



GRAHAK HITAY  
GRAHAK SUKHAY



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

# MUMBAI GRAHAK PANCHAYAT

E-MAGAZINE | JUNE 2025 | YEAR: 3 | VOL: 3

## 5<sup>TH</sup> JUNE WORLD ENVIRONMENT DAY



This is the 22nd 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.



## MGP Podcast 'Grahak Gappa'

On the auspicious occasion of Akshay Tritiya, the first broadcast of MGP's own podcast, 'Grahak Gappa', took place on Wednesday, April 30th. In the 30-minute inaugural episode, Sharmila Ranade chatted with Chairman Shirish Deshpande about 'The Security of Bank Deposits'. It has now been decided that this podcast will be broadcast every Sunday at 11 AM.

The second episode was aired on May 11th at 11 AM. During this episode, Shirish Deshpande engagingly explained to Sharmila Ranade how the RERA Act was implemented in Maharashtra and the significant contribution of the Mumbai Grahak Panchayat to it.

All episodes recorded so far have been filmed at Grahak Bhavan by activists from our Chembur division: Janhavi Nadkarni, Vinita Bedekar, and her son, Ashirwad Bedekar.

Mumbai Grahak Panchayat



Click here on the QR code and MGP YouTube channel will be opened automatically. Please like, share, and subscribe the channel.

## Inflated MRP

As per our suggestion, the Union Ministry of Consumer Affairs organized an online discussion on inflated MRP pricing on Friday, May 16th. The session included consumer organizations, FICCI, CII, ASSOCHAM, and GST officials. During this discussion, Shirish Deshpande presented several examples of inflated MRP and the fraudulent discounts based on them. He demonstrated how the current MRP system fails to protect consumers. Given that GST is a transaction-based levy, he suggested forming a study committee with all stakeholders to consider the changed circumstances and determine how to stop consumer fraud and exploitation. Consumer Secretary Nidhi Khare publicly welcomed his suggestion. Sharmila Ranade was also present at the meeting.

## Shirish Deshpande and Niranjan Hiranandani Appointed to MahaRERA Special Conciliation Forum



MahaRERA has appointed Chairman, Advocate Shirish Deshpande and Dr. Niranjan Hiranandani as special conciliators. Their role is to suggest appropriate measures to help homebuyers acquire their homes in the Supreme Construction Developers' housing project. This project, located in Taloja (Panvel), includes 12 towers and 1700 apartments and has been stalled for over four years. Their appointment aims to find an amicable solution to the long-standing issue.



## Plastic Pollution - How much is my contribution?



**Microorganisms, Earth's natural cleaners, are now taking on the challenge of plastic degradation. What are we doing?**

According to a United Nations report, approximately 4 billion tons of plastic waste was generated worldwide last year. Do we have a share in that? This is a question everyone should ask themselves and conduct a self-audit. It's true that India's contribution to plastic waste generation might be one-tenth of America's and one-fifth of Europe's, as we don't yet use as much plastic-wrapped food or goods. However, given our population and the inadequate facilities for plastic waste recycling, it's better for us to manage our own waste rather than compare ourselves to developed countries!

Research on plastic degradation is ongoing globally. Researchers have discovered that some larvae and insects have started consuming and breaking down plastic particles. Certain fungi-group microorganisms like *Bacillus*, *Halomonas*, and *Arthrobacter* have been found eating plastic waste in seawater, plastic-filled pits, dumping grounds, garbage heaps, mangrove soil, and sewers.

This year, the call for World Environment Day on June 5th is to "Beat Plastic Pollution." Plastic is undoubtedly an enabler that simplifies our lives. Plastic in medical facilities, vehicles, and household items is a boon for us. Therefore, we shouldn't demonize plastic. But we also shouldn't pollute with it. The real problem is plastic repeatedly ending up as waste, and solving this isn't possible without the determination of every consumer.

**What Can We Do as Conscious Citizens? As responsible citizens, there's a lot we can do:**

- **Avoid single-use plastic bottles, containers, and bags.**



At the meetings of Sanghtan Vibhag, activists coming to the consumer office are urged to bring their own cups for tea or juice, or use the glass/steel cups available there. No plastic or wax-coated glasses. We can strictly implement this in our home celebrations too, avoiding crates of plastic water bottles.

- **Opt for reusable dinnerware.**

When guests come over, instead of using disposable plates, bowls, and glasses, how about borrowing reusable utensils from friends in your group or neighborhood?

- **Always carry a cloth bag when shopping.**

We should continue to encourage more consumers and vendors to do the same.

- **Promote bulk purchasing.**

Buying items in bulk often reduces plastic packaging. Emphasize how grahak distribution system facilitates this.

Additionally, highlight the use of cloth bags for wheat and rice in our distribution, and efforts to minimize packaging for soap and shampoo.

- **Avoid microbeads in cosmetics.**

- **Minimize purchases of packaged food.**

- **Ensure proper disposal of plastic waste.**

Give your household plastic waste to appropriate waste pickers; don't let it go into the general waste bin. Connect your office, children's schools, and colleges with such waste pickers.

- **Advocate for proper waste management.**

Insist that your local self-governing bodies (municipal corporations, district councils, gram panchayats) use appropriate systems for plastic waste disposal. Even today, waste management isn't handled well in many talukas and villages in Maharashtra

- **Consider policy changes.**

Let's think about what we can do to implement policies like taxing polluting plastics and making plastic manufacturing companies responsible for the disposal of their products.

- **Promote eco-friendly alternatives.**

Encourage new, naturally degradable alternatives like paper products, pottery, and bamboo items.

- **Adopt personal plastic-reducing habits.**

Considering the disadvantages of plastic, some things should be done at a personal level, such as not storing hot food in plastic or not using plastic containers in the microwave.

