



Keemat

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

May – June, 2026

“Diamond Jubilee Year (1966-2026) in the Service of Consumers”

Vol 55 – No. 3



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Trump versus Iran

Editor: Jamna Vardachary

If the Iran war were a movie, Donald Trump would be Mogambo. How long will the war continue? Are we at the interval stage or approaching the climax – and who will play the hero?

The war began on 28 February. A few days earlier, the US and Iran had completed one round of negotiations in Geneva. The next round was to be held in Vienna, but instead of going to Vienna, the US went to war. Iran retaliated. The US was too powerful and too far away, and Israel had excellent air defense systems, so Iran attacked US military bases and civilian infrastructure in several Gulf countries. They also closed the Strait of Hormuz, a narrow channel through which 20% of the world's oil and gas flows. In order to re-open Hormuz, the US closed it! They imposed their own blockade: ships could pass through the Strait but could not dock at any Iranian port.

After weeks of bombing, a ceasefire was agreed, or so we thought. Iran said: you lift the blockade, we open the Strait, and we negotiate. Trump said: negotiations are OK but the blockade will continue, because it prevents Iran from exporting oil. So, Iran closed the Strait once again. This article is being written on 30 April; the ceasefire is still in place but no ships are moving. Off-the-record negotiations are continuing, but the two sides are so far apart that more fighting seems inevitable. Trump says he attacked pre-emptively because Iran was building nuclear weapons. First, there is no evidence for this claim. Second, he himself has claimed repeatedly that Iran's nuclear facilities (uranium enrichment for nuclear energy) were "completely and totally obliterated" when the US bombed them last year.

War of words

This war has been strange or unconventional in many ways. Iran, unable to attack the enemy, attacks the enemy's friends. The US claims Iran has agreed to all demands (which Iran immediately denies); it announces major decisions, then revokes them the following day. And the language... Usually in politics, even insults are phrased diplomatically, but Trump is different. Here are samples of his social media posts: "A whole civilization will die tonight, never to be brought back again... I could take out Iran in one day. In one hour, I could have every one of their electricity plants, and they'll never be able to rebuild... Open the f@#*ing Strait, you crazy bastards, or you'll be living in Hell."

History lessons

The Middle East has been constantly at war for 75 years. Sometimes, like now, there are three wars simultaneously: Israel-Lebanon, Israel-Palestine and US-Israel-Iran. These wars are usually brief,

ending with a ceasefire but no long-term agreement; a few months later the cycle starts again. The issues are well known. Israel wants to destroy Iran's military. The US always aligns with Israel because the Israel lobby is a huge force in American politics. Leaders of the Gulf states rely on US support to remain in power, so they host US military bases and support the US, and therefore Israel, politically. Palestine and Lebanon are fighting Israel; Iran supports quasi-state militia in both countries (Hamas and Hezbollah). In Yemen, Saudi Arabia and the US provide financial and military support to the government, while Iran does the same for the rebel Houthis. Thousands of people – mostly civilians – are killed each year, with no end in sight.



Power and PowerPoint

Corporate initiatives often begin with a good PowerPoint. Sometimes wars do, as well! In mid-February, Israeli Prime Minister Netanyahu arrived at the White House and made a presentation to Trump: Iran was vulnerable militarily and politically. Joint US-Israeli action could assassinate their leaders, heavy bombing would destroy their military and their economy, people would rise in protest, the regime would be overthrown and replaced with somebody less Islamic and more friendly to the US. Trump's reaction: "Sounds good to me."

Others were not convinced. The CIA Director said Netanyahu's plan was "farical". The Secretary of State called it "bullshit." Many experts warned of the military, political and financial risks, including closure of the Hormuz Strait, but Trump's mind was made up. Perhaps he expected a quick victory. Perhaps he thought he was untouchable, having survived impeachment, criminal convictions and even assassination attempts, but his strategy isn't working. Iran's military and economy have been hammered, its top leaders are dead, the current Ayatollah is in hiding, but it refuses to back down. As the war drags on, even America's allies are turning against Trump.

Everyone suffers

Oil and gas production was halted at several facilities across the Gulf. Once the fighting stops, it will take several months for production to return to pre-war levels. Similarly for shipping: even if Hormuz is opened tomorrow, it will take months for traffic to normalize. Oil is not just petrol or diesel. Plastics, polyester fabric, medicines, fertilizer, paint, cement... these and many other products cannot be manufactured without petro-

chemicals. Every country is feeling the impact. Inflation increases; transport costs rise. Industries are facing scarcity of raw materials, disruption of supply chains and loss of markets. And economists fear this only the beginning. Things will get much worse unless the war ends in the next few weeks.

Questionable motives

Trump wants a clear victory; anything else would be politically damaging. Iran believes it can outlast the US, not because it is stronger but because the American public will not tolerate a long-drawn out war. Netanyahu may have a different incentive – if the war stops, he might go to jail. He is on trial for corruption and fraud. The

trial began in 2020 but has been paused several times because of war (Gaza, then Lebanon, and now Iran).

Remember 2003? The US attacked Iraq, falsely claiming they had weapons of mass destruction. Lakhs of people killed, millions displaced, a country destroyed. Will that happen again? Sometimes countries are forced to wage war – when they are invaded, for example, but this is a war of choice, being fought simply because one man thinks it will benefit him politically or financially. There is nothing more terrible, no bigger crime against humanity, and unfortunately, there is nothing we can do about it, except to pray that it ends quickly.

Letters to CGSI

After World War II, Nestlé wanted to enter the Japanese market. Their goal was to create a new market for coffee, but no matter how much advertising they did, coffee sales remained dismally low. Nestlé had perfected their product: Excellent taste, Affordable price, Attractive packaging, but all of that was in vain, because coffee simply did not have a place in people's daily lives. Traditional marketing methods failed because they focused only on product features—not on the emotional makeup of consumers.

Instead of throwing more money into advertising, Nestlé made a bold decision. They hired Clotaire Rapaille, a French psychoanalyst and marketing expert. His task was to discover the root reason Japanese people were not drinking coffee. Rapaille's research revealed something crucial: people form emotional bonds with foods and drinks they experience in childhood. In Japan, there were no childhood memories related to coffee. Traditional Japanese culture was dominated by tea and other beverages. Coffee had no historical or emotional presence. Rapaille suggested a highly innovative solution: stop trying to sell coffee to adults and instead focus on coffee-flavored sweet products for children. This was a daring strategy because it went against conventional marketing wisdom.

Following Rapaille's advice, Nestlé introduced products like: Coffee-flavored candies, Coffee jelly-like desserts, Coffee-infused chocolate, sweet treats with hints of coffee. All these products had a single purpose—to introduce the taste of coffee to children. It was a long-term strategy, and its results would not be immediate. By the 1980s, those children had grown up and entered the workforce. They were already familiar with the taste of coffee, and now they genuinely needed caffeine. With the stress of work and fast-paced lifestyles, they began to require caffeine to stay

energized. Nestlé reintroduced instant coffee to the Japanese market—and this time, it was a massive success. By 2014, coffee consumption in Japan had reached record levels. Today, Japan imports more than 500,000 tons of coffee every year, and Nestlé is the undisputed market leader.

