



GRAHAK HITAY
GRAHAK SUKHAY



MEMBER OF
CONSUMERS
INTERNATIONAL

Mumbai Grahak Panchayat
MGP50
Golden
Jubilee Year
2024-2025

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VOLUNTARY CONSUMER ORGANISATION

MUMBAI GRAHAK PANCHAYAT

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This is the 26th 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.

नवदुर्गा

२०२५

मुंबई ग्राहक पंचायतीच्या कार्याति धडाडीने कार्य करणाऱ्या नवदुर्गा



अलका मोकाशी



अनघा रेगे



उल्का पाटील



तृष्णा म्हात्रे



पूजा जोशी-देशपांडे



मृणाल बेडेकर



जान्हवी नारकरी



नेहा जोशी



अर्चना पानगांवकर

Mumbai Grahak Panchyat is proud of our Navdurga

In the Grahak Panchyat Peth at Symphony Hall, Andheri two events coincided. The impressive 'Setu Bandha Re' which promotes entrepreneurship among the underprivileged, was in full swing. In the same hall's auditorium, an honour ceremony was held for the volunteers who serve as a 'Setu' in expanding the work of the Mumbai Grahak Panchyat. This year, the Navadurga Award ceremony was planned for Saturday, September 27th, at 4 PM.

The entire organization is run by dedicated volunteers, who work without any remuneration. There is a strong predominance of women among them. These women manage their homes, careers, and responsibilities while consistently and vigorously contributing significantly to the organization's work.

This tradition of presenting awards to nine women volunteers during Navaratri was started by our Chairman, Shirish Deshpande, in 2023. We congratulate all the Navdurga and extend our best wishes for their work going forward.



Welcome to GST Cuts, But Challenges in Implementation

The Central Government has reduced GST rates on many items. The current four GST slabs (5%, 12%, 18%, 28%) have been abolished, and now only two slabs 5% and 18% remain. GST rates have been cut for essential and daily-use items like food products, textiles, cars, ACs, and TVs. Some goods and services have been brought under 'Zero GST,' including life-saving medicines and health insurance, where the tax has been removed. The government stated that these new rates would be implemented nationwide starting September 22, 2025.

As the manufacturers of packaged goods already have stock with vendors, a meeting was called by the Central Government's Consumer Affairs Ministry to discuss clear instructions for manufacturers and sellers on whether to change labels, use new stickers, etc. Anuradha Deshpande, Anita Khanolkar, Shubhada Choukar, and Kalpita Ranade participated in this virtual meeting on behalf of our organization. Our representatives made a few suggestions:

- The new, revised price label/stamp should be placed below the old label and should not cover it.
- The label should also clearly state the percentage reduction in the MRP so that customers can accurately determine if they are receiving the correct benefit.
- We also suggested that the Consumer Affairs Ministry issue clear instructions regarding the MRP placement on some packaged food products (biscuits, chocolate bars), which is often printed on the packet's fold to make it easily visible.

Meanwhile, on September 18, the Central

Government granted certain unwarranted concessions to the industry regarding the revised



MRP. The Mumbai Grahak Panchayat has demanded that the Central Ministry withdraw these concessions. A letter was sent to the Union Minister of Consumer Affairs, Shri Pralhad Joshi, demanding immediate withdrawal of the inappropriate and unjustified concessions issued in the circular by the Central Consumer Affairs Department. This circular extended the deadline for manufacturers and sellers to sell goods with the old MRP (even after GST rate cuts) from December 31 to March 31, 2026. This extension is against the interests of the consumers. The news coverage of this in some places also created confusion in the minds of the consumers. Furthermore, the requirement to affix a sticker showing the new, revised reduced price was removed from this circular. These concessions offered to the industry are likely to have several serious consequences:

- Consumers may still have to pay a higher price despite the GST cut.
- Vendors and manufacturers might maintain the old prices and engage in profiteering by not passing the benefit to consumers.
- A state of confusion regarding MRP could persist in the market until March 31.

Our letter also mentioned that the first circular

had mandated public advertisements regarding the MRP revisions for consumer awareness, which was appropriate for consumer protection. However, all these conditions have been relaxed in the new circular, increasing the risk of consumer fraud. To safeguard consumer rights and ensure the GST cut benefits reach the consumers directly, our Chairman, Shirish Deshpande is personally taking on the role of a watchdog on behalf of our organization. As a consumer organization, we have taken the responsibility to monitor whether the full benefit of the GST cut reaches the consumer, and this is also the responsibility of every individual consumer. All of us, as aware consumers, must pay attention to this.

