



GRAHAK HITAY
GRAHAK SUKHAY

MUMBAI GRAHAK PANCHAYAT

E-Magazine



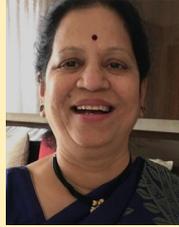
This is the 30th volume of our English e-magazine, through which we connect with our non-Marathi readers. This magazine contains translations of selected articles from our Marathi in-house magazine Grahak Tituka Melavava and reproduces some articles by MGP activists that have appeared in other publications.





Heartfelt Tribute to Jyoti Modak

Jyoti Modak—a person of immense sensitivity, virtue, and empathy—was a vital pillar of our organization. With her passing, we have lost a selfless and steadfast activist. There was practically no executive department in this organization where she hadn't left her mark.



Jyoti Modak's identification with her work and her passion were extraordinary. For over 25 years, she served as a dedicated worker. Whether it was distribution or consumer movements, arranging chairs or hosting from the stage, she effortlessly handled every task with the philosophy of "I am there where there is a need." She never abandoned her vow to visit schools and provide consumer education to children. Recently, while conducting a class at a school in Juhu, she led a project where children collected plastic wrappers and scraps to fill bottles, using them to create "tree-guard" fences. Her deepest desire was to instill in children the value of recycling plastic properly.

She was an enthusiastic participant in several short plays aimed at consumer awareness. She boldly led the campaign against "Duel MRP," conducting raids in various locations. She was at the forefront of numerous movements, including "Pure Milk is Our Right," protests against Toor Dal price hikes, and the formulation of the MahaRERA Act. She also served as a conciliator on the MahaRERA Conciliation Forum.

It was Jyoti-tai's initiative to realise the idea of having a Shikshan Vibhag stall in Grahak Panchayat Peths. One would often see her managing stalls for various departments, distributions, or even for an institute for blind girls... she was perpetually in motion!

During the COVID-19 pandemic, standing firmly by Shirish Deshpande, she worked tirelessly without regard for her own life to ensure the distribution of essential goods, earning the blessings of many members. To make bill payments easier for Mumbai distribution members, she strove to implement the NACH system. After working all day, she would conduct online meetings at night to explain this system to the members.

During the birth centenary year of our founder member and first president, Sudhir Phadke (Babuji), a grand event was held at Sathaye College grounds. Jyoti-tai was at the forefront of several arrangements—tracking down veteran activists to record video interviews, coordinating with Mangala Khadilkar, finalizing the orchestra, and managing the catering. She performed these diverse tasks with utter devotion—pouring her body, mind, and soul into them.

She helped any fellow activist generously and was liberal in her appreciation of others. Because of her cheerful face, neat appearance, and passion, even members who met her only once could never forget her.

When she received the M.R. Pai Outstanding Activist Award, she accepted it with tears of joy, unable to hide her immense happiness and gratitude. We remember the Jyoti-tai who would become restless and fix things the moment a flaw appeared in our distribution; the Jyoti-tai who stood defiant and fierce during campaigns against injustice; and the Jyoti-tai who would strive restlessly to ensure perfect planning for any training or ceremony. So many versions of her flash before our eyes.

With Jyoti-tai's untimely departure, our organization has lost a gentle and radiant personality. A heartfelt tribute to her on behalf of all our members.

- Shubhada Chaukar

Science for Consumer Interest

- Dr. Bal Phondke, *Senior Scientist and President of Mumbai Grahak Panchayat*

“ February 28th is celebrated as National Science Day. On this occasion, here is an article that bridges the gap between consumer interest and science. ”

Until recently, the scope of a "consumer" was considered limited. It was believed that people only purchased goods that fulfilled basic needs: food, clothing, and shelter. This wasn't entirely wrong. However, in the 20th century, the need for electricity, water, and roads emerged. Consequently, along with products, humans became consumers of services, and providers for those services came into existence. Yet, in this hustle, a very fundamental human need that has existed since prehistoric times was neglected. In fact, it wasn't even recognized as a "need."

That need is Information.

