



GRAHAK HITAY
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MEMBER OF
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Mumbai Grahak Panchayat
MGP50
Golden
Jubilee Year
2024-2025

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

MUMBAI GRAHAK PANCHAYAT

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Enlighted
Youngsters
Are Powerful
Consumers



This is the 27th 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.

₹100 Crore MGP: The Joy, Pride, Felicitations!

— Adv. Shirish Deshpande, Chairman

The picture reflected in this year's financial balance sheet is captivating: Mumbai Grahak Panchyat founded by the trinity of Hon. Bindu Madhav Joshi, Sudhir Phadke (Babuji), and Madhukar Rao Mantri in 1975, is now making an annual business turnover of ₹100 Crore in its 50th year. This is a major miracle in the global consumer movement!

The Organization's Three Main Pillars:

1. Monthly Distribution of Essential Commodities through Consumer Groups (Grahak Sanghs)! Distribution of more than 100 commodities every month to 28,000 families through 2,500 Consumer Groups, operating via 6 distribution centres.
2. Annual purchase/sale organized through Grahak Panchayat Peths (Consumer Panchayat Bazaars).
3. Consumer Movement: This involves organizing consumers, publishing books and magazines for consumer awareness (Grahak Prabodhan), consumer awakening through column writing, consumer education, consumer protection campaigns, complaint guidance, legal battles, and follow-up for consumer-friendly policies and laws.

Financial Highlights (2024-25 Fiscal Year)

In the financial year 2024-25, the annual turnover of the monthly essential goods distribution system was ₹81.36 Crore, and the annual turnover of the Panchayat Pethas was ₹17.16 Crore. The annual turnover for the Movement (through membership fees, publications, donations, etc.) was ₹1.15 Crore.

Therefore, the total annual financial turnover reached

₹99.67 Crore, which is almost ₹100 Crore.

As the Chairman, I thank and congratulate all my colleagues. I also thank and congratulate the members of the distribution committees in Mumbai, Thane, Palghar, Vasai, Raigad, and Pune.

Special congratulations to the entire Panchayat Peth Committee for organizing the Panchayat Pethas in a manner that would make even professionals envious, bringing them success despite the intense market competition in the past few years.

Furthermore, every worker in the consumer education, consumer protection, organization, environment departments, and all geographical areas has contributed to this great success.

Due to the countless selfless volunteers who do not take even a single rupee as compensation for their work, and with a membership base of nearly 30,000, Mumbai Grahak Panchayat (MGP) has become the largest financially self-reliant voluntary consumer organization not just in Asia, but, based on my available information, in the entire world. This is a matter of immense pride for every member, every volunteer, every officer, employee, and worker of the Mumbai Grahak Panchayat.

Running a ₹100 Crore voluntary consumer organization is always more challenging than running a ₹100 Crore commercial company. So far, we have successfully met this challenge. The organisation is fortunate to see a new generation getting ready with new vigor and enthusiasm to face the many challenges that lie ahead.



On Sunday, October 26th, at the 44th Annual General Meeting of the Mumbai Grahak Panchayat, the organization's, Anita Khanolkar Secretary Consumer Movement, Prabhakar Gawane Vice Chairman Vitaran, Shirish Deshpande Chairman, Dr. Bal Phondke Trustee, Anuradha Deshpande President Panchayat Peth, and Ravindra Sahasrabuddhe Treasurer were present.



Smoke and Dust

A sight witnessed during the peak of Diwali deeply distresses the mind: courtyards filled with the remnants of garbage created by firecrackers in every society and locality! It is evident that this garbage is increasing day by day. The paradox is disheartening: during the very festival for which we clean our homes and surroundings, draw beautiful rangolis outside, people light firecrackers that cause pollution, and then these frantic celebrators simply leave behind the firecracker waste and disperse. This contrast is saddening.

Firecrackers cause air, light, and noise pollution. That is why, on behalf of the Mumbai Grahak Panchayat, we appeal to schools to celebrate a firecracker-free Diwali. However, the experience of this year's Diwali has fully demonstrated to everyone that these efforts are still very inadequate.

