



GRAHAK HITAY
GRAHAK SUKHAY



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MUMBAI GRAHAK PANCHAYAT

E-Magazine

We are Earth-friendly Consumers!



This is the 17th volume of our English e-magazine, through which we connect with our non-Marathi readers. This magazine contains translations of selected articles from our Marathi in-house magazine Grahak Tituka Melavava and reproduces some articles by MGP activists that have appeared in other publications.



Lecture on Home Purchase and Redevelopment

On August 25, 2024, Thane Vibhag organised a lecture by Sharmila Ranade, Counsellor in MGP's Complaint Guidance Center. She guided the members on house purchase, RERA Act and redevelopment.



In her talk, Ranade explained that buildings which are older than 30 years are likely to go for redevelopment. She covered things like why redevelopment takes place, what precautions should be taken, likely difficulties and their resolution, and points are to be kept in mind while choosing a developer. She said members should carefully understand the proposal before finalising the developer.

Before selecting a developer, one must find out his financial position, projects completed by him, quality of workmanship,

- Varsha Bhurke, Thane Vibhag
time taken to complete the projects, his credit rating, any legal cases pending against him etc. She also guided the audience on how to prepare an agreement, what all documents are to be kept ready before vacating the flat etc.

Ranade then explained the difference between RERA Act and MOFA Act. The idea behind RERA Act is to register the projects and the estate agents in order to safeguard the house purchaser. While purchasing a house, she advised, everyone must visit the RERA website to know details about the developer and estate agents. While taking possession of the flat, purchaser should check on carpet area, electricity meter reading and also check whether other things are as per agreement or not.

The programme, which had 120 attendees, was compered by Snehal Nadkarni while Varsha Bhurke proposed the Vote of Thanks. ♦

Dahisar Vibhag Celebrates Global Postal Day

On October 9, 2024 on the occasion of Global Postal Day and Golden Jubilee of MGP, Dahisar Vibhag organised a programme at Dahisar Head Post Office at I.C. Colony, Borivali(West). Recipient of Governor's award Alka Naik was also present



on this occasion. During the programme, all staff was made aware of their responsibility towards the society and activities of MGP were explained. Along with the message "No plastic bags, use only cloth bags", cloth bags were distributed to all the staff members.

Bhandari Mandal Dahisar Borivali former President Prakash P. Pavaskar, MGP Dahisar Vibhag Coordinator Purushottam Hodavadekar, Dahisar Vibhag Committee members Shekhar Kambli, Vijay Khanolkar and other members, Former Editor of Navakal Newspaper Mohan Valavalkar and the entire Post Office Staff were present at the event. ♦

Editorial

The Ready-to-Eat Food Monster

- Shubhada Chaukar

During my one-and-a-half-month stay in the Netherlands, I used to feel sad looking at the waste I was generating. Everything I would buy would come wrapped in packaging material. A foam net for cauliflower, plastic cover for bottle gourd, plastic tray for cucumbers, plastic boxes for cookies, cardboard boxes for eggs..., the trash can would start overflowing on the day we went grocery shopping. Back in India, I carry my plastic egg container while buying eggs from the nearby egg vendor; my vegetable vendor from Palghar simply puts all these vegetables in one cloth bag.



Pic Courtesy : AI Meta

In the Netherlands, huge garbage boxes were placed in the building to empty household waste. It had an automatic system. When I held my SIM card close to the garbage box, the lid would open. Then I would pour my waste into it. Wet, dry, everything together. The box would swallow all the waste and push it underground in its stomach. Later the waste would be sorted automatically. I didn't know how sorting happened automatically but I realised that even the environment-caring citizens were sceptical about this claim.

Walking around the supermarket there, I realized that people consume a lot of processed food because most people do not cook at home from scratch. The food items are ready-to-eat and ready-to-make types. All you have to do is buy cans of cooked beans, add those to gravy, and make it into curry or pasta. Processed foods like different cheeses, sauces, pizzas, and noodles are consumed in large quantities. Often

a lot of this food is wasted, as not everyone can finish the portion. Leftover cheese, sauces, etc. are thrown into waste. And what remains is the packaging waste that comes with it all.

Processed foods put a strain on the environment, considering the materials, processes, and fuels used for making them. On the contrary, cooking your own food with grains, vegetables, and fruits at home, as well as eating local and seasonal foods makes one's lifestyle more sustainable. According to the traditional way of living in India, we do so as much as possible. In our organisation, the Mumbai Grahak Panchayat, we do collective purchasing and distribution at Sangha on a certain day. Our practices cause less harm to the environment.

