



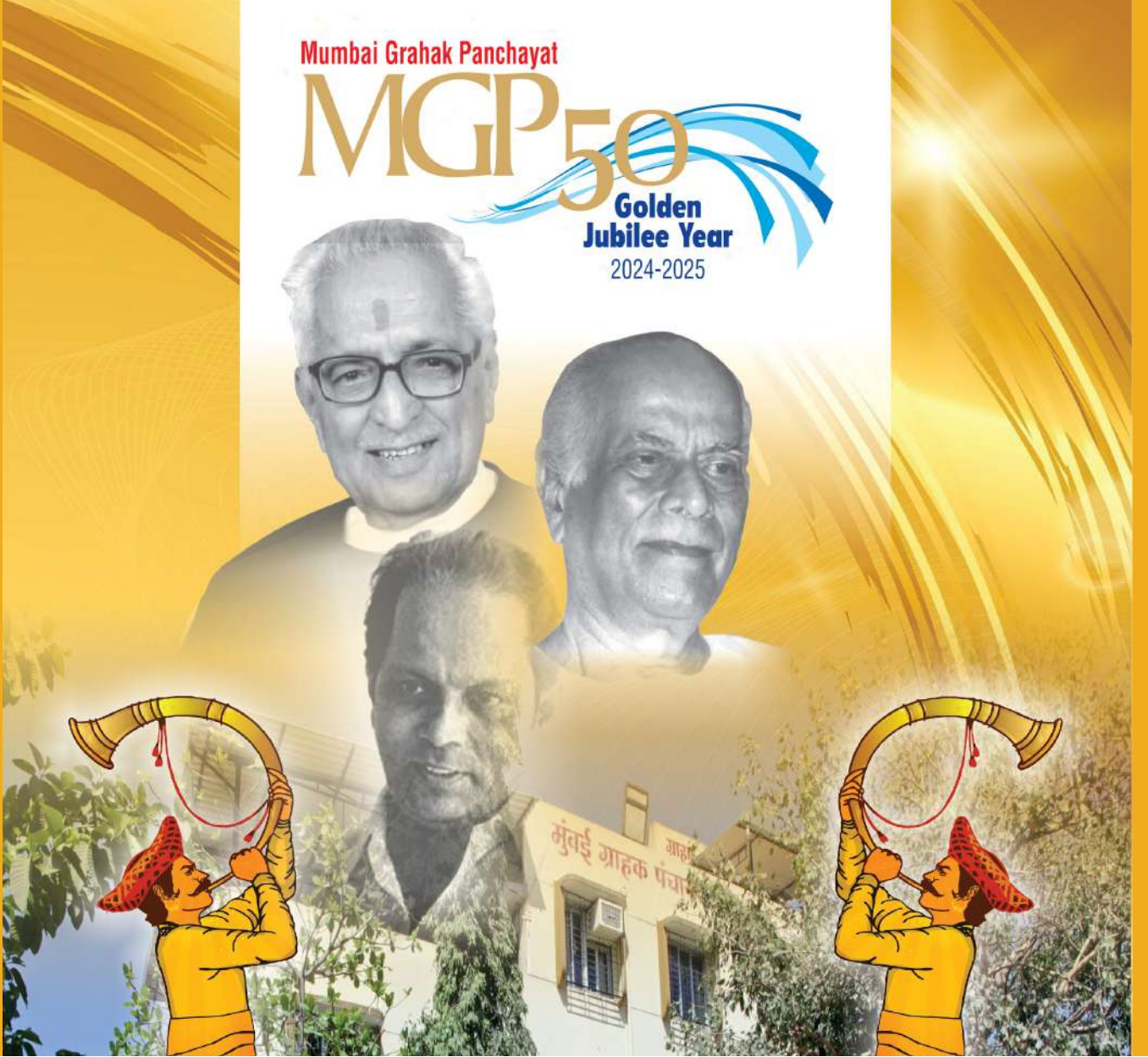
GRAHAK HITAY  
GRAHAK SUKHAY



1<sup>st</sup> April 2024 ▶ Year 1 ▶ Vol. 10

# MUMBAI GRAHAK PANCHAYAT

*E-Magazine*



Namaskar,

This is the 10<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.



