



ग्राहक सेवा सुरक्षा संतोष

Keemat

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

July-August, 2026

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

Vol 55 – No. 4



Vidyashankara Mandir Sringeri, Karnataka

It is 1300 years old and features 12 pillars representing each month. Sunlight falls on a specific pillar based on the zodiac sign, indicating the month.

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- ◆ Insurers cannot reject claims even if claims filing is delayed, rules Bombay High Court.



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Why do our Grandparents fast on Ekadashi ??

The 11th day of the waning moon (Krishna Paksha) and the 11th day of the waxing moon (Shukla Paksha) is called EKADASHI. This comes once in a fortnight, and twice in a month.



1..2..3...4.....11.....15 (Full Moon),1..2..3..4.....11...(No Moon)

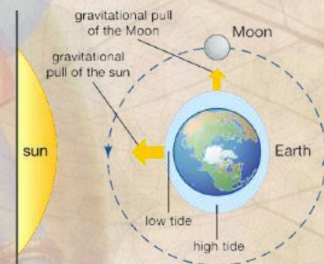
Ekadashi is also known as 'Hari vasarah' or 'Madhavatithi'.

The Legend

Once a powerful demon Mura disrupted the universe's balance. The Devatas sought help from Ekadashi, a divine energy. Ekadashi battled Mura with divine strength, restoring peace. In reward, Shri Hari Vishnu granted her a boon that whoever fasts on Ekadashi will be absolved from sins and will get Moksha, liberation from birth and death cycle.

“ Ekadashi, meaning 'Ek- One, Dash- Ten' signifies control over 11 senses. It promotes self-discipline via fasting and spiritual practices. Abstaining from food and engaging in prayers/meditation on Ekadashi provides an opportunity to shift focus from sensory desires to spiritual pursuits.”

Spiritual Significance

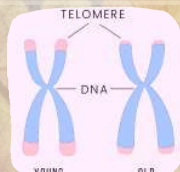
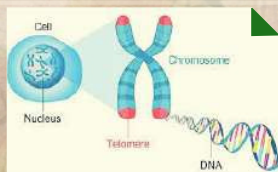


DNA and lifespan

Aging links to telomeres, known as 'junk DNA,' which shields coding DNA. Telomeres naturally shrink in cell division, shortening cell lifespan. To extend cell lifespan, scientists suggest fewer cell divisions and less telomere loss.

One way is to limit cell division through caloric restriction, but this can be tough due to induced fatigue. A groundbreaking discovery that won a Nobel prize in 2009 showed that 36 hours of fasting mimics caloric restriction and benefits the cellular health. It yielded similar effects as Ekadashi fasting.

Ekadashi fasting combines spiritual and health benefits, providing detoxification, digestion aid, and possible disease risk reduction. This is an intriguing fusion of spirituality and science.



Astronomical Importance

The moon's gravitational force notably affects ocean tides, especially during Dashami to Dwadashi, culminating on Ekadashi. Given that our bodies are made up of 70% water, this lunar sway extends to us, impacting our minds too.

Why not to eat grains?

Grains and lentils, being water-retentive, can intensify this influence when consumed on the 11th day. This connection underscores Ekadashi's significant impact on our physical and mental well-being, potentially leading to health issues. Thus, refraining from eating grains on Ekadashi is advised.

Our grandparents' profound understanding of the significance of Ekadashi fasting encourages us to uphold the tradition.

Real versus Reel Life

Editor: Jamna Vardachary

Digital India is wonderful. Nearly 85% of Indian households have a smartphone. We have 100 crore internet subscribers and cheap data; but progress can have unexpected consequences; in this case, the impact of social media on children.

The problem starts early. Parents give their toddler a phone to play with, to keep him busy; and the child is never weaned! According to Niti Aayog, 5-year-olds spend 1.5 hours per day online; ages 6-10 spend 2.5 hours; 16-year-olds spend 6 hours. The National Human Rights Commission says it has found “serious, large-scale, and systemic violations” by digital, edu-tech and AI platforms widely used by children. Even the Economic Survey, which normally deals only with finance, talks about the dangers of digital addiction, and wants the government to restrict children’s social media use.

Of course, social media has its positives, and some of the concerns are over-stated. Moderate usage does no harm; but there is evidence that heavy usage increases anxiety, reduces sleep and erodes attention spans. In the worst cases, children become severely addicted and unable to function normally. Social media companies argue that evidence for these claims is mostly anecdotal, not scientifically proven; and that even if some damage occurs, it is outweighed by benefits such as online learning and a much wider social circle. To be fair, companies spend billions of dollars on content monitoring and safety features; but they will never be able to fully protect children from harmful content. Parents, schools and government agencies need to do more.

Countries crack down

Last year, Australia became the first country to ban under-16s from accessing Instagram, Facebook, TikTok, X, Snapchat, YouTube and other social media platforms. Officially, all under-age accounts have been de-activated, but follow-up studies suggest that 50-60% of users had found ways to get around the law.

China has imposed daily-usage limits. Canada, Denmark, France, Indonesia, Malaysia, Norway, Spain, Turkey, UAE and the UK are all in the process of introducing bans. Vietnam and Brazil are drafting technical guidelines.

In India, the central government is talking to social media companies about safety measures like age verification, parent locks etc., but details have not been made public. Meanwhile, two states have announced plans for strict bans: for under-13s in Andhra Pradesh, under-16s in Karnataka.

These laws are unlikely to be passed, let alone implemented, but at least this is a first step. Social media use is so widespread that it is almost impossible to control, even with strict laws; and the laws themselves could be watered down by parliament or by the courts.



Bans rarely work.

Drugs, alcohol, gambling, social media... users will always find a way. We need regulation, not prohibition; but how much regulation is practical? Which platforms and what type of content should be restricted? If a school wants to ban phones completely, will parents agree? If parents buy a basic phone (only for calls and texts) rather than a smartphone, will the child agree?

India shares the same concerns as Western countries, about privacy, surveillance and misuse of personal data; but we also have our own unique problems. Millions of children share the family phone with adults, so age verification becomes difficult, and given the number of users, widespread availability of Wi-Fi and the slow legal system, implementation is almost impossible.

The American way

In the US, politicians are arguing about how to balance protection of children versus protection of broader human rights, e.g., strict regulations would violate the company’s right to do business; mandatory parental control settings would conflict with the child’s right to privacy. Meanwhile, people are suing tech companies, arguing that

- social media is addictive, and excessive use has caused me severe harm,
- the company knew the dangers but did not tell.

In a recent case, a young woman sued several platforms; addiction causing body dysmorphia, anxiety and suicidal thoughts. Meta & YouTube were found guilty and fined, Snapchat & TikTok settled out of court. YouTube says it is a platform, not a social network, and is therefore not required to monitor content – but it does so anyway, being a responsible company. The companies have appealed. Nobody knows what will happen, but maybe these cases will light up like cigarettes. In 1998, tobacco multinationals were forced to pay huge reparations – partly because smoking causes cancer, but mainly because the companies deliberately concealed this information.

Selling time-pass

Smart salesman v/s stupid customer, the salesman always wins. Social media is a good example. The tech company is the salesman; the teenage user is the customer.

Social media platforms depend on advertising revenue, so they continuously upgrade their software: better quality, new features, and devious ways to keep users hooked. Auto-play, where videos start playing, even without clicking, as soon you open the app. Endless scrolling, where the system keeps feeding you content tailored to your preferences; no need to search or click. Made-up metrics that encourage “competition” among users. Counters that give you points for every post, but re-set to zero if you miss a day – so everyone posts every day.

Teenagers are easy victims. Leave out NEET toppers and athletes; the average teenager is often undisciplined, immature and easily distracted. He will grow out of it, but for a few years he is vulnerable and must be protected.

