



GRAHAK HITAY
GRAHAK SUKHAY

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MUMBAI GRAHAK PANCHAYAT

E-Magazine



HAPPY DIWALI

Namaskar,

This is the fifth volume of our English e-magazine. We launched this English version of our Marathi in-house magazine 'Grahak Tituka Melavava' to connect with our non-Marathi readers. This magazine contains translations of selected articles from our Marathi magazine.

Please read and share with your family and friends. Feedback is welcome!

- Team, MGP e-Magazine.



42nd Annual General Meeting of Mumbai Grahak Panchayat

■ Anita Khanolkar

The 42nd Annual General Meeting (AGM) of Mumbai Grahak Panchayat (MGP) was held on Sunday, October 8, 2023 at Grahak Bhavan under the able chair of the President Dr. Bal Phondke.



The AGM began after observing two minutes of silence to pay respects to the volunteers, members and staff members who had passed away during the year. The annual report, financial reports and budget were then approved. The central committee proposed the name of Ms. Katdare and Co. as the auditor for the coming financial year, which was approved at the AGM.

President Dr. Bal Phondke appreciated the smooth functioning of all the Grahak Sanghs. He expressed his displeasure about the stand taken by Mumbai Mahanagar Palika with regards to the lease agreement of Grahak Bhawan. He expressed hope that the problem would be resolved amicably, but if the need arose, legal proceeding could be initiated.

Vice President Anuradha Gore complimented everyone for the overall management and functioning of the organisation. Trustee Sanjeev Mantri expressed satisfaction on the seamless

functioning of all Vibhags of Grahak Panchayat.

Grahak Panchayat Vice Chairperson and Panchayat Peth President Anuradha Deshpande spoke about the initiative 'Setu Bandha Re', a Panchayat Peth organised for social organisations to promote and sell their products and to create awareness about their organisations. Vice Chairman Vitaran Prabhakar Gawane felt we should aim to increase our membership to 50000 members by our golden jubilee year.



Sanghatan Vibhag Pramukh Ranjana Mantri expressed the view that to increase membership, work should be carried out at the geographical Vibhag level. Mangala Gadgil mentioned that working for the 'Jago Grahak' stall at the Grahak Panchayat Peth is a challenging task and innovative ideas should be implemented to attract customers to this stall. She urged that local members should take initiative at the 'Jago Grahak' stalls outside Mumbai.

Sushama Mestri suggested that participation of 'Jago Grahak' stalls at other

(Cont. Page No. 12...

Dadar Peth Achieves a Record Breaking Turnover

■ Ranjana Mantri

The first Panchayat Peth of the third phase held at Suryavanshi Hall, Dadar between September 30 to October 8, 2023 ended successfully with a turnover of Rs 2.5 crores.

The Dadar Peth was inaugurated by MGP Chairman Adv. Shirish Deshpande. 'Anandwan' stall, a special attraction among the 77 stalls at the Peth, received an overwhelming response. Many events were organised during the Peth. On October 1, 2023, a competition with the theme 'Advertisement- Most Liked and Disliked' was conducted for students of Sane Guruji School. On Monday, October 2, 22 ladies participated in a Sanskar Bharti Rangoli workshop organised by the Dadar-Mahim- Bandra Vibhag. Chairperson of Mulund- Bhandup Vibhag Smita Shitole was an invitee at the event.

A cooking competition organised by the Vibhag on October 7 had 12 participants. Experts Bhagyashree Lele and Nandini Biwalkar were invited to judge the competition. The participants either had to prepare a novel dish from two traditional dishes or a make a dish using millets such as sorghum, pearl millet, finger millet and little millet. The winner, Jayshree Dharmadhikari from Shree Grahak Sangh, made misal with sorghum while runner up Deepali Mashelkar, Shardashram Grahak Sangh, made a pudding with finger millets. Aparna Naik from Shree Grahak Sangh won the consolation prize with a finger millet ice-cream pudding. The winners were felicitated by Vibhag President Dr. Meena Rajyadhaksha. ◀

Thane Peth – Eight Days of Excitement and Delight

■ Anjali Bapat / Suchita Patankar

The Thane Peth, held at Kranti Visariya Hall from October 9-16, 2023, was inaugurated by Varsha Oak, Trustee of Vasant Shanti Patwardhan Nyas. Vice Chairman Vitaran Prabhakar Gawane and Panchayat Peth President Anuradha Deshpande announced the opening of the Peth.

