

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

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

Vol 55 – No. 5



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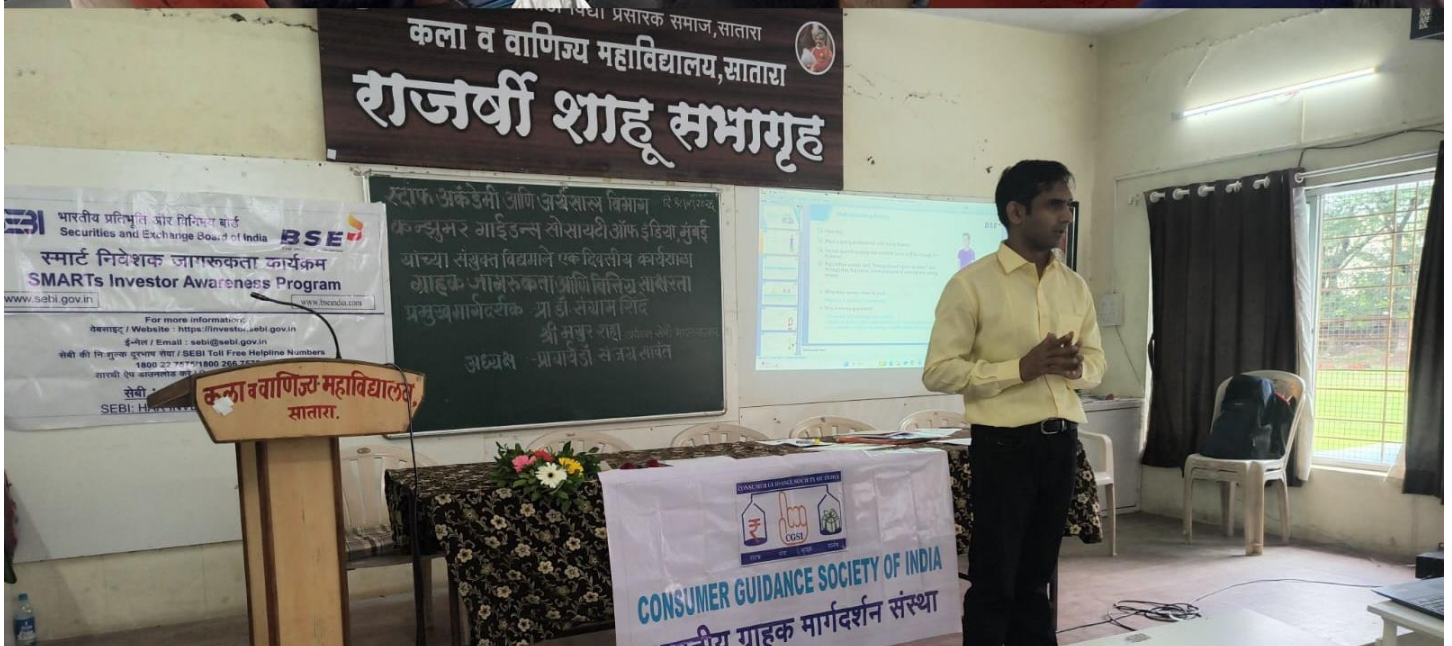


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E-20 petrol – what’s brewing? Editor: Jamna Vardachary



What do you get when you mix ethanol with petrol? Drunk driving. It is neither polite nor fully accurate to use this analogy to describe the government’s ethanol-blending program, but just for fun, let us see where this argument takes us.

The government wants to blend ethanol into petrol, gradually increasing ethanol content of the blend every year. They have stated the reasons clearly and in detail – strengthen energy security, save forex, reduce carbon emissions, and create new opportunities for farmers. But not everybody agrees. Some experts believe blending will impact food production and water resources, and that the benefits will not be worth the cost. Both sides are partly right.

Firstly, how much is blended? E-20 (petrol containing 20% ethanol) is widely available, E-85 is being rolled out for new flex-fuel vehicles. In the future, perhaps, E-100 will be available – your car will run on ethanol, not petrol. Before looking at costs and benefits, let us get rid of two side-issues that have been making headlines. Will E-20 reduce mileage or damage your car (engine, fuel tank, rubber components)? Both might happen, but the loss or damage will be minimal. Mileage depends on road condition, traffic, vehicle maintenance and driving skills; ethanol is a very minor factor. Will E-20 make sugar more expensive? No; the recent hike in sugar prices was due to other reasons, not diversion of sugarcane for ethanol production.

E-20 at T-20 speed

Progress has been remarkable. A pilot program began in 2001, with 1-2% blends. E-5 was available in some areas by 2006. Various policy measures were introduced, and by 2019 the country had a well-integrated policy with wide-ranging support for the ethanol industry. The goal was to make E-20 widely available by 2030. We reached the target 5 years ahead of schedule.

Ethanol production has increased eighteen-fold in the last 10 years. Distillers expanded quickly once the government committed itself to blending, but now they have a new problem: over-capacity. By next year, production capacity will reach 24 billion liters per year, but the domestic market needs only 15 billion, and it is hard to export the surplus because Indian ethanol is expensive. According to the government, the blending program has saved

Rs 2 lakh crores in forex, and increased farmers’ incomes by 1.7 lakh crores, but benefits must be weighed against costs – investment in production, subsidies, extra costs to industry etc. If this calculation is done, it has not been made public.

What about the environmental benefits?

The official estimate – carbon dioxide emissions reduced by 95 million tons – is based on several assumptions, many of which are unrealistic. And they look at only one parameter (vehicle emissions), ignoring other environmental factors like the water and energy consumed, and the emissions created, during the entire process from grain production to distillation.

Less sugar, more maize

Ten years ago, the main raw material for ethanol production was sugarcane, in the form of *ganna* juice and molasses. Today, 45% of India’s ethanol comes from maize, about 30% from sugarcane, and 20-25% from rice. In fact, ethanol can be made from anything containing starch – rice, wheat, maize, jowar, bajra and other grains. Grains are better than sugarcane for many reasons. They require less water; they are grown much more widely. Markets are well developed. Different grains are harvested at different times, so production and prices are more stable. Ethanol can also be made from cellulose, obtained from plant stems, grass or even wood chips; but this is expensive and technically challenging, and is so far not used commercially in India.

Politics vs economics

A decade ago, rice was not part of the ethanol value chain. This year, nearly one-fourth of our ethanol will come from rice; specifically, rice that the Food Corporation of India purchased and stored – sometimes for several years – and is surplus to requirements. A small quantity, about 5%, is made from spoilt or damaged rice (also from FCI) that is no longer fit for human consumption but is adequate for ethanol.

The key word is “surplus”. For political reasons, governments continue to buy unnecessarily large amounts of rice and wheat from farmers. Food stocks are now five times higher than the planned target for rice, and double the target for wheat. This is politics, not food security or economics. Grain purchases must continue and even increase; is blending the answer? Buy grain that you do not need, and use blending to quietly dispose of surplus or damaged stocks. If this sounds outlandish, look at the numbers. FCI purchases

rice for about Rs 38/kg, spends another Rs 14/kg on transport and storage, and then sells it to ethanol distillers for Rs 23/kg!

At current prices – and for the next decade, according to most experts – blends will be costlier than pure petrol. The government says price is not everything. Blending will make India *atmanirbhar*, and consumers will be protected even if oil prices fluctuate. This should be taken with a pinch of salt. First, the global oil market is surprisingly stable. Unless a catastrophe happens, prices will fluctuate within a manageable band, and the government has always controlled prices through public-sector oil companies.