Ethical hacking

The obvious solutions will not work. Restrictions can lead to arguments and tantrums. The child may secretly break the rules, or he may lock

himself in his room and spend even more time on his phone. Here is a wild idea. It is technically difficult, unethical, and an invasion of your child's privacy, but it may be the lesser of the evils. First, hack his phone. Find out which groups he is part of, whom he follows, and identify group members. Read their posts to check for inappropriate content, harassment or cyber-shaming, then connect with the parents; everyone is probably as concerned as you are.

This may sound like a Bollywood plot, but if ten mothers get together, miracles can happen! Perhaps they could agree on restrictions, first among themselves and then convince their children to self-regulate. One-month trial... each child is allowed only one post per day, and only three comments on other people's posts; only between 5 and 10 pm. Not all parents in a child-group will agree, each child will be part of multiple groups, and every group will have a few rebels... but no harm in trying. It will not change society, but at least your child will be better off.

Do our children spend too much time on social media? Yes, of course. Is it harmful? Probably. So, what is the solution – stricter parenting, better technology, new laws?

This debate is not new, but 2026 might be the year when talk finally turns into action.

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.

Do you know?

- **In English, “I am.”** is the shortest grammatically correct complete sentence.
- **Brain does not feel pain:** The brain itself has no pain receptors, which is why surgeons can perform complex brain surgeries while the patient is awake.
- **Honey never spoils:** Archaeologists have found pots of perfectly edible honey in ancient Egyptian tombs that are over 3,000 years old. Its low moisture and high acidity make it an impossible environment for bacteria.
- **Bananas glow under black lights:** If you shine a UV light on a ripe banana, its skin will emit a bright blue glow. This happens as chlorophyll breaks down when the fruit ripens.

Letters to CGSI

WHEY OUT IN ADULT FORMULATIONS

One popular product recommended by doctors for the elderly is 'Ensure' Nutritional Supplement Drink "No.1 Drink in the World" with 32 nutrients "High Protein, Calcium, Vit D" etc. These vital nutrients support Strength, Immunity, Energy according to the pack label. It is mainly based on Whey which is described as high-quality, fast absorbing dairy protein most suitable for convalescent patients to 'Help, Build & Protect Muscle Strength'.

Alternatives to Ensure Original (Abbott) are Boost (HUL) made famous by a cricketer legend "Boost is the Secret of my Energy" and Nestle Health Science Resource range targeting specific adult nutritional needs including diabetes management and recovery. This is a new ad gimmick with "severe diabetes epidemic in India".

Coming back to Baby Food, it is worth noting that a law to regulate all stages of Infant Milk Substitutes, Feeding Bottles and Infant Foods was enacted in 1992 with intent to protect and promote breastfeeding and curb use of feeding bottles and packed milk powder such as Lactogen, Lactodex, Cerelac, Glaxo ("Builds Bonnie Babies" and Amul Spray).

Nestle India petitioned the Delhi High Court in 1995 challenging the validity of the Act and Rules. Nestle could not succeed but it was surprising that it supported Consumers International (CI) conference in Santiago (Chile) and CI accepted the company's hospitality of their brand of coffee to the delegates during the 5-days sessions and group meetings.

Incidentally, Lactogen tin was found to be contaminated with "live worms" (Sunday Mid-Day, September 1990 Keemat, January 1994)). The presence of grubs or larvae in sealed packs is result of ova (eggs) that hatched within the product material. Ineffective fumigation of cereals at source, and, this is Nestle guarantee?

Even Raptakos Brett & Co. Ltd., an MNC (ownership changed hands) having manufacturing facility in Thane (Maharashtra) stored raw material milk powder in a dilapidated godown with free access to pigs (first person observation).

Breast Milk is world's first 'Nutraceutical' (word coined in 1989). Japanese equivalent is 'Functional' food and modern generation may call it 'Designer' food. Whatever the name, Mother's milk is Best. It is nature's specially created complete diet for the baby.

To end this essay – In a lighter vein.

Toned or Whole?

A child of two, brought up on packaged pouch milk, was keenly watching an infant being breastfed. Her curiosity aroused, the child asked in all her innocence. "Aunty, which milk are you giving baby - toned or whole?"

Another is a bit naughty: *Mother's Milk v/s. Cow Milk.*

A young medico was asked to list five advantages of mother's milk vis-a-vis cow milk. His answers:

1. Mother's milk does not get curdled.
2. It does not spill.
3. One can carry it conveniently to the theatre where we cannot have it
4. Finally, the clinching answer - It comes in cute little containers.

Breastfeeding - Any time Any place.

The co-pilot of a military transport plane was making a routine inflight check of the passengers – airmen and their families. He was a bit embarrassed to see one young mother breastfeeding her infant. Noting the co-pilot's startled expression, the husband remarked casually, "mid-air *refueling*".

N. G. Wagle (Ex – CGSI President)

One of Einstein's students asked him: "What does logic mean?"

Einstein said: "I will answer you with a question."

"Suppose two workers enter a chimney to clean it. One comes out with a dirty face and the other with a clean face. Who will go wash their face?"

The student immediately and without hesitation replied, "Of course, the one with the dirty face."

Einstein said: "Your answer is incorrect. The one who will wash their face is the one with the clean face, because he looked at his colleague's face and assumed that his own face was as dirty as his colleague's. The one with the dirty face will not wash his face, thinking it is clean like his colleague's."

The student said: "That is correct and logical."

Einstein replied: "No, it is not correct, because the question itself is illogical. It is not logical for two men to enter the same chimney at the same time and for one to come out clean and the other dirty."

In a few words, logic itself can collapse, so sometimes the problem is not in the answer but in the flawed question itself.

High-profile Orders and AI Hype Cannot Hide a Broken Consumer Justice System

Sucheta Dalal, Courtesy: Moneylife

In the past six months, the national consumer disputes redressal commission (NCDRC) and the Supreme Court of India (SC) have delivered several consumer-friendly rulings on real-estate delays. It is a heartening development, given that housing remains the single biggest investment for most middle-class Indians and one of the top categories of consumer complaints.

On 20 February 2026, SC dismissed appeals by Parsvnath Developers Ltd and upheld an NCDRC order (Parsvnath Developers Ltd vs Mohit Khirbat & Ors). The Court slammed one-sided builder-buyer contracts and ruled that home-buyers cannot be forced to take possession of flats without a valid occupancy certificate (OC). It directed the developer to obtain the OC within six months while continuing to pay 8% simple interest on the delay until handover.

A similar NCDRC order was passed in October 2025 against Jaipur-based Mantra Lifestyle Homes Pvt Ltd, directing full refunds with 9% interest for chronic delays in possession and OC.

In parallel, the central bureau of investigation (CBI) has intensified its probe into an alleged 'unholy nexus' between builders and banks. Following SC's directions, CBI has registered multiple FIRs (initially 22 in July 2025, with further cases expanding the probe) against developers such as Jaypee, Supertech, Vatika and Ajnara, along with unnamed bank officials. The core allegation involves interest subvention schemes in which builders allegedly took loans in home-buyers' names, promised to pay equated monthly instalments (EMIs) until possession. They then defaulted on their obligation forcing buyers to service loans for unfinished flats.

The Supreme Court is examining the 'unholy nexus' between builders and banks to finance these schemes and then initiate recovery action against home-buyers. These actions signal growing regulatory and judicial scrutiny. Yet, these high-profile interventions present an incomplete picture of state of consumer justice.

The ground reality, as laid bare by the Consumer Justice Report 2026: Assessing Capacity of Redressal Commissions in India (<https://indiajusticereport.org/>), is far more sobering.