It is essential to check if you are getting these items and services at a cheaper rate, and whether you are receiving a benefit proportional to the percentage of the GST cut, especially when purchasing packaged food items, detergents/cleaners, medicines, utensils, clothes, stationery, vehicles and services like life insurance and health insurance. It is also in our hands to inform all other consumers about this.

Any laws or rules become effective only when we use them judiciously! These tools in the hands of the consumers will only be useful if we use them with awareness

– Shubhada Chaukar



ECO Ganesh Campaigns

– Ranjana Mantri, Sanghatan Vibhag Pramukh

This year, Sanghatan Vibhag of MGP implemented the 'Environmentally Friendly Ganesh Festival Campaign.' This campaign was executed in various ways:



- A Google Form with a questionnaire was sent to members to draw attention to the environmental aspects during the Ganesh festival.
- A memorandum was submitted to Mr. Ravindra Andhale, Technical Joint Director, and Mr. Sanjay Bhuskute, Public Relations Officer, of the Maharashtra Pollution Control Board (MPCB), requesting action to prevent the damage and noise pollution caused by the unlimited use of laser lights and loudspeakers by public Ganesh Mandals (groups).
- Similar memorandums were also submitted by the Vibhag Committee members to the Ward Offices and Main Police Stations in the institution's various geographical divisions.
- Detailed information was gathered from 'Punaravartan,' an organization in Pune that has been successfully implementing a project for the past three years in Pune, Pimpri Chinchwad, and Thane, where they transport the clay from immersed Shadu (natural) clay idols back to the idol makers in collaboration with the Municipal Corporation.
- A meeting was held with Deputy Commissioner Prashant Sapkale to implement this concept on a pilot basis in the K East Ward, Vile Parle, through the

Sanghatan Vibhag. Mr. Sapkale offered his full cooperation. Consequently, a separate tank was made available at Hedgewar Maidan in K East Ward exclusively for the immersion of Shadu clay Ganesh idols.

- Assistance for this initiative was provided by Nitin Shukla (Assistant Commissioner, K East Ward), Sushant Godbole (Sub Engineer), and Nikhil Kolekar. Nimesh Patel, founder of the Akshaya Swasti Foundation, also participated and provided significant support.
- Devotees enjoyed immersing their idols with their own hands in the tank at Hedgewar Maidan. Approximately three tons of pure clay that the idol makers can reuse was collected from this immersion venue.
- As part of the campaign, members in the Vile Parle division were urged to immerse idols at home and bring the collected Shadu clay. This concept received an excellent response; 14 members immersed their Ganesh idols at home and brought the collected clay to the Savarkar Kendra.
- Activists from the Organisation Department created videos conveying messages about nirmalya (floral offerings), naivedya (food offerings), and at-home immersion.
- Neha Joshi guided participants on how to create floral decorations for the Ganesh festival via a webinar.
- Contact details for manufacturers of biodegradable items like plates and bowls made from areca nut spathes were provided.
- Workshops on making Ganesha idols from Shadu clay were conducted in the Palghar, Boisar, Virar, Malad, Dadar-Mahim-Bandra, and Pune

divisions. The Virar division also held workshops on making paper flowers and rangoli with grains.

- Environmentally friendly home Ganesh festival competitions were organized in the Borivali, Pune, and Dadar-Mahim-Bandra divisions.

The entire campaign was supported by Sanghatan Vibhag Core Committee members Vrushali Athavale, Mamta Athavale, and Uma Pavangadkar. Mahesh Abhyankar (Vasai vibhag volunteer) created the Google Form for members in Mumbai, while Nitin Palkar (Committee member, Dahisar vibhag) created one for members in Alibaug. Vinay Patil (Former Committee member, Palghar vibhag) and Sunanda Bhogle (Committee member, Dadar-Mahim-Bandra vibhag) guided the idol-making workshops. Mokshada Nulkar (Committee member, Chembur vibhag) successfully implemented a program with residents of Shivshrushti Society, Chembur, to separate the flowers and threads from nirmalya collected during public immersion for composting. The editing of the message-based videos was done by Sheetal Pote (Andheri vibhag volunteer), and the videos were made by Ranjana Mantri.