As for *atmanirbhar*... India imports nearly 90% of its petroleum consumption. Even if E-20 becomes the norm for petrol vehicles, we will still need to import crude oil to make diesel, kerosene, LPG, CNG, petrochemicals etc. Total crude oil imports would reduce by only 10-15%, a substantial reduction, but nowhere close to self-reliance. The blending lobby often mentions Brazil – if they can do it, so can we. Brazil began its blending program 50 years ago; they are world leaders in flex-fuel technology. And unlike India, they have all the right conditions: sufficient water and land, high maize and sugarcane yields, and a large, efficient value chain, therefore ethanol is cheap. For them, blending makes economic sense; environmental benefits are extra.

Ethanol and food security

Maize prices have almost doubled in the last 3 years, mainly because of higher demand from ethanol producers. Fortunately, maize is not a major food crop in India. Most of the harvest goes into poultry/animal feed, ethanol, and starch production. In the last 5 years, maize purchased for ethanol has increased from less than 1 million tons to 12 million tons per year. Agriculture experts worry about two issues. First, good prices

and strong demand are encouraging farmers to switch from other food crops to maize; acreage has increased by 20% in the last 3 years. This could affect national food security in the long term. Second, ethanol producers compete with industry and feed producers to buy maize, as the blending program gives them an advantage: supportive policy, predictable demand, guaranteed prices, and access to credit. So, competing buyers could suffer. For e.g., poultry producers pay more for feed, so egg prices have increased by 35-40% in the past year.

Beyond E-20

The next step is to move from E-20 to E-85; but huge challenges must be overcome. We do not have enough land and water to grow the quantity of grains or sugarcane needed. Instead, we will need large-scale production of cellulosic ethanol, which is made from agricultural waste. Older vehicles will have to be replaced with flex-fuel models. Adoption of electric vehicles will have to increase substantially.

Consider an imaginary scenario. Half of all petrol cars and 80% of two-wheelers are electric. The remaining are flex-fuel vehicles that use E-85. Most buses and trucks are electric, not diesel. Cellulosic ethanol is produced on a large scale. Under this impossible scenario, crude oil imports would be reduced by half, but we will still have to import the other half.

Ethanol blending, by itself, will not solve India's energy problems. It will help to some extent – but it will work only if we have technology transformation (not just improvement) and if policies are implemented efficiently and non-politically; that is probably asking for too much, but do not worry.

We love blended scotch, blended fabrics, even blended learning, so why not blended petrol?

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

Minutes of the 59th ANNUAL GENERAL MEETING of Consumer Guidance Society of India (CGSI), held on 28 August 2026 at Late S. D. Tendulkar Mangal Karyalay, Chatrapati Shivaji Maharaj Marg, Mahim, Mumbai 16.

The meeting began at 5.00 PM the scheduled time, with Dr. Manohar S. Kamath, Hon. Secretary, inviting CGSI Chairman, Dr. Sitaram Dixit, to take stage, preside over the meeting, and give his welcome address to the gathering in the absence of CGSI President Shri. Sunil Karve who was unable to attend due to health issues.

The Welcome Address by CGSI Chairman Dr. Sitaram Dixit

Dr. Dixit welcomed all the participants to the 59th AGM held in the diamond jubilee year. He informed that with the merging of the Maharashtra State Government helpline, that CGSI was running, with the national consumer portal as per the directive of the Government of India, CGSI was no longer associated with the helpline. However, CGSI continued to carry out its core activities like consumer education and guidance and redressal of individual consumer complaints effectively. The society will continue to do so in future too.

Dr. Sitaram Dixit stated that sixty years of dedicated service to the cause of consumer protection is a remarkable achievement for its members and a tribute to the vision of our founders, the sustained efforts of generations of members who have contributed to the society's growth and reputation, although some may argue that for organizations to complete sixty years is just a small step.

The Chairman further said that CGSI executive committee, would continue to work on newer initiatives, expand our outreach, strengthen consumer awareness and with continued support of our members and stakeholders, ensure to reinforce CGSI's role as India's foremost consumer organization enabling it to confidently move towards completing its century mark. He thereafter asked the Hon. Secretary to start the AGM proceedings.

Confirmation of the minutes of 58th AGM held on Friday, 12 September 2025

CGSI had circulated the minutes of the 58th Annual General Meeting, well in advance to all members and as there were no queries or comments, Dr. Kamath requested the house to take the minutes as read and confirmed.

Proposed: Smt. Jamna Vardachary
Seconded: Shri. Raj Talreja.
Passed unanimously.

Presentation of the Annual Report for FY 2025-26:

The Hon. Secretary, Dr. Kamath, acknowledged that some members have not received the Annual report physical copy sent by post. He further stated that CGSI had circulated the same, much in advance, electronically by Email, WhatsApp and publishing it on CGSI website. He requested the house to adopt the same.

Proposed: Dr. Shirish Waghulde.
Seconded: Shri. Anil Kapkar.
Adopted unanimously.

Presentation of Accounts for 2025-26:

Presenting the accounts, Dr. Kamath informed that CGSI had properly invested all the revenue surplus. Shri Bhaichand Satra had raised a query regarding outstanding refund of Income Tax and CGSI has sent a suitable response to Shri. Satra. CGSI has received most of the outstanding refunds and we were likely to also receive the remaining balance shortly. Thereafter the house approved the audited financials for FY 2025-26.

Proposed: Dr. Meena Mehta.
Seconded: Shri. Chandrakant Pawar
Approved unanimously

Appointment of Auditors for 2026-27

The Managing Committee recommended the services of the current auditors, M/s. S. Nagwekar & Co., requesting re-appointing them again as auditors for the FY 2026-27 and at the same remuneration as in the previous year.

Proposed by Shri. Raj Talreja.
Seconded by Dr. Shirish Waghulde.
Approved unanimously.

Vote of thanks

The meeting concluded with thanks to the Chairman presiding over the AGM.

Signed

Dr. Sitaram Dixit – Chairman

Consumer Justice in Limbo: Supreme Court Flags Years-long Delays and “Quality Crisis”, Seeks Report from NCDRC Chief

Courtesy: Moneylife Digital Team

Expressing serious concern over the functioning of consumer commissions across the country, particularly the prolonged delay in disposing of complaints, the Supreme Court questioned whether consumers are receiving timely and effective redressal from the specialized forums created for that purpose.

The apex court also directed the president of the national consumer disputes redressal commission (NCDRC) to submit a detailed report on the commission’s pendency, composition, disposal rate and the time likely to be required to clear the existing backlog.

A bench headed by chief justice of India (CJI) Surya Kant and comprising justice Joymalya Bagchi and justice V Mohana also sought separate information on the pendency before state consumer commissions and directed that the data should include the oldest pending matters and year-wise pendency.

The directions came during proceedings concerning the functioning and service conditions of members of consumer commissions. During the hearing, the bench raised broader questions about infrastructure, appointments and accountability within the consumer dispute redressal system.

The chief justice referred to a newspaper report on the poor performance of consumer commissions and observed that the problem is particularly serious when consumer cases remain pending for extended periods without even reaching the hearing stage.

The Court also questioned whether simply increasing facilities and expenditure would solve the problem if there was no corresponding improvement in case disposal. The bench’s concerns extended beyond NCDRC. Chief justice Surya Kant specifically pointed to what he described as a “quality crisis” at the district level. According to the chief justice, district consumer commissions need to pay greater attention to the nature of complaints and decide cases on their merits. He also observed that although the state commissions may not appear to have the same level of arrears, cases eventually reaching NCDRC are contributing to the accumulation of cases at the national level.

The Court also raised concerns about the performance evaluation of members appointed to consumer commissions. The chief justice questioned whether members, including retired judges appointed to these bodies, are subject to an effective system of performance assessment and

accountability. He said the consumer commissions cannot become a place where appointments are made without adequate accountability. The bench indicated that the problem could have more than one cause, pointing to both inadequate infrastructure and deficiencies in appointments.

