



GRAHAK HITAY
GRAHAK SUKHAY



IN-HOUSE PUBLICATION BY ASIA'S BIGGEST
VOLUNTARY CONSUMER ORGANISATION

MUMBAI GRAHAK PANCHAYAT

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This is the 21st 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.



‘Setubandhane Jodun Odha Sameep Lankapuri...’

50th anniversary of our organization was celebrated with grandeur on the auspicious day of Gudi Padwa as per the lunar calendar. On this day, on the terrace of our very own Grahak Bhavan that was built with the support of all our members, our Chairman and some office bearers hoisted the Gudi. Grahak Bhavan was illuminated for three days and a beautiful Rangoli was drawn in the premises. April 12, our golden jubilee day was celebrated at Dinanath Natyagruha in Vile Parle. A brief report of this celebration is included in this issue.

In 1975, amidst the high prices and scarcity of essential commodities like food grains and clothing, our dedicated trio of founders conceived the idea of uniting the consumer class, and from that our organization was born. Prior to that, organizations of producers, traders, and labourers had been formed. Due to Grahak Panchayat, consumers also got organized. Since then, the journey of our organization has been glorious. This organization has grown and continues to grow on the strength of thousands of selfless workers who work without remuneration and with dedication. From 1975 to 1997, for about 22 consecutive years, Madhukar Mantri shouldered important responsibilities of the organization. Adv. Shirish Deshpande has been making valuable contributions for the past 40 years, and for the last 16 years, he has been our Chairman. Many others, including Ashok Rawat, Kamalakar Pendse Sir, and Lalitai Kulkarni, have dedicated many years to this organization. Today's extensive form of the organization is due to such selfless workers and the thousands of members who have remained loyal to our organization for years.

Dr. Vinay Sahasrabuddhe, who was the chief guest of the golden jubilee program, is a great thinker in the political and social fields. He is also our member. He praised Mumbai Grahak Panchayat, saying that this organization is an excellent example of democratisation and institution building. He elaborated on the importance of the Grahak Panchayat insisting on quality instead of adopting the popular path of consumer appeasement.

What does the future hold after these fifty fruitful years? How should the organization face new challenges? Dr. Sahasrabuddhe gave valuable suggestions in this regard. Today, we are experiencing that the media does not provide pure news. They adulterate news by adding their views. Consumers who do not tolerate adulteration in food grains should also not accept this adulteration in news. Grahak Panchayat should accept the major challenge of putting pressure on the government as a consumer of media and setting guidelines for how neutral, unbiased news should be.

These are the calls for the future! The environment of the consumer has now changed significantly. Fifty years ago, scarcity was the challenge facing consumers; today, it is abundance. Then, there was deprivation; today there is the 'Problem of Plenty'. The issues of taking consumers for granted and injustice against them have not yet been resolved. The golden glow of the work done by our organization so far is such that society has increasing expectations from us. To fulfil those expectations, our organization needs to be stronger and more extensive. We will need an

army of many more voluntary and self-motivated workers.

In Babuji's song 'Setu Bandha Re' (Build Bridges), there is a line, 'Setubandhane jodun odha sameep Lankapuri...' (Joining the bridges, pull Lanka Puri closer...). Our organization faces the great challenge of connecting many minds and efforts and taking the work to its destination!

- Shubhada Chaukar

“Mumbai Grahak Panchayat: An Excellent Model of Structure” - Praise from Dr. Vinay Sahasrabuddhe

- Adv. Shirish W. Deshpande, Chairman

"Organizing and protecting a widely dispersed customer base is inherently a difficult task. This work was started with a selfless attitude in Mumbai on the auspicious occasion of Gudi Padwa in 1975 by Bindu Madhav Joshi, Madhukar Mantri, and Sudhir Phadke (Babuji). By organizing customers through consumer associations and providing them with quality goods at reasonable prices on a 'no profit, no loss' basis every month, the Mumbai Grahak Panchayat has expanded this movement in the last fifty years to Mumbai, Thane, Palghar, Vasai, Raigad, and Pune. Starting a task is easy, but sustaining it is extremely

difficult. The Mumbai Grahak Panchayat has not only sustained this difficult work for 50 years but has also expanded it in multiple dimensions, which is particularly commendable. This is an excellent example of democratisation and a worthy case study of how an organization should be structured," expressed Dr. Vinay Sahasrabuddhe during the golden jubilee celebration of the Mumbai Grahak Panchayat. He also praised the strong participation of women in the organization's work.

The work of the Mumbai Grahak Panchayat



Golden jubilee program- Lalitaitai Kulkarni, Anuradha Gore, Adv. Shirish Deshpande, Dr. Vinay Sahasrabuddhe, Ashok Ravat, Sanjeev Mantri



Volunteers at the golden jubilee celebration



Dr. Vinay Sahastrabuddhe addressing the audience

began on the auspicious occasion of Gudi Padwa on April 12, 1975. This event completed 50 years on Saturday, April 12, 2025, and a grand ceremony was held at Dinanath Natyagriha in Vile Parle to mark the occasion. Former Member of Parliament and Vice President of Rambhau Mhalgi Prabodhini, Dr. Vinay Sahasrabuddhe, was speaking as the chief guest on this occasion.

Dr. Vinay Sahasrabuddhe made some valuable suggestions on this occasion. He said that instead of consumerism, the focus should be on consumer justice. He suggested, with examples, how Grahak Panchayat should now broaden its scope according to the changing times.

Chairman of the organization Advocate Shirish Deshpande presented a brief overview to the 900 attendees on how the organization has flourished, doing multi-dimensional work in the last 50 years. Stating that crossing the milestone of fifty years while facing the transitions and challenges of the past fifty years is astonishing, Deshpande credited the organization's founding trinity – Bindu Madhav Joshi, Madhukar Mantri, and Babuji – for making it possible and respectfully saluted them. Deshpande then expressed gratitude towards the three people who succeeded them – Lalita Kulkarni, Ashok Rawat, and Kamalakar Pendse – as well as the



President of the event Sanjeev Mantri sharing his thoughts

activists in all the distribution centers and geographical divisions, and all the general members. Deshpande specifically mentioned that 14 out of the 30 Sangh established in 1975 are still active today. The fact that these associations are still connected to the organization even when one can get any desired item at home with the click of a button is a subject of study and research, he said.