Housing, insurance, banking and e-commerce dominate consumer complaints, but most cases languish in dysfunctional district and state consumer forums that are riddled with vacancies

and pendency, before reaching NCDRC or the apex court. Consider some headline findings of the India Justice report, based on parliamentary data and Right to Information Act (RTI) applications.

- More than half the posts of president and members of the 35 state consumer commissions were vacant in 2025. Only four had a full complement of top officials.
- Some state commissions had no staff at all, while staff vacancies averaged 20%.
- Consequently, pendency of cases had jumped 21% between 2020 and 2024.
- As against the statutory promise of consumer cases being decided in three to five months, one in three cases remained stuck for over three years.

Mediation and Lok Adalats were touted as the flagship reform in the 2019 amendment to the Consumer Protection Act. In reality, they have been largely ignored. Fourteen state commissions (including Karnataka, Rajasthan and West Bengal) did not refer even a single case to mediation since 2022. Many commissions had zero budgets allocated for mediation. Consequently, reference to mediation and Lok Adalats has collapsed over the years.

The report describes mediation as 'symbolic rather than substantive'. In a system already strained by rising complaints, the near-total neglect of these faster, cheaper alternatives defeats the Act's purpose. It also aligns with broader evidence that up to 90% of complainants abandon cases after two years of delay leading to a system effectively 'designed to exhaust complainants.

The same pattern appears under the Real Estate (Regulation and Development) Act (RERA). While some authorities (such as Gurugram RERA) have cleared backlogs of pre-2025 cases, nationwide, over 100,000 of RERA complaints remain unresolved in several states, forcing many home-buyers into prolonged battles.

Food and medicine safety crisis

Another area that has seen an explosion of scandals is the safety of food and medicine. Social media further amplifies reports about large-scale adulteration of food and medicine drawing national attention to the role of regulators such as the Food and Drug Administration (FDA) and Food Safety and Standards Authority of India (FSSAI).

Not a day goes by without reports about adulterated milk, paneer, ghee, mango pulp or, even worse, cough syrups and medicines – or sale of expired products by re-labelling them. National outrage leads to headline-making action in a few high-profile cases; such as the adulterated ghee supplied to Tirumala Tirupati Devasthanams (TTD) for five long years; or CBI's arrest of an FSSAI assistant director in a bribery case involving a private laboratory.

FSSAI's own data shows that as many as 17% of food samples fail safety standards and, despite actions such as recalls and penalties, large-scale adulteration continues. More importantly, FSSAI can ban manufacturers or impose fines, but the consumer, whose health is damaged, must still approach a consumer commission which is often plagued by vacancies and perennial staff shortages. The result: regulatory action at the top, but delayed or denied compensation at the ground level.

Artificial intelligence (AI) tools, such as the upgraded national consumer helpline (NCH), the Grahak-Nyay chatbot & the e-Jagruti portal, can offer genuine help for pre-litigation guidance and simple refunds.

In an earlier column (The AI Revolution in Consumer Rights – And Why It Still Needs Watching) in February, I had noted how the use of AI had facilitated refunds worth tens of crores and

resolved over a 100,000 of grievances digitally. They are useful supplements.

However, AI cannot fix the structural bottlenecks. A chatbot cannot appoint presidents and members, utilize lapsed budgets, mandate mediation referrals, or hear a ₹50-lakh adulteration or housing fraud case that has already been pending three years. Without time-bound appointments, full district coverage (one in 10 districts still lacks a district consumer disputes redressal commission - DCDRC), enforced mediation and transparent data, technology alone cannot deliver the 'timely and effective' redress promised by the 2019 Act.

High-profile NCDRC orders, CBI probes and FSSAI penalties make for compelling headlines. AI chatbots and digital portals make for reassuring press releases. Some states, such as Andhra Pradesh, Madhya Pradesh and Rajasthan, have shown better performance on the Report's ranking. But consumer justice, overall, remains weak. Consumers still must wait for a long time for redress, or simply abandon the fight that is often at the cost of their health, savings and trust.

Until governments fill the benches on a war footing, enforce mediation, ensure that every district has a functioning commission and stop treating whistle-blowers as adversaries, the gap between promise and delivery will persist and it cannot be fixed by AI.

Fraud Alert: Fake 'Loan Recovery Agents' Target Car-owners on Highways

Yogesh Sapkale, Courtesy: Moneylife

Something unsettling is happening on the highways in and around Mumbai. Organized gangs are posing as loan recovery agents, chasing down vehicles, forcing drivers to stop and using a mix of intimidation and fake documentation to extort money. Two recent incidents – one on the Eastern Express Highway, another on the Mumbai-Pune corridor near Lonavala – make the pattern impossible to ignore.

The Mumbai Chase: 'Your Car Has Unpaid EMIs'

On 8 April 2026, around 4:45pm, Sarabjit Chadha was driving on the Eastern Express Highway when five men on two motorcycles began aggressively tailing him. They signaled him to pull over, claiming his vehicle had pending EMIs (equated monthly instalments).

He knew his car was completely debt-free. Instead of stopping, he drove directly to the nearest police station in Chunabhatti, Mr. Chadha wrote on X.

That decision almost certainly prevented things from getting worse.

At the police station, the fraud started falling apart almost immediately. The suspects tried to produce 'recovery proof' through a mobile app – the vehicle number plate matched, but the app showed it as a Honda City, while Mr Chadha owned an entirely different car! The car details on the 'app' simply did not match the actual car.

What happened next was arguably more troubling than the chase itself. After one suspect was detained, a larger group arrived at the police station, including someone who reportedly claimed political connections. The atmosphere shifted, Mr. Chadha wrote.

Pressure mounted on him – not to pursue a formal complaint, but to accept a written apology and walk away. After several hours, Mr. Chadha made the difficult call to exit the situation, citing personal safety. The complaint was never filed.

The Lonavala Incident: The ‘₹10 Lakh Loan’ Trap

A separate case near Lonavala followed a similar but more aggressive script. An owner and driver of a pre-owned car was tailed for several kilometers before the bikers overtook him and forced him to stop under a flyover — deliberately isolated, away from traffic and witnesses.

The two men claimed the car had an outstanding loan of ₹10 lakh with ICICI Bank and demanded his cooperation. The owner, who had completed all legal transfer of ownership, was suspicious from the start. He refused to get out and kept his window minimally open.

The moment he reached for his phone and called the police; the fraudsters lost their nerve. They abruptly shifted their story to vague ‘documentation inconsistencies’ and fled, says a post by *Pune Mirror* on X.

How This Scam Actually Works

These are not random opportunists. This is a structured operation that follows a recognizable pattern every time.

Targets are, typically, private cars, with pre-owned vehicles particularly favored — they are easier to spin a loan story around. The gang uses bikes to tail and pressure the driver into stopping, preferably somewhere isolated. Once they have your attention, they claim to be loan recovery agents or investigators. They back this up with a mobile app or document showing loan details — which, on closer inspection, are fabricated or simply mismatched. Throughout, the pressure is relentless: urgency, confusion and the threat of legal consequences. Their main aim, as that of all fraudsters, is to extort money by hook or crook!

The whole thing is engineered to exploit one thing — the fear most people have of financial and legal trouble. The scam works because it feels plausible just long enough for victims to comply.

What You Should Do

1. Do not stop on the road. This is the most important thing to understand: no legitimate loan recovery agent from a bank or lender has the legal authority to physically stop your vehicle on a public highway. If you are being followed, keep driving. Head for the nearest police station, a petrol pump, a toll booth — anywhere crowded and well-lit. Never pull over on an isolated stretch.