# This Work Should Grow!

To commemorate our golden jubilee year, we have sifted through our own old magazines, reports, calendars and we will be presenting these gems from our treasures every month.



I got associated with the consumer movement believing that the work of distribution of items necessary for living is the work done in the interest of human beings, and the work done in the interest of human beings is the work done in the interest of society and thereby in the interest of the country.

A society thus organized can do good work for other causes as well. So, it is important to be organized. Not just for getting foodgrains at a cheaper rate, but for getting good quality foodgrains. The society that has come together with good intentions, can go beyond caste, religion, and politics and will be able to think about other things that matter to the society. We reached out to many people for help in this undertaking of providing unadulterated, pure and quality foodgrains to families. There were ideological differences amongst us. However, we decided that when we are convinced and agree on this good cause, then we must keep aside other differences, get organized and work in the interest of consumers.

This work began at 'Chitrakuti', my home in Pune. The office of the 'Janata Grahak Sangh' was in my house. Meetings and discussions about the work in Mumbai were held at my Dadar house. For about two years, I threw myself into this work. I went to the meetings for the formation of Grahak



Sanghas. I went for purchasing to the Dana Bazar. I also formed a grahak sangh where I lived. At that time, I even dragged the sacks of foodgrains.

All the credit for starting this movement goes to Shri. Bindumadhav Joshi.

It was decided to start this work in Mumbai as well and we also decided to entrust this responsibility to a volunteer or activist who could work diligently for it. That time I suggested the name of Mr. Madhukarrao Mantri, who further roped in more volunteers and activists. They all strived to take the work forward and make it what it is today.

I shared an idea that the activists should work voluntarily for the movement, but the beneficiaries should also contribute in the form of subscriptions. I also expressed that we should not focus merely on the distribution of goods, but should also take up other relevant issues. The thought was well accepted in Mumbai and the work was done accordingly which went on increasing without any interruption.

There was an increase not only in the number of goods that the families received every month but many other great initiatives and activities were undertaken. I am proud to have been associated with such a good movement right from its beginning.

Today I am not involved much with this work. But I do get information about it from many people and through magazines. I am glad this organization is completing twenty-five years. But I believe it is only twenty-five percent of the goal achieved. The organization has indeed been well established, and its work stands out well, but we should not be satisfied with this and we should keep striving to expand the work in the future.

- Sudhir Phadke

*The First President of MGP*

*(Published in April 2000, Silver Jubilee Year Special Issue)*



## Editorial

# Glorious Golden Jubilee of MGP

This year, on April 9, on the auspicious occasion of Gudhi Padwa, with great pride, we will hoist a special Gudi of consumers. Yes, we are ushering in the golden jubilee year with great enthusiasm as we complete 49 years of Mumbai Grahak Panchayat striving for 'Grahak Hitay, 'Grahak Sukhay' on this Gudhi Padwa day.

On this auspicious occasion, first of all, on behalf of our organization, I remember and salute hon'ble Late Bindu Madhav Joshi, hon'ble Sudhir Phadke (babuji) a well-known singer, music director and the first president of the organization and everybody's favorite Late Madhukarrao Mantri. The threefold confluence of Bindu Madhav's vision, Babuji's discipline, and Madhukarrao's organizational skills define the Mumbai Grahak Panchayat.

On April 12, 1975, on the auspicious occasion of Gudhi Padwa, Bindu Madhav, Babuji, and Madhukarrao along with senior activists like Ashok Rawat, Appasaheb and Pratibha Godbole formed Mumbai Grahak Panchayat, in other words, hoisted the Gudhi of consumers in Mumbai.

