



# Keemat

**The Consumer's Voice – Value for Price, People and the Environment**

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**"59 Years in the Service of Consumers"**

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# The Year of the Labubu



The year has gone by; and as we look back at events, we remember that we don't always remember correctly. "Oh, did that happen in '25? I thought it was long ago". The year was the usual mix: some good news, some bad, and a few stories that made you scratch your head and wonder why some people behave the way they do.

The good news: USA threatened to impose huge tariffs on Indian exports, and clamp down on H1B visas. Neither step has been as harmful as we feared. Exports have actually increased, because key sectors like IT and pharma (so far) remain exempt. The IT industry says it will adapt to the new visa rules. There will be individual stories of heartbreaks and broken dreams, but impact at national level will probably be limited.

## Money matters

Two big financial reforms were announced. The income tax threshold was substantially increased: up to Rs 1 lakh per month will be tax-free. GST reform, which had crawled along for years, suddenly accelerated. GST slabs were rationalized and rates reduced for thousands of items from soap to cement, TV sets to tractors. The benefits of these reforms are already visible; the full impact will be seen in 2026.

According to government figures, the economy is booming. GDP grew at 7.8% in the April-June quarter, 8.2% in July-September. Retail inflation was low throughout the year. In October it fell to a record low of 0.25%. Many economists are taking these numbers with a pinch of salt, but the Reserve Bank is convinced we are now in the perfect situation of low inflation, high growth. It was therefore able to cut interest rates aggressively, to help the economy grow even faster. On the other hand, the rupee is falling; in 2025 it lost about 5% against the US dollar, 13% against the Thai Baht and 18% against the Euro.

## SIR and other politics

The Election Commission is undertaking a major revision of electoral rolls; 13 states and union territories nearly completed, 22 scheduled for next year. The Special Intensive Revision (SIR) aims to clean up voter lists, taking into account people who have moved, died, or are ineligible

## Editor: Jamna Vardachary

(foreigners). The opposition accuses the government of vote *chori*. The Election Commission says it's a routine process and long overdue; in most states, the last clean-up was done more than 20 years ago.

We had two major elections this year, and one winner. In Bihar the BJP and its "trusted" partner Nitish Kumar won a two-thirds majority; the Lalu Prasad dynasty was almost wiped out. In Delhi the BJP won 58 out of 70 seats, leaving Arvind Kejriwal wondering about his political future.

## Flight risk

An Air India plane crashed, killing 260 people. The engines shut down shortly after take-off. Why, nobody knows. Was it pilot error? Defective design? A freak accident? Six months on, the investigation continues. Hopefully we will have answers soon.

Indigo Airlines had its own issues. The government announced new rules, reducing permitted flying hours in order to improve safety. Indigo chose not to revise its schedules until the very last minute. When the new rules kicked in, it coincided with other factors – Indigo's lean (hence efficient and profitable) staffing model, bad weather, equipment failures at several airports, simmering staff discontent – to create a perfect storm. Huge numbers of flights were cancelled, leaving lakhs of passengers stranded.

## Innocents slaughtered

In April, Muslim terrorists slaughtered 26 tourists near Pahalgam. India accused Pakistan of providing support. First, we suspended the Indus Water Treaty, restricting Pakistan's water supplies. Then we hit hard, with cross-border air strikes against terrorist camps and infrastructure. Operation Sindoora lasted five days, and seemed to have succeeded in stopping incursions. But six months later, a car bomb exploded near the Red Fort, killing 12 people. Apparently Red Fort was only the first step. Thousands of kilos of explosives were found in Jammu, Faridabad and Nathdwara; investigators say the plan was to explode more than 30 vehicles in four metros.

We have stampedes every year, and 2025 was no exception. Over 100 dead and 300 injured: at a bathing ghat in Prayagraj during Kumbh Mela; on an overbridge at New Delhi railway station during the Kumbh rush; at a political rally in Karur, Tamil Nadu; and outside the Chinnaswamy Stadium in Bengaluru, where fans were celebrating their

team's IPL victory. Even one death is too many, of course there were lapses, but spare a thought for the security forces and organizers, who have to manage unimaginable numbers of people with limited resources.

### **And in other news...**

Gold and silver prices exploded, forcing jewelry buyers to go for cheaper options. Since January '25, gold is up 75%, partly because central banks in many countries are buying aggressively. Silver has more than doubled, driven by industrial demand in electric cars, photovoltaic cells and computer chips.

Even if you don't own a labubu (poor you!), you must have heard of the phenomenon. Labubus are a series of dolls (soft toys) made in China. They were introduced a decade ago. Sales remained limited for several years before exploding in 2025, thanks to social media. Kim Kardashian promotes them; even Apple boss Tim Cook has posted about buying one. They have been featured at the Emmy awards. You can even buy one in solid 24 carat

gold. Very clearly, product of the year – and proof that value lies in the eye of the beholder.

In a country with a million problems, the Supreme Court spent its time discussing stray dogs. The weighty legal question: how to prevent dogs from causing nuisance or attacking people, while protecting their (the dogs') rights. For example, some people will not adopt or take care of stray dogs, but will insist on feeding them, usually on other people's property. Animal lovers say that anyone who opposes feeding of stray dogs will go to hell eventually; but first they should go to jail. Court judgements have not been clear enough or firm enough, so the debate continues.

Gujarat is dry, but slightly wetter than before. Foreigners, and Indian citizens from outside the state, can now drink by simply showing a photo ID; an official drinking permit is no longer required. The number and types of places that could serve liquor has also been expanded. Before you celebrate, remember that this relaxation applies only to GIFT City, not the entire state. Cheers to the New Year

***Wishing All Keemat Readers  
a Happy & Prosperous 2026***

### **Felicitations of Students by Consumer Guidance Society of India (CGSI)**

Consumer Guidance Society of India (CGSI) organized a felicitation ceremony for students both at Kohinoor Management School and at NCRD's Sterling College of Arts, Commerce and Science to acknowledge and encourage the efforts of students and faculty who participated in the research survey on "The Challenges Faced by Senior Citizens in Digital Banking", an initiative aligning with CGSI's mission to promote awareness, empower consumers, in addition to fostering a sense of responsibility among students. (See photographs of the event on cover pages 1 & 2)

The research survey project helped, gather opinion and suggestions from senior citizens, about the difficulties they face in digital banking. The suggestions put forth could help banks come up with ways of making digital banking hassle free for senior citizens, roll out user friendly technologies for senior citizens to navigate, reminding us the fact that simple systems would alone make consumers adopt and adapt technology. (See Keemat, November – December 2025, issue for Project details.)

CGSI felicitated the students and faculty with certificates, on their respective campuses and appreciated the students for their sincere contribution to make the project a resounding success. The felicitation program also served as a forum for sharing varied observations that students came across, during the survey and how they navigated through these challenges, collecting information which might be very helpful for banks to consider in improving their banking operations. The felicitation ceremony concluded with refreshments, making the event a truly memorable, motivating and an inspiring experience for all participants.

# New Insurance Bill: All For Insurance Companies, not for the Masses

*The Sabka Bima Sabki Raksha Bill promises expansion and investment in India's insurance sector, but overlooks persistent consumer issues such as mis-selling, delayed claims, and weak grievance redressal, risking growth without trust or adequate policyholder protection.*

**Jinit Parmar (Courtesy Outlook.com)**

When the Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Bill was introduced in Parliament, it was presented as a reform for the insurance sector of India; but beneath the bill which favors inclusion, protection and introduction of new entities in the industry lies a more complicated reality.

