



GRAHAK HITAY
GRAHAK SUKHAY

1st February 2024 ▶ Year 1 ▶ Vol. 8

MUMBAI GRAHAK PANCHAYAT

E-Magazine



Namaskar,

This is the eighth volume of our English e-magazine, which we launched to connect with our non-Marathi readers. Please read and share with your family and friends.

Be a responsible and resilient consumer.

- Team, MGP e-Magazine.



Golden moments



The Golden Jubilee year of our MGP is starting from the Gudi Padwa this year. On this occasion, we would like to make an appeal to all of you.

Being a member of Mumbai Grahak Panchayat till date, you must have experienced many golden moments. You might like to share such a memorable golden moment with everyone. For example, the benefit you received as a member of MGP, a special bond that is formed in your Sangh helped you in any situation, you saved yourself from being fooled or you might have experienced a valuable moment while volunteering for our organization. Please pen down such golden moments and share them with us; we will publish them in our magazine.

- Please remember don't just praise how good our organization is; share your personal experience.
- Write your experience in a maximum of 400 words.
- Write in Marathi or English.
- Post or email your experience and send to email id: mgpgtm40@gmail.com
- Address to send by post : Grahak Bhavan, Sant Dnyaneshwar Marg, Behind Cooper Hospital, Vile Parle (West), Mumbai - 400056
- In the email mention the subject as Golden Moments (Suvarnkshan), if you are sending by post, mention Golden Moments (Suvarnkshan) on the envelope.
- Last date to send your experience – 27th February, 2024. Don't wait till the last date to send it. Send it as soon as possible.
- Mention the following details in your write-up.
 1. Name
 2. Age
 3. Address
 4. Phone Number
 5. Name of your Sangh, Member Number
 6. Mention since when have you been a member.

Your golden moments will bring joy to others to remember their Golden Moments.

Please write and send.....



Golden moments

Golden moments



Editorial

Is Our Communication Network Strong?

■ Shubhada Chaukar

Hello Everyone!

Do you get timely information about the activities, programs, campaigns, and notices circulated by our organization? It's great if you are. But if you aren't, it suggests an inadequacy of our digital network. We need to strengthen it. For this, we need the cooperation of all our members. All of us are members of one extended family. Therefore, we need to have a network that supports fast and seamless communication.

The first step towards this is to have a WhatsApp Group for each Grahak Sangha. The name of this WhatsApp Group shall contain your Sangha Number and Sangha Name. The Sangha Pramukh and 1 or 2 members from the Sangha will be its admins. Furthermore, in each geographical Vibhag or Distribution Center, all Sangha Pramukhs will have their own WhatsApp Group. A member from the Central Executive Committee or an activist designated by the Executive Committee will also be a part of this WhatsApp Group of Sangha Pramukhs. Whenever this member/activist posts any important message on the group, the Sangha Pramukhs will forward that message to their Sangha's WhatsApp Group. Such will be the simple structure.

There could be another structure. Suppose a certain Vibhag has distribution twice or four times in a month, then all the members for a particular distribution (distribution in the 1st, 2nd, 3rd, or 4th Week) will have their own WhatsApp Group. One volunteer from that area will be responsible for forwarding the important messages to the respective groups and ensuring that all concerned members receive these messages.

We could also have both networks. It will increase the chance of messages reaching all members.

Currently, the MGP is running a serial on the DD-Sahyadri Channel. Do you watch it? Initially, it was planned to run 13 episodes in 3 months, but since the audience response to it or the TRP is so good, Doordarshan has now given a further extension to it. It's telecast every Monday and the repeat telecast is on Tuesdays and Wednesdays. The overall feedback of the viewers is that they have learned a lot from these programs. How to avoid food adulteration, how to read a label while buying food, what can one do when in dispute as a consumer, what precautions one needs to take when buying a home, how to use medicines, self-redevelopment, new 'SAMET' system for conciliation and mediation... so many topics have been handled in this series. All of us must know these things as responsible consumers. All episodes of "Jago Grahak" are also available on YouTube. Please watch the serial and also ask your friends and relatives who are not members of MGP to watch it.