2. Verify before you do anything. Genuine loan recovery is a documented legal process. Banks send notices. They do not dispatch agents to intercept cars mid-journey on expressways. If

someone is claiming otherwise, it is fraud. Full stop.

3. Stay inside your car. Keep the doors locked and the windows up. If you must communicate, do it through a barely open window. Your car is your first and most immediate layer of protection — do not give it up.

4. Call the police the moment something feels wrong. Do not wait to be certain. Dial emergency services or your local police control room (100) as soon as you sense danger. As the Lonavala case showed, even the act of reaching for your phone can be enough to make these people disappear.

5. Record everything you can. Use your phone to capture video of the individuals, their bikes, and their number plates. Note whatever they say and claim. This evidence can make a real difference when it comes to law enforcement. Always use a dashcam in your car and keep recording everything.

6. Sort your paperwork if you own a pre-owned car. Make sure the no-objection certificate (NOC) from the previous financier is in hand, hypothecation has been removed from the vehicle registration certificate (RC) and you have verified directly with the lender or financier if there is any doubt. Ambiguity is exactly what these scammers exploit — remove it.

7. Do not be fooled by official-looking apps. A slick mobile interface means nothing. Digital screens can display anything — real, fake, or doctored. The only communication from a financier or lender that matters is through official, verified channels.

What the Law Actually Says

Legitimate vehicle repossession is a legally regulated process with clear boundaries — not a roadside ambush. The Supreme Court made this clear in *ICICI Bank vs Shanti Devi Sharma* (2008) case, where recovery agents forcibly seized a financed vehicle from a borrower’s home without legal authority, a humiliation that tragically ended in the borrower’s son taking his own life. The Court condemned such muscle tactics outright and held that banks are vicariously liable for the unlawful conduct of their agents.

Following a surge in borrower complaints, Reserve Bank of India (RBI) issued a notification in November 2025, making it unambiguously clear that lenders and their loan recovery agents cannot resort to intimidation or harassment — verbal or physical — during debt collection.

Agents must carry an authorization letter and an identity card from the lender or bank, give prior

notice to the borrower, and maintain a record of all customer calls.

A recovery agent intercepting your vehicle on a highway without documentation or prior notice is not just suspicious — it is a direct violation of established law and RBI regulations.

A Growing Threat

Two incidents in quick succession on two of Maharashtra's busiest corridors suggest this is not a local problem — it may already be spreading across major road networks. The sophistication is what makes it dangerous: coordinated groups,

fake digital proof and, in at least one case, alleged political influence being used to suppress a complaint.

The veneer of legitimacy is the whole point. These gangs are not just robbing people — they are constructing enough plausible doubt to make victims question themselves.

And every time you get behind the wheel, always remember, no genuine financial recovery process starts with a roadside ambush.

Happy Journey!

Stay Alert, Stay Safe!!

Fraud Alert: From e-Challan, Gas Bill Updates to APK Traps — How Malware Scams Are Draining Bank Accounts

Yogesh Sapkale, Courtesy: Moneylife

Your phone buzzes. A message arrives: “Your vehicle *challan* has been generated. Download the receipt from the link below.” It looks official. It mentions your vehicle number. It carries the familiar language of a government communication. You tap the link, download the file, install it — and, in doing so, hand a cybercriminal the keys to your bank account.

This is not a hypothetical. The Indian Computer Emergency Response Team (CERT-In), the government's nodal cybersecurity agency, has issued an alert about a sophisticated and active malware campaign targeting Android users across India. The campaign impersonates the regional transport office (RTO) and government *e-challan* notifications to trick people into installing a malicious Android application — and it is working because it exploits a fundamental anxiety: the fear most vehicle owners feel when they think they have an unpaid traffic fine.

The Trap Is Cleverly Laid

The attack begins innocuously enough. A message arrives—via WhatsApp, SMS, or Telegram—warning you of a pending *challan* or bill. The message includes either an APK file directly or a link to download one. The file typically carries a reassuringly official-sounding name: ‘RTO *Challan.apk*’, ‘RTO *E Challan.apk*’ or ‘MParivahan.apk’ and ‘Gas Bill Update.apk’.

When you install it, the app appears in your phone's app drawer looking exactly like a legitimate government application. Nothing seems wrong. Then it prompts you to tap ‘Install Update’ — and this is where the real trap springs shut.

That second installation is the actual malware. It follows the same *e-challan* or cooking gas provider's theme to maintain appearances, but it does not appear in your phone's application list. It is invisible. And it has been designed to stay that way while quietly doing its work in the background.

What the Malware Does Once Inside

The malware requests a series of permissions that, individually, might seem reasonable for a government app — but together constitute a complete takeover of your device.

It asks for access to your SMS messages. It asks permission to monitor your phone calls. It requests the ability to run in the background at all times. And then it asks for something particularly alarming: permission to create a virtual private network (VPN) connection on your device.

That last permission is the masterstroke. Once granted, the attacker can monitor all internet traffic passing through your phone — every website you visit, every transaction you initiate, every credential you enter. Combined with access to your SMS messages, this means that when your bank sends you an OTP to authorize a transaction, the malware reads it instantly and forwards it to the attacker's server — before you have even finished typing your password.

The final piece of the deception is a fake screen overlaid on top of legitimate banking or payment apps. You think you are logging into your bank or UPI application. You are entering your credentials directly into a form controlled by the attacker. By the time the transaction appears on your bank statement, the money is gone.

The Pretext Changes, The Method Does Not

E-challan impersonation is only one variant of a class of attacks that has been steadily escalating across India. Cybercriminals rotate their pretexts with disturbing sophistication, choosing whichever government service is most likely to provoke an anxious, unthinking response.

The ongoing LPG supply crisis has already become the latest such pretext. Fraudsters are sending fake SMS and WhatsApp messages claiming that your LPG booking requires urgent renewal or that your KYC must be updated immediately to continue receiving gas cylinders during the shortage. The links in these messages lead to fake booking portals or payment pages designed to harvest your bank details, UPI credentials and OTPs.

Some messages include fake customer care numbers — call them and you will find a convincing impersonator ready to walk you through handing over your account details. Do not click any links or download any files, such as ‘Gas Bill Update.apk’, for booking, KYC, or updating your bill payment that arrives via SMS or WhatsApp. Use only the official apps and portals of your oil marketing company. Never share your OTP or bank details with anyone claiming to be from the gas company by phone or message.

Beyond LPG and piped natural gas (PNG), electricity bill disconnection notices have been used to trick people into calling fake customer care numbers and installing remote access tools. KYC expiry warnings impersonating banks and telecom operators have been used to harvest Aadhaar numbers, account details and OTPs. Courier delivery failure notifications have prompted victims to install tracking apps that turned out to be spyware.

TRAI (telecom regulatory authority of India) notices threatening to disconnect phone numbers have pressured people into sharing their mobile credentials. Fake income-tax refund alerts have lured victims onto phishing websites where they entered their net banking passwords. Even job offer messages and parcel customs duty notifications from fake courier companies have been used to push malicious APKs onto unsuspecting phones.

The common thread running through all of them is urgency and authority. The message always implies that something bad will happen to you—your *challan* will escalate, your power will be cut, your SIM will be blocked, your gas booking will lapse, your refund will expire—unless you act immediately. That sense of urgency is engineered to override your caution. And it works, repeatedly,

on educated and digitally literate people, not just those unfamiliar with technology.

Why Android Users Are Particularly Vulnerable

Unlike a restricted environment (depending on the region), the policies adopted by Apple’s iOS, Android allow all users to install applications from outside the official Google Play Store — a feature known as sideloading. This is by design, offering flexibility, but it also creates the attack surface that these campaigns exploit. The malicious APKs in this campaign are never distributed through the Play Store; they arrive through messaging apps and links precisely because they would be blocked if submitted for official review.