## What is the Sabka Bima Sabki Raksha (amendment of insurance laws) bill?

The Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Bill aims at updating the existing insurance law framework. The bill seeks to expand insurance coverage and improve regulatory flexibility in the sector and proposes changes to rules governing insurers, intermediaries, and distribution channels to support wider access to insurance products.

Key provisions in the bill include allowing greater participation of private and foreign entities in insurance companies, subject to regulatory oversight. The bill also aims to simplify licensing norms, enable composite licenses for insurers, and permit new capital-raising options. It introduces provisions to support digital distribution and alternative insurance products, including micro-insurance and parametric insurance.

In addition, the bill seeks to strengthen the role of the Insurance Regulatory and Development Authority of India (IRDAI) by granting it more powers to frame regulations.

## How it will affect the insurance sector and companies?

The increase in the foreign direct investment (FDI) limit is widely viewed as a positive development for insurance companies as corporate entities. Higher foreign ownership is expected to bring in fresh capital, advanced technology, global expertise, and greater product innovation. Well-capitalized insurers are better positioned to scale up operations, absorb losses over longer periods, and invest in digital distribution and sophisticated underwriting tools. The market reaction reflected this optimism: on December 17, shares of some of the country's largest insurance companies were trading in the green after the Lok Sabha approved the bill.

Industry leaders believe the move will also help expand insurance coverage and bring more individuals under the protection of the insurance safety net. Alok Kumar Agarwal, MD & CEO of Zurich Kotak General Insurance, highlighted that allowing 100 percent FDI would attract deeper global participation and expertise. "By enabling 100 percent FDI, the sector will witness increased global expertise and deeper participation, while introducing modern intermediaries like Managing General Agents will drive operational efficiency, specialized underwriting, and deeper penetration into underserved geographies", Agarwal said.

From a consumer perspective, the reforms are expected to translate into more advanced offerings and improved service standards. Rakesh Jain, CEO of IndusInd General Insurance, said customers would benefit from more sophisticated products and faster, more efficient claims processes. Echoing this view, Parag Raja, MD & CEO of Bharti AXA Life Insurance, said: "For customers, it means more options, better protection, and an insurance industry better equipped to serve the evolving needs of a growing and diverse nation".

The bill's emphasis on strengthening regulatory oversight and enhancing customer protection has also been welcomed by industry executives. Mayank Bathwal, CEO of Aditya Birla Health Insurance, noted that these measures would help build a stronger and more transparent sector. "Stronger regulatory oversight and a sharper focus on policyholder protection together create the conditions for a more resilient, transparent, and innovation-led industry", Bathwal said.

## Customers left in the dark

Pending claims, questionable ethical practices, and an ineffective grievance redressal mechanism remain some of the biggest pain points plaguing India's insurance sector. Daily, thousands of policyholders take to social media platforms, consumer forums, and helplines to raise complaints related to claim rejections, delayed settlements, misleading policy terms, and agent misconduct. Often, these grievances are met with templated responses asking customers to shift the conversation to direct messages, or they result in

hours spent navigating call centers where the redressal process remain sluggish or inconclusive.

While the new bill seeks to strengthen certain regulatory aspects of the insurance ecosystem, it fails to address these core structural issues. Instead, the proposed increase in the foreign direct investment (FDI) limit risks exacerbating existing problems, particularly on the customer protection and ethical conduct fronts. Greater capital inflows may encourage expansion and competition, but without parallel reforms in accountability and oversight, the benefits are unlikely to trickle down to policyholders.

A former chief executive of a public sector insurance company, speaking on condition of anonymity, pointed out that one of the most pressing challenges in the insurance space is the lack of a robust and time-bound customer grievance redressal mechanism and the bill ignores that. "Customers frequently complain that their issues are left unresolved for months. In many cases, the complexity of processes only adds to their distress. As more insurance companies enter the underpenetrated Indian market, their primary focus will be on scaling business and maximizing their profits. Customer redressal,

unfortunately, continues to be treated as a secondary concern", the executive said.

Another deeply entrenched issue is the rampant mis-selling of insurance products, which has emerged as a major trust deficit for the sector. Insurance policies are often sold as investment instruments with assured or inflated returns, while critical details such as lock-in periods, exclusions, charges, and claim conditions are either downplayed or not disclosed at all. In many cases, agents and intermediaries push unsuitable products to customers, particularly senior citizens, first-time buyers, and those in semi-urban and rural areas, to meet aggressive sales targets and earn higher commissions.

Mis-selling frequently comes to light only at the time of claim or policy maturity, when customers realize that the coverage does not meet their expectations or financial needs. This not only leads to disputes and grievances but also erodes long-term trust in insurance as a risk-mitigation tool. Despite regulatory guidelines issued by the Insurance Regulatory and Development Authority of India (IRDAI), enforcement remains inconsistent, and penalties often fail to act as a meaningful deterrent.

## **Insurance seen more as safety net than investment, finds CGSI study**

*A CGSI-led study across Navi Mumbai found that nearly 80% of people view insurance mainly as risk protection rather than a financial planning tool. The survey highlighted high dependence on agents, low term insurance uptake, and concerns over claim settlement, calling for better consumer education and transparency.*

**Pranali Lotlikar (Courtesy: The Free Press Journal)**

A recent consumer awareness study on insurance products has revealed that a large section of the public view's insurance primarily as a risk-protection tool rather than a long-term financial planning instrument. The study was conducted by the Consumer Guidance Society of India (CGSI) in collaboration with students of NCRD Sterling College of Arts, Commerce & Science.

### **Door-to-door survey conducted across Navi Mumbai**

The door-to-door survey, carried out across Navi Mumbai, covered 1,146 people aged 18 years and above from diverse socio-economic backgrounds. Over 200 students participated in collecting primary data, ensuring direct interaction with respondents and the authenticity of responses. The study was guided by Dr Richa Chandra, Coordinator of the Department of Lifelong Learning & Extension (DLLE) at Sterling College.

### **Majority see insurance as risk protection**

According to the findings, nearly 80 per cent of respondents perceive insurance mainly as

protection against unforeseen risks, while only a minority view it as a financial planning or investment tool.

### **Dependence on agents remains high**

The survey also found that almost 60 per cent of policyholders depend on insurance agents or acquaintances while purchasing policies, highlighting a limited independent understanding of insurance products.

### **Age-wise trends in insurance ownership**

An age-wise analysis showed that middle-aged individuals had higher insurance ownership, while younger people displayed relatively better awareness but lower participation.

### **Health insurance most widely held product**

Overall, about 64 per cent of respondents reported having some form of insurance coverage. Health insurance emerged as the most commonly held product, followed by life insurance, while term insurance penetration remained comparatively low.

## Claim settlement and transparency flagged as concerns

Claim settlement procedures and lack of transparency were flagged as major concerns by many respondents. Complicated policy documents and insufficient explanation of exclusions and returns were also cited as pain points affecting consumer trust.

## Study suggests reforms to boost consumer confidence

Based on public feedback, the study recommended simplifying policy documents, ensuring faster and more transparent claim settlements, expanding the use of digital platforms, and increasing consumer education initiatives. Respondents also stressed the need for insurers to build greater trust through clear and honest communication.

## CGSI calls for greater focus on term insurance

Dr Manohar Kamat, General Secretary of CGSI, said it is essential to create greater awareness among people about term insurance options

rather than encouraging them to opt for endowment policies.

## Concerns over sales-driven approach raised

"Insurance companies have to play a major role in ensuring that more and more people buy insurance. At present, the main focus of insurance sellers, as learned from the survey, is on selling policies rather than on claim disposal or disbursement of funds during times of crisis. It is the duty of companies to closely monitor policies even at the disposal stage. They must ensure that agents selling these policies are subjected to stringent scrutiny so that policies are not only sold but also properly followed up", he said.