Nestlé's success story in Japan is considered a milestone in the business world. Today, Japan is a nation of coffee lovers. Changing the cultural habits of an entire country became possible due to the insight of a psychologist who understood that childhood experiences shape lifelong preferences. This is why we must be very mindful about what we teach children—what language they learn, what foods we give them, what experiences we expose them to—because these things ultimately shape their culture. For those looking to culturally influence others, a child's mind is the real battlefield!

Do you realize this has already happened to us?

For example, the idea that “Cake = Celebration” has been so deeply ingrained in our minds since childhood that today we order cakes for everything - not just birthdays, but also exam success, weddings, promotions, retirements, and so on. A hundred years ago, 90% of Indians did not even know what cake was!

Today, when we go to McDonald's with our kids to celebrate or order pizza and Coke/Pepsi, we are creating lasting childhood memories for them... and in the process, we are unknowingly creating lifelong customers for these companies. Nestle and Glaxo taught mothers that canned milk powder and bottle feeding made bonnie babies, although, breast milk is the world's first nutraceutical.

N. G. Wagle (Ex – CGSI President)

Lost your phone with active UPI apps? Here is how to secure your bank accounts quickly, Moneycontrol PF Team

Losing your phone is annoying. Losing a phone that has UPI apps, banking apps, and saved payment details can have even bigger consequences for your financial security. Most people use apps like Google Pay, PhonePe, Paytm or their bank's own app linked directly to their accounts. The moment you realize your phone is missing, the biggest worry is usually this: what if someone can access my money?

In most cases, UPI apps have a security feature—often in the form of a two-step authentication—that requires a UPI PIN and a face ID to complete a transaction. But if your phone is unlocked, or someone manages to reset access using your SIM, there is still a risk. That is why it helps to move quickly and lock things down. Here are a few steps that can help protect your accounts.

Block your SIM card as soon as possible

The first thing to do is contact your mobile operator and block your SIM card. This may sound unrelated to banking, but it is actually the first important step. Many banking and payment services send verification messages to your phone number. If someone inserts your SIM into another device, they could potentially try to access apps or reset certain services. Once the SIM is blocked, that possibility is closed. You can later get a replacement SIM with the same number.

Inform your bank

The next step is to let your bank know that your phone was stolen. Most banks can temporarily block UPI access linked to your number or your account. This is a simple precaution that stops transactions from going through even if someone tries to open a UPI app on your phone. If you use multiple UPI apps connected to different bank accounts, it is safer to notify each bank. Many banks allow you to do this through customer care.

Use the digital payment fraud helpline if needed...

There is a dedicated helpline in India for digital payment fraud: 1930. If you believe that someone

may attempt or is trying to misuse your UPI apps, or if you notice an unauthorized transaction, you can report it by calling this number. In many cases, reporting a theft or a fraud early on does increase the chances of tracing a transaction or stopping it altogether.

You can also register a complaint on the cybercrime portal.

Lock or erase the phone remotely if location services are enabled in your phone, you may be able to lock your phone or erase all the data from it remotely. Android users, for example, can use Google's Find My Device feature to lock their phone or wipe out the data in case their phone is stolen or falls in the wrong hands. Apple users can do it through the Find My iPhone feature. This feature will immediately remove anyone else's access to your apps, your saved data and the stored payment information in your phone.

Reset your UPI PIN once you regain access

Once you get a replacement SIM and can access to your bank and UPI accounts again, make sure to reset your UPI PIN for all payment apps. Even if nothing suspicious happened, this is a simple precautionary step you should take. It also helps to scroll through your recent bank transactions and check that everything looks normal. Most of the time, nothing actually goes wrong when a phone is lost. But taking these steps quickly can make sure your bank account stays safe.

FAQs

1. Can someone transfer money through UPI if they find my phone?

Usually, they cannot complete a payment without the UPI PIN. However, if your phone is unlocked and the person somehow knows the PIN, they could try to make payments. That is why blocking the SIM and informing your bank quickly is important.

2. Is blocking the SIM really necessary?

Yes. Many financial apps rely on your phone number for verification. Blocking the SIM ensures nobody can receive OTPs or verification messages linked to your number.

3. What should I do if a suspicious transaction appears?

Report it immediately to your bank and call the digital payment fraud helpline at 1930. Quick reporting improves the chances that the transaction can be stopped or traced.

न चोरहार्यं न च राजहार्यं न भ्रातृभाज्यं न च भारकारी।
व्यये कृते वर्धत एव नित्यं विद्याधनं सर्वधनप्रधानम्॥

Not stolen by thieves, not seized by kings, not divided amongst brothers, not heavy to carry. The more you spend, the more it flourishes always - The wealth of knowledge is the most important among all kinds of wealth.

90 Districts without a Consumer Forum, 35% Cases Pending over 3 Years: India Justice Report 2026

(Courtesy: Moneylife Digital Team)

India's consumer dispute redressal system, built on the promise of quick, affordable justice for ordinary buyers, is in a state of deep institutional crisis, with half of all state consumer commissions functioning without a president, nearly 90 of the country's 775 districts entirely without a consumer forum and over 500,000 cases pending as of 2024, a fifth of which have accumulated since 2020. Citing data from the government's CONFONET dashboard, the *Consumer Justice Report 2026*, published in March 2026 by the India Justice Report (IJR) reveals that the average disposal time for a consumer case in India stands at 647 days — nearly two years — with the largest single category of cases, around 30,000, taking more than 365 days to resolve.

According to Maja Daruwala, chief editor of the IJR, India is positioning itself to become one of the largest and fastest-growing economies in the world and at the heart of this expansion sits the consumer. "If district forums are missing, vacancies persist, pendency stretches into years, and mediation remains ornamental, the consequences extend beyond individual grievances. Capital is locked up. Legal uncertainty constrains reinvestment. Market discipline weakens. Over time, these inefficiencies dampen gross domestic product (GDP) growth."

"The government is presently holding consultations across the country to amend the new law towards improving redress. The promise rests on refining the law, simplifying procedures and ramping up infrastructure. This is not a moment too soon. Without recalibration, the consumer remains an afterthought. Durable economic growth demands that the promise of redress keep pace with the promise of prosperity," she added.

The report, drawing almost entirely on Right to Information (RTI) responses, parliamentary replies, and publicly available government data, ranks states on 11 indicators across five themes — human resources, gender diversity, workload, infrastructure, and budgets — and finds that the gap between the statutory promise of the Consumer Protection Act, 2019 and the operational reality on the ground is severe, systemic, and widening.

Over Five Lakh Cases Pending; One in Three Stuck for More Than Three Years

Between 2020 and 2024, a total of 764,000 cases

were filed across state and district consumer commissions. Of these, 88.5% were disposed of over the five-year period — a headline figure that appears encouraging. But the annual picture tells a more troubling story.

Case pendency increased by 21% between 2020 and 2024, reaching 515,000 pending cases by end-2024. Annual case clearance rates — measuring cases disposed each year against cases filed that year — declined from 108% in 2023 to 98% in 2024, meaning the system is no longer keeping pace with fresh filings.