Amongst the 72 stalls selling various consumer utility items, three stalls were given to social organisations at no charges. The Peth had a total turnover of 1.91 crores. The education and environment awareness stalls accomplished their task of consumer education and awareness while at the Vitaran

stall, select items were sold to increase customer awareness and to aid in the increase in membership.

This year, apart from sharing information about segregation of wet and dry waste, the Environment Vibhag gave a demonstration about the process of making bio- enzymes. They also shared information about the scientific way to dispose expired medicines through a collection centre at MGP's Shahu Market Office. As part of the Peth activities, 12 students of A K Joshi School came together on October 14 to learn the art of making eco-friendly lanterns. ◀

Vibhag Activities Round Up

Get-Together of Pune Vibhag

■ Shilpa Sovani

The Pune Vibhag of Mumbai Grahak Panchayat (MGP) had its annual get-together on October 7, 2023. This get-together celebrated the occasion of Pune Vibhag completing 10 glorious years. More than 300 members attended the event.



Tanushree Patankar offered a Ganesh Vandana to begin the programme. President Sharmila Puntambekar, in her introductory address, paid homage to the founder member late Appasaheb Godbole. She appreciated the efforts made by Chaya Varange to start the distribution cycle in Pune and reminisced how 'Pune Prarambh', Pune's first Sangh, was established in 2012. On March 18, 2018, on the occasion of Gudhi Padwa, the Pune Distribution Center was established by Appasaheb Godbole.

Vineet Gokhale, reading the annual report, reviewed the activities of the year - Diwali distribution, formation of new Sanghs, Panchayat Peth (consumer plaza), one day camp by education wing, trips for volunteers and members.

'Consumer empowerment', a program for students, was organised jointly by Bharti Vidyapeeth and MGP Pune Vibhag. On June 5, 2023, a painting competition was organised on the theme 'Save the Environment' in

celebration of the world environment day. The initiative 'Rejection of plastic bag and acceptance of cloth bag' was implemented in the weekly market.

The chief guest for this get-together, former consumer court judge Anjali Deshmukh, explained how one can approach the consumer court and solve one's grievances. Volunteers who made significant contributions towards the progress of Pune Vibhag since its inception were felicitated during the programme. Chaya Warange, the President of the program, explained how the MGP distribution chain works, and stressed that every segment of this chain is important.

After refreshments, Chaitrali Abhyankar and her colleagues performed 'Swargandh', a musical treat. The program was graced by the special presence of Vijay Vagal (former organisation coordinator) from Mumbai. The program concluded with the National Anthem. The program was anchored by Supriya Barve and vote of thanks was expressed by Sonali Deshmukh. ◀

Sanghpramukh Get-together at Goregaon

■ Neha Joshi

A get-together of Goregaon Vibhag of Mumbai Grahak Panchayat (MGP) was held on October 1, 2023.

Vitaran Vice Chairman of Thane Vibhag, Prabhakar Gawane, was the chief guest of the gathering. Shashikant Salvi, the President





of Goregaon Vibhag, gave the introductory speech. He explained the many direct and indirect benefits we get from being members of MGP.

After the speech, MGP activists presented the street play 'Ekmeka Sahya Karu Avghe Dharu Supanth'. This street play highlighted the importance of being members of MGP and if it is not possible to become a member of the organisation, one can participate in the movement by becoming an associate member. This street play was written by Ranjana Mantri. Pratibha Salvi, Deepa Naik, Madhuri Punde, Mrinal Gaitonde, Sushma Mistry and child artist Kaivalya Kelkar performed this play.

Later, Vasundhara Deodhar conducted a team game. The game sought to explain that if a task is to be accomplished as a team or with a particular group, how one thinks about it and then acts on it. It was a game that showed how everyone takes action together so that the work is successful, how even strangers can be included, and how some lead a team easily. In the subsequent open talk session, Shubhada Chaukar interacted with the team leaders. She invited them to share their views and also answered their questions.

Chief guest Prabhakar Gawane in his speech noted that we have many challenges ahead of us in the coming period. He urged the audience to work towards increasing our membership to at least 50,000 members by the time we celebrate our golden jubilee. At the end of the program, Parag Redkar gave the vote of thanks. The gathering of Sangh Pramukhs was concluded with the National Anthem.