## Experts urge shift from returns to protection

Meanwhile, Dr Sitaram Dixit, Chairman of the society, stated that "Insurance companies should not focus on short-term returns offered to consumers but should instead promote term insurance policies. This will enable consumers to receive substantial financial support when they need it the most", Dr Dixit said.

### Photograph of the CGSI Team – Press Conference held on 20 December 2025 on "Consumer Awareness Study on Insurance"



**Chairman Dr. Sitaram Dixit, Hon. General Secretary Dr. Manohar Kamath, Treasurer Dinesh Bhandare**

# “Consumer Awareness Study on Insurance Products”

The Consumer Guidance Society of India (CGSI) in collaboration with over 200 students of NCRD's Sterling College of Arts, Commerce & Science recently carried out a “Consumer Awareness Study” designed, primarily to understand the public awareness, perception, usage, and challenges related to insurance products. We are aware that financial inclusion and regulatory focus on consumer protection, is rapidly growing now and this study aims to highlight the key gaps between policy availability and consumer understanding.

More than 200 students actively participated in collecting primary data through door-to-door surveys across Navi Mumbai. Students approached most of the respondents personally, ensuring authenticity of responses. The study covered demographic details, awareness levels, purpose of insurance, satisfaction levels, and suggestions for improvement. This report is a detailed analysis of the Insurance Study.

Dr. Richa Chandra (Coordinator of DLLE, Sterling College) guided the students. The “Consumer Awareness Survey” engaged 1146 participants, of various age groups from 18 years onwards, both employed & unemployed individuals highlighting the wide representation of community voices.

**The table below details the findings of the study.**

Age Group	Respondents	Insured	Not Insured	% Insured
<b>18 – 30</b>	469	238	231	51%
<b>31 – 45</b>	369	271	98	73%
<b>46 – 60</b>	232	174	58	75%
<b>Above 60</b>	76	54	22	71%
	1146	737	409	64%
<b>Occupation</b>				
<b>Employed</b>	605	438	167	72%
<b>Homemaker</b>	127	74	53	58%
<b>Pensioner</b>	40	28	12	70%
<b>Self-Employed</b>	233	149	84	64%
<b>Student</b>	112	34	78	30%
<b>Unemployed</b>	25	14	11	56%
<b>Not Recorded</b>	4			50%
	1146	737	405	64%
<b>Annual Income</b>				
<b>Below ₹3 lakh</b>	613	341	272	56%
<b>₹3 – 6 lakhs</b>	241	184	57	76%
<b>₹6 – 10 lakhs</b>	106	87	19	82%
<b>Above ₹10 lakh</b>	82	10	72	12%
<b>No Income</b>	104	55	49	53%
	1146	677	469	59%
<b>Type of Insurance</b>				
<b>Health Insurance</b>	450			47%
<b>Life Insurance</b>	353			37%
<b>Term Insurance</b>	97			10%
<b>Others</b>	54			6%

## Some Key Observations of the study:

1. The study indicates that people largely (80%) perceive insurance as a risk protection tool rather than a long-term financial planning instrument.
2. A significant proportion of respondents rely on agents and acquaintances (almost 60%) while purchasing policies, indicating limited independent understanding of insurance products.
3. Awareness levels vary across age groups, with middle-aged respondents showing higher policy ownership, while younger respondents demonstrate awareness but lower participation.
4. Claim settlement procedures and lack of transparency emerged as recurring concerns among respondents.

## Suggestions & Recommendations:

1. Simplifying policy documents,
2. Faster claim settlement,
3. Greater use of digital platforms,
4. Increased consumer education initiatives.
5. Strong need for insurance companies to build trust with transparent communications.

Type of Life Insurance	Respondents	Insured	Not Insured	% Insured
<b>Money Back / Endowment</b>	194			32%
<b>Not Sure / Do not Know</b>	199			33%
<b>Term Insurance</b>	179			30%
<b>ULIP</b>	31			5%
<b>Mode of Purchase</b>				
Agent	330			45%
Bank / Other	95			13%
Employer	121			17%
Online	181			25%
<b>Decision Influenced by</b>				
Advertisements	93			9%
Agent	191			19%
Company reputation	107			11%
Family/Friends	411			41%
Low premium	42			4%
Online research	150			15%
<b>Reason for Insurance Purchase</b>				
Investment	142			20%
Risk Cover	307			42%
Both	275			38%
<b>Exclusions Explained before Purchase</b>				
No	138			19%
Yes	574			81%
<b>Return on Investment Explained before Purchase</b>				
No	277			43%
Yes	365			57%
<b>Renewal Missed</b>				
No	601			83%
Yes	122			17%
<b>Reason for Missing Renewal</b>				
Did not find useful	6			5%
Financial issues	8			7%
Lack of awareness	8			7%
Others	5			4%
Poor service	7			6%
Reason not disclosed	88			72%
<b>Regret for Missing Renewal</b>				
No	184			61%
Yes	116			39%
<b>Is there low Awareness among youth?</b>				
No	227			20%
Yes	348			31%
Not sure	550			49%
<b>Improve Awareness (Suggestions &amp; Recommendations)</b>				<b>Respondents</b>
Awareness programs in colleges			585	51%
Employer involvement			141	12%
Financial literacy workshops			266	23%
Government initiatives			346	30%
Mobile apps/Online tools			308	27%
Others			141	12%
<b>Simple faster claim settlement &amp; Transparent policy information</b>			308	27%
<b>Social media campaigns</b>			519	45%

CGSI, thanks all the people involved in this study aligning with its mission to promote awareness and empower consumers, also fostering a sense of responsibility among students & make it a grand success.

# Unnecessary gluten-free diets may put children at risk

Dr. Liji Thomas, MD, Reviewed by Lauren Hardaker (Courtesy: News Medical Life Sciences)

A recent review in the journal **Frontiers in Nutrition** addresses the management of these conditions in children with an emphasis on holistic health, growth, neurodevelopment, metabolic health, and psychosocial well-being. Gluten-related disorders like celiac disease (CD) may require lifelong avoidance of gluten, or even of wheat, but at the potential cost of nutritional imbalance and other health risks.

## Introduction

Gluten-free diets have become increasingly popular among the general population, often adopted without clear medical guidance, such as a diagnosed gluten-related disorder. Gluten-related disorders include sensitivity to gluten (celiac disease, CD), wheat allergy (WA), and non-celiac gluten sensitivity (NCGS). Despite significant overlap in their signs and symptoms, they involve different pathways and exhibit distinct diagnostic features, requiring different management approaches. In all three conditions, a gluten-free diet represents the primary dietary approach to management. In such cases, convenience often dictates the use of processed foods that are gluten-free. These are usually calorie-dense, increasing cardiometabolic risk. They are also likely to be deficient in essential nutrients. As a result of all these factors, children on a gluten-free diet may have abnormal growth and neurological development. Similar risks apply to individuals who unnecessarily adopt a gluten-free diet. The current study examined the distinctions between the three disorders while investigating the potential adverse effects of a gluten-free diet.

## Celiac disease

CD affects about 1 % of the world's population. Its current rising rates may indicate better awareness and diagnostic tools, as well as a marked change in eating habits. However, many people continue to go undiagnosed. The spectrum of CD varies from silent or asymptomatic forms to classic gut symptoms (chronic diarrhea, bloating, abdominal pain, weight loss, constipation) or extraintestinal symptoms (short stature, stunted growth, iron deficiency anemia, osteoporosis, peripheral neuropathy, reproductive impairment). In addition, some individuals have type 1 diabetes, autoimmune thyroid disease, Down or Turner syndrome, or selective IgA deficiency. Many have a first-degree family history of CD.