Continuous efforts at every individual level are essential to prevent plastic pollution. By changing small habits, we can overcome this problem and protect the environment. Even earth's natural cleaners, the microorganisms, are now changing their natural habits and trying to degrade plastic. We are intelligent human beings!

– Shubhada Chaukar



## Would you go in for Ganapati Idol made of clay or one which is permanent in nature?

– Dr. Shubha Raul, ex-Mayor Mumbai



An Appeal from ex-Mayor, who had done radical work to promote environment friendly Ganapati Idols

Commissioner of Mumbai Municipal Corporation had recently convened a meeting of Ganapati Idol Makers and Office bearers of Sarvajanik Ganapati Mandals to discuss proposal for banning POP idols and instead go in for SHADU Clay Idols.

I felt sad when I heard that the idol makers strongly opposed the proposal. It is now need of the day to celebrate our festivals without destructing our environment. If you look, we are already late. However, it is better late than never. When I was The Mayor, in 2007 I raised this issue. But the issue remains unresolved even after 18 years.

In Goa State, it is unlawful to immerse Ganapati idols either in sea or river. On similar lines, I had asked to bring in law in our state to ban immersion in sea or river. Knowing that it will take time to bring in law, I appealed to people that it is in our hands to safeguard the environment by not going in for POP idols. On this appeal many



people from Vile Parle, Dadar, Worli and many other suburbs supported me and started purchasing SHADU Clay idols. Since POP idols are not banned by law, I suggested to look at alternate arrangements for immersion of POP idols.

To facilitate this, I had obtained approval for funds from Mumbai Municipal Corporation to create artificial ponds in different wards. The then Commissioner of Mumbai Municipal Corporation Jairaj Phatak, Dy. Commissioner Sudhir Naik and Head of Environmental Sciences Dept, IIT Powai Dr. Asolekar offered invaluable support. That time I had asked for number of Sarvajanik Ganapati Mandals and Household Ganapatis. The numbers were 15,500 and more than 2 lakhs respectively. When I checked after 15 years, it was observed that there has been huge rise in these numbers. Initially there was some confusion in immersion in artificial ponds. Nevertheless, now, on a regular basis, there is a facility for immersion of Ganapati idols in artificial pond.

In earlier days all close relatives used to have Ganapati at one place for the whole family. These days every family brings its own Ganapati idol. This led to increase number of Ganapati idols, pollution and in turn higher expenditures. In big

cities every lane and bye-lane bring Sarvajanik Ganapati idols. It is necessary to bring in control on these large numbers. Administration should apply stringent criteria before giving approval to Sarvajanik Ganapati Mandals. Even while making SHADU Clay Ganapati idols one has to use Fevicol and colours to bind the clay. After immersion this leads to formation of layer at the bottom of river, pond or sea.

Taking one step forward, I would say that one can do PRAN PRATISHTA of idols made of copper, brass, silver, gold, PANCHDHATU, marble or wood on Ganapati Day. On VISARJAN DAY after doing UTTARPOOJA, the idols can then be immersed in water buckets at home. One can then wipe the idols and keep it safely in the cupboard. To protect natural resources and water bodies, this also can be a great option. I hope that members of MGP are matured enough so that my deliberations will not fall on deaf ears.

I appeal to you to begin this movement from yourselves. Instead of going in for POP idols, let us look at clay idols made at home or above-mentioned options for forthcoming Ganapati festival and set an example for environment protection. I hope that the members will respond positively to my appeal.



## Reorganise Consumer Courts

– Adv. Shirish W. Deshpande, Chairman

**Hon Supreme Court issues stern warning to Central Government**

Supreme Court Hon Justice Shri M M Sundresh and Hon Justice Shri Abhay Oka, raising serious concern about the imminent collapse of the composition and the functioning of Consumer Courts delivered a historic verdict

ordering if Central Government does not initiate few important changes, and make their stand clear on the functioning of Consumer Courts by submitting an Affidavit within three months, then the same system of Consumer Courts in the country could witness a collapse, severely impacting hapless Consumers across the country.

**Background:**

After some lawyer candidates took objection to the appointments made by the State Government, of the Members of State Consumer Commission and members and Presidents of District Consumer Commission, the Nagpur bench of Mumbai High Court giving the judgement made the rules, basis which appointments had been made, as illegal, and declared even the appointments made, as illegal.

Thereafter, the State and the Central Governments had appealed in the Supreme Court against the High Court order and secured temporary stay. In this matter, Supreme Court after hearing arguments made by all the parties concerned delivered an important verdict on May 21, 2025. Appointments made by the State Government of the Members of State Consumer Commission and Members and Presidents of the District Consumer Commission in 2023 will now be able to complete their full tenure and legally oversee the functioning of these Consumer Courts. Supreme Court also upheld one of the two Rules termed as illegal by the Mumbai High Court while holding the second rule as completely legal.

Supreme Court has made an important noting in their verdict that the appointments of the Presidents and Members in Consumer Courts will be more beneficial if these appointments are made of permanent nature, instead of they being tenure-linked, like they are currently. Being tenure linked, impacts the process of delivery of justice as the appointees know they have fixed tenure and may lose interest in their work. Also, Supreme Court has raised a serious concern and issued a warning that if the desired changes - including making appointees permanent and also making some important changes in the system of Consumer Courts that helps easier, simple and quick redressal of Consumer Complaints, do not take effect, then there is a potential danger of an imminent collapse of Consumer Courts. Supreme Court has also held that the Central Government should also draft revised Rules as per the Guidelines mentioned in the verdict, and implement them within next four months. As per the new Rules, the appointments of the Members and the Presidents of the State Consumer Commission and District Consumer Commission be made for five years instead of four years.

