

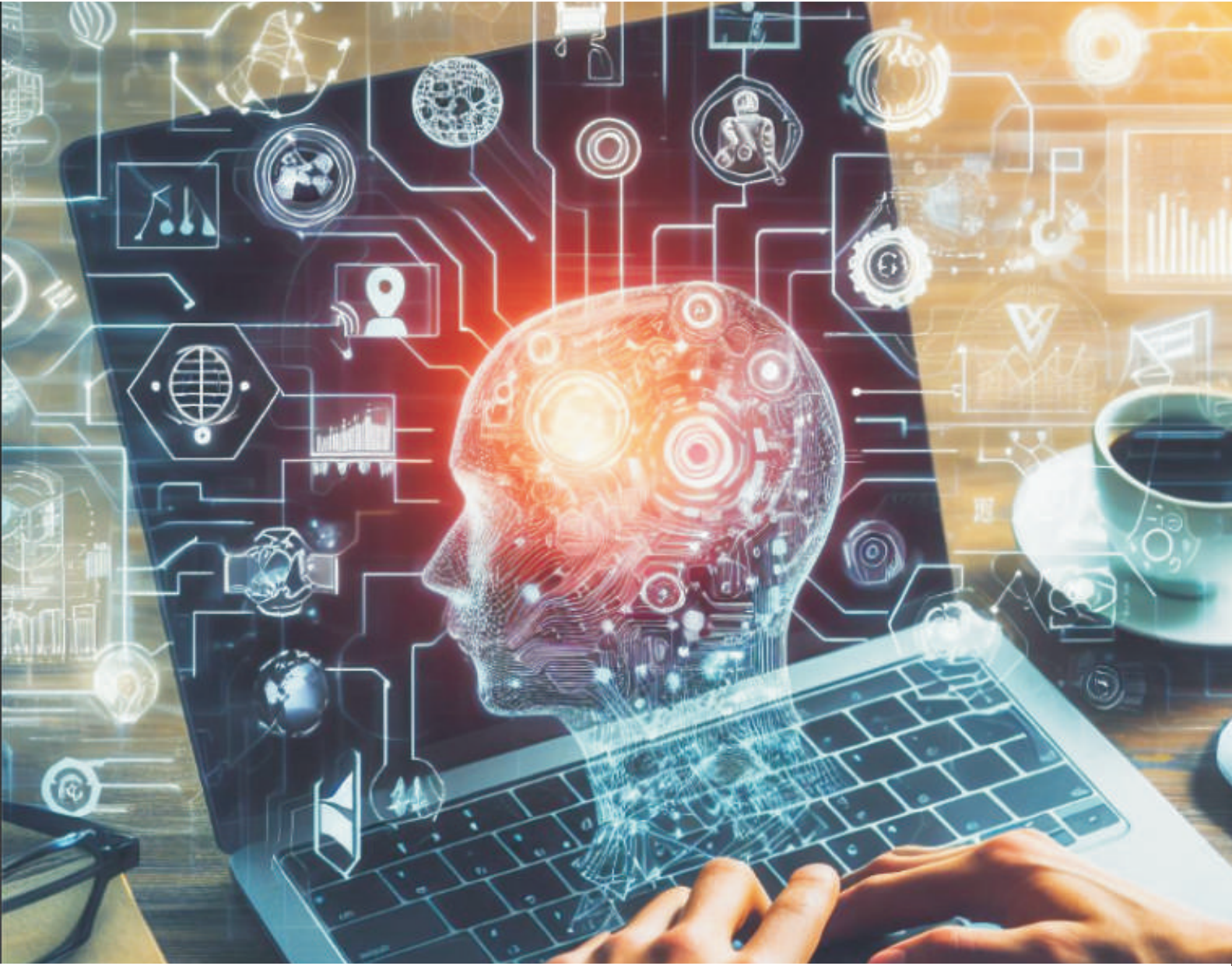


GRAHAK HITAY  
GRAHAK SUKHAY

1<sup>st</sup> March 2024 ▶ Year 1 ▶ Vol. 9

# MUMBAI GRAHAK PANCHAYAT

*E-Magazine*



Namaskar,

This is the 9<sup>th</sup> 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: [mjpgtm40@gmail.com](mailto:mjpgtm40@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 – 27<sup>th</sup> March, 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