CD is an autoimmune condition triggered by exposure to wheat, barley, and rye, all of which contain gluten. In genetically predisposed individuals, the immune system reacts to

deamidated peptides released from gluten digestion. These peptides are presented to CD4 lymphocytes by HLA-DQ2 and HLA-DQ8 molecules. This induces inflammation of the intestinal mucosa, with atrophy of the villi. Diagnosis is based on a combination of symptoms and blood tests, with an intestinal biopsy used when needed. All testing should be done while the person is still eating foods that contain gluten. In symptomatic children with very high antibody levels confirmed on repeat testing, a biopsy may not be required. The absence of the HLA-DQ2 and DQ8 alleles practically rules out CD, but tests for this are not routinely performed.

## Wheat allergy

WA is not an autoimmune condition, but rather a food allergy. It is caused by acute hypersensitivity mediated by IgE reactivity to wheat antigens such as albumins, globulins, gliadins, and glutenins. This leads to the activation of mast cells and basophils, resulting in the release of histamine and other inflammatory substances. However, non-IgE mechanisms may also be involved in some cases.

WA can present in a variety of ways, including immediate allergic reactions, wheat-dependent exercise-induced anaphylaxis (WDEIA), occupational asthma or rhinitis ("baker's asthma"), and hives. Gastrointestinal symptoms in IgE-mediated reactions may include nausea, vomiting, and abdominal pain, often accompanied by hives, angioedema, and, in severe cases, anaphylaxis. Non-IgE-mediated wheat allergy manifests with delayed vomiting and diarrhea, and abdominal pain. It is more common in children. Diagnosis depends on clinical history and skin tests, such as the skin prick test and serum-specific IgE tests. In doubtful cases, the oral food challenge test is a useful benchmark. WA requires the exclusion of wheat. Other cereals are generally tolerated, except in cases of cross-reactivity, are excluded. Patient education is key, and rescue medication should always be on hand, particularly in those at risk of anaphylaxis.

## Non-celiac gluten sensitivity

NCGS presents with gut and extraintestinal symptoms related to gluten sensitivity, but without autoimmune or IgE-mediated immunological features. It presents with abdominal pain, bloating, diarrhea, and constipation, as well as fatigue, headache, brain fog, and myalgia. Minus the characteristic features of either WA or CD, it may resemble irritable bowel syndrome (IBS). A gluten-free diet relieves

the symptoms, with recurrence on reintroduction. Some NCGS patients do tolerate small amounts of gluten, unlike those with CD. NCGS is diagnosed based on symptom improvement after gluten is removed from the diet, followed by symptom recurrence when gluten is reintroduced. However, it can be difficult to distinguish NCGS from irritable bowel syndrome, as some patients with IBS also report symptom relief on a gluten-free diet, underscoring the need for careful diagnostic evaluation. NCGS is traced to innate rather than adaptive immunity, reacting to naturally occurring wheat proteins, such as amylase-trypsin inhibitors (ATIs), which activate the toll-like receptor 4 (TLR4), triggering intestinal inflammation. Fermentable sugars in the FODMAP group, especially wheat fructans, may also play a role.

### The gluten-free diet

A gluten-free diet is sometimes essential, but it can be challenging to maintain adequate nutrition. Dietary quality is lowered with a non-medically indicated gluten-free diet. Processed gluten-free foods may be protein- and fiber-deficient, yet energy-dense, and contain excessive amounts of saturated fat and sugar. Without fortification, there is a potential for multiple nutritional deficiencies of minerals, such as iron, calcium, magnesium, and zinc; vitamins, including folate, B12, and D; and dietary fiber, as well as gut dysbiosis.

Some of these disadvantages may be mitigated by incorporating multiple naturally gluten-free foods, such as pseudocereals, quinoa, buckwheat, and amaranth, as well as legumes, fruits, and vegetables. Fortified gluten-free foods should be preferred, and dietary supervision is highly recommended to minimize adverse cardiometabolic effects, especially in children and adolescents with ongoing growth requirements. A gluten-free diet may help patients with CD lose weight, but regular consumption of gluten-free snacks may increase it. Unnecessarily strict dietary control may trigger eating disorders (as high as 9 % in one study), with adolescents and females appearing to be at higher risk. Their symptoms resemble those of CD, such as abdominal pain, vomiting, tiredness, and weight loss. This may delay their diagnosis.

### Conclusions

A gluten-free diet “*may present nutritional challenges, particularly when followed without medical necessity*”.

Healthcare providers need to make the correct diagnosis, exclude similar-appearing conditions, and advise on a healthy diet. Diligent long-term follow-up is essential to ensure that all necessary nutrients are present, to monitor metabolic and psychological well-being, while minimizing the nutritional cardiometabolic risks associated with unnecessary or poorly balanced gluten-free diets.

## CGSI to move NCDRC against IndiGo over mass cancellations of flights

**Dhairya Gajara**

MUMBAI

The Consumer Guidance Society of India (CGSI) has announced its intention to file a class action lawsuit against IndiGo before the National Consumer Disputes Redressal Commission (NCDRC). The consumer rights organisation plans to seek five times the amount of airfares along with other expenses for the passengers whose flights were cancelled.

The legal action follows

IndiGo's operational meltdown in early December, during which the airline cancelled over 4,500 flights. The disruptions, attributed to poor planning regarding new pilot flight duty time limitation (FDTL) norms, left hundreds of thousands of passengers stranded during the peak year-end travel season.

While the Ministry of Civil Aviation (MoCA) formed a panel to launch a high-level investigation into the matter and also curtailed IndiGo's winter schedule operations by

10%, the airline refunded more than Rs900 crore against 8.86 lakh cancelled tickets. The airline had announced that it will provide travel vouchers worth Rs10,000 to all the customers who were stranded at airports and were impacted due to congestion, in addition to MoCA's laws of providing compensation of up to Rs10,000 to those whose flights were cancelled within 24 hours of departure time.

However, the CGSI has alleged that the airline

vouchers are inadequate against the hardships faced by the passengers, claiming that many of the vouchers will automatically lapse due to non-usage within its one year of validity. Dr Manohar Kamath, CGSI's general secretary, said, “This was a rupture of the entire system, which might not have been foreseen by the aviation ministry while deciding the compensation amount. The legal action is to tell the airline and the world that you can not take compensation.”

[epaper.freepressjournal.in](https://epaper.freepressjournal.in)

**THE FREE PRESS JOURNAL**

Thu, 01 January 2026

<https://epaper.freepressjournal.in/c/78846529>

**To file a claim for compensation from IndiGo due to mismanagement, such as mass cancellations (notably those in December 2025), please answer the following questionnaire and provide essential details.**

<https://forms.gle/PmNeJJXrRR4gYX8p6>

# White bread v/s Wholegrain: which one is actually better for your health?

Dr. Priyom Bose, Ph.D. Reviewed by Lauren Hardaker (Courtesy: News Medical Life)

A recent study published in the journal Nutrition Bulletin focused on debunking the myths linked with white bread.

## Global Shifts in Wheat Consumption

The rise in global wheat demand in 2025 is driven mainly by low- and middle-income countries in Asia and Africa undergoing rapid urbanization and industrialization. Most of the nation's import wheat, accounting for 25% of global wheat trade.

While global wheat consumption is rising overall, traditional wheat-eating regions like North America and parts of Europe have seen stable or declining intake. For example, bread consumption in the UK fell from 950 g per person per week in 1970 to under 500 g per person per week in 2023. Research shows that as societies become more prosperous, staple food consumption declines in favor of more varied diets. Reduced wheat consumption also reflects growing concerns about the health impacts of wheat-based foods.