Arvind Swar (Committee member, Malad vibhag) and Makarand Rane (volunteer, Santacruz vibhag) participated in the planning of the immersion at Hedgewar Maidan in Parle. Sunetra Rajadhyaksha (Secretary, Vile Parle vibhag) organized a team of activists from the division for the immersion at Hedgewar Maidan and for collecting the clay at the Savarkar Kendra.



Shadu Clay Ganesha Idol Making Workshop

– Shilpa Sowani, Secretary, Pune Vibhag

The Pune Vibhag of the Mumbai Grahak Panchayat organized a workshop for members and their families on August 2nd at the Antarnaad Yoga Kendra to make Ganesha idols from Shadu clay as part of the environmentally friendly Ganesh festival initiative.



Twelve members participated in the workshop guided by Niranjan Sowani. Bakul Gokhale and Vikas Neharkar assisted him. The workshop began with an introductory speech by Shilpa Sowani. Using a projector, Niranjan Sowani first outlined the process for creating the Ganesha idol and showed clay samples for different stages of the idol-making. Following this, each participant was given a ball of soaked clay to make their idol. All the participating members followed the guidance and sat continuously for 6.5 hours to complete their respective idols. This was followed by a demonstration on how to paint the idol. Participants were requested to immerse the idol at home and use the same clay for the Ganesha idol the following year to help preserve the environment.

Lalita Kulkarni, a trustee of our organization, was present for the event. Former Corporator Manjushree Khardekar also visited the workshop.



Cooking Competition in Pune

– Kalpita Ranade,
Secretary, Pune Vitaran

A cooking competition featuring dishes prepared at home as Prasad (offering) for Ganpati Bappa... The varied dishes must be made using ingredients/products from the Mumbai Grahak Panchayat (MGP) distribution list.

The competition was announced. Participants were asked to submit the details and photos of their prasad / dishes on the Sanghpramukh group, along with the name of the Sangh (group) and the member, by Anant Chaturdashi. A total of 18 members participated and 27 photos of dishes were received.

Deepti Joshi, Manik Datar, and Kalpita Ranade served as the judges and selected the winners. Prizes will be awarded to the winners at Pune Panchayat Peth in January 2026.

1) First Prize: Meera Bharat Barve (Shiv Sagar Sangh)

Mixed ladoo of shingada flour and rajgira laahi flour from MGP distribution



Ingredients: 3 cups Shingada flour, 1 cup Rajgira Laahi flour, 3 cups Ghee, 3 cups jaggery, 1 cup dry coconut, Dry fruits as desired, Cardamom.

Method: Roast the shingada flour and rajgira laahi flour well in ghee. Once lukewarm, add finely chopped jaggery. Add dry fruits and cardamom and shape into laddus. *Shingada flour is rich in Calcium and Iron.*

2) Second Prize: Aditi Ranade (Megh Malhar)

She used Modak Pithi (flour), Noga Rose Syrup, and Saffron from the MGP distribution list to make Ukdiche Rose Modak and Saffron Modak. She also used Poppy seeds (Khaskhas), Dates (Khajur), Ajwa pumpkin seeds, dry fruits, and desiccated coconut from the list to make Date Dry Fruit Rolls.



3) Third Prize: Suvarna Bodas (Kalpataru Sangh)

Moong-Chana-Methi Vatli Dal

Ingredients: Half cup fenugreek seeds, 1 cup grated coconut, 1 cup moong dal, 1 cup chana dal, 1.5 cups milk, 1 tsp turmeric, 1 tsp asafoetida, salt to taste, 2 tsp cumin seeds, 3-4 green chillies, 2 tsp sugar, tempering ingredients (2 tbsp Oil, Mustard seeds, Asafoetida).