Eco-friendly Ganesh Idol Workshop at Boisar

■ Madhuri Vartak



On September 14, 2023, Boisar Vibhag organised a workshop for making eco-friendly Ganesh idols. 48 students and teachers participated in the workshop. The workshop was conducted by art teachers Vinay Patil and Prafula Gharat, along with teachers Janardan Shinde and Sanjay Gharat. MGP volunteers Ajit Rane, Vaishali Parvekar, Vinod Vartak and Madhuri Vartak were present at the workshop.

Felicitation of meritorious students at Thane

■ Heera Akolkar

On August 20, 2023, Thane Vibhag of MGP felicitated students who have excelled in secondary, higher secondary and post-graduate education. Thane Vitaran Vice Chairman Prabhakar Gawane, Secretary Kaustubh Sule, Thane Vibhag President Vidyadhar Valawalkar and Special Guest Prof. Dr. Vaishali Dabake (Ruia College) graced the event. Dr. Dabake delivered a speech on the importance of Sanskrit language and explained our knowledge tradition which was inspirational for the gathered parents and students. Snehal Nadkarni anchored the programme.

Special Editorial

Not Just a Bridge, a Triumph of Sincere Efforts!

Recently, Mumbai Grahak Panchayat embarked on a small initiative to build a bridge between the 'haves' and 'have-nots' in the society. We are glad to say that our first attempt in this area was a great success.

There are several organisations that are striving to empower the visually, mentally and physically challenged people and marginalised communities like tribal people. Their aim is to enable them to live with dignity as an integrated part of society. These organisations try to help these groups financially by getting them to make and sell some gift items or items of daily use. But very often their products do not have easy access to the market.

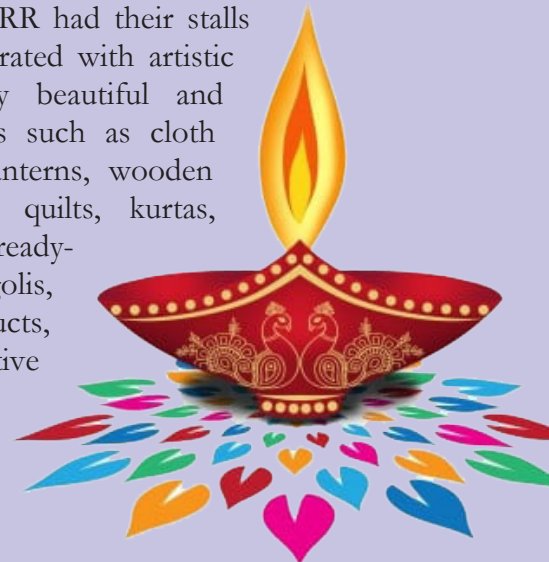
Over the past few years, our Vice Chairperson Anuradha Deshpande was contemplating over an idea of providing to these organisations a platform in our Grahak Panchayat Peth (Consumer Plaza) so that they could reach the affluent consumers in the city. This year, that idea actually took shape in the form of a special section in the Panchayat Peth called 'Setu Bandha Re'. On October 20, 21 and 22 at Symphony Banquet Hall, Andheri, this Special Grahak Panchayat Peth received an overwhelming response from customers.

On Friday, October 20, 2023, Rajeev Khandekar, Chief Editor of TV channel ABP Majha, inaugurated the Special Peth. He applauded the idea and highlighted the credibility of the Mumbai Grahak Panchayat in society, and wished that this Bridge would become a Grand Bridge in the near future.

Our founder members Ashok Rawat, trustees Sanjeev Mantri and Anuradha Gore, senior activists Savita Donde, Shashikant Salvi, Yogini Rawat, members of the executive committee, and many other MGP activists were present at the inauguration ceremony of 'Setu Bandha Re'.



Around 30 social organisations such as Gharkul, Sobti, Pragati Kendra, Deepastambh, Vishwas Charitable Trust, Purvas Swa Aadhaar, Paulwat, Savera, Asmita, Arani Kala Kendra, Kriti Expedition, Duva Sankalan, Andhashala, Adivasi Sahaj Shikshan Parivar, Swayamsiddha, Aai Day Care, Vidya Vikas Kendra, Gatha, IIG, SVRR had their stalls beautifully decorated with artistic products. Many beautiful and quality products such as cloth and bamboo lanterns, wooden trays, coasters, quilts, kurtas, jackets, lamps, ready-made rangolis, bamboo products, purses, decorative



items, paper and cloth ornaments, solar lamps were available at very reasonable prices. Representatives of these organisations travelled from Mumbai, Thane, Palghar, Beed, Pune, Maswan, Aurangabad, Osmanabad, Jalgaon, and Chandrapur to be a part of our initiative.



