



GRAHAK HITAY
GRAHAK SUKHAY



MEMBER OF
CONSUMERS
INTERNATIONAL



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VOLUNTARY CONSUMER ORGANISATION

MUMBAI GRAHAK PANCHAYAT

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This is the 24th 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.



Stay Alert! Stay Safe

We like to shop and when we get inferior quality or harmful product, we simply stop using it and never buy it again. But a many times the situation is not that straight, harmful or unsafe products are a global issue of concern and reflection. As global trade has increased many products are designed in one country with material from another country, manufactured in third country and sold in many other countries. So sometimes if the product is found to be of inferior quality or hazardous then in such cases it is our responsibility to report it on national consumer helpline. Our complaint may be representative.

There are many examples where, after receiving customer complaints, the product is either discontinued or a new and improvised model is created. Cars, tires or mobile phones, to name a few. For this, it is necessary for consumers to register complaints with awareness and continue follow up. It is equally important for manufacturers to show their sensitivity and attitude of accepting responsibility. We as consumers often fall short in showing such perseverance. Many a times, consumers show let-go attitude and bear its consequences. This is one of the responsibilities that automatically comes to you as a conscious consumer of Mumbai Grahak Panchayat! Report a substandard consumer product!!

Mumbai Grahak Panchayat's complaint guidance centers are located at various places. The volunteers there guide you on registering complaints about defective goods. However, it is up to you to take action accordingly. No one else is fighting your case. Unrealistic or fraudulent claims of products are also a big problem. If you come across such advertisements, it is also the duty of a conscious

consumer to register their complaints with ASCI or CCPA. In this way, we can reduce the chances of consumer fraud.

In a recent UNCTAD conference there was a session on consumer product safety. Most of us are now shopping through online platforms. The sale of unsafe, inferior quality and hazardous products has increased substantially, which poses a threat to consumer rights.

With the increase in international trade, the laws on product safety should be stricter and more transparent; otherwise, the scandal of sending products that have been rejected on safety grounds in one country to another is rampant. This is happening in many cases such as medicines, medical equipment, ready-made foods, and cosmetics. We don't even realize it! The rules of every country are not equally strict, but consumers all over the world are human beings, aren't they! The culture of globalization should be universal and of equal justice. There should be no scope for taking undue advantage of it. That is why it is important for this issue to come to the United Nations level and be discussed.

Some topics become our priorities when they are called upon from the global level. The same is true for eco-friendly consumer products. We have forgotten our Indian lifestyle and accepted 'use and throw' type of products and now the issue of getting rid of such non eco-friendly products has become a global concern.

Anyway, for now, let's celebrate our beloved Ganpati festival in an eco-friendly manner. Tips for which have been given in last month's and this month's magazines. Do share your ideas too. Let's be aware, let's get safe!

– Shubhada Chaukar

Persistence has paid off!

The five-day, five yearly conference of the United Nations Conference on Trade and Development (UNCTAD) concluded recently in Geneva, Switzerland, from July 7 to 11. Adv. Shirish Deshpande, our Chairman, and Adv. Pooja Joshi-Deshpande, our young activist, represented our organization at this conference. Adv. Shirish Deshpande earned widespread appreciation for presenting crucial points during the conference. UNCTAD and CI representatives also acknowledged his consistent work for global consumer interest. On this occasion, **Shubhada Chaukar** interviewed Adv. Shirish Deshpande.

Question: From the perspective of ordinary consumer interests, what was the outcome of the Geneva Conference?

The five yearly conference of the United Nations Conference on Trade and Development (UNCTAD) recently concluded in Geneva from July 7 to 11. I, along with Adv. Pooja Joshi-Deshpande, represented our organization at this conference. Generally, this conference reviews the progress made by UN member states in consumer protection over the past five years. It also discusses and decides on the steps to be taken for consumer protection in the next five years, considering changing times. Ministers and high-level government officials from 92 countries attended this conference. This will certainly help them formulate more effective policies in their respective countries, considering the new challenges surrounding consumer protection. Indeed, this conference serves as a platform where representatives from different countries share their experiences regarding the initiatives they are undertaking for consumer protection and how they are overcoming local problems. I am hopeful that this international exchange of experiences

and ideas would lead to more robust steps being taken for consumers at a broader level in those countries after the conference.

Question: Which specific points did you present regarding the benefits consumers have gained from the United Nations' Guidelines for Consumer Protection (UNGCP) over the past 40 years?

The implementation of the United Nations Guidelines for Consumer Protection (UNGCP) began from April 9, 1985. As a result, consumer protection laws were enacted in many developing and underdeveloped countries, including India, giving a definite direction to the consumer movement. The process of empowering the lone, ignorant, rights-apathetic, and unorganized consumer began globally due to UNGCP. In 1999, the UNGCP was amended to include provisions for sustainable lifestyles, which led to many countries moving towards sustainable development. Later, in 2015, these guidelines were extensively reformed. We all know that MGP made a significant contribution in bringing about these reforms. One of the most important suggestions we made was to

establish a permanent oversight mechanism for the effective implementation of these guidelines in all countries. After nearly two to two and a half years of discussions and debates, a new permanent oversight mechanism called the 'Inter-Governmental Group of Experts (IGE)' was finally established in 2016. I will proudly say that this is MGP's global creation, a permanent one. Every year in July, this IGE holds a two-day global conference in Geneva. Over the past nine years, this mechanism has formed working groups on many important consumer issues, making crucial recommendations for consumer protection through discussions, studies, and research on this platform. In my opinion, the creation of this IGE oversight mechanism, based on our suggestion, is the most important and influential event in the 40 years of UNGCP, and I can say this with authority.

At this conference, I also informed the delegates about India's National Consumer Helpline (NCH), an online complaint redressal system run by the central government, emphasizing that it is a model that other countries should emulate. Indeed, I was able to explain how the central government has partnered with many service providers, e-commerce platforms, and large companies on the NCH platform, which helps in the prompt resolution of consumer complaints. I also pointed out that the current UNGCP does not provide answers to the serious questions arising in the current digital age, especially with the growing proliferation of AI. Therefore, I stressed the urgent need for UNCTAD to immediately address and

incorporate important changes in UNGCP, taking into account new technologies and challenges in a rapidly changing world.

