



GRAHAK HITAY
GRAHAK SUKHAY



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VOLUNTARY CONSUMER ORGANISATION

MUMBAI GRAHAK PANCHAYAT

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Shravan, a month of celebrating greenery
Have we actually retained the scenery?
Festivals are an ode to mother nature
Will mindful fests secure a green future?

This is the 23rd 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.

An Appeal for an Eco-Friendly Ganapati Festival

– Ranjana Mantri, Sanghatan Vibhag Pramukh



Preparations for the Ganpati festival must have already begun. Activities such as finalising the idol and setting up the decorations may be underway. This year, will your Ganpati celebration be even more environment friendly? Mumbai Grahak Panchayat's Sanghatan Vibhag is conducting a campaign titled "Environment-

Friendly Ganeshotsav 2025" across various vibhags. Under this campaign, members have been advised to take the following measures for a greener domestic celebration:

- The Ganesh idol should ideally be made from clay (shadu mati), paper pulp, or metal. If the children in the family have learnt to make an idol themselves through a workshop, that idol should be worshipped.
- Use biodegradable materials such as cardboard, paper, bamboo, cloth, flowers, and leaves for decorations to help protect the environment.
- While offering prasad to visiting devotees (or when visiting others for darshan), avoid adulterated dairy sweets like pedhas. Instead, offer homemade food, fruits, grains, or dry fruits.
- On the occasion of the domestic Ganpati celebration, fulfill social responsibility by donating educational supplies to underprivileged children.
- Avoid using disposable plastic plates and glasses to serve snacks/prasad to guests. Instead, use steel utensils, eco-friendly alternatives made from sugarcane pulp, or banana leaves.
- Ensure that the nirmalya (ritual waste) is not thrown as trash. Explore if it can be composted

or contact composting organizations in advance. Alternatively, dispose it in nirmalya kalash (ritual waste collection bins) installed by the municipal corporation.

- Avoid immersing the idol in rivers or the sea; instead, use a water tank or an artificial immersion pond. If possible, opt for a permanent idol for repeated use.
- During the immersion procession, minimize noise pollution by avoiding loud music and instead use traditional instruments like cymbals (taal) and handbells (zhanj). We should also remain committed to environmental protection during public Ganesh festivals.
- Make efforts to sensitize public Ganesh Mandals about noise pollution caused by loudspeakers and excessive lighting. Members of the consumer group can approach these mandals and urge them to make conscious choices.

Overall, It is essential that strict rules regarding noise and light pollution are enforced and followed during public Ganeshotsav. Our organization is submitting memorandums to the Maharashtra Pollution Control Board, Municipal Corporation Local Offices, and Police Stations to this effect.





Due Honour for Outstanding Work

I was overwhelmed to get a message from Adv. Shirish Deshpande on 11th June that, to celebrate UNGCP's 40 years, UNCTAD was organising a special session at the 9th UN conference to be held at Geneva and he has been invited to talk about '40 years of UNGCP - Global impact'.

Adv. Deshpande, Chairman of Mumbai Grahak Panchayat, is a global leader in consumer issues. His reach is wide spread and he looks at the consumer world with a vision. The credit for certain revisions in the Guidelines of Consumer Protection by the United Nations Trade and Development Organization (UNGCP), undoubtedly go to him.

Let's understand the back story. The United Nations was established on 24 October 1945 to maintain peace and security at the international level and to increase cooperation among the member states after the Second World War. Subsequently, branches dealing with various topics were established, in which UNCTAD (United Nations Conference on Trade and Development) was created in 1964 to promote trade, investment and development in developing countries.

For the first time in 1985 UNCTAD created guidelines for all the member countries of the world, known as United Nations' Guidelines for Consumer Protection (UNGCP). Then in 1999, Sustainability issue was added. In the meantime, in the changed situation due to globalization, the point of revising and improvising the guiding principles related to consumer protection was emphasised by Shirish Deshpande.

International trade takes place on a large scale in most countries. We have also become a global citizen in the true sense as we use products of global companies. While people are crossing borders for education, trade and tourism, as a consumer, they should get equal justice while dealing with any country. For this, basically all the countries should follow similar rules. Otherwise, defective or substandard goods rejected from one country may be smuggled into another country. Such dumping is carried out by the developed countries to the developing countries and underdeveloped countries. As a rule, equality is essential in doing multinational business and dealings. To end such unfair business practices, to protect all consumers around the world, and to provide them with equal justice, some universally accepted principles should be followed.

The global organization that decides these principles is United Nations Conference on Trade and Development – UNCTAD. While working on the governing body of Consumer International (CI), Adv. Deshpande had represented CI at a global council of UNCTAD in Geneva on 6 March 2012. The topic of the meeting was Access to Knowledge (A2K).