It was observed that many of our members are not even aware that MGP is regularly presenting a serial dedicated to the topics concerning consumers' interest on Doordarshan. Why this must have happened? Details about it were published in the print issue of our consumer magazine. We share our magazine 'Grahak Tituka Melwawa' in pdf form on WhatsApp groups. We have also been publishing an e-magazine in English on WhatsApp groups for the past seven months. Our chairman makes it a point to share some news or information from time to time. We

also share information about Panchayat Peths, members' get-togethers, etc. as and when the occasion demands. As a dedicated member of the MGP and as a conscious consumer, we all must have this information. You could also share information such as “Grahak Peth being held in Pune” with your acquaintances in Pune and help MGP spread its activities. We can share information like ‘now it is mandatory to print a per unit price on the packed items’ with all our acquaintances and help them become aware. Information protecting our interests is regularly published in our magazine. By reading such topics, discussing them, or even sharing them with others, each one of us can do our bit to spread awareness.

At present, due to the cutthroat competition in the market, many manufacturers resort to fraudulent claims, exaggerated bragging, and predominating others to attract customers and consumers

are falling prey to this. It is an important social responsibility to be aware and also make others aware.

We will be celebrating the Golden Jubilee Year of the Mumbai Grahak Panchayat from the Gudhi Padwa this year. We will be planning many activities and programs for that. But before that, let us strengthen our network. Let every member be particular about it. Let us talk to our Sangha Pramukhs and members of the Sangha. You may also contact the volunteers from the Vibhag close to you for this.

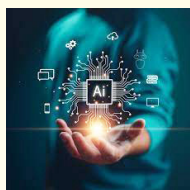
Let all members of the MGP family stay connected on the digital platform!

I am sure there will be no need to give an instruction - “Share information related only to the MGP and the consumer-related topics on these WhatsApp Groups; do not share any other content’. Otherwise, we will get stuck in a huge pile of forwards!

Let’s Stay Connected! ♦

AI for consumers- Theme of March 15

Every year on March 15, Consumers International, apex body of consumer movement in the world, call to celebrate World Consumer Rights Day. Last year, they brought together energy leaders to protect consumers in the transition to clean energy, and in 2022, the theme fair digital finance was heard by millions of consumers worldwide.



This year, Consumers International has selected ‘Fair and responsible AI for consumers’ as the theme for World Consumer Rights Day 2024.

Artificial Intelligence (AI) is set to have an enormous impact on people’s lives, in the way we work, communicate, gather information and much more. It will also have serious implications for consumer safety and digital fairness. Misinformation, privacy violations, and discriminatory practices are concerns, as well as how AI-driven platforms

can spread false information and perpetuate biases. We must move quickly to address these issues for a fair and responsible AI.

This year, campaign will be planned to -

1. Build public awareness and drive discussion on generative AI chatbots through a social media campaign to understand consumer experiences.
2. Release insights which investigate generative AI platform risk and build a foundation for consumer trust. Policy interventions are needed to reduce harmful practices.
3. Unite digital leaders and consumer advocates in an impact-driven dialogue and debate series, addressing themes - consumer empowerment, bias, transparency and the future of consumer AI.

Artificial Intelligence is undoubtedly affecting consumer choice and consumer behaviour and decisions. So, we need to get equipped, aware and empower. ♦

We must Know – New Packaging Rules

■ Adv. Shirish Deshpande, *Chairman, MGP*

- It is now mandatory for the manufacturers and importers of packaged products to declare the month and year of manufacturing on the package of every product.

Till date, manufacturers and importers of packaged products had the freedom to print the month and year of packing/repacking or importing on the package. This deprived the customers of information about the actual manufacturing date of the product.



However, from January 1, 2024, the central government has made it mandatory for the manufacturers and importers of packaged products to declare the month and year of manufacturing on the package of every product. This will help the consumer know the actual manufacturing date of the product and hence be informed of how old or new the product is.