Question: You have worked for Global ODR for the past six years. Can you describe your feelings after that proposal was passed at this conference? What benefits do you think the world will gain from it? When and how will Global ODR become a reality?

On Thursday, July 10, Global ODR was the first item on the agenda in the morning. Coincidentally, it was Guru Purnima. Since 2019, for the past six years, we have consistently advocated within UNCTAD for a Global ODR, i.e., a Global Online Consumer Dispute Resolution mechanism, to address the large number of complaints arising from increasing e-commerce transactions. At that time, developed nations like England and America vehemently opposed this idea. However, we persistently pursued this issue and facilitated discussions on our demand in various ways during UNCTAD's IGE conference held every July. As a result, at last July's conference, many countries supported this demand, leading UNCTAD itself to take the initiative and prepare a six-page Global ODR proposal for this year's conference. Given the persistence and determination with which the Mumbai Grahak Panchayat has pursued this issue for the past six years, it would have been fitting for this proposal to have been presented by the MGP itself at this conference. However, UNCTAD is an organization of all member states, and our status is merely that of an observer. We certainly have the right to

express our opinion on any matter. However, as an observer, we do not have the right to move resolutions/proposals or vote. Hence, the honor of presenting this resolution proposal from the platform was given to India's Consumer Affairs Secretary, Nidhi Khare. Of course, our pursuit of this issue was not merely for recognition; the underlying sentiment was that if our concept were accepted and implemented globally, it would benefit consumers worldwide. Therefore, what could be a more unique moment than to see our country's Govt. representative get the opportunity to present this proposal, and ultimately, for all the present member states to approve it with applause!

It wouldn't be wrong to say, "This is what all the persistence was for!" Even more joyful and satisfying was that the government representatives from England and America, who had consistently opposed our proposal for the past few years, also specifically mentioned and publicly praised our persistent efforts. What more could one ask for? At that moment, I first became emotional and thanked God. Simultaneously, I sincerely thanked Varsha Raut, Archana Sabnis, Sharmila Ranade, and Pooja Joshi-Deshpande, who was present with me at that time, including you, Shubhada. Your collective contribution in this is truly invaluable. And how can I forget Anuradha's invaluable behind-the-scenes contribution at this moment? We won't realize the potential of this huge work we have accomplished today; its importance will become clear to the world and everyone when this Global ODR system becomes operational in the next couple of



Pooja, Shirish Deshpande, and Anandita Mehta of CERC Ahmedabad.

years. Anyway, I would describe it as "a memorable & rare golden moment in my life." I experienced the innocent joy a child feels while seeing a planted seeds sprout. What more can I say! Many old memories came alive at that moment. I was speechless the entire day, lost in introspection. It was a unique experience!

Question: A resolution concerning Consumer Product Safety was also passed at this conference. In the world of online transactions and for developing countries like India, what benefits do you anticipate from this?

Today, the sale of unsafe, uncertified, substandard, and even hazardous goods on online platforms has significantly increased. This puts consumers' right to safety at risk. There are many instances where consumers have suffered serious injuries from purchasing unsafe or uncertified medicines, food items, and cosmetics. In such a situation, it was truly a necessity of the time for UNCTAD to pass a proposal regarding model Consumer Product Safety law, driven by the insistence of many nations. Today, 44% of



Adv. Shirish Deshpande, while thanking UNCTAD for approving the Global ODR proposal and making some suggestions on it.

countries in the world do not have product safety law at all. As a result, consumers are largely unsafe and vulnerable in this regard. While participating in the discussion on this topic, I drew the attention of the house to some special provisions regarding product liability in the Indian Consumer Protection Act.

While the discussion primarily focused on product manufacturers, I drew everyone's attention to the fact that the service provider and seller also often make changes to the product, which can make it unsafe or hazardous and cause injury to the consumer. On this occasion, the idea of creating an ideal Product Safety law was presented from the UNCTAD platform. In support of this, I emphatically demanded that the provisions of our law be included in such a law. I am pleased to say that a product safety expert from US met me in person to commend this demand. I believe that consumers' right to safety will truly be realized when strict product safety law are enacted in every country.

Question: The era of UNGCP reforms began with you. What benefits do you believe consumers have gained from the revised guidelines?

The biggest benefit is that the effective implementation of these revised guidelines began in various countries due to the IGE that we proposed. We also initiated this in our own country, and as per our suggestion, the Central Ministry of Consumer Affairs established an independent Task Force for revised UNGCP in 2017. The global consumer protection map published by UNCTAD last year clearly shows how much consumers in different countries have benefited from UNGCP. Crucially, these annual meetings have led to increased awareness and vigilance at the governmental level in different countries regarding formulating timely policies and undertaking concrete initiatives in various areas of consumer protection.

Question: Many people are always amazed by the self-reliance of Mumbai Grahak Panchayat and its distribution system at various international Conferences. Did you experience this again this time?

Yes, of course. Consumers International (CI) organized a side event during this conference. Helena Laurent, Director General of Consumers International, which represents consumer organizations worldwide, stated that consumer movement work is hindered because member consumer organizations do not receive sufficient financial support. Consumers International itself is currently facing a difficult financial situation. On this

backdrop, I grabbed the opportunity to explain to everyone how the MGP is financially self-reliant. As a result, a consumer organization from Barbados has shown interest in our distribution system.

Question: What additional challenges will consumers face in the AI age? What was presented on this topic at the UN platform?

A very informative session on the topic "Safeguarding and Empowering Consumers in the Age of AI" was held during this conference. The question of who will regulate the astonishing and rapidly proliferating AI, is plaguing experts worldwide today. Questions also arise regarding AI's trustworthiness, consumer deception caused by AI, and how to protect consumers from it. While AI offers benefits to consumers and society as a whole by providing convenience, facilities, and ease, the underlying algorithmic system raises many questions. Consequently, consumers are being, or can be, unknowingly defrauded in many instances. At the same time, AI appears to be entering our lives, often disregarding consumers' right to privacy. The question of who will and how to control this is bothering everyone. Therefore, in this discussion, we saw a scenario where there were many questions, many problems, and everyone was struggling for answers. However, one thing is certain: it was emphasized that consumer safety is at risk due to AI at the international level, specifically at the United Nations level, and immediate measures are needed.