Describing every Sangh Pramukh and member as a Kasturi deer (musk deer), Deshpande said that they themselves are unaware of the magnitude of the work they are doing. It is due to the voluntary contribution of all these members and activists that the Mumbai Grahak Panchayat has become financially self-reliant. It is through this that the organization has successfully carried out many campaigns and court cases for consumer welfare and has made an indelible mark at the global level, directly at the United Nations.

Concluding the program, the trustee of the organization Sanjeev Mantri said that the culmination of today's golden jubilee year is the beginning of the next fifty years. Excellent work has been done in the last 50 years. Promoting indigenous products and running the organization for 50 years, getting quality products made by new entrepreneurs, was very important, he said,



Melodious musical program

and lauded the Mumbai Grahak Panchayat for accomplishing this.

The program was compered by Shubhada Chaukar. In the latter part of the program, a melodious program based on Babuji's song 'Aakash Zhep Ghe Re' was presented by Ajit Parab, Sonali Karnik, Rishikesh Ranade, and Prajakta Ranade. The program was organized by Mandar Karnik.

In this ceremony, some golden jubilee awards were presented by the chief guest Vinay Sahasrabuddhe.

Appreciation Awards:

- Lalita Kulkarni (Trustee and Senior Advisor)
- Ashok Rawat (Founding Member and Senior Advisor)
- Kamalakar Pendse (Senior Advisor)



Awards were also presented to some current activists:

- | | |
|----------------------------------------------|----------------------------|
| • Best Distribution Center Director | : Prabhakar Gawane (Thane) |
| • Best Geographical Division Head | : Rajendra Rane (Borivali) |
| • Grahak Panchayat Peth - Special Award | : Anuradha Deshpande |
| • Best Financial Planning - Special Award | : Ravindra Sahasrabuddhe |
| • Best Column Writing and Consumer Awareness | : Sharmila Ranade |



Compulsory service charge in restaurants: MGP wins fight

- Adv. Shirish W. Deshpande, Chairman

As per the historic judgement delivered by the Delhi High Court on Friday, March 28, 2025, any tips or service charge at the restaurants ought to be paid entirely voluntarily by the customer, and this fee cannot be levied compulsorily or made mandatory.

The Delhi High Court has observed that any mandatory or compulsory collection or levy of service charge is anti-consumer and flouts the very rights of the hapless consumers.

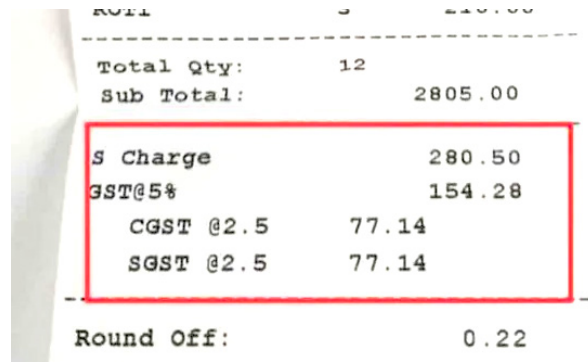
While repealing the two cases and rejecting the plea made therein by the Hotel and Restaurant Association, the Delhi High Court has observed that forced recovery or levy of service charge amounts to resorting to inappropriate or unfair trade practice, as per Consumer Protection Act 2019. Delhi High Court has outrightly rejected the argument made by Restaurant and Hotel Association that consumers have availed the food service only after seeing and accepting the mention of service charge in the menu card, and hence the levy of service charge is fair and just.

The Delhi High Court has made it clear that such unilateral, one-sided levy of service charge is unfair and goes against the provisions of Consumer Protection Act 2019.

While rejecting the plea of Restaurant and Hotel Owners Association, they have levied a penalty of Rs 100,000/-, which would be collected by the Central Consumer Protection Commission/ Authority.

Mumbai Grahak Panchayat had taken up the cause against forced levy of service charge by the restaurants ever since 2017. In January 2017, MGP undertook a nation-wide survey of all the consumers wherein all the consumers had expressed their resentment against the forced levy of service charge. As evidence, we collected restaurant bills from consumers where service charge had been levied against the wishes of consumers and registered a complaint, submitting the compilation to the Consumer Affairs Department.

Thereafter, Consumer Affairs Department initiated a tripartite meeting between



Total Qty:	12
Sub Total:	2805.00
S Charge	280.50
GST@5%	154.28
CGST @2.5	77.14
SGST @2.5	77.14
Round Off:	0.22

representatives of Restaurant Owners and Mumbai Grahak Panchayat. After a series of elaborate discussions, on July 4, 2022, Central Consumer Protection Commission /Authority banned such unilateral forced levy of service charge.

The Association of Hotel and Restaurant owners going against the verdict given by the authority, filed a suit in the High Court, which was summarily dismissed in favour of the consumer.

The High Court has also directed that all restaurants should follow and adhere to the July 4, 2022 Guidelines. Any restaurant found not adhering to the said guidelines will attract severe action under Consumer Protection Authority Consumer Act. We welcome the verdict given by the High Court in the above matter.

Please note, Consumers can register a complaint on National Consumer Helpline number 1915 or on their website <http://consumerhelpline.gov.in> if hotels or restaurants forcibly charge service fee against the wish of consumer concerned.

MGP Volunteers and Stall Owners Get-together

- Neha Joshi

Beautiful Rangolis, melodious Shehnai music, the charming smell of 'Chafa' flowers and women in resplendent zari sarees hurrying to give the final finishing touches was the scene at the get-together of Volunteers and Stall Owners of Mumbai Grahak Panchayat Peth, which was held on March 22, 2025 at Symphony Banquets, Andheri East.

