom a strategic alliance was struck in 1993. 'Ezee' a liquid detergent for soft garments and woollens was outsourced to be manufactured by Tidewater, a wholly owned subsidiary of Godrej Soaps (Pvt.) Ltd, (Down-to-earth, July 4, 2015). It was reported that the MNC developed cold feet as the product might cut into the market for its other detergents ('Ariel' introduced in India in 1991).

Tata Chemicals in the meanwhile, launched 'Shudh' which was positioned as the country's first eco-friendly detergent by eliminating the use of phosphates as required by the standards for Eco mark replacing it with soda ash. (Tata Chemicals is the largest manufacturer of soda ash, (Business World, April-May, 1993). However, 'Shudh' was not awarded the mark as it failed to fully qualify due to non-conformance with all the specified criteria.

Acrimony over Active Agents ('surfactants'): Now incidentally, although it was not so easy to launch 'Ezee' 25 years ago, it is recently promoted on TVCs as a sort of 'winter wear friend'. The main ingredient in synthetic detergents is LABS (linear alkyl benzene sulphonate) which was said to be biodegradable up to 92% whereas the benchmark level was 97%. The BIS technical committee was accused of succumbing to pressures from the alternate active agent AOS (alfa olefin sulphonate) lobby.

A BIS sub-committee was set up under the conensorship of the author of this paper to re-examine the test method. The modified method for 'ultimate biodegradability' established that LAB-based detergents are 98% degradable within three weeks in the environment when the wash water is discharged into lakes and slow moving rivers where eutrophication (algal bloom due to phosphates) and fish water mortality due to LABS reportedly manifested. Indian Standard IS: 13933 prescribe the method for determination of 'ready biodegradability' (Modified Sturm test).

The annual production of synthetic detergents (syndets) in the country amounting to more than 1.5 million tons is divided between the large sector with medium and small-scale manufacturers apportioning the median space. MNCs (HUL and P&G) hold a slight edge with 52% market share. Syndets for hand and machine-washing (top or front loading) have penetrated emerging rural markets. Clothes washing habits are changing with greater buying power of the upward moving economic class. Not a single detergent brand is Eco marked or for that matter with ISI Certification Mark. The low priced product is heavily 'filled' with soda ash (washing soda in common parlance) and common salt; phosphates are an expensive 'builder'.

Thumbs down by industry: Industry spokespersons say that ecolabels would bring all marked products down to the same level so that brand equity would be diluted. There was too much emphasis on safety (which is the job of other legislation/agencies). The criteria were formulated in the manner of a rushed exercise. The argument ends with the line that the Eco mark is inherently incompatible with rapid changes in the FMCG (fast moving consumer goods) scene. The industry put a scare that ecolabelled products will cost more and hence consumers will shift to others, albeit not Eco marked, in price sensitive items. In fact, the market for cheaper detergents is on par with the top brands such as 'Surf'/'Wheel', 'Ariel'/'Tide' and 'Nirma'. Comparative tests for soil removal on retail samples of popular detergents organized by CGSI showed that price and performance do not necessarily match (Keemat, July 2001 and July 2004).

If soil removal is the chief criterion, economy will obviously prevail. Each company markets products under different brand names in various price range, all ostensibly warrant a 'clean' wash. The nature of soil typically present on an Indian wash load comprises total soil 3 to 8%, out of which inorganic particulate (grime and dust) is 1 to 3% and organic matter (oil and grease) is 2 to 5%. Advertisements focus on USPs as whiteness and brightness (for colored fabrics) claimed to be enhanced by patented additives. In days gone by, hand washing was promoted with the tag line, "Bheegoya, Dhoya, Ho gaya" - wet, wash, wow.

Froth v/s. Substance and Safety: A brand of detergent 'Surf Excel Quickwash' was launched in 2004 by then HLL tom-tomming as new 'low suds formula'. It was specially promoted to reduce water consumption by half while washing and rinsing clothes. The company averred that it has broken a "50 year myth that lather is necessary for laundry" - a wasteful characteristic, but who created the myth in the first place? Synthetic detergents are a mass consumption item and hence it is necessary to ensure that the quantities of environmentally harmful components in them are minimized. Consequently, bio accumulative (or not readily degradable) substances are prohibited in products labelled as environment friendly (Keemat, October 2004). Syndets have high pH value and soda aggravates this alkalinity causing contact dermatitis (inflammation of the skin) as resulting from the practice of mixing with bare hands and thereafter washing and rinsing.

Limits are laid down for 'reserve alkalinity' and skin sensitizing ingredients. Delicate hands and feet of the maid (domestic help) are frequently observed to manifest cracks, which often turn painful.

Environment labelling encompasses the concept of assessing the entire life cycle of a product from 'cradle to grave', or better, from womb to tomb. Life cycle analysis is done within the three Ps, process (raw materials, energy consumption, emissions, etc.), product (quality, performance and safety to the user and environment), and packing (ultimate disposal and its consequences to the ecosystem). While establishing criteria for environmentally benign products, all these aspects are considered by the technical committee. The earthen pot logo symbolizes the earth, its strength and fragility, which also characterizes our ecosystem. The ubiquitous matka (pot) uses a renewable resource like clay and serves to store the wondrous gift of nature - water (jeevan). It does not produce hazardous waste, consumes little energy, can be recycled and is biodegradable. The earthen chai cup (kulhad) is now 'in' with the Indian Railways.

NOW FOR SOME MONEY MATTERS

Mammon, the supreme world idol

Sabse bada rupaiya: Man is god's creation. This is theology. Money is man's invention that is plutology. "Cash is king", hence the saying: *daam kari kaam, sablok kare salaam*. Money is prestige. To modify an axiom: Some are born rich (with silver spoon in mouth), some acquire riches (with gold ring on finger). In the latter group, are those in business, industry, movies, sports and certainly in politics. Money is like sea water, the more you drink, the thirstier you become. Money is a source of power; it talks, dictates, threatens, wins friends and influences people.

Demonetisation - Past and Present: On January 16, 1978, the first non-Congress Janata government headed by PM., Morarji Desai, demonetised 1,000, 5,000 and 10,000 rupees currency notes (which made a comeback in 1949 after the first ever demonetisation in 1946) in a bid to crack down black money. The total value of the demonetised notes was only 140 crore out of the total currency in circulation of 8,158 crore as of May 1977. In Bombay's Zaveri Bazaar, incredible scenes were witnessed with affluent merchants openly hawking high-denomination notes at discounts ranging up to 70%! Indications were that the total amount tendered to Reserve Bank of India (RBI) was in the region of Rs 90 crore or 64.3%. (Business India, Feb.-Mar. 1978).

In 1987, 500 rupees value note was issued for the first time followed by 1,000 rupees note in 2000. Twenty five years later, a demand from the public that these high-denomination currency notes should be demonetised was rejected by the Central Board of Direct Taxes (CBDT) of the Union Finance ministry saying that "In this connection, it is observed that demonetisation may not be a solution for tackling black money in the economy, which is largely held in the form of benami (proxy) properties, bullion and jewellery". (CBDT report of August 14, 2012). How true!

The November 8, 2016, exercise of demonetising 500 and 1,000 rupee notes (totalling 15.4 lakh crores) brought back 99.3% (15.3 lakh crores) currency to the banks (Annual Report of RBI, August 29, 2018). It was a fight, according to P.M. Narendra Modi government, against "black money, corruption and terror funding". Once again, where was the so-called *kaalaa dhan* and with whom and in what form was it hoarded? Questions, questions, but no answers in the public domain (although known to all).

History of the rupaiya: The Indian rupee has a chequered history, it was the official currency of Dubai and Qatar until 1959 when India created a new Gulf rupee to curb smuggling of gold. The use of the rupee in the 'dark continent' of European imperialism extended from Somalia to South Africa. In Mozambique, the British

India rupees were over-stamped. In Kenya, the British East Africa Company minted the rupee and its fractions. Indian currency is accepted informally (subject to some restrictions) in Bhutan, Nepal and Bangladesh and some parts of Maldives, a legal tender in Zimbabwe (sourced from published data).

All pre-independence British India notes with King George VI's portrait were officially demonetised with effect from April 28, 1957. That part of the economic activity not recorded in the national income accounts, although it does involve the production of goods and services, is 'black'. Past statistics claimed one lakh crore (or English billion) rupees hidden wealth in 'poor India', (Keemat, December 2004). The common perception is that politicians, bureaucrats and businessmen stack away their gross personal product (GPP) in real estate, gold, cash, shares, etc. 'Black' GPP is anyone's guess, it runs parallel to 'White' GDP (B/W ratio approximately 1:10). In underground wealth India is 'Richie Rich'. A huge \$500 billion or Rs 24.50 lakh crore has been stashed away by Indians in foreign tax havens (CBI director in a statement made in 2012). The disclosure came at a time when the Lok Sabha was considering introducing a repeat of the previous 'failed' amnesty schemes to bring back black money. Alas, the black doe is elusive! India's Gross Domestic Product (GDP) is estimated at Rs 130 lakh crore (2017-18). Thus in a way, each Indian citizen contributes over Rs 97,000 to the national economy on average every year. GDP is obtained by valuing outputs of goods and services at market prices and then aggregating over a period of one year. The service sector is now 53% of GDP nosing ahead of the goods sector.

Decline and fall of the rupee: Ancient India was said to be one of the earliest issuers of coins in the world particularly among Asian nations. The word 'rupaiya' is derived from the Sanskrit rupya = wrought silver or coin. From a strong currency the rupee has been sliding from 1\$ = Rs 7.50 in 1966 (post Indo-Pak war of 1965) through 1\$ = Rs 25.79 in 1991 (post economic liberalisation) to 1\$ = around Rs 70 (+ or -) in 2018. At the time of independence, the rupee was pegged with the British pound (1 pound = 13 rupees). The dollar-pound exchange rate then was \$4.03 to the pound, which in effect gave a rupee-dollar rate in 1947 of around Rs 3.30. Devaluation of the rupee is forced by international circumstances (rebound in oil prices hence depleting foreign reserves), political calculations and compulsions (loan *mela*, write off bad debts or interest owed to banks as NPAs of tycoons, or bailout for farmers). Some columnists opine that sops before the 2019 general elections has now made the Indian rupee 'worst performing Asian currency'.

The evolution of money is from barter system, coinage to paper notes and now plastic credit/debit cards (Keemat, March 2004), progressing towards a 'cashless' society with e-commerce and digital wallet payment mode (Paytm and PhonePe) of transferring money. The government spends between Rs 3,000 and 5,000 crores to print new currency notes as the old ones are withdrawn from circulation. The 2,000 rupee pink (magenta) currency of 2016 was not received well by the general public as few spend that much money in a single transaction to buy essential household needs. Perhaps, only hoarders of black money welcomed the move as it helped twice better than the banned Rs 1,000 currency. After demonetisation RBI printed new notes of Rs 200, 500 and 2,000 in large numbers costing the treasury a precious amount of Rs 7,965 crores.