Bread has long been a staple of nutrition and culture worldwide. Changes in crop types and processing methods attract close attention, fueling debates about organic versus conventional production, genetic modification, and traditional versus modern breads.

Critically assessing these issues is vital for offering evidence-based guidance to stakeholders and identifying gaps for future research. The authors note that many persistent bread-related myths stem from fragmented evidence and public misunderstanding, underscoring the need for clear communication.

## How Milling Alters Bread Nutrition

Wheat grains are typically milled to separate the starchy endosperm from the nutrient-rich bran and germ (embryo), producing fine white flour. Milling significantly reduces fiber, B vitamins, minerals, and phytochemicals compared to whole grains, since these nutrients are concentrated in the outer layers and the germ.

The endosperm makes up about 83% of the wheat grain. Modern roller mills efficiently extract white flour, while traditional stone milling is less precise. Including more bran in the milling process yields higher-extraction flours, as done historically in the UK with National Flour.

Wholegrain and wholemeal breads can differ in how finely the flour is milled, affecting texture and

appearance. Wholegrain products contain the endosperm, germ, and bran in the same proportions as the intact grain, with only minor processing losses. In the UK, whole meal flour includes the entire edible grain, and wholemeal bread is made from 100% wholemeal flour.

Other breads blend white and wholemeal flours, use additional grains or seeds, or are fortified with fiber. Despite appearances, not all offer significantly higher nutritional value than white bread, so checking nutrition labels is important. Variations in flour composition and proportions make it challenging to interpret health outcome data for different breads. The paper also highlights that variability in wholegrain product formulations contributes to inconsistent findings across studies.

## Health Effects of Bread Varieties

Bread's impact on health depends on its type, how much is eaten, and what it is eaten with. Regular consumption of whole grain foods can lower the risk of chronic diseases like type 2 diabetes, cardiovascular disease, and colon cancer. These benefits are thought to stem mainly from the fiber and micronutrients in whole grains.

Non-absorbed carbohydrates, fiber, and plant compounds in whole grains are fermented by gut microbes, leading to a healthier gut environment and potentially lowering disease risk.

Previous studies have shown that consumption of wholegrain breads may also help with weight control and promote a healthier gut microbiota. Breads with coarsely milled grains or intact kernels may also slow digestion and absorption, contributing to satiety. Sourdough or breads with coarsely milled grains may be denser, possibly helping reduce how much people consume, thus affecting energy intake.

Phytochemicals in wheat, especially phenolics, may reduce inflammation and improve blood vessel function. This could be the reason wholemeal wheat bread has been linked to fewer cardiovascular events.

While many believe white bread raises blood sugar faster than wholemeal or wholegrain bread, studies show inconsistent results. Some research suggests little difference, except when wholegrain bread is made with intact kernels, which may lower blood sugar spikes.

Gluten can cause coeliac disease in susceptible

people, and other proteins may trigger wheat sensitivities or allergies, though these are rare. Amylase-trypsin inhibitors (ATIs), which are enriched in white flour, have been implicated in non-coeliac wheat sensitivity.

Some worry that white bread may trigger more wheat-related reactions, mainly due to its protein content. In addition to gluten, wheat also contains raffinose, which can worsen irritable bowel syndrome (IBS) symptoms by being fermented in the gut, leading to gas and discomfort. However, fructans are the dominant FODMAP in wheat and are present at higher levels in wholegrain than in white flour. The authors caution that individual tolerance varies widely, and most people can safely consume both white and wholegrain breads.

#### Reassessing Factory-Produced White Bread

Despite decades of wholegrain promotion, UK production of wholemeal flours has dropped, while Denmark has seen success with national campaigns. White bread remains more popular in some regions, for instance, in the UK, 63% of adults consume white bread.

In general, white bread is chosen for its affordability, convenience, and taste. Even with some nutrient loss, it still provides a notable portion of energy, fiber, and folate in the UK diet, particularly among lower-income groups.

According to the Nova classification, pre-packaged breads are often labeled ultra-processed foods (UPFs), and, in general, high UPF intake is associated with adverse health outcomes. However, Nova has been criticized for oversimplifying food groups and failing to distinguish between different types of UPFs.

Research has shown that health risks depend on overall diet quality and specific ingredients in UPFs. Interestingly, one large study found that ultra-processed breads and cereals were linked to a reduced risk of certain diseases.

The new paper emphasizes that UPF status alone does not indicate that factory-produced bread is intrinsically harmful. Instead, the authors stress that bread should be evaluated within the context of dietary patterns rather than solely by its processing category.

Pre-packaged breads also contain additives like soya flour, rapeseed oil, ascorbic acid, emulsifiers, calcium propionate, and enzymes. Most are naturally occurring or derived from natural sources, and all tested for safety before approval.

Some concerns have been raised about emulsifiers and gut health, but current evidence remains inconclusive, and further research is needed to clarify any population-level effects. Factory-produced breads in the UK are classified as UPFs because they contain additives such as emulsifiers, whereas artisan breads are considered less processed.

Many countries require white bread flour to be fortified with minerals and B vitamins to replace nutrients lost during milling. In UK, fortification with iron and calcium means white bread provides a significant share of these minerals, especially compared to wholemeal bread.

From 2026, UK millers will be required to add folic acid to white flour to help prevent congenital disabilities. Fortification will greatly increase folate intake from white bread, especially benefiting lower-income groups who rely more on white bread for nutrition. Small-scale millers and wholemeal breads are exempt from this rule.

The authors highlight that fortification policies are a major public health tool and that white bread can meaningfully contribute to nutrient adequacy.

#### Balanced Conclusions on Bread Health

The current study revealed that, although wholegrain bread offers additional health benefits and should be encouraged, white bread remains a nutritious, affordable staple for many. Improving all types of bread through better ingredients and fortification is a practical way to support public health and ensure nutritional needs are met across different populations. The authors emphasize that white bread should not be regarded as inherently unhealthy and that further improvement of its nutritional profile can offer equitable health benefits, particularly lower-income households.

Overall, the study reiterates that balanced messaging and dietary-contextualized advice are essential to dispel misconceptions surrounding bread and health.

When you are in love, it is the most glorious two-and-a-half-days of your life. – Richard Lewis

Love: A temporary insanity completely curable by marriage. – Ambrose Bierce

Your marriage is in trouble if your wife says, “You’re only interested in one thing”, and you cannot remember what it is. – Milton Berle

If you want to read about love and marriage, you’ve to buy two separate books. – Bruce Lansky

# What happens to your body when you eat takeaway food too often?

Dr. Liji Thomas MD, Reviewed by Lauren Hardaker (Courtesy: News Medical Life Sciences)

A recent study published in **Food Science & Nutrition** explores the relationship between dietary inflammation, cardiometabolic risk, and takeaway food intake.

## Rising Cardiometabolic Burden

Cardiovascular disease (CVD) is a major worldwide killer and cause of disability. Its prevalence has been rising over the last few decades. Deaths from CVD are higher than those from cancer or chronic lower respiratory disease in many parts of the world.

In the US, the burden of CVD deaths and disability has risen steeply over the last decade. Even more important is the demographic shift in cardiometabolic risk factors towards younger people. This stems from the interaction of genetic, environmental, and lifestyle factors. Preventive strategies should focus on lifestyle factors, which are modifiable, offering a cost-effective and scalable approach.

## Growth in Takeaway Food Consumption

Among these factors is the rising global consumption of takeaway food among young and middle-aged adults, in particular. This phenomenon, observed more commonly over the last decade, is explained by the extreme palatability, convenience, intensive marketing, and time or skill constraints operating at the consumer level, which preclude home cooking. Thus, takeaway food shapes the ethos of family, economics, and urban living.