Method: Sprout the fenugreek seeds (approx. 1-inch-long sprouts). Soak Moong and Chana dal together in water for 2-3 hours. Drain and make a slightly coarse batter adding milk, cumin, green chillies, half the raw asafoetida, turmeric, salt, and sugar. Grease an inner pot of the pressure cooker with oil. Pour the mixture into it and steam it. Let it cool down, then break it up completely with your hands. Next, prepare the tempering. Add the fenugreek sprouts and fry them until they turn light pink. Add coconut and sauté well. Add salt for the fenugreek and coconut. Then, add the crumbled dal, mix well, and bring it to a good steam. Garnish with fresh coconut and coriander. This is a highly nutritious offering for Ganesh immersion



4) Consolation Prize: Dr. Lalit Modak

(Blue Ridge Sangh)



Panjiri for Ganpati Prasad

Usually, Panjiri is made from coriander and dry ginger (sunth). But I have roasted desiccated coconut and added coriander powder, other dry fruits, and dry ginger. This Panjiri is intended to boost immunity with dry ginger and coriander in the rainy season.

Ingredients: 1/2 cup coriander seeds, 10-12 makhana, 7 tbsp grated coconut, 5-6 cashew nuts, 4 tbsp ghee, 5-6 almonds, 1/2 tbsp poppy seeds, 2 tbsp dry ginger powder, 5-6 walnuts, 15-20 charoliz, 4-5 tulsi leaves, 15-20 sunflower seeds, 5-6 raisins, cardamom powder.

Method: First, roast almonds, cashews, walnuts, charoli, and sunflower seeds in 2 tablespoons of ghee in a pan until golden. Take all the roasted ingredients in a bowl. Add roasted poppy seeds, coconut, and raisins. Also, roast the coriander in the remaining ghee until fragrant. Blend the roasted coriander along with all the above ingredients in a mixer. Then add powdered sugar, cardamom powder, and tulsi leaves to the mixture. Mix everything well. *The fragrant and nutritious Panjiri is ready to be offered to Ganpati!*

5) Consolation Prize: Kavita Prabhudesai (Sun Planet)

Panchkhadya Modak

Ingredients: 1 cup dry coconut, 1/4 cup Jaggery, 8-10 Dates, 3/4 cup Dry Date (Kharik) powder, 1 tsp Poppy seeds, 1/4 cup Edible Gum (Dink), Nutmeg (Jaiphal), Ghee.



Method: Fry the edible gum (dink) in a little ghee. Lightly roast the dry date powder in ghee. Roast the dry coconut over a very low flame until it is light, without letting it turn red. Once cooled, take all the ingredients in a mixer. Remove seeds from dates, if any, and add them. Add jaggery powder, grate and add nutmeg powder, and grind coarsely using the pulse mode. Take the mixture out into a platter, add poppy seeds, and knead. Shape into Modaks using a mold. You don't need to add much jaggery or ghee. A moderately sweet Modak tastes very good.

Eco-Friendly Ganesh Festival in Borivali

– Vrushali Athalye, Borivali Division

The Borivali Vibhag of Mumbai Grahak Panchayat has consistently worked to create awareness among local citizens about celebrating festivals in an eco-friendly manner. This year an Eco-Friendly Ganesh Competition was organized. A total of 22-member household who celebrate Ganapati festival at their homes participated enthusiastically in this competition. Representatives of the Grahak Panchayat personally visited the homes of each participant for inspection. All the household Ganesha setups were ideal from an environmental perspective.

The competition had three main criteria:

1. The Ganesha idol and decoration must be environmentally friendly.
2. No plastic should be used for distributing *prasad*.
3. The decoration materials must be properly disposed of after the festival.

In some homes, metal idols were used, which were immersed at home. Some Shadu idols were also immersed at home, and the clay was returned to the idol makers for reuse. Furthermore, some families created decorations in a way that allowed reuse of the same, while others donated the decoration materials to ensure its recycling. One home, in particular, was noteworthy, where the tradition of making the idol has been ongoing for many years, and this year, the idol was made by their daughter herself. For distributing *prasad*, leaf bowls or dronas made from areca nut spathes were used instead of plastic bags. A special example involved one family collecting empty plastic bottles and donating them to a village for the construction of barricades. This initiative paved the way for the proper utilization of plastic waste.

Due to all these initiatives, it was very difficult for the judges to select the best Ganpati. Every entry was unique and inspiring. The determination, innovative ideas, and love for the environment displayed by the participants proved to be more important than the competition results. Volunteers including Rajendra



Rane, Vrushali Athalye, Deepa Kanvinde, Savita Varade, Sunetra Phadke, and Rekha Shette participated in organizing the competition.