Ravindra Prabhudesai, Founder and CEO of Pitambari Products, was the Chief Guest. MGP Chairman Adv. Shirish Deshpande officiated as the chairperson of the programme. The programme began with the lighting of a lamp by dignitaries, followed by Ganesh Vandana.

In the introductory speech, Panchayat Peth President Anuradha Deshpande summarized the performance of various Peths in the year 2024-2025. During the year 2024-25 Grahak Peths were organized at 11 locations (in Mumbai and other cities). A special Peth 'Setu Bandha Re' was held to promote the products made by NGOs and

self-help groups working for the underprivileged. This year, all the Peths put together did a whopping business of Rs 17 crores. At the conclusion of all Peths, a get-together is held to review the performance of Peths, study the suggestions and look at what new things can be done in the following year. This get-together brings in new volunteers and they get to know old members. This way MGP is able to attract new volunteers.

2024-2025 was the Golden Jubilee Year for MGP. In view of this, it was decided to organize a variety of new initiatives during the year. The first Peth for the Year 2024 was held at Goregaon. It was followed by Peths at Dadar, Andheri, Borivali, Vasai, Thane, Chembur, Pune and Palghar, where many new activities were held. This helped in getting new teams of volunteers and new entrepreneurs. Tireless efforts and hard work by these volunteers drive the success of the Peths. Anuradha Deshpande thanked all the volunteers and stall owners who made the Peths successful.



Adv. Deshpande felicitating Chief guest
Mr. Ravindra Prabhudesai



Volunteers and Stall Owners of Mumbai Grahak
Panchayat Peth at the get-together.

After this, Chief Guest Prabhudesai addressed the gathering. In a very lucid style, he narrated his journey as an industrialist and shared his experiences. He is associated with our organization for last several years. Since a majority of the audience was made up of women, he stressed the fact that a woman is 'Lakshmi, and they should look at running any business as their birth right. When he started his business in 1986 people were sceptical saying who will buy 'Pitambari' products because now it is age of stainless-steel items and not brass. But he took up the challenge and created a successful business. He emphasized that one should understand concepts, technology, sales, advertisement and marketing before launching a business. He advocated that one should remove the word 'small' from small scale industry. He spoke of a very interesting concept. If you look at straight line, it can be considered as a sign for subtraction. But when we put two such lines crossing each other at angle it signifies multiplication. In a similar way one can multiply business by adding products. He concluded with a few lines from Dasbodh by Samarth Ramdas about having belief in God and not forgetting one's mentor while running one's business. And thanked MGP for inviting him for such a wonderful programme.

Next, Chairman of MGP, Adv. Shirish Deshpande addressed the gathering. He congratulated Prabhudesai, who was recently felicitated with a D.Litt.-Doctor of Literature degree by Tilak Maharashtra Vidyapeeth. He further said that Grahak Peths are like family members coming together. Every year we celebrate the success of these Peths. We continue to harness the value of honesty while transacting the business. We

continue to follow the direction, philosophy and guidelines established by our founders - Late Bindumadhav Joshi, Madhukar Mantri and Sudhir Phadke.

The distribution system for daily essentials, he pointed out, is continuing for the last 46 years. Consumer movement means being aware of responsibility, consumers should not get cheated, consumers should be given receipt and they should get refund or replacement in case of defective product/services. He then said that he liked the idea of removal of the word 'Small'. One must think big, dream big and implement the plans. Only then the business will grow. Quality of service is of paramount importance. There can be no compromise on this aspect.

Adv. Deshpande further said that MGP is a little strict and may at times look rigid. But MGP is not ruthless. The organization not only lasted for 50 years but has also prospered. Since 2012 MGP is continuing to make its presence felt at Annual Conference of United Nations.

This year MGP got an opportunity to make a presentation on 'How to make consumer



Chief guest Mr. Prabhudesai, MGP Chairman and Peth Samiti



Publication of the Golden Jubilee special edition of our magazine

organizations financially self-sufficient' at the Annual Conference of United Nations. The revenue earned from Peths contributes to about 25 per cent of the cost of running MGP. In all these years MGP has not sought any grant from the government. This fact has generated lot of curiosity at the global level. Adv. Shirish Deshpande, Panchayat Peth President Anuradha Deshpande and Adv. Pooja Joshi-Deshpande made a presentation on this aspect in UNCTAD Conference. This business model of MGP has been posted on UNCTAD website. Every MGP member is proud of this achievement. Adv. Deshpande exhorted the audience to dream big and success will be theirs.

After this, new stall-owners Sonal Sawant (Soulwrap) and Namrata Pore (Navlai Creations) expressed their views. They thanked MGP for enrolling them in Grahak Panchayat Peth. Those Peth Samiti members who took lot of efforts to organize the Peths in seamless manner-Anagha Acharekar, Priti Kolambkar, Uma Abhyankar, Ulka Patil, Alka Mokashi, Anagha Rege, Janhavi Nadkarni and Rajendra Rane were felicitated by the Chief Guest. The entire programme was



Melodious musical program by Shrirang Bhavé and Ketaki Joshi-Bhavé.

compered by Anagha Acharekar. She also thanked everyone for their contribution.

This year being Golden Jubilee Year, March-April 2025 issue of 'Grahak Tituka Melava' was published as a special issue. The issue was released at the hands of Chief Guest Ravindra Prabhudesai, MGP Chairman Advocate Shirish Deshpande, Vice Chairman Prabhakar Gawane, Panchayat Peth President Anuradha Deshpande, Shubhada Chaukar, Editor, Grahak Tituka Melava was felicitated for her efforts in composing the special issue.