- Now packaged products must have the MRP and Per Unit Price printed on the pack.

From January 1, 2024, it is now mandatory for packaged food to have the per unit price printed on the package along with the MRP. For example, a toothpaste weighing 80gms is for Rs. 75/- and 120gms is for Rs. 108/-. Customers are unable to compare two such prices of the same product. But when these very toothpastes have the per unit price of

93 paisa/gm and 90 paisa /gm the customer would realise that the 120gms toothpaste is relatively cheaper. For this reason, this provision of per unit price has been made.

- The restriction of selling products only in specific quantities has been removed.

Till date, 19 products like milk, tea, biscuits, edible oils, flours, cold drinks, water, baby food, pulses, dals, bread, detergents, cement, etc. could be sold only in standard weights like 50, 75, 900, 150 grams or certain kilogram/ litre packs. Therefore such products were available only in two or three specific quantities. This restriction has now been removed. Now a product can be sold in varied quantities like 60, 70, 75, 80 grams. The manufacturers might have requested this change to confuse the customers. However, introduction of the per unit price on the package by the central government will serve as a guide to buyers in their buying experience.



Do you have a complaint as a Consumer? Do raise it.

You can call to register your grievance 1800-11-4000 or 1915
(All Days Except National Holidays
08:00 AM To 08:00 PM)
Or SMS on 8800001915.

OR you can Register your grievance through NCH APP

You can come to MGP for Guidance on how to solve your complaint. We have many trained activists who voluntarily work to counsel you.

Every Pharmacy Shop must have a Full-time Pharmacist

■ Mamta Athalye

Drug Controller General of India, Dr. Rajiv Singh Raghuvanshi in a notice sent on March 9, 2023 to the state and central medicine controllers insisted on accurate implementation of the Pharmacy Act, 1945 section 42 (A) and Medicine and Organic Products Act, 1945 rule 65 in grocery and pharmacy shops.

According to these rules pharmacies selling medicines must have a full-time pharmacist and the sale and distribution of medicines should take place under their guidance. Medicines should be sold only



against valid prescriptions. Flaws in the implementation of the Pharmacy Act were brought to the notice of the government through a letter by the National General Secretary of the Indian Pharmaceutical Association, Suresh Khanna.

Having a licenced pharmacist to run a pharmacy is mandatory by law. When we visit a pharmacy, a licence of a registered pharmacist can be seen there. However, most of these pharmacies do not have a full-

time pharmacist in person working at the pharmacy.

There are multiple reasons why a pharmacist is unavailable at the pharmacy-

1. A fulltime pharmacist has to be paid a higher salary.
2. A registered pharmacist licence can be obtained for a smaller sum. The pharmacist will visit the pharmacy once or twice a week just to sign the invoices.

This leads to multiple flaws in the implementation of the Pharmacy Act

1. Corruption is seen at large in these pharmacies.
2. Medicines that must be sold only against valid prescriptions are sold OTC (over the counter) without maintaining appropriate records.
3. Narcotics like alcoholic cough syrups and sleeping pills are easily available.
4. Unrestrictive sale of antibiotics is also observed.
5. Medicines are not necessarily maintained at required storage temperatures.
6. Fake and adulterated medicines are sold in some pharmacies.

Actually, a pharmacist is a link between the doctor and the patient. It's a pharmacist's job to ensure the dispensing of the right medicines in the precise quantity to the patient and also guide the patient with the probable side effects of certain medicines.

For example, the pharmacist should inform the patient about-

1. Probable drowsiness after consumption of certain medicines. In such cases, the patient should not indulge in activities like driving.

2. Possibility of any reactions due to consumption of multiple medicines for various symptoms.
3. The do's don'ts and dietary restrictions while consuming certain medicines.
4. The manner of storing medicines and destroying medical waste.
5. The procedure of mixing medicines like eye drops or powdered medicines.
6. The technique to use devices to measure blood sugar and blood pressure at home.