The "Consumer" is the king of the economy. But in reality, at that time, consumers were exploited in the market to a large extent. The period between 1974-75 was a period of skyrocketing inflation, artificial scarcity, hoarding, black market, adulteration, and deception on account of faulty weights/scale, all leading to the unruly exploitation of consumers. The king, who was being exploited, was an unaware, unorganized consumer. Bindu Madhav held discussions with many intellectuals, economists, and journalists, and brought an idea into action. To provide some solace to the unaware consumers, it was decided to purchase necessary commodities directly from the wholesale market and supply those at fair prices through a network of



Grahak Sanghas and help organize consumers who were in deep slumber. Keeping this in mind, the seed of the grahak panchayat was first planted in Pune in 1974. Along the same lines, Madhukarrao Mantri took it upon himself to formulate Grahak Sanghas in Mumbai. In 1975, on the auspicious occasion of Gudhi Padwa, the first distribution in Mumbai was held at Vanita Samaj. Within no time, this distinct and unique movement of consumers to free consumers from exploitation spread widely in Mumbai. Considering the increasing participation of consumers, besides Mumbai, the organization started monthly distribution by forming Grahak Sanghas in a total of six places, namely, Thane in 1993, Palghar in 2004, Raigad in 2008, Vasai in 2009, and Pune in 2018. Today, we carry out distribution on a 'no profit, no loss' basis to approximately 30,000 families from these six distribution centers.

During this period, the Grahak Panchayat Peths of the organization have created an ideal model of the Consumer Exhibitions that is based on the principles of fair business practices and has flourished despite facing the challenge of online shopping and has paved the way for reliable shopping experience for consumers.

Our founders and other founding activists always inculcated in our volunteers that the distribution of essential commodities is not an end but a means for our organization. They asked us not to be stuck in the distribution activity. Our senior activists always advised us to work unflinchingly to organize consumers, create awareness, and educate and protect them.

When we look back today, it is astonishing to see the contributions made by our volunteers to educating consumers and creating awareness over the past 49 years. Within a year after the establishment of the organization, we started distributing 'Grahak Patrika' every month to our members free of charge along with groceries. In 1995, a column called "Grahakanshi Hitguj (Tête-à-tête with Consumers)" started in the daily newspaper Loksatta. It took our initiative of educating consumers to a different height. From time to time, our work of creating awareness and educating consumers has been going on relentlessly through many popular dailies like Maharashtra Times, Sakal, Mahanagar, Lokmat, Navshakti, and Prahar. We had our column running in the Bombay Times for seven to eight years, thereafter in Hindustan Times and currently, we write two columns in the Free Press Journal. Since October 2, 2023, every Monday, Tuesday and Wednesday our program 'Jago Grahak' is broadcast on the Sahyadri Channel of Doordarshan and is reaching millions of consumers.

During this entire period, the organization has fought many legal battles and successfully protected the consumers to a great extent. Our historic fight against Lohia Machines in the National Commission benefitted four lakh consumers when they received a refund of Rs. 40 crores. Not only this, but the Lohia Machines case also led to an amendment in the Consumer Protection Act that allowed one consumer to seek redressal for numerous anonymous consumers who are similarly affected. Thanks to Mumbai Grahak Panchayat, the 800 buyers of Paranjape Construction could get a refund of 24 crores.

We challenged the arbitrariness of Enron in the High Court and made them aware of the existence and rights of consumers. Due to our complaint against the renowned company Glaxo for re-selling the expired medicines, the Court ordered Glaxo Company to shut its all three factories for 10 days. The fight against the compulsion of set-top box as well as the fights we gave during the strikes of railways, rickshaw-taxi, buses, and essential services of municipal corporation from time to time are some of the many battles we fought for the benefit of consumers. We successfully fought for the installation of electronic meters by removing outdated meters for rickshaws and taxis.

Our members represent consumers in various government committees as well as consumer courts and consumer grievance redressal forums.

We have time and again raised our voice against deceiving advertisements of liquor and other obscene or misleading advertisements and have compelled the concerned authorities to withdraw objectionable advertisements.

The organization also fought legal battles over canceled flights and domestic and foreign tours during the Covid period and is still fighting for the same cause.

When we started a unique campaign 'Tata to Reliance', we



broke the monopoly in the power sector and created history by shifting more than five lakh Reliance customers to Tata Power.

The organization has made a significant contribution to the formulation and amendment of the Consumer Protection Act and RERA Act. MahaRERA Salokha Manch, a conciliation forum, is a creation of Mumbai Grahak Panchayat. Through this redressal forum, we have created an exemplary model of grievance redressal.