Sometimes we take our strengths for granted. We don't even realise how much our habit of cooking at home sustains the environment! Not surprisingly, Mumbai Grahak Panchayat got an opportunity to include a 'case study' of our collective procurement and distribution system that promotes sustainable lifestyles in a global initiative by the United Nations! We have also been invited to share a comment on what we can do globally in this regard. Today, the world is studying Indian food traditions as a blueprint for a sustainable lifestyle and is also looking at our distribution system as an ideal and exemplary way.

On the other hand, it seems that today our society is grappling with ready-made foods. Food parcels arriving at the click of a button have become very common and are causing issues with road traffic because of the delivery bikes. We are facing a huge challenge of maintaining and nurturing our sustainable habits, which is worrying.

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Junk Food and its Impact on Health

- Mamata Athalye

Increasing urbanisation, ever-changing lifestyle, paucity of time, easy availability, hammering of advertisements, and desire for instant gratification are collectively responsible for negatively impacting our diet-related regimen.

Nowadays, most of us consume increasing quantities of excessively processed food that has higher calorific value, higher quantity of salt, sugar, fatty foods that are further modified with artificial colours, preservatives, flavoured chemicals.



Pic Courtesy : AI Meta

As a part of achieving economies of scale in business, the earlier mentioned processed food items are made in wholesale quantity, the structure and taste undergoes change and they get consumed in huge quantum. Despite this, hunger is not met - on the contrary, sugar levels in our body shoot up. The absence of required nutritional value and lack of fibre in these food items leads to heart attack, diabetes, high blood pressure, obesity, malnutrition, illness related to digestive system, cancer etc. As per a survey conducted by a French university on the daily eating habits of humans, it has come to the fore that consumption of junk food is the main reason for people suffering from Insomnia, i.e, sleepless nights. In addition, this has negative impact on our mental well-being too.

The World Health Organisation has encouraged consumption of fibrous fruits, vegetables, cereals. WHO has also cautioned against excessive intake of artificially made food containing trans fats. Trans fats made from hydrogenated vanaspati oil result in

increasing bad cholesterol in our body, creating blockages in blood vessels. FSSAI has mandated limitation of 0.2g/100g of trans fats in food items.

We should adopt following practice to reduce consumption of fats in our diet...

1. Change the way we cook food. Adopt the process of boiling, steaming and baking food items. Avoid fried foods. Do not reuse oil once it is used for frying.
2. Remove the fatty parts in meat. Avoid eating foods that contain saturated fats.

The World Health Organisation has mandated consumption of 5 grams of salt per person per day. Additional consumption of salt reduces the quantum of potassium and results in high blood pressure. We get potassium from fresh vegetables and fruits.

While choosing packets of processed foods, we should do a proper check of the information written on the cover, the constituent items, the table mentioning the quantum of salt, sugar, saturated fats, trans fats, and nutritional value.

The quantity of sugar that we take over and above the quantum already included in our routine diet should not be more than 10 per cent of total calories that we are already consuming. Our body receives only empty calories through sugar and our brain gets addicted to it

Traditional Indian Food is the best example of consuming balanced food, replete with complete wholesome supplements! Our ancestors have considered traditional Indian food as Purna Bramha, meaning food that is complete in itself inducing all-round growth, expansion, and creation.

Now, one activity which completely needs our attention is sticking to traditional Indian eating discipline! ♦

Several interesting projects and talk sessions were organised as a part of the Panchayat Peths that were held across the cities. Below, we present some highlights from these programs.

An Evening to Remember

- Neha Joshi

This was the second year of Mumbai Grahak Panchayat's initiative 'Setu Bandha Re!' Customers responded positively to the initiative this year too. About 30 organisations working for the underprivileged sections participated in this special initiative. An informal chat program was organised in the evening at Symphony Hall, Andheri on October 4, which was moderated by Shubhada Chaukar in her easy-going style. It aimed at giving the representatives of those organisations a platform to speak and to convey their motivation behind this work. We see the organisation functioning successfully, but we do not know exactly how it was created and how it evolved.