Question: You are recognized as an important consumer leader in the global consumer movement. Do you think the current pace and effectiveness of global changes in consumer protection are sufficient? What are your thoughts?

One thing we must always remember is that there will always be a time lag between consumer protection laws and the changes occurring in society and the market due to technology, and the corresponding ways in which consumers are being defrauded by taking unfair advantage of these changes. We must accept the reality that our laws cannot change so fast to catch up with rapid changes in technology. However, at the same time, the implementing agencies of these laws must be aware of this. Therefore, while implementing these laws, such agencies should adopt a very liberal approach, and if the laws fall short in protecting consumers, these agencies should creatively and innovatively use the law to protect consumers and rigorously strive to prevent the various ways in which consumers are being defrauded. I am certainly satisfied that we have created a permanent system at the United Nations level, the 'Inter-Governmental Group of Experts - IGE', which has been consistently analyzing and will continue to analyze such changing technology. Therefore, I am confident that at the global level and consequently in every UN member country, necessary steps for consumer protection will be taken in a timely manner, in line with changing times.



UN Conference on Competition and Consumer Protection

– Adv. Pooja Joshi-Deshpande

A Global Win for Consumers:

9th UNCTAD Conference concluded on 11 th July 2025 in Geneva. Over five days, more than 580 participants- government ministers, diplomats and civil society leaders from more than 100 Countries convened in Geneva.

On the very first day, at 16th Research Partnership Platform (R.P.P.) session, MGP's Chairman Adv. Shirish Deshpande was invited as a Speaker on the topic of Consumer Protection in a changing World and commemorate 40 years of the United Nations Guidelines for Consumer Protection with a view to reflect on its Global Impact.

Intergovernmental Group of Expert (IGE), brings together Countries, businesses and consumer groups to resolve E-commerce disputes, unsafe products and unfair cross border delays. He also shared that India's National ODR initiatives, the National Consumer Helpline (NCH) made it easy to report issues via SMS, WhatsApp or email. He said that it's a model for the World. With rising E-commerce disputes, he pushed for a Global Online Dispute platform with sellers, manufacturers for cross border disputes. He urged that, the United Nations Trade & Development (UNCTAD) should create Global Standards so that Businesses treat your right, no matter where you shop. Celebrating 40 years of United Nations Guidelines on Consumer protection(UNGCP), 50 years of Mumbai Grahak Panchayat (MGP-India) Deshpande Sir's inspiring conversation on Consumer Protection.

Keep your Products Safe:

On 2nd day session, the conference was about how to make shopping, it may be online or offline, safer and fair for consumers like you all. Imagine you are

shopping or buying a toy for your kid, ordering a shirt online or picking up food for dinner. Whether at local market or online, and you want to trust that your product is safe, fair and worth your money. You want to know it's safe, the price is fair, and you won't get cheated. Many Countries do not have rules/regulations to check product safety. This year's UNCTAD 9 th Conference was all about protecting you, the Consumer, from unfair trade practises, unsafe products, or tricky online transactions. No matter where you are? UNCTAD has come up with Global step forward on Product Safety to make sure your businesses, online or offline needs regulation, rules.

First time, UNCTAD created Global Principles for Consumer Product Safety.

This is huge because these rules will go to the UN General Assembly for approval soon. Deshpande Sir intervened after the session and pointed out that the term "Business" in the resolution needs to be clear. He suggested it should include all parties who were involved in making and selling products i.e. manufacturers, service providers and sellers. By defining this term, the resolution would hold every part of the supply chain accountable and responsible. For e.g. Whether it's a company making a toy or a store selling it, everyone would need to ensure the product is safe. He also highlighted that Indian Consumer Protection Act has this provision.

AI- Protecting Consumers in a Smart Way:

Artificial Intelligence (AI) is changing the world, and it's helping to protect consumers like you all. Many Countries are using AI responsibly to keep your rights safe. Imagine a world where annoying with spam calls trouble you every day. How AI Can Help You? South Korea's AI helps to settle How AI Is Helping

A Moment to Cherish - MGP's Landmark Success in the Global ODR Project

I'll never forget the 4th day of the Conference at the UNCTAD. 10 th July 2025. It was Thursday and Guru Purnima Day. "Global Online Dispute Resolution" (GODR) Project was born on this day at the very first Session - a moment that I felt deeply personal. As a researcher, I learned and understood ODR platform during my course on Masters in Mediation. This Global ODR project ensures just solutions for cross-border E-Commerce disputes, giving consumers E- Justice.

Whether you are shopping online in Nairobi or New York. It's a courageous move towards a world where E-Justice will prevail in E-commerce world. After persistent efforts of MGP over last 6 years, UNCTAD circulated a draft Global ODR proposal at this Conference. This was preceded by a Paper prepared and submitted by Adv. Deshpande and me on behalf of MGP to UNCTAD in June 2025.

UNCTAD reported that global E-Commerce reached more than \$27 trillion in 2022, but cross-border disputes were only a small part due to distrust in dispute resolution systems. The new GODR Project on Cross-Border Dispute Resolution and Redress, proposed by the Dominican Republic, supported by Nidhi Khare, Secretary, Dept. of Consumer Affairs and agreed by all present marked a historic moment. MGP had done it. It promises swift, simple online dispute resolution for consumers across the world, supported by a plan for a global, open-source ODR platform. UNCTAD is planning to adopt Brazil and Mexico ODR model. Adv. Shirish Deshpande initiated these efforts on behalf of Mumbai Grahak Panchayat (MGP) way back in 2019 which underwent tough challenges. UK's Andrew Hadley, at present associated with Organisation for Economic Co-operation and Development (OECD) and Hugh Stevenson from U.S. Federal Trade Commission (FTC) initially opposed MGP's Global ODR proposal on various grounds. They questioned its scope, cross-jurisdiction legality, funding and feasibility. Andrew Hadley went to the extent of warning "not to reinvent".

Consumers Around the World The UN recently shared how countries are using AI to protect people from unfair business practices. Here are some cool examples:
South Korea: AI helps solve complaints faster.

Netherlands: AI catches fake or tricky ads.

Peru: AI blocks spam calls.