Colour of Money: There is a perception that whatever be the colour of the rupee note, it ultimately turns black in 10 per cent across the whole spectrum of the Indian economy. (The present government has indeed presented notes of varied hues possibly trying to put some 'colour' in our 'grey' life). The U.S. paper currency was called 'greenbacks' as the notes were printed in pale green on the back during the American Civil War. As of 2004, that government has been redesigning its legal-tender notes and adding splashes of colour to U.S. paper money. The top most beautiful

currency designs of the world belong to Switzerland, England and Scotland, Bermuda, Trinidad & Tobago, Uganda and Canada. Among Asian countries, Bhutan, Maldives and Singapore. The newly introduced currency notes are colourful ranging from bright orange-yellow, green, fluorescent blue, violet, lavender and chocolate brown. The chromaticity is specific to each note tinted with shades of yellow, red and blue primary colours. Now, it is remarked that literally ladies can say to a shopkeeper *"yeh nahin bhaisa'ab, issi design mein dusre colour ke change dijiye"* ("not this sir, give me change in the same design but in different colour" as demanded in a sari store). Further in the day, *"bhaiyya ek lavender colour ka note milega?"* (Bro, may I get a lavender coloured note?).

Counterfeit currency: Many countries including India are plagued by fake currency (coins and notes). China and U.S. are among the leading nations suffering from this menace. Some countries have introduced polymer (plastic) banknotes and this reportedly reduced extent of forgery. The important countries are, Australia, New Zealand, Canada and U.K. Even the new 2,000 rupees notes were counterfeited quick and fast. Despite many security features, printing of fake notes is a flourishing trade the world over, an ages-long mode of economic terrorism.

**Narendra Wagle, Past Chairman and President (CGSI)
Member – Eco mark & BIS Tech. Committees (1991-2004)**

Hindustan Unilever Ltd PUREIT Water filters scam.

There is a huge scam by HUL Ltd in India in the name of Water filter business. Please take note of this and kindly take immediate action. What is the SCAM?

1. HUL Ltd sells electric water filter in India under the brand PUREIT water filters, price range anywhere from Rs Five thousand to fifty thousand per unit. (Rs 5000 - Rs 50,000 pu.)
2. Lakhs of consumers have purchased and continue to purchase this brand with UV RO and other technology for drinking water purpose thinking it is a genuine and honest product.
3. After buying the filter, consumers get a shock of their lives when they realize that the water filter is designed with sensors and timers called AUTO-SHUT-OFF to completely shut down and STOP functioning every 3 months or so unless it is serviced by the HUL appointed service agency and change of some unnecessary filters. These filters are sold under the names CSF and GERM-KILL KIT for all types of filters.
4. This results in each & every consumer spending almost 4 times the maintenance cost every year compared to any other UV or RO water filter. It is a complete trap to stop completely the functioning of a given product unless you pay the company for servicing.
5. The multiple ways the company is cheating the consumers, are it makes them invest a large amount by way of selling a filtration unit while hiding the fact that it would force shutdown every 3 months and will only start working again if

and only if the consumer replaces some spares from the company at exorbitant costs and service charges.

In effect, each consumer ends up spending anywhere between Rs 5000 to Rs 10,000 each year just for maintenance with this water filter brand. Whereas with any other honest filter brand each consumer would hardly spend Rs 1000 to Rs 2000 per year only, almost 5 to 10 times the annual maintenance cost for drinking water purposes. By the time the consumer realizes the designed trap and disposes or throws away the electric water filter unit, he has already lost thousands of his/her hard earned money to this dishonest company in maintenance cost over the years. Sometimes the money lost in maintenance is many times more that of original filter unit purchase price.

Please investigate this brand of PUREIT water filters and the AUTO-SHUT-OFF feature along with the sale of this CSF and GERM KILL KIT sales by HUL Ltd., thoroughly and take the strictest action against this company as the company could have cheated and overcharged Indian consumers to the tune of hundreds of crores of rupees across the country till now. You may also search the internet for hundreds & dozens of complaints against this water filter brand and CSF and germ kill KIT in India. Please see if there is any legal provision to fine the company heavily for misleading consumers and try to ban the sale of such brands in India. Thanking You, Sincerely.

Citizens Group, Bengaluru, Email: 2012@yahoo.com

Short but Impactful Budget

Budget 2019 being an Interim Budget was supposed to be only a Vote on Account. However, it being an election year, certain populist measures being brought in through the Budget window was but inevitable. However, at the end of the day, it must be said that save for the increase in the tax exemption to Rs. 5 lakh, the other direct tax reforms undertaken are rather well thought out and will significantly impact our financial affairs beneficially over the long-term.

As stated earlier, the obvious big bang amendment of Budget 2019 is the raising of the basic exemption limit to Rs. 5 lakh. Scores of middle income earning taxpayers will get a relief. But this does not really benefit those in the higher tax brackets as the tax rates etc. are still the same. However the more far reaching measures of Budget 2019 are with respect to real estate, particularly, income from house property. Tax is applicable where there is income and there can be only two kinds of incomes related to property – rental income and of course capital gains when property is sold. We shall come to the capital gains part a bit later; first, we shall look at tax on rental income.

As mentioned earlier, the basis of calculating income from house property is the rental value. This is the inherent capacity of the property to earn income. Now property income is perhaps the only

income that is charged to tax on a notional basis. This charge is not because of the receipt of any income per se, but is on the inherent potential of the house property to generate income.

So first and foremost, the first property that you buy is exempt from income tax - that is to say, there would be no tax on such property if one lives in the property or has kept the property locked up. The latter scenario may arise if someone resides at a rented place (due to a desire to stay closer to the employment or place of business maybe) or if one stays with one's parents etc. but yet purchased the property as an investment. This is in so far as the first property is concerned. However, so far, the second property onwards - even if it had been kept under lock and key, a notional rent value based on the market rental value had to be adopted as your notional income from the second property. To put it differently, even if one earns no income whatsoever from the second property, it was taxable as if it had been put on rent. Budget 2019 has brought in the benefits of nil tax hitherto available to only one property to any two properties owned by the taxpayer.

Now coming to the amendment with respect to capital gains. Readers may be aware that Sec. 54 of the Income Tax Act offers exemption from payment of long-term capital gains tax on sale of a residential house if the amount of long-term capital gains is invested within a period of two years (three years in case of

construction) in another residential house. Now the Budget provides that where the amount of the capital gain does not exceed Rs. 2 crores, the taxpayer will have the option to purchase or construct two residential houses in India (instead of being limited to the erstwhile one house). Also, this benefit of having the facility of reinvesting the capital gain in two houses instead of one will be only available for any one transaction in the lifetime of the taxpayer i.e. once for a particular stream of long term capital gain income, deduction has been availed of by investing in two residential houses, the same cannot be done again in the entire lifetime of the taxpayer.

A significant point to note here is that it seems from a first reading of the fine print that the abovementioned facility of being able to invest in two houses has been made available to only to Sec. 54 and not to Sec. 54F. Readers may be aware that Sec. 54F offers similar exemption from tax on long-term gains earned from an asset other than a residential house. In other words, if any asset that is not a residential house viz. land, commercial property, gold etc. is sold

and the net consideration is invested (within two or three years as the case may be) in a residential house, then the long term capital gains would be tax-free under Sec. 54F. These provisions haven't been changed by Budget 2019 that is to say that the tax deduction is still applicable with respect to one residential house only. We wonder why this step motherly treatment meted out to Sec. 54F particularly, Or is it an oversight?

In other miscellaneous provisions, the standard deduction on salary income has been raised from Rs. 40,000 to Rs. 50,000. Also, the TDS threshold on bank/PO interest income i.e. income below which TDS will not apply, has been raised from Rs. 10,000 to Rs. 40,000. Once again, as mentioned earlier, this write up is just the first cut from an incipient reading of the Budget papers. But as the popular saying goes - the devil (or the angel perhaps?) may lie in the fine print. Watch this space for updates.

A. N. Shanbaug & Sandeep Shanbaug
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Think out of the Box..... six beautiful HR Questions!

Here are some of the typical HR questions asked to find out if the candidates have "out of box" thinking capability.

Question 1: "What will you do if I run away with your sister?"

The candidate selected answered, "I will not get a better match for my sister than you, sir."

Question 2: Interviewer (to a student girl candidate) - What if one morning you woke up found that you were pregnant?

Answer: I will be very excited and take a day off, to celebrate with my husband. (Normally an unmarried girl will be shocked to hear this, but she managed it well. Why should, I think it in the wrong way, she said later when asked.)

Question 3: Interviewer: He ordered a cup of coffee for the candidate. Coffee, arrived and was kept before the candidate, then he asked, "What is before you?"

Candidate: Instantly replied "Tea" and got selected. (You know how and why did he say "TEA" when he knows very well that coffee was kept before him? Answer: The question was "What is before you U? (-alphabet). Reply was "TEA" T (- alphabet).

Question 4: Where Lord Rama would have celebrated his "First Diwali"? People will start thinking of Ayodhya, Mithila [Janaki's place], Lanka etc., but the logic is, Diwali was a celebrated as a mark of Lord Krishna Killing Narakasura. In Dusavataar, Krishnavathaar comes after Raamavathaar.

Answer: Lord Rama would not have celebrated the Diwali at all!

Question 5: You are driving along in your car on a wild, stormy night, it's raining heavily, when suddenly you pass by a bus stop, and you see three people waiting for a bus: An old lady who looks

as if she is about to die. An old friend who once saved your life. The perfect partner you have been dreaming about. Which one would you choose to offer a ride to, knowing very well that there could only be one passenger in your car? This moral/ethical dilemma was actually used as part of a job application form.

* You could pick up the old woman, because she is going to die, and thus you should save her first;

* or you could take the old friend because he once saved your life, and this would be the perfect chance to! Pay him back.

* However, you may never be able to find your perfect mate again... The candidate who was hired (out of 200 applicants) had no trouble coming up with his answer. Guess what was his answer?

He simply answered: "I would give the car keys to my Old friend and let him take the lady to the hospital. I would stay behind and wait for the bus with the partner of my dreams." Sometimes, we gain more if we are able to give up our stubborn thought limitations. Never forget to "Think Outside of the Box."

Question 6: The interviewer asked the candidate "This is your last question of the interview. Please tell me the exact position of the center of this table where you have kept your files."

Candidate confidently put one of his finger at some point at the table and said that this was the central point at the table. Interviewer asked "how did you decide that this is the central point of this table?", then he answers quickly that "Sir you are not supposed to ask any more question, as it was the last question as you promised.....He was selected because of his quick-wittedness. This is what Interviewer expects from the Interviewee.

"THINK OUTSIDE OF THE BOX"

Dilip Somaiya

A Guru-Shishya conversation: A Sishya who does not believe in God, asks, "Does God accept our 'Neivedhyam' (offerings)? If God eats away the 'Prasadham' then from where can we distribute it to others? Does God really consume 'Prasadham', Guruji?" The Guru does not say anything asking him to prepare for classes. That day, the Guru teaches his class about this 'Upanishads' mantra.

पूर्णमदः पूर्णमिदं पूर्णात् पूर्णमुदच्यते ।

पूर्णस्य पूर्णमादाय पूर्णमेवावशिष्यते ॥ - उपनिषद्

That is full, this too is full. This fullness is projected from that fullness. When this fullness merges in that fullness, all that remains is fullness.