Before Diwali, volunteers from our Education Department visited some schools and clearly explained to the children why they should not burst crackers. Surely some sensible children must have made that resolution. We have records that some children even took a pledge to celebrate a firecracker-free Diwali.

It is said that this year, Indians wasted a staggering ₹7,000 Crore on firecrackers. When the level of air pollution in cities is alarmingly high, how can we rely solely on the government to provide the solution? Are we forgetting our duties as responsible citizens?

Firecrackers release poisonous gases into the air. Furthermore, the dust from their debris causes respiratory problems for many. The extreme noise from firecrackers is painful to the ears, and the toxic fumes in the air also cause trouble for the eyes.

The environmental studies/science (EVS) is now included in school and college curriculum environment is now included in school and college curricula. Yet, many students who memorize the theory and score excellent marks in the subject are practically trampling upon its principles in real life. In the previous generation, air pollution was not such a severe problem. Hence, there was not much opposition to firecrackers. In the initial years of our Mumbai Grahak Panchayat, firecrackers were included in our regional distribution. Our volunteers would procure firecrackers at very cheap rates from wholesale markets and offer them to members in the regions at reasonable prices. This initiative

was highly appreciated, as Diwali and firecrackers were synonymous—it was the accepted way to celebrate joy. Therefore, many of our members, including myself, must have burst firecrackers in their childhood. We have so many interesting memories of phulbaja (sparklers), anaar (fountains), bhuichakra (ground spinners), lavangi, sutali bombs, aapti bar, lakshmi bar, atom bombs, rockets, and many other types of crackers.

But times have changed. The environmental issue has become very serious. In such a situation, shouldn't we change our traditions to face this change? The culture of firecrackers flourished as money started jingling in the pockets of the middle-class society, and a competitive urge to display wealth began. Despite widespread publicity and communication about the pollution caused by firecrackers, a kind of carelessness, a "why should I care?" attitude, has also spread in society. This recklessness is growing in society.



Students of A. B. Goregaonkar School taking an oath saying, "I will not burst firecrackers."

As members of the Mumbai Grahak Panchayat, we consider ourselves adherents of a sustainable lifestyle. We take rightful pride in how environmentally friendly our distribution model is. Through numerous small and subtle actions, we have taken up the mission of environmental protection. If all our members and their families decide not to burst firecrackers themselves and take the initiative to bring about this controlled change in at least some people around them, we can bring about a small change in society. We know the difference between the enthusiasm and the frenzy in festivals and celebrations. The time has come to take a pledge to translate that awareness into action.

This month, November 14th is Children's Day. For the sake of a better environment for our children in their future, this action is imperative today!

– Shubhada Chaukar

Deputy Registrar's 'NOC' Unnecessary for Redevelopment Projects

– Adv. Shirish W. Deshpande, Chairman

The High Court has delivered a judgment that will serve as a check on Deputy Registrars who exploit housing societies and developers in the redevelopment process. As a result, the widespread corruption under Section 79(A) is set to be undermined by the High Court.

In a recent ruling, the Mumbai High Court clearly stated that the 'No Objection Certificate' (NOC) from the Deputy Registrar is not necessary, and is in fact illegal, for the developer selection process under Section 79(A) for redevelopment projects.

The High Court's Hon'ble Justice Amit Borkar, in his judgment dated October 17, 2025, clearly stated that the Government Resolution of July 4, 2019, under Section 79(A) of the Maharashtra Cooperative Societies Act, does not confer any powers upon the Registrar or Deputy Registrar to issue an 'NOC' to housing societies regarding developer selection. He further observed that the Registrar cannot create a new level in this process, exceeding their own powers. (Case: B. Fernandez and others vs. Deputy Registrar H (West) Ward and others).