The most awaited musical programme was presented by Shrirang Bhavé and Ketaki Joshi-Bhavé. It was compered by Yogita Pradhan. It started with the song 'Jyoti Kalash Zhalake' by MGP Founder Late Sudhir Phadke and concluded with Bhairavi 'Laga Chunari Me Dag'.

The audience then partook of the excellent, tasty food and left with contentment and full of motivation to shoulder the responsibility of next year's Peth.



Wide Support for our "Demand for Insurance Coverage to Bank Deposits"

Mumbai Grahak Panchayat has insisted on providing 100 per cent insurance coverage for the entire amount of bank deposits. MGP has submitted a representation to the finance minister in this regard. Recently, the newspaper Navshakti had published an editorial on this topic. This demand is getting support from all levels. You must have read a detailed article on this in the last issue of "Grahak Tituka Melvava".

Last week, when MP Naresh Mhaske visited us as the chief guest at the annual meet of Mumbai Grahak Panchayat in Thane, MGP Chairman, Adv. Shirish Deshpande highlighted the problems faced by the depositors of the New India Bank and requested him to raise this issue in Parliament. On April 3, MP Naresh Mhaske drew the attention of the Central Government to this issue in the Lok Sabha and persuasively demanded that all bank deposits be provided 100 per cent insurance cover.

Furthermore, MP Mhaske also demanded that the government-controlled deposit insurance company, Deposit Insurance and Credit Guarantee Corporation (DICGC), collects premiums from banks on the entire amount but pays back only Rs. 5 lakhs to depositors if a bank becomes

- Adv. Shirish W. Deshpande, Chairman
bankrupt. This is unfair and objectionable and the relevant law should be amended immediately.

On March 26, during Zero Hour in the Lok Sabha, BJP MP Tejasvi Surya demanded an increase in the insurance cover on bank deposits. He also demanded 100 percent insurance coverage for bank deposits of senior citizens and sought an amendment to the DICGC Act in this regard. Tejasvi Surya further appealed that the benefits of these amendments be given to depositors of all banks currently bound by Article 35A.

Mumbai Grahak Panchayat welcomes this demand and also hopes that the Hon'ble Finance Minister will seriously consider the same. A proposal to increase the insurance coverage of bank deposits is already under consideration of the Central Government. We urge the authorities to take a decision on it as early as possible and provide insurance coverage on the total amount of bank deposits of all depositors. The MGP has appealed to the Hon'ble Finance Minister to extend this benefit to all depositors of the New India Cooperative Bank and the City Cooperative Bank.

A Heartfelt Appeal to Associate Members

All current associate members of the organization are earnestly requested to renew their membership by paying the annual fee of Rs 240. **The last date for renewal is June 30, 2025.** Even if it is not possible to participate in the organization's distribution system, please continue your association with the organization by maintaining your associate membership. This will ensure that you remain connected to the consumer movement.



Let's talk about
'Banking'

Set a Limit on Online Payments!

- Abhay Datar

Incidences of losses due to financial fraud are on the rise. Two human weaknesses are the tools used to commit this type of fraud – one is greed and the other is fear. The lure of high returns, grand prizes, lotteries, etc. fall in the first category; and threats such as disconnecting power supply, blocking of debit cards or accounts, and digital arrests fall into the second category. Cyber fraudsters resort to both these methods to steal money from our accounts. Repeated warnings such as “never share an OTP received on your mobile, your user ID, your password, etc.”, or warnings like “your bank never asks such details” are often ignored or prove ineffective and we end up losing money when lured by the fraudsters or are gripped by fear. In both these cases, the precaution we need to exercise is not losing our cool and not taking any action in haste. Another best way is to set a 'limit' on amounts that can be transferred in online transactions.

A large number of people carry out financial transactions online and digitally. For this, they use Internet banking, mobile apps, debit/credit cards, UPIs like G Pay, etc. When we first start using these tools, banks impose certain (default) restrictions on transaction amounts. These restrictions could be of many types such as the amount of a single transaction, total amount in a day, total number of transactions in a day, frequency, and limits when sending money to a particular person. We can increase or decrease these specific restrictions that the bank has



imposed, keeping in mind our needs. We can set our limits through internet banking or the mobile apps we use. The advantage here is that if anyone tries to scam you, your maximum potential loss will be limited to this set amount and you will not lose more money than that limit. You can also set this limit for your debit/credit card.

Apart from this, some banks also provide a facility where you cannot perform Internet banking or app transactions during certain hours. Generally, we do most of our transactions during the day. So, if we set a 'No transaction time' between 10 pm and 8 am, no transactions can occur during those hours. If this time is not convenient and you want to change it, you can only change it before 10 pm or after 8 am. This tells us that banks are trying their best to protect us. What is needed is for us to be a little cautious and not succumb to any temptation or fear.

Readers, have you tried this?

- Providing information about primary savings accounts to your house-help.
- Opening an account in the name of a minor in the family.
- Using an ATM to withdraw cash from the account.

Annual Meets conducted with Enthusiasm!

➤ Malad Vibhag

The Malad Vibhag celebrated its 27th Annual Gathering on Saturday, January 18, at the Brahman Sabha Hall. The Chief Guest for the event was Prof. Hemant Samant, and the program was presided over by Shubhada Chaukar. The event commenced with a prayer presented by Chitra Joshi and Sangeeta Swar. Bhagyashree Samant, Chairperson of the Vibhag, delivered the welcome address, followed by the reading of the annual report and introduction of the Chief Guest by Chitra Joshi, Secretary. Swati Natu introduced the Chairperson.

Prof. Hemant Samant shared valuable tips regarding safe mobile and internet usage. He emphasized that one should avoid using personal names or surnames in email addresses, regularly change passwords, refrain from buying SIM cards from street vendors, avoid using public free Wi-Fi, never seek bank customer care numbers via Google, and avoid staying connected to smart TVs in hotels while traveling.