He addressed a very important issue in just 3 minutes stating that the need to improve the Guidelines of UNCTAD with the changing times. He continuously pursued the idea. As a result, an international survey was conducted and various countries were called upon to suggest improvements. After that, some webinars were

held. Adv. Deshpande highlighted the need to monitor how the guidelines related to consumer protection are implemented in every country. He urged that a United Nations Convention or at least a Commission on Consumers should be formed. This idea had widespread interest but such suggestions and changes were not acceptable to the powerful countries. Such a just and equitable system was not beneficial for them.

Of course, the UNCTAD administration accepted that the suggestion is welcome. They said that it would not be possible to launch such a Commission immediately due to a lack of budget. So the middle path to form an International Working Group was suggested. This suggestion was welcomed by most of the developing countries, with strong opposition from developed nations. They did not like the idea of such a strict enforcement system. But Deshpande pursued the point continuously for four years. A lot of e-correspondence and webinars took place. This has been a great example of advocacy!

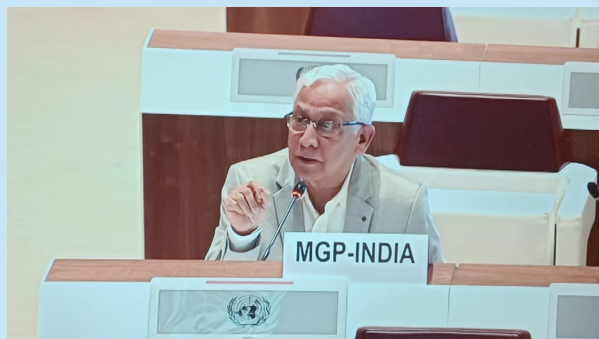
Finally, on December 22, 2015, the UNCTAD's General Assembly approved a resolution recognizing the reformed Guiding Principles. It was decided to establish a sustainable care system at the international level. It was named as 'Inter-Governmental Group of Experts (IGE)'. This announcement was made with due credit to the Mumbai Grahak Panchayat. On 22 December 2015, Secretary General of the United Nations UNCTAD, Shri. Haasan honoured Mumbai Grahak Panchayat by saying that this suggestion was the 'Jewel in the crown'.

After doing such good work at the UN level,

Shirish Deshpande also explained the efforts to the then Union Consumer Affairs Minister Ram Vilas Paswan and appealed to him that, as a representative of the UN, it was necessary for all the member states around the world to implement the reformed guidelines, and each country should create an internal task force for this. This task force reached India in the month of July 2016. On 17 October 2016, UNCTAD set the example of India before all the member states of the United Nations in the first meeting of the monitoring mechanism in the context of UNGCP in Geneva. Shirish Deshpande also got an opportunity to present the format of functions of the taskforce in India and how it should be globally.

Taking active initiative at the international level to update the consumer benefit manual at the United Nations level and being insistent on its implementation – There has been no reason other than consumer benefit behind his continuous efforts. In the era of globalisation, developed countries are looking at India as a big market. India's economy is progressing. This is the era of marketing. In such a situation, if Indian customers are not empowered, they will be dejected. Currently, we are seeing that many customers are getting trapped in the endless web of e-commerce in many ways. Financial scams are also increasing.

Currently, there is a war-torn environment at many places in the world. Economic instability has increased a lot. There are many arbitrary restrictions imposed in America. The country that considers itself a superpower does not seem to think about the interests of others. The United Nations was established to promote cooperation



among member states and as such, it has some duties for trade and development as well. All 195 member states should follow the fair and global trade policy, implement the UN Guidelines on Consumer Protection in every country, monitor it from time to time, and if necessary, inform the concerned country to make improvements in it –a strong system needs to be in place for this to happen. Shirish Deshpande has remained insistent on this.

He is now dreaming of creating UN Commission on Consumer Protection like the other commissions in place- e.g., Commission on Status of women, Human Rights Commission. He is also advocating that the Government of India should take initiative in it.

While expecting anything from UNCTAD, one question is whether the institution itself is self-contained and autonomous? Apart from the funding received from the member states, they also receive funds from rich countries like USA and the European Union. At present, since America and the European Union have taken a back seat, UNCTAD itself is facing economic deprivation. No matter who receives funding, the autonomy to take decisions against them is not guaranteed. UNCTAD needs to be self-sufficient and autonomous. Therefore, it is in the wider



consumer interest to have a UNCTAD mechanism. Realizing its importance, insisting on it, understanding our role as UNCTAD, practicing the discipline for it, demonstrating our role effectively at the right place - Adv. Deshpande has been doing all these things diligently and stubbornly as a result of which such radical changes have taken place in the UNGCP.

Some enthusiastic activists have come forward spontaneously from time to time to help him in the mission. A lot of study and teamwork is required to achieve such goals. I was also one of the volunteers. This thought took seed in the Consumer International council in Delhi. Later, Deshpande expressed the same views in the UNCTAD Council in Geneva where I seconded his opinion. I have experienced these seeding efforts. Varsha Raut, Pooja Joshi-Deshpande, Archana Sabnis and Sharmila Ranade also have made a great contribution in this whole process. Shirish Deshpande expresses that their work is both notable and unforgettable.