- Upanishad

Guru instructs all students to learn the mantra by heart, so all start practicing. After a while, the Guru comes back and asks that very student who had raised his doubt about 'Neivedyam' to recite the mantra without seeing the book, which he does. The Guru smilingly asks, "Did you really memorize everything as it is in the book?"

Shishya: "Yes Guruji, I've recited it as it is written in the book."

Guru: "If you have taken every word into your mind, then why are the words still there in the book?" Guru further explains: The words in your mind are in the SOOKSHMA STHITI (unseen form). The words in the book are there in the STHOOLA STHITI (seen). GOD too is in the 'Sookshma Sthiti'. The offering made to GOD is done in 'Sthoola Sthiti'. Thus, God takes the food in 'Sookshman', or in 'Sookshma Sthiti', hence food does not become any less in quantity. While GOD takes food in 'Sookshma Sthiti' we take it as 'Prasadham' in 'Sthoola Sthiti'. Hearing this the Sishya feels guilty for his disbelief in God and surrenders himself to his GURU.

When Bhakti enters Food, Food becomes Prasad.....

When Bhakti enters Hunger, Hunger becomes a Fast.....

When Bhakti enters Water, Water becomes Tirtham.....

When Bhakti enters Travel, Travel becomes a Pilgrimage.....

When Bhakti enters Music, Music becomes Kirtan.....

When Bhakti enters a House, House becomes a Temple.....

When Bhakti enters Actions, Actions become Services.....

When Bhakti enters in Work, Work becomes Karma.....

When Bhakti enters a Person, Person becomes Human....

Don't fall prey to financial frauds

Bindisha Sarang

■ htmetro@hindustantimes.com

MUMBAI: Last week, the Employees' Provident Fund Organisation warned their subscribers and pensioners against a financial fraud. Here are a few things we can learn from this instance.

KNOW WHAT TO IGNORE

The latest EPFO fraud involved an impostor called 'Deepak Sharma'. A notice issued by the Mumbai-based office of EPFO said, "The said person is asking for income tax details, PAN card, Aadhaar card, ATM card number from EPFO subscribers/members for processing of withdrawal of provident fund (PF) or updation of KYC in their Universal Account Number (UAN)." What should you do if someone says they are calling from a financial institution, such as EPFO, Reserve Bank of India (RBI) or your bank or insurance company.

"Always remember that regulators get involved with overall financial policies and don't have the bandwidth to make individual calls. Remember, if a regulatory authority has to get in touch, they will send official mails or notices on your authentic email or physical address," said Mayur Joshi, CEO, Indiaforensic.com, a financial fraud investigation company. If you get such a call, you need to ignore them. "In case, you are unable to ignore such a call such as when the caller tells you they are from your bank, you need to call your bank's official customer service (mentioned on your chequebook, or back of ATM card) to recheck if there's an issue," said Joshi. Ritesh Bhatia, cybercrime expert said, "Knowing not to divulge financial details to a stranger should be as ingrained in us as knowing not to wear gold jewellery in a dark alley."

IDENTITY THEFT IS REAL

In the above mentioned case, EPFO

THE EPFO IMPOSTOR

Last week, the Employees' Provident Fund Organisation (EPFO) warned their subscribers and pensioners against a financial fraud. An impostor called people asking them for income tax, PAN card, Aadhaar card, etc details for processing of withdrawal of PF, or updation of KYC in their UAN. While the impostor's number was not that of the Bandra EPFO office, other details such as address, timings were correct



Impostor name:
'Deepak Sharma'
on Truecaller app
**Impostor's
number**
+91 9102195592

MAKE IT A PERSONAL POLICY TO NEVER DIVULGE SENSITIVE FINANCIAL DETAILS ON A CALL TO STRANGERS; UPDATE YOUR ANTIVIRUS; AND IN GENERAL, KEEP THE VIGIL GOING

warned public that the phone number listed for its Bandra office in Mumbai on Google belonged to an impostor. However, all other details of the office, like its address and timings, were correct. "This is a case of identity theft, and it's very common these days. Anyone can list themselves as you, or your business as their business in online listing and directories or even do domain name squatting," said Bhatia. Domain name squatting is when someone opens a domain name very similar to your business name, with the intention of fraudulent activity. This specially applies to small business owners, so it's important to check your online Google listing or online directories to see if your business has been a victim of the same. "Following basic digital hygiene, such as verifying website and authenticity of calls, also important," added Bhatia.

CHECK THE ACCESS

Pay attention to an important detail. Sharma's mobile number showed up in the Google search result when someone searched for contact details of EPFO's Bandra office.

However, all other details of the office were correct.

"When you list a business with online engines such as Google, for instance, they send you a physical postcard with a verification code on the physical address you provided them with. In this case, there's a possibility that someone in EPFO received the postcard and authenticated this search result. There's a chance that some insider from EPFO may be involved," said Joshi.

According to news reports, in 2014, 14 EPFO employees were put behind the bars for fraudulent withdrawals. Make sure that only you have access to your physical paper work.

As far as listing is concerned, online listing directories are authenticated via email.

"There's a possibility that the email too in this case was compromised," said Joshi.

In short, when it comes to financial communications, make sure you take all the precautions.

Make it a personal policy to never divulge details to strangers; update your antivirus; and in general, keep the vigil going.

FSSAI bans plastic, newspaper packaging

Rhythmia Kaul, letters@hindustantimes.com, (Courtesy: Hindustan Times)

NEW DELHI: The country's top food regulator has prohibited the use of recycled plastic or newspaper and magazine pages for packaging of food items, in a bid to crackdown on use of packaging material that poses a health risk. Food Safety and Standards Authority of India (FSSAI) has framed new food packaging regulations that are in the process of being notified. The regulations will come into effect from July 1.

"The packaging of food regulations has been sent for publishing and will raise the bar for food safety in India. Packaging is an integral part of the process and we have framed regulations to address the it," said Pawan Agarwal, CEO, FSSAI. Acknowledging the importance of packaging in the food sector and its impact on food safety, the packaging regulations have been separated from the labelling ones.

The new regulations replace the Food Safety and Standards (Packaging and Labelling) Regulations, 2011. Besides general and

specific requirement for packaging material, the regulations also prescribe overall and specific migration limits of contaminants for plastic packaging materials. There is a suggestive list of packing materials for different food product categories. The main concern for the food regulator is the unorganised sector that found to be making use of hazardous packaging material in the surveys that were commissioned by the regulator.

Of the 380 samples picked up from the unorganised sector, 51 samples were found to be nonconforming, taking overall rate to 13.4%, according to a survey report that FSSAI commissioned. The food items in these instances were found contaminated even with heavy metals such as cadmium, lead, etc.

"The surveys that we commissioned have shown that the packaging material used by the organized sector is largely safe but it's the unorganised sector that is a cause for concern for us, especially loose packaging material," he said.

Get tax benefits on donations

Revati Krishna, revati.krishna@htlive.com, (Courtesy: Hindustan Times)

MUMBAI: What if you could support a charitable cause and receive tax benefits for the same? The income tax department encourages donations for charity by offering some tax deductions under the Income Tax Act, 1961. There are three sections in the Income Tax Act under which a taxpayer can claim tax deductions on charitable contributions: sections 80 GGC, 80 G and 80 GGA. These sections do not have an upper limit unlike other sections, like 80 C, where deductions of up to ₹1.5 lakh only can be claimed.

DONATION TO POLITICAL PARTIES OR ELECTORAL TRUST: While we step into a crucial election year, let's review on how donating to electoral trusts and political parties will give us some tax benefit. The concept of electoral bonds was introduced in the Budget in the year 2017 to promote a transparent political funding system. Not only can you assure yourself of some transparency, the income tax act also provides you a tax benefit on the same. Electoral bonds can be bought from any of the branches of State Bank of India. "By making a donation to political parties and electoral trusts, you can receive a deduction under two sections: section 80 GGC if you are an individual and section 80 GGD if you have donated as a company," said Rahul Singh, chartered accountant with Taxmann Publications, a publisher of taxation and corporate laws. The entire amount you donate is eligible for deduction. Also, the income tax department has cautioned all taxpayers against donating more than ₹2,000 to political parties in cash. Political parties get an exemption on the face value of the bonds under section 13A.

DONATION TO RELIGIOUS INSTITUTIONS AND CHARITABLE INSTITUTIONS: Under section 80 G of income tax Act, you can get tax benefit if you donate to charity institutions, religious institutions or trusts. Although as an informed taxpayer, you have to be careful that the entity has been approved by the commissioner of income tax. Cash donations exceeding ₹2,000 will not be eligible for deduction. Some of the approved entities include India Wildlife Conservation Trust, Bengaluru, Model Education and Welfare Society, Aurangabad, National Defence Fund and Indira Gandhi Memorial Trust. This section gives you the liberty of donating without an upper limit. "Section 80 G prescribes few institutions where deduction is allowed at the rate of 100% of amount donated and a few institutions where deduction is allowed at the rate of 50% of amount donated," said Singh. The other category applies a limit to the amount on which you can claim a

deduction. The deduction allowed is restricted to 100% or 50% of a net qualifying amount and not the amount donated.

DONATION FOR RESEARCH AND DEVELOPMENT: You can get tax benefits by contributing to the scientific development in the society under section 80 GGA. "You have to be careful that the institution you are donating to is using the money for scientific research or for social science or statistical research," said Singh. Hence, you should donate to those entities, which are approved by the income tax department for section 80 GGA. Donation to All India Institute of Medical Sciences (AIIMS), Rajiv Gandhi Foundation and Indian Institutes of Technology (IIT) fall in this category. You will receive complete 100% deduction although cash donations exceeding ₹10,000 will not be eligible; also, if you have received income from a business or profession during the year, you are not eligible for donation under this section, said Singh.

Donations to your own organisation, Consumer Guidance Society of India (CGSI) can also get you tax benefit under section 80 G of the Income Tax Act 1961.

One Sunday, when counting the money in the weekly offering, the Pastor of a small church found a pink envelope containing \$1,000. It happened again the next week!

The following Sunday, he watched and saw an elderly woman put the distinctive pink envelope on the plate. This went on for weeks until the pastor, overcome by curiosity, approached her, "Ma'am, I couldn't help but notice that you put \$1,000 a week in the collection plate."

"Why yes," she replied, "every week my son sends me money and I give some of it to the church."

The pastor replied, "That's wonderful, but \$1,000 is a lot, are you sure you can afford this? How much does he send you?"

The elderly woman answered, "\$10,000 a week."

The pastor was amazed. "Your son is very successful; what does he do for a living?"

"He is a veterinarian," she answered.

"That's an honourable profession, but I had no idea they made that much money," the pastor said, "Where does he practice?"

The woman answered proudly, "In Nevada. He has two cathouses - one in Las Vegas and one in Reno."

ADDITIVES MAKE FOOD TASTY, BUT AT WHAT COST?