Among state commissions that provided data, on average 35% of cases were pending for more than three years — far exceeding the statutory expectation of disposal within three to five months. In Kerala, Jammu and Kashmir and Jharkhand, more than two in three cases were pending for over three years. In Uttar Pradesh, 61.8% of cases had remained unresolved for that long.

The law is explicit: Section 38(7) of the Consumer Protection Act, 2019 states that every complaint shall be disposed of within three months where no commodity testing is required and within five months where it is. The reality — with one in three cases pending beyond three years — represents a fundamental failure of statutory compliance.

Maharashtra, the state with the highest consumer case filings in the country at 91,449 over five years, managed to dispose of only 65% of them — the worst clearance rate among large and mid-sized states. Over 32,000 cases remain pending in Maharashtra alone.

The data from the government's CONFONET dashboard reveals that the number of cases disposed of within 30 days is barely 9,000, underlining how far the system falls short of the Consumer Protection Act's mandate of resolution within three to five months.

The hearings' data compounds the concern. A consumer case requires an average of nine hearings before disposal, with the largest share of cases — around 18,000 — requiring only one or two hearings, suggesting quick dismissals or withdrawals rather than substantive adjudication. However, a significant volume of cases required between three and 20 hearings, and a small but notable cohort demanded more than 20 hearings, pointing to the protracted, adjournment-prone

proceedings that have long plagued consumer forums and that the 2019 Act sought, but has so far failed, to eliminate.

90 Districts without a Consumer Forum

The Consumer Protection Act, 2019 mandates at least one district consumer disputes redressal commission (DCDR) in every district of the country. As of 2025, only 685 district commissions existed against 775 districts — leaving 90 districts, or roughly one in nine, entirely without a consumer forum. Consumers in these districts are effectively denied the low-cost, lawyer-light redressal mechanism the law was designed to provide, and are instead forced to approach civil

courts or abandon their claims entirely.

Even where district commissions exist, vacancy rates are severe. At the district level, 32% of president posts and nearly 39% of member posts were vacant in 2025. Kerala’s district commissions had only two members against a sanctioned strength of 28 — a 93% vacancy rate. West Bengal’s district commissions had a 65% president vacancy. Gujarat’s district commissions showed 63% president and 60% member vacancies.

The report notes that persistent vacancies directly cause the accumulation of pending cases — and that the inability to fill leadership positions

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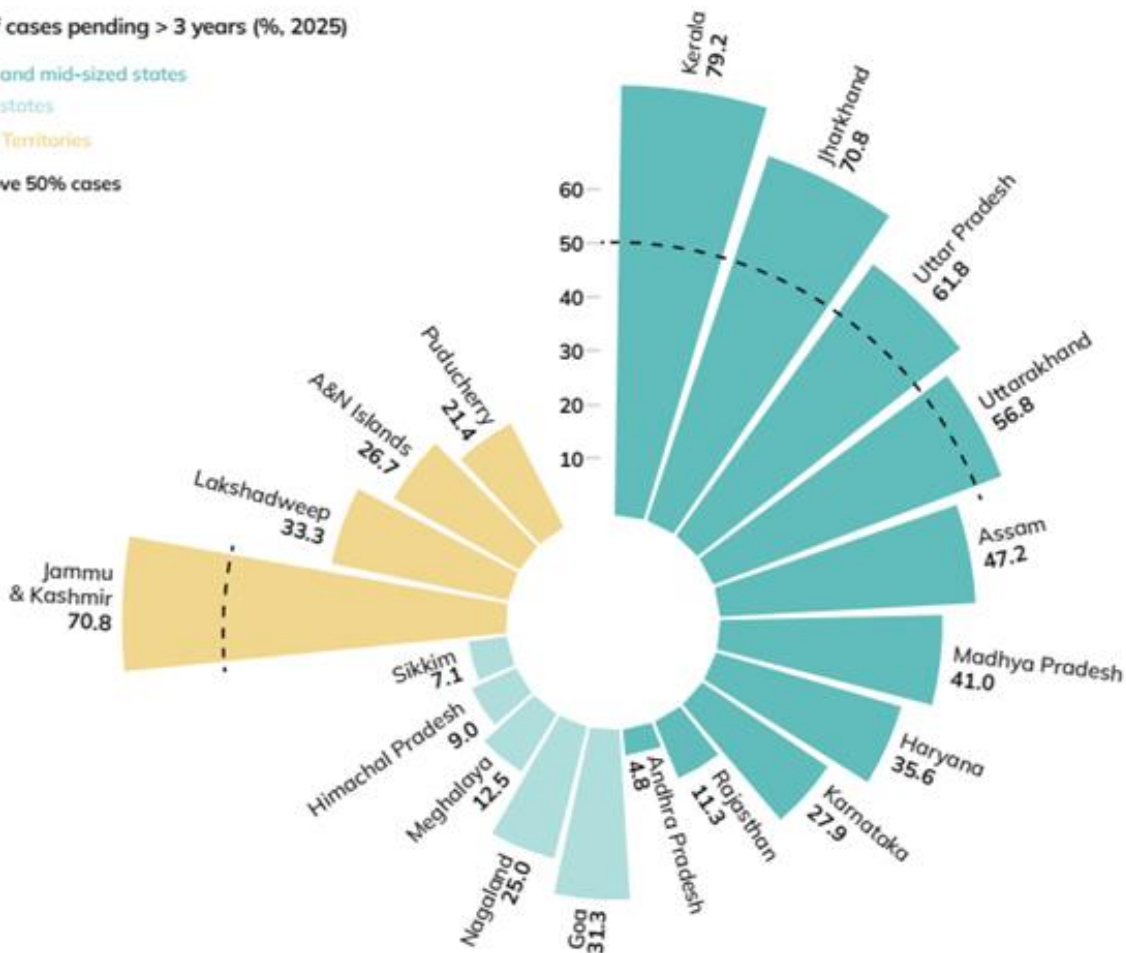
2025: At Least one in three cases pending for more than three years

Figure 17: 2025: At least one in three cases pending for more than three years

Among 19 SCDRCs that provided data, 35% cases, on average, were pending in SCDRCs for above three years.

Share of cases pending > 3 years (% , 2025)

- Large and mid-sized states
- Small states
- Union Territories
- - Above 50% cases



Note: States and Union Territories arranged in respective cluster in descending value.
Source: RTI responses from SCDRCs received between April to June, 2025.



impinges on administrative supervision and the ability to spend allocated funds, resulting in systemic failure to convert financial allocations or legislative reform into meaningful service delivery.

Half the State Commissions Have No President

The most striking finding of the report concerns leadership vacancies at state consumer disputes redressal commissions (SCDRCs) across the country had no sitting president – the presiding officer responsible not only for forming benches and hearing disputes but also for approving financial expenditure, supervising district commissions and ensuring day-to-day administrative functioning. The situation has deteriorated sharply in just five years. In 2021, only two SCDRCs – Goa and Jharkhand – were without a president. By 2025, that number had risen to 17. Only 10 state commissions maintained a president in place for all five years between 2021 and 2025.