Poland: AI checks contracts for hidden tricks.

Thailand: AI sorts customer issues and watches online ads.

Zambia: AI chat bots help manage complaints.

But there are also risks:

AI can invade privacy or be unfair to some people.

Many people don't have internet access, so they're left out.

The UNCTAD says it need strong rules/ regulations to keep AI safe and fair. They're working on a simple checklist to help countries use AI responsibly. UNCTAD informed its commitment to International collaboration through policies for cross border enforcement and trust. I sincerely thanks to Mumbai Grahak Panchayat (MGP) for giving me an opportunity to participate at the 9 th UNCTAD Conference on Competition and Consumer Protection. MGP's Chairman Adv. Shirish Deshpande Sir inspiring interactive discussion on Global Consumer Rights to be an inspiration to me.

The broken wheel of Global ODR & MGP stood strong. Shirish Deshpande's unwavering dedication, persistent persuasion and clear vision won them over. At the end, both Hadley and Stevenson praised our Chairman Adv. Shirish Deshpande's relentless pursuit of this global mission, applauding MGP's pivotal role. This was a historic success for MGP and consumers worldwide. The UNCTAD Conference Hall was full of excitement as the Global ODR project was declared approved by the House. Representatives from consumer groups, UK, Argentina and others joined in loud applause. At the close of the session, Adv. Deshpande expressed his deep satisfaction, calling the Global ODR project truly historic and unforgettable. He thanked the entire UNCTAD Team for preparing a blue print for



Secretary General Rebeca Grynspan while accepting a token of appreciation at Geneva

Global ODR The UNCTAD Secretary-General Rebeca Greynspan appreciated MGP's efforts and congratulated Shirish Deshpande, for his consistent dedication. For me, this moment of MGP's triumph for the Global ODR, despite challenges, is a lasting inspiration. It will drive my continued research and advocacy since now the true work on Global ODR would begin.



Ibru, Head of RPP at UNCTAD, invited Shirish Deshpande to the United Nations Consumer Protection Conference on the topic '40 Years of UNGCP - Its Global Impact'. Presenting him with a memento on behalf of the organization



Congratulating Arnav from UNCTAD, who was thrilled by the member nations' consent regarding Consumer Product Safety.



Presenting a memento to Arnav from UNCTAD on behalf of the organization.



Discussing the consumer movement with Russian ministers.



Along with Malaysian Competition Commission member, Surendran. He had heard about MGP. Pooja explained their distribution system to him.

Artistic eco-friendly decoration!

Ganeshotsav is around the corner. Many of us must be gearing up to welcome Ganapati Bappa. While cleaning home you may take out many items as 'junk'. But wait, take a look at them before discarding it. You will discover abundant material and might as well toss an idea for eco-friendly Ganapati decoration.



- Plastic oil containers, bottles, and glass jars (coffee or sauce bottles) can be creatively reused for beautiful displays. You can grow grains in plastic containers to create a farm scene. Glass bottles can be

painted. You can fill them with grains and pulses.

- Cardboard boxes can be reshaped and transformed into beautiful backdrops or makhars (decorative structure) for Ganapati idol.
- Old blouse pieces, dupattas, or sarees lying in your wardrobe can be used to create backdrops. You can enhance them by painting traditional motifs



like the Saraswati symbol, auspicious Sanskrit shlokas, or beautiful calligraphy to reflect our rich culture.

- Leaves and flowers available around us can be used for decorations. You can plant saplings in coconut shells. Banyan aerial roots,

banana leaves, and mango leaves can be shaped differently and used to make torans.

- Paper flowers and leaves can be arranged on embroidery rings or any wooden plank to create lovely decorative pieces.
- Old newspapers and magazines can be used to



make flowers or rolled into different shapes.

- Paper quilling or origami art pieces can give a unique touch to your decoration.

- The frame of an old umbrella or bicycle wheel can also be used creatively for a stunning display. Bamboo baskets can also be repurposed creatively.

- If you have antique traditional copper or

brass vessels you can arrange them as a traditional theme.

- While making rangoli, try to avoid artificial colours.



Instead, use flower petals, grains and pulses aesthetically.

- Try to use traditional oil lamps, solar lamps, homemade floating water candles or LED lights to save electricity.

- By upcycling some household items, you can celebrate a creative, eco-conscious, and joyful Ganesh festival. Involve kids at home as your little

creative helpers. While doing eco-friendly Ganapati decoration together one can spend a good family quality time. Ganapati Bappa Morya!

– Neha Joshi

Healthy Innovations in Festive Offerings!

– Neha Joshi

With the arrival of festive days, the demand for various types of sweets and sacred offerings (Prasad) like pedhas and khoya (mawa) increases significantly. To gain more profits during this time, adulteration in these food items is commonly observed. Therefore, for our health and safety, all of us should remain alert and preferably avoid purchasing khoya-based sweets from outside, especially during festivals.

A few years ago, FSSAI had made it mandatory that loose sweets (i.e. kept in a tray) must carry a “best before” date. However, in 2023, this regulation was removed from the “mandatory” category. This has increased the risk involved in buying loose sweets. Instead of buying, we can prepare some healthy quick recipes at home for Prasad:

1. Betel Leaf Modak:

Blend betel leaves, milk, and sugar together. Roast desiccated coconut in ghee and mix in the blended mixture to form dough. Once cooled, shape into modaks using moulds. For flavour add stuffing of gulkand. Orange marmalade can be used to make orange-flavoured modaks. Similarly, mango or strawberry pulp can be used to prepare mango or strawberry modaks.



2. Panchkhadya:

Using dry coconut, poppy seeds, dried dates (kharik powder), crystallized sugar (khar-

sakhar), and dates panchkhadya modaks can be made. Roast the coconut and poppy seeds lightly. Add it to finely chopped and ghee roasted dates. Mix everything together thoroughly in a dough and shape into modaks using a mould. Modaks using dried figs and dates can also be made.



3. Traditional Khirapat:

Prepared using grated dry coconut slightly roasted and mixed with powdered sugar. To enhance flavour you can add dry fruits.

4. Ragi/Nachani(Finger Millet) Sheera modak:

Prepare sheera using ragi semolina. You can mould this sheera into modaks using a modak mould for a creative twist.