The performance of our organization in the international arena is enviable. Since 1994, the activists from MGP have participated in the conferences of Consumers International from time to time. When I was elected to the Board of Directors of Consumers International from 2011 to 2015, we were successful in bringing about significant amendments to the United Nations Guidelines for Consumer Protection, 1985. We played a major role in creating a permanent monitoring mechanism in Geneva for the implementation of these guidelines. The EU nominating us to formulate a consumer protection law in Fiji, Zimbabwe adopting our distribution system, a minister from Norwe commending our unique distribution system

as a 'role model of sustainable lifestyle' at the United Nations Conference on Sustainable Development (UNCSD), demonstrate the respectable position of the Mumbai Grahak Panchayat in the global consumer movement.

This unprecedented contribution by a voluntary and financially independent consumer organization to the consumer movement over the past 49 years could be possible because of the ethos cultivated by our founders. Furthermore, this glorious journey would not have been possible without the full cooperation of our Sangha Pramukhs, office bearers who run all distribution centers efficiently, volunteers at all levels, and our office staff. Nothing is enough to thank them for their contribution.

As we enter into our golden jubilee year, many big challenges loom over the organization and the consumer movement. Thousands of volunteers serving selflessly for our organization is our great strength as well as our asset. Let us start the new year with this strength and get ready to face new challenges.

**- Adv. Shirish V. Deshpande**  
*Chairman, MGP*

## Peth at Goregaon Soon

Our organization is entering into Golden Jubilee year on 9<sup>th</sup> April 2024, Gudhi Padwa. The first Grahak Panchayat Peth of the year 2024 is starting at Goregaon from 11<sup>th</sup> to 15<sup>th</sup> April 2024. Do not miss the opportunity to shop quality goods at fair prices. Grahak Panchayat Peth is a wonderful experience for consumers.



**Venue : Jawahar Hall, Sardar Patel Bhavan, S.V.Road, Goregaon (W), Mumbai**  
**Dates : 11<sup>th</sup> April to 15<sup>th</sup> April 2024**  
**Time : 12 noon to 8.30 pm**

# MahaRERA Conciliation – Tips and Tricks

**R**Real Estate is a vast industry encompassing Residential, Commercial and Industrial properties with numerous transactions and interactions taking place daily. While most Real Estate deals proceed smoothly, disputes can still arise, posing challenges to both developers and consumers who are involved in the Real estate conflict. When Real estate-related conflicts occur, it is important to seek effective resolution methods that minimise costs, time and strain on relationships. MahaRERA Conciliation has emerged as a popular alternative to traditional litigation for settling Real Estate Disputes, and for good reason. If you find yourself involved in a Real Estate or construction defect dispute, consider the advantages of conciliation as an alternative to litigation.

Real Estate disputes under MahaRERA can be resolved through Conciliation (Voluntary Conciliation Referred Conciliation). Real Estate Disputes can arise due to delays in handing over possession of the properties, construction quality issues, refund of money with interest etc. MahaRERA conciliation can help parties to reach a mutually acceptable solution by facilitating open communication and exploring compromise options. Resolving Real Estate disputes is crucial to ensure the integrity of the project, protect investment and maintain positive working relationships between home buyers and developer. While traditional litigation can be time-consuming and costly, Conciliation under MahaRERA offers a viable alternative for efficiently resolving construction or Real Estate Disputes.

## How to prepare for MahaRERA Conciliation?

In my Conciliation meeting my Co-conciliator Mr. Himanshu Jain and I before entering into a conciliation session, we take some important steps to prepare ourselves and our case. We gather all relevant documents and evidence that support the respective



parties, positions and their claims such as contracts or agreements, invoices, receipts, photos, reports or letters etc. Think about party's main goals and interests, as well as best alternatives to a negotiated agreement (BATNA)

and respective parties reservation point. We also see the market value/condition of the property as well as the legal and financial implications on Real Estate Dispute. Additionally, we consider the perspective and interest of both parties to understand what they might want or need from the Maharera conciliation. When parties agree with the date and time Maharera coordinators schedule conciliation meetings.

## What to expect during Conciliation?

MahaRERA Conciliation typically follows a general structure which can be flexible and customised to the needs and preferences of the parties and the Conciliators. During MahaRERA Conciliation meetings, Conciliators shall introduce themselves, explain the process and rules and ask the parties to explain their case/dispute. Parties are invited to present their side of the story and desired outcome. Conciliators listen actively, ask clarifying questions and facilitate discussion between the parties. Techniques such as brainstorming and reframing summarising for Caucus (meeting separately with each party) or used to help them communicate effectively and overcome impulses. Finally, Conciliators help to draft a written settlement agreement/ or consent terms which are legally binding and reflect their agreement.