Advait Dandavate of 'Vardhishnu - Gatha Social + Research and Development Society' Jalgaon has a Master's degree in Sociology'. He also worked in the corporate world for some time but lost interest in it. He

was interested in waste management. For that reason, he closely observed the routine of the garbage collectors. He noticed that most of the garbage pickers are children. These children collect garbage by hand. Blades in the garbage, broken glass cause injuries to them. Also they get addicted to tobacco. There is also a lot of violence among these children. There is lack of love and respect in the lives of these children.

To address this, in 2013, with around 125 children, 'Anand Ghar', was formed in their locality. Advait has worked with 750 children till date. These children are generally between the ages of 5 and 16. The basic aim of this center is that these children should not have to work as garbage pickers for the rest of their lives. Parents of these children are mostly single women. Jackets, kurtis are made by 'Gatha', an initiative to get these ladies employment. Through "Setu Bandha





Re!”, he said,” we are now connected with customers in Mumbai forever.” He also mentioned that their online purchases have increased, so this setu (bridge) has become a mahasetu (great bridge) in its second year.

'Deepstambh - Manobal Charitable Trust, Jalgaon' is an organisation established by the efforts of Yajurvendra Mahajan. Their representative in Mumbai, Rajendra Patil, while talking about the organisation, said that mainly this organisation works for the educational advancement of the disabled. Till date almost 500 children are doing good jobs after getting education from the institute. These children appear for competitive government exams like UPSC / MPSC and also attempt to get admission in prestigious institutes like IIT / IIM as well as. Manobal also provides support to transgender people and orphans. Some children are skilled in art, they make various artistic products like bags, sky lanterns etc. which generates employment for them. This organisation has been functioning for the last 18 years. Now they have a branch in Pune too. About 500 activists are connected with the organisation in different ways.

'Paulvat Foundation' (Taluka Velha) is an organisation that emerged from the efforts of Kshirsagar. While talking about this area, Kshirsagar said that it is a remote part of the Maval valley where even today children

have to walk 24 kilometers to go to school. The mobile range has also arrived recently. Later these children come to the city. At night they study in colleges but work during the day. Girls get married early. Kshirsagar has opened a hostel for children. Today there are 30 children at the hostel. With the help of IIT, he has made a machine for crushing the fruits of the hirda, a medicinal tree found in that area, for employment generation. They supply these fruits to Ayurvedic Ras shala (pharmacy) in Pune. Some women have been trained in fruit processing on Karvanda (a wild berry) from Dapoli Agricultural College. They make jam, pickles, syrups from karvanda. Bamboo is the major product of this area, which they process into useful products. Today, some of their bamboo products have reached America as well. 1500 to 2000 people are working in their project.

Vidya Phadke, secretary of Gharkul Parivar, Nashik, was originally the headmistress of a school for mentally challenged girls in Prabodhini Nashik. After retirement, the parents of these girls raised the problem of how and what will happen to our girls after the parents pass away. As proof of concept she did a one-month residential camp with four girls in a small house. Gradually, it transformed into today's residential family. Today they have 62 adult mentally challenged girls. Vidyatai said that even girls have behavioral problems. If kept busy with art, they make beautiful things. Due to 'Setu Bandha Re!', many products made by these girls like torans, greeting cards, dohar, sky lanterns reached the people.

Arani Kala Kendra, Kalyan is an institution run by Vikram Ghag at Vikramgad, Jawahar. There is a water problem on this village settlement. Water has to be fetched from a distance of seven kilometers. These children have not even seen the sea yet. This organisation trains children in small groups to make cow dung beads and then artificial jewellery.

At the end of the program all the organisations were asked about their future trajectory and wished well. The organisations stressed the importance of initiatives like Setu.

Navin Kale, Founder of Swayam Talks, was the Chief Guest for the event. He suggested that some of the products of these institutions could be considered for MGP's distribution list. Also every stall here should have a QR code providing information about the products, the organisation and a drop box in which the customer can drop suggestions, feedback. All the representatives invited attendees to visit their institutions and

that's when, Shubhada Chaukar expressed that the concept of social tourism could be developed. Navin Kale expressed that the activity 'Setu Bandha Re!' should grow so well that it should eventually grow into a three-storey peth.

At the end of the program, Peth President Anuradha Deshpande expressed satisfaction seeing the concept of Setu grow into a Mahasetu. She also mentioned that all suggestions will be taken into consideration to enhance this Peth experience.