5. Homemade Sweets:

You can also prepare jaggery-based papdi, semolina, gram flour (besan), coconut vadi or ladoo.

These offerings can be made in advance to save time during the festival. Our unique

distribution system is always there to assist you with ingredients like ragi semolina, desiccated coconut, powdered sugar, khadi sakhar, milk masala, dry coconut, gram flour, and dried date powder. So, let's get started with the healthier and safe preparations! Wish you all a healthy and joyful ganeshotsav.



Let's talk about
'Banking'

Unlock advantages of your fixed deposits

– Abhay Datar

Opening a fixed deposit is to earn more interest is an established way of investment since decades. After hard cash and balance in savings account, investment in Fixed Deposit (FD) is the best option in terms of liquidity. Fixed deposit amount is available to the depositor anytime, subject to certain conditions. When FD is broken banks generally pay interest by reducing the rate by 1%. The rate of interest for the period for which the FD has remained with the bank is considered for this purpose. But FDs opened to get tax benefits or non-callable FDs (which are for more than Rs.1 crore or more) cannot be broken. However, breaking an FD in case of emergency or for short term requirement is not the only option. Let us

discuss other ways for the same.

Instead of breaking an FD, depositor has an option to obtain loan against the same. Banks charge interest @ 1% above the interest payable on FD. If the FD rate is 7%, loan will be available @ 8% p.a. If we have multiple FDs then consider the rate of interest and the maturity date and choose the one having short duration left for maturity. Banks offer loan upto 90% of the principal amount of FD. Advantage is that we have to pay



only interest and the principal gets automatically adjusted towards loan outstanding on maturity. Also, if we keep on repaying some amount, the interest amount reduces proportionately.

If the requirement is not for a specific amount and likely to occur again and again, we may obtain an overdraft against FD. Banks open a separate overdraft account and set the limit upto 90% of the FD amount. A cheque book is also given. So, if the FD is of Rs.10 lakhs, bank will set withdrawable limit of upto Rs.9 lakhs. We may freely issue cheques and also deposit amount just like a savings or current account. We have just to ensure that our used funds are below the withdrawable limit. Interest is applied only on the utilized overdraft. This facility can be renewed on due date of the FD if required.

In both the above facilities the depositor has to sign certain papers and if the FD is in joint names, all the holders have to sign. Bank marks lien on this FD and keeps the same in its safe custody. Lien is lifted once the dues are fully paid and FD is returned to the holder. Please also note that every bank has first charge on its own FD and that is why, banks do not accept other banks' FDs for the above facilities. There is one more easy way. We can link our FDs to our savings account

for emergency withdrawal. In that case whenever we need funds the banking software breaks the latest FD in pre-defined units. Each unit is of Rs. 1,000/- and the system breaks those many units depending upon the amount that we want to withdraw. For example, suppose the balance in my savings account is Rs. 25,796/- and total amount in linked FDs is Rs.10 lakhs. I am in need of Rs.1 lakh. So, the shortfall is of Rs. 74,204/- (1,00,000 – 25,796). Here, the system will break the latest FDs in 752 units of Rs. 1,000/- each to make the required amount available to me. The rules related to this facility may be the same for all banks. Many banks now offer sweep in – sweep out facility. The one explained above is a sweep in facility. Whenever balance in our savings account crosses a pre-decided threshold limit, the excess amount is automatically transferred to FD in specific number of units. This is called sweep out facility. These FDs carry the same interest rates as for regular FDs. The period of these FDs differs from bank to bank; from 46 days to 1 year or even more.

So, do take advantage of these facilities; but make a thorough enquiry with your bankers about the terms and conditions before signing any papers. And yes, keep copies of all these papers with you.

Dear readers, hope you found informative our last article regarding unclaimed deposits. Then...

- Have you gone through your financial records and did you find anything unclaimed?
- Did you understand the concept 'DEAF'?
- Have you shared this information with your relatives and friends so as to enable them to find such record?



Come join us at the Grahak Panchayat Peth!

The important third phase of the Grahak Panchayat Peth is starting from September 2025, beginning with the Dadar Panchayat Peth. This marks the 47th year of the Grahak Panchayat Peth! Every year, these Panchayat Peths are organized with increasing enthusiasm, new ideas, and new products. (August and September are festival months.) Right after the arrival and visarjan of Ganpati Bappa in September, this Panchayat Peth will be held at the Suryavanshi Kshatriya Hall in Dadar, from September 9th to September 16th, 2025. The hallmark of the Grahak Panchayat Peth is its emphasis on fair market practices, ensuring that customers are not taken for granted and receive good value for their money. This is also a unique platform for consumer awareness!

Here, you won't just find buying and selling; you'll see a reflection of responsible consumerism. We are confident that discerning and understanding customers like you will welcome all Panchayat Peths with equal enthusiasm. All these Grahak Panchayat Peths are organized by 'Mumbai Grahak Panchayat', a voluntary consumer organization whose initiative has now been permanently featured on the UN website. There's no room for deceit here. Consumer awareness is highly valued. The Panchayat Peth Committee cordially invites all our customers to all these marketplaces. Do come! Visit. Shop. And enjoy this shopping festival.



Setu Bandha Re

This is the third year of the 'Setu Bandha Re!' initiative. This special bazaar is being organized from September 26 to 28, 2025, at the 'Symphony Banquet Hall', Sahar Road, near Vijay Nagar Housing Complex in Andheri (East).

Social organizations working for the underprivileged sections of society are participating in this initiative. This special bazaar provides a platform for the products made by the children from these organizations.

Approximately 30 organizations are taking part in this initiative. These organizations work for groups such as the mentally challenged, physically disabled, visually impaired, and tribal communities. They strive to make these individuals self-reliant and instil confidence in them. It's crucial for those of us living in a secure world to wholeheartedly support their efforts. With Diwali approaching, we aim to light a small lamp in the dark lives of these underprivileged individuals. We appeal to everyone to visit this bazaar and purchase products like lamps, sky lanterns, torans (decorative hangings), bags, etc., from here.

Please promote this special peth widely and make purchases as well. These children are trying to stand on their own feet with all their might and enthusiasm. Their teachers are working tirelessly to make them self-reliant. Let's all lend a helping hand to them. Let's build a bridge between them and us!



