



Consumer Guidance Society of India

The Societies Registration Act XXI of 1860 (Ref. No. Bom 33/1966 GBBSD 04/04/1966) &

The Bombay Public Trusts Act XXIX of 1950 (Reg. No. F – 1381 (Bom) 20/05/1966)

India's First NGO in the Consumer Sector: Established in 1966

Value for Price, People and the Environment

Block J, Azad Maidan, Opposite Cama Hospital, Mahapalika Marg, Mumbai 400001.

Tel: 2262 1612, Fax: 2265 9715; Website: www.cgsiindia.org; E-mail: cgsibom@gmail.com

BEGINNINGS

POST INDEPENDENCE, India has been striving to develop and strengthen its industrial base. In this pursuit of “self-sufficiency” consumers have endured use of sub-standard products and services, adulterated foods, short weights and measures, spurious and hazardous drugs, exorbitant prices, endemic shortages leading to black marketing and profiteering, unfulfilled manufacture guarantees, and a host of other problems.

In 1960’s exploitation of consumers by manufacturers and service providers was rampant in India with a few monopolistic business houses controlling the industry.

In one infamous case, forty persons suffered dropsy and glaucoma after consuming groundnut oil adulterated with toxic argemone oil. The victims did not get any justice and the culprits escaped without punishment.

This outrage energized nine women to organize a movement to fight and protect consumer rights by establishing the first consumer organization in India the **Consumer Guidance Society of India (CGSI)** in 1966 to resist the silent suffering of consumers, and exploitation of all forms.

CGSI that has grown in strength and stature celebrates its Golden Jubilee of its formation in 2016.

CGSI FOUNDERS

Smt. Ms. Seeta Gupta	Social Worker
Smt. Indira Mazumdar	Social Worker
Smt. Seeta Nadkarni	Social Worker
Smt. (Dr.) Leela Thorat	Doctor
Smt. Leela Jog	Journalist
Smt. Kamala Mankekar	Journalist
Smt. (Dr.) Shanta S. Rao	Scientist
Smt. Nalini Tulpule	Social Worker
Smt. Shakuntala Kadam	Social Worker

Several public minded citizens and illustrious persons have joined their cause down the years.

CGSI PRESIDENTS

1969 – 1972	Justice B. N. Gokhale (Retired)
1972 – 1974	Shri. G. L. Mehta (ex-Ambassador)
1974 – 1977	Justice J. C. Shah (Retired)
1977 – 1981	Justice J. L. Nain (Retired)
1982 – 1983	Smt. (Dr.) Kamala Sohoni
1984 – 1986	Smt. Leela Jog
1986 – 1988	Justice B. J. Rele
1988 – 1990	Justice Y. J. Chandrachud (Retired)
1990 – 1991	Justice B. Lentin (Retired)
1992 – 1995	Shri. J. B. D'Souza, I. A. S. (Retired)
1995 – 1997	Shri. Julio Ribeiro, I. P. S. (Retired)
1997 – 2001	Smt. Krishna Basrur
2001 – 2004	Smt. Shalini Sirur
2004 – 2006	Shri. N. G. Wagle
2006 – 2014	Shri. S. P. Upasani, I. A. S. (Retired)
2014 – 2022	Prof. N. M. Rajadhyaksha
2022 onward	Shri. Sunil Karve CA

CGSI on date has about 3000 lifetime members spread all over India with all **Managing Committee Members and office bearers (see at the end)** at helm being unpaid honorary volunteers.

CGSI’S FIGHT FOR A LEGAL FRAMEWORK

CGSI was the first consumer organization to demand special Consumer Court for redressal of consumers' complaints. In 1975, CGSI led a delegation of five consumer organizations from different parts of the country to the then Minister for Food and Civil Supplies, Shri. T. A. Pai, and demand for a comprehensive Consumer Protection Act, Special Consumer Courts, and a Directorate for the effective implementation of the Act. CGSI’s constant follow-up was largely instrumental in enacting the “Consumer Protection Act 1986” by the “Government of India”.

CONSUMER ACTIVITIES

1. Consumer Education.
2. Consumer Guidance.
3. Holding talks and exhibitions to spread consumer rights awareness among urban poor and rural areas
4. Consumer Complaints Redressal

5. Testing of Consumer Products and
6. Publication of “Keemat” a bi-monthly news magazine now published for over five decades having articles of general consumer awareness, for CGSI members and public.