Mumbai Grahak Panchayat has welcomed the verdict given by the Supreme Court. Mumbai Grahak Panchayat has made an appeal to the Central Consumer Affairs Ministry to convene a day-long meet, inviting leading Consumer Bodies across the country and also those concerned with the matter to discuss related important issues.





## Mumbai Grahak Panchayat's golden jubilee celebrated in Goregaon peth

– Swapna Kulkarni

Our favorite and a witty writer P. L. Deshpande in his article writes that one of the things that women think they are good at is shopping. Women are vigilant and boastful whether vegetable worth Rs. 2/- or a saree worth Rs. 2,000/-. The Mumbai Grahak Panchayat Peth is designed recognizing this meticulous and careful shopping trait amongst women. The Grahak Panchayat Peth is a place to get the necessary items of the best quality at the right price for the entire family. The first Peth in the annual series of Peths was organized with great enthusiasm at Jawahar nagar Hall, Goregaon West, from 10 to 14 April 2025.

This year the promotion of the Peth was not only through flyers but also through YouTube reels. These reels were created with great effort and creativity by Ms. Nirbhaya Save. She was assisted by enthusiastic members of Chetna Grahak Sangh and guided by Shubhada Chaukar and Neha Joshi.

On the first day, April 10, well known writer Dr. Smita Datar chief guest for the occasion, formally inaugurated the Peth. She mentioned that she has been closely associated with MGP since childhood as her mother has been a member. She praised the volunteers and glorified the organization. Panchayat Peth Samiti President Anuradha Deshpande wished everyone and explained the highlights of the Peth.

On the occasion of the golden jubilee of the organization on April 12, along with the volunteers, all the stall holders lit 51 lamps around

a beautiful rangoli drawn in front of the Ganesh idol in the hall. Shubhada tai appealed that we should take inspiration from the brightness of those lamps and increase our work 50 times. Salvi Sir said, we have gone global from local.

This year, the 'Jago Grahak' stall of the education department of the organization was designed based on the concept of 'Recycling'. Selfie corner was decorated by Neha Joshi with large oil boxes wrapped in colored paper with various messages of consumer awareness. The stall was decorated in the form of a canopy using sarees /dupattas. The stall was made more informative and attractive by pictorial posters. The students of Sanmitra School visited the stall with their headmistress More Bai and solved all the quizzes conducted at the stall.

Same zeal was seen at the vitaran stall which was decorated with great creativity by Neha Joshi. to bring back some of our memories. The stall was decorated by our first distributed item Shrifal and glass bottles filled with various pulses, rice, and spices. To go down the memory lane a beam balance was hung which was earlier, used to weigh rice, wheat and jaggery by every sangh as these items were earlier distributed in big gunny bags.

On the occasion of the golden jubilee year, all the stall holders put up a 'gratitude message' at the entrance of the Peth and decorated all the stalls attractively to show their pride to be a stall holder at the peth. The best decorated stalls were judged by Savita Donde and Janhvi Nadkarni

## Nomination and Will - Can we not be a bit alert?

– Abhay Datar

I was attending a lady complainant at our Girgaon consumer guidance cell. Her aged mother was having a savings account and safe deposit locker in a bank. The lady used to handle all the banking transactions and also operation of the locker. After the death of her mother, the lady was shocked to know that her mother had neither made any nomination, nor a will! I got more shocked to realize that an educated lady like her did never care to check such details and kept on doing all the banking transactions on behalf of her mother. The result? When she claimed the amount lying in her mother's name and also the belongings in the locker, the bank asked the lady to bring succession certificate to prove that she was the legal heir. This is generally issued by a competent court and is a time consuming and expensive process.

The case might have been a little different had the mother nominated the lady by simply filling up a form and registering the same with the bank. In such cases, banks generally get filled up a prescribed application. The nominee has to submit all the details with documents like PAN, Aadhar, to prove self-identity. Banks have certain norms for this process and if the amount is sizeable, they may ask to submit an affidavit along with an indemnity bond.

When just enquired out of curiosity, the lady said that she was not aware of any other investments, insurance, etc. by her mother. It should be noted that nomination facility is available for all types of investments and insurance. With the latest amendments, banks are now offering more than

and given prizes by Peth President Anuradha Deshpande. First place in the stall decoration competition was won by 'Enthu for Art' second place by 'Simran Collection' and third place by 'Poshinda'.

With the joint efforts of the Goregaon Vibhag committee, Peth committee members, as well as numerous passionate volunteers and trust by the consumer, the turnover of our Panchayat Peth crossed one crore. The daily recording of this transaction was handled by Salvi Sir, Bhosale Sir, Kane Sir and Nikhil Chaukar, while the Vibhag/ Peth accounts were handled by Nivedita Mahajan.

The entire Goregaon peth was a reflection of passion and creativity.



Enthusiastic office bearers and volunteers  
at the peth





one nominee like other financial instruments. We have to mention the share in percentage against each nominee and the total should be 100.

A typical issue in the Indian context is that the name of a person as per birth certificate or aadhar or PAN and the name by which he / she is actually called. Imagine a case if someone nominates pet names like 'RAJU' or 'MINU' when the name on official record is 'RAJENDRA' or 'MINAKSHI'. This may happen while writing a will also. In such cases banks may call for an affidavit or even a probate.

It is difficult to set a thumb rule for writing a will because each individual case may be different. Another issue is that the earlier financial records like fixed deposits, purchase and sale of shares, mutual fund units, etc., may change over the period. I will, however, try to put a few points that may help you in writing a will.