On this occasion, the High Court extensively deliberated on the powers of housing societies versus the powers of the Registrar and Deputy Registrars. It clarified that the powers of the Registrars and Deputy Registrars are supervisory in nature, and therefore limited. It underscored that the complete power for developer selection rests with the General Body of the housing society.

The High Court clarified that the Registrar's sole role is to ensure that the developer selection process in the General Body meeting is conducted properly, that the meeting has the necessary minimum quorum, that the developer selection and voting process takes place in a transparent and open atmosphere, and that it is video-recorded.

The High Court has expressly stated in this decision that the Government Resolution of July 4, 2019, does not grant the Registrar or Deputy Registrar any judicial powers to use their discretion or to grant or reject the 'No Objection Certificate'.

Considering the scope and seriousness of this entire issue, the High Court went a step further and issued directions to send a copy of this decision to the Commissioner for Co-operation and the Principal Secretary of the Co-operation Department. The Co-operation Commissioner has been directed to immediately inform all Registrars and Deputy Registrars about this High Court decision through a circular and issue clear orders to immediately stop this incorrect and illegal practice of demanding a 'No Objection Certificate'. Furthermore, the Co-operation Commissioner has been directed to submit an affidavit to the High Court with proof of issuing such a circular by November 6th.

The Mumbai Grahak Panchayat welcomes this historic decision. There is hope that this clear judgment by Hon'ble Justice Amit Borkar will curb the widespread and normalized corruption prevalent in the offices of the Registrars and Deputy Registrars.

The fee structure of the Deputy Registrars for issuing such a NOC in the developer selection process was a subject of open discussion. It was widely rumored that this rate ranged from ₹15,000 to ₹50,000 per flat. Since it was not possible for cooperative societies to pay such amounts, this recovery was being made from the selected developer. After some time, the Deputy Registrar offices could not even wait until the developer was selected, and from that impatience, a new tactic—the 'Preferred Developer'—was devised. This ensured that a large financial transaction was executed through the 'Preferred Developer' even before the Deputy Registrar's representative was appointed for the Special General Body Meeting under Section 79(A). We now hope that along with NOC the "ghost" of the 'Preferred Developer' that was conjured up will also be buried.

In light of this clear decision by the High Court, we have appealed to developer organizations like Naredco, MCHI, and Credai: Please do not fuel these illegal collections by the Deputy Registrars anymore. Instead, use that money to support the housing societies and their members involved in the redevelopment.

Minister Udayji Samant hails MGP for Setu Peth

- Neha Joshi

On September 27, the Honourable Minister of Industries and Marathi Language, Shri. Udayji Samant, paid a goodwill visit to the 'Setu Bandha Re!' special exhibition organised by the Mumbai Grahak Panchayat and the Grahak Panchayat Peth at Symphony Banquets, Andheri. This meeting was facilitated through the cooperation of volunteer Janhvi Nadkarni.



Industry Minister Uday Samant visits the bright stall of the visually impaired entrepreneur Sagar Patil

'Setu Bandha Re!' is a special exhibition that our organisation has been organising every year since 2023. Anuradha Deshpande, the Vice President of the organisation and President of Grahak Panchayat Peth, explained the concept of 'Setu Bandha Re!'. The fair is organised with the aim of giving joy of self-reliance to these marginalised communities. Social organisations working for the marginalised and divyang (persons with disabilities) in society participate in this. This 'Setu' (bridge) connects the 'Haves' in society to the 'Have-nots'. Many organisations are working diligently to make these marginalised sections of society, who are not in the mainstream, self-reliant. To encourage the visually impaired, intellectually disabled, and physically challenged, products are made by them, and a platform is provided to their creations through the 'Setu'.

Hon. Minister Udayji Samant was invited by the organisation to visit this 'Setu' and give his best wishes for the work of such organisations. Hon. Minister Udayji Samant visited many stalls and interacted with the participating stall holders. He observed their products and inquired about them with affection and interest. Many participants expressed their joy by gifting him their products.