# In the Clutches of Coaching Classes

■ Shubhada Chaukar

Parents try their best to get their children enrolled in good schools and colleges. Then, over time, why do these children need coaching classes? When the experts have designed the curriculum to be suitable for ordinary children of that age, why do children need two parallel systems to learn and gain knowledge? Doesn't it put a twofold burden of studies on our children? Besides this, they are also sent to a separate class to learn and acquire some skills. Do children get enough time to pursue hobbies, sports, reading, relaxation, and just some free time? Do parents check the quality of teachers, their temperament and behavior, and the security and basic amenities in the premises of the coaching classes before sending their children to coaching classes? Do the coaching classes charge a reasonable fee? Is the fee refundable, if you are not satisfied?

There are many questions. But no one raises these questions until something untoward happens. Because all the parents have surrendered to this parallel system and put their children into it as if there is no choice. Consequently, seldom we consider what our children want or what their state of mind is.

Recently, the Central Government has issued guidelines for regulating the coaching classes. These guidelines have been issued due to the incidents of suicides committed by children, children's safety in the classes, and the teaching methods adapted by the classes that put children under stress.

These guidelines recommend that there is no need for children below 16 years of age to take coaching classes. However, the question is, who will decide if coaching classes are necessary or not? If everyone needs

coaching classes, are schools not doing their job of imparting education? Is it falling short of expectations? Isn't it the responsibility of teachers in the school to help children learn? There is also a trend of appointing a private tutor for one subject and sending children to bigger coaching classes for the remaining subjects. Today, many such large classes are operating everywhere.

The children in the age group 16 to 18, who want to pursue professional courses like engineering, medicine, etc. after 12th, or their parents want them to do so, often enrol in junior colleges just for the sake of it and coaching class occupies a central spot in their academic life.

The Central Government is suggesting that the facilities in such coaching classes should be regulated by the government. However, nothing concrete has been said about the authority checking the quality of education in these coaching classes and what could be the ways of checking the quality. Many coaching classes resort to advertising in a big way. The photos of toppers appear in the advertisements of 3 to 4 classes claiming them to be their students. They publicize the number of successful students, but the success rate is kept under wraps.

All this results in increased stress on children. The guidelines recommend reducing this stress on children and providing them with proper guidance.

Basically, the state government will have to develop a robust system for implementing these guidelines. The government will have to create a mechanism to implement these rules in the state and to create an authority for parents and students to make an appeal in case

of a dispute. These guidelines further assume that the New Educational Policy will reduce the competition in the field of education.

However, we would know if the purpose of this policy is being met or not only after it has been implemented. In short, we need more and deeper discussion on these issues.

The key issue here is to have our young generation free themselves from the clutches of the coaching classes. For this, the school and college teachers should take

full responsibility for children's education, parents should help their children or have someone help them when children need the help, recognize different aspects of the intelligence of their children, and facilitate learning accordingly, parents must not impose their aspirations on children, children should be made responsible for their studies, parents should analyze if there is need for coaching classes, etc. - are the responsibilities of parents too. ❖

## McDonald's 'Fake Cheese' Probe

Westlife Foodworld Ltd., the operator of McDonald's chain of restaurants in west and south India, has renamed its products in select markets by deleting the word 'cheese' from the nomenclature of the items. The



move comes after the Maharashtra Food & Drugs Administration, which conducted a

month-long investigation last year, found that the fast-food chain was using cheaper cheese substitutes like vegetable oil in burgers and nuggets.

FDA also ruled that the blueberry cheesecakes served at McDonald's cannot be defined as cheesecake because of its hydrogenated vegetable oil content.