In this three-day Special Peth, the products on some stalls were sold out within two days. One particular stall had a record sale of two thousand lanterns on the very first day.

Saturday, October 21 was the second day of 'Setu Bandha Re'. After the closing time of the Peth, some office bearers of MGP had an informal conversation with the representatives after dinner. In this session, which lasted till 10:30 p.m., the participating activists of many social organisations shared their views and experiences. They were impressed by the discipline, meticulous planning, and teamwork of volunteers, their friendly and humble demeanour, and the warmth and hospitality of the Mumbai Grahak Panchayat. Some of them said it was an honour for them that their products had found a place on the platform of Mumbai Grahak Panchayat.

This conversation also gave us a glimpse into the adverse conditions in which these social organisations are carrying out their work. Who are these people who have dedicated their lives to social causes?

There were four young male and female architects who turned down attractive

professional opportunities and threw themselves into this social cause! At one of the stalls, a young man from J. J. School of Arts and his post-graduate wife had brought their baby along – they left us amazed by their commitment! We met another young boy, unfortunately blind, who has won four patents in electronics with his sheer intelligence and self-confidence! Such living examples of grit and determination not only win hearts but prove to be an inspiration to many others. These representatives poured their hearts out during the interaction, transporting the listeners to a different world and compelling them to introspect.

We extend our special appreciation to Anuradha Deshpande and all volunteers of Panchayat Peth Samiti for planning and execution of this Special Panchayat Peth as well as their warm and cordial treatment towards the representatives of all participating organisations. Some of the participants were not familiar with Mumbai, and some did not have a place to stay in Mumbai. But our volunteers helped them make all the arrangements, extended help to run some stalls and some also shouldered the responsibility of manning some stalls spontaneously and without any monetary compensation. The participants found this hospitality to be unique.

Our prudent consumers also had an opportunity to learn about the work carried out by these organisations while shopping. They, too, assured the stall owners that they would order these products from them whenever needed during the rest of the year. This initiative demonstrated that there are many possibilities to widen the exchange between these social organisations and consumers. Now it is up to us to take up the challenge of expanding this first bridge and turning it into a grander, enduring connection between diverse sections of society.



Good Practices for an Environment-friendly Diwali

■ Dilip Kulkarni, *Environmentalist*

During our most joyous festival, Diwali, we unwittingly celebrate our traditions in a way that makes us enemies of the environment. If we can renounce - or adapt- some customs, our celebrations will become more constructive rather than destructive for nature.

It is an important part of our social etiquette to exchange greetings on birthdays, marriages, festivals, achievements, etc. We wish for the other person's well being with a warm handshake or a friendly embrace. Do we ever wish anybody well with a resounding slap, or by strangulating the object of our pleasantries?

That sounds ridiculous, right? Astonishingly, this is exactly what we do to ourselves and nature during our Diwali festivities. When we burst crackers with sound that touches 100-125 decibels, are we not assaulting the ear drums of our friends and neighbours? Are we not suffocating them with the toxic gases our fireworks release?

And what about plants, animals, birds? All the thick glossy paper we use for greeting cards has come from cutting down countless trees. The noise and toxic gases from burning firecrackers are harmful for other living beings too. When illuminating our homes brightly with electric string lights, do we consider how much extra coal must we burn, and how much more pollution we will create?

Why have we chosen this perverse, inauspicious method to express our goodwill to the world? Is it an appropriate way to offer good wishes to anyone? We should engrave this upon our mind: Just verbal expressions of good intention are not enough.

Our benevolent words should be matched by thoughtful actions. How about transforming our method of celebration from this Diwali itself? Let us clarify a few points first.

- To burst crackers as an expression of joy is not just madness, it is a perversity. We burn money in the form of crackers – the bigger loss, though, comes from the poisonous substances released into the air; the noise pollution is thrown in for free.
- Nowadays, it has become a fad to draw gigantic Rangoli on floors and streets for each celebration. Huge Rangolis in a rainbow of bright colours have become ubiquitous. The colours used in Rangoli are made of chemicals and are toxic in nature. After a few days, wind and rain carry these colours into the soil and water, increasing their toxicity
- Greeting cards, paper and plastic lanterns, electric string lights all deplete natural resources and add to the waste after disposal.