This beautifully crafted program left the audience enchanted! ♦

Awareness about Environment Protection

- Minal Tipnis

Thane Peth organised some innovative programmes to create environment awareness to mark the Golden Jubilee Year of Mumbai Grahak Panchayat(MGP).

In the environment protection section an awareness was created as to how to minimise the household waste before it goes into the bin, while managing 'My waste my responsibility.' The volunteers guided how to bring household waste to zero level. It is necessary to segregate the waste into dry, wet and hazardous wastes. The wet waste should be allowed to decompose and natural compost be then produced and used in the garden, applied to the roots of trees for a better growth. Some volunteers guided the consumers in producing Bioenzyme at home.

Unwanted medicines, if got mixed with the litters, can enter the food-chain and adversely affect the humans. Hence for the disposal of such unwanted, wasted, outdated medicines, 'Green Pharmacy Bin' was provided and then, these collected medicines were handed over to the authorised institutions for scientific disposal of the same. Consumers appreciated this and their

response was tremendous. Within a span of seven days, nine kilograms of such unwanted machines were collected.

A workshop on 'Turning Waste to Useful products' was organised for school children on October 2. In the workshop, the children were guided in making lanterns using soft drink bottles and Bio-enzymes using citrus fruits rinds. 28 students from Bedekar Vidyamandir and A.K. Joshi Vidyalyaya participated in this novel workshop.

To encourage the responsible consumers a crossword puzzle game was organised by the Thane unit with the help of the Education wing. From young to old, all age groups were seen eagerly participating in solving the said cross-word. In an another programme the consumers were to respond about various symbols, one needs to look for while buying gold ornaments, household appliances, food items and other necessary goods. The consumers enthusiastically participated in this programme. The participants wholeheartedly expressed that they had gained considerable knowledge and also received an environment friendly cloth bag as a gift. ♦

I have something to tell

- Neha Joshi

In the recently concluded Grahak Panchayat Peth in Dadar, there was an innovative session titled "I have a something to tell". It was an open forum, organised at Dadar on September 22, 2024. On behalf of Mumbai Grahak Panchayat, at a UN Conference held in July 2024, Chairman Adv. Shirish Deshpande, Peth President Anuradha Deshpande, and Coordinator Adv. Pooja Joshi Deshpande had introduced and presented the concept of how a consumer organisation (like MGP) could become self-sufficient in every aspect by successfully organising Grahak Panchayat Peth(Consumer Fairs) periodically throughout the year.



In this connection, Dadar Peth had organised a session wherein Editor Shubhada Chaukar interacted with the three as they narrated their success story at the UN Conference. Adv. Shirish Deshpande, while stating that MGP had made its mark on the global platform, said the monthly distribution system and the way it is managed and the success achieved over the years has been appreciated by the global community. Adv Pooja Joshi-Deshpande related the story of the unfolding of the unique Grahak Peth model and how it was presented at the UN

Conference. Anuradha Deshpande said that for the last 23 years she has been associated with Grahak Peth in a multi-dimensional way, and it was a milestone and a proud occasion for her to represent MGP at a global level.

In the second session, an appeal was made to the Next-Gen to come forward and express themselves on their vision for MGP and way forward. Several of the attendees presented their views and made valuable suggestions. The new gen members insisted that MGP should now be present and make its mark on digital platforms. MGP should proactively post and provide information about the consumer movement and initiatives undertaken by Grahak Peth, and also other matters of larger consumer interest on Instagram, Facebook, YouTube, X (earlier known as Twitter). They also suggested ways and means on how the digital platforms could be leveraged for MGP and larger consumer benefit. It was also suggested that MGP could consider taking up issues around MRP, and also problems nagging consumers in the banking sector.

Chairman Adv Shirish Deshpande, while whole-heartedly welcoming the suggestions made by the NextGen, made an appeal to them to come forward and integrate themselves with MGP functioning. Dadar-Mahim-Bandra Vibhag President Dr Manasi Rajadhyaksha expressed her gratitude to the speakers and thanked the participants for making the event a great success with many takeaways. All the members of the Dadar-Mahim-Bandra zone took a lot of effort in making the event vibrant and interesting.