It is a proud moment for Mumbai Grahak Panchayat that Adv. Deshpande is been invited by UNCTAD to speak on the topic ‘40 Years of UNGCP - Global Impact’.

– Shubhada Chaukar



Let's Celebrate the Power of Milk!

- Aparna Pitre

Since 2001, the Food and Agriculture Organization (FAO) of the United Nations has been observing June 1st as the World Milk Day. To mark the occasion, on June 1st, 2025 the Borivali division of the Mumbai Grahak Panchayat, in collaboration with the Western Region of the Indian Dairy Association (IDA), organized an informative lecture and discussion event titled "Let's Celebrate the Power of Milk!", focusing on the subject of milk production.

The session opened and guest speakers were welcomed by Mr. Pankaj Kulkarni, Joint Secretary of the Borivali Division. The first address was delivered by Mr. Madhav Patgaonkar, Secretary of IDA's Western Region. An expert in dairy technology, he has completed a diploma in marketing in the UK through a World Bank scholarship. He explained that the IDA was established in 1948 and is the apex body overseeing all industries related to the dairy sector in India. The organization regularly organizes exhibitions and uses lectures to highlight the importance of milk.

Next, Dr. Dilip Parekh, Vice Chairman of IDA's Western Region and an expert in dairy science with postdoctoral research, spoke about the composition and nutritional value of milk. He emphasized that milk is a complete food, offering many health benefits. One should ideally consume at least half a liter of milk daily, and always opt for branded or processed milk—never loose milk from unregulated sources. He added that milk remains beneficial even during illness, providing 30% of required calories, and 20% of essential vitamins and phosphorus. Products like

milk, curd, and paneer should be a regular part of the diet. Over 100 million farmers in India are connected to the dairy industry, making it a vital supplementary occupation for them.

Following him, Dr. J. B. Prajapati, Chairman of IDA's Western Region and a Ph.D. holder in dairy microbiology, addressed common misconceptions about milk. He clarified that the belief that milk is non-vegetarian is entirely false—milk is purely vegetarian. Products like milk, curd, cheese, and ghee are rich in protein. A person should ideally consume as many grams of protein daily as their body weight, and milk is a great source to achieve this. Later, Dr. Rajesh Lele, a distinguished and gold-medal-winning member of IDA Delhi, spoke about the importance of dairy projects and the White Revolution. He stressed the value of milk as a readily available and highly nutritious food, which everyone should consume. He highlighted that the government provides technical assistance to dairy farmers, and that Maharashtra produces the highest quantity of cheese in India, with demand rising by 20-25% annually. Currently, India has a surplus of milk, allowing the country to export cheese and butter. Dr. Lele has also developed several dairy projects. Mr. Hatekar, Managing Director of Mahanand Dairy, then explained the journey of milk from farmer to dairy. He emphasized that cooperatively collected milk is of the highest purity. He appealed to people to buy only packaged and branded dairy products, which ensures direct benefit to farmers, as it helps them receive better prices. Farmers supplying milk are trained by the dairies, and



Madhav Patgaonkar addressing the members.

cattle are vaccinated regularly. The milk is pasteurized and packaged before distribution, making branded, packaged milk the safest choice. After that, Mr. Arun Patil, Vice President of IDA Delhi and an IIT Kharagpur graduate in Dairy and Food Engineering, provided insights into milk production and processing. He explained that milk is a perishable product and hence needs processing. On an international level, both India's milk production and quality are considered excellent. He mentioned that most Indian milk is A2 type, which is more nutritious and often priced higher. He also emphasized that milk and ghee from native Indian cows are equally nutritious.

At the end of the program, the audience posed questions, and the dignitaries answered them thoroughly, effectively dispelling myths and misconceptions about milk. The event was attended by 140 members. In her presidential address, Dr. Suhasini Sant said that this session effectively raised consumer awareness about milk quality and misinformation. The event concluded with the audience enjoying refreshing lassi and flavored milk.



Eternal Rest- Letter of Intent

– Prof. Dr. Nikhil Datar
(Gynecologist and Petitioner)

This happened just a few days ago. An 82-year-old grandmother had been completely confined to her bed for last few months. Her care-taker took her to a hospital since grandmother's health started deteriorating. The grandmother lay unconscious. Her children residing out of Mumbai, hurriedly came to see their mother in the hospital. The treating doctor had put the grandmother on ventilator since O2 levels were low and CO2 retention was at alarming levels. He informed the children that grandmother may give up soon. One of her son informed the doctor that she had told him to not make her go through any such painstaking treatment that will only prolong the ultimate eventuality, death. The son requested the doctor to remove the ventilator. The doctor responded in the same way, that Boman Irani who played the doctors role had reacted in Marathi film 'Ventilator', that once installed, ventilator cannot be removed, while in hospital. You will have to take discharge and escort her home. Then it's her fate and we are at the mercy of the almighty God. Now the children were in a quandary. If they would take her home, they would not be able to see their grandmother struggling to live or die and would feel helpless. Also, 'What would the relatives say?', was their lurking fear.