Chairperson of the event Shubhada Chaukar highlighted the pitfalls of careless use of social media and the risks associated with the excessive

trend of online shopping and delivery services. She emphasized the importance of being a vigilant and responsible consumer while making online transactions.

A special highlight of the event was the unique presentation titled '**Mala Kahitari Sangaichai**,' a performance that voiced the untold thoughts and emotions of women from mythological to modern times. The monologues of Ramdas Swami's wife, Tilak's wife, Bhanumati, Awli, Kunti, Mandodari, and Dr. Anandibai Joshi were beautifully recited by Surekha Pradhan, Vaishali Joshi, Alka Paralkar, and Neelima Mulgaonkar. Uma Pawangadkar proposed the vote of thanks, while Trupti Karandikar skilfully compered the program. Arvind Swar, Kavita Tikam, and Treasurer Shanbagh handled other organizational responsibilities diligently. Around 100 members of the Malad Vibhag attended the gathering. All attendees were given Tilgul, refreshments, and eco-friendly jute bags as mementos.

- Chitra Joshi



Chief Guest Prof. Hemant Samant addressing the crowd at the Malad Vibhag annual meet

➤ Thane Vibhag

The annual gathering of Mumbai Grahak Panchayat's Thane Vibhag was held on January 19, 2025. The event commenced with a melodious Ganesh Vandana sung by Amola Kini. Anjali Bapat presented a detailed report on the activities and programs conducted by the Thane Vibhag during the year 2024-25.

Students from Grahak Sangh families who achieved outstanding results in their 10th, 12th,



Volunteers at the Thane Vibhag annual meet

and degree examinations were felicitated with coupons from Majestic Book Depot. Winners of the Eco-Friendly Ganesh Festival Competition were also honored with book coupons and certificates of appreciation. A workshop titled "From Waste to Wealth" was organized for school students. Participants from A.K. Joshi School and Dr. Bedekar Vidyamandir were presented with certificates of participation.

Chief Guest Priyanka Sawant, in her inspiring address, emphasized that thoughts, emotions, and behaviour are three crucial elements for developing a beautiful and balanced personality. She explained how emotions are shaped by thoughts, leading to actions, and how nurturing positive emotions strengthens immunity and

enhances mental and physical well-being. To cope with the transformations brought by AI, she stressed the importance of developing sound emotional and intellectual skills. She beautifully conveyed that success and failure are both transient, and change is the only constant, using numerous insightful examples, leaving the audience truly motivated.

Prabhakar Gawane, Vice Chairman of the organization, highlighted that the institution not only distributes consumer goods but also actively addresses various consumer-related issues. He shared updates about the organization's efforts in petitioning the Finance Minister for insurance coverage on consumers' bank deposits. Following the formal program, Deepti Kulkarni presented an entertaining session titled 'Chand Anand'.

The Chief Guests were welcomed by Hira Akolkar, and introduced by Neela Luman and Arundhati Ranade. The vote of thanks was delivered by Snehal Nadkarni, and the event was ably compered by Varsha Bhurke.

- Varsha Bhurke, Secretary, Thane Vibhag

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► Palghar Vibhag - Silver Jubilee

The Silver Jubilee celebration of the Palghar Vibhag was held on January 19, 2025 at the auditorium of Bhuvanesh Kirtane School, Mahim. The chief guest for the program was renowned theater and film actress Rajani Velankar, while Shubhada Chaukar presided over the event. Madhura Joshi presented the invocation and the



Managing committee members along with guests at Palghar vibhag annual meet

welcome song. The Chairperson of the Palghar division, Sunanda Todankar, delivered the introductory speech. In her address, she provided a detailed account of the Vibhag's journey — from the days when goods were transported and distributed from Mumbai before the Vibhag's establishment, to the strong and illustrious journey leading up to the Silver Jubilee celebration. She also highlighted the diverse initiatives undertaken by the division.

A handwritten souvenir depicting the 25 years of the Vibhag's glorious journey was unveiled at the hands of the dignitaries. This souvenir contained heartfelt messages from senior members and workers of the organization and featured a photographic compilation of the various initiatives undertaken so far. Vaishali Raut, Vibhag Secretary, presented the activity report for the 25-year journey. Past and present office bearers, members of the working committee, distribution committee members, and distribution center employees — all who actively contributed over the years — were felicitated with mementos, certificates of honor, and bouquets. Vijay Save introduced these workers and elaborated on the contributions of these members.

Organizations from the Vibhag that supported various programs such as camps, children's value education camps, workshops, residential camps, training camps for workers, annual gatherings, lectures etc., were honored. Vijay Save emphasized the contributions of these institutions to the division's journey.

Chief Guest Rajani Velankar captivated the audience with her talk. Her topic, "The 'A' of Learning and the 'A' of Acting," provided new perspectives and

thoughts. She explained, with examples, how dramatizing textbook lessons could make children more interested and efficient learners. Her emotional performance of 'Narayan Thosar's (Ramdas Swami's) Wife' left a deep impact on the audience. Shubhada Chaukar's speech sensitively yet powerfully raised awareness about the challenges posed by Artificial Intelligence (AI), emphasizing the urgent need to guide the youth on this issue. A sumptuous lunch added to the joy of the event. All participants warmly congratulated the Palghar division team for organizing such an informative and entertaining event and appreciated their efforts.

In the second session of the afternoon, the Annual Gathering for the year 2024-2025 was conducted. The chief guest for this session was Chitra Wagh — a renowned writer, interviewer, and anchor — and the session was presided over by Jyoti Modak (Secretary, Mumbai Grahak Panchayat).

Sunanda Todankar welcomed the guests and reviewed the Vibhag's achievements and activities over the past year. Vaishali Raut presented the annual report for 2024-2025. She was also honored with the "Best Volunteer Award for 2024-2025" at the hands of chief guest Chitra Wagh. Vaishali Raut has been working in the Palghar vibhag for the past



Publication of E-souvenir at the hands of guests

14 years, actively leading many of the organization's initiatives. Children of the Vibhag's members who had achieved excellence in academics, culture, sports, agriculture, and other fields were felicitated with roses, certificates, and books. Among them, Vidhish Jayesh Raut, who is active in yoga, has won several medals at taluka, district, and national levels. Recently, while representing Maharashtra at the national yoga competition held in Coimbatore, he won a bronze medal.