High takeaway food consumption is linked to increasing cardiometabolic risk in younger adults. It drives obesity, hypertension, and high cholesterol levels because of its calorie-rich, nutrient-poor properties, added to the lack of fruit and vegetable content.

## Dietary Inflammation and CVD Links

Chronic low-level inflammation, reflecting repeated immune activation, is central to CVD pathology. Typical Western diet is rich in fat and drives inflammatory biomarkers upward, in contrast to the Mediterranean diet and similar patterns that are enriched in fish and vegetables.

Dietary inflammation is a chief cause of CVD, driving systemic inflammation and promoting the formation of arteriosclerotic plaques and thrombosis. This led to the development of the Dietary Inflammatory Index (DII), which quantifies the odds of inflammation related to the intake of specific dietary components.

Interestingly, the CVD deaths and disability burden in the US rose markedly around 2010, the year when apps for food delivery began to dominate the global scene. While this does not mean that these events are causally related, it indicates the need for further investigation.

## Rationale for Examining Takeaway Food

There is little evidence to support an association between takeaway food and dietary inflammation, however. Such evidence is essential to recommend dietary modifications for young and middle-aged people, promoting lifelong cardiovascular health.

The current study, therefore, examined takeout food consumption as a modifiable eating pattern and provides supporting evidence to inform public health policy. The aim was to assess associations between the frequency of takeout food consumption and overall DII, while adjusting for energy content across diets. It also studied how takeout food consumption correlated with key cardiometabolic risk factors and tested for an intermediary role of DII in this association. The analysis also examined two additional metabolic mediators, the cardiac metabolic index (CMI) and visceral adiposity index (VAI).

Additionally, the scientists explored associations with mortality using the dietary inflammatory index and takeaway food consumption, not ultra-processed food intake.

## Study Results from NHANES Cohort

The study used data from 8,556 participants in the National Health and Nutrition Examination Survey (NHANES) 2009–2018, documenting their consumption of takeaway food, the dietary inflammation index, and cardiometabolic risk, and examined associations among them. About 61% of males' vs 39% of females had the highest frequency of takeout food consumption.

Those with the highest consumption rates generally had poorer health markers, lower good high-density lipoprotein (HDL) cholesterol, similar total cholesterol, higher fasting blood sugar levels, and were less likely to be smokers. Conversely, they were more likely to have higher income, greater weight and height, higher insulin levels, and insulin resistance.

## Inflammatory Profiles and Nutrient Shifts

Interestingly, the DII was higher with lower takeaway food consumption, and vice versa. However, this reflected unadjusted baseline patterns; in the fully adjusted models, higher intake of takeaway food was associated with a

higher energy-adjusted DII. The group with higher takeaway food intake had higher levels of multiple dietary components, especially polyunsaturated and saturated fats, with alcohol, vitamins B6 and E, and some trace elements decreasing.

Weighted logistic or linear regression analyses showed that consuming takeaway food six times a week or more was associated with a higher energy-adjusted dietary inflammation index (DII) than once a week or less. There was a significant increase ( $\beta = 0.226$ ). The increase was especially marked in those aged 60–80 years.

Prior research has indicated an 8% increase in CVD and mortality for a one-point increase in the DII.

### **Cardiometabolic Risks & Mortality Trends**

A higher takeaway food consumption was linked to adverse cardiometabolic risk. HDL levels were lower, while triglycerides went up. Fasting glucose, serum insulin, and insulin resistance all showed an upward trend. The increase was more marked in females, suggesting that female metabolism responds more powerfully to takeaway food.

Despite a positive trend, mortality rates did not increase significantly with higher takeaway food consumption. Conversely, higher DII was associated with higher all-cause mortality, with a

positive trend for death from heart disease. The effect was modest, however.

### **Implications for Public Health Strategies**

The study indicates the potential long-term adverse effects of takeaway food consumption. This is a cross-sectional observational study; hence causality remains to be established by future work. This should include longitudinal dietary recall and carefully reviewed vascular outcomes as well.

Measures to counter this growing risk includes:

- Consumer education
- Proper and prominent labeling of nutritional products and delivery platforms, especially when they involve unhealthy foods
- Standardization of meal procurement in institutions
- Promoting the availability, accessibility, and affordability of healthier meal options, rather than placing blanket bans on takeaway food

### **Conclusions on Diet & Inflammation**

More frequent takeaway food consumption is linked to higher energy-adjusted dietary inflammation and adverse cardiometabolic risk. “Reducing high-frequency TFC and lowering dietary inflammatory potential may improve cardiometabolic health at a population level”.

## **CONSUMER GUIDANCE SOCIETY OF INDIA (CGSI)**

The Societies Registration Act XXI of 1860: Ref. No. BOM 33/1966 GBBS 04/04/1966 & The Bombay Public Trusts Act XXIX of 1950: Reg. No. F – 1381 (BOM) 20/05/1966

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

Some people ask the secret of our long marriage. We take time to go to a restaurant two times a week. A candle light dinner, soft music and dancing. She goes Tuesdays, I go Fridays – Henry Youngman.

A good marriage would be between a blind man and a deaf husband – Montaigne

Adam & Eve were doing fine until they started worrying about what to wear – Monica & Bill Dodds

I do not understand couples ..... who divorce and remarry.  
That is like pouring milk on the bowl of cereal, tasting it and saying, “This milk is sour; well, I'll put it back in the refrigerator - - - - maybe it will be okay tomorrow”. – Larry Miller

## Justice delayed: consumers caught in a web of systemic inconsistencies

**Soibam Rocky Singh (Courtesy: The Hindu)**

For many wronged consumers across India, the promise of “speedy justice” enshrined in law remains distant. Consumer courts, conceived as accessible and inexpensive forums for ordinary citizens, have increasingly become arenas of prolonged litigation. That reality unfolds in the life of 60-year-old Ashok (name changed), whose consumer dispute has been pending for nearly a decade. At 4 a.m., the small paint factory owner locks his home in Panchkula, Chandigarh, and takes the long road to Delhi. By the time he reaches the National Consumer Disputes Redressal Commission (NCDRC) in the heart of the national capital around 11 a.m., he has already spent seven exhausting hours in transit. Mr. Ashok’s case relates to an insurance claim arising out of a fire incident that gutted his small paint factory in 2015. When the bench rises for the day, his matter remains unheard. The court master announces the next date — six months later. “This has been happening for the past three years. For one reason or another, my case never comes up. I do not know what to do anymore”, Mr. Ashok says.

Mr. Ashok is not alone in experiencing this ordeal. Twenty-eight-year-old Raju (name changed) from a small district in Chhattisgarh had dreamt of setting up a paper cup manufacturing unit five years ago. He paid the full amount online for a paper cup-making machine and took loan from a local bank to fund the purchase. The machine never arrived. Mr. Raju has since been embroiled in a protracted litigation — first before the district consumer court, and later at the State forum. His case has now reached the National Consumer Court after the opposite party decided to challenge the order passed in his favor in the lower forums. Each hearing requires him to undertake a 24-hour train journey to the national capital — with no assurance that his case will be heard. “The last date was November 24. My case did not come up because the court’s time got exhausted with cases at the top of the list”, he recalls. “This has happened three or four times already. Every time, I am given another date six months later. I have now turned into a loan defaulter”, Mr. Raju says. “I have been wronged, so I will keep fighting — even if it takes another 10 years”.