This story unfolds in every home, periodically. In such situation, what ought to be done, one cannot fathom. If they get their parents' home, people in their community criticise the children. On the other hand, Doctor and Hospital are blamed that they do not discharge such patients because they want to fleece the patient and their family.

In such situations, Hon. Supreme Court has offered a

solution. In legal matter, Common Causes v/s Union of India, Hon. Supreme Court has legally allowed passive Advance Directive.

Hon. Supreme Court has also suggested in such cases what needs to be done by the patients and their immediate family. Despite these proactive interventions, nothing much has happened in the state of Maharashtra. And hence I decided to file PIL. Because of our PIL (Prof. Dr. Nikhil Datar, Mr Anand Raut, Ms Garima Pal v/s State of Maharashtra, Government of India, BMC and Medical Council), now a system to being evolved in Maharashtra to make passive Advance Directive functional.

Brief on Court Order:

- 1) Citizens do not have the right to die by taking such medicines, which will invite death earlier, i.e. proactive Advance Directive.
- 2) Passive Advance Directive is allowed. That is not make a terminally ill patient undergo hardships due to Medical treatment. This is also the Fundamental Right given to citizens by our Constitution.
- 3) For this, citizens ought to make Advance Directive, proactively.
- 4) Government needs to do the following:
 - a) Appoint Custodian. Right from Gram Panchayat level to Municipal Corporation. Their KRA would be to preserve such Letter of Intent of Advance Directive document.



- b) To the extent possible, such document be preserved digitally.
 - c) Create a panel of Doctors who would represent State Government.
- 5) Recourse be taken to the Advance Directive document while considering medical treatment for terminally ill patients. This will be binding on the treating medical doctor. The hospital will appoint a committee of three doctors which will give their verdict in two days. To avoid any malpractices, another committee of three doctors will be formed. One of them will have a Government Doctor. If there is unanimity amongst the 6 doctors, only then treatment will be stopped.

Can this system be misused?

Especially, if Advance Directive document has been created by the citizen, then in my view, it's misuse is impossible. Since the document has been handed over proactively the question of possible misuse just does not arise. Since there are six Doctors ultimately involved the possibility of misuse looks very impossible to me. Hence I have created my own Advance Directive document. Such a document is made by individuals across many countries in the world. It's legal and is also implemented too. I have not heard of any misuse in those countries too.

What should be the content of this Advance Directive document? How should the draft read?

This Advance Directive document is not a will document of our wealth and property. In this Advance Directive document, we need to precisely mention our wish as to what treatment and to what extent it be given. This document can be made by any rational person who is 18 years of age and above. I prepared my Advance Directive document immediately after Supreme Court order. What I have written in this Advance Directive document is, that it should be applicable once I cross 70 years of age and if I am suffering from Cancer, Alzheimer kind of diseases. In such a situation, the person can state that he does not prefer to be on ventilator, or undergo dialysis, tube being inserted in stomach or body for feeding. But I have said yes to saline or feeding tube. I have said yes to pain killer, or any such treatment which mitigates or reduces pain. I have also consented to donating organs, as applicable.

My draft is available on www.drnikhildatar.com free of any cost and can be accessed for any guidance. Of course, this is a personal document and hence required changes ought to be made. In such situation, if the person is in conscious state, he or she can take a decision by self. But, what if the person is in unconscious state? Then who will inform the doctor that he/she have made such a document? So, it's important that we mention the name of the Executor (normally a close relative who takes responsibility) in the document. We must also mention name of family doctor too, to help speedy decision making.

Can the Advance Directive document be changed, once made earlier?

Yes. We can change the Advance Directive document as many times as we feel. The one version made last, then holds.

How to make the Advance Directive document?

There is no requirement of Legal paper, or a Stamp Paper to make Advance Directive document. There is no requirement of any registration too. But it is essential that such Advance Directive document be notarized. We need to identify two witnesses and get them to accompany when the Advance Directive document is being notarized. The one who is the Executor should not ideally be the witness.

Later, the notarized Advance Directive document should be handed over to the Custodian. As per the demand in my PIL, the Government of Maharashtra has appointed 413 such Custodians all over the state as on March 6, 2024. Also, the BMC has nominated Medical Officer in each ward as the Custodian.

In the original Advance Directive document, we must take signature and stamp of the designated Custodian and hand over the same to the Custodian. Then only, we have fulfilled our responsibility as an alert citizen. We must hand over the xerox copy of the Custodian signed & stamped Advance Directive document to the relative, who has been appointed as the Executor.

In the times to come, do we foresee any changes in the existing system?

The Court has agreed to my plea/demand that Advance Directive document be digitalised so that anyone can verify its truthfulness. Government of Maharashtra has asked for four months' timeframe which now expires in August. I have given my view on how this system should work. According to my view, the way marriage is registered the same format can be used by the Government without spending any money to create the system. Citizens can go to the website concerned, fill up the required form along with identity documents like Aadhar and upload the Advance Directive document. They will instantly get a receipt informing which office and when to visit. Then, in the presence of the Custodian after verifying the Advance Directive document, citizens will be able to download their document. In the times to come, we can hope that such a system gets created.