It accused McDonald's of using cheese alternatives in several items without proper labelling, thereby misleading consumers into thinking that they are eating real cheese. It suspended the licence of a McDonald's outlet in Ahmednagar, prompting the chain to erase the word "cheese" from the description. ❖

### — Please note the Changes in MGP Complaint Guidance Centers: —

1. **Santacruz Complaint Guidance Centre:**  
Santacruz Mahila Mandal, Besant Road, Near Hi Life Mall, Santacruz West.  
Time: Tuesdays 5.30 to 7.00 pm.
2. **Girgaon Complaint Guidance Centre:**  
Aryan High School, Girgaon.  
New Email id - mgpgirgaon@yahoo.com  
Time: Wednesdays 5.30 to 7.00 pm
3. **Pune Complaint Guidance Centre :**  
Complaint Guidance Centre at Sahakar Udyan, Erandwane has been closed. New location is Antarnad Yoga Kendra, Near Joshi Railway Museum, Next to Karishma Society, Kothrud, Pune- 38. Time: Saturdays 11.30 to 1.00 pm

# Artificial Intelligence and Consumer Interest

■ Dr. Bal Phondke

*Senior Scientist & President, Mumbai Grahak Panchayat*

**March 15 is observed as the International Consumer Rights Day. To commemorate this day, 'Consumers International' has made a fervent appeal to all consumer organisations to stay active and alert, and create awareness amongst the consumers about the just, fair and responsible usage of Artificial Intelligence in their day to day lives. This article explains the scope and the urgent need on the usage of Artificial Intelligence in the best interests for our consumers, and the benefit, customers would get.**

**Who do you think has written this article, you reading now?**

Has this article, in effect, been written by a true to life person of flesh and blood or by Artificial Intelligence endowed ChatGPT tool?

Have you ever asked this question to own self, or at least made an effort? If not, then be in a state of preparedness to ask these questions. As a consumer, we have every right to ask, and also expect or secure a very apt and a timely response to our queries.

We, as consumers, need to build an innovative, appropriate and commensurate mindset to protect own self, and also our own consumer interest, from the online or virtual enticements that have gripped us, in the last few years.

Let me assure you, there is nothing to fear or worry. It's certainly NOT any AI or ChatGPT tool that is working overtime to influence and instill in you, this thought. Simply because, this article has indeed been

written by someone like you, true to life person, of flesh and blood.

Through this article, an effort is being made to communicate a message to create awareness about how Artificial Intelligence is impacting our lives!

In this context, Consumers could be placed in three categories.

One, a consumer of artificial intelligence and someone who is sold out on AI products and services is possibly now a fervent customer.



Like the spread of internet created its own set of user consumers. People had to be online-ready and train themselves to be online-savvy during the Corona pandemic to compulsorily shop online.

They had to imbibe themselves and get accustomed to the new normal of being online. Like most school children shifted to online learning, employees resorting to work from home or work from anywhere mode, there suddenly emerged a new category of consumers who wanted to buy newer tools to empower themselves to seamlessly adjusting to a new normal.

It was thus essential to be aware about which software to buy, what technology tools and products to buy. Even today the need to be aware exists, always. It may be possible that you are not using AI tools, and do not aspire to use any. But in the future one may feel the need and require to transition to using Artificial intelligence. Hence, it is pertinent to be aware and make oneself informed about new technology from now on, itself. This is one category of consumers. It's possible that all do not come under this category.

But then the second category is enlarged and more spread out. Even today, consumers are buying products which are required for day to day use. However, AI has very subtly and unknowingly sneaked into marketing of these products.

As discussed earlier at the start of this article, it's important that issues raised, be discussed and debated. This is because consumers would rightly feel the need to get transparency into all their dealings. United Nations Committee has issued guidelines in this regard, and has underscored the importance of bringing in complete transparency on factual information pertaining to their products and services. Consumers do take well thought through decisions to buy products and services, basis the information provided.