WASHINGTON: Additives commonly used in processed foods to improve texture and extend shelf life may promote anxiety-related behaviors and make one less social, a study in mice has found. The study, published in the journal Scientific Reports, also showed sex differences in the mice's behavioral patterns, suggesting that emulsifiers affect the brain via distinct mechanisms in males and females. Though the researchers from Georgia State University could not pinpoint the exact mechanism by which emulsifiers contribute to behavioral changes, they said inflammation triggers local immune cells to produce signaling molecules that can affect tissues in other places, including the brain. "The gut also contains branches of the vagus nerve, which forms a direct information pathway to the brain," said Geert de Vries, professor at the varsity. Previous research by the same team has shown that emulsifiers can cause low-grade intestinal inflammation by altering the composition of gut microbiota, a diverse population of trillions of microorganisms that are vital to health. Their research has linked emulsifier consumption to obesity, metabolic syndrome and inflammatory bowel diseases such as colitis, conditions whose

incidence has significantly increased since the mid-20th century. In the same period, there has also been an increased incidence of behavioral disorders such as autism, leading scientists to theorize that brain function may be affected by environmental exposure to modern chemical substances as well. The researchers added one of the two commonly used emulsifiers, polysorbate 80 and carboxymethylcellulose, to the drinking water of male and female mice. After 12 weeks, they observed that treatment with emulsifiers altered the gut microbiota of males and females in different ways. They then conducted tests to assess the effects of the emulsifiers on behavior. The researchers found that emulsifiers altered anxiety-like behavior in male mice and reduced social behavior in female mice. As to what is driving the differences between male and female behavior, de Vries said there might be several factors. For example, there are known sex differences in the immune system, which help govern the composition of bacteria in the gut, and in the way, the digestive system processes food. As a result, "adding emulsifiers to the diet will have different consequences for the microbiota of males and females," professor de Vries said.

PRODUCING ELECTRICITY, FUEL FROM CO₂ – MELTING CARBON DIOXIDE

SEOUL: Scientists have developed a system that can produce electricity and hydrogen fuel from carbon dioxide – the main contributor of global warming. "The hybrid Na-CO₂ cell also produces clean energy source, hydrogen," said researchers. The Hybrid Na-CO₂ system can continuously produce electrical energy and hydrogen through efficient carbon dioxide (CO₂) Conversion with stable operation for over 1,000 hours, researchers said. "Carbon capture, utilization and sequestration (CCUS) technologies have recently received a great deal of attention for providing a pathway in dealing with global climate change," said Guntae Kim of Ulsan National Institute of Science & Technology.

"The key to that technology is the easy conversion of chemically stable CO₂ molecules to other materials. Our new system has solved this problem with CO₂ dissolution mechanism," said Kim. Much of human CO₂ emissions are absorbed by the ocean and turned into acidity. Researchers focused on this phenomenon and came up with the idea of melting CO₂ into water to induce an electrochemical reaction. If acidity increases, the number of protons increases, which in turn increases the power to attract electrons. If a battery system is created based on this phenomenon, electricity can be produced by removing CO₂. "The hybrid Na-CO₂ cell also produces clean energy source, hydrogen," said Dr. Kim.

NOVEL TECHNOLOGY FOR CLEAN WATER

Researchers from Washington University in St. Louis have developed a new technology that can clean water twice as fast as commercially available ultrafiltration membranes, an advance that brings hope for countries where clean drinking water is a big issue. They find that ultrafiltration membrane using graphene oxide & bacterial nanocellulose is highly efficient, long lasting & environment-friendly.

NEW, ACCURATE TEST TO DETECT TB

Rapid blood tests currently in use are unable to rule out tuberculosis and should be replaced with a more accurate test, according to a UK study published in 'The Lancet'. The research, published in the journal Lancet Infectious Diseases, also looked at a new 2nd generation rapid blood test, developed at Imperial College London and found it to be substantially more accurate than existing tests.

E-CIGARETTES WITHIN SCHOOL STUDENTS' REACH

MUMBAI: Adolescents in the city are resorting to electronic-cigarettes revealed a survey conducted across 40 civic schools located in the slum pockets. The results were presented at the 4th National Conference on Tobacco or Health in the Tata Memorial Hospital (TMH). Saalam Mumbai Foundation & Healis-Sekhsaria Institute for Public Health jointly conducted the survey. Gauri Mandal, senior project coordinator of Saalam Mumbai Foundation, said, "The number of students who smoke e-cigarettes was higher than what we had expected. Vaping was largely considered a western phenomenon, but students in India are also picking it up. Students often pool in money to buy the device and as e-cigarettes are electronic gadgets, teens find them fascinating." An e-cigarette is a battery-operated device, which emits vaporized nicotine, and often marketed as means to cut down smoking, costs at the least ₹300 and the nicotine cartridges must be replenished. 11 states have implemented the Centre's advisory, urging the states to ban e-cigarettes however; Maharashtra has not done so until now. Dr. Pankaj Chaturvedi, HOD at TMH, says, "No study has shown that over the counter sale and use of e-cigarettes, helps in cessation. A cartridge of e-cigarette contains 10 milligram (mg) of addictive and toxic nicotine and studies show that 30 mg of nicotine consumption is lethal for humans."

FORM IV (See Rule 8)

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Sd / -

Ms. Jamna Vardhachary
Publisher, Printer, Editor

AIRLINE DIRECTED TO PAY ₹98K TO MAN FOR CANCELLING 25 TICKETS.

Mumbai HT Correspondent
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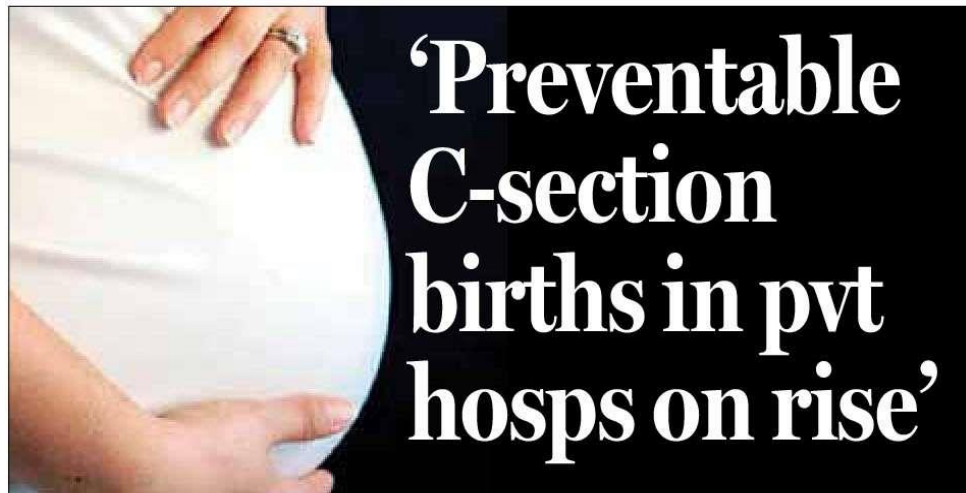
MUMBAI: The consumer forum last week directed low-cost carrier GoAir to pay more than ₹98,000 in compensation to a Vile Parle resident for cancelling, "without reason" a 2015 flight on which he had booked 25 tickets for guests from Ahmedabad to attend his daughter's wedding in Mumbai. GoAir, when contacted, did not comment on the issue, saying the verdict was already out in the case.

Jayesh Pandya in May 2014 had spent ₹50,000 on these tickets to fly in his guests to Mumbai on February 17, 2015. "I had made the wedding pooja arrangements based on the flight timings. In January 2015, I contacted the airlines to submit the passengers' names. Then, they informed me the flight was cancelled. They offered no reasons," Pandya told the forum.

Pandya then bought tickets for 24 passengers on another airline for ₹88,816. In February 2015, he wrote to GoAir twice, seeking reimbursement for his expenses. In response, they gave him a ₹3,000-worth credit voucher and informed him the refund was being processed. However, he did not hear from GoAir. Pandya then filed a RTI query with the Directorate General of Civil Aviation about GoAir's change in schedule on February 17, 2015. He found there were no changes in timings. Pandya approached the forum in November 2016.

GoAir told the forum flight timings had been changed on September 6, 2014, as per DGCA's winter schedule. However, the forum noted the RTI response from DGCA was contrary to GoAir's claim and held that the airline made a false submission. The airline also claimed it contacted Pandya through email about the cancellation, but the forum noted they did not produce any proof. GoAir, however, submitted copies of emails from March 2015 reflecting refund discussion.

The forum directed the airline to refund Pandya ₹50,000 for the tickets, and ₹38,816 for the excess amount Pandya paid for Vistara airlines and ₹10,000 as additional compensation.



'Preventable C-section births in pvt hosps on rise'

Such deliveries mainly driven by financial gains, says IIM-A study

Ahmedabad: There were as many as nine lakh "preventable" unplanned Caesarean section (C-section) deliveries out of 70 lakh in private hospitals in India in one year, driven mainly by "financial incentives," says a study by Indian Institute of Management-Ahmedabad.

Such "medically unjustified" births not just cause "large out-of-pocket expenses" but also "delayed breastfeeding, lower birth-weight, respiratory morbidities" among other troubles for the newborn, it says.

The study is titled "Too much care? Private health care sector and surgical interventions during childbirth in India," and was carried out by IIM-A faculty member Ambrish Dongre and doctoral student Mitul Surana.

The study finds "a woman opting for private facility is 13.5-14 percentage points more likely to undergo an unplanned C-section (compared to public facilities)".

The figure is based on the fourth round of the National Family Health Survey (NFHS), carried out in 2015-16, which found that 40.9 per cent births in private facilities in India were through C-section as against 11.9 per cent in public facilities.

The study observes that "supplier-induced demand" for unplanned C-section births in private facilities is

9 LAKH AVOIDABLE SURGERIES IN A YEAR

■ IIM-A study reveals that nine lakh 'preventable' unplanned Caesarean section (C-section) deliveries were done out of 70 lakh in private hospitals in the country in one year

■ It finds that 'a woman opting for private facility is 13.5-14 percentage points more likely to undergo an unplanned C-section, compared to public facilities'



mainly driven by "financial incentives."

"Even though private providers might be more responsive to patients and exert more effort, they are also more likely to provide over-intensive treatments either as a response to demand from patients or due to financial incentives," it says.

Quoting NFHS, the IIMA study says that a natural birth in private facility costs, on an average, Rs 10,814, while a C-section costs Rs 23,978.

"The supplier-induced demand driven by financial incentives especially when patient has limited information is probably an important explanation" for higher rate of C-section birth in private facilities, it further says.

"When medically justified, C-sections prevent maternal and perinatal mortality and morbidity. But if performed when not needed, they impose huge burden on the mother and the child that

go beyond large out-of-pocket expenses," the study states.

"For the newborn, it means delayed breastfeeding, lower birth weight, respiratory morbidities, increased rate of hospitalisation, lower Apgar scores and its implication in the long run," it says.

The study seeks "to evaluate whether the private sector can be an effective partner in providing health services," especially in the light of the National Health Policy 2017, which provides cover of Rs 5 lakh for poor households to seek secondary and tertiary health care in public or empanelled private hospitals.