ग्राहक पंचायत पेठ दालन तक्ता - २०२५-२६

क्र.	स्टॉलचे नाव	वैशिष्ट्ये	दादर	ठाणे	अंधेरी
१.	दिनेह कलेक्शन	सिको, गढवाल पैठणी, कॉटन इ. ५/९ वार साड्या	✓	✓	✗
२.	युनिक कलेक्शन	कांजीवरम, बनारसी, सिल्क, पटोला, गढवाल इ.	✓	✗	✗
३.	राजू एम्ब्रॉयडरी वर्क	आसाम, कलकत्ता, टसर सिल्क सारीज व ड्रेस मटेरिअल	✓	✓	✓
४.	श्री सिल्क	कांजीवरम, सिल्क सारीज	✓	✓	✗
५.	अथर्व कलेक्शन	जामदानी, महेश्वरी साड्या, रेडिमेड ब्लाऊज	✓	✓	✗
६.	वित्ताशी एंटरप्रायझेस	हॅण्ड ब्लॉक, अजरख प्रिंट साड्या, ड्रेस मटेरिअल	✓	✓	✓
७.	सोलरॅप	इरकल, कॉटन सिल्क, संबलपुरी, कशिदा वर्क, कॉटन साड्या इ.	✗	✗	✓
८.	नवलाई क्रिएशन्स	चंदेरी, महेश्वरी, इक्कत, अजरख, हॅडब्लॉक साड्या	✗	✓	✓
९.	एस एस फॅशन	जयपूर कॉटन, कलमकारी, मटका सिल्क, कोसा सिल्क साड्या	✓	✗	✓
१०.	शुभा कलेक्शन	साड्या आणि रेडीमेड ब्लाऊज	✓	✓	✓
११.	सिमरन कलेक्शन	प्लाझो सेट, डिझाईनर कॉटन, रेयॉन कुर्तीज	✓	✓	✓
१२.	सारा कलेक्शन्स	रेडीमेड कुर्तीज, प्लाझो, दुपट्टे इ.	✗	✗	✓
१३.	मोहक क्रिएशन्स	फॅन्सी कुर्तीज, कलमकारी, इक्कत रेडिमेड कुर्तीज	✓	✓	✗
१४.	एम अँड एम्स एक्सक्लुझिव्ह	शॅडो वर्क हॅड एम्ब्रॉयडरी कुर्ती, टॉपस्, साड्या	✓	✗	✓
१५.	नारी बुटिक	शॉर्ट अँड लॉंग कुर्तीज, पुरुष व स्त्रियांसाठी शर्टस्	✗	✓	✓
१६.	स्पर्श क्रिएशन्स	सर्व प्रकारच्या लखनवी कुर्ती, पटियाला, प्लाझो, दुपट्टे इ.	✓	✗	✗
१७.	वल्लरी फॅशन डिझाइनर	डेनिमचे स्त्रिया, पुरुष व मुलांसाठीचे कपडे	✓	✓	✓
१८.	मयुरा कलेक्शन	शॉर्ट टॉप, स्लिक्लेस टॉप, वनपीस स्पॅंगेटी इ.	✗	✓	✓
१९.	रोतीक कलेक्शन	शॉर्ट, ट्युनिक शॉर्टस्, लेडीज शर्ट, जॅकेट	✗	✓	✗
२०.	व्होवन थ्रेड (लिमाया)	कॉटन मल कॉटन ड्रेस मटेरिअल आणि कुर्ती, पॅन्टस्	✗	✗	✓
२१.	आभा एथनिक वेअर	लॉंग, शॉर्ट कुर्तीज, वनपिस, लेडीज शर्ट, स्कर्ट	✓	✗	✗
२२.	श्रीजा एंटरप्रायझेस	विविध कुर्तीज, कॉर्ड सेटस्	✓	✗	✓
२३.	शितल क्रिएशन	कॉटन कुर्ती, शॉर्ट टॉप, शर्ट, वनपिस, जॅकेट	✓	✗	✗
२४.	स्वामिनी कॉटन हब	कोरा कॉटन, वनपिस, शॉर्ट अँड लॉंग कुर्ती	✓	✗	✗
२५.	मृणाक्षी लखनवी	कॉटन, मोडाल, चंदेरी, जॉर्जेट, मसलीन लखनवी कुर्तीज	✗	✓	✓
२६.	राधा फॅशन्स	बाटिक, इक्कत, बांधणी, चंदेरी ड्रेस मटेरिअल	✓	✓	✓
२७.	अनुराधाज् कलेक्शन	महेश्वरी, प्युअर सिल्क, कॉटन ड्रेस मटेरिअल	✓	✓	✓
२८.	अन्वीषा कलेक्शन्स	लखनवी ड्रेस मटेरिअल	✗	✓	✓
२९.	साशा कलेक्शन्स	जयपूर कॉटन, खादी कॉटन, हॅण्ड वर्क, बाटिक	✓	✓	✗
३०.	स्वस्तिक होजिअरी	लेडीज अंडरगार्मेंटस्	✓	✓	✓
३१.	लुक अँट मी	सर्व वयोगटासाठी नाईट सूटस्	✓	✓	✓
३२.	मायलेकी	बाटिक, जयपूर गाऊन्स इ.	✓	✓	✓
३३.	प्रीती गार्मेंटस्	दर्जेदार गाऊन्स, फिटिंग गाऊन्स, नाईट ड्रेस इ.	✓	✓	✓