Even when humans were in the hunter-gatherer stage, this was an urgent requirement. Because humans are social animals living in groups, information about others in the tribe was essential. Who is most useful for hunting? Who possesses which skill? Whose aim is most accurate? Who can track prey more efficiently? Who can lead the tribe? Such diverse information was necessary to make communal living more meaningful. Similarly, gathering information about the environment was vital. Which fruits or roots are nutritious and should be gathered in abundance? Which are poisonous and must be avoided? Without this information, survival itself was difficult.

However, the means to acquire this information were not yet developed. Language had not yet originated. Information was distributed to some extent through cave

paintings and close physical proximity. Our primate ancestors are often seen grooming each other. It was once believed this was done merely to clean the skin. However, geneticists have now proven that this was, and is, a means of gathering information about that individual.

In today's scientific age, information has become a primary necessity. Information of various types and regarding numerous subjects has become a key requirement. Technology has developed many tools to make information available, and new ones are being added constantly. Consequently, today we have all become large-scale consumers of information. Various service providers have emerged to deliver this information to us.

Information is available in many "avatars." It has taken many forms: oral, written, printed, and electronic. Even within those, audio and visual options are available. Thanks to assistants like the internet, we receive it in the comfort of our homes. Social media has added to this. In a sense, we are being bombarded with information. Even if we haven't requested it, systems are designed to deliver—and sometimes impose—it upon us.

Therefore, the consumer now has to decide: should they remain a mere burden-bearer enduring a load of information that can at times become unbearable, or should they become a seeker by understanding its essence? The answer to this question is hidden within the question itself. A recent survey revealed that Gen Z, who are at the forefront of technology adoption, are facing physical and, even more so, mental ailments due to being crushed under this burden of information.

Hence, the consumer's interest lies in extracting exactly what is useful from that

heap of information. Simultaneously, it is crucial to judge whether that information is reliable and not misleading or fraudulent. AI (Artificial Intelligence) technology can be useful for this. No matter how massive the store of information, the hallmark of this technology is finding the precise, necessary, and beneficial part in minimum time. Following information blindly, based on the principle of "because it is said, it must be true," can be dangerous. This is especially evident today in rising cybercrimes where anti-social elements misuse information to rob consumers without their knowledge.

When purchasing any product or service, consumer interest lies in two factors: receiving fair compensation/value for the price paid, and ensuring that the product or service is pure and unadulterated. These two factors must be given top priority regarding information as well. AI technology comes to

the rescue here too. Out of many information providers, AI can conduct a comparative analysis in minimal time to see who has a clean record and who provides information at a cost-effective rate. While the final decision of whose service to take remains with the consumer, such comparative analysis provides great help. This might not be very difficult and can sometimes be done even without calling upon technology.

However, ensuring that information is "unadulterated" is difficult. Today, so much visual information is being distributed that it is no longer easy to distinguish between what is real and what is fake—especially since social media has been used primarily for political gain over the last half-decade. Vested interests send us videos that appear authentic; on the surface, they cannot be identified as fakes. There are countless examples of people losing their sense of judgment by falling for them. News of even highly distinguished individuals falling prey to such fraud reaches us daily.

Fortunately, AI technology has also created tools to logically analyse such audio or visual information to verify its truthfulness. Key frame Reverse Image Search and Image Analysis are among them. With their help, one can identify whether a video is real or fake. Some videos are technically "real," but their context is changed. For example, a video of violent protests in Iran might be shared claiming it is happening in some part of our own country to mislead us. If sensitive individuals see this, it can trigger a violent reaction. This process of inciting anger is called 'Rage Bait.' The Oxford Dictionary honoured this term by including it this year. That prestigious institution has certainly performed a valuable service for consumer interest.

These events highlight how alert a consumer must be today to protect their interests. Technology, in its pure form, is neither constructive nor destructive. Its nature is determined by those who use it—both the provider and the consumer. ♦



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With a World Full of Colours – Holi!

- Neha Joshi

Hello my little friends, I am your Neha Tai! Last month, you must have celebrated Sankranti by eating delicious tilgul and gulpoli, sitting by the bonfire, and enjoying the kite festival. February brings Marathi Language Day and Science Day. Our Marathi language has now received the status of a Classical Language, and science is the very foundation of our lives. Also, this year, Holi arrives right at the beginning of March. Let's learn how to combine our language and science while celebrating Holi.