Due to technology we get a unique number and various savings, investments, get linked to the same. For example, if I am having a savings account and a few FDs in a bank, my unique number is sufficient to identify my relations with the bank. All my details are clubbed under the unique number.

If I am investing in mutual funds physically or digitally, I am allotted a folio number by each mutual fund. Subsequent investments are recorded thereunder. If I am investing in different mutual funds, I get a consolidated statement from the agents, e.g., CAMS, of the mutual fund houses. This is possible due to PAN.

Similarly, if I am investing in shares through demat (which is now compulsory), I can purchase or sell mutual fund units through this demat account which is having a specific participant number. Again, if I am investing through multiple brokers, then CDSL or NSDL send me a consolidated statement for my investments.

Given the above scenario, I need not mention each of my investment separately in my will, but just the unique number is sufficient. While writing my will, I can say that my investment under unique number XXXX with ABC Broking Ltd. be given to my daughter / son after my death. My savings under customer no. with XYZ branch of ABC bank be given to my son / daughter after my death. Looks complex? Do not worry, visit our guidance cells with relevant papers and records. We are there to help you.

**Dear readers, have you secured your online transactions? Then...**

- Have you read our related article in GTM March, 2025 issue?
- Have you set time range during which no online transactions will be allowed?
- Have you set limits to each type of transactions beneficiary -wise, amount-wise, overall amount, maximum number of online transactions, etc.?



## Annual Gatherings Conclude Enthusiastically

### ► Andheri-Jogeshwari Vibhag

38th Annual Gathering of Andheri-Jogeshwari Vibhag was celebrated on 16 th March, 2025. It was indeed a splendid ceremony. The Chief Guest for the function senior actress Rajani Velankar and the Chairperson was Panchyat Peth President Anuradha Deshpande. Trustee Anuradha Gore, Sanjeev Mantri attended the gathering with passion.

At the beginning Aparna Dalvi chanted Ishastavan in her melodious voice. Andheri Vibhag Chairman Mangala Gadgil made the initial introduction. Prize distribution for winners of competition “Good Ad, Bad Ad” conducted at Vidya Vikas School was done at the hands of Chief Guest Rajani Velankar and the Trustees.

Chief Guest Rajani Velankar was felicitated by offering a bouquet. She narrated her experience on the subject of ‘A for Abhinay, A for Adhyapan effectively. Acting in experimental theatre helped her in imbibing it at an early stage of life. She also got trained in the Acting Workshop conducted by Vijaya Mehta. In 1979 she started ‘A for Adhyapan’(अ अध्यापनाचा) class at Parle Tilak Vidyalaya. She thought of using acting as a tool for complete

development and better understanding for the children. She taught History, Marathi and English lessons in the school through acting. She directed and staged plays by the children in Annual Gathering and Interschool Competition which bagged many awards. In order to get out of ‘Raja Rani’ story, she directed and staged a play based on the book ‘Ek Hota Carver’. She felt happy by imbibing good values in the children’s minds using short stories. Importance of full stop, up-down and tal are better understood when you recite the poem, she said. To explain this, she recited poem on ‘Rail and Train’. She very nicely narrated how rail brings down ego of train. She stressed the fact that her teaching experience was very helpful during acting.

When you look at India’s history, it shows that we were attacked by foreign countries. Our prosperous land had to suffer attacks from Mughals, Arabs, Pathans, Portuguese and British. Both the rulers and the citizens fought tooth and nail to repeal the attacks. In this, 147 women participated in a big way. Frail, innocent women turned into revolutionary fighters and had Martyr’s death. In spite of this there is not even a simple mention of many of these women. She wrote monologues for 9 women based on their stories. These monologues were presented by Sandhya Oak’s ‘Rangvedh’ in form of plays. Hirade, Zalkari, Rani Kamlapati, Kueili, Ojake Obava, Hadi Rani, Mai Bhago, Kiran Baisa and Naikadevi were these 9 women. Lighting arrangements by Sheetal Talpade made the function dazzling and impressive. Anuradha Tai mentioned that these unsung women fighters showed exemplary courage and patience to defend our nation due to which the programme is titled as ‘Adnyat Shalaka’ (अज्ञात शलाका).



On stage- Anuradha Deshpande, Sanjeev Mantri, Ranjana Velankar, Anuradha Gore, Mangala Gadgil



Chairperson of the programme Anuradha Deshpande praised the Vibhag for the work done and wished good luck for future projects. MGP Trustee and Andheri-Jogeshwari Vibhag President Sanjeev Mantri wished them the best for future activities. He also committed to help for organizing

programmes. Vibhag Secretary Asavari Nachane expressed her gratitude to all guests. Beena Patil hosted the programme. The audience applauded and praised the programme.

– Jyoti Modak

### ➤ Chembur Vibhag

The annual gathering of members from the Chembur vibhag was held with great enthusiasm on Sunday, March 9. The event was presided over by Ms. Shubhada Chaukar, editor of the organization's newsletter "Grahak Tituka Melvava." CA Gaurav Kothari was present as the chief guest. A beautiful rangoli drawn by Janhavi Nadkarni at the entrance welcomed all members and dignitaries. The program began with a Ganesh Vandana sung by Swati Karanje. "In today's tech-driven world, personal meetings have become rare. This gathering was organized to facilitate interactions between members from Chembur, Kurla, and Ghatkopar," said Mrunal Bedekar assistant secretary of vibhag in her opening remarks. President Alka Dadpe introduced the team members of the Chembur vibhag's executive committee.

