

MUMBAI GRAHAK PANCHAYAT

E-Magazine

मुंबई ग्राहक पंचायत
MGP51+

MEMBER OF
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This is the 33rd 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.



The Success Story of Consumer Power!

• Shubhada Chaukar

The celebration of our organisation's 51st Anniversary this year was draped in a rich tapestry of memories. It was held on 12th April in the very auditorium named after the versatile P.L. Deshpande, a man who had once deeply admired the work of this organisation. As 4:00 PM approached, the veteran activists of the organisation began to arrive, one by one.

It was a moving sight to see individuals like Ashok Rawat, Kamalakar Pendse, Lalitaitai Kulkarni who have witnessed the organisation's growth since its inception, Tara Menon who has worked in the kharedi Samiti right from the beginning, Revati Panajkar, Dr. Manohar Panajkar our former Chairman, Vanmala Manjure consumer complaint redressal advisor, and Shashikant Salvi a multi facet personality. These colleagues and friends, who worked side-by-side three or four decades ago, were reunited after a long time. They are the architects who built this organisation through their exemplary dedication, many remain active in its work even today.

For me, the day felt like a stroke of good fortune. My book, "*Goshta Grahakshaktichi, Yashogatha Mumbai Grahak Panchayatchi*", was launched with the blessings and presence of these very seniors. Having interviewed and researched many of them for this book, it brought me immense joy to see these "sculptors" of our success story gathered together as my work made its debut.

While the founders laid the stones, it was under the leadership of Shirish Deshpande and thousands of devoted volunteers that this legacy was carried forward. This is precisely why I felt compelled to chronicle this success story.

The event also honoured the various Grahak Sanghas that have been operational since the beginning. Interestingly, many seniors attributed their remarkable fitness and infectious enthusiasm to the high-quality provisions distributed by the Grahak Panchayat and the sense of purpose found within the organisation. It is a testament to how, when an organisation flourishes, everyone

under its umbrella thrives.

There is another striking parallel to observe. When this organisation was established in 1975, society was plagued by the "three vices": scarcity, inflation, and hoarding. It was this very crisis that made our founders realise the urgent need for a consumer union. My book details that era and the struggles of the time.

In recent years, we often remarked that globalisation had changed everything—bringing abundance and a vast variety of choices. However, look at where we stand today; the wheel has turned. We are witnessing a repeat of history. The impact of the current global conflict is unavoidable. Prices have soared, and we are once again feeling the pinch of raw material shortages. Manufacturers of edible oils and cleaning products report struggles with packaging materials, and gas shortages have made certain food items a rarity. Unfortunately, the era of scarcity and high costs has returned.

In short, consumers have no alternative but to remain organised. The cycles of history turn, and similar challenges reappear in new forms. It is imperative today that we stand together, coordinate our efforts, and support one another.

On this 51st Anniversary, we have begun to sketch a broad vision for the organisation's future. It is now up to all of us to fill that vision with the vibrant colours of consumer power! Let our sanghs grow, membership increase and bolster our collective strength! ♦

Scan this QR code to watch the video of the 51st Anniversary celebration of Mumbai Grahak Panchyat.



A Unique and Unforgettable 51st Anniversary Celebration

• Mangala Gadgil

“When a non-profit organisation grows, does the organisation make the volunteers great, or do the volunteers make the organisation great? The answer is both! They help each other grow and remain complementary to one another.” These were the words of the organisation’s Chairman, Adv. Shirish Deshpande. On Sunday, 12 April, Mumbai Grahak Panchayat, a leading organisation in the consumer movement, marked its 51st Anniversary. To commemorate the occasion, a grand ceremony was organised at the P.L. Deshpande Hall in Vile Parle, where the Chairman addressed the gathering.

Following a warm welcome by the General Secretary, Anita Khanolkar, the traditional lamp-lighting ceremony was performed by President Dr Bal Phondke, Chairman Adv.

Shirish Deshpande, Pradeep Champanerkar of Rohan Prakashan, and Trustees Lalitaitai Kulkarni and Sanjeev Mantri. It felt like everyone in the auditorium prayed to the entire universe, make us pure, make us fearless and let our lives be enlightened. The atmosphere was one of deep reflection.