The law requires that only a sitting or retired high court (HC) judge can be appointed as president of a state commission, a condition that significantly constrains the pool of eligible candidates and, in practice, has meant that state governments frequently delay or fail to initiate the appointment process in time. A Supreme Court committee in 2016 had already found instances where state governments took up to seven to 10 months to act on the selection committee’s recommendations. The situation has visibly worsened since. Member vacancies compound the problem. Of the 159

sanctioned member positions across 35 SCDRCs, 40% were unfilled in 2025. Seven SCDRCs had 50% vacancy among member positions. Karnataka – one of India’s larger states – had 88% vacancy in its eight sanctioned posts and no president, recording the highest combined vacancy in the country. Tamil Nadu and Arunachal Pradesh had no members at all. Only Bihar and Haryana among large and mid-sized states had filled president and member posts.

In consequence, only six states and one Union Territory (UT) – Haryana, Rajasthan, West Bengal, Bihar, Gujarat, Maharashtra and Lakshadweep – complied with the minimum statutory requirement of one president and at least four members in 2025. The report points out that the absence of a president is not merely an administrative inconvenience: it directly prevents financial disbursements and makes it legally impossible to constitute a valid bench in many circumstances.

Mediation: A Dead Letter

One of the significant innovations of the 2019 Act was the formal incorporation of mediation into the consumer dispute resolution process, with dedicated mediation cells and a full chapter of rules. The report’s findings on mediation are stark: it has simply not been implemented.

Among 21 state commissions, only 163 mediators were empaneled as of 2025. Uttarakhand, Rajasthan, Delhi, Karnataka and Andhra Pradesh reported not a single trained mediator. Of the 23 state commissions that provided mediation data, only nine had referred any cases to mediation at

all between 2022 and March 2025 — a combined total of just 134 cases, with an overall settlement rate of 20%. Fourteen state commissions, including West Bengal, Karnataka, Rajasthan and Andhra Pradesh, had not referred a single case to mediation in four years.

The report attributes the failure partly to mediator fees, with the government itself acknowledging in 2023 that parties were reluctant to pay mediators and capping fees at ₹3,000 for district commission cases and ₹5,000 for state commission cases — to be paid from the Consumer Welfare Fund. But even after this reform, referrals have remained negligible. Lok Adalat referrals tell a similar story. In 2022, 1,463 consumer cases were referred to Lok Adalats by state commissions. By 2024, that number had fallen 70% to 446 cases.

Women Almost Absent from Leadership

The Consumer Protection Act, 2019 mandates that at least one woman be included among the president or members of every commission. The report finds this minimal benchmark is met in most cases — but rarely exceeded, and in some cases not even met. As of 2024, only Delhi and Sikkim had a woman president among all SCDRCs

that provided data. Kerala, Gujarat, and Andhra Pradesh had the lowest representation of women among presidents and members. Women’s share among state commission presidents and members declined from an average of 35% in 2021 to 29% in 2025 across the 14 SCDRCs that provided five-year data. Nine SCDRCs failed to meet their own state-mandated women’s reservation quotas in staff appointment. Jharkhand’s state commission had an all-male staff. Maharashtra, Odisha, Assam & Uttarakhand each had just one woman on their staff.

Insurance, Housing, Banking Dominate Filings

An analysis of 2.85mn (million) cases filed across all commission between 2010 and 2024 — drawn from the government’s CONFONET dashboard — found that three sectors consistently dominated consumer complaints: insurance, housing, and banking. Together these three sectors account for nearly half of all consumer cases filed in the country. Medical and insurance cases grew sharply in the post-pandemic years, rising from 24% of all consumer cases between 2016 and 2019 to 30% between 2021 and 2024.

Bureau of Indian Standards (BIS), Pune Branch Office Celebrates World Consumer Rights Day on 15 March 2026 (S. D. Rane) Sc. E/Director & Head, BIS Pune (See Photos on Cover Page 1 and 2)

The Bureau of Indian Standards (BIS), Pune Branch Office, celebrated Manak Mahotsav on World Consumer Rights Day at Hotel Lemon Tree Premier, Pune. The program witnessed enthusiastic participation from over 150 individuals, including representatives from industry, academia, and testing laboratories. The theme of this year’s program was “Safe Products, Confident Consumers”.

Shri S. D. Rane, Scientist-E and Director, BIS Pune, warmly welcomed all the participants and distinguished guests, setting the tone for an engaging and informative program.

The event was honored by the august presence of our Chief Guest, **Shri Dr. Sitaram Dixit**, Chairperson, Consumer Guidance Society of India (CGSI), making a presentation on the theme, “Safe Products builds Consumer Confidence” & **Shri Suryakant Pathak**, Managing Director, Grahak Peth Pune, both speakers emphasizing on the importance of BIS certification of products to ensure product safety and highlighting the critical role that standards play in achieving this goal.

The program also featured technical sessions

conducted by experts from industry and academia, who spoke about how the adoption of standards can ensure product safety. Valuable insights were also shared on various initiatives of BIS to protect consumer rights and on the consumer redressal mechanisms available in BIS.

Additionally, information on standardization, product certification, Quality Control Orders (QCOs), and relaxations provided to MSMEs was shared during the event. These discussions highlighted the efforts of BIS in supporting industries, particularly MSME’s, in achieving compliance; enhancing quality of their products.

The event concluded with a formal vote of thanks, expressing gratitude to all the distinguished guests, speakers, and participants for their invaluable contributions in making the celebration a grand success.



Can You Be Fit and Fat?

by Lisa Marshall, Medically Reviewed by Brunilda Nazario, MD (Courtesy: WebMed)

One day in 2018, Size-inclusive fitness coach Wendy Welsher, picked up her bathroom scale and smashed it to pieces. Finally, she was done.



After decades of being told she is not small enough, after years of yo-yo diets and bingeing, purging, and overexercising -- only to hit a number that “never seemed good enough” —she reached a breaking point.

“Fitness is far more important than fatness.” Siddhartha Angadi, PhD

“We covered every single study that has been published examining the issue at this point and the evidence is clear,” says Siddhartha Angadi, PhD, associate professor of exercise physiology at the University of Virginia and lead author of the review. “Fitness is far more important than fatness.”

Low Fitness Is the Bigger Threat

Way back in 1970, researchers started tracking health data from men who got checkups at a preventive medicine clinic in Dallas. By 1993, they had information on heart disease risk factors such as cholesterol, blood pressure, smoking, BMI, and aerobic fitness (based on treadmill tests) from 25,714 men.

Over the decades studied, death rates were – as conventional wisdom might suggest – highest for men with obesity, followed by overweight men, and lowest for men with normal BMI. But a deeper dive into the data showed the findings were more complicated than that.

Men with obesity were also more likely to smoke and have a history of heart disease – factors that could in themselves boost risk of death. About half of the men with obesity were, otherwise, fit when

What, exactly, would qualify as good enough?

A gregarious blonde with blue eyes and a big smile, she skied competitively as a kid, took kickboxing classes in college, and ultimately found her way to kayaking, swimming, and competitive weightlifting. But her thick build and high body mass index (BMI) still earned her disapproving looks at the gym and calls from her doctors to lose weight. So, she took it all out on the scale.

“It was incredibly liberating,” recalls the 49-year-old “fat-positive” strength and conditioning coach from Sacramento, CA. “People look at people like me who live in larger bodies and automatically think we are lazy. But the reality is, you can be fit and fat.” While the notion still seems controversial to some, decades of studies say it is possible.