21. Specialized Finance Subjects like Commodities Exchange
22. How to manage your finances
23. How to stay out of debt,
24. Debt Market
25. Mutual Funds,
26. Stock Exchanges

CONSUMER EDUCATION

Schools & Colleges

CGSI's Education Committee members had been working with other likeminded educationists to introduce formal Consumer Education in the school curriculum. After two years of meetings and discussions, CGSI efforts bore fruit. In 1994, the Maharashtra Education Board introduced Consumer Education at the (9th) Ninth Standard Level, progressively covering students from the (4th) Forth Standard upwards.

The subjects taught are the Consumer Moment, Rights & Responsibilities of Consumers, the Consumer in the Market Place, Food Adulteration, Weights and Measures, Environment protection, etc. These topics included under the existing subjects like Civics, Economics and Home science, are project-based, and more practical in nature than theoretical or examination oriented.

Consumer education for consumers

CGSI conducts programs and guides consumers in various fields as below.

1. General Consumer Awareness
2. How to file a grievance with the appropriate authority
3. Consumer Courts
4. Right to Information Act
5. Education Planning
6. Food Adulteration & Milk Adulteration
7. Oils/Vanaspati - Dangers of using (Trans fats)
8. Soaps and Detergents –Types, Grades
9. How to purchase Cosmetics – Types, Grades,
10. How to purchase Flavors & Fragrances (Perfumes), Body sprays – Types, Grades,
11. How to purchase, Dangers of using cheap products
12. Property
13. Telecommunications
14. Electricity
15. Energy Conservation
16. Electrical appliances
17. Insurance
18. Cooperative Housing Societies
19. Airlines & Surface Transport
20. Banking

Consumer education for rural consumers

CGSI started a rural project in the villages of Thane and Raigad districts (Maharashtra) in 1997, with a staff of six and funding from Action Aid. CGSI gave consumer trainings to people in 112 villages by 1999. Over 32,300 people received consumer education through 750 talks and demonstrations in the 2 years of the project, 107 training programs and special training given to 5,767 potential activists.

Consumers themselves have set up many local consumer groups in different areas that are now actively organizing exhibitions, holding talks and redressing complaints. In the year 2005-2006 and 2006-2007, CGSI conducted consumer clubs in 25 schools each in Thane & Raigad District with the help of “Maharashtra State Government”. CGSI trained a total of 2500 students and teachers in the subject of Consumer Awareness.

HOLDING TALKS AND EXHIBITIONS TO SPREAD CONSUMER RIGHTS AWARENESS AMONG URBAN POOR AND RURAL AREAS

CGSI's main thrust is in rural area where consumer rights awareness is very low. With the help of its dedicated volunteers with their expertise in various fields, CGSI has been organizing consumer camps, exhibitions, imparting consumer education to school and college students etc.

Today CGSI programs reach out to more than 20,000 consumers in a year. Now with the help of more experts from various fields, CGSI imparts knowledge about prudent investment, telecom services, food adulteration detection, medical negligence, mediation, legal redressal of complaints, etc.

COMPLAINT REDRESSAL

CGSI handles consumer complaints and offers legal guidance to those wishing to file complaints in the consumer courts. In cases where there are a larger number of complaints against a particular party, CGSI bring both sides together to resolve the issue. The CGSI'S complaints committee meets at least twice a week. CGSI has redressed thousands of consumer grievances over the years, with 70-80% success in

favor of the consumers. The complaints cover medical/surgical malpractice and negligence; insurance non-payment; sub-standard drugs and medicines; home remedies; defective household appliances; poor quality foods and drinks; misleading advertising claims; and grievances concerning investments, real estate, insurance, telephones, electricity supply, etc.

CGSI counsels over 400 complaints during the year through personal counseling sessions, correctly guiding complainants, sometimes even clearly saying that they do not have a case to fight for without wrongfully leading them on.

PRODUCT TESTING

As early as 1977, CGSI established formal product testing to evaluate quality by drawing samples directly from the market without involving the manufacturers in the testing process. Test results were a revelation for quality control regulatory authorities. It first assessed the safety and performance of domestic pressure stoves and found that two-third of the samples tested failed in safety parameters.

CGSI sent the results to the government and Indian Standards Institution (ISI) now Bureau of Indian Standards (BIS), with a demand for mandatory certification. In 1986, with the passing of the Pressure Stoves Quality Control Order, ISI Certification for pressure stoves became mandatory. Subsequently CGSI did tests on electrical appliances and fittings - irons, immersion heaters, culminating in the enactment of the Household Electrical Appliances (Quality Control) Order.

CGSI has developed a food adulteration testing kit and a milk adulteration testing kit for use by the lay consumers. CGSI tested many other products and published the reports in the society's monthly Journal, 'Keemat'. Some examples are edible oils, powdered spices, 'Surma' (kohl), geysers, clinical thermometers, plastic water bottles, rubber teats, milk, mineral water, breads, soft drinks, bath soaps, fabric detergents, toothpastes, hand sanitizers, clinical oximeters, etc.