Addressing the event, Shri. Udayji Samant said that until he arrived, he thought that like many others who call ministers, they had invited him too. Once here, he realised that this is an important program for the government and also for him. Since he deeply appreciated this initiative and recognised its social need, he not only gave an assurance but a vow to provide government support to the Mumbai Grahak Panchayat's 'Setu Bandha Re!' initiative and make it more widespread in the future. He stated that this would bring great satisfaction not only to these communities but also to their parents.



He further added that those we call 'marginalised' are, in fact, smarter than us. We need to recognise the spark within them. On this occasion, he recalled





the 'Divyang Mahotsav' he used to hold earlier in Ratnagiri. He assured that they would try to create a structured mechanism through the Micro, Small and Medium Enterprises (MSME) or the Chief Minister's Employment Fund under his portfolio, and that the government would be with them throughout.

Praising the Mumbai Grahak Panchayat, he expressed his appreciation, saying, "I have never seen any organisation that opens a storefront to enable such businesses for the weaker sections of society. You have done that work." He suggested that next year, they should organise the fair with better planning, at a location and on days where sales would be higher. He specifically noted that this is not merely a sale but an exhibition that brings about social awakening.

A sitting minister taking time out for a voluntary organisation and sincerely appreciating them is a moment of pride for the organisation.

Concluding the event, Adv. Shirish Deshpande, the Chairman of the organisation, expressed his gratitude to Udayji Samant. He said that today it felt like a grassroots activist, not a minister, was addressing the attendees. He assured Udayji Samant that they would definitely do substantial work in this regard with follow-up in the coming days.

In a heartfelt atmosphere where "He came, he saw, and a new hope shone," the warm meeting concluded.

Right Choice of Toys

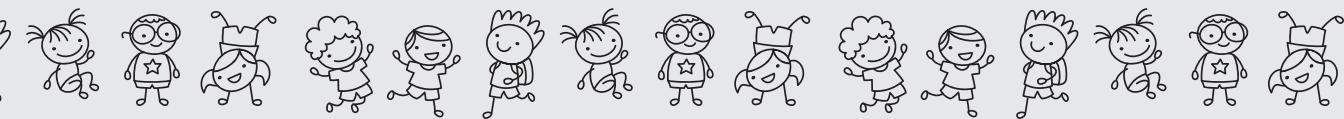
- Anjali Potdar

On the occasion of 14th November lets pledge to make the right selection of toys for our children.

It was a Sunday in the month of May. After having lunch, three-year-old Ruhi was lying in bed, looking at the colorful pictures in a book. Assuming she was playing, her parents were chatting in the living room. Suddenly, Ruhi came running out and said, "Papa, I swallowed a marble." Her father thought she had swallowed a 'goli' (sweet). He said, "It went into your stomach, right? Let it go. Should I give you another one?" Ruhi insisted, "Not a 'goli' (sweet), I swallowed a 'goti' (marble)." Knowing this, her parents were terrified. A marble from the brain game Ruhi had received for her birthday had slipped from her hand and fallen into her mouth while she was lying down and trying to inspect it and Ruhi, had swallowed it by mistake. They immediately called the doctor. The doctor advised them to get an X-ray. As it was Sunday, they had to go to a hospital and get an X-ray done. It showed that the marble had travelled down her food pipe and reached the small intestine. The doctors said, "There is nothing to worry about." They also said that the marble would pass out through the stool in eight days.

So, for eight days, the parents had no choice but to put a diaper on Ruhi every day and examine her stool. Ruhi was eating, drinking, and playing as usual. She was not in pain or discomfort anywhere. Finally, the following Monday, the marble passed out through the stool.

This is a true story that happened right in



front of my eyes.

Ruhi received this brain game meant for 5 year olds as a birthday present. However cautious parents would be, such an accident can happen. Whether it's a birthday, festivals like Diwali or Christmas, or other occasions, children are given toys. Right from birth, rattles, toys, balloons, small wind-up toys, and soft toys are bought for the baby. As they grow a little older, toys like play kitchens (bhatukli), dolls, bat and ball, carrom, Meccano, and later, electric toys, video games, and footballs are bought or given. Science has proven that toys definitely help in the physical, mental, and intellectual development of children. So, while buying or gifting toys, do we, as an aware and responsible consumer, exercise any caution? Are there any rules and standards for toys in our country? Let's get some information about this today.