The court also considered whether increasing the strength of NCDRC could help address the backlog. The possibility of setting up circuit benches at locations where consumer litigation is particularly heavy was also raised during the hearing. At the same time, the apex court stressed that improving accountability should not mean ignoring the basic working conditions required for members of consumer commissions to function effectively.

The hearing also brought attention to infrastructure deficiencies at some consumer commission premises. Senior counsel Gopal Sankaranarayanan, assisting the court as *amicus curiae*, pointed out that even basic facilities were reportedly lacking at some locations, including adequate facilities for women.

The *amicus* also supported the need for a system to assess the performance of members of consumer commissions. He suggested that such an assessment mechanism could potentially involve inputs from lawyers appearing before the commissions.

The Supreme Court has now sought concrete data before deciding what further steps may be necessary. The NCDRC president has been asked to provide details of the total number of pending cases, the commission’s present composition and strength, the average rate at which cases are being disposed of and an estimate of the time required to clear the backlog.

The Court has also asked for the oldest pending cases and a year-wise break-up of pendency, allowing it to assess how long consumer disputes have remained unresolved. Similar information is to be furnished separately for the state consumer commissions, with the department of consumer affairs of the respective state governments assisting in compiling the required information.

The Supreme Court’s intervention highlights the gap between the objective of consumer commissions as specialized and relatively accessible forums for speedy redressal and the delays being experienced by litigants. The chief justice also referred to a media report in which a consumer case filed several years ago had made

little progress, questioning what purpose is served by creating specialized forums if disputes remained unresolved for prolonged periods. The bench indicated that if the existing situation persists, increasing the strength of the commissions may become necessary.

The Court's directions are likely to provide a clearer picture of the extent of the consumer

litigation backlog across the country and whether the problem is primarily linked to inadequate manpower, infrastructure, appointments, case management or a combination of these factors. The data sought from NCDRC and state commissions will also enable the court to examine whether additional benches and members are required and how quickly the existing cases can realistically be disposed of.

How You're Wrecking Your Hair

Written by Rachel Reiff Ellis Reviewed by Shruthi N, MD, Courtesy: WebMD

Brushing Too Much

The old "100 strokes a day" beauty tip is a myth. Brushing your hair too much can cause split ends. Over time, it could even lead to hair loss.

Too Many Blowouts

The more often you heat your hair, the more damaged it gets. Air-drying keeps hair its healthiest. When you can't do that, be sure you keep your dryer's heat setting on "low" and hold it at least 6 inches from your hair as you dry it.

Not Shampooing Often Enough

Your hair may not need a daily wash (or even one every other day). But it's important to shampoo often enough to keep oily buildup at bay. That can lead to dandruff and other scalp problems.

Overusing Shampoo

When it comes to shampoo, a little dab will do. Focus on scrubbing your scalp instead of lathering up the whole length of your hair.

Brushing Wet Hair

Water weakens your hair, so treat wet hair with care. To tackle tangles after a wash, use gentle strokes with a wide-toothed comb instead of tugging your tresses with a brush.

Too Much Chemistry

Perms, relaxers, and hair coloring all use chemicals to curl, straighten, and dye your hair. These chemicals can do a number on your hair and scalp, including breakage and irritation. So, use them wisely.

Being Reckless with Relaxers

You may want to straighten your hair yourself. It's best to leave it to the professionals, so you don't fry your hair. Never use relaxers on hair that's already gone through the process. After your hair gets straightened, avoid blow-dryers, flat irons,

and curling irons, which can further wreck your tresses.

Towelng It Dry

Wrapping your hair gently in a towel after a wash is fine (air dry is best). But rubbing it with a towel will damage the strands.

Flat-Ironing It When It's Damp

When heat hits water in your hair, it can turn to steam and cause "bubble hair." You're left with brittle locks that have frizzy ends and break easily. Be sure your hair is dry before you use a hot styling tool. Keep it on the lowest temperature you can, and use a heat protectant spray before you style.

Sticking to the Same Tight 'Do

If you leave weaves or hair extensions in too long, or you pull them out without a professional's help, it can cause big-time breakage. Same goes for braids, buns, and ponytails -- too tight for too long, and you'll start to see split strands. Mix up your 'do to keep hair healthy.

Going Hatless in the Sun

Summer (and winter) rays can dry out your hair and make it break. Cover up your coif when you can to protect it -- and the skin on your scalp -- from sun damage.

Going Capless in the Pool

Chlorine can be mean on hair. It can dry it out and cause split ends and breaking. For the best protection, wear a cap when you take a dip in the pool. If a swim cap isn't your thing, be sure you rinse your hair right after you swim. When that's done, wash with a swimmer's shampoo and follow up with conditioner.

Skipping Your Trim

It seems backward, but if you're trying to grow long, healthy locks, the best thing you can do is get regular haircuts. The cut culls out split ends, which helps your hair look healthier.

14 Ways to Help Your Hair Grow Faster and Stronger

Written by Janie McQueen Medically Reviewed by Jabeen Begum, MD,

Courtesy: WebMD

Cool It Down

Heat styling can break and damage hair. If you often get blow-outs or use a curling or straightening iron or hot comb, your hair may not grow as quickly as you'd like.

If you must use heat:

- Spritz on a heat protectant first.
- Use the coolest setting.
- Work quickly so heat touches your hair as little as possible.
- Don't use it every day.

Let Wet Hair Be

Wet hair is super-stretchy. If you brush it when it's dripping, you could break strands or damage the cuticle, the shingle-like cells that protect each hair. Using heat tools on very wet hair can create bubbles in the hair shaft, making it extra fragile. If your hair's straight, let it air-dry, then comb gently with a wide-tooth comb. For textured or curly hair, gently detangle with a wide-tooth comb while it's damp.

Take Care With Color

Bleach and other chemical hair treatments like permanents weaken your hair, so it's more likely to break before it grows to your longed-for length. If you choose a hue not too far from your natural color -- say, three shades -- you'll need less damaging peroxide. Always spot-test store-bought dye before applying it to your whole head.

Meds Can Help or Hurt

Minoxidil is an over-the-counter medication that can help you hang on to the hair you have and even regrow some you've lost, but you must continue using it to keep up the results. Prescription meds to treat hair loss include spironolactone (aldactone) and finasteride (propecia). Hair loss may be a side effect of some medicines, including beta-blockers and amphetamines. Ask your doctor about alternatives if this happens to you.

Get a Trim

How could a haircut help your hair grow? When you get a trim, what comes off is the ends, the weakest parts of the strands. If left as is, those ends could break or split. Split ends can travel up your hair shafts and make your locks even shorter. Just don't cut too much, if growth is your goal. Your hair grows about 1/2 inch a month, so you might aim for a 1/4-inch trim every 3 months.

Stress Less

Serious stress can send hair into a resting phase, skipping the stage that coaxes it to grow. It may put you at higher risk for a condition called alopecia areata, where your own immune

system attacks your hair follicles. It could also lead to trichotillomania, a strong urge to pull out your hair. Your hair might grow back when you reduce the stress in your life or find ways to manage it.

Handle With Care

If your hair breaks easily, it needs extra pampering. For example, Black hair tends to be fragile, so pour on the TLC:

- Don't over-wash. Just do it enough to remove product buildup. That might be weekly or every other week.
- If you relax your hair, go to a pro. Be sparing with touch-ups. Get them only about every 2-3 months, and only to new hair growth.
- Treat your hair to a hot oil treatment every couple of weeks.