### Growing backlog

Stories such as Mr. Ashok’s and Mr. Raju’s mirror a systemic crisis playing out across consumer courts nationwide. A response by the Ministry of Consumer Affairs, Food and Public Distribution in Parliament shows that as of January 30, 2024, a total of 5.43 lakh consumer complaints were

pending before district, State and national consumer commissions. In 2024, the commissions received 1.73 lakh fresh cases but disposed of only 1.58 lakh, leading to a net increase of nearly 14,900 cases. The trend continued in 2025. Up to July this year, 78,031 new complaints were filed, while 65,537 cases were disposed of. This backlog persists despite clear statutory timelines under the Consumer Protection Act, 2019. Section 38(7) of the Act mandates that complaints be decided within three months where no testing or analysis is required, and within five months where such examination is necessary. The law also explicitly discourages delays, stating that adjournments should not ordinarily be granted unless sufficient cause is shown and reasons are recorded in writing.

### Structural bottlenecks

Advocate Anand Prakash attributes the delays to deep-rooted structural issues. “Many consumer commissions are burdened with thousands of pending matters and lack sufficient staff, modern facilities, or effective digital case management systems”, he says. “Vacancies in judicial and non-judicial posts, limited courtrooms and logistical constraints continue to impede timely hearings”. The staffing crisis has intensified over time. As of August 19, 2025, 18 posts of President and 62 posts of Member were vacant in State Consumer Dispute Redressal Commissions. At the district level, 218 posts of President and 518 posts of Member remained vacant. This is a significant rise from February 2, 2024, when 13 posts of President and 47 posts of Member at the State level, and 131 posts of President and 340 posts of Member at the district level were vacant.

Another challenge, Mr. Prakash says, lies in disputes themselves. “Many commission Members are legally trained but lack subject-matter expertise in specialized areas such as medical negligence, marine insurance, foreign trade or complex financial products”. This often necessitates expert opinions, laboratory reports or technical clarifications, leading to repeated adjournments. “Without continuous training or specialized benches, complex cases inevitably move much slower than the Act contemplates”.

Delays are also caused by procedural hurdles — non-service of notices, late filing of affidavits, and requests for time to submit additional evidence. “At times, opposite parties deliberately seek adjournments to harass complainants and wear them down”, Mr. Prakash alleges.

# Parliament Abolishes Colonial Probate Rule, Simplifies Hindu Succession Laws

Parliament earlier this week cleared a sweeping reform that will end a long-standing anomaly in India's succession laws, paving the way for Hindus and several other communities to no longer require mandatory probate of wills in many cases.

The move came with the passage of the Repealing and Amending Bill, 2025, which scraps 71 obsolete laws and amends four others to simplify the legal framework and remove colonial-era discrimination. The Bill was passed by voice vote in the Rajya Sabha after being approved by the Lok Sabha a day earlier.

Union Law Minister Arjun Ram Meghwal said the legislation was aimed at improving the "ease of living" for citizens by eliminating outdated provisions that created unnecessary legal hurdles.

A key change relates to Section 213 of the Indian Succession Act, 1925. Under the existing law, wills made by Hindus, Buddhists, Sikhs, Jains and Parsis in the former presidency towns of Bombay (Mumbai), Madras (Chennai) and Calcutta (Kolkata) required probate, or court validation, before they could be enforced.

This requirement did not apply to Muslims, resulting in an unequal legal regime based on religion and geography. Meghwal told Parliament that such distinctions were incompatible with the Constitution.

"Any discrimination on the basis of religion, caste or sex is prohibited", he said, describing the probate requirement as a colonial relic that needed to be dismantled. The amendments to the Succession Act will remove mandatory court validation of wills in specified cases, bringing greater uniformity to inheritance laws.

The Bill also amends the General Clauses Act, 1897, and the Code of Civil Procedure, 1908, to update archaic terminology, and corrects a drafting error in the Disaster Management Act, 2005. In all, 71 defunct statutes — including the Indian Tramways Act of 1886 — will be repealed.

Opposition members offered mixed reactions.

My wife and I had a rather interesting fight last night. She said it was five days since our last fight and I said it was four. — **Robert Orben**

My wife doesn't care what I do when I am away, as long as I don't have a good time. — **Lee Trevino**

The secret of a happy marriage remains a secret — **Henny Youngman**

**BIG CHANGE IN SUCCESSION LAW**  
Effective January 2026

**Probate of Wills**  
**NO LONGER COMPULSORY**

in Mumbai | Chennai | Kolkata

Indian Succession Act, 1925  
(Repeal of Section 213)

**EARLIER (Till Dec 2025):**

- ✓ Probate was **MANDATORY**
- ✓ Only in Mumbai, Chennai & Kolkata
- ✓ High Court required
- ✓ Costly & slow process

**NOW (From January 2026):**

- ✓ Section 213 **REPEALED**
- ✓ Probate **OPTIONAL**
- ✓ Executors can **ACT ON THE WILL**
- ✓ No High Court needed

**WHEN IS PROBATE STILL NEEDED?**

- ⚠ Will **DISPUTED**
- ⚠ Authenticity **DOUBTED**
- ⚠ Conflicting **CLAIMS**
- ⚠ Fraud or **FORGERY**

**KEY TAKEAWAY**

- ✓ Faster property transfer
- ✓ Lower legal costs
- ✓ Relief for families
- ✓ Aligned with non-metros

**PROBATE NO LONGER COMPULSORY IN MUMBAI, CHENNAI & KOLKATA**

"Executors can act directly on the Will unless a dispute arises."

For general information only.  
Legal advice recommended for disputed or complex estates.

Congress leader Vivek K Tankha argued that the government had focused on technical clean-up without fully assessing the impact on citizens. Trinamool Congress MP Sushmita Deo said the exercise should also be used to identify provisions that undermine civil liberties and dissent. BJP member Subhash Barala, however, said people had suffered long enough under outdated laws.

Meghwal said the current reforms were part of a broader push to modernize India's statute books. Since 2014, he noted, over 1,500 archaic laws have been repealed or amended, signaling what the government calls a decisive break from a colonial legal mindset.



## LAUGHTER THE BEST MEDICINE

Jokes are meant for amusement! It employs comedic vehicles like parody, satire, other material referencing, true people, organizations, religions, regions, country, sexuality, etc., making fun of them in ways that are obviously not true. Some jokes might be offensive to some readers as every individual's sense of humor is different. Our intent is not to offend or cause damage to anyone reading or understanding these jokes. If you trust 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!

A man wanted did not want to be in jury duty, but none of his excuses worked. So, on the day of the trial, he asked to approach the bench. "Your Honor", he said, "I must be excused from this trial because I am prejudiced against the defendant".

"Oh?" the judge asked.

"Yes!" the man replied. "I took one look at the man in the blue suit with those beady eyes and that dishonest face, and I thought, 'He is a crook! He is 100% guilty'. So, your Honor, I could not possibly be on this jury!"

The judge replied, "Get back in the jury box. You are just the kind of juror we are seeking--a good judge of character".

The man protested, "How can you say that?" "Because", the judge said, "that man is the defendant's lawyer".

A big-city lawyer was representing the railroad in a lawsuit filed by an old rancher. The rancher's prize bull was missing from the section through which the railroad passed. The rancher wanted payment but only a fair value of the bull.

The case scheduled and tried before the justice of the peace in the back room of the general store. The attorney for the railroad immediately cornered the rancher and tried to get him to settle out of court. The lawyer did his best-selling job, and finally the rancher agreed to take half of what he was asking.

After the rancher had signed the release and took the check, the young lawyer could not resist gloating a little over his success, telling the rancher, "You know, I hate to tell you this, old man, but I put one over on you in there. I could not have won the case. The engineer was asleep and the fireman was in the caboose when the train went through your ranch that morning. I did not have one witness to put on the stand. I bluffed you!"

The old rancher replied, "Well, I'll tell you, young feller, I was a little worried about winning that case myself, because that bull came home only this morning".

Genie: "What's your first wish?"