Just as the FSSAI mark and certificate are mandatory for the sale of food items in India, similarly, since September 1, 2020, the BIS mark, which stands for 'Bureau of Indian Standards' certification, has been made mandatory on all toys for children below 14 years, as per the Toys (Quality Control) Order.

Today, many innovative domestic and foreign toys are available in the market. Choosing safe toys from among them is proving to be a major challenge for parents. Unsafe toys, poor design, or small size can lead to accidents like injuries, poisoning, or choking incidents in children. Moreover, with busy schedules, it is not possible for parents to be with their children all the time.

The BIS certification at least ensures the safety of toys. The BIS certificate is given to toy manufacturers or importers only after thoroughly confirming that the toys do not have sharp edges or toxic paints, that the insulation and wiring of electric toys

are safe, and that the detachable parts of mechanical toys will not harm children. Therefore, the BIS or ISI mark on toys has become a symbol of reliability in safety and quality.

Obtaining this certificate is mandatory for domestic manufacturers and foreign importers. Non-compliance with the rules can lead to product seizure, fines, and market access being banned. Just last year, a toy startup in Delhi imported 10,000 plastic toys from China for Diwali sales. The design was attractive, and the price was competitive. The marketing was also appropriate, but a few days before the online launch, their shipment was seized in customs, the reason being that the toys did not have the BIS certificate.

The following information must be clearly present on the toy packaging:

1. Suitable for which age group
2. Manufacturer's name, address, email, price, and customer care number
3. Instructions for use
4. Safety information
5. Price

All this information must be in both English and Hindi.

Recently, emphasis is also being placed on sustainable and eco-friendly packaging for toys. We have all heard about suicides committed by children due to online games like PUBG. But those are games for children above 14 years. The Government of India has sought public opinion on online gaming until October 31. It has been stated that laws regarding this will be made thereafter. For now, parents should remain aware and take caution when buying or giving toys for their children or for others.



Grahak Panchayat Peth, Thane: Festival of Enthusiasm

The Panchayat Peth organised by the Mumbai Grahak Panchayat was held at Kanti Visariya Hall, Thane, from September 17 to September 24, 2025. It broke all its previous turnover records, registering a turnover of Rs. 2,81,57,616/-.

The inauguration ceremony was attended by many volunteers, Panchayat Peth Committee members, Thane Distribution Centre office bearers, and stall holders. The ceremony was graced by the 'Adhar Rekha Pratishthan,' a registered organization that works as a rehabilitation and guidance center for cancer patients.

The ceremony began by seeking blessings of Lord Ganesha and was presided over by the Thane Vibhag President, Minal Tipnis. Anuradha Deshpande, President of the Panchayat Peth, gave the inaugural speech. She mentioned that this was the 47th year of the Panchayat Peth and highlighted the hard work of the organisation's local activists and the Panchayat Peth Committee, who strive to maintain customer trust despite facing many challenges in the market.

Rashmi Joshi, the Chief Guest, thanked the organisers for inviting her and emphasised the importance and necessity of the work her organization does. She wished the Mumbai Grahak Panchayat and 'Adhar

Rekha' to work together. Prabhakar Gavane, the Vice-President of the Thane Distribution Centre, extended his best wishes to the exhibition.

Vibhag Pramukh Minal Tipnis shared the information about various environment-related initiatives undertaken by the Thane Vibhag. She also spoke about collection of expired medicines and handing it over to the 'Green Pharmacy' organisation for its appropriate disposal.

Under the guidance of Thane Vibhag Chairman Heera Akolkar, many activists from Thane worked diligently for eight days.