Vibhag Secretary Anil Thosar presented a report on the vibhag's activities over the past year. He mentioned, among other things, the monthly lectures held at General Education Academy School. He also spoke about the vibrant participation in the second year of the Grahak Panchayat Peth in Chembur, various related events, the signature campaign along with a memorandum submitted to Finance Minister Nirmala Sitharaman, and routine distributions conducted at the vibhag level. Chief



On the dais – from left: Alka Dadpe, Shubhada Chaukar, CA Gaurav Kothari, and Anil Thosar

guest CA Gaurav Kothari provided detailed insights on different types of mediclaim policies, what customers should consider when purchasing a policy, and situations where claims are typically not reimbursed. He emphasized that everyone should take a mediclaim policy at the earliest possible age and be transparent about any existing health conditions, especially during purchase or porting to another company. He also gave an in-depth presentation via PPT on the steps to take if a claim is rejected.

Following this, Suvarna Kulkarni introduced the chairperson of the program, Shubhada Chaukar. In her engaging speech, Chaukar shared the interesting story behind the formation of the Chembur vibhag. She mentioned that Chembur was

the first vibhag of the Mumbai Grahak Panchayat and that veteran volunteer Kamalakar Pendse was the pioneer of the organization's vibhag-based structure. She further advised that while forming new groups, volunteers should not limit the organization's identity to monthly distributions of quality goods at reasonable prices, but also communicate the broader vision and multifaceted nature of the organization. She applauded the current team for reviving the Chembur vibhag, which had seen a period of decline after initially being one of the leading divisions. The program was anchored by Tanvi Ghaisas and Supriya Mulgavkar offered a vote of thanks. A hearty snack was then served to all attendees.

In the second part of the gathering, there was a delightful light music performance by Madhura Shastri and team. The event concluded with the recitation of Pasayadan. Notably, Mehendale, who was instrumental in starting the first sangh in Chembur, was present. She had offered her residence for a period to support the activities of the consumer group and for running Chembur's complaint guidance center. Other volunteers involved in organizing the event included Anjali Abhyankar, Rita Paralkar, Janhavi Nadkarni, Mohan Sahasrabuddhe, Rahul Lamgunde, Geetanjali Yalnalkar, Jayant Kelkar, Sadanand Joshi, Prasad Mahatme, and Aashirwad Bedekar.

– Anil Thosar, Secretary,  
Chembur Vibhag

## ➤ Borivali Vibhag

The Annual get-together of Borivali vibhag was celebrated on 29th March. Editor of "Grahak Tituka Melava", "Wayam" and also a senior member of executive committee Shubhada Chaukar was the chief guest. Vice Chairman- Vitaran, Prabhakar Gawane was the chairperson for the program.

The program began by offering tribute to Late Shree. Bhalchandra Naik who was senior office bearer of MGP. Acting Chairman of Borivali Vibhag, Rajendra Rane felicitated all the dignitaries by presenting them with a special plant decorated with coconut waste.

Secretary of the Vibhag Savita Varade gave information about various programs that were organized by Borivali Vibhag to mark MGP's golden Jubilee year.

Later Chief Guest Shubhada Chaukar addressed the audience. She congratulated and praised the committee members of Borivali vibhag. Apart from this, everyone was appealed to make efforts for an increase in members and Sangha. She also motivated to inculcate the three principles of the organization.

Gawane explained how MGP distribution network connects people. He also insisted that young generation should be guided regarding consumption restraint and avoidance of consumerism. To have an exploitation-free society our distribution system must be sustainable. Gavane praised the committee members and volunteers of Borivali Vibhag.

Shubhada Chaukar then felicitated Ravishchandra Lavate as volunteer of the year for his outstanding work. Thanks giving was done by Manisha Puranik.

After this, popular Marathi play 'Suryaachi Pille' was



presented 730 members attended the annual gathering.

– Aparna Pitre

Shubhada Chaukar presenting the Excellent Worker Award to Ravishchandra Lavatte

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## ➤ Dahisar Vibhag

The 35th annual meet of Dahisar Vibhag took place with great enthusiasm on Sunday 13th April at Dahisar Vidya Mandir. Mumbai Grahak Panchayat's legal expert Adv.Sharmila Ranade was present at the program as the keynote speaker and special guest. The program started with lighting of the lamp and offering flowers to Lord Ganesh. Ms. Ojasvi Chudnaik filled the atmosphere with prayers in her sweet voice.

Chief guests were welcomed by secretary Rupali Kadam with flower bouquets which were made by 'Snehjyot' a Divyang Sansthan. Followed by inaugural speech by treasurer Purushottam Hodavdekar. Rupali Kadam presented the report of the year's work of Dahisar Vibhag.

She made special mention of the 12 various consumer-friendly initiatives undertaken by the vibhag during the Golden jubilee year of the MGP under the guidance of department chairperson Seema Sontakke.

Adv. Sharmila Ranade gave in-depth information about social media in her speech. They discussed in detail the concerns, fraud and potential crimes associated with using social media.

**Addiction:** Loss of relationships due to excessive use of social media.

**Wrong information:** spread of rumours, false news.

**Mental health problems:** anxiety, depression, anxiety.

**Cyberbullying:** online deception and loss of self-confidence.

**Breach of confidentiality:** data theft, embezzlement of personal information.

**Child exploitation and sextortion:** targeting young children through fake accounts.

She told that the number 1930 can be used to report cybercrime. In this regard, the citizens fearlessly and immediately contacted the police station.

Seema Sontakke emphasized the need to increase participation of youth, especially in the consumer movement at the same time she expressed pride for their united participation of all committee members and volunteers in all the undertakings.

After this, entertainment program was presented by Chandrashekhar Thakur and Trupti Sardesai on the theme 'Marathi Natakatil Soundaryasthale'.

The program concluded with a melodious natya sangeet by Trupt Sardesai. The comparing was done by Vijay Khanolkar and the vote of thanks was given by Rajni Raut.