For example, health insurance is a must for everyone, especially on the backdrop of financial havoc, it has created for all of us. So, which health insurance products to buy, and from whom - public sector or private sector health insurance company?

Consumers have the right to have comprehensive and credible information before they make an informed decision. To fulfill that right, it is important that no free hand is given, and that there will be productive use of technology. From this point of view, it is an appropriate expectation that there is a fair control on technology adoption.

It is here that consumer organisations like Mumbai Grahak Panchayat have a

responsible role to play to spur and influence the government in taking right decision in the interest of paying consumers. It is also important that individual consumers should be prepared and are made aware and responsible to complement the efforts.

In the last few months, newspapers had prominently published news items about how photographs of prominent celebrities have been abused on social platforms, and in turn resorting to their defamation and character assassination. These photographs had been created using Deep Fake technology, digital manipulation to replace one person's likeness convincingly, with that of another. Deepfakes are the manipulation of facial appearance to create embarrassment for these celebrities, by distributing them on social platforms including What's App.

In the recent times, each one of us is using social platforms for wide variety of uses. These options have become popular and handy as it is getting increasingly difficult to meet in person. Any technology is neither moral or immoral. Technology is actually ethical and moral neutral. It's the user who decides its morality or its ethical fabric. It is the Anti-social elements within our society who are abusing the use of new technologies to fulfill their criminal intent.

These social platforms are consumer friendly service avenues. It is important that consumers are aware of how these social platforms are being used (or abused). It is pertinent that consumers are aware of the credibility of the information, photographs, videos reaching them and are able to decipher its veracity.

There is a game, "passing the parcel", which most are aware of. Therein, each participant is acutely diligently keen to pass on the parcel to avoid getting eliminated. In the same way, these days we too taking pride, are promptly forwarding the information without actually checking its veracity. This is not only self deception, but also an act of

misguiding the receiver of the information, we passing. It's, therefore important that consumers are aware and use discretion to check if the photos they forwarding are not a deepfake.

Many times, these photographs could be that of proposed housing project. These may include or communicate availability of services and facilities that may be enticing to the viewer or prospective home buyer. Its important to assess if these photographs are truthful depiction of the proposed housing project or just a virtual depiction of painter employed by the developer builder.

A few of the builders do disclose the facts and that they are virtual depiction of the painter and not a reality or a true to life housing project. But such transparency may not be shown by other developer builders. That virtual depiction may be a handiwork of creative AI. Before buying into proposed project, it is Important that all the information is verified, ney it is the fundamental right of the consumer buyer that he is provided with accurate information. This kind of information may get shared in text as well as visuals. Checking on the veracity of the information is the hallmark of base framework of consumer protection.

Artificial Intelligence has now transitioned to next level of its evolution. AI can, using voice cloning tool, imitate anybody's voice. For a long time, dubbing has been used in the film world. After filming the performance of the actor, their voice is smartly inserted, through dubbing. It is largely expected that the voice belongs to the same actor. But it may not be the same situation, always. There are artiste who make the same voice of the actor. It may not be possible on every actor, though. For some actors, voice for them, is God's Gift. In such cases, it's not possible for the artiste to imitate their voice. Whether their voice is real or made up, can be deciphered through scientific analysis. But now, through voice cloning, it is possible to

overcome any shortcoming. If such artificial voice is used for promoting products or a service through advertisement, then it can certainly misguide potential consumer. These days such artificial voice is also used for antisocial criminal activities like threatening someone. Hence the need of the hour is for consumers to remain alert and aware.

The next evolution for AI is, it is now working on developing the module to imitate signatures.

Control on financial transactions of consumers can be achieved by way of using AI tools to imitate their signature. We need to share xerox copy of our Aadhar Card at various avenues. We sign on that xerox as a part of our verification or endorsement. Now, there is every possibility that the same signature can be tapped by any individual with the criminal intent. It's therefore important that we keep a different signature for financial transactions.