Once upon a time, long ago, all the flowers on Earth were fragrant, but they were all the same colour—white! Because of this, the flowers were very sad. They shared this grief with their friend, the Butterfly. The butterflies then told their friend, the Rainbow. The Rainbow had colours galore; he gave them to the flowers through the butterflies, and the flowers became colourful. You all must have heard this fairy tale.

But in reality, the colours in flowers and leaves are actually various pigments that make fruits and flowers appear colourful to us.

The Science of Colour: Pigments

Different types of pigments are produced in plant cells, giving them various colours (red, yellow, blue, purple):

- Anthocyanins: These pigments produce red, pink, purple, and blue colours.
- Carotenoids: These are responsible for yellow, orange, and red colours.
- Flavonoids: These contribute to yellow and white colours.
- Betalains: Found in some flowers, they contribute to red and yellow hues.
- Function of Colours (Attraction for Pollination): The bright colours

of flowers attract pollinators like bees, butterflies, and birds, making pollination easier. Floral colours are part of their natural biochemistry and their role in nature.

1. Let's Experiment with Natural Colours

Now we know that these pigments are the colours... but do they dissolve in water? How can we find out? It's simple! Let's try putting flowers of different colours in water. Take colourful flowers like Marigold, Hibiscus, or Gokarna (Butterfly Pea) and soak them in water. After a while, you will see the water change colour. These are our Natural Colours!

What if you want different shades? These solutions have a pH scale—meaning some are acidic and some are alkaline. If we squeeze a lemon into the solution, the pH changes, and as a result, you will see a different shade. Try this experiment with the Gokarna flower. Similarly, you can make colours from spinach and beetroot. Since they are natural, you can use them to play Holi. Chemical colours are dangerous for our health; they can injure sensitive organs like the skin, eyes, throat, nose, and hair. Moreover, those chemicals persist in



Picture is AI ChatGPT generated

the environment for a long time, causing environmental damage.

2. Say No to Plastic

Recently, during Holi, people use small thin plastic bags filled with water like balloons. This is extremely hazardous. As you know, plastic is non-biodegradable, so it stays in the environment. These small bags get stuck in rivers and drains, blocking the flow of water. You must have seen the floods in cities during the monsoon because of this. Furthermore, these bags can easily be swallowed by animals like fish or cows. Eventually, traces of plastic enter our bodies because we consume milk, meat, eggs, or fish from these animals. This puts our health at risk.

As a Baldoor, will you tell this to your friends and neighbours in your society? I hope you will celebrate an eco-friendly Holi this year. Also, please avoid wasting water—many villages do not get water daily. Should we waste so much water just for one day of fun? Also, for the Holi bonfire, let's use fallen dry branches and dried leaves. Do not cut down trees on purpose.

3. Observe the Colours of Nature

You can celebrate Holi in a different way too. Look at the birds in nature; their colour combinations are so beautiful! Learn more about them and collect nice photos.

Go out with your friends to explore your surroundings. Did you know some birds are named after their colours? For example:

- Haladya (Golden Oriole): A yellow-coloured bird (named after Halad or turmeric).
- Tambat (Coppersmith Barbet): This bird has a red head (Tamba refers to copper/reddish hues). There are many more—find them and send me your project! You will also see different shades in the green colour of leaves. As Spring begins, new foliage is often reddish, which gradually turns green.

4. Play with Language

You can play a fun language game too. There are many compound words or antonyms related to the word 'Rang' (Colour). For example: Rangsangati (Colour harmony), Rag-rang (General state of affairs), Berang (Colourless/Spoiled fun), Antarang (Inner self). Find their meanings and use them in sentences. Also, try using idioms like "Rangacha Berang Hone" (To have the fun spoiled) or "Rang Dakhavne" (To show one's true colours).

5. Visit the Market

For a change, go to the vegetable market... you will see a riot of colours! Green leafy vegetables, juicy yellow-green lemons, bright red tomatoes, dark grapes, yellowish-orange papaya—these fruits and vegetables provide us with many nutrients.