Letter of Intent (Advance Directive) taken note of, but what next?

A copy of this Advance Directive document needs to be shared with close relatives. This is utmost essential. When the person is terminally ill, at that time, that person will definitely inform the treating doctor about the AD document. But when the person is unconscious and when the doctor informs that this person will not be able to recover, then the relatives concerned should inform the treating doctor about this Advance Directive document. Thereafter, as per point 5, a doctor's committee shall take a decision to not resort to any such treatment that delays the eventual truth, death of that person.

My own experience till date:

After creating my own 'Advance Directive' document, I started creating awareness about assisted dying or Euthanasia by delivering lectures and using various mediums to reach out with the message. There were only a few who were not convinced of this initiative. About 100 odd people promptly created their own Advance Directive document and submitted to the Custodian immediately.

Getting desired information, understanding it in totality and agreeing to it, may happen with ease, but in reality it has been observed that the situation is different as people do not act on it with urgency. Also, death is something which cannot be wished away, avoided or shied away from, but is also not liked by many. Some people wonder how they can broach this topic before the elderly. Some of them are living a very healthy life, so they are in a state of mind that, we can discuss and act upon this initiative when time comes. The topic is of interest and of importance, but not urgent, they feel. Their conduct is the same, akin to the postponing the decision to buy insurance cover, or not doing their Will or Testament on time. There are many who know what is to be done, but do not know the way forward or where will they find the Custodian in their city or village.

Hence, I have taken up this initiative before the Hon. Court to insist that government should create mass awareness campaign on this initiative. As per my information, only four percent of local civic bodies have initiated Advertising campaign. Even today, 99 per cent of our population is unaware of their right to Euthanasia or assisted dying.



Let's talk about
'Banking'



What can members of Grahak Panchayat do to create awareness?

1. If convinced, they can prepare and formalise their own 'Advance Directive.'
2. They can create awareness about this initiative with close relatives and friends and help them, as required.
3. They can put forth this initiative before housing society and their own Community.
4. They can convince elected representatives about the need and seriousness of this initiative and create influence on the policy makers and opinion makers.
5. They can do social media outreach to create awareness amongst the masses.
6. If MGP volunteers with alertness and vigilance carefully and cautiously keep on following up this initiative, then a very efficient and effective system may evolve and get created, enabling lakhs of people to execute their right to Euthanasia or assisted dying.



Unclaimed Financial Assets – Abhay Datar

80 thousand crores, 88 thousand crores, 25 thousand crores, 3 thousand crores, 9 thousand crores oh...such big figures! You may be thinking which figures are they? You will be surprised to know that these figures have very close relations to us in terms of bank deposits, post deposits, shares, insurance, mutual fund units and employees provident fund. These are unclaimed financial assets and total runs beyond Rs.2 lakh crores!



Why this amount is piling up so much? It is because of our unawareness, our casual approach. It so happens as we do not want to share certain information even with our beloved ones; yes, I have experienced this when I was working in a bank. There were customers who used to request us not to inform their family, not to send any letter at home address, about their savings, deposits, etc. But this happened long ago. Now one has to nominate a person for his savings. And if he does not want to nominate, then he has to specifically state so.

It is our responsibility to keep a proper record of all our financial belongings, check the record at least once in a month, inform our family members. This record pertains to the name of our bank, our branch, account number, fixed deposits, lockers, loans, etc. As we are aware, bank operations were totally computerized many years ago. The most important facility introduced that time was unique customer identification number. All our

financial record in a particular bank gets linked to this number and it becomes very easy to find out details of our accounts. So, instead of complete information, it has become convenient just to share this unique number to our family members. Same is the case with insurance, mutual funds, shares, employees' provident fund holdings.

It becomes extremely difficult to lodge a claim after the death of a family member particularly when that member has not kept any records. Banks must transfer such amounts to DEAF – Depositors' Education and Awareness Fund set up by the RBI, if these amounts remain unclaimed for a continuous period of 10 years.

We experience that many times the new generation keeps on changing jobs for various reasons. When someone joins a new company then he may be required to open a new bank account for salary. If any of his previous employers have asked to do such thing, those accounts eventually become in-operative. The person has to ensure to close the earlier account. Same is the case if we change our residence and move somewhere else. We are supposed to inform to our bankers about our new address, but for some or the other reason, it remains to be done, that account becomes in-operative in due course.

Whenever we change our job and if the new employer is offering EPF facility, we have to ensure to get all the old details and see that the new employer takes further action. EPF too has nomination facility. What happens is that in the beginning of our career, we nominate our parents but later forget to change the same to our spouse. It creates problems after our death because our nominated parents are no more in

the world and our legal heirs have to put lot of efforts to lodge claim. The hurdles get repeated for insurance as well as any other financial assets.