It is high time we became more responsible and reformed our ways. We must celebrate festivals and occasions – but more constructively, by adopting good practices rather than the current thoughtless ones. What can we do?

- Instead of burning crackers, buy your children books or Diwali magazines with that money.
- Use these occasions to offer financial help to the needy.
- Use ordinary blank paper to paint pictures, or make art work on paper with dried leaves and flowers, use these as personalised greeting cards.
- Make Diwali lanterns at home with

ordinary card sheets.

- Draw small, simple Rangolis, preferably with rice flour. For colour, use leaves and flower petals.
- Decorate homes and surroundings with flowers, leaves, potted plants.
- Eat your Diwali sweetmeats with the lonely or less privileged people in society – in orphanages or in old age homes.
- Make ubtan at home and use instead of soap. Making and selling ubtan can be adopted as a school project.

There are a lot of innovative ideas that we can explore, new practices that we can adopt, once we decide to reform. When

adults change, they will inculcate in children a protective attitude towards nature. Our reformed ways will also teach children values that will benefit them in all fields and all stages of life. Most importantly, it will turn our Diwali from a harmful festival into a truly constructive “Happy and Auspicious Diwali”. Wishing everyone a Happy Diwali in this redefined sense!

Note: “Vidhayak Diwali”, (Constructive Diwali) a 16-page booklet in Marathi written by Dilip Kulkarni, is available for sale at our Panchayat Peths. Do buy it, read it, and gift it to your friends and acquaintances.



MGP asks for Modifications in Mediation Act 2023

■ **Adv. Shirish Deshpande**, *Chairman, MGP*

The President has approved the Mediation Act passed by the Parliament, which is now published in the Government Gazette. The dispute redressal mechanism via mediation would be implemented as per the various provisions of the Mediation Act 2023 henceforth. Accordingly, modifications have made in seven to eight different laws, including the Consumer Protection Act 2019. Amendments to the Consumer Protection Act have been given in Schedule 10 of the Mediation Act.

The said provision, however, has some inadvertent omissions. Under amended Section 37 of the Consumer Protection Act, it has only been mentioned that any party can themselves initiate dispute resolution through mediation by an application to the Consumer Court; but the second option, that even the Courts themselves can initiate mediation by advising the parties to go for mediation is not mentioned in the said Section. After thorough

study of the Mediation Act, our organisation, Mumbai Grahak Panchayat, thinks that the Parliament does not have any intention to withdraw the authority given to consumer courts to recommend mediation. It is the opinion of the Mumbai Grahak Panchayat that the above mentioned provision has been inadvertently omitted.

Therefore, we have sent a letter to Law Minister Arjun Ram Meghwal requesting him to make necessary amendments in the Mediation Act. We have also mentioned in the letter that the modifications can be implemented without going back to the Parliament. If the Central Government does not make any such amendment, serious legal complications may arise in the Consumer Courts for resolving the disputes through Mediation.



Are you paying for a shopping bag with a logo on it?

The Delhi Consumer Court recently fined a big company Rs 3000. Their crime? They were charging customers Rs 7 for shopping bags that had the company logo on them. It is prohibited by law to sell any paper, cloth or plastic carry bags that bear the company's logo. A plain bag without any logo can be sold to the customer, after informing him clearly that he will be charged for the carry bag. A bag with a brand logo, though, is a form of advertisement and cannot be sold to

the customer, it should be free. Despite this rule, big companies, malls and retail chains have been found to flout this rule and charge customers Rs 8,10 or even 20 per bag. Many customers don't even realise they are being charged. However, alert customers can refuse to pay this illegal charge by quoting this law to the retailer, and letting him know that you are informed about it. If the shopkeeper still insists on applying this charge, you can register a complaint on the consumer helpline.

What are you wrapping your food in?

To keep chappatis soft and warm, we often wrap them in aluminium foil while packing our lunch box. When we order delivery of dosa, nan, paratha, the restaurants deliver these items wrapped in foil. Food purchased from roadside stalls often comes packed in newspaper.