Prabhakar Gavane, Kaustubh Sule, and Sunil Kunte, were responsible for the distribution stalls at the peth. Anagha Rege, a member of the Panchayat Peth Committee, was in charge of planning all the stalls. Senior activist Suchita Patankar provided guidance to plan this.



Grahak Panchayat Peth Vasai: Shoppers' Delight



The Grahak Panchayat Peth organised by the Mumbai Grahak Panchayat was held at the Ganpatrao Vartak Krida Bhavan in Vasai from September 30 to October 6, 2025. This was the 12th year of the Panchayat Peth in Vasai. Thanks to the pleasant atmosphere in the hall, increase in the number of stalls, variety of products, and ample freedom of choice for consumers, the Vasai Peth achieved a record turnover of Rs. 2.42 Crore (Rs. 2,42,54,564/-).

The local MLA Sneha Dube graced the inauguration ceremony of this Panchayat Peth.

In the inaugural speech, the MGP Secretary, Anita Khanolkar, highlighted that a large part of the organisation's income comes from the Panchayat Peth. She appealed to consumers to confidently purchase from the Panchayat Peth that adheres to fair trade practices.

Anuradha Deshpande, President of the Mumbai Grahak Panchayat Peth, recalled how the concept of the Panchayat Peth took shape in Vasai and gratefully mentioned the late Anand Abhyankar

as a pillar of support for this initiative. She expressed confidence that the local activists of Vasai would overcome any challenges and continue this work.

Honourable MLA Sneha Dube in her speech, expressed satisfaction that the organisation adopts the principle of Swadeshi, by giving a platform to the small-scale manufacturers to market their products. She also praised the 'Jago Grahak Jago' (Consumer Awareness) stall for not only increasing consumer awareness but also encouraging entrepreneurs to engage in fair trade.

Vibhag Pramukh Veena Gavankar shared her thoughts on the importance of the Panchayat Peth for the residents of Vasai.

Some goods that are part of the monthly distribution were made available for consumers at the Vasai Panchayat Peth. The responsibility for organising this stall was shouldered by the Vasai Vibhag Distribution Working President Vinayak Soman and Executive Prakash Patil with the help of many activists.

The Vasai-Nalasopara Vibhag President, Meghana Kulkarni expressed the vote of thanks. Mahesh Abhyankar moderated the program.

Drawing competition for students on the topic of Environmental Conservation was also organized.

The MLA Sneha Dube and Vibhag President Veeratai Gavankar distributed prizes to winners. The drawings made by the winners were exhibited at the Peth.

Students from the 'New English School and Junior College,' Vasai, were invited to learn about consumer awareness at the 'Jago Grahak Jago'

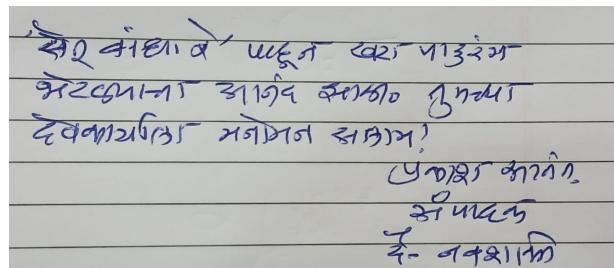
stall. Mangala Gadgil, Head of the Education Department, showed the students government-issued consumer-friendly logos and explained their significance. She gave a practical demonstration of how to check the ISI or Hallmark using the BIS Care app and provided guidance on identifying the difference between genuine and fake products.

Grahak Panchayat Peth Andheri: Confluence of Commercial and Social Commitment

The Grahak Panchayat Peth organised by the Mumbai Grahak Panchayat was held at Symphony Banquet, Andheri East, from September 25 to September 29, 2025. The turnover for this five-day Panchayat Peth was Rs. 86,57,130/-. Meanwhile, the turnover for the vitaran stall at this Peth was Rs. 1,61,360/-. The Peth was inaugurated by the senior activist Nila Mhatre by offering a garland to Lord Ganesha.