क्र.	स्टॉलचे नाव	वैशिष्ट्ये	दादर	ठाणे	अंधेरी
३४.	सोहानी क्रिएशन	विविध डिझाईन्सचे गाऊन्स	✓	✗	✗
३५.	लक्ष्मी वल्लभ कलेक्शन	विविध रंगाचे परकर आणि गाऊन्स	✗	✓	✗
३६.	पिपा क्रिएशन	फॅन्सी ब्लाऊज, स्कर्ट्स इ.	✓	✓	✓
३७.	ट्रिम्झ कलेक्शन	रेडीमेड ब्लाऊज	✗	✓	✗
३८.	डी.टी.निटवेअर	बनियन्स, ट्रॅकसूट, टी शर्ट्स, सॉक्स इ.	✓	✓	✓
३९.	निओ गार्मेंटस्	लहान-मोठ्यांचे टी शर्ट्स, होजिअरी ट्रॅक सूट्स इ.	✗	✗	✓
४०.	भारतीय खादी सेंटर	लेंगे, झब्बे, शर्ट्स, पंचे, हातरुमाल, जॅकेट्स इ.	✓	✓	✓
४१.	ब्लिस टी शर्ट्स	प्रिन्टेड टी शर्ट्स	✓	✓	✓
४२.	अतरंगी मराठी टीशर्ट	मराठी कॅलीग्राफिक टीशर्ट्स	✓	✓	✓
४३.	अर्मियास (Men's wear)	कॉटन शर्ट, टी शर्ट्स, बॉक्सर शॉर्ट्स, ट्राऊझर्स इ.	✓	✓	✓
४४.	महाटेक्स	टॉवेल, सतरंज्या, दोहर, चादरी इ.	✓	✗	✗
४५.	जयपूर हँडलूम	बेडशीट, रजया, कुर्तीज इ.	✓	✓	✓
४६.	नागपूर स्पेशल	बेडशीट, डोअर मॅट, टेबल क्लॉथ, पिलो कव्हर्स	✗	✓	✓
४७.	ब्लॉक्स अँड बाटिक्स	ब्लॉक प्रिंट/बाटिक बेडशीट्स, कुशन कव्हर्स इ.	✓	✗	✓
४८.	आभा कलेक्शन्स	हॅण्ड ऑप्लीक, हॅण्ड एम्ब्रॉयडरी बेडशीट्स	✗	✓	✗
४९.	आरवली कलेक्शन	कॉटन, ब्लॉक प्रिंट, जयपूरी बेडशीट्स	✗	✓	✗
५०.	पुलगम सोलापूर चादरी	चादरी, पंचे, गालीचा, दोहर, बेडशीट्स इ.	✗	✓	✗
५१.	पल्लवी कव्हर्स	सोफा/फ्रीज हँडल/फ्रीज टॉप/मिक्सर/साडी कव्हर्स इ.	✓	✓	✓
५२.	निद्रा क्रिएशन्स-सुजलाम सुफलाम	मेंढीच्या लोकरीपासून बनवलेल्या गाद्या	✗	✓	✓
५३.	अहिल्या महिला मंडळ	मलमलच्या गोथड्या, बाळंतविडा व बाळाचे कपडे	✓	✓	✗
५४.	ऊब प्रकल्प	हातांनी शिवलेल्या गोथड्या, पायपुसणे इ.	✓	✗	✗
५५.	मल्हार क्रिएशन्स	बाळाचे कपडे, दुपटी, टोपी, लहान मुलांचे कपडे इ.	✓	✗	✓
५६.	अद्विका किड्स फॅशन	लहान मुलींचे फ्रॉक्स, नाईट सूट इ.	✗	✓	✗
५७.	द लिटील स्टिच	लहान मुलांचे कपडे	✓	✗	✗
५८.	दुलार-इसेन्स ऑफ मदरहूड	बाळंतविडा, कॉटन फ्रॉक, कॉटन शर्ट, नाईट सूट	✗	✓	✗
५९.	अर्थिता बॅग्ज	विविध प्रकारच्या ऑर्गनायझर्स/बॅग्ज	✓	✓	✗
६०.	दिया क्विल्ट्स	विविध प्रकारचे ऑर्गनायझर्स	✗	✗	✓
६१.	विकास लेदर वर्क्स	लेदर पर्सस, पाऊच, लेदर जॅकेट, बेल्ट इ.	✓	✓	✓
६२.	उद्यमिता	महिला बचत गटांनी बनवलेल्या पर्सस, फोल्डर्स इ.	✓	✗	✗
६३.	एस अँड एस बॅग्ज	फॅन्सी बॅग्ज, पर्सस इ.	✓	✓	✓
६४.	शिवम् बॅग्ज	डेनिम बॅग्ज	✓	✗	✗
६५.	स्वरूपम कलेक्शन	डिझाईनर बॅग्ज, प्रवासी बॅग, पर्सस	✗	✗	✓
६६.	पॅकेम्	वॉलेट्स, टोट बॅग्ज, डेनिम टोट बॅग्ज	✓	✓	✗