Take Care With Extensions and Braids

Wearing extensions or a weave might seem like a handy shortcut to the long locks you crave. But don't wear them for more than 2-3 months at a time. And never pull them out yourself. It can harm your hair and scalp. If it hurts when your hair is styled into extensions, braids, weaves, or cornrows, they're too tight and will damage your hair. Ask for a redo.

Get Into Condition(er)

Use conditioner every time you shampoo. It not only helps your hair behave and look better, it strengthens it and shields it from the sun's harmful UV rays. If you have fine hair, apply it to just the bottom of your hair to avoid weighing it down. For Black hair, coat the tips well to nourish those fragile ends.

Don't Lose Weight Too Fast

When you want to shed pounds, make sure your hair doesn't go with them. Just as stress can trigger hair loss, so can sudden weight loss. For example, if you don't get enough protein, your body will use what it can get -- and hair growth is low priority. When your nutrition returns to normal, it'll grow back. But it's much better for you, and your hair, to follow a healthy, slower-paced diet plan.

Don't Be Deficient

There's no supplement proven to make hair grow faster. But if you're short on certain nutrients, it can affect your hair. Low iron causes anemia, which can trigger hair loss. Vitamins B and D factor big in healthy hair. So do zinc, omega-3 fatty acids, and the B vitamin biotin. Your doctor can test you for deficiencies. Ask them whether you should take a multivitamin or supplement and how much.

Sleep on Satin

Crisp cotton linens feel good against your skin, but they might not be the best choice if you have fragile hair. Some people swear by wearing a satin bonnet to bed or sleeping on satin pillowcases. That won't make hair grow faster, but it may reduce friction, frizz, and breakage. It feels luxurious, too.

Give Yourself a Massage

A few small studies have indicated that regular head massages might help hair grow in thicker. We need more research on this, but massages are known to help ease stress, as stress can contribute to hair loss. Besides, they feel great. Try a scalp

massaging tool, or gently press, stretch, and pinch your own scalp for several minutes daily.

Consider Microneedling

Microneedling uses a roller with hundreds of fine needles to make tiny punctures in your scalp. It's shown promise in helping people with hair loss, especially when used with other treatments like minoxidil. Scientists think it helps the medications penetrate your skin. You can buy microneedling kits over the counter, but it's safer to see a dermatologist. Microneedling is complicated and can even make some conditions worse.

Top 10 Foods for Healthy Hair

Reviewed by Mahammad Juber, MD
Courtesy: WebMD

Salmon for Shine

Fish like salmon, sardines, and mackerel are packed with healthy omega-3 fatty acids. Your body can't make these healthy fats, so you have to get them from food or supplements. They help protect you from disease, but your body also needs them to grow hair and keep it shiny and full.

Grow With Greek Yogurt

It's packed with protein, the building block of your locks. Greek yogurt also has an ingredient that helps with blood flow to your scalp and hair growth. It's called vitamin B5 (known as pantothenic acid) and may even help against hair thinning and loss. You may recognize pantothenic acid as an ingredient on your hair and skincare product labels.

Spinach to Battle Brittle Hair

Like so many dark green leafy vegetables, spinach is full of amazing nutrients. It has tons of vitamin A, plus iron, beta carotene, folate, and vitamin C. These work together for a healthy scalp and mane. They keep your hair moisturized so it doesn't break. Want to mix it up a little? Kale is another great green choice.

Guava to Prevent Breakage

This tropical fruit brims with vitamin C. It protects your hair from breaking. One cup of guava has 377 milligrams of vitamin C. That's more than four times the minimum daily recommended amount. Bonus!

Iron-Fortified Cereal to Prevent Loss

Getting too little iron can lead to hair loss. But you can find this important nutrient in fortified cereal, grains, and pastas, and in soybeans and lentils. Beef, especially organ meats like liver, have lots of it. Shellfish and dark leafy greens do too.

Lean Poultry for Thickness

When you don't get enough protein, hair growth "rests." Since it stops and older hairs fall out, you can have hair loss. To get protein from meat, pick lean options like chicken or turkey, which have less saturated fat than sources like beef and pork.

Sweet Potatoes to Fight Dull Locks

Have dry hair that's lost its shine? Sweet potatoes are filled with a good-for-you antioxidant called beta carotene. Your body turns beta carotene into vitamin A. That helps protect against dry, dull hair. It also encourages the glands in your scalp to make an oily fluid called sebum that keeps hair from drying out. You can also find beta carotene in other orange vegetables like carrot, pumpkins, cantaloupe, and mangoes.

Cinnamon for Circulation

Sprinkle this spice on your oatmeal, toast, and in your coffee. It helps with blood flow, also called circulation. That's what brings oxygen and nutrients to your hair follicles.

Eggs for Growth

Your protein and iron bases are covered when you eat eggs. They're rich in a B vitamin called biotin that helps hair grow. Not having enough of this vitamin can lead to hair loss. Biotin also helps strengthen brittle fingernails.

Oysters for Fullness

These are rich in zinc. When you don't have enough of this mineral in your diet, you can have hair loss -- even in your eyelashes. Cells that build hair rely on zinc to help them work their hardest. You can also find this mineral in beef, crab, lobster, and fortified cereal.

73% Families Paying Bribes at Property Registration, Land Offices to Transfer Deceased Relatives' Assets: Survey

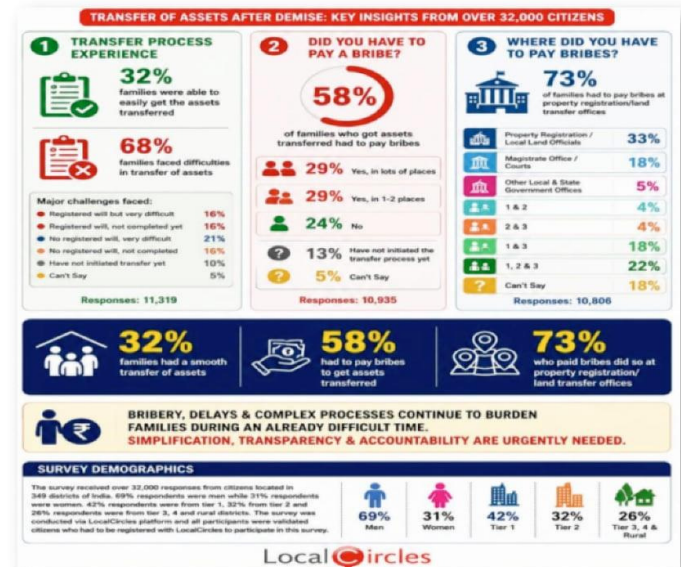
(Courtesy: Moneylife Digital Team)

As families struggle to transfer the assets of deceased relatives, 73% of those surveyed by LocalCircles said they had to pay bribes at property registration or land transfer offices to complete the process. Only 32% of families surveyed said they were able to easily transfer the deceased person's assets, while 58% said they had to pay bribes, with some reporting payments at multiple places.

About ₹78,000 crore lay unclaimed with banks, ₹14,000 crore with insurers, ₹9,000 crore in unpaid dividends and ₹3,000 crore with mutual funds. By 28 February 2026, ₹5,777 crore had been returned across 2.29mn (million) claims. Reserve Bank of India (RBI)'s depositor education and awareness fund (DEA Fund) still held ₹60,518 crore as of 31 January 2026. A significant part of this is money that families never claimed after a death, either because they did not know it existed or because the transfer process defeated them.

The finding highlights the continued role of corruption in inheritance-related transactions despite efforts to digitize land records and government processes. The survey covered the transfer of property, mutual funds and shares, brokerage accounts, bank accounts, jewelry and other assets following the death of a family member over the last ten years.