In order to bring down the number of "C-sections that are not needed," the government will have strengthen "public sector facilities, not just in terms of equipment and staffing, but also in terms of facility timings, absenteeism and attitudes of service providers," it concludes.

—PTI

5 RESOLUTIONS TO SAVE MONEY

Vivina Vishwanathan Email: vivina.v@htlive.com

What is your resolution for this year? The usual resolutions include exercising regularly, eating healthy, reading more books, spending time with family and going for more holidays. Here are five options that can help save money.

REDUCE YOUR DEBT: If you have multiple credit card bills to repay or any other kind of loans, take a resolution to pay off your debt. You are losing more money if you don't repay your loans. "You should review your loans. If you have enough corpus to repay the debt, you should consider it. If you have a credit card overdue, try to repay it. If you have high interest rate loans, convert those into cheaper rate loans," said Surya Bhatia, New Delhi based financial planner. For instance, usually interest rate on credit cards range between 24% and 44% per annum. If you are unable to repay it, shift to a personal loan which range from 12-18% per annum.

DON'T SHOP MINDLESSLY: Most people tend to go overboard with shopping. It could be coming in the garb of retail therapy or just lack of attention on your wardrobe. Result is you end up buying things you don't need. One way to get this right is to organise your wardrobe and see what you have and whether you need more. Don't shop just because the mall is going on sale. Before heading to a Mall, make a list of things you need and stick to the list. Another way to do it is to make a budget for all you're shopping in the beginning of the year and follow it.

DON'T INVEST ON HOT TIPS: Every month save a portion of your income. Now the money that you save should not be left in the bank account. You want your money to work as hard as you do. Now that doesn't mean you get distracted with all the noise around you. "Don't get influenced by the noise levels in the market but maintain

a disciplined approach to achieving financial goals. Next year, there will be significant volatility and many experts predicting market movements," said Prateek Pant, head, product and solutions and co-founder of Sanctum Wealth Management. Understand your financial goals and don't hesitate to seek help from a professional.

KEEP TRACK OF YOUR MONEY: Have you ever said, "I don't know where my money goes," or "Money just comes and goes from hand?" Well, you should know where it is spent and where it is invested. Often you get busy with your work or family commitments. The moment you have some free time, you end up looking for entertainment. This year, take some time out to track your money and keep a record of it. When you know where your money is, you will be much more in control with your life. Don't let money control your life choices, instead let it give you the freedom to choose what you want.

DON'T TURN INTO A MISER: You need to save money but that doesn't mean you should get stingy. It is alright to spend on yourself if you want to. The issue occurs when you don't know how your money is going to work. "When you don't know your expense pattern, rate of inflation and rate of growth of your money, you are obviously going to be conservative because you don't have the answers. You will be trying and cutting corners to make the money stretch for you," said Priya Sunder, Director, Peak Alpha Investment Services. She explains with an example. "There was a lady who never went to the beauty parlour as it was unimaginable for her to spend ₹2,000 facial and hire a cab every month. In fact, she could afford to do it as well as hire a cook too," said Sunder.

Go ahead and take control of your money this year.

5 things to know before investing in NCD's

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In the first week of the year, Mahindra and Mahindra Finance Services Ltd announced non-convertible debentures (NCDs) to raise money. Recently, mortgage lender Housing Development Finance Corp. Ltd (HDFC) also announced that it will look to raise ₹45,000 crore via NCDs in this year through different tranches. NCDs are one of the options companies use to raise money.

"In 2019, you can expect more NCDs to hit the market. Commercial paper was very easy for the companies to raise money for shorter tenures. NCDs are a more long-term funding compared with commercial papers. Hence, we can expect more traction in the NCD market and it will be significantly higher than what we saw in 2018," said Abhimanyu Sofat, head of research, IIFL Securities Ltd. Considering that more NCDs are going to be launched, here are five things that you should know about NCDs before investing:

CHECK FOR CREDIT RATE: NCDs are fixed income products, which mean they promise to give you a fixed interest rate at the end of the tenure. However, if the company defaults you may not get the money. Hence, it is important for you to check the rating for the product. Opt for AAA-rated NCDs. Consider the reputation of the

company as well as track record. If confused look for multiple ratings for the same instrument.

NOT WORTH INVESTING IF IN HIGHEST TAX BRACKET: NCDs are taxed at your slab rate, which means if you are in the highest tax bracket; the interest you earn will be taxed at 30%. Hence, your post-tax returns will be much lower. NCDs can work for those in the lower tax category or those with no taxable income. While investing in any instrument, always factor in your post-tax return and not just the coupon rate.

INTEREST RATE: The interest rate on most of the AAA-rated NCDs is usually a little higher than bank fixed deposits, around 9%. However, the lower rated NCDs can give you higher interest rate. Don't look at interest rate on NCDs in isolation. The higher the return, the risk is also likely to be higher. You do not want your money to be stuck with a company in case of a default.

PAY OUT OPTIONS: In case of payout, you can pick monthly, quarterly, annually or cumulative. When you opt for cumulative returns, you will get a slightly higher return compared with say a monthly payout. The reason to pick the payout option depends on when you need the money and for what purpose.

TENURE: Know that the tenure of the NCDs is usually long-term. Hence, it works for those who are comfortable staying invested for a longer duration fixed income product. Again, do not look at the instrument in isolations. Factor in you asset allocation and check if it will work for your overall portfolio. There are multiple other fixed income products available in the market. Hence, compare NCDs with other alternatives before investing in it.

"We cannot solve our problems with the same thinking we used when we created them." – **Albert Einstein, Physicist**

"Often when you think you're at the end of something, you're at the beginning of something else." – **Fred Rogers, TV Artist**

"We are living on this planet as if we had another one to go to." – **Terry Swearingen, Nurse and Winner of Goldman Environmental Prize in 1997**

Dyslipidemia – A report by Dr. K. S. Murthy



Eminent doctor Dr. Ashok Panjabi, Cardiologist, Krishna Cardiac Care and Lilavati Hospital speaking recently on “Young Hypertensives and How to Manage Lipids” dealt with risk factors that leads to cardiovascular problems and epidemic of heart diseases, strokes, peripheral vascular diseases and kidney diseases. Hypertension is the highest order of cardiovascular, cerebrovascular and renovascular problems

due to cholesterol, which is an important component of the atherosclerosis process.

Atherosclerosis: It is building up of plaque, cholesterol deposition, tissue matters, blood cells, endothelium cells and other reactory substances existing in the body into the blood vessels, which are affected by atherosclerosis as deposition in the coronary arteries leading to cardiac symptoms of angina, heart attack, sudden cardiac death, congestive heart failure because of multiple heart attacks. Similarly, it affects brain vessels, carotid vessels, vertebral vessels, smaller vessels in the brain leading to strokes. It is a mechanism and metabolism of cholesterol in the plaque and is responsible for how the plaque will behave - whether it remains stable or unstable and erupt and expose the internal substances, which are inflammatory, platelets aggregators leading to acute stroke. The plaque may rupture leading to occlusion of blood vessels resulting in stroke. These vessels may affect the peripheral vessels. Peripheral vascular disease in our country is less when compared to strokes and heart problems unlike the West. We do not investigate to such an extent peripheral vascular disease in our patients. We look at the heart, cardiogram and the cardiologists as well as the urologists pick up the stroke and heart problem.

Cholesterol management has been important, there has been slight difference in guidelines, control cholesterol levels or takes aggressively and it is not based on pharmaceutical companies pushing the drugs. Extensive studies by universities, independent medical colleges world over have shown cholesterol as an important risk factor that leads to atherosclerosis and controlling cholesterol, bringing it down with or without medication improves prognosis and regress atherosclerosis in the last 5 -7 years.

European Cardiological Society Clinical Practice Guidelines: Managing the risk factors for cholesterol in the heart and stroke and how do we manage them; targets to be kept in mind before starting cholesterol therapy. How do we manage people who do not have heart disease and stroke besides those who already have heart disease, stroke and paralytic stroke? They give the level of recommendation for these patients based on their risk factors and problems. What is the target with lipid profile? Lipid profile has many parameters like total cholesterol, LDL and HDL cholesterol and triglyceride. What should be controlled - entire lipid profile or LDL cholesterol? Non-HDL cholesterol like LDL, VLDL, triglyceride and ILDL are bad components.

Recommendations for LDL cholesterol control: Treat Type A, aggressively to bring it down. Classify patients with high-risk group as far as cardiovascular risk is concerned, high severe risk group, moderate group and low risk group.

Diabetes: American Heart Association scoring system is available on the net. Put in the age of patient, gender, BP, values of cholesterol, smoker and it will give risk of lifetime chance of getting a heart/stroke problem, 10 years risk of developing heart problem as a marker to treat aggressively. Score is 5, 7, high risk at 10, 15% with problems like insulin and chances of getting stroke or heart attack. This group has to be treated to bring down LDL below 70 mg per deci liter and tight control of lipid is necessary. Documented CVD, diabetes, severe renal insufficiency, 10-year risk with more than 5-10% considered as high risk; 1-5% is moderate risk and less than 1% is low risk group.

Categorise patients and individualize: Take out the chart, put down values, understand 10 years risk, check diabetes, renal insufficiency, preexisting cardiovascular disease and after this concept is clear then start treating but do not see only the figures and treat. Every patient should be treated individually as your brother or sister and apart from prescribing drug, understand your goal to treat on scientific basis and not arbitrarily. Regression can also happen, narrowing in the artery which is 70% not treated by angioplasty or bypass can become 40/50% and stable without giving trouble lifelong. Identify LDL whether it is less than 70/100/150 based on the group. Calculate the percentage reduction of LDL to be achieved i.e. 50% reduction either in value or baseline cholesterol level for severe high risk and high-risk group and reduce 30% in moderate risk group.

Response (satisfactory, moderate or less) to statin dose is variable. Follow up the values of lipid profile or LDL values and see the values desired at the beginning of therapy. Repeat lipid profile at the end of 6-8 weeks, see the response and step up the dose if needed. Treat high risk and very high-risk group with the highest tolerated dose of statin. High dose of statin used to have side effects like muscle pain, renal and hepatic problem. Monitor liver function test from time to time and newer statins have shown that they are relatively safe.

Statin are extensively used drugs and the newer ones Atorvastatin, Rosuvastatin are the preferred statins (long acting) for treating atherosclerosis. They are relatively safe, and one need not monitor renal parameter and liver function test or CPK (Creatine Phosphokinase) level parameters unless patient comes with symptom of nausea, vomiting, poor appetite, muscle pain, weakness. Unless someone has liver disfunction or renal insufficiency, you may have to monitor them from time to time. If you are on high dose to begin with because lipids are high then add combination like additional drugs apart from statin which also reduce lipids when goal is not achieved. Once you achieve the goal, there is no need to reduce the dose in very high risk or high-risk

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groups. Stick to high dose group (40 mg Rosuvastatin) because achieved levels of LDL (100) will have benefit for liberal control of lipids (70) than moderate dose of statins. Combination available are Ezetimibe which prevents reabsorption of bile and bile acid sequestrants which carry cholesterol into liver and back into circulation and this brings down an additional 20% reduction in cholesterol. So combination of Atorva or Rosuva (10 mg) with Ezetimibe is recommended for people who want to achieve the goal by which incidence of strokes or heart attacks especially secondary (cardiac or shock related to brain) prevention is beneficial. Combination of high cholesterol and triglyceride (200) attacks prognosis and incidence of recurrence of problems related to heart, brain, kidney and peripheral vascular disease is concerned. Treat triglyceride with Fenofibrate. Hypertriglyceridemia where the lipid levels are haywire and high as even seen in young people.