It is possible that, many amongst us, could have had queries coming into their minds, as to, how to identify and dissect the information which they have got and whether it is trustworthy, factual or whether it has been compiled or prepared using AI tools! This is very natural and in flow. The third category of consumer is that, which aspires to explore, unravel and find out the truth or the facts.

Like, one would aspire to pay back in same coin, and in the same way, the problems created by technology could also be resolved by technology itself.

AI itself, has made it possible to provide answers / resolution to vexed issues created by Technology, itself. Process is underway to create a tool using Machine Learning and Natural Language Processing to seek resolution and make it available to common consumers.

The way Truecaller helps in identifying the name of the unknown caller, in the same way, this new tool is going to be helping us out.

*Translated by Girish Dikey*



# Consumers' Rights and Responsibilities: Two sides of one coin!

■ **Mangala Gadgil**

*Head of Education Department*

All of us are 'consumers' from a new born baby to grandpa irrespective of language, nationality, caste, creed or gender. For the whole world of consumers 15th march should be considered as 'golden day'. This day is celebrated worldwide as World Consumer Rights Day. Be it regarding deficiency in service or faulty and malfunctioning goods, consumer protection is utmost important as it has to be done every now and then in different ways. That is why the consumer protection act (or CPA in short) plays a very crucial role in protection of consumer's rights. This Consumer Protection Act has been called 'Aladdin's magic Lamp'. Let's see why and how.

- Consumers have six rights under the Consumer Protection Act. The very first is the right to choose. Consumers buy the goods or services they want, based on their preferences. Sometimes consumers have to purchase non required goods or services as they come in the disguise of 'package'. You may not have a right to opt-out for certain services. A very interesting example of a campaign called 'Say TATA to Reliance' by Mumbai Grahak Panchayat is very apt in this regard.
- Right to consumer information is another important right. We must get all the required information about the product or services we are buying in respect of specifications, clauses in services, return policy etc. This information can be obtained from brochures, advertisements, shopkeepers or personal experiences in writing or verbally. It should be used with caution by consumers.

- Right to consumer education is also important. When a consumer buys a device, he may not have complete



knowledge of how to use it properly. In such cases, it becomes necessary for the manufacturer to provide training along with demonstration. Apart from this, promotion and dissemination of consumer rights and interest is also consumer education. MGP does it in the form of articles, lectures, discussion programs, street plays etc.

- Right to safety is also very important. The product or service that the customer buys must be safe and secure. It should not cause any physical injury due to accidents as well as should not end up with financial loss due to faulty product or service. ISI given by BIS, HALLMARK for gold jewellery and CRS for electronic devices or FSSAI for food products are quality and safety assurance given to us by a third party organization or authority. Therefore, we as consumers should always buy goods with these marks.