The LocalCircles survey, which received more than 32,000 responses from citizens across 349 districts, found that transferring assets after the death of a family member remains far from straightforward. "Claiming inheritance in India is no easy task. It is ironic that for the common man it is a herculean task even when there is a signed, witnessed, and registered will by the deceased,



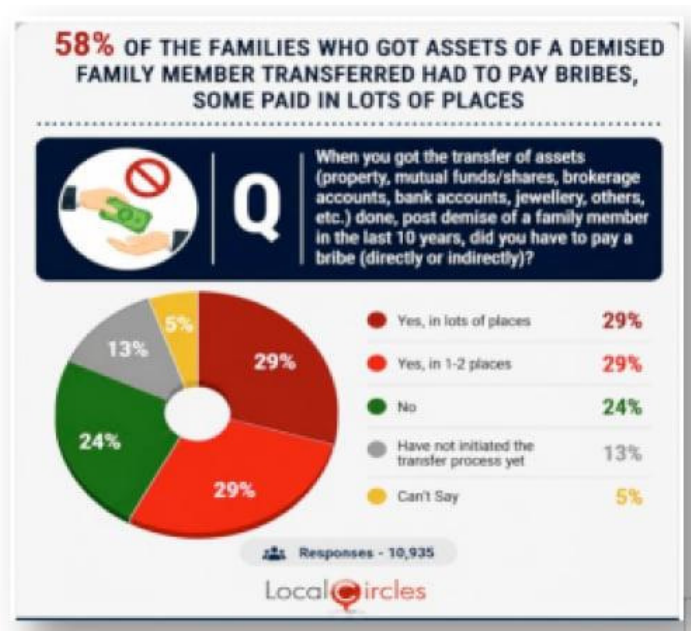
who was fit during the process of writing it. The inevitable outcome in the event of rightful claimants not reaching an understanding is that the inheritance dispute lands in court, sometimes taking more than a decade before a resolution is reached or a court order settles the case. Even when there is no dispute, going by people's experience, the cases can take a long time to be resolved if property papers are not in order or there are debts to be cleared, or anyone makes false claims or there are other issues," LocalCircles says.

According to the survey, only 32% of 11,319 respondents said their families were able to easily transfer the assets of a deceased family member. Of these, 11% said the process was straightforward because there was a registered will, while 21% said they did not have a registered will but were nevertheless able to complete the transfer.

For the remaining families, the process proved considerably more difficult. Around 16% said that despite having a registered will, they had not been able to complete the transfer process. Another 21% said they did not have a registered will and found the process very difficult, while 16% said they did not have a registered will and were unable to complete the transfer. A further 10% had not yet initiated the transfer process, while 5% could not give a clear response.

The findings come four years after LocalCircles conducted its earlier survey on the issue and indicate that families' experiences have not improved despite the digitization of several government services.





On the issue of bribes, 58% of the 10,935 respondents who answered the question said they had to pay a bribe, either directly or indirectly, to have a deceased family member's assets transferred. Of these, 29% said they had to pay bribes in one or two places, while another 29% said they had to pay in several places.

In comparison, 24% said they did not face a situation where they had to pay a bribe, while 10% had not initiated the transfer process. Another 5% could not give a clear response.

LocalCircles said it was unfortunate that people were being forced to pay bribes even when they had the requisite documents, either to complete a normal process or to speed it up, despite government claims of widespread digitization.

The incidence of reported bribery has also increased since the organization's previous survey. In 2022, 52% of families surveyed by LocalCircles had said they had to pay bribes to get properties and assets of a deceased family member transferred. The latest survey puts the figure at 58%, an increase of six percentage points over four years.

Property registration and land transfer offices emerged as the biggest source of reported bribe payments. Of the 10,806 respondents who answered the question on where bribes had to be paid, 73% indicated that they had paid a bribe at the property registration or land transfer office to get the assets transferred.

The survey found that 18% paid bribes only at the property registration office or the local land office, while 5% paid bribes only at other local and state government offices. Another 4% reported paying

bribes at magistrate offices or courts as well as other offices.

Around 33% said they paid bribes at property registration or local land offices as well as other local and state government offices. Another 22% said they had to pay bribes at all three levels. About 18% could not provide a clear response.

The findings highlight the ongoing difficulties in India's property registration and inheritance processes. While land records and several other government services have been digitized, the transfer of inherited property still requires in-person interaction with government departments and officials.

LocalCircles noted that property registration in India continues, in many cases, to rely on physical processes, including the appearance of parties before sub-registrar offices, the submission of physical documents, fingerprints and photographs and the issuance of physical registration certificates. Such processes can make the transfer time-consuming and create opportunities for middlemen and discretionary intervention.

The government has sought to address some of these concerns through proposed reforms. The department of land resources under the Union ministry of rural development placed the Draft Registration Bill, 2025 in the public domain, proposing to replace the Registration Act, 1908 with a modern, online and paperless registration system.

The proposed legislation provides for electronic submission and admission of documents, electronic appearance of parties and witnesses, electronic verification, online interaction between parties and registrars, electronic registration certificates and digital maintenance of records.

However, according to LocalCircles, the draft Bill had not been enacted by the time of its survey, leaving the Registration Act, 1908 and its existing physical processes in force.

Some states have independently introduced reforms. Maharashtra's inspector general of registration (IGR) launched an e-registration facility in September 2025 that allows property agreements to be registered online through Aadhaar-based e-KYC and biometric verification, without a visit to the sub-registrar's office, although it initially covered selected projects.

In Delhi, the government announced an overhaul of sub-registrar offices in May 2026, including online appointments, pre-verification of documents, live application tracking, AI-based face verification and blockchain-secured records.

The measures were aimed at reducing the role of middlemen and revenue leakage.

However, LocalCircles said such measures remain state-specific and their effectiveness at scale, particularly for families transferring assets after a death, remains to be established.

The report also pointed to uneven progress in the digitization of land records under the Digital India Land Records Modernization Programme. According to data cited by LocalCircles, 98.5% of rural records of rights had been digitized, covering 647,000 of 657,000 villages, while 89% of sub-registrar offices had integrated registration with revenue records.

However, only 11 states and Union territories had completed the digitization of cadastral maps. About 72% of villages had cadastral maps linked to records of rights, while only around 30% of land parcels, or 8.4 crore parcels, had been assigned a unique land parcel identification number.

The report said land and property matters continue to account for roughly two-thirds of all civil cases in India.

The problems are not limited to physical property. Families can also face complications while transferring shares, mutual funds, brokerage accounts and bank deposits after the death of an investor or account holder.

The survey report noted that a Supreme Court ruling in December 2023 held that succession laws would prevail in determining the rights over a deceased shareholder's property and securities, even where a nominee had been registered.

Regulatory changes have since sought to simplify the transmission of financial assets. A framework from the Securities and Exchange Board of India (SEBI), effective from 1 March 2025, allows an investor to register up to ten nominees for a demat account or mutual fund folio. It also permits transmission based on a self-attested copy of the death certificate, along with completed KYC.

However, a nominee remains a custodian rather than the owner of the assets and must hand them over to those legally entitled under succession law or a valid will.

On the banking side, the nomination provisions of the Banking Laws (Amendment) Act, 2025, which came into force on 1 November 2025, allow a depositor to name up to four nominees for a bank deposit account.

The difficulty families face in accessing inherited financial assets is also reflected in the country's large pool of unclaimed money. The report cited the government's 'Aapki Poonji, Aapka Adhikar'

campaign, conducted between October and December 2025, under which the RBI, SEBI, IRDAI, PFRDA and the Investor Education and Protection Fund Authority held camps across 748 districts to help citizens and legal heirs trace forgotten deposits, insurance proceeds, mutual fund folios and unpaid dividends.