How to manage statin intolerance: patience who have muscle pains, reduce dose of statin. With high CPK levels (more than 4 times normal), stop the statins for some time (4-6 weeks) and they are in high risk group because of previous cardiovascular problem, start with tiny dose of statin (5 mg Rosuvastatin once or twice a week and on tolerance make it daily) with balance between no side

effects and good cholesterol control. With muscle damage, liver disfunction, severe renal insufficiency, discontinue statins and fall back on secondary line of treatment and use of other drugs which do not cause the side effects. Ezetimibe is relatively mild anti-cholesterol medicine and gets 20% less cholesterol for a person who does not tolerate statin. Fenofibrate may give additional 20% reduction in cholesterol. The ultimate aim is to manage patient as far as cholesterol is concerned, bring it down to reasonable levels as far as possible.

Dr. Panjabi concluded that we have to bring blood pressure down to the levels, which we want and similarly cholesterol. Start with moderate dose statin for these patients and largely they tolerate well and statins even in high dose would not cause weakness, muscle discomfort and liver disfunction. Patients with acute coronary insufficiency (chest pain, ECG changes) are started on high dose of statin that will prevent further complications leading to myocardial infarction and sudden death. Treatment is given to primary or secondary angioplasty. Post bypass also, they are kept on statin. Prevent atherosclerosis in the bypass whether it is a vein or memory artery, they are protected by statin and should be continued even after bypass surgery.

Behavioural mistakes to avoid when investing

Nilesh Shah – Managing Director at Kotak Mutual Fund

It's often said that an investor's worst enemy is himself. If our house is on fire, we listen to our intuition and run for safety. This helps us survive. However, in case of investment decisions, this behaviour can land us in trouble. The moment we see signs of panic in the stock market, we run to sell all our stocks; when we see euphoria, we jump into the market. We tend to behave irrationally and in a biased manner in many investment situations.

Your long-term investment success is determined by your ability to control your 'inner demons' and 'psychological traps'. The good news is that human behaviour is irrational in a predictive manner, as examined by Professor Dan Ariely in his book 'Predictably Irrational'. Once we recognise these 'inner demons', we can develop approaches to tackle them. A thoughtful investor can leverage this predictable irrationality by remaining un-swayed by the noise and making rational decisions, thereby taking advantage of others' 'behavioural biases'.

One of the inner demon is 'overconfidence'. Time and again, we tend to overrate our ability, knowledge and skill. Watching 24-hours news channels and listening to 'experts' we tend to believe that we are experts and make investment decisions that are not thought through. We think we can predict and time every up and down of daily price movements and invest accordingly. Over confidence can lead to excessive trading and poor investment decisions. To be a successful investor, one needs to follow a zero-based approach towards decision-making. Investors need to be prudent to not sell their winners too soon and nor hold on to their losers too long.

Another important psychological trap we need to avoid is 'herding'. People tend to follow actions of a larger group, independent of their own knowledge. Large-scale social imitation can lead to significant gaps between actual value and price. This herd-like behaviour phenomenon can create profitable opportunities for individual stock, but taking advantages of collective irrationality, either for a specific stock or for the market as a whole, is difficult. Since most of us have a strong urge to be part of the crowd, acting independently is not an easy feat. However, if we're able to control this behaviour, it can result in significant investment gain for us. Warren Buffet sums this up by saying: "We simply attempt to be fearful when others are greedy and to be greedy only when other

are fearful." It requires significant control over one's emotions to practice in real life.

Focus on avoiding silly behavioural mistakes: Research has shown that behavioural mistakes can reduce the return on investments by 10% to 75%. So what do you need to do avoid this? It can be summarized in one word: discipline. One need not always focus on becoming smart. Avoiding silly behavioural mistakes can help one become a successful investor in the long-term.

Key takeaway

- Always use a 'checklist' approach towards entry/exit of stock. Keep it short and reasonable.
- It is better to do your due diligence before investing. Keep a safety margin while investing; never invest to lose.
- Adopt a 'buy and hold' strategy with periodic review. The less frequently you track the market and check your portfolio, the less likely you will be to react emotionally to natural ups and downs of the stock market.
- Be more thoughtful while taking long-term investment decision. Losing one day's return will not matter if you want to keep the stock for 10 years. When you see sign of panic or euphoria, the best advice would be to wait for another day. If the investment is meaningful from a long-term perspective, the opportunity will continue to remain a good one, even in the future.
- Have appropriate asset allocation and rebalance your portfolio periodically.
- Be humble, and learn from your mistake. When you succeed, evaluate which of your actions contributed to the success, and which ones did not. Do not claim the credit for successes that have occurred by chance. Avoid rationalization when you fail.
- Do not exaggerate the role of bad luck in your failures.

क्षते प्रहाराः निपतन्ति अभीक्ष्णं, धनक्षये वर्धते जाठराग्निः ।

आपत्सु वैराणि समुद्भन्ति, छिद्रेषु अनर्थः बहुलेभवन्ति ॥

Hunger increases when all our money is lost,
Enemies crop up when we are in trouble and
Problems manifold when we are divided.

How to Prevent Credit Card Frauds

Ranjit Punja - Co-founder and CEO of CreditMantri

We live in the digital era where increasingly more transactions happen through debit and credit cards. Despite the multi-layer of security measures provided for using the cards, there are instances of fraudulent transactions being reported. The onus ultimately falls on us to take necessary steps to safeguard against such happenings. A credit card offers the convenience of making purchases big or small without cash and pay for them later. Having upgraded to EMV safety feature, you may be relieved of any credit card frauds. But, there is a reason to be worried if the card information is stolen or compromised. It can be misused for making online transactions. Hence, it is important to know how you can strengthen your safety layer to prevent such frauds.

Setting limits to prevent frauds: Setting self-imposed limits can be beneficial in two ways. First, you can control your urge to spend more, and secondly you can avert a potential credit card fraud. Each credit card comes with a specified credit limit which the card issuer allocates based on your credit eligibility. To keep your spending under check, you can set your personal credit limit lower than the available credit limit. After setting your personal credit limit, you will be able to use only what you have set and will be alerted by the card issuer when you get closer to the limit or exceed it. This personalised credit limit can be modified according to the situation. Some cards let you set different limits for each category like international usage, online shopping, dining etc. or allow the primary cardholders to set sub limit on the add-on cards as well. This feature also helps certainly prevent a credit card fraud. Those with intention to dupe you will not be able to make a purchase more than the set limit.

Strong password: The great Indian digital push has resulted in the number of online transactions go up steeply. If we were to take the data from the RBI, in January 2018 alone India made 1.1 billion transactions. It is most likely that you will be making an online transaction any time soon and you should be prepared for it. A strong password with the combination of letters, numbers and special characters. Moreover, use different passwords for each account, change it periodically, check if you are in a secure environment (both online and offline) and most importantly do not share your password with anyone. At a POS terminus, pay extra

attention while using the credit card as the card number could be stolen or photographed by fraudsters. Do not share any details of your credit card on social media, as it is a vulnerable platform for information theft.

Patterns to look out for to prevent credit card fraud: Suspicious spending: Many of the cardholders opt for auto-debit option to pay the credit card bill on time. While this is a good thing to do, the user may not notice what was spent last month using the credit card. There have been instances of small amounts being taken away from your credit card account without your knowledge. Hence, it is advisable to regularly monitor your credit card transaction and raise it with the card issuers if you see any discrepancies.

Skimming: Certain electronic devices are employed by fraudsters for skimming which steals your credit card information. A fake credit card can be created encoding the information obtained from the skimmer. Beware of such devices and if you see something unusual in the card slot, alert the officials. Protect your credit card by upgrading to EMV (Europay, MasterCard and Visa) which have shown to be better prepared against fraudulent activities across the globe.

Phishing: The word phishing was coined in 1996 when hackers started to 'fish' around for financial information on the Internet. Methods such as calling under the guise of bank officials to steal your card information, CVV number are routinely reported in the media. The only way to guard against phishing is to not divulge any detail about your credit card and OTP to anyone or through emails.

Safety measures: From the ancients we know that it is better to be prepared and prevent misfortune rather than repent later. The same holds true for financial instruments such as a credit card. Although it has become the most convenient tool for making payment and it rewards the user with discounts and offers on every purchase, the card is not without its flaws and has potential for fraud. If you have taken enough safety measures, you can relax and enjoy comfortable cashless transactions on your favourite credit card.

64-year-old college principal loses ₹1.17L to cyber fraudster

Mumbai HT Correspondent, htm metro@hindustantimes.com

MUMBAI: A 64-year-old woman working as a principal in a city college lost ₹1.17 lakh from her bank account after clicking on a link sent by an unidentified cyber fraudster. The accused posed as a bank executive and told the victim he was calling as part of updating her Know Your Customer (KYC) records.

According to the first information report (FIR), (a copy of which is with Hindustan Times) registered with the Dindoshi police station, the complainant received a vishing phone call on January 4 from a cyber-fraudster who knew her the name of the private bank she has an account in.

The caller posed as a bank executive and said he needed her bank details as part of updating her KYC record. The complainant refused to give details saying she would do that herself as the bank's

branch is near her college. The fraudster said she need not go to the bank and can do it online and sent her a link. The complainant said she clicked on the link but it did not open but in a span of five minutes, ₹1.17 lakh was transferred in three transactions from her account to the fraudster's account on an online payment platform.

However, cyber advocate Vicky Shah said, "In this case it's not possible the complainant lost money from her bank account just by clicking on the link. There is a message (link in this case) that is required to be sent by the account holder to a specific number for adding/activating or authorising the transaction. The message/link can be generated by a recipient." Shah said the account holder must have been tricked into adding the fraudster as a beneficiary to her account. The accused must then have duped the victim and withdrawn money from the account.

A 60-year-old millionaire was getting married and threw a big wedding reception. The big day arrived and he got married to this stunning 23-year-old bride in the vast garden of his 50,000-square-foot mansion. Champagne was flowing and an enormous team of waiters was flitting about serving the finest hors-d'oeuvres in the land. Naturally, the millionaire's less wealthy friends could not help but feel jealous. In a quiet moment, one of them asked him how he landed up with such a young beauty. "Very simple," grinned the clever millionaire, "I faked my age." His friends were amazed and asked him how old he said he was. "Eighty-Eight!" he replied.