Also, go saree or cloth shopping with your mother sometimes and watch the fun. Listen to how mothers and grandmothers describe colours to the shopkeeper: "Show me a lemon-coloured saree," "Is there a carrot-shade?" "Show me the brinjal colour in this," "That sapota (Chiku) coloured scarf looks lovely," or "I only want Sea-green or Sky-blue." You will hear such interesting names for colours!

6. Support Local

You will see various water guns in the market. Check if they are made in India and prioritize swadeshi ones. Often, the colours and materials used in cheap imported toys are not safe.

So, will you celebrate an eco-friendly Holi this year using the colours available in nature? Don't forget to tell me how much fun you had. See you next month with a new topic... Bye bye!

Your Neha Tai





An Engaging Interview with Actor Sandeep Kulkarni

- Savita Donde, *Chairperson,*
Andheri-Jogeshwari Vibhag

The 39th Varshik Melava of the Andheri-Jogeshwari Vibhag was held on Sunday, January 11, from 5:00 PM to 8:00 PM. It started with a melodic devotional song by Vineet Marathe and the traditional lighting of the lamp followed by Bina Patil, the Vibhag Secretary, presenting the executive report for the year 2025-26. On this occasion, senior activists who have consistently participated and cooperated in divisional activities for many years were honored at the hands of our Chairperson, Adv. Shirish Deshpande, and Chief Guest Sandeep Kulkarni. A notable honoree was senior activist Neela Mhatre; having been active since the inception of the geographical division, Neela-tai remains a source of inspiration for all of us.

In his speech Adv. Shirish Deshpande, Chairman of Mumbai Grahak Panchayat, highlighted consumer issues. He noted that a car manufacturer sells a completed car rather than taking money at every stage of production. However, a builder takes money from the customer at every stage often through bank loans with no guarantee that the house will be delivered on time. In another example

he cited, for deposits in the bank it gives no guarantee. Yet, when that same customer seeks a loan, the bank demands collaterals. Furthermore, he exposed the paradox of deposit insurance: while the premium is paid on the entire deposit amount, if a bank fails, the depositor receives only Rs. 5 lakhs regardless of the total sum deposited.

The highly anticipated interview of renowned Marathi and Hindi film actor Sandeep Kulkarni was conducted by famous anchor Rashmi Amdekar. She drew Sandeepji out on his journey as an actor and his work bringing the extraordinary achievements of ordinary people to the public through his podcast, "Bade Aam."

The President of the program, Anuradha Deshpande, expressed regret over the closure of some Grahak Sanghs in the Andheri-Jogeshwari area. She shared information about Grahak Panchayat's new scheme which will allow individual consumers to order goods online.

Suvarna Chandavarkar moderated the event with great precision. Manoj Padhye capably handled the photography and video shooting. Savita Donde, Chairperson of the division, proposed the vote of thanks, and the program concluded with the National Anthem.

AI is Useful for Organizational Work Too

- Smita Potnis, *Secretary, Kandivali Vibhag*

The Kandivali Vibhag Varshik Melava was successfully held on January 11th, with over 200 members in attendance. In an effort to make the event eco-friendly, snacks were served to all attendees in steel boxes.

The event commenced with the lighting of the lamp and a welcome song by Swati Parab and her group. Following this, Vijay Vagal, the Karyadhyaksh of the Kandivali vibhag, gave the introductory remarks and



welcomed the President of the program, Dr. Bal Phondke. Secretary Smita Potnis then presented and read out the annual report.

Dr. Bal Phondke, President of the event expressed that the use of AI is becoming inevitable in various fields. However, he emphasized that to get results, one must provide AI with accurate information, which requires us to be well-informed ourselves. He also highlighted environmental concerns, noting that AI consumes a significant amount of electricity. He suggested that the power required for increasing AI usage should be generated through non-conventional (renewable) methods. He further explained how AI could be used to review the profiles, needs, and expectations of current members to help grow the organization.

Anuradha Gore was invited as the keynote speaker but could not attend due to ill health. Her speech, was then read by Smita Potnis.

Shubhada Chaukar special guest at the event stated that, "In the Grahak Panchayat, the distribution of goods is simply a medium for us to come together and connect with people. Everyone should contribute to increasing our membership and the number of groups. To protect our interests, we must expand our organization."