When these issues turned monsters, various government authorities became alert and tried to find out solution to help the genuine claimants. In this direction, the RBI developed 'UDGAM', a website to find out such amounts with names. The site, viz., <https://udgam.rbi.org.in/unclaimed-deposits/#/login> may prove to be of great help. As of now 30 banks have participated in this project and they keep on uploading required information on this website periodically. One has to create user_id to use this site. A detailed guide on using this website is available on the right side of the website. Though the unclaimed bank deposits are transferred to DEAF as informed above, a genuine claimant can claim the same and get back the money. This fund is used to educate the depositors and create awareness among them. So readers, do spread this information among the public and help bring down this huge amount which will benefit the claimants.

Dear readers, have you understood the importance of nomination as explained in our last article? Then...

- Have you checked whether all your financial assets carry proper nomination?
- Have you prepared a list of all these assets and their respective nominees?
- Have you shared this list with your near and dear ones?

City Co-Op. Bank: Petition work on fast track



We will be filing a petition in the National Consumer Commission against the board of directors of the bank on behalf of the City Co-operative Bank depositors for getting compensation. For this, more than 300 depositors have submitted their papers and the entire paperwork has been thoroughly and systematically checked by a team of our complaint center volunteers Kiran Paranjpe, Kiran Karmarkar, Karanjkar, Anil Thosar and Purnima Rao under the guidance of Kiran Paranjape. Adv Shirish Deshpande and Dr. Archana Sabnis are working on this petit

The date of the Grahak Panchyat Peth in Chembur has changed.

Due to some unavoidable reasons, the Panchayat Peth in Chembur to be held from August 1st to 5th, 2025, has been cancelled. New dates will be announced soon.



Grahak Panchayat Peth Palghar 2025-26

7th- 11th August 2025, Lions Club Palghar West.

You must all be eagerly awaiting this Panchayat Peth to be held here. This diverse Peth will be celebrated with many innovative attractions. You all are cordially invited to visit this Panchayat Peth.



‘Setu Bandha Re!’ Special Fair to be Held in Andheri

As in previous years, the special fair ‘Setu Bandha Re!’ will be organized from September 26th to 28th, 2025, at Symphony Banquets, Andheri (East). This fair is dedicated to organizations working for the underprivileged sections of society. On the occasion of Diwali, customers are urged to purchase sky lanterns, diyas (oil lamps), bags, and other items exclusively from this fair.

Before purchasing packaged food....

– Anjali Potdar

In the month of April, I was returning from Kokan by Tejas Express. Train left Chiplun station and within 5-7 minutes I heard some commotion outside the compartment. It was an AC Coach. I also heard someone shouting ‘Catch hold of him, where is he running away’. I thought he must be a pickpocket and did not pay much attention. But the commotion continued. Curiosity did not let me sit back and I went to see what has happened! The real story was this...

A passenger who got into train at Chiplun station was surprised to see a pantry car person wearing IRCTC t-shirt. Looking at the passenger the pantry car person also got a hint and ran to the other compartment. He removed his cap and t-shirt and sat there innocently as any other passenger. Since the passenger was a regular commuter on Kokan route, he shouted ‘Catch him’. Only last week this passenger had caught this ‘fake’ pantry person and handed over to Railway Police. He was not the authorized pantry person. The items sold by him had passed expiry date. The pantry car manager used to give old IRCTC t-shirt to the ‘fake’ person and allow him to sell expired items by taking money. Because of this the passenger, pantry manager and the ‘fake’ pantry person were arguing. By then other passengers caught hold of the ‘fake’ pantry person along with his material, called the TC, took photographs and gave a written complaint to the TC. By then the train reached Panvel station. The ‘fake’ pantry person was handed over to Railway Police.

May, June being school holidays followed by rains in July and August school and college students

travel by train to Kokan. While chit-chatting they purchase packaged food from these IRCTC persons. To avoid giving uncovered food, parents prefer to purchase packaged food but no one bothers to read the information printed on the wrapper. This was the reason for narrating this incident. Let us look in brief at the FSSAI guidelines printed on the packet and what precautions consumer should take:

Mandatory information to be printed on wrappers of packaged food



- 1) Name of the product
- 2) List of ingredients
- 3) Net weight
- 4) MRP
- 5) Name and address of the manufacturer
- 6) Expiry Date or Best Before Date
- 7) FSSAI Logo and License No

These criteria help consumers know product quality, safety and transparency. It is necessary to print this information on PDP which is Principal Display Panel. This is on front side of the packet.

IP means Information Panel should be on back or side of the packet. This gives details of nutrition and instructions to use. As per FSSAI rule the list of ingredients should be printed in the descending order of weight or measure. If the product contains preservatives, colour or taste enhancer, it has to be mentioned. For imported products 'Country of Origin' needs to be displayed. This information is for the safety of the consumer. For any packaged food we should read this information before purchasing the product.