Wake up and smell the coffee: Your mug could make you sick

Snehal Fernandes, Email: snehal.fernandes@hindustantimes.com (Courtesy: Hindustan Times)

MUMBAI: Lead and cadmium that give cups and mugs glaze/lustre and bright colours could be leaking into your tea, coffee or warm malt beverages. Researchers from Assam University, Silchar, have found a high concentration of lead and cadmium in double distilled water that leached from both old and new glazed, colourful ceramic cups heated in the microwave (convection mode) at 140 degree Celsius for 2.5 minutes. The study findings by the two-member team are important in view of the widespread use of glazed colourful ceramic cups and mugs as well as microwaves in homes and workspaces to heat food and beverages. Lead and cadmium are the most common metals used in ceramics and glazed pottery.

In the absence of approved standards in India, levels of both these highly toxic and carcinogenic heavy metals breached permissible limits of 0.5mg/l (milligrams per litre) set by the United States Food and Drug Administration (US FDA) for lead and cadmium content in teacups and ceramic wares. The average concentration of lead was 15 times more in new cups (7.69mg/l) and six times more in old cups (3.15mg/l) than US FDA norms. Similarly, the average concentration of cadmium at 1.97mg/l in old cups and 1.57mg/l in new cups was three and four times more than the permissible limits. The Bureau of Indian Standards has permissible limits for both these metals only in enamelware – they are also voluntary – and do not cover ceramics. “It is surprising that there is no standard for glazes for ceramic ware. Ceramics are made in the small and tiny sector as well, so one has to ensure the glazes or slips available are conforming. Their microwaving is another layer of complexity which can cause releases,” said Ravi Agarwal, director, Toxics Link, environmental non-government organisation. “These standards are certainly needed, and we are lagging behind.”

Researchers said regular consumption of beverages from cheap cups, and especially those with ‘Made in China’ labels – they are cheaper and therefore very popular – can be extremely harmful especially for growing children, pregnant women, or women of child bearing age. Studies have shown that prolonged exposure to lead is associated with memory loss, prolonged reaction time and reduced ability to comprehend, and decrease in IQ in children. Children could also suffer from behavioural anomalies, lack of concentration and learning disorders. Similarly, cadmium can reduce cognitive development in children, and damage kidneys and the reproductive system. “Glazed cups with colourful paints are very popular in India. These coats are fired on to ceramics at high temperature, but improper firing often results in loosely adherent glaze, which is readily dissolved by the leaching medium,” said Suchismita Das, principal investigator and assistant professor at the department of life science and bioinformatics, Assam University. Das said, “The problem arises when the surfaces of cups are not manufactured under strict quality control. The acidic pH of food as well as temperature at which the food is served also influences the migration of metals from ceramics.”

Although the study results are based on heating cups in a microwave, the findings also apply to beverages prepared on the gas stove since the temperature of boiling water is enough to leach the metal from the cup wall. This prediction, said Das, finds support in a prior Belgian work, which showed that temperature of 85 degrees Celsius, which is much lower than the current study temperature, extracted 1.14 mg/L lead from ceramics. Previous studies have found lead concentration of up to 51 mg/L in leachates from Tunisian ceramic mugs. A 2017 study found that lead in the range of 0.2 to 8.6 micrograms per litre ($\mu\text{g}/\text{L}$) in coffee, and from more than 0.2 to 1.6 $\mu\text{g}/\text{L}$ in tea exceeding the estimated daily dose of lead of 0.5 $\mu\text{g}/\text{L}$ permitted by the California Maximum Allowable Dose Level. Lead and cadmium leaching from ceramics has also been found in room temperature. For instance, a 1997 study showed 25–349 micrograms per litre (0.0250–349mg/L) cadmium leached into orange juice at room temperature from glazed tea mugs made in India.

The study ‘Leachable lead and cadmium in microwave-heated Ceramic cups: possible health hazard to human’ was published in Environmental Science and Pollution Research in November 2018.

Lead stays in human body for 30 days, cadmium for 26 years

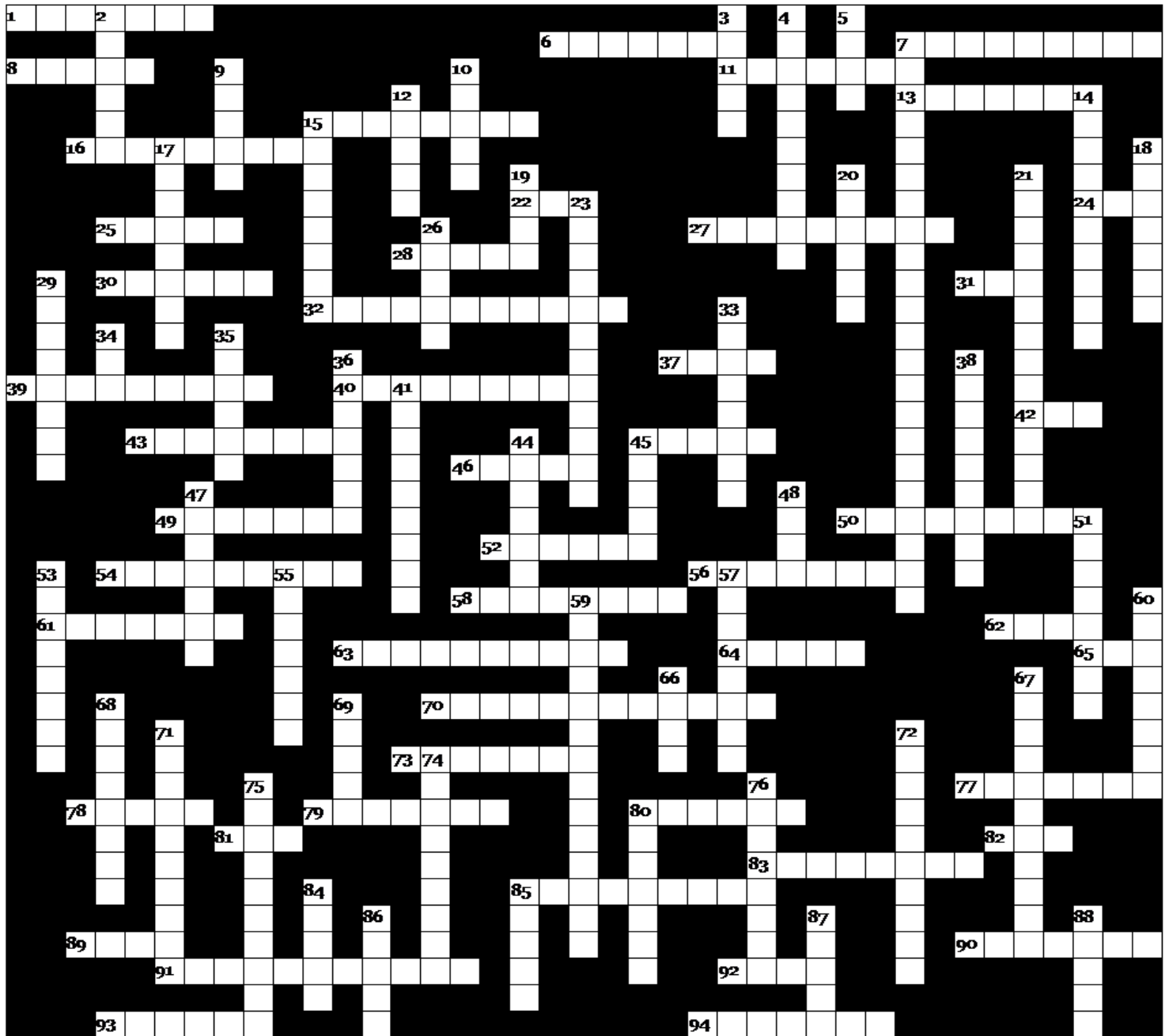
The ability of lead and cadmium, which is used to coat ceramic cups and mugs, to stay in the human body is what makes it more harmful, according to experts. The half-life of lead in the blood as per US-based Agency for Toxic Substances and Disease Registry is approximately 30 days while that for cadmium 26 years or longer. In adults, more than 90% of the lead burden is stored in bones, while cadmium is stored in bones and accumulates in the kidneys. “There needs to be specific product standards which the Bureau of Indian Standard makes. It seems like the lead in paint issue, where we made mandatory standards only recently even though this has been recognised as a problem, for over 80–90 years,” said Ravi Agarwal, director, Toxics Link, environmental non-government organisation. For the present study, researchers used a predictive model to assess the chronic daily intake of lead and cadmium in children and adults from 15 each old (used for more than a year) and new cups. A previous study by Das had estimated that adults drink 0.75 litres of tea per day from ceramic cups, while children consume at least 0.25 litres (two cups of 125 ml twice a day) health drinks or beverages. Considering 20kg body weight for children and 70kg for adults, results showed that the average daily intake of lead and cadmium from both old and new cups was above the permissible limits set by the World Health Organisation (WHO) and US Environment Protection Agency (USEPA). “Leaching started immediately from new cups and less than one-year-old cups as well. Cadmium leached similarly from both the cup types, whereas lead leached more from new cups than from the old cups,” stated the study co-authored by Priyanka Rani Mandal. “Pb (lead) leaching might decrease due to wearing out or repeated usage, probably Pb was the component of paint that was used to decorate the cups.” WHO has fixed a daily reference dose (RfD) – limits on daily exposure to chemicals – for children and adults to prevent detrimental effects during a lifetime.

The RfD set for lead for children less than 11 years is 0.0006mg/kg body weight (bw) per day, and 0.0013 mg/kg bw/day for adults. Similarly for cadmium, the USEPA has prescribed 0.0005 mg/kg bw/day through food and 0.001 mg/kg bw/day via food. Analysis found that the average chronic daily intake (CDI) of lead from old and new cups in a child who weighs 20kgs was 0.04mg per kg (ranged 0.006–0.127) and 0.09mg per kg (ranged 0.03–0.168). Similarly, the average CDI of cadmium from old and new cups in children was 0.024mg/kg (ranged 0.005–0.049) and 0.019 mg/kg (ranged 0.002–0.027). For an adult who weighs 70 kgs, the average CDI of lead from old and new cups was 0.033mg per kg (ranged 0.005–0.109) and 0.08 mg/kg (ranged 0.03– 0.14). Likewise, average CDI of cadmium from old and new cups was 0.02mg/kg (ranged 0.002–0.042) and 0.016 mg/kg (ranged 0.03–0.024). The team went further to estimate the hazard quotient (HQ) – it is used by USEPA to assess health risks – of drinking from both old and new cups. HQ of more than 1 indicates the possibility of adverse effects from exposure of lead and cadmium on health. The HQ posed by lead for children drinking from old cups ranged from 10 to 212.5, while it was between 50 and 280 from new cups. HQ for children exposed to cadmium from old cups ranged from 11.5 to 98, and 5.5 to 56 in new cups. For adults, the highest HQ from lead leached in to old and new cups was 84 and 110.7 respectively, and for cadmium, it stood 84 and 48 respectively.

“Lack of awareness is one of the main reasons why these items are promoted,” said Suchismita Das, assistant professor, department of life science and bioinformatics, Assam University.

Consumer's Crossword!