In fact, the most comprehensive review yet, published in November 2024 in the British Journal of Sports Medicine, found that fitness – not body mass index (BMI) – had the greatest impact on how long people lived.

It came to heart health. And those men had a much lower risk of dying.

“If all obese unfit men in our cohort had been fit, there might have been as many as 44% fewer deaths among obese men in our study,” the researchers wrote in JAMA in 1999. The same held true for overweight men and those with a “normal” BMI: The strongest predictor of who lived and who died was not their BMI. It was how fit they were.

The authors urged doctors to start checking – or at least ask about – fitness for anyone with a BMI in the obesity range. “It is as important for a clinician to assess an obese patient’s fitness status as it is to measure fasting plasma glucose and cholesterol levels, evaluate blood pressure, and inquire about smoking habits.”

Reviews published in 2014 and 2018 drew the similar conclusion that lack of fitness, not extra pounds, could be driving an epidemic of heart disease and diabetes and shortening lifespan. But those reviews, like that first study, lacked women.

The newest, from the British Journal of Sports Medicine, was much bigger and more diverse. It pulled from 20 studies done between 1980 and

2023, with nearly 400,000 participants worldwide. They all got their BMI measured and took a VO2 max exercise test to gauge their cardiorespiratory fitness.

The key finding: Fit people, regardless of their BMI category, had about the same risk of dying, including of heart disease, during the studies. And in at least one group, the people with obesity had an advantage: Those who were fit were half as likely to die during the studies as sedentary folks with a normal BMI.

Cardiorespiratory fitness strongly predicted heart disease and death from any cause, and “attenuates risks associated with overweight and obesity,” the researchers wrote. The bottom line: When it comes to health, a low level of fitness was riskier than high BMI.

Other recent research, published in JAMA Network Open, estimates that about 15% of U.S. adults with obesity had “metabolically healthy obesity” (MHO). That means they somehow avoided the blood pressure, blood sugar, cholesterol, and triglyceride issues that so often accompany a high body mass index.

Meanwhile, structured weight loss programs – not including options like bariatric surgery or GLP-1 inhibitor obesity medications such as semaglutide (Wegovy) and tirzepatide (Zepbound) – often fail beyond the short term. As many people know all too well, the pounds have a way of coming back.

One research review, pulling from 29 long-term weight loss studies, found that people regained more than two-thirds of their lost weight within three years and regained about 80% within five years.

All this has some experts and body-positive trainers like Welsher calling for a seismic shift in public health messaging – away from the scale and toward the gym.

Does Obesity Really Kill?

Angadi’s co-author Glenn Gaesser, PhD, professor of exercise physiology at Arizona State University, started saying this in the 1990s. He had been helping a colleague with a study looking at how exercise impacted health in people with obesity.

After a few weeks, the study participants lost a few pounds but were still, according to their BMI, obese. Yet their measures of heart health and diabetes risk were radically improved. “It got me thinking: Is it really the obesity that is causing these health problems?” Or was it a sedentary lifestyle?

In 1996, Gaesser published the book *Big Fat Lies*, challenging the conventional wisdom that obesity, in and of itself, kills. He has published many studies and perspective papers since, arguing that it is possible to have obesity and be healthy – if you exercise regularly. But in a culture that often equates thinness with health and beauty, particularly for women, Gaesser’s message has been slow to stick.

“It’s hard to change people’s perceptions that have been ingrained for decades,” he says. Gaesser argues that even the definitions of “overweight” and “obese” are fraught, as they center around BMI – a hotly contested measurement that fails to consider how much muscle a person has or where their body fat is distributed. (Deep belly fat, or visceral fat, is worse than fat under the skin, or subcutaneous fat.) Contrary to popular belief, weight loss, in and of itself, will not necessarily improve heart health or risk of death either, he says.

In 2012, researchers famously halted a weight loss study of 5,000 overweight or obese people with type 2 diabetes due to “futility.” The people assigned to the study’s intensive lifestyle program – including a calorie-restricted diet and exercise – did lose more weight than the control group. But even so, they reaped no benefit in their risk of heart attack or stroke over a decade.

Other studies also show that losing weight does not reduce risk of death except in people who have obesity-related health problems. Physical activity and quality of diet should be considered, not just what people weigh, researchers have argued; and trying to lose weight has its own risks, Gaesser notes.

Constant yo-yo dieting can wreak havoc on the body and psyche, with some studies showing it can boost risk of things like heart attacks, strokes, and early death. And if lowering the numbers on the scale is the only goal, there is also the risk of losing muscle. Exercise, on the other hand, impacts virtually every cell in the body in ways that improve cardiometabolic risk. It even changes the way some types of fat behave, making them more metabolically healthy. “The fat on people who exercise is not the same as on people who don’t,” Gaesser says. “It’s fit fat.”

A Fitness-First Approach

So, should overweight and obese people still be advised to lose weight?

Gaesser says, typically, no, but other experts, including Samuel Klein, MD, chief of the division of nutritional science and obesity medicine at

Washington University in Saint Louis, says yes. Obesity has adverse effects on every organ system in the body,” Klein says. Fitness may help the cardiovascular and metabolic health of someone who has obesity, but that does not rule out all the other known health risks, Klein notes. For instance, research strongly links obesity to a greater risk of certain cancers and mobility problems, and just because someone is fit and fat now does not mean they always will be.

In people who have obesity, Klein says, “weight loss can prevent future conversion to metabolically unhealthy obesity, treat or decrease the risk of other obesity-related diseases, [and] improve physical function and quality of life.”

Gaesser argues that, when consulting with overweight or obese patients, doctors should prioritize exercise instead of weight loss – and it does not take much.

In the recent meta-analysis published in the British Journal of Sports Medicine, most studies gauged fitness by how long people could walk or run on a treadmill, with anyone above the bottom 20th to 25th percentile considered fit enough to see protective effects.

Unleashing the ‘Dose Response’

Just going from nothing to something can have a

huge “dose response,” Gaesser says. He recommends starting with short bursts of exercise and working up to the public health recommendation of at least 150 minutes per week of moderate intensity activity.

Wendy Welscher

Welscher far surpasses those recommendations. As a master’s level Olympic weight lifter, she trains four to five days per week. She also owns her own size-inclusive fitness studio, where she helps other big people get stronger and more flexible in a space where they feel welcomed instead of shunned. She is not hung up on numbers anymore.

When asked, she declined to share her BMI for this article. But she did share the numbers that matter to her: Recent blood work shows she does not have diabetes and, aside from slightly elevated cholesterol (which she attributes to menopause), she says her heart health is excellent.

A recent body composition test shows she carries 179 pounds of lean muscle mass on her rock-solid frame. Welscher says her relationship with her body is still a “work in progress.” But she now sees food as fuel, not punishment; her body as a teammate, not an enemy. “It carries me through life, allows me to do things I love, and deserves care and respect,” she says.

Fruits With the Most Protein

By Alison Sherwood, Medically Reviewed by Poonam Sachdev (Courtesy: WebMed)

Fruit Has Protein?

Fruit may not be the first thing that comes to mind when you think about sources of protein. But if you are looking for some more of the stuff, every little bit counts. Certain fruits can be a sweet way to add an extra dose of this nutrient to your diet.