Many Android users do not realize that the ‘Install from unknown sources’ setting, which must be enabled to install an APK from outside the Play Store, is a significant security risk. Cybercriminals rely on users either having this setting already enabled or being willing to enable it when prompted by what appears to be an official government notification.

What You Must Do Right Now

If you have not yet encountered one of these messages, you almost certainly will. Here is what you must do.

- Never install an APK file received via WhatsApp, SMS, Telegram, or any link sent to you unsolicited. Government applications are available only on the official Google Play Store or the Apple App Store. The real MParivahan app, the real Parivahan Sewa app, and all legitimate state traffic police applications are available there. No government department will ever send you an APK file through a messaging service.

- Verify any *challan* notice independently by visiting the official portal at echallan.parivahan.gov.in directly — type it into your browser manually rather than clicking any link. If a *challan* exists, it will appear there. If it does not, the message was a fraud.

- For LPG-related messages, use only the official apps and portals of Indian Oil, Bharat Petroleum, Hindustan Petroleum, to book cylinders or update KYC. For any queries or issues like billing from Mahanagar Gas or Indraprastha Gas, use their official app. The official toll-free numbers are publicly listed on these companies’ websites. If a message asks you to click a link, call a number not listed on the official website, or share an OTP to complete a booking or KYC update, it is a scam. Disconnect immediately.

- Keep ‘Install from unknown sources’ disabled on your Android device at all times. There is rarely a

legitimate reason for an ordinary user to enable this setting. On Android devices, you can also enable the Google Play Protect setting (Open Google Play app, touch your name or photo on the top right corner, go to 'Play Protect', tap settings icon on top right-hand corner, enable 'scan apps with Play Protect'. For Samsung devices, you can go to Settings and enable 'Auto Blocker' under security and privacy.

- Be deeply suspicious of any app that requests access to your SMS messages, phone calls, contacts, microphone, or the ability to create a VPN connection, unless you understand precisely why it needs these permissions and has verified the app is legitimate.

- Never enable Accessibility Services for any app you have not thoroughly verified. This permission allows an app to observe and interact with everything on your screen — it is among the most dangerous permissions an Android app can request.

If you receive a suspicious message, delete it immediately, block the sender, and do not forward it to family or friends, even as a warning. Forwarding the message spreads the APK file or the malicious link further.

If You Have Already Installed the Malware

If you have already installed a suspicious APK, act immediately. Disconnect your phone from mobile data and Wi-Fi to cut off the malware's communication with the attacker's server. Go to Settings, then Applications, and uninstall the *e-challan* app and any other application you do not recognize. Run a scan with a trusted mobile antivirus application.

Most important: change your UPI PIN, your net banking password and any other financial credentials that may have been compromised. Check your bank and UPI statements carefully for any transactions you did not authorize. If you find any, report them to your bank immediately.

The Deeper Problem

CERT-In's advisory is a reminder that the sophistication of these attacks has outpaced public awareness of them. These campaigns are not the work of individual bad actors. They are organized operations with clearly defined technical workflows — a dropper stage to establish presence, a payload stage to deploy the actual malware, a permissions harvesting stage, a credential-stealing stage, and a monetization stage. Each step is designed with care.

What makes the current moment particularly dangerous is that fraudsters are exploiting a real, widely discussed national crisis—the LPG supply

shortage—to give their fake messages an air of plausibility. When people are already anxious about whether their next gas cylinder will arrive, a message warning them to urgently complete their LPG KYC does not seem implausible. That is precisely the calculation cybercriminals are making.

The government's official channels—CERT-In, the National Cyber Crime Reporting Portal (cybercrime.gov.in), and the National Cyber Crime Helpline (1930)—exist precisely to receive reports of such incidents and build a clearer picture of how these campaigns operate. If you receive a suspicious message of this kind, report it. It takes two minutes and may protect someone else from losing their savings.

The *e-challan* you never committed is bait. The LPG KYC or bill update you urgently need is bait. The app or link that arrives with it is a trap. And the only safe response is to close the message and go directly to the official portal yourself.

Stay Alert, Stay Safe!

How To Report Cyber Fraud?

Do report cyber-crimes to the NCCRP <http://cybercrime.gov.in> or call the toll-free National Helpline number, 1930. To follow on social media: Twitter (@Cyberdost), Facebook (CyberDostI4C), Instagram (cyberdosti4c), Telegram (cyberdosti4c).

A Lufthansa flight is over the Atlantic when there is a loud BANG! The plane shudders, and starts going down. The pilot gets on to the speaker, "Ladies und gentlemen. As you probably haffe noticed, we haffe lost all our engines, und we are currently plummeting toward zee ocean!"

Well, everyone on the plane starts screaming.

The pilot gets back on the speaker and says, "Ladies und gentlemen, haffe no fear! We at Lufthansa haffe prepared for just zuch an emergency. Listen carefully. Zoze of you who can swim, move to zee left zide of zee airplane. Zoze of you who cannot swim, move to zee right zide of zee airplane."

So, the passengers start trading places and moving around; swimmers on the left and non-swimmers on the right. After a minute or so the pilot gets back on the speaker.

"Ladies und gentlemen. In just a few minutes we vill plummet into zee ocean. Zoze of you on zee left zide of zee plane: as soon as we hit zee ocean, leave zee plane und swim away as fast as you can. Zoze of you on zee right zide of zee plane, thank you for flying Lufthansa!"



Consumer Protection Authority Fines PhysicsWallah ₹5 Lakh and McAfee ₹1 Lakh for Misleading Users through Dark Patterns

Courtesy: Moneylife Digital Team

The central consumer protection authority (CCPA) has imposed penalties on education technology platform PhysicsWallah and cybersecurity company McAfee Software India Pvt Ltd for deploying 'dark patterns' on their digital platforms that allegedly misled consumers and influenced their purchasing decisions. The consumer watchdog, headed by chief commissioner Nidhi Khare and commissioner Anupam Mishra, imposed a penalty of ₹5 lakh on PhysicsWallah and ₹1 lakh on McAfee. Both companies have also been directed to discontinue the identified practices and ensure that consumers are able to make informed choices without manipulation or undue pressure.

The action was taken under the Consumer Protection Act, 2019, the Consumer Protection (E-Commerce) Rules, 2020, and the Guidelines for Prevention and Regulation of Dark Patterns, 2023. According to CCPA, PhysicsWallah came under scrutiny after the authority took suo motu cognizance of certain practices on its platform. The regulator found that a ₹10 donation to the PW Foundation was automatically selected during the checkout process and added to the amount payable without obtaining explicit consent from consumers. The authority also observed that users were shown emotionally charged messages relating to children's education, healthcare and marriages, encouraging them to retain the pre-selected donation option. Additionally, courses advertised as 'free' could only be accessed after users provided personal information such as mobile numbers and email addresses.

CCPA's examination found that the content available through these courses remained identical across user accounts, indicating that personal information collection was not essential for access. The authority identified multiple dark patterns on the platform, including 'basket sneaking' through the automatic addition of donations, 'confirm shaming' by discouraging users from opting out, and 'forced action' by requiring personal information before granting access to free content. The regulator held that consumer consent cannot be presumed through pre-selected options and must be obtained through clear affirmative action. It further noted that advertising courses as free without adequately disclosing mandatory registration and data-sharing requirements amounted to a misleading practice. According to CCPA, these actions impaired consumers' ability to make free and informed decisions and constituted unfair

trade practices under consumer protection laws. The authority also expressed concern that a significant proportion of PhysicsWallah's users are students, including minors, making such practices particularly problematic from a consumer protection perspective. McAfee Software India was separately penalized over its subscription renewal process, which the regulator found did not provide consumers with a neutral choice when deciding whether to continue their subscriptions.