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



ACROSS

1. Janaki's birthplace. (7)
6. Student. (7)
7. A birth procedure. (9)
8. Name of a printer. (5)
11. Place in West Bengal. (7)
13. First book of wisdom. (7)
15. A stealing technique. (8)
16. Heads a school. (9)
22. Useful in sore throats. (3)
24. Adults drink 0.750 ml/day. (3)
25. Benami. (5)
27. Supreme soul. (9)
28. Lead is stored here. (5)
30. A miserly person. (6)
31. Global organization. (3)
32. Rich person. (11)
37. Teacher. (4)
39. Nevada is famous for it. (9)
40. It has plastic banknotes. (9)
42. Surface active agent. (3)
43. Knowledge required for trade. (8)
45. Dirt. (5)
46. Cups from this country harmful (5)
49. Beautiful currency designs. (7)

50. Careful study. (9)
52. It makes a person human. (6)
54. Unallowed packaging material. (9)
56. Hit out. (8)
58. Regular? (8)
61. Toxic metal. (7)
62. Useful in treating sore throat. (4)
63. It is a means to raise money. (10)
64. It wins friends. (5)
65. An ISI mark. (3)
70. An infectious disease. (12)
73. A mineral. (7)
77. Cadmium accumulates here. (7)
78. Bhakti changes work to it. (5)
79. Large house. (7)
80. Christian Preacher? (6)
81. Work. (3)
82. Terminal where cards are used. (3)
83. Reducing this saves money. (8)
85. Does not have melting point. (9)
89. Donating here gets tax benefits. (4)
90. Avoidable investor behavior? (7)
91. Beautiful currency designs. (11)
92. Reducing this saves money. (4)
93. Oils. (6)

94. They are wanted. (7)

DOWN

2. It increases without money. (6)
3. Lied. (5)
4. Corrupt Indian Genius. (10)
5. Toxic metal. (4)
7. Food additive. (22)
9. Part of human eye. (5)
10. Donating here gets tax benefit. (5)
12. Indian state. (5)
14. Add-on. (10)
15. Precious metal. (8)
17. A toxic chemical. (8)
18. Drug to control cholesterol. (7)
19. Surface active agent. (4)
20. Scams. (6)
21. Algal bloom. (14)
23. Animal doctor (12)
26. Airline that made false submission in consumer forum. (5)
29. People on the move. (8)
33. Car brand. (8)
34. Hospital in Mumbai. (3)
35. Promise. (6)
36. Pink. (7)
38. Alcoholic drink. (9)
41. A democratic country. (9)
44. Place in Assam. (7)
45. Regulatory body. (5)
47. Temperature unit. (7)
48. Exercise regime. (4)
51. A physicists. (8)
53. Holiday. (8)
55. Hospitals driven by money. (7)
57. Steals credit card information. (8)
59. Inner demon? (14)
60. Troubles. (8)
66. Precious element. (4)
67. Mother's mom. (11)
68. Rupee is a legal tender here. (8)
69. Earliest issuers of coins. (5)
71. Skin inflammation? (10)
72. Consuming it leads to colitis. (10)
74. Copy. (9)
75. A builder in detergents. (10)
76. Sweet made of ice. (8)
80. A car brand. (7)
84. Without clothes. (5)
85. Could make a difference in life. (5)
86. Stupid. (5)
87. Mud pot. (5)
88. A stingy person. (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



“Grandpa was celebrating his 100th birthday. Everybody invited complimented on how athletic and well preserved he appeared. “Gentlemen, I will tell you the secret of my success,” he cackled. “I have been in the open air day after day for some 75 years now.” The celebrants were impressed and asked how he managed to keep up his rigorous fitness regime. He replied, “Well, you see my wife and I have married 75 years ago. On our wedding night, we made a solemn pledge. “Whenever we had a fight, the one who was proved wrong would go outside and take a long walk.”

Johnny’s teacher asked the class what their mothers did for a living. One little girl said her mother was a doctor, another said her mother was an engineer. When it was Little Johnny’s turn, he stood up and said, “My mom’s a streetwalker.” Naturally, after that remark, teacher sent him to the principal’s office. 15 minutes later, he returned. So, the teacher asked, “Did you tell the principal what you said in class?” Johnny said “Yes” “Well, what did the principal say?” “He said that every job is important in our economy, gave me an apple and asked for my phone number.”

A college student wrote a letter home: Dear folks, I feel miserable because I have to keep writing for money. I feel ashamed and unhappy, that I have to ask for another hundred. Every cell in my body rebels. On bended knees, please forgive me. Your son, Marvin. **P.S.** I felt so terrible I ran after the mailman who picked this up at the box at the corner. I wanted to take this letter and burn it. I prayed to God that I could get it back, but I was too late. A few days later, he received a letter from his father: Dear Son, Good news! Your prayers are answered. Your letter never came!

The 6th-grade science teacher, Mrs. Parks, asked her class, “Which human body part increases to ten times its size when stimulated?” No one answers until little Mary stands up and says, “You should not be asking 6th-graders a question like that! I am going to tell my parents. They will go and tell the principal, who will then fire you!” Mrs. Parks ignored her and asked the question again, “Which body part increases to 10 times its size when stimulated?” Little Mary’s mouth fell open. Then she said loudly to those around her, “Boy, she going to get in big trouble!” The teacher again ignores her and says to the class, “Anybody?” Finally, Billy stands up, looks around nervously and says, “The body part that increases 10 times its size when stimulated is the pupil of the eye.” Mrs. Parks: “Very good, Billy,” then turns to Mary and continues, “As for you, young lady, I have three things to say; One, you have a dirty mind. Two, you did not read your homework. And three, one day you are going to be very, very disappointed.”

A man walks into the bar to see an old friend drinking by himself. Approaching he comments, “You look awful. What’s wrong?” “My mother died in May and left me \$15,000 and then in June, my dad dies leaving me \$50,000. “Gosh, both parents gone in such a short period of time? No wonder you’re depressed,” says the man. “Last month my aunt died and left me \$10,000,” the friend added. “That’s a lot to deal with. Losing three close family members in three months is terrible!” replies the man. “This month, nothing! Not even a dime!” his friend continues.

A little boy hugging his grandmother, “I’m so happy to see you, now maybe Daddy will do the trick he has been promising us.” The grandmother is curious. “What trick is that my dear?” she asks. The little boy replies, “I heard Daddy tell Mommy that he would climb the walls if you came to visit us again.”

Question: What is the difference between in-laws and outlaws?
Answer: Outlaws are wanted.

A judge interviewing a woman regarding her pending divorce asks, “What are the grounds for your divorce?” She replies, “About four acres and a nice little home in the middle of the property with a stream running by.” “No,” he says, “I mean what is the foundation of this case?” “It is made of concrete, brick and mortar,” she responds. “I mean,” he continues, “What are your relations like?” “I have an aunt, uncle living in town, so do my husband’s parents.” He says, “Do you have a real grudge?” “No, we have a two-car carport and have never really needed one.” “Please,” he tries again, “is there any infidelity in your marriage?” “Yes, both my son and daughter have stereo sets. We don’t necessarily like the music, but the answer to your question is yes.” “Ma’am, does your husband ever beat you up?” “Yes,” she says, “about twice a week he gets up earlier than I do.” In frustration, the judge asks, “Lady, why do you want a divorce?” “Oh, I don’t want a divorce,” she says, “I’ve never wanted a divorce. My husband does. He says he can’t communicate with me!”

It was three o’clock in the morning and the receptionist at a posh hotel was just dozing off, when a little old woman came running towards her, screaming. “Please come quickly,” she yells, “I just saw a naked man outside my window! It is horrible” The receptionist immediately rushes up to the old woman’s room. “Where is he?” asks the receptionist. “He’s over there,” replies the little old woman, pointing to an apartment building opposite the hotel. The receptionist looks over to see a man with no shirt on, moving around in his apartment. “It’s probably a man who’s getting ready to go to bed,” she says reassuringly. “And how do you know he’s naked, you can only see him from the waist up?” “The dresser, try standing on the dresser!” screams the old woman.

A science teacher asks her students, “Children, if you could own one mineral, what would it be? One boy says, “I would choose gold. It’s worth lots of money and I could buy a Corvette.” Another says, “I would want platinum because it’s worth more than gold and I could buy a Porsche and an Audi.” The teacher says, “Johnny, What would you want? Johnny says, “I would want silicone.” “Why would you want silicon?” asks the teacher “Well my sister got some, he replies, “And there’s always a Porsche, Audi and Corvette sitting in our driveway.”

A blonde goes into a store and sees a shiny object on the shelf. She asks the clerk, “What is that shiny object and what does it do?” The clerk replies, “That is a thermos. It keeps hot things hot and keeps cold things cold.” The blonde says, “Oh! I could use something like that! I’ll take it!” The next day, as she walks into work with her new thermos she spots her boss and shows off her shiny new thermos, “I just got this yesterday, isn’t it wonderful! It’s a thermos and it keeps hot things hot and cold things cold!” The boss asks, “And what do you have in it?” The blonde replies, “Some hot coffee and a popsicle.”

In London, a customer asks, “Do you have “Sarso Da Tel?” The shopkeeper says, “Are you a “Sardarji?” The man offended, says, “Yes I am...But let me ask you something. If I had asked for Olive Oil, would you ask me if I was Italian? Or if I had asked for Bratwurst, would you ask me if I was German? Or if I asked for a kosher hot dog would you ask me if I was Jewish? Or if I had asked for halal meat, would you ask me if I was Muslim? Or if I had asked for a Taco, would you ask if I was Mexican? The shopkeeper says, “No, I probably wouldn’t.” The man says, “Well why then, did you ask if I am a Sardar?” The shopkeeper replies, “Because, this is a wine shop”

FIND THE QUOTE

"The characteristic of a wise man is that he has knowledge and wisdom in the right measure so as not to become despondent in adversity nor arrogant in prosperity." Nitidvishastika 85

T H E C Y D H N A H E H A I I
 A B D H N T U S A T D L S N C
 E C U A T I S T H N O N K S Y
 A H R R C N L C D L W K C E O
 E T C A O A O N I E I O N O E
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 F T A H T N M O B S M D A C K
 S A W E E N T T R D E N R R O
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 N S N I N C D A I S N E R I T
 E A A R I W T B O T T E O R Y

Sore throats are back and so is the long summer season. Home remedies work faster and are more effective than medication when it comes to this condition, says ROSHANI DEVI



Nothing like warm salt water for a sore throat — works better than any medication you may have been advised, supplements those meds even better. And yes, even high Blood Pressure patients can clear their throats with this one. Just warm enough to not singe your throat, put in one tbsp salt in about one glass of warm water and gargle four times a day. Two days will bring in the complete relief. Better still, throw in half a spoon of baking soda into the concoction and speed up the clearing process.



through the day or better still sip in the chamomile tea which acts like a balm, warms the throats and brings periodic relief not to mention gives enough anti-oxidants to build up your immunity to fight off the affliction rather fast.

The wonders of ACV or apple cider vinegar as it is more popularly known never cease to surprise. When it comes to a sore throat, it works there too, thanks to its anti-bacterial properties.

Diluting 2 tbsp ACV in one cup of water (not warm) and gargle with. Repeat the process twice every hour for a day. Keep hydrated by drinking lots of water in between the gargle sessions.

Then there are others like honey which soothes so you can lick some off a spoon



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