In the elocution competition organized by Grahak Panchayat this year, Sai Ashish Vaidya from the Kandivali Vibhag, who won the first prize, presented her competition speech. She was felicitated by Dr. Bal Phondke with a book authored by him.

Arya Chanakya Nagar Senior Citizens' Group brought the event to life with a



singing performance titled "Swar-Gandhar," featuring songs by Sudhir Phadke. The program was expertly moderated by Rhuta Kocharekar, and Neena Patil concluded the event with a vote of thanks.

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Malad Vibhags's Varshik Melava
Celebrated with Joy
– Chitra Joshi, Secretary

The Varshik Meleva of the Malad Vibhag held on January 11th commenced with the lighting of the lamp by the Chief Guest, Adv. Dr. Uday Warunjikar; Prabhakar Gawane, Vice Chairman-Vitaran and Chitra Joshi Secretary, Malad Vibhag. Ms. Chinmayi Thakurdesai welcomed everyone with a melodious song. Following this, the guests and the President were felicitated with fruit baskets and square plates made from betel nut leaves.

In her introductory speech, Secretary Chitra Joshi appealed to the attendees to participate as volunteers in the work of the Mumbai Grahak Panchayat and read the report of the year's activities. Shilpa Thakurdesai introduced the Chief Guest, and Anita Dhongade introduced the President.

Adv. Dr. Uday Warunjikar provided crucial information regarding building



redevelopment. He highlighted the potential risks when selecting a redeveloper and listed the specific factors one should verify. He concluded by addressing and resolving the doubts raised by the members.

Mr. Gawane noted that there is significant scope for organizational growth in the Malad area. He urged every member to make a New Year's resolution to add at least one new member to the organization.

In the Elocution Competition held by Sanghatan Vibhag on December 20th, three individuals from the Malad Vibhag participated. Chinmayi Thakurdesai won the second prize. Hitika Gandhi, who was too young to officially compete, was highly praised for her excellent speech. Both girls

delivered their speeches at the gathering and were felicitated by the guests on behalf of the vibhag.

"Mi Marathi" (I am Marathi) by Alka Paralkar, was a grand success. A group of four performers beautifully showcased the nuances of the Marathi language, including proverbs, regional dialects, idioms, and literature. The performance was made even more vibrant with the inclusion of Ovis (folk poems), Abhangs, folk songs, theatre music, and devotional songs.

Trupti Karandikar moderated the program, and Swati Natu delivered the vote of thanks. The event concluded with snacks and tea. ♦

Grahak Panchayat Peth Ratnagiri: The First Step

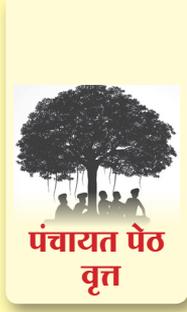
– Anuradha Deshpande, *President, Panchayat Peth*

In the 2025-26 financial year, apart from the Panchayat Peths usually organised at our regular venues in and around Mumbai, our organisation has arranged exhibitions at two new locations. Among these, the first-ever Panchayat Peth held at Pen in the Raigad district was a resounding success, receiving an overwhelming response. Following that success, we have now organised a Panchayat Peth in Ratnagiri at the Maratha Bhavan Mangal Karyalay (near Zilla Parishad, Mal Naka) from 13th to 17th February. This marks our very first step in organising a Panchayat Peth in Ratnagiri. The primary aim behind this event is to promote the organisation's mission

and to present a model of ethical business practices to our discerning customers. We wish to demonstrate that excellence in trade can be achieved by adhering to fair market standards. A wide variety of unique stalls will be available for the residents of Ratnagiri. Our mandatory policy for providing receipts for every purchase and hassle-free experience with no haggling over prices will be followed here too.

We extend a warm invitation to the residents of Ratnagiri and the surrounding areas to visit this consumer-focused exhibition. ♦





A Grand Success for the Chembur Peth at the Start of the Year! – Janhavi Nadkarni

The annual Chembur Peth, typically held during the month of Shraavan, was delayed this year. However, it was worth the wait, as the first Peth of 2026 was held with great fanfare from January 3rd to 7th. The event was inaugurated by the renowned neurologist Dr. Ramesh Patankar.