In her address, chief guest Chitra Wagh spoke about the 'Deepstambh' organization based in Jalgaon, which provides residence and training for competitive exams to underprivileged differently-abled children. After staying with them and observing their lives up close, she authored the book "Manobal - From Darkness to Light." She read an emotional excerpt from a chapter about a boy named Pandurang Rathod. It was a deeply moving

experience, showing how, with proper guidance, differently-abled children can soar high.

Jyoti Modak praised the Vibhag's work and thanked everyone for the meticulous and beautiful organization of both events. Vinay Patil expressed the vote of thanks. Both sessions were anchored by Madhusudan Joshi and Vijay Save.

Some notable features of the event:

- A notice encouraging the reuse of water bottles
- Paperweights made from coconut shells
- Beautiful decorations and rangolis
- Floral arrangements
- A large blackboard displaying the event schedule

All these highlighted the immense hard work and planning done by the large team of Palghar division workers to make the program a success.

- Vijay Save

► Kandivali Vibhag

125 members were present for the annual gathering of Kandivali Vibhag, which was organized on February 9, 2025. Shubhada Chaukar graced the occasion as Chairperson of the event and Adv. Uday Warunjikar was the Chief Guest. Shashank Choukeedar, Secretary of the Federation of co-operative housing societies in Charkop area was the guest of honour.

The program started with a prayer and a song dedicated to co-operation sung by Swati Parab and her group. Kandivali Vibhag Chairman welcomed all and Secretary Smita Potnis presented Annual Report. Shashank Choukeedar



Smita Potnis, Shubhada Chaukar, Adv. Uday Warunjikar, Sashikant Chaukidar and Vijay Vagal grace the dias

told the gathering that there are about 270 co-operative housing societies in Charkop area and there is great scope for adding new grahak

sanghas in the distribution system of MGP. Adv. Uday Warunjikar dwelt on the important subject of re-development and gave valuable inputs about various aspects that the members need to consider while taking the decision. Self-redevelopment is much more beneficial, he said, and explained the steps needed to be taken for the same.

Shubhada Chaukar, Member, Managing Committee, had a lively dialogue with the Kandivali members, in which she emphasized how working for one's grahak sangh develops social awareness and feeling of togetherness. The Best BUS 279 that connects East and West parts of Kandivali could start due to relentless efforts put in by Vasudev Vaze. He was felicitated for his contribution in making the commutation comfortable for citizens in the area.

The audience then enjoyed the live music programme presented by Pradeepa Vichaare group, in which Jyotsna Dhurye and Sameer Joshi – Vibhag members – also participated. The Melava was a grand success due to the efforts put in by Neena Kocharekar, Neena Patil, Seema Rele, Swati Parab, Sunita Kamble and Abhimanshree Sangh under the leadership of Chairman Vijay Vagal.

- Smita Potnis, Secretary,
Kandivali Vibhag

➤ Goregaon Vibhag

Goregaon Vibhag celebrated its 33rd annual gathering on February 23, 2025. MGP Chairman Adv. Shirish Deshpande was the Chief Guest. Other dignitaries present were Trustee Sanjeev Mantri, Vice Chairman Prabhakar Gawane and Peth Samiti President Anuradha Deshpande.

These dignitaries inaugurated the event by lighting an ecofriendly solar lamp. Jyoti Bagwe sang 'Achuytam Keshavam Krushn Damodaran' as an opening prayer. Vallabh Mhapsekar, a veteran flautist and our member, played a Pahadi dhun. Various artists from Goregaon Vibhag presented different items like a classical dance, short play, duet song etc. Members of Chetana Sangh presented 'Amhich Grahak Samradnee', a skit written by Sunita Oak. Students of A.B. Goregaonkar school, where Neha Joshi runs a consumer club, had come up enthusiastically with their skit 'Jahirateenchaa Bhool-bhulaiya'. Amogh Keni's duet song and Anvi Godbole's energetic Kathak performance were well-received.

The members present became alert when a quiz based on MGP's distribution system started. It was conducted by Parag Redkar and Neha Joshi in a very informal way. Manisha Modak helped with specific details about Sangh Number. The members could



Chairman Adv. Deshpande being felicitated by Goregaon vibhag with a certificate of honour on his 75th birthday



Students of A.B. Goregaonkar School Consumer Club presented the play 'Jahiratincha Bhulbhulaiya'

reply correctly to almost all the questions. They were given a small gift. Goregaon Vibhag felicitated Advocate Shirish Deshpande as he completed 75 years in February and the day also marked 40 years of his association with MGP. A Letter of Honour was given to Adv. Deshpande to mark this occasion and acknowledge his contribution to consumer movement.

Shahsikant Salvi, Vibhag Chairman, is associated with MGP for more than 40 years. Adv. Shirish Deshpande noted his contribution in different capacities and efforts he is putting till date for smooth functioning of Vibhag. In his inspiring speech, Adv. Deshpande pointed out MGP's core value of sustainable consumption and informed the gathering about the issue of Bank deposit safety that MGP has taken up.

Compering and arrangement of the performances was done by Nivedita Mahajan. Neha Joshi extended the vote of thanks.

- Swapna Kulkarni

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➤ Vasai-Nalasopara Vibhag

The Vibhag's annual gathering, organized on March 9, 2025, was inaugurated by Vibhag President Veena Gavankar, Gathering Chairperson Ranjana Mantri (Head, Sanghatan) and Chief guest Prabhakar Gawane (Vice Chairman- Vitaran). Kirti Shende was invited as a main speaker. At the outset, Vibhag Chairperson Meghana Kulkarni welcomed the gathering and presented the annual report for 24 - 25, detailing different activities carried out during the year.