– Nitin Palkar

On the dias- President Purushottam Hodavdekar,  
Executive Rupali Kadam, Legal Expert  
Sharmila Ranade, President Seema Sontakke



## ► Santacruz Vibhag

The 33rd annual gathering of the Santacruz vibhag of Mumbai Grahak Panchayat was held on March 23 at the auditorium of Sane Guruji Arogya Mandir School. The gathering was presided over by Jyoti Modak (Secretary), with Prof. Manjiri Gharat as the chief guest. Shehnai played in the background made the atmosphere very pleasant. The event began with Vivek Thaval welcoming all the dignitaries. Vibhag chairperson Vidya Pednekar delivered the introductory remarks. Secretary Vrushali Thaval presented the functional report highlighting the various initiatives and events conducted throughout the year in celebration of the Golden Jubilee year.

Chief guest Prof. Manjiri Gharat gave valuable guidance to the attendees on the topic of 'Medicine Literacy.' She highlighted several key points:

- Since 1945, it has been mandatory for a registered pharmacist to be present at every chemist shop.
- Medicines should be purchased with utmost care, and the label information must be read—especially the expiry date.
- It is equally important to collect a bill for the medicine.

- At home, medicines should be stored properly, ideally in a separate box.
- A medicine schedule should be prepared and strictly followed, including the duration of medication.
- Liquid medicines should only be measured using the measuring cup provided with the bottle, not a household teaspoon.
- Tablets should never be broken in half without medical advice, as this can destroy the coating and alter the dosage.
- Antibiotics prescribed by doctors should be taken for the full course duration and should not be discontinued midway.
- Many people throw away expired or unused medicines in the trash, which harms the environment. India currently lacks a structured system for medicine disposal. In foreign countries, medicine drop-off boxes are placed at pharmacies. Prof. Gharat suggested writing to the authorities to implement such a system and offered her assistance in this effort.



Vaibhag President Dr. Vasant Shenoy shared his thoughts on an important element of daily life — sugar — and offered insights during his address. Chairperson Jyoti Modak, in her speech, encouraged members to take the initiative in setting up new groups in redeveloped societies by bringing together both old and new residents. She said “Expanding our membership is our responsibility. Smita Doiphode delivered the vote of thanks.

Following the formal session, a colorful dance performance titled “Avhanchya Rangibirangi Nrutyavishkar” was presented by children from the “Avhan Palak Sangh” organization. The group’s director, Vandana Karve, was welcomed with a bouquet, and Arti Aajgaonkar introduced her. Children, parents, and the director participated in the performance, with choreography by Tanuja Bhadsawale.

Members thoroughly enjoyed both sessions of the gathering, which took place in a cheerful and cordial atmosphere. A total of 130 members attended the event.

– Vrushali Thaval, Secretary,  
Santacruz Division



Enthusiastic volunteer participants with chief guest Jyoti Modak



## Thane Vibhag Sangh Pramukh Get-together

– Shweta Lotalikar

Thane Vibhag organised a Sangh -pramukh get-together on 23rd March clubbing the Golden Jubilee year celebration of Mumbai Grahak Panchayat, with the 32nd anniversary of the Vibhag. Honourable Principal Ashok Chitnis and Thane constituency MLA Naresh Mhaske had kindly consented to be present as Chief Guest. MGP chairman Adv. Shirish Deshpande, Vice Chairpersons Anuradha Deshpande and Prabhakar Gavane and Thane vibhag chairperson Minal Tipnis graced the occasion.

The program opened with the traditional lamp illumination and a prayer sung by Veena Paranjape. In his opening remarks, Prabhakar Gavane paid tribute to founders of MGP viz. Bindumadhav Joshi, Madhukar Matri and Sudhir Phadake and spoke about the various activities of Thane Vibhag. The challenges faced and achievements of MGP and Thane vibhag since its inception on 23rd March, 1993. He shared his thoughts regarding the challenges presently faced by MGP and suggested possible ways to tackle those successfully.

Principal Ashok Chitnis, who is a recipient of President’s Award has varied experience in different facets of education and teaching. He, in his speech advised, the MGP members, to be always open to get knowledge from wherever, accept changes and embrace progress.

Honourable MLA Naresh Mhaske, in his speech, appreciated the work and efforts put in by MGP for the cause of consumers and assured help to achieve the same. MGP chairman Adv. Deshpande made the members aware of various issues being taken up by MGP to protect consumer interest. While speaking about the problems faced by the depositors of ‘New India Bank’, he requested Hon. MLA Naresh Mhaske to table the demand of ‘100% insurance protection for the deposits’ in the assembly.

Vice president of Rambhau Mhalagi Prabodhini Dr. Vinay Sahasrabuddhe could not make himself available, though he had an intension to do so. However, he was kind enough to join the event via video and specifically mentioned the contribution made by MGP to consumer movement.

‘Haapy Home sangh’ has 94 members and its working is fantastic. This sangh was awarded the ‘best sangh’ prize, which was received by Vasant Sali and Mahadev Devale. While speaking on behalf of their sangh, these representatives informed different activities undertaken by their sangh. Happy home sangh is like a role model for other sanghs in vibhag.

This get-together was a good opportunity to

felicitate number of senior members who contribute to the smooth functioning of vibhag work. Many such senior members shared their valuable experiences, in response to the felicitation.

Thane vibhag chairman Gavane sir, Koustubh Sule and Sunil Kunte had an informal dialogue with the sangh pramukhs and members present, regarding the problems faced by them. The experiences and expectations shared by them were well received by the office bearers and suitable guidance was given. As a token of gratitude for effecting smooth running of distribution system, the staff and workers of the vitaran kendra were felicitated. The event started with welcome gift of cotton-bag and the enjoyment was topped by the wonderful lunch of shreekhand-puri followed by ‘Swar-Sanvad’ music programme.