The opening ceremony saw a strong presence of Anuradha Deshpande President-Peth Committee, Anagha Acharekar, and Alka Mokashi., Alka Dadpe (President, Chembur-Kurla-Ghatkopar Committee) and Anil Thosar (Secretary). Senior activist Mohan Sahasrabudhe and a large number of dedicated volunteers.

The fair featured 43 stalls, receiving an overwhelming response and positive feedback from consumers. The Mumbai Grahak Panchayat vitaran stall remained a

primary highlight. The "Jago Grahak" stall stood out, using innovative initiatives, prizes, and puzzles to educate and engage the public.

A major goal of this peth was to bring together veteran and new activists to collaborate and network—a goal that was successfully achieved. The success of the event is a direct result of the immense hard work put in by the volunteers.

Senior activist Kamalakar Pendse visited the Peth to personally appreciate the team's efforts. The stallholders were also commended for offering high-quality products that delighted the shoppers. The event concluded with an impressive total turnover of Rs. 75,29,785, marking a high-energy and successful start to the year for the division.

Pune Peth Concludes in Grand Style with Unique Initiatives!

– Kalpita Ranade, Secretary, Pune Distribution

After Diwali, members and activists in Pune eagerly look forward to the Panchayat Peth which draws members and non-members alike. Held from January 8th to 12th at Harshal



Hall, the fair featured 64 stalls and achieved a record-breaking turnover of Rs 1.87 Crores. This success was driven by diverse products, a commitment to fair trade practices, and a massive army of enthusiastic volunteers. The Pune Vitaran Vibhag Committee handled the planning with great energy. Deepti Joshi the Peth Coordinator, managed everything with a smile. Vitaran Stall was managed by Kalpita Ranade. Swati Oak and Manjari Chiplunkar handled inquiries and follow-ups for those interested in joining the organization. Shreya Sahasrabudhe managed the "Jago Grahak" children's stall. In total, about 25 activists worked tirelessly to make the event a success.

The Peth was inaugurated by Member of Parliament (Rajya Sabha) Dr. Medha Kulkarni. She spoke about the importance of FSSAI (food safety) and interacted with children at the "Jago Grahak" stall, praising the initiative for creating "alert young consumers." Anuradha Deshpande President Panchayat Peth also visited and lauded the participation of school students.

The "Jago Grahak" stall was run by school students who engaged visitors with quizzes and educational facts. Since the Peth coincided with the Sankrant festival children collected feedback on handmade paper kites. "Wall of Kites" was filled within five days. Visitors including many teachers and friends of the students loved the creative concept.

For the first time, Pune Vitaran used a robust digital marketing strategy using Facebook and Instagram Reels. Large flex banners were displayed at members' shops and homes. A Selfie Point designed by Kalpita Ranade, was an innovative photo spot featuring information on "Consumer Rights" and the organization's core functions, combining fun with education.

Encouraged by the success of the youth participation, the Pune Shikshan Vibhag

plans to relaunch Consumer Clubs in schools. As the saying goes: "An alert child consumer makes the whole family alert!"

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Energetic 'Jago Grahak' Pavilion in Pune

– **Shreya Sahasrabuddhe**, *Member, Pune
Distribution*

The 'Grahak Panchayat Peth was held from January 8 to 12 at Harshal Hall, Kothrud, Pune.

Upon arrival, the first thing visitors noticed was the spacious and well-organized 'Jago Grahak Jago' stall! Following last year's initiative, training camps were organized in November and December to encourage school students to become child volunteers and educate visiting consumers. 25 children registered for this training, led by the organization's Education Department Head, Mangala Gadgil, and activist Neha Joshi.

In these camps, children were briefed on eight key topics, including:

- Reading packaging labels
- Milk adulteration
- Misleading advertisements
- Consumer rights
- Certifications/Logos (ISI, Agmark, etc.)
- The BIS Care App

This was the first time the children had encountered such information, making them much more observant. An online workshop was also held on current consumer news and advertisements. As the peth approached, a duty schedule was created for the children.