Chief guest Prabhakar Gawane, in his speech, mentioned various achievements of MGP on national and international levels. 24-25 being a golden jubilee year, the need of the hour is to follow the mantra of 'contact, communication and mobilization' for MGP to keep growing, he said. Kirti Shende's speech gave information regarding eco-friendly lifestyle. She suggested various measures to avoid use of plastic.

This Vibhag had conducted variety of competitions, in which the members participated enthusiastically. Prize distribution and appreciation of Dattaguru Sangh for maximum participation was done. Also, a small gift was given to Prakash Patil – Secretary Vitaran Kendra, as a token of gratitude towards the staff of Vitaran kendra. Swapna Raut shouldered the responsibility of prize distribution ceremony. Melava Chairperson Ranjana Mantri appreciated the manner



Vasai Vibhag Committee Members with the chief guest



Chairman of Vasai Vibhag Meghana Kulkarni welcomes President of the annual meet and Sanghatan Pramukh-Ranjana Mantri

in which Melava was organized. She made special mention of use steel glasses instead of disposable plastic ones. She appealed to the more than 90 member audience to get actively involved in the consumer movement.

This year, members responded enthusiastically and came up with various cultural programs. In all 13 items were staged which included storytelling, singing, poetry recital, puzzles and Sanskrit verses. A poem about MGP received wide applause. Gifts were given to each participant for their role in making the evening memorable. Trupti Mhatre and Mahesh Abhyankar participated very actively in making the gathering successful. Aruna Bapat and Pravada Kolte extended a helping hand wherever needed. Suhas Abhyankar proposed a vote of thanks.

**- Trupti Mhatre, Secretary,
Vasai-Nalasopara Vibhag**



The Story of a Lollipop

- Anjali Potdar

Sanjana's 3-year-old granddaughter Ruhi had gone to her friend's birthday party. There she was offered a lollipop. She liked it so much that she started nagging Sanjana from next day to buy her a whistling lollipop. Sanjana did not know the brand and from where to purchase the lollipop. She searched around in nearby shops but could not find any whistling lollipop. Actually, Ruhi was allergic to artificial colors in toffees but she did not face any issue after eating the lollipop. Sanjana then went to the shop in the main market where she normally purchased candy, where she found the lollipop. Sanjana quickly looked at the lollipop, its company, contents etc. It was manufactured by an MNC. It had sugar, citric acid and beet root. Sanjana thought why not buy 4-5 pieces. She bought 5 lollipops for Rs 225. She reached home in a good mood. Looking at lollipop, Ruhi started dancing.

In her excitement, Ruhi immediately opened the lollipop and tried whistling. But there was no whistling sound. When Sanjana checked, she found that there was no hole on the top that makes lollipops whistle. She opened the second piece- but the same story! Sanjana somehow convinced her granddaughter saying "Right now you have the lollipop. Next day I will bring another one which whistles". Sanjana's son said, "It is just a lollipop. Why are you taking the trouble of getting the replacement? Leave it."

However, Sanjana, being a member of Mumbai Grahak Panchayat, could not give it up so easily. Sanjana reasoned, "It is a small lollipop but costs Rs 45 per piece. I had personally selected before purchasing them. If I am not getting appropriate return for money



spent by me, I have the right to complain and get it resolved. Tomorrow itself I will visit the shop.”

The next day Sanjana went to the shop and showed the packed lollipops and ones which were unwrapped and told the shopkeeper that the lollipops are not whistling at all. The shopkeeper replied saying, “Possibly it may happen. We do not open each and every lollipop to check whether it is whistling or not.”

Upon hearing this Sanjana raised her voice. After some argument shopkeeper quietly replaced the lollipops with other toffees worth Rs 135. When she called her son to inform this, he said ‘Mom, you will never change.’

The purpose of this story is to make grandparents aware of some facts about toffee and chocolate. During the upcoming holidays, your grandchildren will visit you. In some cases, aunties, sisters, uncles will have a get-together. At such times there is heavy purchase of toffees, chocolates, cake etc. Some are local while others are imported. They are not expensive hence we do not bother too much about contents, packing etc. Let us now try to understand more about, this.

Once you talk about toffees what comes to your mind is toffees like hard boiled sweets, ‘fennel seeds’, Ravalgaon toffees, orange and yellow toffees from Parle. Similarly, for chocolates, the top brands are Cadbury, Hershey’s, KitKat, Munch etc. What is the difference between toffees and chocolates? While toffees contain a high amount of sugar, chocolates have cocoa powder. In Egypt one can find reference to toffees as far back as 3000 years. Initially toffees were prepared using honey. A variety of fruits, dry fruits, cinnamon,

cardamom, and herbs were used in these toffees. During the Persian period, sugar replaced honey, which was followed by sugar made out of corn, maple syrup. Citric acid, gelatin and albumin is used in making toffees. There are two varieties in toffees-Crystalline and non-crystalline. While Crystalline candies are hard, non-crystalline candies are soft. Some toffees also contain milk.

Chocolates contain cocoa. Dark chocolates must contain at least 75 per cent cocoa powder. It has very little sugar but good quantity of milk. Chocolate is a best source of carbohydrates. It gives a quick energy boost. It also contains a small quantity of caffeine and theobromine. Hence one should limit the consumption of these sweet treats.

What care should be taken while purchasing toffees and chocolates?

- ✓ Understand the contents
- ✓ Shelf life-One must check whether the product is within expiry period. It is a perishable product. If consumed beyond expiry date can be injurious to health. One has to change the mindset that ‘All imported products are good.’
- ✓ It is necessary to print name of manufacturer, importer, distributor, address, e mail, contact number.
- ✓ Price
- ✓ Net weight
- ✓ All the above information should be displayed on wrapper in Hindi or English. But for small size toffees it is not possible to print hence better to purchase bigger pack of the toffees where it is mandatory to display the information.