According to CCPA, users were prominently presented with two options — 'Renew Now' and 'Accept Risk' — effectively portraying non-renewal as a risky decision. The authority observed that the phrase 'Accept Risk' suggested consumers would become vulnerable to cybersecurity threats if they chose not to renew their subscriptions, a claim that the company could neither guarantee nor substantiate. The regulator found that the design of the renewal interface created pressure on consumers to continue paying for subscriptions. It identified several dark patterns in the process, including 'confirm shaming', 'interface interference', 'trick question' and 'forced action'. CCPA noted that subscription decisions should be made freely and without fear-based messaging or manipulative design elements. It concluded that McAfee's renewal interface employed deceptive practices capable of influencing consumer decisions and therefore amounted to an unfair trade practice.

The authority has directed McAfee to remove such practices from its website, applications and other digital interfaces and to ensure compliance with consumer protection regulations. The latest enforcement action forms part of CCPA's broader campaign against dark patterns in the digital marketplace. The Guidelines for Prevention and Regulation of Dark Patterns, 2023, notified in November 2023, identify 13 categories of dark patterns that are considered unfair trade practices. These include basket sneaking, confirm shaming, forced action, interface interference and trick questions. To strengthen compliance, the regulator issued an advisory in June 2025 directing e-commerce companies and digital platforms to conduct self-audits and eliminate manipulative design practices from their interfaces. CCPA said the objective of these measures is to ensure greater transparency in digital transactions and protect consumers from deceptive online practices that can distort purchasing decisions.

RBI Cracks Down on Mis-selling: Banks Barred from Forced Bundling, Dark Patterns and Aggressive Sales Tactics

Moneylife Digital Team

In a major move aimed at protecting bank customers from aggressive sales tactics and misleading marketing practices, the Reserve Bank of India (RBI) has issued a comprehensive framework governing the advertising, marketing and sale of financial products and services by banks.

The new rules, which will come into force from 1 January 2027, significantly strengthen customer protections by requiring explicit consent before any financial product is sold, prohibiting manipulative digital practices known as 'dark patterns', banning compulsory bundling of products, and mandating refunds where mis-selling is established. The directions form part of the RBI's broader responsible business conduct framework and follow stakeholder consultations on draft guidelines issued in February this year.

Stronger Safeguards against Mis-selling

At the heart of the new framework is a detailed definition of 'mis-selling', a problem that has long been a source of customer complaints in the banking and financial services sector. RBI has clarified that mis-selling includes selling products that are unsuitable for a customer's profile, selling products without complete or accurate information, obtaining consent improperly, forcing customers to buy additional products, or engaging in any practice recognized by regulators as mis-selling.

Importantly, the central bank has directed banks to ensure that their policies and compensation structures do not create incentives for mis-selling. Banks have also been prohibited from allowing employees to receive direct or indirect incentives from third-party product providers for selling such products.

The move is expected to address long-standing concerns about customers being persuaded to buy insurance policies, investment products or other financial services that may not suit their needs or risk profile.

Explicit Consent Mandatory

One of the most significant customer-friendly measures is the requirement that banks obtain explicit consent before selling any financial product or service, whether offered by the bank itself or by a third party. Consent can be obtained only through clearly documented mechanisms

such as signed declarations, one-time password (OTP)-based approvals, digital confirmations or clearly demarcated consent sections in agreements. RBI has also directed that when multiple products are offered through a single form, customers must be allowed to choose individual products rather than being compelled to accept bundled offerings.

Further, banks must preserve records of customer consent for future verification. In another important safeguard, the regulator has mandated that digital interfaces should be designed so that customers cannot provide consent without reviewing the applicable terms and conditions. The default option for consent must be set to 'No' or 'I do not agree', preventing customers from being automatically enrolled into products or services.

Ban on Forced Bundling of Products

RBI has specifically targeted a common borrower grievance — being compelled to purchase additional products, such as insurance or investment products, while taking loans. The new framework defines 'compulsory bundling' as making the availability of one product conditional on the purchase of another product or service.

Banks have been prohibited from forcing customers to buy third-party products along with their own banking products. Even when a third-party product is required as a risk mitigant, customers must be free to purchase it from any provider of their choice, rather than from a specific bank partner.

Action Against Dark Patterns

Reflecting growing concerns about digital manipulation, RBI has introduced detailed restrictions on 'dark patterns' in banking applications, websites, and digital sales channels. Dark patterns are deceptive user interface designs intended to trick or mislead consumers into taking actions they did not originally intend to take. The directions require banks and their marketing agents to ensure that their digital platforms do not deploy such practices and are subject to regular testing and audits.

RBI has provided illustrative examples of prohibited practices, including:

1. Creating false urgency through countdown

- timers and limited-time offers.
2. Automatically adding products such as insurance or fraud protection during checkout.
 3. Using guilt-inducing messages to discourage customers from opting out.
 4. Forcing customers to share personal data or sign up for unrelated services.
 5. Making cancellation of subscriptions difficult.
 6. Hiding important information while highlighting options beneficial to the bank.
 7. Advertising products on misleading terms.
 8. Concealing charges until the final stage of a transaction.
 9. Greater transparency in marketing and advertising

Banks have also been directed to ensure that all promotional materials, whether physical or digital, are clear, factual and transparent. Interest rates, fees, charges and key terms must be prominently disclosed in advertisements and at all points of sale, including websites and mobile applications.

Banks will not be allowed to market third-party products as their own offerings and must clearly explain their role when distributing such products.

Promotional messages can be sent only to customers who have expressly consented to receive them, and banks must provide simple and effective mechanisms for unsubscribing from marketing communications.

Tougher Rules for Agents & Intermediaries

The framework also extends to direct selling agents (DSAs), direct marketing agents (DMAs), business correspondents, loan service providers and other sales intermediaries engaged by banks. RBI has adopted a channel-agnostic approach, ensuring that the same standards apply regardless of the sales channel.

Banks will be required to maintain and publicly disclose updated lists of authorized agents, conduct due diligence, establish codes of conduct, provide training and impose penalties for violations.

Representatives marketing products within bank premises must be clearly distinguishable from bank employees to avoid customer confusion.

Suitability Assessment before Selling Products

Under the new norms, banks must assess whether a financial product is suitable and appropriate for an individual customer before making a sale. The

assessment must take into account factors such as age, income, financial literacy, risk tolerance, product complexity, fees and risk-return characteristics. This requirement is expected to provide greater protection to senior citizens, first-time investors and financially less sophisticated customers who may be vulnerable to unsuitable product recommendations.

Compensation and Refunds for Customers

Perhaps the most consequential provision for consumers is the requirement that banks compensate customers when mis-selling is established. Customers will be able to lodge complaints regarding mis-selling. If a complaint is upheld, the bank must refund the entire amount paid by the customer for the product and cancel the transaction wherever applicable.

In addition, customers must be compensated for losses arising from the mis-selling in accordance with the bank's approved policy. RBI has also directed banks to seek customer feedback within 30 days of a sale to assess whether customers understood the product's features and risks. The findings must be used to review sales practices and product design.

Focus on Responsible Conduct

The central bank said the final directions incorporate feedback received on draft proposals released in February 2026 and are intended to strengthen responsible business conduct across the banking sector.

With increasing digitization of financial services and growing concerns over misleading sales practices, the framework represents one of the most comprehensive consumer protection measures introduced by RBI in recent years. It seeks to ensure that financial products are sold transparently, responsibly and in a manner that places customer interests ahead of sales targets and commissions.