Patients contact the local pharmacy for medicines instead of visiting the doctor for simple illnesses like cough and cold as these pharmacies are open 24*7 and a level of trust is built with them. In such circumstances, if a pharmacist is available at the pharmacy, he will give the right medicine of the right potency. Giving higher potency medicines, inappropriate medicines and misuse of antibiotics can be totally avoided.

In today's time resistance to antibiotics has become a challenge worldwide e.g. drug resistant TB. Addiction is also on the rise because of alcoholic cough syrups and sleeping pills. A simple example would be the extensive use of paracetamol. We have been consuming 500mg paracetamol for fever and body aches for years without any medical advice. During and post-Covid, we began taking 650mg of Dolo with the same ease. So, now a medicine with a higher potency is consumed. Corona times also saw an unrestrictive use of steroids and people are suffering with its side effects even today.

With government effort generic medicines are easily available at reasonable prices. But instead of searching for the generic variant of the prescribed medicines on Google, it is better to consult the doctor, as many medicines are a mixture of chemical combinations. The pharmacist can guide us in choosing the appropriate generic medicine. If the pharmacist observes any contagious illnesses or side effects of any medicine he can inform the Drug Regulatory Department.

As conscious members of Mumbai Grahak Panchayat, you too –

1. Can check the presence of a full-time pharmacist at the local pharmacy. In case of absence of a pharmacist insist on one.
2. Should not buy medicines by prescription on OTC.
3. Must buy medicines from a licenced pharmacy only against a proper receipt.
4. Should not consume medicines past the expiry date and discard them appropriately.
5. Should inform the doctor immediately of side effects or ineffectiveness of any medicines.



Jago Grahak Show on DD Sahyadri



Doordarshan, Sahyadri Channel, presents the popular programme 'Jago Graahak' every Monday at 7:30 pm, Tuesday at 2:30 pm, and Wednesday at 10 am. This programme is being organised by our organization. This show provides important information on various topics to consumers. Many of our activists along with the experts in the field participate and explain the topic. This show is receiving excellent feedback from the viewers. Have you watched it? If not, Do watch. And earlier programmes can be seen on Youtube channel of DD Sahyadri. Many topics like food adulteration, buying real estate, Insurance, MGP Distribution System, Our Grahak Panchayat Peth, etc are already featured.



Unique experiences at Alibaug Peth

■ Neha Joshi

I recently had an opportunity to be at the Jago Grahak stall at the Alibaug Peth. As expected, unlike Mumbai or Pune, the atmosphere there was different yet filled with warmth. The first thing to draw my attention was the rickshaw horns, 'bhonga'. This rickshaw advertising the Grahak Panchayat Peth reminded me of the public announcements using the bhonga



in the olden days. The Panchayat Peth Samiti had put in a lot of effort to ensure seamless execution. Anagha Achrekar, Priti Kolambkar, and Ulka Patil themselves went around in the rickshaw distributing Peth pamphlets. I was impressed by their spirit. On the first day of the peth, members of the Sainagar Sangh from Mangaon took a bus together to shop at the Grahak Peth. A board on their bus read something like 'Meet you'll at Alibaug for Grahak Panchayat Peth'. All

members of Champavati Sangh, Chaul also visited the peth. This reiterated our value of team spirit. Another experience worth sharing was that since the 15th January was a Sankranti day, the owner of Maitri resort



organised a haldi-kunku at her resort. All members were returning from the peth late in the evening. Yet she organized a small event with elaborate arrangements. I was quite amazed by her action. Be it business or otherwise, human warmth connects all together and the credit for this goes to our organisation. On our way back, the expanse of the sea reminded me of our organisation which like the sea encompasses everyone in its waves. With a sense of pride, I bowed to the setting sun and returned home feeling happy and content. ♦



Financial Mistakes and New Resolutions

■ Uday Pingale

As we have entered 2024, along with other resolutions, we should also have a look at our financial planning. Have we made any blunders while saving money? Have we learnt from those mistakes? If we keep repeating those mistakes, we will suffer a huge financial setback. Rules and regulations about taxation do change every year. Along with it, new ways to save our hard-earned money keep on emerging. One must always look at financial planning from a third person's eyes. It is only then that we realise if we have taken calculated risks or gone beyond that.