क्र.	स्टॉलचे नाव	वैशिष्ट्ये	दादर	ठाणे	अंधेरी
६७.	प्रयोग क्रिएशन्स	हॅण्ड पेंटेड बॅग, पर्सेस, पाऊच इ.	✓	✗	✗
६८.	आरतीज	हॅण्डपेंटेड बॅग, स्लिंग, लॅपटॉप, कॅनवास बॅग, बटवे	✗	✓	✗
६९.	श्री महालक्ष्मी आर्टस्	पारंपरिक व ऑप्टिक ज्वेलरी	✓	✗	✓
७०.	ट्रेंडिशनल ऑनमेंटस्	इमिटेशन ज्वेलरी, आर्टिफिशल ज्वेलरी इ.	✗	✓	✗
७१.	स्वप्नालंकार	इमिटेशन ज्वेलरी आणि मोत्यांचे दागिने	✓	✓	✓
७२.	आर्ट इन संस्कृती	सेमी प्रेशिअस स्टोन, ग्लास बीड्स ज्वेलरी	✓	✓	✗
७३.	फॅशन क्युरा ज्वेलरी	टेरा-कोटा ज्वेलरी	✗	✓	✓
७४.	रसिका अलंकार	मायक्रो गोल्ड प्लेटेड व इतर ज्वेलरी	✗	✗	✓
७५.	स्वाती क्रिएशन्स	डिझायनर इमिटेशन ज्वेलरी	✗	✓	✗
७६.	पलाश ज्वेलरी	सिल्हर व प्रेशियस स्टोन्स ज्वेलरी	✓	✗	✗
७७.	अनुयोग इन्सेंस	विविध प्रकारची अत्तरे, सुगंधी अगरबत्ती	✗	✓	✓
७८.	ब्लॉसम अँड इन्सेंस	परफ्यूम्स	✓	✓	✓
७९.	हर्बॅरिओ कॉस्मेटिक्स	सौंदर्य प्रसाधने (हेअर, स्किन केअर)	✓	✓	✗
८०.	युथोपिया (बरवा)	गायीच्या तूपापासूनच्या लिपस्टीक, फाऊंडेशन क्रीम	✓	✓	✓
८१.	झासा ग्लास आर्टिफॅक्टस्	काचेचे दिवे, पूजा सेटस्, अत्तरदाणी इ.	✓	✗	✗
८२.	हरि ओम वुड वर्क्स	लाकडाच्या वस्तू, फायबर मूर्ती, देहारे, पाट	✗	✗	✓
८३.	एन्थु फॉर आर्ट	कॅनवॉस फ्रेम, लाकडी टेबल टॉप, फ्रीज मॅग्नेट्स	✓	✗	✓
८४.	कलात्मक	ज्यूटच्या विविध वस्तू, टी कोस्टर्स इ.	✓	✓	✗
८५.	देसाई आर्टस्	मातीच्या आकर्षक वस्तू	✓	✓	✗
८६.	अखंडज्योत	टाळ, घंटी, झांज, पुजेचे साहित्य इ.	✓	✓	✓
८७.	दीपक रंगोली	विविध डिझाईनचे रांगोलीचे साचे	✗	✓	✓
८८.	सांची आर्टस्	हॅण्डक्राफ्टेड विविध वस्तू	✓	✓	✓
८९.	निर्मिती एंटरप्रायझेस	काच व पाइनवुड - संमिश्र उत्पादने	✗	✓	✗
९०.	जान्हवी आर्टस	फ्रिज मॅग्नेट्स	✗	✗	✓
९१.	श्री सिध्दीविनायक	दीपमाळा/अगरबत्ती इ.	✗	✓	✗
९२.	नेचर्स वूड	सावंतवाडी स्पेशल लाकडी खेळणी इ.	✓	✓	✓
९३.	योर्टाईज	कापडी खेळणी	✗	✓	✗
९४.	शीलाताई फूड प्रॉडक्टस्	लोणचे आणि जॅम	✓	✓	✓
९५.	पोशिंदा न्यूट्रिशनल प्रॉ.	सर्व प्रकारचे मध-सूर्यफूल, बाभुळ इ.	✓	✓	✗
९६.	कर्णिक कृषी उद्योग	गुलकंद, हार्टिका, शेजवान चटणी इ.	✓	✓	✗
९७.	हनीबंस	सर्व प्रकारचे मध	✗	✗	✓
९८.	श्री विनायक एंटरप्रायझेस	घरगुती सफाईचे विविध ब्रश	✓	✓	✓
९९.	विनय एंटरप्रायझेस	किचनमधील विविध गृहोपयोगी स्टॅण्डस् होल्डर इ.	✓	✓	✓
१००.	ओमकार मार्केटींग	हार्ड अॅनोडाइज्ड किचन वेअर्स, (बिडाची) भांडी	✓	✓	✓





क्र.	स्टॉलचे नाव	वैशिष्ट्ये	दादर	ठाणे	अंधेरी
१०१.	गेबी क्लिनिंग	साफ सफाईची उत्पादने	✓	✓	✓
१०२.	एस.के. एंटरप्रायझेस	फोल्डिंग टेबल्स	✓	✓	✓
१०३.	महालक्ष्मी एंटरप्रायझेस	किचन वेअर्स	✓	✓	✓
१०४.	वंश गार्डन इनोव्हेटीव्हज्	फोल्डिंग चटया, फोल्डिंग वेताचे पडदे	✓	✓	✓
१०५.	चेतना एंटरप्रायझेस	गृहोपयोगी स्टीलची भांडी, थर्मास इ.	✗	✓	✗
१०६.	महावीर ट्रेडर्स	क्रोकरी, बनियन, मोजे इ.	✓	✓	✓
१०७.	स्पायका होम अँड हायजिन	विविध प्रकारची स्वच्छके	✓	✓	✓
१०८.	दिप्रा कॉस्मेटिक्स प्रा. लि.	विविध प्रकारचे शॅम्पू, सौंदर्य प्रसाधने	✓	✗	✓
१०९.	तुकाझ एक्सपोर्ट (संतोष मोरे)	पादत्राणे (माथेरान चप्पल)	✗	✗	✓
११०.	माथेरान चप्पल (राजू मोरे)	स्त्री-पुरुषांची पादत्राणे	✗	✓	✗
१११.	स्टेप इन वॉक शूज	विविध डिझाईन्सच्या चप्पलसू, सॅडल्स, शूज इ.	✓	✗	✗
११२.	एस.व्ही.आर.आर. ताडदेव	दिव्यांग मुलांनी बनविलेली उत्पादने	✓	✗	✗
११३.	शांतीवन	पंचे, सतरंज्या, दऱ्या	✗	✓	✗
११४.	विश्वास	कंदील	✗	✓	✗

ग्राहक पंचायत पेठ वेळापत्रक - २०२५-२६

१.	०७ ऑगस्ट ते ११ ऑगस्ट २०२५	लायन्स क्लब हॉल, कचेरी रोड, पालघर (प)	५ दिवस
२.	०९ सप्टेंबर ते १६ सप्टेंबर २०२५	सूर्यवंशी हॉल, दादर (प)	८ दिवस
३.	१७ सप्टेंबर ते २४ सप्टेंबर २०२५	कांती विसारिया हॉल, नौपाडा, ठाणे (प)	८ दिवस
४.	२५ सप्टेंबर ते २९ सप्टेंबर २०२५	सिंफनी बँक्वेट हॉल, सहार रोड, अंधेरी (पू)	५ दिवस
५.	२६ सप्टेंबर ते २८ सप्टेंबर २०२५	सेतू बांधा रे! (विशेष पेठ) सिंफनी बँक्वेट हॉल, तिसरा माळा, अंधेरी (पू)	३ दिवस
६.	३० सप्टेंबर ते ०६ ऑक्टोबर २०२५	गणपतराव वर्तक हॉल, न्यू इंग्लिश स्कूलसमोर, वसई (प)	७ दिवस
७.	०७ ऑक्टोबर ते १४ ऑक्टोबर २०२५	भाटियावाडी हॉल, बाभई, बोरीवली (प)	८ दिवस