Guava:

Guava is one of the most protein-rich fruits around. You will get a whopping 4.2 grams of the stuff in every cup. This tropical fruit is also high in vitamin C and fiber. Slice it up or bite right into it like an apple. You can even eat the seeds and skin, so there is nothing to clean up!

Avocado:

Mix up a batch of guacamole or mash some of this green fruit on your toast. A cup of it sliced or cubed packs 3 grams of protein. Mashed will give you 4.6. That is on the high end for a fruit. It is also full of healthy fat, fiber, and potassium, making it a

smart addition to any meal. And did you know that some people eat it sweet? Try it with sliced peaches and drizzled with honey.

Jackfruit:

This spiky relative of the fig has become a popular vegan meat substitute. You can roast pulled jackfruit and season it like chicken or pork. Then you can whip up vegan tacos or Thai curries with this versatile fruit. While its protein content is far lower than meat, jackfruit is high in protein for a piece of fruit. It packs 2.8 grams of protein per cup.

Kiwi:

Kiwi will give you about 2 grams of protein per cup. And you do not have to spend a lot of time preparing it. It is perfectly fine to eat the skin. Just make sure you clean it well, then just slice and eat. The stubbly skin will not hurt you. In fact, you probably will not even taste it.

Apricot:

A cup of it sliced clocks in at 2.3 grams of protein. Dried apricots also make for a quick and tasty snack. A quarter-cup serving will get you 1.1 grams of protein. Eat them alone, in a trail mix, or tossed in a salad.

Blackberries and Raspberries:

Not all berries are great sources of protein. But blackberries have an impressive 2 grams per cup. Raspberries are relatively high in protein, too. They serve up about 1.5 grams per cup. Snack on them alone or add them to yogurt for a protein-packed breakfast.

Raisins:

If dried fruits are your thing, raisins are a good bet for protein. One ounce, or about 60 of the little guys, has nearly 1 gram of protein. Snack on them with nuts, sprinkle them on your oatmeal at breakfast, or toss them into a salad for a touch of sweetness.

Bananas:

They are technically berries and they have a lot going for them. Bananas are high in potassium, convenient to eat on the go, and can fuel your body

during a workout just as well as a sports drink, according to one study. As if that were not enough, one medium banana brings 1.3 grams of protein.

Grapefruit:

Not only this citrus fruit a vitamin-C superstar, but one medium grapefruit will give you 1.6 grams of protein. Think you are just not that into them? Try this: Heat a halved grapefruit under your oven's broiler for 5 minutes to caramelize the top, then sprinkle ground cinnamon over it and dig in with a spoon

Oranges:

These are another great source of vitamin C, and one medium orange pack 1.2 grams of protein. Do not look to its juice for much of the nutrient, though. One cup only has half a gram. To get all the protein benefits of this citrus fruit, you will need to sink your teeth into its sweet flesh.

Cherries:

These deep red stone fruits are one of summer's sweetest treats, and they are not too shabby on the protein front either. One cup of pitted cherries has 1.6 grams of protein. When they are not in season, buy them frozen to blend into your smoothie.

When to Toss Common Household Items

by Rachel Reiff Ellis Medically Reviewed by Poonam Sachdev (Courtesy: WebMed)

Sponges

It does not take long for sponges to become a hotbed of bacteria. They can spread germs to your hands and then to your food. Or if you have a cut on your hand, bacteria can enter your body that way. Even if you boil or microwave your sponges after each use, scientists say it is best to replace them once a week.

Pillows

Your nightly neck and head prop loses shape and firmness over time. It also absorbs the sweat, oil, and skin cells you shed while you sleep. Trade in old pillows for new ones every 2 years -- sooner if they are flat, lumpy, or stay folded after you bend them in half.

Makeup

While products vary, a good rule of thumb is to restock cosmetics around the 6-month mark to keep bacteria at bay. Always replace makeup after you have used it on infected skin or eyes.

Makeup Brushes

Wash applicators regularly with warm water and a mild soap to keep them clean enough to use for a good while. Follow this schedule: once a week for tools that apply wet makeup; twice a week for eye makeup applicators. Brushes for dry makeup can go a month between cleaning. Toss them once they look frayed or worn.

Toothbrush

Twice-a-day scrubbing sessions really do in your toothbrush's bristles over time. For best cleaning results, switch to a new one every 3 to 4 months.

Nonstick Cookware

Nonstick pots and pans with scratches, grooves, or flaking polytetrafluoroethylene (Teflon) should be on kitchenware move list. Luckily, Teflon flakes will not hurt you if they get in your food. Still, they are a sign you are due for something new.

Air Filters

Your HVAC system's filters should come with instructions that tell you how often to replace them, but the EPA recommends every 60-90 days as a general guide. If they seem extra gunky when you switch them, change them out sooner next time.

Medications

Manufacturers are required to put expiration dates on their medicines. Some studies show they work much longer than their stamped shelf life, but the best option is to keep your medicine cabinet contents current. Most expired medications will lose strength over time. When you toss drugs, be responsible: The FDA's website can give you guidelines for what to trash, what to flush, and where to look for take-back options in your area.

Extension Cords

Any sign of wear on an extension cord means it is time to throw it out. Cracks, damage, or problems with the plug or prongs can be a fire hazard. Inspect cords before use, and do not run one under a rug or overload it with too many appliances.

Smoke Alarms

Check the manufacturer's date on your smoke alarm. If it is 10 years ago or more, get a new one. This goes for alarms powered by 9-volt batteries, lithium batteries, or those that are hardwired into your home.

Contact Lens Case

To keep your contact case clean, rinse it with fresh saline solution, not water, after each use. Chuck it for a fresh one every 3 months. Cracked or damaged cases make a great home for bacteria, so replace them right away.

Electronics

Ready to get rid of your computer, TV, cellphone, or other gadget? Do it right: Check with the manufacturer first to see if they have a recycling or donation program. Or call your local recycling center so your gadgets do not end up in a landfill.

Batteries

It is safe to toss regular batteries (AA, AAA, manganese, and carbon-zinc) in the trash, but it is worth a call to your local recycling center to find out other options for these single-use power supplies. Nickel-cadmium or small sealed lead acid rechargeable batteries have toxic metals in them that are bad for the environment and the human body. You will need to find a drop-off facility or recycling event.

Paint

Leftover water-based latex paint that has not been stored in an airtight container at room temperature can break down in a matter of months or sooner. If you notice the can bulging, there is probably a buildup of gas-producing bacteria inside. Call your local government or public works to find out how to get rid of it safely.

I told my mother-in-law that my house was her house and she said "Get the hell off my property"
- **Rodney Dangerfield**
Adam was lucky. He had no mother-in-law – **Sholem Aleichem**

CONSUMER GUIDANCE SOCIETY OF INDIA (CGSI)

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

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Printed by Ms. Jamna Vardhachary, Published by Ms. Jamna Vardhachary on behalf of Consumer Guidance Society of India, 'J' Block, Mahapalika Marg, Mumbai 400001.

Editor – Ms. Jamna Vardhachary.