Ganesh Idol Workshop

On Sunday, August 3rd, the Malad Vibhag organized a workshop at Agrawal Trinity Tower for making Ganesha idols from Shadu clay. Vinay Patil Sir taught 12 children how to make the Ganesha idol in a simple way and in a short time. Older members of the ATT group also



enjoyed making the idols. Arvind Swar and Trupti Karandikar provided information to everyone about the initiatives and work of the Mumbai Grahak Panchayat. Chitra Joshi gave the vote of thanks.



Mumbai Grahak Panchayat

(सार्वजनिक न्यास नोंदणी क्रमांक : एफ - ७००० मुंबई) सोसायटी रजि नं. BOM 417/81GBBSD
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44th Annual General Meeting

(2024-25)

The 44th Annual General Meeting (AGM) of the members of the Mumbai Grahak Panchayat will be held under the chairmanship of the organization's President, Dr. Bal Phondke, on Sunday, October 26, 2025, at 3:00 PM at the Saraswati Vidyamandir Hall, D. N. Nagar, Andheri (West), Mumbai. All members are requested to attend on time.

- Agenda -

1. To read the Notice of the Meeting.
2. To read and approve the Minutes of the 43rd Annual General Meeting held on Sunday, November 24, 2024.
3. To present and approve the Activity Report of the Mumbai Grahak Panchayat for the period from April 1, 2024, to March 31, 2025.
4. To present and approve the Audited Financial Statements, Balance Sheet, and Audit Report for the year 2024-25.
5. To appoint the Statutory Auditor for the period from April 1, 2025, to March 31, 2026, and to determine their remuneration.
6. To approve the Budget for the financial year 2025-26 as presented by the Executive Committee.
7. Discussion and decision on the proposed amendments to the Constitution (The draft proposal for the constitutional amendment is attached).
8. Any other matter with the permission of the President (Any Other Business/AOB).

Date: October 1, 2025

Anita Khanolkar
Secretary Consumer Movement

- Notice -

Quorum Clause: If the meeting is adjourned due to a lack of the required quorum (50 members with voting rights), the meeting will be held again on the same day, at the same venue, promptly at 3:30 PM. The requirement for a quorum will not be binding for this subsequent meeting.

Questions Regarding Report and Accounts: If there are any questions regarding the Annual Report and Accounts, concerned members should notify the Secretary in writing at the address of Grahak Bhavan at least five days before the meeting.

Availability of Annual Report: The organization's 44th Annual Report will be available for inspection by members starting from October 8, 2025, at the Mumbai Grahak Panchayat's Grahak Bhavan, and at its distribution centers in Parle Godown, Thane, Palghar, Raigad (Pen), Vasai, and Pune, as well as online.

Proposed Amendments to MGP Memorandum of Association & Bye-laws

To add in Memorandum of Association following clause :

D. xv: To enroll as Institutional members, any institutions/organizations operating for the benefit of senior citizens, tribals, destitutes, school students, patients, women's welfare or any self- help groups or any self-employed persons engaged in providing meals to people.

To add in the Rules & Regulations following clauses:

Membership of the Panchayat:

Clause 2) (i) The MGP shall have the following categories of membership namely:

- a. Grahak Sangh members
- b. Associate Members
- c. Honorary Members
- d. Institutional Members (new addition)

d) The Managing Committee may admit as an Institutional Member any institution, organization operating for the benefit of senior citizens, tribals, destitutes, school students, women's welfare or as a social charity or any self-help groups, co- operative societies or any self-employed persons engaged in providing meals to people and agrees to pay in advance an admission fee and annual fees as may be determined by the Managing Committee from time to time, including the quantum thereof and participate in any of the activities of the MGP.

3) Cessation of Membership:

- i)
- ii) insert "or Institutional Member" after an Associate Member
- iii) An Institutional Member shall cease to be a Member of MGP if he/it is found to misuse in any way the products obtained through MGP's distribution channel by way of re-sale or by any other means.

4) General Body:

The General Body of MGP shall comprise of:

- i)
- ii)
- iii)
- iv)
- v)
- vi) Institutional Members (new sub-clause to be added)

(Note - The blank spaces appear to have been left where the provisions of the MOA are not expected to change.)