Mis-selling has remained a persistent issue in India's financial landscape, particularly as banks and non-banking finance companies (NBFCs) increasingly act as intermediaries for third-party products.

In many cases, customers, especially senior citizens or rural borrowers, have been pressured into signing up for services that are unsuitable or carry hidden charges.

RBI's move aims to enforce greater transparency and accountability in such transactions.

Insurers Cannot Reject Claims Even if Claims Filing is Delayed, Rules Bombay High Court

(Courtesy: Moneylife Digital Team)

In a landmark ruling, the Bombay High Court has held that insurance companies cannot reject hospitalization claims simply because they are filed after the policy deadline — a decision that could reshape how health insurance claims are handled across India.

On 20 April 2026, a division bench of justice Bharati Dangre and justice Manjusha Deshpande ruled that time-bar clauses in insurance policies — which restrict a policyholder's right to file claims beyond a specified period — are void and unenforceable under Section 28(b) of the Indian Contract Act, 1872. “We find that the said clause imposing a limitation on invocation of right under the policy only on the ground that it was beyond the specified period, therefore, attract clause (b) of Section 28 of the Indian Contract Act.”

“Section 28 of the Indian Contract Act prescribe that any agreement, which extinguishes the rights of any party thereto, or discharges any party thereto, from any liability, under or in respect of any contract on the ground of expiry of a specified period, so as to restrict any party from enforcing his right, is void to that extent, and in our view, such an inhibition in insurance policy restricting the period of availing the benefit under the policy, which the insured is otherwise entitled to avail, cannot be sustained and has to be declared as void and non-est in the wake of the decision of the Apex Court,” the order says. The Court directed United India Insurance Company to reimburse the disputed claim within eight weeks, along with 6% annual interest from the date the payment first became due.

The petition was filed by CP Ravindranath Menon, who was covered under a group health insurance policy through his employer, the Export-Import Bank of India (valid April 2021 – March 2022). Mr. Menon submitted reimbursement claims in May 2022 for medical expenses incurred during the policy period. The insurer rejected a claim worth ₹1.13 lakh, citing a 90-day filing limit mentioned in the policy. The insurer argued that since Mr. Menon had agreed to all policy terms — including the 90-day clause — he was bound by them and the rejection was valid. The Court flatly rejected this position.

“Such an inhibition in an insurance policy restricting the period of availing the benefit under the policy, which the insured is otherwise entitled to avail, cannot be sustained and has to be declared void and non-est,” the bench says.

The Court leaned on a 2022 Supreme Court precedent (The Oriental Insurance Company case), which had previously held that timeline conditions in insurance policies that extinguish legitimate rights are contrary to Section 28(b) of the Indian Contract Act — and, therefore void. The insurer's attempt to distinguish that ruling from Mr. Menon's case was dismissed.

For Policyholders

- A missed filing deadline alone can no longer be grounds for rejection of an otherwise valid claim.
- Policyholders who were previously denied claims on purely procedural timing grounds now have a strong legal basis to challenge those decisions.
- It is still advisable to file claims on time, but this ruling serves as a critical safety net.

For the Insurance Industry

- Insurers will need to revisit standard rejection practices that rely on time-bar clauses.
- The focus must shift to the merit and validity of the claim itself, not procedural technicalities.
- This ruling applies to both group and individual health policies.

Legal experts widely view this as a watershed moment for the insurance sector. The ruling is seen as effectively disabling insurers from rejecting legitimate claims on the mere ground of procedural delay, compelling them to revisit their standard rejection practices. Experts note that companies can no longer hide behind technical time limits to deny valid claims — the emphasis must now rest squarely on whether the claim itself is genuine and justified, rather than on when it was filed.

The Court's prioritization of the insured's substantive right to protection over administrative deadlines is being hailed as a significant and long-overdue shift in the legal landscape. This ruling marks a significant shift in the power balance between insurers and policyholders. For years, a missed deadline meant a lost claim — regardless of whether the underlying expenses were genuine.

The Bombay High Court has now made it clear: a valid claim is a valid claim and a procedural delay cannot strip a policyholder of their rightful benefit.

Natural Help for Dry or Damaged Hair

Medically Reviewed by Debra Jaliman, MD (Courtesy WebMD)

Can Your Hair Pass the Test?

Is every day a “bad hair day” for you? If your troubles come from dry or damaged locks, regular styling might hurt more than help. Take a dry strand and gently pull both ends to stretch it. If it breaks easily, you do not have enough moisture in your hair.

A Better Brand of Moisturizer

A lot of products say they are moisturizing on the label. In reality, they might simply coat your hair to make it feel softer. Look for products with natural oils like olive or argan oil, or glycerin, sorbitol, or shea butter. But stay away from shampoos with mineral oil and petrolatum, which keep outside moisture from getting in.

Heat: Friend or Enemy?

Heat is still the best way to get a sleek, smooth look. But you do need to protect your hair from damage caused by blow dryers, curling irons, and flat irons. Apply a heat styling cream while your hair is damp. If you have fine hair, set your styling tools to low. Medium and coarse hair can handle slightly higher temperatures.

Watch Out for the Weather!

No matter your hair type, weather stresses it out. Cold air and blazing sun can be drying -- so can salt water and chlorine. When your tresses have been exposed, consider using a shampoo and conditioner designed for dry hair. You should also wear a hat when outside conditions are bad.

Let Go of Some Length

Why are you holding on to those scraggly ends? General rule of thumb: Trim dead ends every 6 to 8 weeks, especially if you use hot tools regularly. Stylists warn against snipping strands at home because dull scissors can fray your ends even more. Plus, cutting the back of your hair in a straight line is not easy!

Give Hair a Lube Job

If you are super-dry, try jojoba or coconut oil. Rub a few drops onto damp hair and leave it on for a few minutes. Wash out the oil treatment with a moisturizing shampoo and conditioner. For more impact, give your styling tools a day off and let your hair air dry.

Get Your Hair Ready for Bed

Treat your hair well, even while you sleep. Get the tangles out before bed with a boar-bristle brush. Brushing also helps spread out oils from your

scalp. If you have long hair, twist it back into a loose bun, tuck the ends under, and fasten it with a hair tie. If you have short hair, sleep on a silk pillowcase. It causes less friction.

Do not Fry It with Chemicals

Does your hairstyle include perms, relaxers, or permanent hair color? Chemicals take away hair's natural moisture and weaken the strands. If you have too many chemical treatments, your hair might turn dull and frizzy. Try to keep your salon hair color within three shades of your natural hair color. Hair color closer to your natural shade needs less processing. And try to space out your treatments.

Be a Kitchen Beautician

Whip up a DIY hair mask by mixing equal parts honey and olive oil in a small bowl. It might smell good enough to eat, but this one is for luscious locks! Rub the mask evenly through your hair, and then wrap it in plastic wrap for 30 minutes. Wash it out with shampoo and conditioner. Do it at least once a month, or every week if you can.

Shampoo vs. No-poo

You may want freshly washed hair every day. But it is not necessary unless your scalp is really oily. Try shampooing less often. Or shampoo one day and “no-poo” -- wet your hair but use just conditioner -- the next. Whenever you shampoo, rub just the scalp and let the lather run down your hair. Use conditioner near the ends, not the scalp.

The Hair Diet

Your hair craves healthy fats! So, eat plenty of avocados, salmon, and olive oil. These foods are jam-packed with essential fatty acids, which can moisturize a dry scalp with natural oils. Whatever you do, do not crash diet -- you will be starving your body of important nutrients that you need to produce healthy hair.

Bhishma Pitamah is known to have done only one blunder in life – he didn't get angry at the right moment, when Draupdi was being disrobed.

Jatayu is known for one virtue in his life – he got angry at the right time, when Sita was being kidnapped by Ravan and he tried to save her.