Steve: "I wish I was rich".

Genie: "What's your second wish, Mr. Rich?"

What do you get when you spell gibberish backwards?  
Gibberish.

A man finds himself in need of a good lawyer. He finds one online and goes to his office. After being inside, he sits across from the lawyer. He needs legal help, but he wants to make sure he can afford it first. "Can you tell me how much you charge?" he asks.

"Of course", the lawyer replies, "I charge \$800 to answer three questions".

The man alarmed asks. "Don't you think that's an awful lot of money to answer three questions?"

"Yes, it is", answers the lawyer,  
"What is your third question?

After many years of hard work, Joe rewarded himself with a long, luxurious stay at an exclusive Caribbean resort. While relaxing on the beach, he was surprised to see a former high school classmate who he had not seen since they graduated. His old friend had been something of a "burnout" in high school, and this was the last place Joe expected to see him. Joe approached the man, and seized his hand.

"Pete, it is Joe. From high school. It is sure been a long time. You look great! You must really be doing okay for yourself".

"I am", whispered Pete. "I am a partner with a very successful law firm. But do not tell mother. She got the idea that I was a drug dealer back when I was in high school, and she would be terribly disappointed if she figured out how I REALLY make my money".

This is the story of a 5 years old son, who, after watching a story of a Mughal Emperor on TV, said to his mother: "Ammi, I also want 7 wives, one will cook for me, one will read for me, one will go for walk with me, one will sing for me, one can bath me...".

Mum smiled and said: "Then night time I don't have to accompany you to sleep".

After some thought, son said: "Not possible, I still want to sleep with you Ammi!"

Mom's eyes fill up with tears of happiness: "My sweet son! Then who will sleep with your wives?" Son: "Let them sleep with Abbu!"

Dad's eyes fill up with tears of happiness. "My sweet son!"

What is the difference between a general practitioner and a specialist?

One treats what you have, the other thinks you have what he treats.

# Celestial Synergy of Astronomy, Mathematics, and Architecture

## ~700 year old - SUNDIAL

Konark's name originates from Sanskrit words 'Angle' (कोण) and 'Sun' (अर्क). The Konark's 'Surya Mandir', Puri's 'Jagannath Mandir', and 'Lingaraja Mandir' create a triangle, with Konark at one of its angle points (कोण). King Narasimhadeva-I of the Ganga dynasty built this mandir around 1250 CE. The mandir is dedicated to the worship of Suryadeva (the Sun God) and the Navagrahas (nine planets). It features revered stone sculptures. The architects skillfully employed astronomy, calculating the rotations and distances of the earth, sun, moon, and stars and crafted a Sundial that traces the 8 parts (प्रहर) of day and night. It also aligns with the changing seasons, and serves a pivotal role in religious ceremonies.

The mandir is shaped like a chariot (रथ) pulled by 7 horses on 12 pairs of huge, gorgeously decorative wheels (चक्र). Of the 24 wheels, 6 each are on both sides of the main mandir, 4 each are on both sides of the Mukhsala, and 2 each are on both sides of the eastern front steps. Architecturally all the 24 wheels are similar but each one of them is decorated differently. The 7 horses symbolize 7 days of the week, 12 pairs of wheels depict 12 months of the year, and 24 wheels represent 24 hours of a day.

### The Sundial

- The Sundial shows time in an anti-clockwise fashion
- The size of the wheel is 9 feet 9 inches in diameter and each one of them has 8 major spokes and 8 minor spokes.
- 8 major spokes signify 'Prahara' (प्रहर) of the day. The distance between two major spokes is 3 hours (180 minutes).
- The minor spoke between two major spokes is of 1.5 hours (90 minutes).
- Major spoke and minor spoke has 30 beads in between them at the edge of the wheel. Thus each bead represents 3 minutes (90/30=3).

By placing a finger or a stick at the axle's center, the shadow precisely indicates the current time of the day.

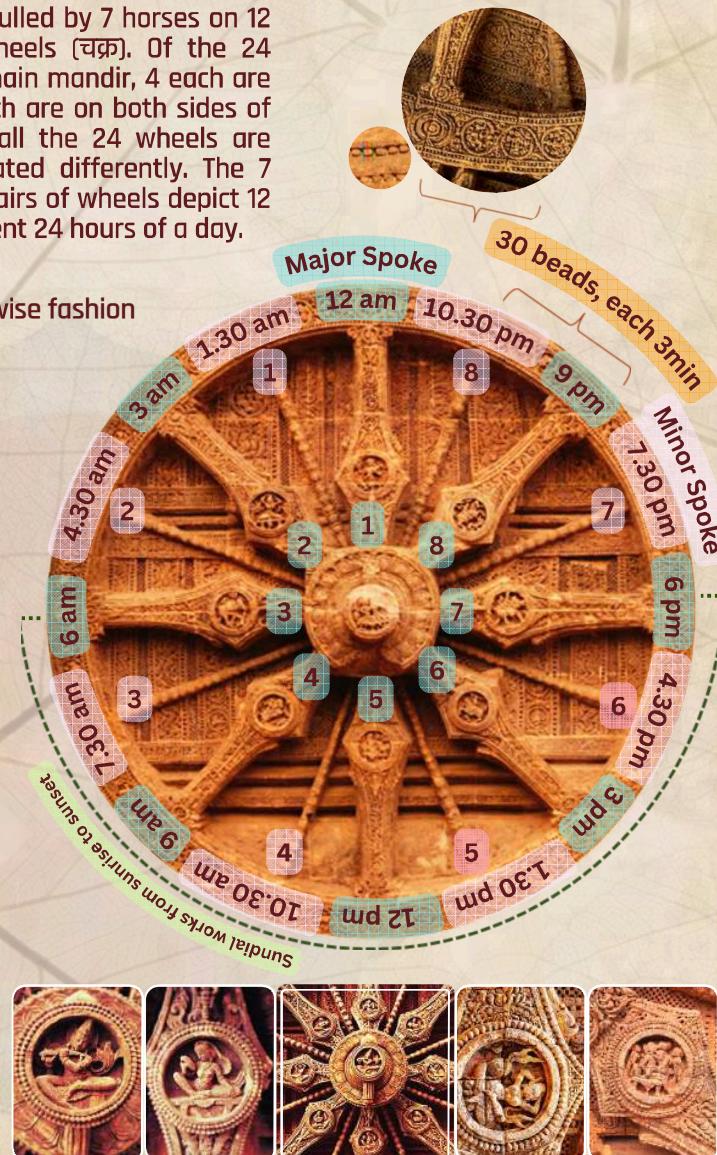
How to tell time when the Sun is in the other direction? no Sun, no shadow?

This mandir boasts not just 2, but 24 intricately carved wheels in all directions. All these wheels akin to Sundials, are meticulously crafted for precision when the Sun is in another part of the sky.

Over 100 years ago, people saw the stone wheels as artistic, and not functional time indicators. One of the yogis revealed their use by reading time from Sun-shadowed spokes. On February 16, 1980, Konark aligned with a total Solar Eclipse.

Timekeeping Beyond Sunset: How to tell time post-sunset?

Heard of Moondials? Imagine the remaining 22 wheels as Moondials.



There are markings and carvings all over these Sundials and we don't know the meaning of most of them. There are clues on these wheels which people have overlooked for centuries. If ancient people spent a lot of time creating something, it was done for a valuable and scientific purpose.

An important aspect is the annual Konark Dance Festival in December, showcasing the traditional Odissi dance, a prominent classical Indian dance form.



# DON'T FALL INTO THE SCAMMERS' TRAP

**Use SEBI CHECK**

Before making any payments, verify the details of mutual funds and brokers to ensure they are SEBI-registered. 