Simple and Easy Sky Lantern (Akash Kandil)

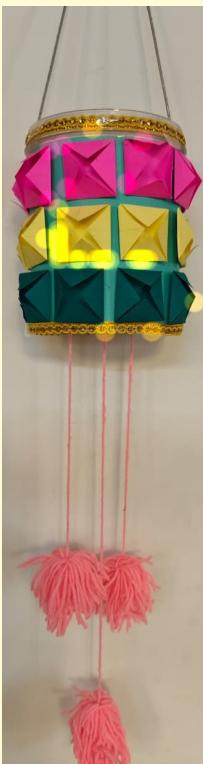
– Vinay Patil



Materials: Colored paper, lace, a discarded plastic container, decorative materials, scissors, glue, etc.

Method:

1. Take an empty plastic container and wrap the paper around it.
2. As shown in the diagram (implied), take three different colours of paper and create small, equally sized squares from them.
3. Fold each square on all four sides as shown in the diagram (implied) and stick them onto the container with the help of glue.
4. Use the lace to create and attach three tassels.
5. You can use other items for further decoration.



Diya Decoration

Materials: A discarded empty bottle, paint, earthen lamps (diyas), M-Seal (for sticking), decorative beads, etc.

Method:

1. First, wash the bottle clean and then stick the diyas onto it using M-Seal.
2. Paint them.
3. Stick beads for decoration using M-Seal.

In this way, you can create a beautiful diya decoration by using discarded items available at home.



‘Be a Safe Rider’

– Mangala Gadgil

The Andheri-Jogeshwari Vibhag organized a unique program at Vidya Vikas School on February 20th. The program, titled ‘Be a Safe Rider,’ was held for students from grades two to four. Students were informed about the precautions to take while using lifts, escalators, and moving walkways at airports. The program was presented by the Elevator and Escalator Safety Trust. Rajendra Joshi and Marjina Chitnis were present for the presentation.





Diwali Shopping -Some Useful Tips

– Anjali Potdar

When we talk about Diwali shopping, certain purchases are made without fail: diyas, lanterns, fairy lights, colors for rangoli, clothes, sarees, sweets, and dry fruits. In addition to these, people also buy bags, footwear, real and imitation jewellery, mobile phones, laptops, refrigerators, scooters, cars, and even new homes. Markets become bustling hubs. Advertisements for various sales and offers start flashing in newspapers and on mobile screens. Different consumer markets and trade fairs sprout up everywhere. Consumer, the “king,” gets confused, thinking, “Should I buy this or that?” However, shopping during Diwali is inevitable for the happiness of the family.

I met an enthusiastic elderly aunt recently, who buys something unique for every festival. I casually asked, “So, Auntie, what did you buy for Ganpati?” She enthusiastically replied, “My son bought me an earring, dear.” I thought to myself, “Why would she need an earring at 80?” As if she read my mind, she said, “Oh, Sanju bought me a hearing aid! Just for one ear! I can hear clearly now. For Diwali, Saniya is going to buy the other. I was completely stunned!

When shopping for the family, adopting social wellbeing like purchasing clay lamps, diyas, and lanterns made by divyang (disabled) individuals or other underprivileged sections of society helps them celebrate Diwali as well. Members know that Mumbai Grahak Panchayat runs the “Setu Bandha Re” initiative through its Panchayat Peths.

Now, let’s look at what we can do while doing Diwali shopping for the family. Clothes are a must for everyone. So, create a list of how much



and within what budget each person will buy. Decide on the colour and texture you want. When buying a silk saree or silk kurta, insist on the Silk Mark. Buy from a reliable shop and confirm if an exchange or return is possible. Remember that purchases made from sales or unfamiliar markets often do not offer returns or exchanges. However, our Panchayat Peths maintain fair business practices.

When buying household appliances like a TV, fridge, or microwave, use advertisements from mobile phones or newspapers to gather information about prices and sizes by Google searching. Decide which appliance is suitable for your space. Make a purchase only after thoroughly checking details like warranty, service center, ISI mark, energy star rating, etc.

When buying furniture like a sofa, showcase, or dining table, it is essential to take the measurements of the space where it is to be placed. Otherwise, be aware that if you like and buy an item, that doesn’t fit in your space, the shopkeeper will generally not take it back.



Let's talk about
'Banking'

For vehicle purchases, take a test drive and get all the information in writing: whether it's electric or petrol/diesel, automatic or manual, registration charges, GST, how many free services are included, where the service station is, what accessories will be provided, when the delivery will be made, and the final price. This ensures you get the vehicle on time and doubles the joy of Diwali.