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

Bombay High Court Judge Duped of Lakhs in Credit Card Reward Points Scam (Courtesy: The420.in)

A sitting judge of the Bombay High Court has filed a police complaint after being allegedly duped of more than ₹6 lakh in an online credit card reward points scam in Mumbai. The case has been registered by the Mumbai Police at the Cuffe Parade police station, with investigators probing the cyber fraud. The incident highlights the growing threat of sophisticated online scams that target even highly aware individuals by impersonating legitimate customer-care services.

Fraud Occurred While Attempting to Redeem Credit Card Reward Points

According to the First Information Report (FIR), the judge was attempting to redeem reward points linked to an HDFC Bank credit card on February 28 when the fraud took place. While at home, the judge searched online for the bank's customer care number and called a helpline that appeared in the search results, believing it to be genuine. The person answering the call allegedly posed as a representative of the bank's credit card department and offered assistance in redeeming the reward points. During the conversation, the caller sent a link via WhatsApp containing an application file, instructing the judge to download and install it to process the reward redemption

Malicious App Used to Extract Card Details

Investigators said the application file could not initially be opened on the judge's iPhone. The judge then used another smartphone available at home to install the file and accessed a webpage that appeared after installation. The caller

allegedly instructed the judge to enter the credit card details on the webpage, claiming it was necessary to complete the reward points transaction.

Soon after submitting the information, the judge received email alerts showing several unauthorized transactions on the credit card. According to the complaint, four high-value transactions totaling ₹6,02,566 were carried out, confirming the fraud. *"Immediately after submitting the details, I received mails on my registered email ID informing me of several transactions carried out on my credit card. This is when I realized I have been duped,"* the judge stated in the complaint.

Card Blocked Immediately; Cybercrime Complaint Filed

Upon realizing the fraud, the judge immediately contacted the official bank helpline to block the credit card and prevent further misuse. The judge also reported the incident through the national cybercrime helpline and the online complaint portal before approaching the local police station. Following the complaint, police registered an FIR against unknown persons under Sections 66, 66C and 66D of the Information Technology Act, 2008, along with relevant provisions of the ***Bharatiya Nyaya Sanhita* dealing with cheating and impersonation.

Authorities are now attempting to trace the perpetrators and track the money trail linked to the fraudulent transactions.

Even Experts are not Immune: Lucknow Cyber Law Advocate Becomes Target of Smishing Fraud (Courtesy: The420.in)

In a stark reminder of the evolving cyber threats targeting even experts, a prominent cyber law advocate from Lucknow recently received a sophisticated smishing message.

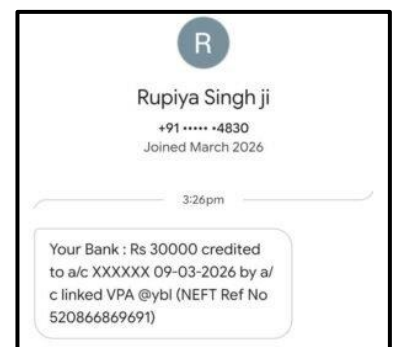
Smishing—SMS phishing—has surged in India, with the Indian Cyber Crime Coordination Centre (I4C) reporting over 1.2 lakh cases in 2025 alone, causing losses exceeding ₹1,500 crore. The advocate, shared details of the incident that unfolded on a routine afternoon. The malicious text masqueraded as an urgent bank alert: *"RS 30,000 credited to a/c XXXX..... Verify immediately via [shortened malicious link]"* The message preyed on fears of financial loss, a common tactic in smishing attacks.

What Is Smishing?

Smishing is a cyberattack that combines *"SMS" (text messaging)* with *"phishing."* It tricks people into sharing sensitive info like passwords or bank details through fake text messages.

How It Works

Attackers send urgent texts pretending to be from banks, delivery services, or



government agencies, often with malicious links or requests for info. Victims might click a link to a fake site that steals data or downloads malware, exploiting trust in SMS over email.

Smishing Surge: Why India is a Hotbed

Experts attribute India's smishing boom to high mobile penetration (over 1.1 billion users) and low awareness. The Uttar Pradesh Police Cyber Cell notes a 40% rise in such cases in 2026, often linked to transnational gangs using VoIP numbers. "Smishing bypasses email filters, hitting directly on phones," says the advocate, who specializes in cyber litigation under the IT Act, 2000, and Bharatiya Nyaya Sanhita. Common lures include fake delivery updates, lottery wins, and government schemes like PM-KISAN. Victims lose money via UPI fraud or data theft leading to

identity scams.

Prevention Tips from the Frontlines, The cyber law expert urges vigilance:

- Never click SMS links; verify via official apps.
- Enable two-factor authentication and app-based banking.
- Report to cybercrime.gov.in or 1930 immediately.
- Use antivirus apps with SMS scanning.

Authorities have busted several smishing rings in Lucknow recently, but the advocate warns, "Laws like Section 66D of IT Act exist, but enforcement needs tech upgrades."

This incident underscores: In cybercrime, even advocates are not immune—stay alert.

Cyber Fraudsters Posing as CBI Officers Dupe Retired Judge of ₹1.66 Crore in Hyderabad (Courtesy: The420.in)

Cyber fraudsters impersonating officials of the Central Bureau of Investigation (CBI) allegedly duped a 73-year-old retired district judge from Hyderabad of ₹1.66 crore in a sophisticated "digital arrest" scam. The victim, a resident of Neredmet, was reportedly kept under psychological pressure by the fraudsters for several days before transferring large sums of money to accounts controlled by the accused.

Fraudsters posed as CBI officials

According to police, the scam began on February 23 when the retired judge received a phone call from a person claiming to be a senior CBI officer.

The caller alleged that the judge's Aadhaar details were linked to a money-laundering and human trafficking case, and that law enforcement agencies were investigating him. The fraudsters then warned the victim that a non-bailable arrest warrant had been issued against him and instructed him not to disclose the matter to anyone.

Fake documents and video calls used

During the scam, another accused — posing as a senior officer — contacted the victim through WhatsApp video calls and showed him a forged document bearing the emblem of the Supreme Court. The fraudsters claimed they were conducting a "financial assessment" as part of the investigation and demanded that the victim transfer money for verification purposes. Believing the claims to be genuine, the retired

judge transferred ₹1.66 crore in four separate transactions between February 25 and March 2 to bank accounts provided by the accused.

Victim realized fraud after money not returned

The fraudsters had allegedly assured the victim that the money would be returned after the verification process was completed. However, when the promised refund did not materialize and the accused became unreachable, the victim realized he had been cheated. He subsequently informed acquaintances and lodged a complaint with the authorities.

Case registered, probe underway

The case has been registered with the Malkajgiri cybercrime police under relevant provisions of the Bharatiya Nyaya Sanhita and the Information Technology Act, including charges related to cheating, criminal conspiracy, impersonation, forgery and extortion. Police have launched an investigation to trace the bank accounts used in the fraud and identify the individuals involved in the cybercrime network. Authorities have also cautioned citizens to remain alert to calls from individuals claiming to be law enforcement officers demanding money for "verification" or threatening arrest.

The honeymoon is over when he phones that he will be late for supper – and she has already left a note that it is in the refrigerator.