PUBLICATIONS

"Keemat" India's first monthly consumer magazine is now in its 55th year of publications. CGSI distributes Keemat to all its members. Keemat is also available as a free download to the public from CGSI's dedicated website www.cgsiindia.org. CGSI has also produced number of Consumer Guides on subjects like Electrical Appliances, Edible Oils, Pesticides, Food adulteration, Safety at Home, Safe Blood, etc.

NATIONAL AWARD

In 1991, CGSI received the National Award for Consumer Protection for its 25th year for service to Consumers. CGSI hopes to reach out to more consumers in the new millennium and to developed newer and more effective methods of serving consumer interest.

CGSI REPRESENTATION IN VARIOUS BODIES

Various Government statutory bodies like "Bureau of Indian Standards", "Telecom Regulatory Authority of India", "Maharashtra Electricity Regulatory Authority of India", "Insurance Regulatory and Development Authority of India", "Dept. of Weights & Measures", "Consumer Advisory Committee of various Industries", FSSAI, etc., give representation to CGSI due to its dedicated work force and expertise at its disposal.

Lately "Maharashtra State Government" has given representation to CGSI on its prestigious body – "Maharashtra State Consumer Protection Council". The Parliamentary Committee on Food, Consumer Affairs and Public Distribution on December 2, 2015 invited CGSI to present its opinion to improve the working and suggest changes to the Consumer Protection Bill 2015.

Maharashtra state consumer helpline.

Considering CGSI's experience in consumer rights protection, effective September 2011, the Maharashtra state government has entrusted CGSI to establish, manage and operate the Maharashtra state consumer helpline.

The main objectives are as follows:

1. Develop a resource center at State level with networking with the National Resource Centre
2. Develop Alternate Consumer Disputes Redressal mechanisms at the State level
3. Resolve maximum number of disputes out of court
4. Promote active participation of companies and service providers in resolving consumer disputes
5. Early resolution of complaints
6. Reach out to rural consumers
7. Capacity building of State level Voluntary Consumer Organizations
8. Provide service in regional language in addition to English language

Consumers can call the Toll-free number (1800-22-22-62) or send an e-mail to mah.helpline@gmail.com to seek information, advice or guidance for their day-to-day consumer problems.

Under this project, counselors guide nearly 25,000 aggrieved consumers every year. Maharashtra is among the top two states in terms of number of complains handled amongst nine states conducting consumer helpline project.

CGSI's DOCUMENTARY FILM "GRAHAKPAL" ON CONSUMER RIGHTS

CGSI has produced a documentary film "Grahakpal" on consumer rights by roping a few celebrities to spread the message of consumer rights awareness. CGSI arranges to screen the film at various seminars conducted by CGSI resulting in the helpline message reaching to numerous viewers every year, majority of the viewers are college and school students who need to be responsible and aware consumers when they enter mainstream after completing their studies.

MEDIATION & COUNSELLING CLINIC

Mr. Girish Bapat, Cabinet Minister for Consumer Protection, Government of Maharashtra and Mr. Arun Deshpande, Chairman, Consumer Welfare Advisory Committee, Maharashtra on 20 October 2015 inaugurated the "Mediation and Conciliation Clinic" that primarily aims to resolve cases pertaining to consumer disputes.

EUROPEAN PARLIAMENT'S COMMITTEE ON INTERNAL MARKET & CONSUMER PROTECTION

Seven high ranking officials from the 'European Parliament's Committee on Consumer Protection' led by Chairperson; Ms. Vicky Ford from the 'European Conservatives and Reformists Group (ECR)' visited the 'Consumer Guidance Society of India (CGSI)' office on Wednesday, 22 February 2017 at 8.30 AM. Honorable Members of the 'European Parliament' who accompanied her during this visit were Andreas Schwab, Anna Maria, Corazza Bildt, Ivan Stefanec, from Group of the 'European People's Party (EPP)', Evelyne Gebhardt, Olga Sehnalova, Marlina Mizzi from Group of the 'Progressive Alliance of Socialists and Democrats (S&D)'.

The dignitary's visit was mainly to study and understand CGSI's successful efforts in achieving its set objectives, its functioning and programs, another unparalleled honor in the history of the organization.

LANDMARK ACHIEVEMENTS BY CGSI

a. CGSI is the first consumer organization in India, founded in 1966.