Buying a house is not something to be done in haste. Therefore, never buy a house just because you are tempted by an advertisement or because it seems cheap. Check if it is registered with MahaRERA.

As far as possible, buy decorative lights and firecrackers that are made in India. Do not buy firecrackers that will cause distress to others. Try to minimize noise, air, and light pollution. When buying gold, silver, or diamonds, shop only at traditional jewellers. Ensure every piece of jewellery has a Hallmark. Take and keep the pucca bill safely.

The Diwali faral should, if possible, be made at home. Even if you make just two items, that's fine. If homemade is absolutely not possible, buy from those who prepare homemade snacks. Try to avoid milk-based products like mawa, khoya, and mithai as much as possible, because these are perishable. Moreover, there is a high possibility of large-scale adulteration. Instead, opt for dry fruits and fresh fruits.

So folks, will you consider these small tips while doing your Diwali shopping?



Loan traps – Don't get trapped

– Abhay Datar

Many of you might have received emails or SMS or links on whatsapp regarding pre-sanctioned loans as well as credit cards. The nicely worded messages tell you how it is made easy to get a loan just in 10 minutes. Most of them want you to download some app, fill up the details, agree to certain terms and conditions, etc. Once you do that, your designated account gets credited with the sanctioned loan amount. So far so good! The trouble starts within a few months. Disputes arise over rate of interest, instalment or EMI amount, some additional charges to list a few. Most of these borrowers do not have any hard copy of the loan agreement, the instalment or EMI schedule, important terms and conditions to refer to, when any dispute arises. So, it becomes almost impossible to understand or arrive at a way out.

More serious is the case with credit cards. Most of the times, these cards are issued freely with substantial limits. They offer credit period – that is, purchase anything you want today and pay later at a specified date. There is also an option to convert the purchases into EMI. A person, who falls for lavish lifestyle due to this facility, gets easily trapped. A time comes when he cannot pay EMI. Then he purchases another card to pay off the outstanding on previous cards. Then 3rd card, 4th card and so on. You may not believe this, but there are cases where the trapped borrowers

were holding eight to ten credit cards with huge total payable amount. The amount swells because each card company is charging interest @ 36% p.a. to 45% p.a. on amounts due/payable. This also happens when one gets trapped into online gaming apps and desperately tries to put more and more money to recover losses. Another offer linked with credit card is 'Add-on' credit card. It is a supplementary credit card issued to the family member of the primary card holder. The dues for this should be paid by the primary holder. Credit limit for this card is generally the same as for the primary card. If this add-on credit card is not used judiciously, the primary holder may land into trouble.

Another, still more serious trend is to borrow money to invest. Readers may recall the recent big fraud of Torres where the lured people borrowed funds without thinking about the consequences, just to earn higher returns within a short time.

Here is a real-life case of a youngster aged 32, who got trapped in various loans due to his attitude. He was drawing handsome salary but may be was in a hurry or just over confident. Before providing for a rainy day he purchased a new big flat, a new car and spent heavily on decorating the house. Corona ruthlessly crushed all his dreams as he lost the job and he was not prepared for such unforeseen problems. He could have used another



mode of transport or could have stayed in a small but comfortable house on rent, but alas, 'prestige', 'standard' were the more important priorities! He had to sell the car and was finding it difficult to sell his flat. He had no other assets to overcome all these difficulties.

This is happening not only in big cities but also in small towns. Due to may be greed or fear, many are falling prey to these traps. Some are not sharing their concern even with family members or close friends. Many have a spoilt credit score at an early age. So, they turn to credit cards.

There are also people who availed loan just because it was easily available, just because they received a message for a pre-sanctioned loan. Such types of loans are given by fishy platforms who do not care much about the credit score of the proposed borrower and are interested in earning hefty interest.

Our readers may be aware that Mumbai Grahak Panchayat has consumer guidance cells across Mumbai. Aggrieved borrowers come to seek advice. It becomes very much difficult to offer proper advice as most of the borrowers, as stated above, do not have any assets left.