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‘Converting Waste into Useful Products’ Competition

- Sumita Chitale

Mumbai Grahak Panchayat organised a pre-Diwali Grahak Panchayat Peth between October 18-26, 2024 at Bhatiawadi Hall, Borivali. It was inaugurated by Vibhag President Dr. Suhasini Sant. Peth President



Anuradha Deshpande and Dr. Sant addressed the gathering. During her speech Dr. Sant emphasised that the unique consumer forum and its distribution system has now caught the attention of the global community. She further stated that MGP not only looks after consumer interests, but also the interests of

socially and economically weaker sections through innovative projects like ‘Setu Bandha Re’. Their products are given platforms by MGP.

Dr. Sant praised the efforts taken by the Borivali volunteers and wished them good luck for the Grahak Panchayat Peth. She also felicitated the participants who took part in various competitions. Peth President Anuradha Deshpande expressed her gratitude and stated that the Golden Jubilee of the MGP would be celebrated by organising various innovative competitions and new entrants would be given a platform to exhibit their products.

The Borivali Vibhag organised various competitions on the first day of the Peth. There was a unique competition, ‘Converting Waste to Useful Products’, which received tremendous response. The winner of this competition was Suresh Sawant, who had made a long-lasting and novel product from coconut shell and small plastic bottles. ♦

Plastic Collection Drive

Under the Environmental Education initiative, Vivekanand English Medium School, Kurla celebrated Hindi Day on September 14, 2024. As a part of ‘Protection of Earth’, the school organised a plastic collection drive on the same day. Member of ‘Sampoorna Earth’ and ‘Bintex’ Aditya Samant explained in detail about this drive.

The school circulated a Google form to the students, and created a Whatsapp group. Every student was given six bags to collect

dry plastic waste.

Every 15 days a van from ‘Sampoorna Earth’ is stationed at a specific time at the school gate. Students hand over bags filled with dry plastic waste to this van which is then segregated and reused to make pebbles, tables, chairs, cable covers.

A few students were awarded with the title of ‘Earth Protection Sainik’ by the Chief Guest. ♦

When Consuming Packaged Fruit Juices...

- Sumita Chitale

Nowadays, consuming fruits and drinking packaged fruit juices, considered healthy and nutritious, has become a part of our daily routine. We have a wide range of brands and a variety of fruit pulps or juices that are easily available in the market. And we like them. Looking for healthy options, we choose a product whose label says it is 100 per cent fruit juice. But can it be 100 per cent fruit juice? We do not even think about it. But the Food Safety and Standards Authority of India (FSSAI) has considered this aspect. FSSAI has issued an order that from June 3, 2024, no company can print 100 per cent fruit juice on the product label. Also, no company can claim and advertise that the product is made of 100 per cent fruit juice. Not only this, but it has also ordered that all previously printed packaging material that says "100 per cent fruit juice" should be destroyed by September 2024.



The reason for doing so is that such fruit juice is not fresh squeezed natural juice, but is made from pre-produced fruit pulp. Therefore, as per the FSSAI order, no company can make a misleading claim of 100 per cent fruit juice. Packaged fruit juice contains water and a small amount of fruit juice. Such a small amount of fruit juice or pulp certainly does not make it 100 per cent

fruit juice. Most fruit juices contain added sugar. If more than 15 grams of sugar or any sweetener per kilogram of fruit juice is added, then the product label must clearly state it as a "Sweetened Fruit Juice".

These reconstituted juices may have preservatives added to prolong their shelf life or may even contain artificial colors. Consumption of such juices can cause health problems. When buying packaged fruit juices, consumers must always read the label on the packaging to know its ingredients. Reconstituted fruit juice is a juice made by dehydrating fruit pulp and then diluting the concentrate by adding water. It is a processed juice. Hence, its nutritional value is less compared to fresh fruit juice. Fresh fruit juice retains its vitamins, salts, and nutritional values. Its consumption boosts our immunity and aids digestion. For this reason, whenever possible, it is better to consume fresh fruit juices.

Along with fruit juices, the FSSAI has been implementing new rules for the manufacturers of packaged food products from July 6, 2024. According to the new rules, it is mandatory to mention the amount of sugar, salt, and fat in any food on its label in big and bold letters. This will allow consumers to know the ingredients in each packaged food item. It is also necessary to suggest the portion size of the food to be consumed.

Consumers should carefully read the ingredients and nutritional value chart on every packaged food item before buying it. The FSSAI's new order will help consumers understand the nutritional value of calories, carbohydrates (starchy foods), sugar, fat, and salt in the food they are consuming.

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On the occasion of 14 November, Children's Day,
we present a novel story for our child readers.