- b. CGSI was the first organization to demand a "Consumer Protection Act" with "Consumer Courts" to implement it. This became a reality in 1986.
- c. To date, CGSI has redressed more than 80% of the thousands of complaints referred to it by consumers.
- d. CGSI was the first to establish formal "Consumer Product Testing" in India.
- e. CGSI was the first to publish a monthly magazine "Keemat" carrying information of importance to consumers.
- f. CGSI was the first to promote consumer education; initiate training projects in rural areas; promote publicity drives; and represents consumer interests with Government and other regulatory bodies.
- g. CGSI received the National Award for Consumer Protection in 1991.
- h. CGSI participates in many technical committees and Government decision-making bodies.
- i. CGSI is a member of the Maharashtra State consumer Protection Council.
- j. CGSI has produced a documentary film "Grahakpal" on consumer rights for easy dissemination to consumers.
- k. CGSI produced a documentary Film on "Tareekh ya Tareef" to encourage Mediation and Conciliation.
- l. CGSI is among the top states in terms of number of complains handled amongst the other Indian states conducting consumer helpline project.
- m. Parliamentary Standing Committee on Consumer Affairs – invited CGSI to give its views and suggestions, an unparalleled honor in the history of the organization.
- n. CGSI in January 2016, set up a Solar Power System to "lead from the front" in the search for clean and safe power generation. Solar Power System also comprises of the first "Reverse Meter for Electricity Generation" in Maharashtra for Brihanmumbai Electricity Supply & Transport (BEST) Undertaking. Power generated by the Solar System now goes into the BEST Grid, and in addition to our savings on electricity, gives power to the system on the days/hours our office is not open or working.
- o. CGSI held a highly successful "Walkathon" on 24 April 2016 at Juhu Beach, attended by over 1800 people. The Theme of the Walkathon was Consumer Empowerment, Save the Environment and to keep our Beaches Clean.
- p. CGSI started its own, independent "Mediation & Conciliation Centre" to help consumers and industry settle their disputes amicably. The Centre has had some very significant success stories under its belt.

- q. CGSI has started holding “MEGA Camps” in all the districts of Maharashtra State. The Camps consist of Grievance Redressal, Milk Testing and Awareness Programs, widely appreciated by the local people, the Government of Maharashtra as well as the Press.
- r. CGSI organized Workshops on Cyber Security – a burning topic of today’s computer savvy world.
- s) CGSI purchased a milk auto-analyzer to test milk in Mumbai and Maharashtra to educate consumers on milk adulteration and its detection.
- s. In addition to “Face-to-Face” counseling and advice to consumers, CGSI also opened a new Centre for redressal at Mahim, Wednesday from 3.00 to 5.00 p.m.
- t. CGSI was the first body to start an online complaint counseling and legal aid that was a tremendous source of succor to Senior Citizens and those staying at faraway places. Legal Aid and Drafting of Cases, online filing of petitions also introduced.
- u. During the last few years, CGSI is conducting over 2000 seminars on Telecom, Banking, Financial Awareness, Food Safety etc., and with the number of queries and requests increasing steadily, and the eagerness to cover more consumers, CGSI is conducting educational seminars in other states like Bihar, Jharkhand and Delhi apart from Maharashtra.
- v. CGSI has an ambitious target to reach more consumers through its consumer education programs and make India, a country of aware consumers resulting in flourishing markets with quality products and services.

CGSI Managing Committee: Year 2022 – 23

TRUSTEES	Shri. B. V. Desai	Shri. Conrad Saldanha	Shri. Nooruddin Sevwala
	Shri. Sunil Karve President	Dr. Shirish Waghulde Vice-President	Shri. Sandeep Puri Vice-President
Dr. Sitaram Dixit Chairperson	Shri Simon D’Costa Vice-Chairperson	Dr. M. S. Kamath General Secretary	Shri. Goutam Bhatia Treasurer
Shri. Dinesh Bhandare Joint Secretary (Educational Program)	Shri. Santosh Shukla Joint Secretary (Navi Mumbai)	Shri. Shirish Kamdar Joint Secretary (Pune)	Smt. Anindita Kovoov Joint Secretary (Goa)
Shri. Vikrant Jindal Joint Treasurer	Shri. Rajesh Kothari Director (Legal)	Shri. Nandakumar Menon Director (Financial Literacy Program)	Smt. Jamna Vardachary Editor – Keemat
Shri. Arvind Basutkar Committee Member	Co-opted Committee Members	Shri. Anil Karandikar	Shri. Shirish Kamdar
Invitee Members	Shri. Raj Talreja	Shri. Rajeev Singhal	Dr. Anita Kini
	Shri. Rajiv Kakade		