- Next important right is the right to redressal of grievances/disputes. No matter how carefully you make purchases, sometimes a product or service goes wrong. Then these complaints should be redressed. A system of three tier consumer courts has been created for this purpose. District / State / National consumer dispute Redressal Commission. Here a consumer can present his case by himself; there is no need for a lawyer and customers can get speedy justice at moderate cost. However, it is always useful to take the help of consumer organizations before approaching the consumer court. E.g. Our 'Samet' system Conciliation and Mediation Centre and. Due to this arrangement, customer complaints have started to get solved fast. Our complaint Guidance Centres also help in redressal of complaints.
- Right to be heard is a preventive right. At a stage of amendment of the laws or framing of new laws, the government seeks public opinion. At this juncture, organizations like Mumbai Grahak Panchayat do the study and research work and give their opinions or suggestions. The Real Estate (Regulation and Development) Act, 2016(RERA) Act is a good example of this. Similarly, consumer representatives at various authorities/boards represent all the consumers and make suggestions.
- As it says duties and responsibilities are two sides of the same coin. As a consumer we do have duties to perform. We must have critical awareness while purchasing the product or service we are buying. The full details of the goods or services should be checked before purchase. It is important to take some time to study it. It is necessary to check the quality and safety of our purchase whether it is good or service. Warranty policy should be checked. This is especially important while doing online shopping.
- Social commitment and social awareness is an important duty of consumers. It is very important to see that whatever we buy does not harm nature. That's why buying quality goods is important. It lasts longer. So less waste is produced. Here our example of monthly distribution of groceries stood out among all other distribution systems. Our members form a group which we call 'sangh' and get their monthly groceries together. Therefore, each member need not go to the shop several times by own vehicle or by public transport. It helps us to reduce carbon emissions. Also, the use of the same cloth bag for grains repeatedly for we are avoiding the use of tons of plastic. In fact, this distribution system is comparable to the behaviour of a butterfly. As the butterfly lands on the flower, it absorbs the nectar and flies away without spoiling and harming the petals. Also our purchases should also be harmless to the environment. Products with ECO Mark are environment friendly.
- Customer 'Solidarity' is very important as regards to making our voice loud and clear. Our organization is entering its 50<sup>th</sup> year coming Gudi Padwa. Though it is the largest consumer organization of Asia, having members around 30000, every one of us should try to add as many members as possible, who may be regularly involved in distribution or associate. Let us make conscious efforts for it. Let each of us convince our relatives, neighbours or friends and try to induce them to become our members and make our organization stronger. Let us always keep in mind 'Solidarity is Strength'.



# Refresher course for Conciliators

**To make MahaRERA's Conciliation Fora more effective and efficient, 2 days refresher course was conducted in Mumbai for Conciliators.**

The Maharashtra Real Estate Regulatory Authority (MahaRERA) with the help of Maharashtra National Law University, Powai had organised a two-day refresher course for Conciliation Forums members, to make them more effective and efficient.

The Conciliation Forum members belong to diverse backgrounds of Self-Regulatory Bodies and Consumer for a, including MGP Conciliators.



Currently, 52 Conciliation Forums are functioning efficiently across the state and have provided homebuyers with a practicable option for grievance redressal. So far, these 52 Conciliation Forums have successfully redressed 1,470 grievances. Additionally, 775 cases are under various stages of resolution before these forums and they are in the cities of Mumbai, Pune, Nashik and Nagpur.

The refresher course saw participation of 80 members from these Conciliation Forums across Maharashtra.

Senior Supreme Court lawyer and expert in the subject Advocate J. P. Singh advised on the course's content. MahaRERA's Chief Adviser and retired IAS officer Sanjay Deshmukh inaugurated the course. During the two-day course, senior member of the Self-

Regulatory Organisation of developers and owner of Ajmera Group Rajnikant Ajmera, Mumbai Grahak Panchayats Chairman Adv. Shirish Deshpande, Registrar of Maharashtra National Law University Dr. Pratapsinh B. Salunkhe, Hitesh Thakkar etc were present.

The importance of impartiality, neutrality and other ancillary skills was reiterated and re-emphasised to the participants.

"MahaRERA's conciliation forum's popularity is increasing day-by-day as it provides homebuyers with a practical alternative for grievance redressal. Conciliation Forum members are from Self-Regulatory Bodies as well as consumer forums and are highly experienced. They are able to successfully reconcile the grievances. To keep them abreast of the real estate updates and new initiatives in the sector, MahaRERA organised a two day refresher course. This will help them in performing their responsibilities more effectively and efficiently. Considering the encouraging response and feedback we received, MahaRERA will definitely implement this activity annually", said Ajoy Mehta, Chairman, MahaRERA.

**MGP Conciliators Vivek Kelkar and Pooja Joshi-Deshpande were recognized for their efficiency & effectivity.**



## Appeal to Associate Members

All associate members are requested to renew their membership by paying Rs. 240 by 30<sup>th</sup> June 2024.

Be associated with Mumbai Grahak Panchayat, the prime consumer organization. Be a part of esteemed consumer movement!