### What are the important steps followed during MahaRERA conciliation?

Prior to Conciliation, we set the right agenda, we allow both parties to speak, ask effective questions, argue, agree, disagree etc and we make sure both parties get an equal opportunity to speak. Disputes kill communication. Conciliation under MahaRERA helps parties to connect through healthy and fearless communication.

### Tips for conciliation as a successful mechanism?

According to me when both parties i.e. Home buyer and Developer connect with each other and start communicating with each other irrespective of their disagreements or irrespective of whether the issue between them gets resolved finally on the conciliation table or not?

### How MahaRERA Conciliation is beneficial to parties?

In conciliation, parties are free to disagree. This statement by Conciliators helps to build a rapport with the parties and reduces tension in the parties. During conciliation, parties try to compete with each other to achieve individual

gains. However, conciliators facilitate the process to make them understand on their own that together they can work on a strategy for mutually acceptable common gain. Initially, during conciliation each party may consider the other party as an enemy. MahaRERA conciliation forum brings a shift in the mindset of each of the parties to consider the order as a person absolutely necessary for the resolution of the dispute.

Therefore, I would like to express my special thanks and Gratitude to MGP and MahaRERA Authority for creating a robust mechanism of effective dispute resolution through conciliation. MGP has given me the opportunity to become a Conciliator, which has opened several paths for resolving disputes in a constructive and collaborative manner.

I feel honoured and privileged to be a part of this noble initiative, which not only helps the parties to settle their issues amicably but also promotes trust and harmony in the dispute resolution mechanism in the Real Estate Sector. I hope to continue serving society and contributing to the vision of MGP and MahaRERA with dedication and sincerity.

- Adv. Pooja Joshi-Deshpande

## ‘Do not sell as Health Drinks!’

The Food Safety and Standards Authority of India (FSSAI) has directed e-commerce players to promptly rectify misclassification of certain products that are being sold as health drinks or energy drinks on their platforms. It said this corrective action is needed to ensure transparency and enable consumers to make well-informed choices.



This direction comes after the food safety authority observed that e-commerce players are erroneously categorising certain milk, cereals and malt-based beverages as health drinks or energy drinks on their platforms.

In a statement, FSSAI said that it has observed instances of dairy-based beverage mix, cereal-based beverage mix or malt-based beverages, which are proprietary food products, being sold by e-commerce platforms under the category “health” drinks or “energy” drinks.

Food Safety and Standards Act does not standardise or define the term “health drink”. “Therefore, FSSAI has advised all e-commerce FBOs to promptly rectify this misclassification by removing or de-linking such drinks or beverages from the category of ‘health drinks / energy drinks’ on their websites and place such products in the appropriate category as provided under the extant law,” an official statement added.



# Housing projects for Senior Citizens

These days the demand for houses, which can accommodate a single senior citizen or senior couple is rising leaps and bounds. They are ready to pay additional costs. Such houses are being labeled as 'retirement homes' or 'second inning'. But, unfortunately, many such projects are found not to fulfill their needs. So far many complaints have been registered. In 2019, one organisation had given detailed guidelines regarding such houses and had asked for proper rules and regulations concerning the same. The rights to make new laws and the necessary amendments are reserved by the Ministry of Housing and Urban Affairs.



The concerned Ministry felt the need to regulate and implement stringent laws after receiving repeated complaints. So, MahaRERA asked for suggestions from the public and organisations.

While purchasing such houses, people should not fall prey to misleading advertisements. This was one of the main suggestions given by all the organisations.

The guidelines about this have recently been published by MahaRERA.

The guidelines include problems faced by the senior citizens such as the design of the apartment, use of environmentally friendly materials, well-equipped elevators, stair-cases suitable for elders, design of the kitchen area

and well-equipped washrooms, uninterrupted supply of electricity and water, safety and security. The laws regarding these are to be strictly followed by builders and developers shortly.