- **Bill Lawrence**

Consumer Forum Cannot Decide Banking Disputes Involving Fraud, Forgery: Supreme Court

SN Thyagarajan (Courtesy: Bar and Bench)

The Supreme Court of India has held that a consumer forum cannot adjudicate disputes involving allegations of fraud and forgery in banking transactions, particularly where fixed deposits are allegedly pledged without authorization (*Sant Rohidas Leather Industries Vs Vijaya Bank*).

A Bench of Justices PS Narasimha and Manoj Misra held that such allegations should be addressed via regular criminal or civil proceedings.

“According to the appellant this pledge is a fraudulent act and amounts to an offence. In such circumstances, the complaint allegations as they stand cannot be adjudicated upon in a proceeding under the 1986 Act as those allegations could appropriately be addressed in a regular criminal or civil proceeding,” the Court said.

The case arose from a ₹9 crore fixed deposit made by Sant Rohidas Leather Industries (appellant/company) with Vijaya Bank in 2014.

The company alleged that the bank fraudulently created an overdraft facility of ₹8.1 crore against the deposit without its consent and later adjusted the deposit proceeds to close the overdraft.

The appellant sought refund of the entire deposit with interest, claiming deficiency in service.

However, the bank argued that the deposit had been pledged to secure credit facilities and that the dispute involved serious allegations of fraud and forgery.

The National Consumer Disputes Redressal Commission (NCDRC) dismissed the complaint on the ground that complainant (i.e., the appellant company) is not a consumer as per Section 2(1)(d) of the Consumer Protection Act, 1986.

This led to the appeal before the Supreme Court.

The apex court held that consumer forums are not equipped to decide cases involving complex factual disputes such as fraud, forgery or criminal wrongdoing.

The Court noted that proceedings under the Consumer Protection Act are summary in nature and cannot adjudicate issues requiring detailed evidence, including allegations of fabricated

documents or unauthorized pledges.

Accordingly, it upheld the dismissal of the complaint, while clarifying that the appellant remains free to pursue remedies before appropriate civil or criminal court.

“The main grievance of the appellant appears to be qua adjustment of proceeds of the FDR against the amount outstanding in the overdraft account. Thus, what is clear from the complaint allegations is that the Bank had acknowledged the FDR and had accounted for the interest payable thereon but, instead of releasing the maturity proceeds in favor of the appellant, it had set up a subsequent contract of pledge of that FDR for according overdraft facility to the appellant. According to the appellant this pledge is a fraudulent act and amounts to an offence,” the Court held.

The Court also examined whether a company making a bank deposit qualifies as a “consumer.”

It held that a company can be a consumer under the law.

However, merely earning interest on a fixed deposit does not make the transaction “commercial” and the dominant purpose test must be applied to determine whether services were availed for profit generation.

Significantly, the Court disagreed with the NCDRC’s blanket view that deposits earning interest are commercial transactions.

It clarified that parking surplus funds in a bank for safekeeping or compliance does not automatically amount to a commercial purpose.

However, if deposits are used to leverage credit facilities for business, the transaction may acquire a commercial character.

“In normal course, parking of surplus funds by a body corporate with a bank, either for safe custody or to comply with statutory mandate, as the case may be, is not reflective of a commercial purpose,” the Court said.

While the Supreme Court found flaws in the reasoning of the NCDRC, it ultimately upheld the dismissal of the complaint on the ground that the dispute involved serious allegations of fraud unsuitable for consumer jurisdiction.



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!

One day, a man's wife is suddenly kicked by his pet donkey and she passes away. A few months later, he gets married again and brings home a new bride. After only a few days, the same donkey strikes again. Seizing the opportunity, it delivers another powerful kick, and unfortunately, the new bride also loses her life.

People start visiting him and offer condolences. Among the visitors, one person notices something strange. Whenever women ask the man something, he nods his head "yes", but whenever men ask him something, he shakes his head "no."

Curious about this unusual behavior, the observer finally asks the widower the reason.

The man replies: "When women ask questions, they usually say: 'Will you marry again?'"

So, I nod my head yes.

And when men ask, they say: 'Will you sell your donkey?' So, I shake my head no."

This beautiful woman has a severe accident, her car and a man's car crash into each other; both crawl out of the wrecked cars and start chatting.

"Look at our cars", says the woman. "They are ruined but we do not have a scratch. It is a sign; we were supposed to meet like this."

"Yes, I strongly agree, definitely a sign."

A moment of silence, then she says: "Hey, another sign. My car is wrecked, but this bottle of wine in the back is untouched. I think it is God's way of telling us to celebrate this moment, this unique chance, of still being alive."

"Of course."

She takes the wine and gives it to the man who drinks a bit, then offers her the bottle back. She takes the bottle, seals it and gives it back to him.

"Aren't you going to have some?", he asks. "No thank you, I'll just wait here for the police".

Man goes to a library and asks for a book on suicides.

Librarian says, "F-off, you won't bring it back."

A woman gets on a bus with her baby. The driver says: "That's the ugliest baby I've ever seen."

The woman goes to the back of the bus and sits down, angry saying to a man next to her: "That driver just insulted me!"

The man says: "You go up there and give him a piece of your mind - go ahead, I'll hold your monkey for you."

A couple has been in a shopping center for several hours, and while they are looking at clothes inside a shop, suddenly, the woman realizes that her husband has disappeared from her side.

Very angry, she calls her husband's mobile phone and asks him where he is right now.

He answers her: "Do you remember that jewelry shop where we went to, when we were newly married 15 years ago, and where I promised you that when the years went by and we were better off financially, I would buy you that beautiful diamond ring?"

She, with a lump in her throat and tears in her eyes, answers her husband: "Yes, my love, of course I remember that jewelry shop!!!"

And he answers her: "Well, I'm having a few beers in a bar right in front of that jewelry shop with some friends".

An extremely rich man is on his death bed. His family coming from different parts of the country visit and join him at his bedside.

His sight is beginning to fail, so he calls out, "Is my beautiful wife of 60 years here?" His wife says, I am right here with you sweetheart".

The man then asks, "What about my handsome son, the one who has always made me proud?" Son says, "Yes, dad I'm right here beside you".

"How about my beautiful daughter, Beverly, the girl who could always make me smile?"

Beverly responds "Of course I'm here with you daddy", as she fights back tears.

"And those two brilliant granddaughters, who are both in college?" They say, "Yes, grandpa, we're both here".

The man says, "So, everyone is in this room with me?" They all say, "Yes, we're right here".

The man says, Since, you are all here with me, I must ask you all a question".

The old man lets out a sigh and says, "If you're all here in the room with me, WHY ARE THE GODDAMN LIGHTS ON IN THE KITCHEN?!!".

Q: What is the difference between a cup of yogurt and the Americans?

Answer: If you leave a cup of yogurt alone for 200 years, it will probably develop a culture.

My watch is stuck between 2 and 2:30. It is a Do or Dhai situation

Glimpses of Consumer Guidance Society of India (CGSI) Programs held in Gujarat & Goa



Financial Ment'her' *says*

Investing in the right mix of skincare keeps your skin healthy.

Investing in the right mix of asset classes keeps your portfolio healthy.

Each one has a different role to play.

Invest in diverse assets for a balanced portfolio.