## 5 Delhi Restaurants Ordered To Refund Unlawful Service Charges Collected from Customers

The central consumer protection authority (CCPA) has initiated suo moto action against five Delhi-based restaurants for failing to refund mandatory service charges despite a clear ruling from the Delhi High Court.

The CCPA action follows a series of complaints registered through the national consumer helpline (NCH), alleging that the restaurants continued to levy mandatory service charges without seeking consumer consent. In response, the CCPA has issued notices under the Consumer Protection Act, 2019, directing these restaurants to refund the service charge amounts collected in violation of the law.

### Guidelines issued by the CCPA on 4 July 2022 clearly state that:



- ✓ Service charges must not be automatically added to the food bill.
- ✓ No collection of service charges is allowed by disguising it under different terminology.
- ✓ Consumers must be informed that any service charge is purely voluntary and optional.
- ✓ Access to services must not be conditional on payment of a service charge.
- ✓ Service charges cannot be included in the food bill for the purposes of calculating goods and services tax (GST).

The Delhi High Court, in its judgement on 28 March 2025, upheld these CCPA guidelines, reinforcing consumer rights against unfair trade practices.

## City Co-op Bank Depositors' Fight for their Savings

– Anita Khanolkar, Secretary

A public meeting was organized by the depositors' association of the City Cooperative Bank, which has gone into liquidation, on May 3rd at the Keshav Gore Sabhagruha, Goregaon. During this meeting, Advocate Shirish Deshpande guided the depositors, announcing that if they were ready to fight, they should become members of the association. Following that, the Mumbai Grahak Panchayat would represent them and wage a legal battle in the National Consumer Commission.

The attendees responded positively to this announcement. On the same day, 127 depositors accepted membership of the Mumbai Grahak Panchayat for two years. Many activists were present at the meeting, including Anuradha Deshpande, Archana Sabnis, Sharmila Ranade, Vasundhara Devdhar, Shubhada Chaukar, Neha Joshi, Purnima Rao, Anagha Acharekar, Nivedita Mahajan, and Pratibha Salvi.

Now, on behalf of these depositors, a complaint will be filed with the National Commission, and efforts will be made to help them recover amounts exceeding five lakhs. In his address to the depositors, Adv. Deshpande emphasized resorting to legal avenues to get their deposits back.



While guiding the depositors, he highlighted some peculiar and unfair provisions within the Deposit Insurance and Credit Guarantee Corporation (DICGC) Act. He explained that although only deposits up to ₹5 lakhs per depositor are insured by the DICGC, the corporation collects premiums from all banks on the entire deposit amount every six months. Furthermore, after distributing the ₹5 lakh to the depositors, the DICGC recovers the entire distributed amount on a priority basis under Section 21 from the remaining deposits and assets of the bankrupt bank.

According to Adv. Deshpande, these legal provisions significantly diminish the chances of depositors recovering their remaining deposits exceeding ₹5 lakh from such banks. For this very reason, he stressed the necessity for depositors of the City Co-operative Bank to unite and initiate a legal battle to recover amounts exceeding ₹5 lakh from the bank's board of directors.

For depositors of the City Co-operative Bank who wish to participate in this legal struggle, please contact the following individuals for more information:



Subhash Sabnis (President, City Co-operative Depositors Foundation): 9819536020

Abhay Panse (Executive, City Co-operative Depositors Foundation): 9322740476

Sharad Buva (Treasurer, City Co-operative Depositors Foundation): 7977479219

## Stop Corrupt Involvement of Registrars in Re-development Process

– Adv. Shirish V. Deshpande, Chairman

Mumbai Grahak Panchayat (MGP) has strongly demanded an immediate end to the widespread corrupt involvement of Registrar's offices in the selection of Developers in re-development process of Housing Societies. The Government of Maharashtra has invited suggestions and objections from all stakeholders regarding proposed amendments to the Rules governing cooperative housing societies under MCS Act. In addition to suggesting certain amendments to the proposed rules, MGP has also submitted several important new recommendations concerning re-development including issue of rampant corruption at Registrar's office in the process of selection of Developers. **Some of the key suggestions made by the MGP are as follows:**

**1. Include 79(A) Re-development Guidelines into the Rules:** The comprehensive guidelines on redevelopment issued on July 4, 2019, under Section 79(A) of the Maharashtra Cooperative Societies Act, 1961, be formally incorporated into the Rules. The MGP has stated that doing so will help resolve the longstanding controversy regarding whether these Guidelines are mandatory or merely advisory in nature.

**2. Remove mandatory requirement of the Registrar's presence in Developer Selection process:** Currently, a representative from the Registrar's office is required to be present during the Special General Body meeting convened for selecting a developer for Society's re-development with a view to ensure that the process is transparent and free of any malpractice or coercion. However, MGP has highlighted

widespread misuse of this provision by Registrar's office. MGP has claimed that it is no more a secret that Registrar's office demands heavy bribes ranging from ₹25,000 to ₹40,000 per flat in exchange for granting approval for the Special General Body meeting and the subsequent No Objection Certificate (NOC). Developers, treating this as part of their business cost, allegedly pay these amounts without protest to agents of the registrar. To curb this rampant corruption, the MGP has suggested that the requirement to seek prior permission from the registrar for such meetings be completely abolished, thereby removing the registrar's involvement from the process. This, according to MGP, will make the re-development process faster and cleaner.

To ensure transparency in the developer selection process, the MGP has proposed to retain the requirement for video recording of the proceedings. However, the housing society should keep this video recording with itself and need not submit it to the Registrar. If any complaints or disputes arise, the video film can be produced as evidence in any court.