## Highlights from MahaRERA's guidelines-

- ❖ Buildings having more than one floor must have an elevator.
- ❖ All elevators must have an audio-video system.
- ❖ Easy wheelchair access to enter and exit the elevator.
- ❖ Mandatory ramps for unhindered wheelchair access.
- ❖ The width of the stairs should not be less than 1500 mm.
- ❖ Handrails should be fitted on both sides of the staircase
- ❖ Each staircase must not have more than 12 steps.

- Uday Pingale

## 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 an esteemed consumer movement!



# AI and Consumer Protection

The United Nations Guidelines for Consumer Protection emphasise the importance of transparency when it comes to providing people with the information they need to make informed choices, and enabling authorities to establish and enforce rules.

Work has already started to improve transparency in Artificial Intelligence (AI). To ensure people are the true beneficiaries of this new technology, effective consumer protection needs to be built in at three key stages:

## 1. Construction

Consumers have real worries about the way that AI is being built and how data is being incorporated, according to a review from the US Federal Trade Commission. Many generative AI models need large data sets for training and learning. We need to question how AI models are built and maintained – and whether this has been done in a way that is fair to consumers to start with.

For example, is the data used to train an AI model collected lawfully and with people's consent? Is the human labour that labels and categorises that data ethical? And are the environmental resources involved responsibly managed? Developers should be transparent about what it has taken to create a tool that consumers use, in the same way that product labelling helps people understand what goes into their food, textiles or medicine.

## 2. Distribution

Once an AI model has been built, it must be deployed in a consumer-first way.

Open versus closed-source development has emerged as a key debate. With open models, an application's source code is open to the public for anyone to use, while a closed model is kept private and proprietary.

There are arguments in favour of either approach, and it's exciting to see new tools become available to society. But to properly protect consumers, we need to know what

the impact on society is once an AI model is unleashed.



Music<sup>3</sup>

AI-Generated and cloned voices of 'The Weeknd' and 'Drake' were uploaded as a song and was streamed over 15 million times before it was taken down.



Images<sup>4</sup>

Photographer Boris Eldagsen refused a Sony world photography award, revealing his winning image was AI-generated, sparking debate on AI's role in photography.

Have the developers and deployers of these products considered or disclosed the risks they might present? Do they allow external parties – such as researchers or enforcement agencies – to independently verify those claims? And in the case of open models, are there rules around who can build on that code and what they are allowed to do with it?

We know, for example, that open generative AI models have already been used to create non-consensual sexual imagery. The Norwegian Consumer Council has detailed the extensive harm the technology can create. In particular, it has the potential to unleash a new era of mis- and disinformation and to supercharge bad actors with scams. It could also make cyber deception harder to spot: people can only identify AI-written content about half of the time, research shows.

At our Global Congress 2023, Consumers International called for governments to ensure adequate protection against such activities on technology platforms in our Global Statement to Stop Online Scams. What's needed is effective action and regulation to prevent, detect, disrupt and respond to them.

Those developing AI systems must acknowledge and report what they know about the potential for harm.

## 3. Responsibility

We also need to interrogate whether there are robust procedures for solving issues

that arise, and whether the right levels of accountability and recourse have been put in place across industry, government and civil society. This includes the right to redress for consumers, disclosure of government access requests and intellectual property infringement.

Put another way, if an AI system creates a problem for a human, who is to blame – and who should fix it? Clear lines of accountability need to be drawn.

Much has been written about the potential for AI and other technologies to unfairly discriminate or perpetuate biases, but less about who should be held accountable for this, or whether there should be any recourse for those affected. There needs to be a strong debate about ways to appeal or contest decisions made by AI algorithms, for example, in credit lending, healthcare, insurance or hiring.

### AI becoming ubiquitous

We're all aware of the power AI has to reshape our lives in useful and effective ways. But the pace of change and lack of regulation warrants proactive policymaking around consumer protection.

Significant legislative efforts, like the European Union's AI Act, were set in train last year, demonstrating the high-level awareness, support and momentum behind the idea of protecting consumers.

We all want to harness the power of technology and, if we do it responsibly, generative AI could have broad benefits with minimal downsides. Without discussion and mitigation of these risks, the outcome may be very different.

The time to put consumers first is now.

*Courtesy- Consumers International*

## 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.



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