During the Andheri Panchayat Peth period, a special exhibition 'Setu Bandha Re!' was also held. The 'Setu Bandha Re!' initiative was inaugurated by the social activist Surekha Dalvi. During the Andheri Peth, women activists who manage household responsibilities and at the same time contribute for the work of the organisation were honoured by presenting them the

Navadurga Award. Renowned writer Shobha Nakhare graced this function.



Honourable Minister of Industries of the Government of Maharashtra, Udayji Samant, visited the Andheri Panchayat Peth and the 'Setu Bandha Re!' initiative. He assured the necessary assistance from the Government of Maharashtra for such initiatives in the future.

Prakash Sawant, Editor of the daily newspaper Navshakti, also visited 'Setu Bandha Re!' and the Panchayat Peth.



'Setu Bandha Re!' was inaugurated by senior social worker Adv. Surekha Dalvi.



Under the leadership of Andheri-Jogeshwari Vibhag Working President Suvarta Donde and the senior activist Nila Mhatre, many new activists contributed to this Panchayat Peth to be a success.



Understanding new rules about clearing cheques

– Abhay Datar

Most of us are now used to digital payments through NACH, NEFT, RTGS, UPI, GPAY, PAYTM, etc. Still many a times, bills are settled by issuing a cheque. You must have come across the news that the Reserve Bank of India (RBI) has introduced new rules pertaining to the clearance of cheques. These rules have become effective from 4th October, 2025. Let us understand the same vis-à-vis earlier system.

CTS – Cheque Truncation System was launched by RBI on 1st February, 2008 as a pilot project and was made fully instrumental by 2010. In CTS, instead of physical cheques, their images are captured and used for cheque clearance. This development drastically reduced the time taken for cheque clearance and was brought down to maximum 2 days. RBI has now introduced 'continuous clearing' of cheques, i.e., same day clearance. It will work as under in a phased manner –

- Phase I will run from 4th October, 2025 to 2nd January, 2026.
- Cheques deposited between 10 a.m. and 4 p.m. will be scanned and processed immediately.
- Drawee banks, i.e., banks on whom the cheques are drawn, will give either positive or negative confirmation for clearance of each cheque latest by 7 p.m. on the same day.
- If no such confirmation is received, the cheque will be treated as 'cleared' and the funds will be transferred to the beneficiary immediately.

- Phase II will start from 3rd January, 2026 and drawee banks will have to give confirmation of each cheque within 3 hours from scanning and processing the cheques. If no confirmation is given, the cheques will be treated as 'cleared' automatically and beneficiaries will receive the funds instantly.

What is drawer's responsibility?

- The drawer, i.e., the person who has issued the cheque must ensure that there are sufficient funds in his account to meet the cheque amount.
- The present mindset is that sometimes the required balance is maintained by depositing shortfall amount in the morning so that the expected cheque would get cleared. But in the new system, this may not work.
- It is, therefore, advisable that drawer keeps sufficient balance in his account well in advance – on the previous day itself.
- Since the system is highly automated, there may be some glitches in the initial stages; but will get stabilized thereafter. This system is ensuring faster transfer of funds. Once it is stabilised, RBI may come forward with real time processing of cheques and transfer of funds.



The indigenous alternative to WhatsApp, Arattai



Scan the QR code to download the 'Arattai' app on your Android phone.

Arattai, developed by Zoho Corporation of Chennai, is a simple, 'Made in India', free messaging app. It is an indigenous alternative to WhatsApp. You can install it by searching for Arattai Messenger (Zoho Corporation) on the Google Play Store or Apple App Store.

The Tamil word 'Arattai' means 'casual chat' or 'gossip'.

Similar to WhatsApp, Arattai allows users to send text and voice messages. They can also make voice and video calls, and share photos, videos, and documents. Groups and Channels can also be created.

At the organization's Annual General Meeting held on October 26th, our President, Dr. Bal Phondke himself, appealed to everyone to use this good Indian alternative for communication and chatting, as it is now available.