# School Timing Dilemma

■ Nivedita Mahajan

The State Education Department has recently issued a Government Resolution directing all schools irrespective of their board affiliation, to conduct classes for play school, nursery, pre-primary and primary children up to class 4, only at 9 am or later. This GR was issued after a survey conducted by the State Council of Education Research and Training (SCERT) with feedback from pediatricians, education experts, teachers and parents. This decision was initiated due to the concern raised by governor Ramesh Bais in December 2023 at the inaugural event of various schemes for the state education department where he mentioned that modern entertainment devices, city life and overall noise and loud music in the cities has resulted in late sleeping habits amongst all, especially children resulting in inadequate sleep.



The circular stated that parents in favour of this decision gave feedback that lack of sleep results in lack of enthusiasm to study. Preparing tiffin and dropping kids early to school is also a task, especially during winters and rains. Commuting for long hours also plays a vital role in the parent's schedule, especially in the cities, where families dine late and hence rest late at night. Principals of a

school mentioned that students sleep late due to various reasons and wake up feeling tired. This affects their physical and mental health.

This GR has however rubbed up the wrong way for some directly concerned ie: parents, teachers, and school principals.

- Teachers mentioned that working parents drop their kids to school at 8.00am for an 8.30am school as they have to rush to office in time.
- Also early morning school is preferred as it gives ample time for students to rest and participate in extracurricular activities after school hours.
- In cities school timings are scheduled to avoid traffic during office hours. By changing the timing to 9 am, children could get stuck in traffic and delayed for school.
- The bus operators have opposed the state government's decision on the same premise further stating that this will also increase their operational cost by 25%. For schools working in two shifts a change in timing would jeopardise their day-to-day functioning.

Directing all schools in the cities, towns and villages en masse, to start classes not before 9.00 am for children up to grade 4 has its own implementation challenges. The circular also states that schools which are unable to change their school timings for a genuine reason should communicate and discuss the matter with the concerned educational officers and arrive at a solution.

What we see here, is need of a lifestyle change where both parents and children i.e. families unwind early after a busy day. This will bring about both physical and mental wellbeing for all.







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## Patanjali Ayurved Ads Banned

The Supreme Court has restrained Patanjali Ayurved Ltd from issuing misleading advertisements on medical efficacy of its products and issued contempt notices to the company and its director Acharya Balakrishna for violating an earlier undertaking given in November.



“You are a person who can do anything. That’s what we get from looking at these advertisements. The fact remains that you are selling your product to people as a ‘permanent relief’. This itself is misleading and a violation of the law,” the bench remarked.

The court also pulled up the Union government for its failure to rein in such advertisements. “The entire country is being taken for a ride. You must set it right. You were in the knowledge of these advertisements. The words of these advertisements are totally in violation of law. This petition was filed in 2022. For two years you did nothing,” the bench said.

“You are a person who can do anything. That’s what we get from looking at these advertisements. The fact remains that you are selling your product to people as a ‘permanent relief’.

## Jago Grahak Show on DD Sahyadri



सत्यम् शिवम् सुन्दरम्

Doordarshan, Sahyadri Channel, presents the popular programme 'Jago Grahak' 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.



Mumbai Grahak Panchayat, Grahak Bhawan, Sant Dnyaneshwar Marg, JVPD Scheme, Juhu, Vile Parle (West), Mumbai - 400 056 Ph.: 022-4750 8541 / 42 (Office); 022-4750 8545 (MGP Vitaran Juhu Godown); 022-4751 4088 (Vile parle Godown); 022-4750 8543 (MGP Vitaran Accounts Dept.); 022-4750 8544 (MGP Vitaran Purchase Dept.) • Email : mpanchayat@gmail.com; Vitaran Email : mgpvitaran@yahoo.co.in • Website: https://www.mymgp.org • Editor : Shubhada Chaukar; Consultants : Adv. Shirish Deshpande (Chairman), Vasundhara Deodhar; Team : Smita Deodhar, Sharmila Naik, Nivedita Mahajan, Neha Joshi.