LocalCircles said a significant portion of the unclaimed assets could be money that families did not claim after an account holder's death, either because they were unaware of the assets or because the transfer process was difficult.

The survey organization has called for a move towards standardized, remote and end-to-end online registration practices across the country. It said the proposed Registration Bill should be finalized and enacted and states should be given a firm timeline to adopt online registration practices.

LocalCircles also suggested that the government consider establishing a special mechanism to deal with straightforward land and property inheritance matters where there is no justification or suspicion of fraud.

The organization said the latest findings demonstrate that digitization by itself has not reduced the incidence of bribe payments. Unless physical appearances before officials are eliminated and every step of the transfer process is made trackable online, it argued, the discretion that creates opportunities for bribe demands will remain.

A guy comes home from work quite upset.
His wife worried and asks him what is wrong.
He shakes his head refusing to say anything.
During dinner, he is just pushing his food around on his plate, staring out the window.
“Honey, what is it? I have never seen you like this before,” the wife says.
“It’s . . . nothing,” he says. “I cannot burden you with my problems. It would not be fair.”
“Your problems?” the wife says. “We are partners for life. We face everything together. Your problem is my problem. There is no I, just we. Now please, tell me, what is it?”
“Well, we got our secretary pregnant and now she’s suing us for support,” he says, glumly.
Me: I just burned 2000 calories in 20 minutes.
Friend: How?
Me: I forgot to take my cookies out of the oven.



Stuffed toys can release short-chain PFAS into saliva, study finds

By Dr. Priyom Bose, Ph.D. Reviewed by Lauren Hardaker

A recent study in the *Journal of Exposure Science & Environmental Epidemiology* quantified saliva-mediated PFAS migration from stuffed toys and evaluated a standardized water-rinsing step as a potential exposure-mitigation measure.

PFAS Ubiquity and Its Impact on Vulnerable Populations

PFAS are a diverse group of synthetic fluorinated compounds that have been widely used since the 1950s for their hydrophobic and lipophobic properties. Their chemical, thermal, and biological persistence is attributed to the strong carbon-fluorine bond, leading to their classification as “forever chemicals.”

The Organization for Economic Co-operation and Development and United Nations Environment Program (OECD/UNEP) list over 4,700 PFAS, with broader definitions encompassing tens of thousands, complicating environmental fate and toxicological assessment. Extensive use has led to global distribution across environmental matrices and remote regions.

Human exposure is ubiquitous via water, food, air, dust, and consumer goods. Many legacy PFAS bind serum proteins and undergo renal reabsorption, leading to multi-year half-lives. Immune suppression is the most sensitive adverse outcome associated with PFAS exposure, with additional associations including dyslipidemia, altered liver enzymes, reduced birthweight, and increased risks of renal and testicular cancers at higher exposure levels.

PFAS are detectable in over 96% of U.S. adolescents and adults, with early-life accumulation via maternal transfer. However, data on early-life exposure and health effects remain poorly understood. Infants and young children are particularly vulnerable due to higher intake, immature elimination, and frequent mouthing behaviors.

While textiles and children’s products are recognized PFAS sources, data on migration and bio accessibility from infant-specific items, for example, toys and comforters, are sparse. The extent to which these products contribute to internal exposure through saliva mobilization during mouthing is not well defined, representing a significant research gap.

Accurately quantifying early-life PFAS exposure requires migration studies that reflect real-world infant mouthing. The application of saliva-based migration protocols to infant products is rare, underscoring the need for new data to inform risk assessment.

Assessing PFAS Migration from Toys to Children

Eighteen stuffed toys for infants and toddlers aged 0–3 years, representing a range of products on the European market, were selected. Sampling focused on toy areas most likely to be mouthed by children, such as ears, wings, and extremities, to assess oral exposure. To prevent contamination, all toys were handled with PFAS-free gloves, wrapped in clean foil, and kept isolated until analysis.

To simulate infant mouthing, 10 cm² sections of toy fabric were incubated in 10 ml of artificial saliva at pH 6.5, stored at 4°C before use, and incubated at 37°C for 30 minutes with orbital agitation. Following incubation, the saliva was extracted and prepared for liquid chromatography–tandem mass spectrometry (LC–MS/MS) analysis.

To evaluate washing as an exposure-mitigation strategy, fabric samples were shaken in bottled water for one hour at 30°C without detergent, air-dried, and then processed using the same migration and extraction protocol as the unwashed controls.

PFAS analysis was conducted using LC–MS/MS with a binary gradient and electrospray ionization in negative mode. Quantification relied on multiple reaction monitoring (MRM).

PFAS Detected in Stuffed Toys, but Washing Has Mixed Effects on Chemical Release

PFAS were detected in all stuffed toy samples, though types and concentrations varied widely. Short-chain carboxylic acids, especially perfluorobutanoic acid (PFBA), perfluoropentanoic acid (PFPeA), and perfluorohexanoic acid (PFHxA), were most prevalent, with PFHxA found in every sample and showing the greatest variation.

Perfluoroheptanesulfonic acid (PFHpS) was also consistently identified, often at higher levels than other sulfonates. Some PFAS, such as perfluoroheptanoic acid (PFHpA) and perfluorooctanoic acid (PFOA), were frequently detected but contributed minimally to the total PFAS burden. Others, like perfluorononanoic acid (PFNA) and perfluorodecanoic acid (PFDA), appeared often but at low concentrations. In contrast, perfluorobutanesulfonic acid (PFBS) was detected less frequently, while perfluorododecanoic acid (PFDoDA) was detected in more than half of samples; both occurred at low concentrations. Most toys had low to moderate PFAS levels, with a few exhibiting much higher concentrations, primarily due to PFHxA.

Estimated PFAS intake for children mouthing stuffed toys depended on both the compound and the specific toy. PFHxA contributed most to weekly intake, especially in toys with elevated PFAS content. PFHpS was a significant contributor in some toys, occasionally exceeding 1.0 ng per kilogram of body weight per week, while PFBA and PFPeA typically resulted in lower intake levels.

Longer-chain PFAS, including PFNA, PFDA, and PFDoDA, were frequently detected, but their low concentrations meant little impact on total intake. Occasionally, total weekly PFAS intake exceeded 10 ng/kg body weight. However, for the four PFAS covered by the European Food Safety Authority's group tolerable weekly intake, perfluorooctanesulfonic acid (PFOS), PFOA, perfluorohexanesulfonic acid (PFHxS), and PFNA, combined estimated intake remained below the 4.4 ng/kg body weight per week threshold.

For most toys and PFAS, the margin of exposure (MOE) exceeded the screening reference value of 100, indicating no appreciable health concern under the study's modeled exposure assumptions. A few toys with elevated PFHxA had MOEs below 100, indicating a smaller safety margin, chiefly attributable to PFHxA migration and, for combined exposure, to PFHpS to a lesser extent. Overall, most toys had modeled MOEs above the

reference value, though those with substantial PFHxA migration may require closer monitoring. Reverse-dosimetry estimates also suggested that toys could make a non-negligible relative contribution to exposure for some compounds, but these results were not measures of actual cumulative exposure.

Washing generally reduced PFAS migration from stuffed toys and could reduce PFHxA to below quantification in many toys and PFOS in all toys. The extent of reduction varied according to both PFAS type and toy. Most toys showed a marked decrease in PFAS levels after washing, though a few displayed little change or even increased migration for certain compounds, notably PFBA and PFPeA. Despite these exceptions, no post-washing MOEs fell below 100, although this screening-level finding does not establish actual health risk or product safety.