Alexander's Insurance

- Surqsh Vandilq

The other day, one of Baba's (father's) friends came to Tejomayi's house. Baba introduced him as an insurance agent. After a while, Aai (Mother) brought tea for this insurance Uncle. Alexander, the dog, knew that if Aai gets tea for someone by herself, he is not to growl or bark at that person. So, he started looking at this Uncle in a friendly fashion.

The Uncle, a bit surprised at first, was softened by Alexander's affectionate behavior. After drinking tea, Baba mentioned that the Uncle's intention to come home today was to get a health insurance policy.

"What's that for?" Aai asked.



Pic Courtesy : AI Meta

"Ma'am, our life has now become very hectic, we are prone to many ailments which many require sudden hospitalisation. In that case it costs a lot of money. Not everyone has it."

"Then?"

"Then, those who have health insurance get immediate financial help from the insurance company."

"Is it free, Uncle?" Tejomayi asked.

"No dear, it's not free. The person who insures himself has to pay for it."

"This means, that the company gives us our own money. Then why should we give money to the company? We can keep it in the bank." Aai expressed.

"No, ma'am, the cost of hospitalisation can be in lakhs. We don't pay that much to the company."

"Then how much do we pay?"

"Suppose you take out an insurance policy of Rs. 1 lakh, you have to pay only Rs. 4-5 thousand every year. So even if you spend lakhs of rupees in the hospital, the insurance company will pay for it."

"But what if it costs more than the amount for which we have taken insurance?" Baba asked.

"The company doesn't pay that cost. So, it's better to take out an insurance policy for a higher amount. You have to pay a little more premium for it. This insurance premium is for one year. Only if you have to go to the hospital during that year, you get the cost."

"But Uncle, what if you don't need to go to the hospital?" Tejomayi asked.

"My dear, then the insurance companies give you some points."

"Of what use is that?" Aai asked.

"If you renew the insurance in the second year, those points are credited to it."

That means you get more benefits. It has to be renewed every year."

"Alright, let's go. It's getting too technical. You should insure all three of us for five lakh rupees. Tell me what the premium will be." Baba asked uncle.

"Only three?" cried Tejomai, loudly.

Uncle looked at her in surprise.

A question mark appeared on the faces of Aai and Baba, too.

"Who is the fourth one?" Uncle asked.

"Ah, what about our Alexander? Aai, how could you forget." Tejomai said brightly.

"Oh really, how did I make a mistake? Do cover my son Alexander too, in the health insurance plan." Aai said, cradling Alexander.

Uncle exclaimed "Ah!"

"Why are you surprised Kaka?" Tejomai asked.

"No, our insurance policy covers only humans. Not others."

"Why? Don't animals fall sick? They also have to be taken to the hospital. Surgery needs to be done. Medicines have to be given.

So why is there no insurance cover for them?" Aai asked.

"Why not? I really do not know ma'am. But currently our company does not have such a facility. I will inquire if another company has it and let you know."

Immediately the Uncle made a video call to one of his insurance agent friends. He inquired about an insurance cover for animals. The friend on the other end said that his company has recently launched an insurance plan for animals.

Hearing this, Aai requested that other Uncle to come to our house immediately to

take an insurance policy for Alexander.

"Let's take out an insurance policy for the three of you'll today," Uncle said, coming back to the main point.

"No. Everyone should be insured tomorrow," Tejomai said firmly.

"But...," said Uncle.

"No ifs and buts! Tomorrow means tomorrow, right Alexu?" Tejomai asked him. Alexander knows that when you ask him something, he is to nod his head in affirmation. So, he nodded his head.

For the first time ever, someone had insisted on the health insurance for a pet. It was now clear that Uncle could not insist upon insuring the three of them today. After a while, he left saying he will return tomorrow.

Tejomai jumped up cheering. Aai cheered too. Realising that something special had happened, Alexander jumped up and down the couch. Baba closed his eyes for a few moments, not knowing whether he wanted to join in the joy of the three of them.

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Note: ASCI has upgraded to a new complaints registration system TARA, which now includes a smart bot to assist with complaint submission. In view of the same, ASCI is moving away from using WhatsApp for this purpose starting from November 12, 2024. It is recommended that all complaints to ASCI be submitted directly through the online platform TARA, (<https://tara.asconline.in>) or via the smartbot for efficient complaint resolution.