**3. Relax requirement of minimum 51% votes for Developer selection:** Currently, a developer must receive at least 51% of the total members' votes to be selected for redevelopment. However, in situations where three developers are shortlisted in the final round, at times, none of them may receive the required 51% majority, creating a deadlock which requires the entire process to be undertaken afresh. This leads to significant delays, especially for old, dilapidated buildings.



that cannot afford such prolonged timelines. To address this, MGP has suggested that if no developer receives 51% votes in the first round, the top two candidates should face a second round of voting during the same special general meeting. If neither of the two secures 51% votes even in the second round, the society should be allowed to appoint the developer with the highest number of votes.

#### 4. Provision to hold Committee & General Body meetings hybrid/ online: During redevelopment,

when buildings are demolished, members are dispersed across different locations, making it difficult to conduct committee or general body meetings in person. To solve this issue, MGP has recommended that societies undergoing redevelopment, where the buildings have been demolished, be allowed to conduct their committee meetings, annual general and special general body meetings hybrid/online during the transition period, and such provision be included in the Rules.



### Notice to Uber for ‘Tip’

The Central Consumer Protection Authority CCPA has issued a notice to Uber India regarding its 'advance tip' feature, labeling it as an unfair trade practice. Complaints from users about pressure to pre-tip prompted the investigation, with officials warning of potential penalties if Uber's response is inadequate.

“Forcing or nudging users to pay a tip in advance for faster service is unethical and exploitative. Such actions fall under unfair trade practices. Tip is given as a token of appreciation, not as a matter of right, after the service,” Consumer Affairs Minister Pralhad Joshi said He had directed CCPA to examine the issue.

Uber’s ‘advance tip’ prompt appears during the booking process and encourages users to pre-select a gratuity amount before the ride begins a

feature found in other ride-hailing apps as well. CCPA’s notice to Uber marks a fresh round of scrutiny on app-based service providers and their compliance with the Consumer Protection Act, 2019, which bars misleading advertisements and unfair pricing strategies.

Several users have complained that Uber’s “advance tip” feature creates pressure and confusion, with some alleging that pre-tipping influences driver allocation or pickup speed-claims that, if substantiated, could amount to discriminatory service delivery. Consumer groups have slammed the feature as deceptive. “This distorts the voluntary nature of tipping and can amount to coercive monetization. Platforms must clearly differentiate between service charges and optional tips,” said Ashim Sanyal, CEO of Consumer Voice, a consumer protection group. “Such unethical trade practices violate the Consumer Protection Act and warrant strict legal action,” added Manish K. Shubhay, partner at The

Precept-Law Offices. “Companies must uphold transparency and fairness in all consumer dealings, and any attempt to exploit customers under the guise of service is indefensible.”

This isn't the first time Uber has come under the scanner. As reported by Mint on 1 April, the government had earlier confirmed in Parliament that Uber and rival Ola were being investigated

for charging different fares based on a user's phone operating system. On 10 January, CCPA issued notices to both companies after complaints surfaced about iOS users being charged higher fares than Android users for identical rides. Both Ola and Uber denied the allegations of charging different fares based on a user's phone model.

## RTO's Single Helpline Number for Complaints

Many citizens traveling from their homes to railway stations or from railway stations to their offices experience harassment from auto-rickshaw and taxi drivers. During peak hours, even app-based taxi drivers refuse fares, disrupting passengers' plans. To take action against such unruly transport providers, a toll-free number 1800 220 110 has been launched.

The number of auto-rickshaws, taxis, and app-based service vehicles is increasing in the Mumbai Metropolitan Region (MMR). The MMR has 10 Regional/Sub-Regional Transport Offices (RTOs) including Andheri, Wadala, Mumbai Central, Borivali, Thane, Kalyan, Vashi, Sai, Panvel, and Pen.

Previously, each office had its own separate helpline number, which created difficulties for passengers when filing complaints. Following up on complaints was also a cumbersome task. Due to this, passengers had requested the Transport Commissioner to have a single helpline number for all RTOs.

### Key Complaints

- Refusal to ply
- Harassment / Misconduct
- Charging excessive fares
- Taking a longer route to reach the destination
- Carrying more passengers than the vehicle's capacity
- Driving a faulty vehicle
- Not returning items forgotten by passengers in public transport vehicles



**Toll-Free Number:** 1800 220 110

**Centralized Control Room:** Andheri RTO (Mumbai West)

**Area of Operation:** Mumbai Metropolitan Region (MMR)

Complaints received on the toll-free number will be registered in the **centralized passenger assistance cell at the Andheri RTO**. The relevant RTO's passenger assistance team will be notified about the complaint via email and phone. After receiving the complaint, the concerned office's passenger assistance cell is expected to take action according to the prescribed procedure.





Chief guest Dr. Smita Datar inaugurating Goregaon Peth with praying to Shri Ganaraya



Headmistress More and students of Sanmitra School at the 'Shikshan+Selfie' Point in Goregaon Peth



At the Andheri Melawa, the Vice-President and Trustee, Anuradha Gore, praising the artists of the play 'Adnyat Shalaka'



In the Santacruz Melawa, children from the 'Awhan Palak Sangh' organization presented a dance. Director Vandana Karve, all children, their parents, social workers working in this organization, as well as Tupti Karandikar from Malad division associated with this organization, were present.



Rangoli decoration of fifty-one lamps done at Goregaon Peth on the occasion of the Golden Jubilee anniversary



At the Thane Vibhag get-together, Chairman Adv. Shirish Deshpande, welcoming Member of Parliament Naresh Mhaske on the stage



Winner stall in the beautification competition of Goregaon Peth: 'Ethu for Art'