Stuffed Toys May Contribute to Early-Life PFAS Exposure With Mixed Results From Washing

The current study demonstrates that commercial stuffed toys can release PFAS under conditions relevant to children's mouthing behavior, with short-chain PFAS, particularly PFHxA, dominating migration profiles. While estimated intakes for the four PFAS assessed by the European Food Safety Authority (EFSA) remained below the EFSA group tolerable weekly intake, exposure to emerging short-chain PFAS is less certain and requires further study.

Washing reduced the release of most target PFAS for most toys but was not uniformly effective, emphasizing the need for compound-specific risk assessment. These results highlight the importance of saliva-simulant migration testing and exposure modeling for identifying priority chemicals and products in early-life risk management. The findings were based on artificial saliva, 18 products, and one detergent-free water-rinsing condition; the study did not measure polymeric PFAS, total fluorine, or children's actual PFAS exposure.

Journal reference: Nowak, L., Beaud, J., Sartori, L., Onidi, A., Cretegny, L., Rime, C., Staedler, D., & Lucarini, F. (2026). Stuffed toys as a source of oral PFAS exposure: Migration into artificial saliva and exposure assessment. *Journal of Exposure Science & Environmental Epidemiology*, 1-13.

A girl asks a boy: "Peter, how much do you love me?"
The boy looks her in the eyes, and says, "Look at the stars above, that's how much I love you."
The girl is confused, "But it's morning, there are no stars?"
Boy nods, "Exactly!"

Boy to his father, "Dad, are bugs good to eat?"
"That's disgusting — don't talk about things like that over dinner," the dad replies.
After dinner the father asks, "Now, son, what did you want to ask me?"
"Oh, nothing," the boy says. "There was a bug in your soup, but now it's all gone."

Consumer forums in crisis: Report in SC flags cases pending for over 3 decades

Abraham Thomas, Courtesy: Hindustan Times

A 32-year-old consumer dispute from Maharashtra has been identified as the oldest case to be pending before a state consumer commission in a recent report submitted to the Supreme Court flagging serious concerns of vacancies and long pendency of cases in consumer forums across states and districts that need urgent resolution.

The Supreme Court is examining reforms to address long pendency and vacancies across consumer dispute redressal commissions. (PTI)

The report depicts a sorry state of functioning of the district and state consumer disputes redressal commission (SCDRC). Besides the Maharashtra matter, the report, prepared by a team of lawyers assisting the court as amicus curiae, also identified a 30-year-old case from Kerala pending since December 1995 and a July 2000 matter in Uttar Pradesh that further goes to reveal the systemic problem of pendency across state commissions.

There are cases pending for almost two decades in other state consumer forums of J&K, West Bengal and Assam and beyond 15 years in Goa, Bihar, Tamil Nadu, Telangana, and Rajasthan, the report states.

A separate report filed by the president of the National Consumer Disputes Redressal Commission (NCDRC) presents an equally alarming position. Three vacancies remain unfilled and two members continue on an extension with the President and eight members tackling the caseload that has now risen to 18,767 as on July 31.

The reports were presented to the court following an order passed in a suo motu proceeding where the court is considering reforms in functioning of consumer courts. In this connection, it directed a report on the performance of state and district consumer commissions to know the average rate of disposal and pending cases to suggest remedial measures.

A bench of Chief Justice of India (CJI) Surya Kant along with justices Joymalya Bagchi and V Mohana on September 2 took up the report and directed the Centre to objectively consider the NCDRC President Justice AP Sahi's report and take immediate remedial steps.

It further directed all states and union territories to respond to the amicus report prepared by senior advocates Gopal Sankaranarayanan, Aditya

Narain and advocates Prema Priyadarshini and Shivani Vij and posted the matter for further hearing on October 1.

The information contained in the amicus report is based on responses received from 26 states, and focuses on pendency and vacancy position, the average time to decide cases, the time taken to upload orders, and other administrative concerns.

State Commissions

While the data covers only 26 states and UTs, the total case pendency as per the report crosses one hundred thousand (113,276 to be precise), with the highest pendency states being Maharashtra (34,203), Uttar Pradesh (15,657), Karnataka (9,244), Haryana (8,719) and Gujarat (6,414).

The report states that on an average, nearly 50% of the cases before the state commissions take more than a year to be decided. In these decided cases, a disturbing fact revealed by the report is that the litigants are yet to get copies of the decisions in 460 matters in Karnataka as they have not been uploaded for the past six months.

Similarly, there are 800 orders across two benches in Maharashtra and 70 orders in West Bengal not uploaded for months together.

District Commissions

The report states that information about all districts is not yet available as only 598 out of 632 district consumer dispute redressal commissions (DCDRC) responded to the questionnaire supplied by the amicus.

Among the oldest cases, Uttar Pradesh seemed to have the worst track record with 13 cases of the period 1990-2000 and 40 cases of 2001-10 still pending. In Bihar, there is one case pending for nearly three decades followed by 11 cases pending since 2001. Kerala and Jharkhand are the two other states having one case each in the 30-year-old case bracket. Over a decade-and-a-half old cases exist in Maharashtra and West Bengal as well.

The report further highlights administrative issues as in several district consumer forums, cases which are failed are taken up for hearing after three weeks or more. This situation has been highlighted by the amicus and team in the states of Chhattisgarh, Rajasthan, Uttar Pradesh, J&K and Gujarat among others.

Also, the delay in uploading orders for over two weeks is witnessed mostly in the districts of Maharashtra, Tamil Nadu, J&K and Bihar.

Vacancy Position

Even the vacancy position is alarming across the states. In the three benches of Maharashtra SCDRC (Mumbai, Chhatrapati Sambhajnagar and Nagpur), there is no President. In other states, the appointment of President is due since 2020 (Goa, Jharkhand) and between 2022 and 2024 (UT of J&K, Puducherry and Uttarakhand).

There are state commissions where the entire sanctioned post of members is vacant. For instance, the commissions of Chhattisgarh, Tamil Nadu and Jharkhand have no members. This has a bearing on the pendency figures as well. Over the past three years (2023-2026), case pendency has nearly doubled in these states.

The situation is equally worse in Uttar Pradesh and Karnataka (87% vacancy), Bihar (75%) and 50% across seven state commissions including Delhi.

SC also seeks responses from states on pendency

After going through the report, the top court said,

“This gives broadly the picture that exists on the ground across districts,” directing states to respond within three weeks.

By an order passed last month, the top court had called for the data of cases disposed and pending over the past three years from the NCDRC, SCDRCs and DCDRCs to know how the consumer forums performed.

Quite recently as on July 29, the Centre told the Parliament that 593,109 consumer cases are pending across the country, with a lion's share of 448,687 before the district commissions and 127,507 cases in SCDRCs.

On the vacancy front too, the Centre's response said that 18 out of 36 President posts and 74 member posts are vacant in state commissions. At the district level, 234 out of 637 president posts and 538 out of 1,416 member posts remain vacant.

Under the legislative scheme provided by the Consumer Protection Act, 2019, the responsibility to fill vacancies in state and district consumer forums belongs to the state. They are required to initiate the appointment process six months prior to the post falling vacant. Clearly, this will need an explanation when the matter comes up before the court next month.

A well-known school teacher had just retired. He and his wife lived in a flat in a building. For Diwali, they decided to visit their hometown. Before leaving, the teacher thought to himself: “What if a thief breaks into our house while we are away? He might break the cupboards and create a mess everywhere, even if there is no money in the house!” So, to prevent his home from getting ruined, he left ₹1000 on the table along with a note.

Dear unknown thief,

Congratulations on attempting to break into my house! But unfortunately, I am a middle-class man, living only on my pension. There is nothing valuable here. I feel bad that your hard work and precious time will go to waste. So please, as a token of appreciation for your effort, take this small amount. Also, I am giving you a few tips below on how to steal.”