However, it is not that everything is lost; there may be still be some way out. After taking into confidence, a few open up informing that they have some life insurance policies, some ornaments,

etc. In such cases, one needs to explore the possibility of reducing loans that carry high interest rates. Life insurance companies offer loan against their policies. Not only the interest rates are low, but the repayment facilities are also comfortable. Availing this loan and setting off the same against credit card outstanding will be quite beneficial. Also, selling ornaments to repay dues is a better option than availing loan against the ornaments and keep on paying interest. One can have new ornaments in future, once the burden of multiple liabilities gets off.

Well, it is better not to get trapped and learn horrible lesson, but to adapt a sustainable lifestyle, avoid greed and fear, think before falling for anything. Some banks offer credit counselling to help the borrowers. Check whether your bank is providing the same and do not hesitate to have inter action.

Dear readers, did you like our last article on unlocking fixed deposits? Then

- Which feature you liked the most?
- Have you linked your FDs with your savings account?
- Did you understand the difference between callable and non-callable fixed deposits?

Digital Frauds – a huge Challenge

With increasing cyber frauds, a very pertinent question is being asked, 'Are banks' system robust enough to protect their depositors from digital arrest?'

Three defrauded victims of digital arrest have chosen to move NCDRC and the total amount lost by them is Rs.22.03 crores. Adv. Mahendra Limaye is representing all three. Of these three two are from Gurugram and one from Mumbai.

It's interesting to note that the fraudsters routed money from the Gurugram lady's account through 141 bank accounts across country in three layers of transaction. The transfers were effected within seconds of each transaction. These fraudulent transactions were done using a single fictitious account. This naturally puts safety measures of respective banks under scanner.

The notices which highlight breach of RBI norms were sent by NCDRC to Kotak Mahindra Bank, ICICI Bank, UCO, Federal Bank, Yes Bank, State Bank of India, HDFC and few others.

According to an order dated March 3 and a subsequent order on July 7, the Commission admitted petitions filed by several digital arrest victims.

(Ref. News - Money Control



Dark Patterns and Consumer Protection

– Uday Pingale

When you make transactions online, have you ever faced an unexpected shock? Suddenly you get options you didn't ask for, your bill turns out higher than expected, or a random window pops up and you unknowingly start interacting with it. Today, almost everyone uses the internet. People expect that the platform they're using will be simple, clear and easy to understand. Normally, a good platform is designed to give quick information and be user-friendly.

But now, that's not always the case. Big companies like Google, Meta, Amazon, and LinkedIn use clever tricks to draw users towards their desired actions. Internet experts study how users respond to what they see, then design the site in such a way that the user's choices are influenced without them realising it. This intentional design — made to guide you into doing what the company wants — is called a dark pattern. It's a design technique that can mislead you and affect your decision-making. Examples:

- While setting up an account, your contacts are collected with subtle permissions. Soon you and your contacts start getting unrelated emails. Important mails get buried under spam.
- A credit card with attractive offers is given to you, but later a hidden fee is automatically deducted from your bank account — which you notice much later.
- While browsing, a pop-up window forces you to

sign in and cannot be closed.

- When buying multiple items, an extra low-value item you never ordered is added automatically. Returning it for a refund is often more trouble than it's worth.
- The displayed price of a product looks low, but taxes and handling charges are added later, making the bill much higher.
- Prices are set in such a way that you are forced to buy multiple items together.
- Misleading messages are sent to push you into buying.
- You keep getting endless notifications. You are constantly shown irrelevant advertisements.
- While booking travel tickets, insurance is pre-selected by default. If you don't notice and uncheck it, you pay for something you never wanted.

Such practices keep customers off-guard and increase business profits in an unfair way. To prevent this kind of digital deception, India's advertisers self-regulation body, ASCI, had earlier issued guidelines explaining what counts as a dark pattern. But since these practices continued, the Central Consumer Protection Authority (CCPA) has now officially identified 13 types of dark patterns. All e-commerce platforms have been advised to keep their sites free from them.

As consumers, we must remain alert so we don't get caught in the black web of dark patterns.

Upcoming Shopping Festival

The fourth and final phase of the Grahak Panchayat Peth will begin after Diwali. This phase will feature the organization of the Grahak Panchayat Peth in Chembur, Pen, Pune, Boisar, and Alibaug.

October 7 to
October 14, 2025

Bhatiya Prityewadi Hall,
Bhabhai, Borivali (West)

8 Days