The stall featured clear posters on topics like Online Banking, Cyber Security, Healthy Eating, and Packaging Information, alongside drawings made by the children. To mark the upcoming Makar Sankranti festival, small handmade kites were provided for



visitors to write their feedback. Two quizzes were also organized to make learning fun for consumers.

After inaugurating the peth, MP Dr. Medha Kulkarni visited the 'Jago Grahak' stall and praised the children. Throughout the event, these young volunteers tirelessly shared information with visitors, keeping the "flame of awareness" burning bright.

Children like Chaitanya, Chinmay, and Himani were so inspired that they volunteered to return next year. Visitor feedback was overwhelmingly positive:

- "Received very useful information."
- "Commendable effort to turn children into aware consumers."
- "This organization is truly struggling to make consumers alert."

Noted children's author Rajiv Tambe (recipient of the 2016 Sahitya Akademi Award) was invited to witness the children's leadership. He engaged in a playful conversation with them. He was particularly impressed when young volunteers Swara Ranade and Asmi Joshi explained the CRS (Compulsory Registration Scheme) mark found on mobile phones—a fact even he found newly informative! Mr. Tambe expressed his desire to become a member and support future initiatives.

The organizers extended their gratitude to the parents for encouraging their children to participate despite school and classes. Members of the Pune Vitaran Committee and several activists managed the stall alongside the children. Overall, it is clear that the organization is successfully moving forward in its mission to spread the message: "Jago Grahak Jago".

Appeal to Associate Members

All existing associate members of the organization are requested to renew their membership by paying an annual fee of Rs. 240. The deadline for renewal is June 30, 2026.

If it is not possible for you to participate in the organization's distribution system, please remain associated with the organization by opting for associate membership. This will ensure you stay permanently connected to the consumer movement.

1st Peth in Pen : Grand Success

– Sudhir Taware, *Chairman, Raigad Vitaran Centre*

Following the appeal made by Anuradha Deshpande, President Panchyat Peth during last year's gathering, the Peth was organized in Pen from January 14 to 18. Once the event was finalized, the enthusiasm among the Pen activists soared. Meetings were held to outline the program, and volunteers eagerly took up various tasks like designing promotional banners, organizing rickshaw announcements, and visiting members of every local unit.

Through discussions with Peth Committee members Anagha Acharekar and Anagha Rege, who arrived from Mumbai, the stalls were set up in no time. As it was the inaugural year for the Raigad Vitaran Centre stall, there were detailed discussions on which products to stock. The display materials provided by the Pune Vitaran Centre made the decoration process much easier. Executive Vice-Chairperson Anuradha Deshpande, along with other office bearers and activists from Mumbai, arrived on time. They were welcomed with bouquets and roses. The introductory speech was delivered by Sudhir Taware, followed by Anuradha Tai, who officially inaugurated the peth and shared

its objectives. Ex-Chairman Abhay Joshi also expressed his views. After the ribbon-cutting ceremony, pedhas were distributed, followed by a formal luncheon with the guests. Since it was Makar Sankranti, 'Gul-Polis' were distributed to the stall owners. On January 15, a 'Haldi-Kumkum' ceremony was organized, which received a fantastic response from local women.

The 'Jago Grahak Jago' awareness stall was excellently managed by Mangala Gadgil and Neha Joshi from Mumbai. They provided guidance on how to be an aware consumer to 200 students from the Pen Education Women's Committee School and 150 students from Konayans School; both institutions provided great cooperation.

The newly elected President of the Pen Municipal Council, Pritam Patil, along with several corporators, visited the Peth and made purchases. During their visit, they suggested that this Peth should be held annually. The Pen Sub-Divisional Officer Pravin Pawar, also visited and praised the initiative.

The fair concluded successfully thanks to the tireless efforts of the Pen activists and the delicious meals provided by Sneh Caterers.



Many Madhyavarti and Vibhagiya committee members visited the first Mumbai Grahak Panchyat Peth at Pen.

Set your financial goals for 2026

- Abhay Datar

A financial planning can be for short term, medium term or long term. While we have financial advisers to help us for medium and long term planning, we ourselves can plan for our short term requirements. What do you have in your mind for 2026? An enchanting vacation, checking new arrivals in home appliances, going for a laptop for self-use or a tablet for your kid, new I-phone sensation by Diwali, etc., etc., etc.