However, G Kamala Vardhan Rao, CEO, FSSAI (Food Safety and Standards Authority of India) FSSAI has recently spoken about the harmful effects of wrapping food in newspaper and foil. She said the chemicals used for printing ink can leach into the food and as these chemicals are bioactive, they can have a harmful effect on the body, and can



lead to ailments of the digestive system.

Additionally, newspapers may not be handled or stored hygienically during storage and distribution, which may make them carriers of germs and bacteria. Wrapping hot food in aluminium may lead it to react with the aluminium and consumption of such food can be harmful for our body. Therefore, we must avoid using these two materials for packing food, as per the advisory issued by the FSSAI.

Compiled by Sumita Chitale

A Patient's Rights and Responsibilities

■ Dr. Archana Sabnis

Informed consent, rights of a patient and duties of a patient are very important topics that all of us should be aware of, let us discuss these one by one.

Informed consent

It is essential to have a good doctor patient relationship, where mutual faith plays a significant role. In olden days, we used to say that the patient is half cured once he sees the reassuring face of the doctor. To develop this relationship, 'disclosure' is very important. This forms the basis of informed consent. Both consumers and patients have a Right to Information and Right to make a Choice as per our Consumer Protection Act. Thus, the consumer (patient) has right to know about the examination/ investigations/ treatment plan/ surgery etc. to make an informed choice.

Unless the patient or his relatives get full information about the disease he is suffering from, treatment, prophylaxis etc. from his treating doctor, it will not be possible for them to make right choice.

Before obtaining consent, the doctor or his assistant is duty bound to make the patient and his/ her relatives aware about the nature of examination the patient will undergo, what disease he is suffering from or what is the differential diagnosis, the treatment he is going to start, pros and cons of such treatment, prognosis, any other alternative treatment available and if so, pros and cons of such treatment, rough estimate about the expenses, period required for the cure, necessity of the hospital stay etc.

If the doctor is planning any surgical procedure, then he should inform the patient and the relatives about the risks involved in the surgery, any other alternative or non-surgical treatment available, pros and cons of such surgery, type of anesthesia to be administered, its inherent risks, whether the procedure requires any blood transfusion



etc. Same thing holds true for the invasive or other investigations.

The consent given by the patient or his relatives (where the patient is not able to give such consent, e.g. minor child, mentally unfit person, unconscious patient etc.) after receiving all such relevant and required information is an informed consent.

Rights of the patient.

It is not possible to mention all the rights, but few important rights are:

1. Right to avail adequate relevant

- information as mentioned under the “Informed Consent”.
2. Right to confidentiality, privacy and dignity.
 3. Right to access a copy of the case papers, patient records, investigation reports and detailed bill (itemised) etc.
 4. Right to seek second opinion and to choose alternative treatment if options are available
 5. Right to choose source for obtaining medicines or tests. The hospitals cannot force the patients to purchase the medicines from the hospital pharmacies or get the tests done from a particular lab.
 6. Right to be heard and seek redressal: Every hospital shall have/establish a time bound grievance redressal mechanism to address the grievances of the patients.
 7. Right to protection and compensation for patients involved in clinical trials.

8. Right to patient education

Duties of the patient.

Since the patient has rights, he owes duties towards the treating doctor and also to the society.

Briefly, patient responsibilities can be summarised as:

- Not to take self-medication.
- Give proper and correct history and information to the doctor.
- Follow the instructions given by the doctors, take all precautions and medicines as instructed by the doctor.
- Never resort to violence, respect dignity of doctors and other hospital staff, pay hospitals agreed fees on time.
- Avoid spreading of any contagious disease by following isolation, if so instructed by the treating physician.

(This article first appeared in Free Press Journal, Consumer Connect on September 18, 2023.)



...Cont. from Page No. 2)

42nd Annual General Meeting of

exhibitions may be an approach to spread the word about Grahak Sangh. Alok Hardikar mentioned that to attract the youth to participate in Grahak Sangh, their needs with regards to ease in procurement and payment will have to be addressed.

Chairman, Adv. Shirish Deshpande elaborated upon how Mumbai Mahanagar Palika has disregarded the lease agreement and declared Mumbai Grahak Panchayat as an illegal holder of the Grahak Bhawan property.

He expressed his determination to fight this out legally with fortitude.

He also shared the various initiatives taken under the RERA reconciliation forum Samet, and explained how it is necessary to set up a similar mechanism at the national and international level for various types of disputes. Secretary Jyoti Modak called the AGM to an end with a vote of thanks.



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