Wrapper reading workshop

– Neha Joshi

On 10th May 2025, a wrapper reading program was organised by Swargandh Kalamanch at Goregaon. About 80 listeners were present. Shikshan Vibhag Pramukh, Mangala Gadgil and volunteer Neha Joshi explained with examples to the participants the importance of information like MRP, unit sale price, servings, allergens, meaning of precautions, signs mentioned on the wrapper. At the end of the programme, Mangala Gadgil explained the Mumbai Grahak Panchayat's distribution system and gave information about our consumer movement. The well-planned programme was concluded by a Question and Answer session.

Redevelopment of old Buildings- Useful Program

– Shilpa Sovani, Secretary Pune Vibhag



On 15th March, 2025, on the occasion of International Consumer Rights Day, MGP Pune Vibhag organized a program on redevelopment of old buildings and delayed housing projects. In this program queries, doubts, problems of the consumers were heard, resolved and consumers were guided on the same. Pune Vibhag Chairman Sharmila Puntambekar welcomed and introduced the experienced members from RERA Conciliation Forum Shirish Mulekar, Kalpita Ranade and Tanuja Rahane. The experienced Conciliators Tanuja Rahane and Kalpita Ranade introduced MahaRera, the method adopted by Conciliation Forum and explained the benefits of Conciliation Forum. In response to the questions raised by the attendees, Conciliation Forum members gave details about building redevelopment and answered the questions in simple and lucid manner. This program was attended by 45 members. The members suggested that due to ignorance about subject of building redevelopment common man gets cheated and robbed. To address this issue MGP should set up a centre guided by legal experts and architects on chargeable basis. This would help in reducing hardships faced by common man. The program was attended by Trustee Lalitai Kulkarni, Pune Vibhag Advisor Chhayatai Warange and Pune Vibhag Office Bearers and Members. Pune Vibhag Secretary Supriya Barve offered Vote of Thanks.

Be a Smarter Consumer in the wake of Influencers

– Vasundhara Deodhar

Have you seen a clip that lure you by telling a story and finally come up with a brand name? Have you heard a young girl in a cosmetic brand advert saying “Oh mom, you are my first influencer”? The potential of visuals and thoughtfully crafted simple stories is at its best in various social media platforms.

These reels are professionally made and attract the unsuspecting viewer who thinks that the content is truthful and created for the benefit of people at large. But be aware, it's a business model and a new profession in the world of social media. Look at the mind-boggling turn over and growth of the influencer business.

From reels to riches – Instagram influencers

Influencer marketing in India is witnessing exponential growth, with influencers earning an average monthly income ranging from ₹20,000 to ₹200,000. There are different categories of influencers - nano to mega. Mega influencers on Instagram emerge as financial powerhouses, commanding earnings ranging from 3 to 5 lakhs, surpassing their YouTube counterparts.

For the common consumer, influencer is defined as a ‘third party who significantly shapes the customer's purchasing decision but may never be accountable for it.’

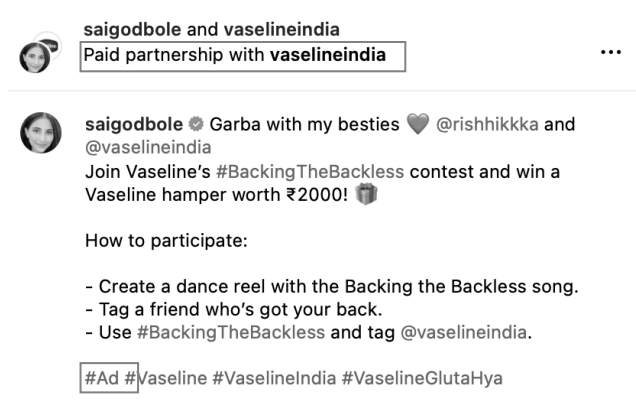
One needs to be aware that digital influence shapes decisions (w.r.to goods / services/ investments) and therefore it is essential for consumers to differentiate between genuine recommendations and paid promotions,

recognize manipulative marketing tactics, and engage ethically in online interactions.

Here are some pointers to understand the sponsored and non-sponsored content – basically whether the influencer is getting paid or not.

Indicators of Sponsored Content

- Presence of hashtags like #Ad, #Sponsored, #PaidPartnership or platform disclosure tools.
- Direct mentions of promotional discounts, referral links, or special codes.
- Content focused on selling a product rather than personal storytelling.
- Consistent brand partnerships with repeated endorsements.



Non-Sponsored Content

- Non-sponsored content consists of genuine recommendations that influencers share based on personal experience, without receiving compensation.
- This content reflects an influencer's true

opinions and preferences rather than brand agreements.

- To maintain transparency, the Indian Influencer Governing Council (IIGC) encourages influencers to use #Admiration when posting non-sponsored endorsements.