Though finance is now available for almost any reason, saving judiciously is also a good option. While you can use available savings, opening a recurring deposit (RD) account for a short duration is also possible. This is a systematic and disciplined deposit plan offered by all banks for a minimum of 6 months and then in multiple of 3 months. Just check the likely amount you have to save and the duration and open an RD with fixed monthly instalments as per your requirements. The required lump sum will be available on due date along with some interest.

You quite likely have to pay hefty yearly premium for some or the other insurance policy. Insurance companies offer monthly, quarterly, half year and yearly options. It is quite obvious that the yearly option is cost saving, but paying a lump sum may be difficult. So, an RD will help you in building up the required amount before the due date of the premium. For example, if you have to pay Rs. 60,000/- insurance premium in March, 2027, open an RD for 12 months with monthly instalments of Rs. 5,000/-. On maturity you will receive Rs. 60,000/- with some interest and it will help you to pay the premium.

Do not forget the tax liability. Instead of hurrying up at the eleventh hour, consult your tax consultant for various tax savings options.



Investing small amounts in Public Provident Fund, Equity Linked savings scheme of a mutual fund, National Pension Scheme, NSCs etc. will reduce your burden. You can even donate to genuine organizations working for the upliftment of the downtrodden. These donations offer 50% tax savings.

So, start now and let your financial journey be smooth not only in 2026, but in every new year. ♦

Notice for Associate Members

The facility of dispatching the "Grahak Tituka Melvava" magazine by post is discontinued starting from January 2026. From now on, only the digital version will be available to Associate Members on the organization's website.

Efforts will be made to ensure that all Associate Members receive the digital issue via WhatsApp groups whenever possible.

QUIZ

- Dr. Manasi Rajadhyaksha
President Dadar-Mahim-Bandra Vibhag



1.	Why should you not remove the whistle (weight) from the pressure cooker while cooking?				
A)	To save fuel	B)	To use less water	C) To increase internal pressure	
D)	To save time				
2.	Why should you keep water on the lid while cooking vegetables?				
A)	Heat is trapped/ contained	B)	Vegetables cook faster	C) Saves fuel	
D)	All of the above				
E)	None of the above				
3.	Which of the following helps preserve maximum nutrients in vegetables?				
A)	Keeping the pot covered while cooking		B)	Keeping the pot open while cooking	
C)	Constant stirring while cooking		D)	Cooking on a high flame	
4.	When buying a pressure cooker, besides the ISI mark and warranty, what else should you look for?				
A)	Ease of use		B)	Complete information/Product manual	
C)	Daily habit		D)	Whether it matches the advertisement	
5.	Washing vegetables before cutting them preserves nutrients. As a consumer, which principle are you following here?				
A)	Saving time	B)	Getting value for money	C) Being conscious of quality	
D)	None of the above				

6.	Turning yesterday's leftover rice into "Phodni cha Bhat" (tasty fried rice) the next day demonstrates what?			
	A)	Carelessness	B)	Strict use of resources
	C)	Influence of someone's advice or an advertisement	D)	Reuse/Recycling
7.	If two different brands of daily cooking oil have different prices, what will you check before buying?			
	A)	Are both prices in the same unit of measurement?	B)	Is the colour of both oils the same?
	C)	What is the expiry date of both oils?	D)	Is one advertisement better than the other?
8.	Why would you use glass instead of plastic to store hot food?			
	A)	Because the food looks good	C)	Because glass is cheaper
	B)	Because it is healthier	D)	For style/fashion
9.	If your non-stick pan gets scratched because you used a steel spatula, what should you do as a responsible consumer?			
	A)	File a Right to Information (RTI) query	B)	Realize that the product was misused
	C)	Lodge a complaint about the product	D)	Something else
10.	What happens when salt is kept in an airtight container?			
	A)	Its taste remains good	B)	It helps food cook faster
	C)	The salt remains clean	D)	The salt lasts longer/stays in good condition

Answers	1.	A	2.	A	3.	A	4.	B	5.	C
	6.	D	7.	A	8.	B	9.	B	10.	D

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