Massive Haul of Fake Paneer

Consumers who enjoy fresh paneer, beware! The Food and Drug Administration (FDA) in Ahmedabad has recently busted a major operation, seizing a staggering 1500 kilograms of adulterated paneer from a dairy.

Investigations revealed that this fake paneer was manufactured using palm oil and acetic acid, a substance typically used for industrial purposes. The demand for paneer often outstrips the supply in the market. This creates an opportunity for unscrupulous producers to adulterate paneer for profit. This fake, adulterated paneer poses significant health risks to consumers.

Protect Yourself from Fake Paneer:

Genuine paneer is primarily made of milk solids (proteins and fats). It should not contain starch.

Some common adulterants used in fake paneer, such as potato starch or other forms of starch, are added to mimic the texture and bulk of real paneer, often at a lower cost.

Iodine solution reacts with starch, producing a characteristic blue or black colour. You can usually find tincture of iodine (a diluted iodine solution) at most pharmacies.

Take a small piece or a mashed sample of the paneer you want to test (about a teaspoonful). Add 2-3 drops of iodine solution onto the paneer sample. Wait for a minute or two and observe if

there is any colour change.

If No Colour Change (or a very faint yellowish-brown colour, which is the natural colour of iodine): This suggests the paneer is likely free from added starch and is more likely to be genuine.

If the paneer sample turns blue or black, it indicates the presence of starch, suggesting that the paneer may be adulterated with potato starch or other starch-based fillers.

Paneer adulterated with palm oil might appear excessively smooth, shiny, and even rubbery to the touch. Fake paneer made with palm oil might lack characteristic aroma or have a slightly oily or even artificial smell.

Real paneer has a mild, milky taste. Adulterated paneer might taste bland, slightly oily, or even have a hint of artificial flavour. When you try to mash real paneer with your fingers, it should crumble easily. Paneer with a significant amount of palm oil might hold its shape more firmly and feel less crumbly. Fake paneer with palm oil might melt unevenly, become very oily, or even retain its shape without browning.

If the paneer is being sold at a significantly lower price than the usual market rate for good-quality paneer, it could be a red flag. Palm oil is often used as a cheaper alternative.

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Is Your Watermelon Safe?

Summer is here, and so are juicy watermelons! But before you bite into that seemingly perfect red slice, the Food Safety and Standards Authority of India (FSSAI) is urging consumers to be vigilant about potential adulteration.

Here's what you need to know to ensure your refreshing treat is safe:

FSSAI Sounds the Alarm on Watermelon Adulteration:

- The FSSAI has issued guidelines and warnings concerning the adulteration of watermelons with artificial colours, particularly erythrosine (a red dye).
- These artificial colours are used to enhance the appearance of the watermelon, making it look more appealing than it naturally is.

Simple Tests You Can Do at Home:

• The Cotton Ball Test:

1. Rub a cotton ball gently over the red pulp of the watermelon.
2. **Warning Sign:** If the cotton ball turns noticeably red, it suggests the presence of artificial colouring, possibly erythrosine.

• The Water Test:

1. Place a few slices of watermelon in a bowl of water.
2. **Warning Sign:** If the water quickly turns red, it's another strong indication of artificial dye.

- **Avoid Suspicious Watermelons:** Be wary of watermelons that appear to have an excessively uniform size, shape and intensely vibrant, almost artificial-looking red colour. These could be artificially ripened or coloured.

- **Wash Thoroughly:** Always wash the entire watermelon under running water before cutting it.

- **Peel if Possible:** If you can, remove the peel entirely before consuming the fruit. This can help reduce exposure to any surface contaminants.

- **Be Aware of Potential Allergens:** Watermelons might contain artificial food colourings like Fast red and Erythrosine, which can trigger allergic reactions in some individuals.

Stay informed and stay safe this summer. By being aware and conducting these simple tests, you can protect yourself and your family from the harmful effects of adulterated watermelons.

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Felicitation of volunteers on the occasion of Golden Jubilee Celebration



Gratitude Award: Lalita Kulkarni



Gratitude Award: Ashok Rawat



Gratitude Award: Kamlakar Pendse



Best Distribution Centre Head: Prabhakar Gawane



Best Geographical Vibhag Head: Rajendra Rane



Panchyat Peth - Special Award: Anuradha Deshpande



Best Financial Planning – Special Award:
Ravindra Sahasrabudhe



Best Columnist and Consumer Awareness:
Sharmila Ranade

The Proud Edifice of the Mumbai Grahak Panchayat Grahak Bhavan

Our Grahak Bhavan is a place of pride for every member of the organization. Built in 1986 by the members of the organization through their own efforts, it stands as a source of inspiration for the consumer movement and is the self-owned property of a voluntary consumer organization in India.

A true-to-life model of this building was created on the occasion of the organization's Golden Jubilee year by the well-known sculptor Rajendra Yevalekar. By profession, he is an artist and works as a workshop instructor at B.N.C.A. College in Pune. He has also worked as an instructor at Sinhgad College, D.Y. Patil College, and S.B. Patil College, and has created models of numerous buildings with his hands. It took him six months to create the model of Grahak Bhavan. A permanent model of this building is available for everyone to view at Grahak Bhavan.



Protect the Earth with 3R

REDUCE, REDUCE, RECYCLE



World Environment Day | 5th June

REUSE

- Reuse items that are still usable before throwing them away.
- Use cloth shopping bags and refillable drinking bottles to reduce waste.

REDUCE

- Reduce the use of single use products such as plastic straw, bags.
- Choose products that have little packaging or are made from environmentally friendly materials.

RECYCLE

- Separate waste by type and recycle materials such as paper, plastic, and metal.
- Support recycling programs in your neighbourhood and get others involved.



Let us wipe out plastic before it wipes our environment.