Let us look at some common mistakes and quick ideas to overcome them.

1. Money invested without any aim

- It is observed that such investments are subjected to high risks as such investments largely depend on the fluctuations in the share market. One should always keep in mind that the returns should always be more than the invested money.

2. No provision for emergency

- One can face any kind of financial emergency right from sudden termination from a job, health emergency or a sudden breakdown or maintenance of electrical equipment at home including vehicles. To manage such circumstances, one must have enough money as emergency funds which will provide you for the next 12 months or so.



3. Not feeling the necessity to plan for retirement funds.

If we want to continue the same standard of living even post-retirement, we should start planning for retirement funds as early



as possible. (Once you start earning, within two months you should start thinking about ways to save and invest money.) Money saved is money earned.

4. Mistakes regarding tax laws

- In order to gain complete tax benefit, one must pay the taxes before the deadline. If not done so, one has to pay heavy late fees and leave some concessions.

5. Timely reviewing the financial investments

- One must always keep a timely check on the investments and do the necessary changes. If same investments are not giving expected returns, by bearing small loss, you must immediately withdraw such investments.

6. Avoid unnecessary and unwanted loans

- Except housing loan, you must pay all the loans as early as possible. There is no point in taking loan with high interests for investing/ saving money. If done so, one has to face loss at both ends.

7. Ignoring term insurance schemes and mediclaims

- Life is extremely unpredictable. Due to sudden and untimely death of the bread-winner of the family, the entire family's financial security goes for a toss. Severe health issues can also bring a great turmoil to the family's finances. So taking suitable amount term insurance and mediclaims and their timely renewal is a must.



These were the most common mistakes. May this year bring huge financial breakthroughs to you and your family.

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Imp Guidelines for Coaching Classes

The Central Government has issued new guidelines for the coaching centres of all the states.

Here are few important guidelines-

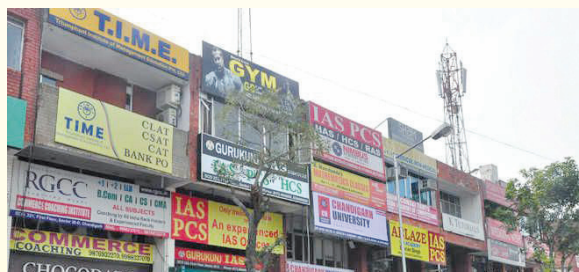
- The coaching centre Cannot enrol students under 16 years of age.
- Private coaching centres cannot hire tutors with qualifications less than graduation.
- The coaching centre Cannot make guarantees or assure of rank or good



marks to parents/students for enrolling them in the coaching centre.

- The coaching centre Cannot participate in the guide of any misleading advertisement regarding any claim, immediately or in a roundabout way.
- The coaching fees charged must be affordable. The receipts for the fees charged have to be made available.
- The coaching centre will need to issue a prospectus citing the fees of various courses. The prospectus should include the the number of coaches, and all other details.
- There will be enough space and

infrastructure in proportion to the range of students enrolled. The education centre should be fully electrified and well-ventilated.



- The coaching centre construction shall adhere to building fire and safety codes.
- For the students' help, the coaching centre shall have a first aid kit and medical help/ treatment facility.
- Safe and potable drinking water should be available.
- The coaching centre should have CCTV cameras anywhere required, and protection shall be well maintained.
- Coaching holidays have to no longer affect faculty attendance
- There will be no evaluation check/ examination on the day after the weekly off.
- During the crucial and popular festivals in respective locations, the coaching centres should give holidays.
- Coaching centres can't take instructions for more than 5 hours in an afternoon, and the coaching hours ought to neither be too early in the morning nor too past due in the evening.

Please see the details on the website of Education Ministry, Government of India. ♦

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