Before making a purchasing decision based on influencer recommendations, consumers should:

- Check for disclosure: Look for hashtags like #Ad, #Sponsored, #PaidPartnership or mentions of free products.
- Analyse the influencer's language: If the content feels overly promotional or sales-driven, it is likely sponsored.
- Look at past endorsements: If an influencer frequently switches brands in the same category, their loyalty may be financially motivated.
- Evaluate the review depth: Non-sponsored content tends to provide a balanced perspective, while sponsored (meaning paid) content often lacks criticism.
- Research the product independently: Rely on multiple sources rather than a single influencer opinion.

One should know that the social media platforms are flooded with variety of influencer content and can make tremendous impact on non-suspecting consumer navigating through different social media posts.

There are types of the influencers like Fashion & Beauty Influencers, Fitness & Wellness Influencers,

Finance & Business Influencers, Food & Travel Influencers, Parenting & Lifestyle Influencers, etc.

In spite of the standards and guidelines, violation of the same keeps on surfacing. The watch-dog Advertising Standards Council of India – ASCI – has a complaints' management system, through which the violations are reported to relevant authorities where ever required.

It will be helpful to know some important data regarding number of Ads – betting ads - found to be violating the law.

- 323 Instagram posts that promoted betting platforms were reported to the Ministry of Information and Broadcasting for further scrutiny.
- 225 Instagram posts that featured betting tickers redirecting viewers to offshore betting platforms were reported to the Ministry of Information and Broadcasting for further scrutiny.
- 138 digital posts featured influencers promoting an illegal betting platform, which were reported to the Ministry of Information and Broadcasting.
- 50 digital ads were escalated to the Ministry of AYUSH for violating the Drugs and Magic Remedies Act.

Please spread this as a caution message to all your near and dear ones. Let us be always alert in the tricky mesh that the on-line market place is. (Source: Indian Influencer Governing Council – iigc.org & ASCI newsletter)



MGP calls for Global Grounding of all Boeing 787 Planes

– Adv. Shirish V. Deshpande, Chairman

Soon after the tragic Ahmedabad accident of Air India flight using Boeing 787 aircraft, British Airways flight BA - 35 from London to Chennai on 15 th June 2025 returned back to London, reportedly due to technical snags. Lufthansa flight LH- 752 from Frankfurt to Hyderabad on 15 th June 2025 returned to Frankfurt reportedly on account of "bomb threat". And the latest Air India flight AI - 314 from Hong Kong to Delhi on 16 th June 2025 has returned to Hong Kong reportedly due to technical snags in the aircraft.

Mumbai Grahak Panchayat (MGP) is alarmed with these three rare incidents of flights returning back to their base stations. MGP has observed certain common factors in these three incidents. Firstly, all these three flights were operating Boeing 787 Dreamliner aircrafts.

Secondly, all these three flights were destined to land in Indian cities like Chennai, Hyderabad and Delhi. All these incidents are taking place soon after the tragic Ahmedabad accident of Air India flight using Boeing 787 aircraft in which around 263 persons including 242 on board were killed.

As a consumer organisation MGP is extremely concerned with the passenger safety. Instead of frequent returning of the flights to their base stations, it would have been prudent to ground all Boeing 787 aircrafts worldwide and subject them to thorough technical inspection. DGCA and Government of India ought to have done so soon after the Ahmedabad tragedy.



Even now DGCA and Government of India would do well to coordinate with International Civil Aviation Organization (ICAO) and insist on global grounding of Boeing 787 Dreamliners for thorough technical inspection all over the world. DGCA is duty bound to take consumers into confidence and explain what were the actual reasons that prompted mid - air return of British Airways, Lufthansa and Air India flights in last 2 days which were operating Boeing 787 dreamliner. Such incidents in the absence of satisfactory clarification from DGCA, are bound to create doubts and panic in the minds of travelling passengers and hence MGP calls upon DGCA to issue immediate statement explaining the circumstances in which these three flights operating Boeing 787 had to return to their base stations.

MGP also calls upon Air India, which has reportedly 34 Boeing 787 Dreamliners, to ground their all 787 dreamliners in the interest of passenger safety, without waiting for any directions from DGCA.



'Grahak Gappa' -

Hope all are watching the podcast

Do watch, share and subscribe. Mrinal Bedekar and Janhvi Nadkarni are working very hard for this. Mangala Gadgil had a conversation with youngsters Anuja Achrekar and Kashish Khimani. Dr. Shubha Raul, Prathamesh Sonsurkar, are a few guests that have come in our podcast. The Bobson Collaborative Global Student Challenge is a US-based competitive initiative. The competition is conducted to encourage the potential of a new business concept. The Bobson Collaborative 2025 Global Student Challenge (Masters Challenge) had 272 students from 8 Collaborative member institutions from 6 countries. Our Anuja Achrekar and Kashish Khimani, have achieved eye-catching fame by securing second place. Anuja is the daughter of executive member Anagha Achrekar.

 Mumbai Grahak Panchayat



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Thane Vibhag Chairperson Meenal Tipnis and Abhay Datar at a guidance session.



How to read a rapper... Neha Joshi is explaining.



A Speech on Spices by Chhaya Warange in Mulund.



A Podcast in the making, at Grahak Bhavan.