The owner's “advice” was as follows: In the Royal Building opposite ours—

On the 8th floor lives a corrupt minister.

On the 7th floor — a fraudulent property dealer.

On the 6th floor — the crooked chairman of a co-operative bank.

On the 5th floor — a big industrialist.

On the 4th floor — a famous criminal lawyer.

On the 3rd floor — a corrupt politician.

“All of them have mountains of gold and cash. Your ‘business success’ will not trouble them at all! Because they will never file a police complaint!”



After Diwali, when the owner returned, he found a large bag containing ₹10 lakh in cash! And a letter—

“Respected Guruji,

Heartfelt thanks for your guidance and education! I followed your advice and my mission was successful! I am leaving this small amount as a token of gratitude. I pray that I continue to receive your blessings and knowledge in the future...

Your student — The Thief

Guruji read it smiling, “Oh! I thought I had retired, but it seems my teaching career is still going on!”

Metallurgical Marvels of Ancient Bharat



Ancient Bharat's metal work shows incredible skills in technology and art. The civilization's metal expertise is evident in numerous remarkable creations.

Wootz Steel

The ancient Bharatiya art of crafting steel gave rise to Wootz steel, an exceptional alloy celebrated for its unparalleled strength and exceptional sharpness, standing as a cherished masterpiece of metallurgy. This alloy played a crucial role in the creation of revered swords and blades such as the renowned Damascus blades, known for their legendary cutting ability.

Rustless Wonders

A remarkable instance of advanced iron application is the renowned Iron Pillar in Delhi – an imposing 23-foot structure weighing around six tons of wrought iron with a Sanskrit inscription on it by King Chandra Gupta II, dedicated to Shri Hari Vishnu. Enduring for over a millennium, this pillar's extraordinary resistance to rust and corrosion stands as a testament to its remarkable durability.



But why it is rustless or more precisely rust-resistant, is still a major question.



Several scientific studies have been conducted to analyze the composition of the iron and the factors contributing to its corrosion resistance. Its rust resistance has recently been explained by the unique ratio of phosphorus, iron, and oxygen. These elements collaborate to form a protective layer that regenerates when scratched. Ancient Bharatiya blacksmiths patiently experimented, discovering suitable iron ore sources and refining processes for crafting these pillars.

Ancient Bharat's remarkable metallurgical skill is also evident in other pillars, found in locations like Dhar and Kodachadri Hill. The expertise in selecting iron ore and techniques employed in crafting iron beams in Jagannath Puri mandir and Konark Sun mandir, showcase the deep-rooted proficiency in the knowledge of metals and their ores.

Zinc Master



Throughout the last 4 millennia, Bharat possessed exclusive knowledge of extracting zinc from its ore. Zinc, with a melting point of 997°C, posed a unique challenge as it vaporizes at 1000°C, leaving a mere 3-degree extraction window. To overcome this, Bharatiya metallurgists ingeniously reversed the heating process—applying heat from the top and an ice bath below to extract solidified zinc. This technique, guarded closely for centuries, made Bharat the sole global zinc producer. Eventually, this method reached China through a traveller and later made its way to Britain with William Champion, who introduced zinc distillation in 1543. This astonishing knowledge from thousands of years ago underscores our understanding of zinc's properties and their ability to navigate this narrow 3-degree window for the process of distillation.

The technique of zinc distillation detailed in Sanskrit texts like Rasaratna Samuchchaya (रसरत्न समुच्चय) authored by Rishi Vagbhata, was used alongside 'mercury distillation'. Archaeological evidence confirms zinc production in Rajasthan's Zawar mines from the 5th or 6th century BCE. Bharat led the mastery of zinc distillation, smelting 50,000 to 100,000 tons between the 13th and 18th centuries CE.



Ancient artisans showcased remarkable skills in intricate lost-wax cast bronze sculptures. They mastered diverse alloys like bronze and brass, creating items like coins, exquisite artifacts, mandir adornments, metal pillars, doors, and decorations.





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!

An international NGO is organizing a protest outside the new Indian Parliament.

One reporter approaches a protester and asks him what the protest is all about.

"We are protesting the draconian rule of the Modi government. It is a fascist organization. There is no freedom of speech, human rights are getting cruelly suppressed yada, yada, yada"

The reporter asks "You guys are a global organization, right? Why don't you protest in Iran and North Korea?"

The person replies "Are you crazy!!? They are fascist counties with no freedom of speech and no human rights."

A German, an Italian, a Frenchman, and a Brit are debating philosophy. The question arises: what separates man from the animals?

"Technology," says the German. "Other creatures have tools, yet none can match the heights of engineering we have accomplished. It is our industry that separates us from the beasts."

"I disagree," announces the Italian. "It is our food. The creatures of the wild eat, but they do not cook. Humans on the other hand, create amazing dishes and new combination that make eating a most enjoyable experience."

"I say it's art," claims the Frenchman. "No other being can create art. From our earliest days we have painted, and now we sculpt, write and compose as well. The wild animals cannot ever know what it is like to experience deep emotion when viewing a beautiful piece of art."

The Brit sits quietly sipping his tea. After several minutes the annoyed Frenchman says, "Well, what about you, limey? What do you think separates man from the animals?"

The Brit says, "The English Channel."

Bob went home early after a night shift as a security guard and exhausted, dropped his clothes on the bedroom floor and was about to fall into bed, when he saw his wife, still in bed.

"Oh, you're early!" she shrieked suddenly. "I have a splitting headache, could you please drive down to the pharmacy and get me some aspirin?"

Bob quickly grabbed up his clothes and drove to the pharmacy.

His friend the pharmacist said "Oh, Bob! When did you start working as a mailman?"

A man sees a men's store with a suit on sale... It should be expensive. Hart Shaffer and Marks, but it is only \$100!

So, he goes in and asks if he can get one in a size 44. The salesperson says, "well we do not actually have and in stock. The owner puts that in the window to get people like you to come in. Can I show you something else?"

The man goes on his way, and a block down, sees the same suit in a different store window. Price is \$1800. But he gets an idea.

He enters the store and asks, "do you price match?"

"Yes, I own this store and I will not just match, but beat any competitor pricing."

"Well, your competition has that same suit priced at \$100! So, what would be your price for a size 44?"

"If I was out of stock, like my friend up the street, it would be \$50."

A couple of drunk customers at the Lone Bucket Bar started talking about their spouses. This talk, since held by drunk men, quickly devolved into a competition of whose wife loves him the most.

At a certain point, a regular named Dave pulled up a stool and announced, "My wife must love me more than any woman has ever loved any man!"

"What makes you say that?" inquired the bartender, as well as several of the group.

Dave beamed with pride, "Last week, I had to take a couple of sick days from work..."

She was so thrilled to have me around, that every time a mail or delivery person came by, she would run down the driveway joyously waving her arms hollering, 'My husband's home! My husband's home!'

Eddie woke up in the night and heard a burglar in the house. He ran to the closet with his cellphone and called the police. The police who arrived just in time and arrested the intruder as he was exiting the house with jewelry and cash.

The Next day Eddie went to the police station and asked to speak to the burglar.

"You can't do that." said the duty sergeant, "You will have to wait till he is in court. Why do you want to speak to him?"

"Well," said Eddie, "he got into my house and into our bedroom at 2 am without waking up my wife. I must know how he did it."



When markets
turn volatile,
don't let emotions
take the lead.



**STAY CALM.
STAY INVESTED.
INVEST WISELY.**



SCAN TO FOLLOW BSE ON SOCIAL MEDIA.

Stay informed with our investor awareness and protection initiatives.