When the time came, both died.

But, Bhishma Pitamah died on a bed of arrows and Jatayu died in the lap of Lord Rama.

The Vedas state that anger turns into a blessing when it is done for the cause of ethics and morality, and on the other hand, tolerance may turn into a sin when it cannot safeguard ethics and morality.

Decide when you should get angry.

Supreme Court Recognizes Fundamental Right to Walk Safely on Footpaths

by Arna Chatterjee (Courtesy: Bar & Bench)

The Supreme Court on Friday held that the right to walk on safe, demarcated footpaths is a fundamental right, and will take priority over the movement of vehicles (Maniyar Iliyaz @ Shaik Riyaz & Anr. v/s P Ayyappan & Ors.) A Bench of Justice PS Narasimha and Justice AS Chandurkar noted this right flows from the freedoms guaranteed under Articles 19 (which includes freedom of movement) and 21 (right to personal rights and liberty) of the Constitution.

Framing pedestrian access as a constitutional guarantee, the Court underscored that public authorities are under a binding obligation to provide and maintain footpaths. "If a road exists, there must then be a duty to ensure that a footpath is demarcated and maintained for the walkers. This is an enforceable duty. The fundamental right to walk on demarcated footpaths shall override the privilege of a motorized vehicle," held the Court.

The Court clarified that the freedom to walk is subject to reasonable restrictions, but added that it must be ensured that common spaces are not monopolized by vehicle drivers alone. The Bench observed that Indian cities and towns have long been designed with a disproportionate focus on vehicles, leaving pedestrians vulnerable and marginalized.

"The absence of safe and comfortable footpaths to walk on, and even when they exist, their subjugation to motor transport, has been a civilizational problem," said the Court. Tracing the evolution of this neglect, the Court pointed to how urban planning gradually prioritized motorized transport over human movement.

"It is rather strange that we failed to focus on recognizing and securing this 'right to walk'. It may be because wheels eclipsed our imagination, and our municipal administration was busy creating roads that are suitable for motorized vehicles. It could also be elitism to start with, for machines with wheels were only for the rich, but as economies progressed and cheaper motor vehicles were introduced, the entire spectrum of motorized transportation dominated the roads, pushed aside the walkers to the extent that they are treated as a nuisance for the drivers who routinely run over the walkers and their footpaths," the Court remarked.

Making it clear that this approach can no longer continue, the Court said, "This should stop from now on as we declare the fundamental right to

walk on demarcated footpaths alongside motorized roads." The judgment also identified the authorities responsible for implementing this right, stating that the obligation lies with urban and local bodies.

"We must affirm and secure to our citizens this fundamental right to walk on demarcated footpaths. Clear articulation and declaration of such a right is necessary to recognize the correlative duty to provision and maintain footpaths. The duty bearers are the Urban Development Authorities, Municipal Corporations, Municipalities, and even Panchayats," the Court held.

The Court further clarified that a violation of the right to walk safely would entitle citizens to seek remedies against authorities responsible for providing pedestrian infrastructure, apart from a right to file compensation claims under the Motor Vehicles Act. It noted that such remedies could be pursued through constitutional and civil proceedings.

The Court also highlighted the absence of a statutory framework governing pedestrian right. "To enhance and effectuate the fundamental right to walk on demarcated footpaths, it is necessary to establish a regulatory body," the Court suggested.

The Court has also directed that a copy of the judgment be forwarded to the Ministries concerned and the Law Commission for consideration of appropriate legislation to define rights, duties and enforcement mechanisms. The observations were made in a case arising from a fatal road accident resulting in the demise of a five-year-old child, after he was struck by a tanker while walking to school with his father.

The Court noted that the accident occurred in circumstances where there was no footpath or pedestrian crossing. The Court ultimately set aside a High Court order that had reduced the compensation awarded to the child's family and enhanced the compensation payable to ₹11.44 lakh.

Additionally, the Court directed that the matter be converted into a separate proceeding before the Supreme Court to examine larger issues relating to pedestrian rights and infrastructure. It asked the Union government, through the concerned ministries, to assist the Court in considering these issues further.



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 blonde lived with two blonde roommates. She bought a new car, and on the way home from the dealer got caught in a terrible hail storm. Her brand-new car was dented all over. When she got home, she called the service department to ask what she should do.

They offer to send the car to a mechanic but she would have to pay for it. She tells them she has absolutely no money. Couldn't they just send someone anyway?

The service chief, being a prankster, told her to wait till the car was cool and then blow hard on the tail pipe, which would pop out all the dents. A half-hour later her roomies saw her on knees behind the car, blowing as hard as she could.

They asked what she was doing and she told them, adding in a perplexed tone "But it's not working". "You dummy" one of her blond roommates said. "You have to roll up the windows first!"

Two senior ladies were out for a Sunday drive in a huge car. Neither of them could really see too much over the dashboard. When they came to an intersection, the light was red yet they kept on cruising through. The passenger thought to herself, "I feel like I'm losing it, but I swear we just drove through a red light."

A few minutes later, they drove through another red light. The passenger was almost certain that the light had been red but was still slightly concerned that she might be going mad, so she decided to give the driver one last chance. As they were approaching the next intersection, the passenger paid a great deal of attention. This time the lights were certainly red, yet just as before they just sped past.

"Susan!" the passenger yelled. "Do you know we just ran 3 red lights in a row? We could have been killed!" "Oh!" Said Susan. "Am I driving?"

Five atheists are driving in a car when they pass a church. Two priests are tending the lawns outside the church. As they see the car, they wave their hands and point at a sign outside the church says "Beware! The End is Near! Turn yourself around Right Now before it is too late!"

The atheists shout "Leave us alone you miserable religious fanatics!" and speed away! Soon there is the sound of screeching breaks and a splash!

One priest turns to the other and says "Do you think the sign should simply read 'Bridge out'?"

I would like to share a personal experience I had about drinking and driving. This might save you the cost and embarrassment of being arrested for DWI. As you know, people have been known to have unexpected brushes with the authorities from time to time, often on the way home after a "social session" with family or friends.

Well recently, it happened to me. I was out for the night to a party and had more than several margaritas coupled with a bottle of rather lovely red wine. It was held at a great Italian restaurant. Although relaxed, I still had the common sense to know I was slightly over the limit. That is when I did something I have never done before... I took a taxi home.

On the way home there was a police roadblock, but since it was a taxi, they waved it past and I arrived home safely without incident. These roadblocks can be anywhere and I realized how lucky I was to have chosen to take a taxi.

The real surprise to me was that I had never driven a taxi before. Not sure where I got it, and now that it is in my garage I do not know what to do with it. If you want to borrow it, give me a call.

A man stepped onto the overnight train and asked to speak to the conductor. Upon meeting him, the passenger told the conductor, "I need you to wake me up in Philadelphia. I am a deep sleeper and can be kind of grouchy when I get up, but no matter what, I want you to help me make that stop. Here is \$100 to make sure!"

The conductor agreed. The man fell asleep. When he awoke, he heard the announcement that the train was approaching New York.

Furious, he collared the conductor. "I gave you \$100 to make sure I got off in Philadelphia, you worthless fool!"

"Wow," another passenger said to his traveling companion. "Is that guy angry!"

"Yeah," his companion replied. "Still... not half as angry as that guy they forced off the train in Philadelphia."

A guy crashes his car and hits a woman. When the police show up, he claims it was the woman's fault. "She was on her phone!" he yells. "And to make matters worse, she was drinking a glass of wine at the time. Can you believe it?"

"Sir," said the police officer patiently, "she can do whatever she wants in her own living room."



Popularity on social media is not a measure of expertise.

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