The programme commenced with a performance of Asha Bhosle’s ‘Maage Ubha Mangesh’ by Sonali Karnik. In a unique gesture, Adv. Deshpande honoured the guests on stage with ‘Kokedamas’. A Kokedama is a Japanese botanical art form where a plant’s roots are encased in a soil and moss ball, creating a decorative, self-contained sphere. The moss helps the plant retain moisture, requiring less frequent watering.

It was on this very date, the 12th of April



At the 51st Anniversary Ceremony (from left): Shashikant Salvi, Dr. Panajkar, Kamalakar Pendse, Adv. Shirish Deshpande, Dr Bal Phondke, Vanmala Manjure, Revati Panajkar, Ashok Rawat, Yogini Rawat, Lalita Kulkarni, and Anuradha Deshpande

1975 on the auspicious occasion of Gudi Padwa, that the trio of Mr Bindumadhav Joshi, Mr Madhukarrao Mantri, and the legendary composer Mr Sudhir Phadke (Babuji) laid the foundation of this organisation. Today, that seedling has grown into a flourishing tree. Adv. Deshpande remarked that the tireless, selfless work of the volunteers is not just the strength of the organisation, but its true prestige.

In a moving tribute, senior volunteers who have completed 80 years of age were felicitated with traditional shawls and certificates of honour. Notably, many of these veterans remain remarkably healthy and continue to stay actively involved or in close contact with the organisation's work.

A total of 15 senior volunteers were honoured, including:

- Andheri: Nila Mhatre, Mukund Kothare, Nishikant Gurjar, Savita Donde
- Vile Parle: Vanmala Manjure, Sunita Bhadre.
- Panvel: Shailaja Apte.
- Thane: Rohini Bhave, Nila Luman.
- Vasai: Gajanan Vartak.
- Goregaon: Shashikant Salvi.
- Borivali: Prafulla Joshi.
- Bandra: Tara Menon.
- Santacruz: Dr Manohar Panajkar and Revati Panajkar.

The Chairman noted that the founding members instilled such a “booster dose” of dedication in these volunteers that they became inseparable from the cause, embodying the spirit of “service without self-interest.”

The organisation's distribution system is effectively its backbone. This system is managed through Grahak Sanghs. The journey began in Mumbai in 1975 with the establishment of 30 initial sanghs. Remarkably, 16 of these sangh remain dedicated to the organisation even after 51 years. To mark this occasion, these 16 groups were specially honoured.

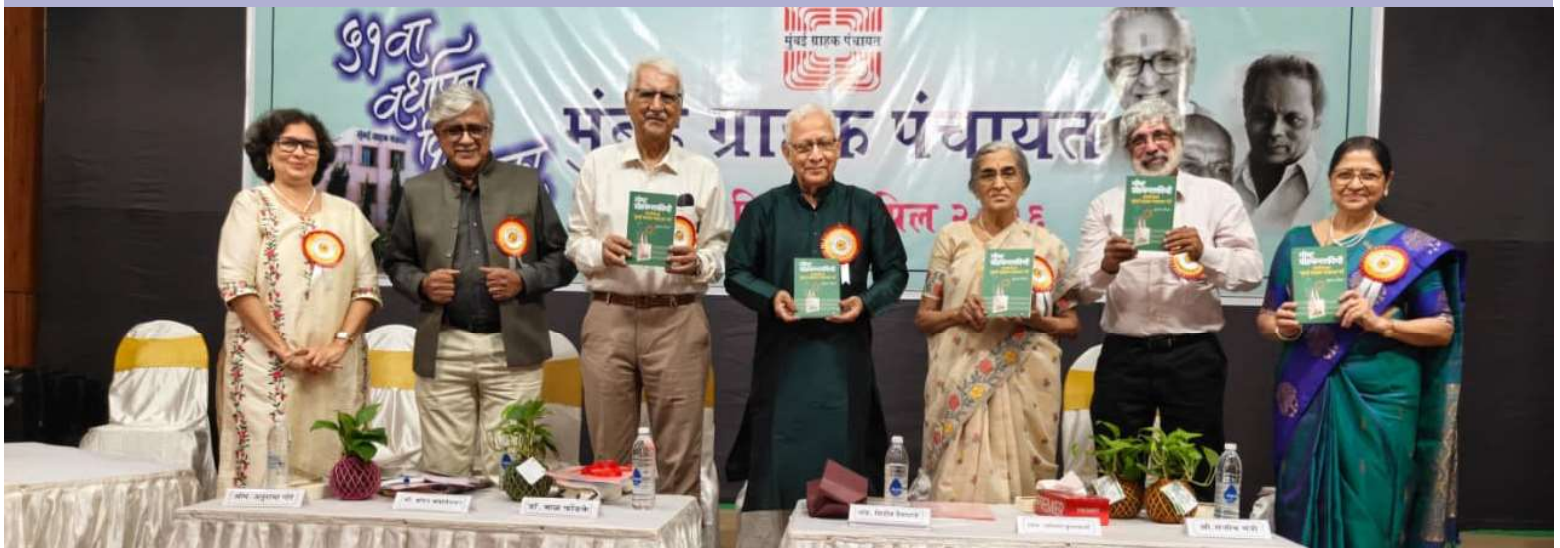
The felicitated groups included:

- **Bandra:** Sahitya Sahawas 1 & 2, Patrakar, and Shri Bandra.
- **Mahim:** Prabhu Cottage and Gogatewadi.
- **Matunga:** Goodwill, Shah Building, and Bedekar Sadan.
- **Dadar:** Samruddhi and Indravadan.
- **Vile Parle:** Gomantak, Parijat, and Navprabhat.
- **Chembur:** Neelkanth and Yogeshwar

During the ceremony, the Samruddhi Sangh (Dadar) was honoured as the ‘Outstanding Sangh’ for the year 2024–25, while the Madhukosh Sangh (Pune) received the same honour for 2025–26.

Vrushali Thawal and Mokshada Noolkar were presented with the Madhukar Mantri Award. Avinash Phatak and Sharmila Ranade received the M.R. Pai Award for their exceptional contribution to the organisation's work.

Capturing the organisation's 50-year “Golden Era” in words was a monumental task successfully undertaken by the renowned journalist and author, Shubhada Chaukar. Her book, ‘Goshta Grahakshaktichi, Yashogatha Mumbai Grahak Panchayatchi’, was launched with great fanfare.



Pradeep Champanerkar of 'Rohan Prakashan' shared his thoughts, noting that the felicitation of veteran activists reflects the organisation's grandeur, rooted in its high-calibre principles. He remarked that the book serves as a vital historical document, adding, "The canvas of this organisation is so extraordinary that we felt it simply had to be chronicled, and thus, we took on the responsibility."

Author Shubhada Chaukar was honoured with a beautiful memento designed after the book's cover. In her acceptance speech, she expressed her gratitude, stating that the book was written as a tribute to the organisation. "The organisation gave me the unique opportunity to work at national and global levels, providing many moments of immense satisfaction," she said. She explained that the vast work of the institution was presented in a storytelling format to ensure it remained engaging rather than dry. She concluded by thanking everyone whose support and encouragement made the project possible.

The presence of Shridhar Phadke, the son of the legendary 'Babuji' and a renowned composer in his own right, was a deeply moving highlight for everyone. He was formally honoured with a memento. On Gudi Padwa, a grand Shobhayatra was held in Vile Parle (West), in which Mumbai Grahak Panchayat participated. The leaders of this procession, Mr. Girish Kulkarni and Mr. Milind Karmarkar, were felicitated, as was Preeti Patwardhan, Secretary of LSS Parle. Arun Waghmare, Secretary of 'Grahak Panchayat Maharashtra', also attended specifically to extend his best wishes to the organisation.

The event was further graced by several Vibhag Presidents, including Dr. Girish Jakhotia, Dr. Hemant Joshi, Dr. Suhasini Sant, Dr. Vasant Shenoy, Meenal Tipnis, and Dr. Seema Sontakke. The presence of Trustee Sanjeev Mantri and the entire Mantri family



added to the warmth of the occasion, alongside Trustee Anuradha Gore. Senior activists Mr. Kamalakar Pendse and Mr. Ashok Rawat were also distinguished guests.

In his closing remarks, the President of the organisation, Dr. Bal Phondke, said:

"The late President Dr. APJ Abdul Kalam urged us to 'dream'—not in the sense of a daydream, but as a vision for the future. It is because our three founders held such a vision that our institution is making its mark on a global stage today. Through this organisation, consumers have found a collective voice and power. To take this work forward, we must understand the expectations of the younger generation and ensure they feel connected to our cause. We also face modern challenges, such as global conflicts and the rise of Artificial Intelligence; our future steps must be taken with these factors in mind."

During the ceremony, senior activist Vanmalatai Manjure presented a donation cheque of One Lakh Rupees to the Chairman. It was also announced that Prof. Dilip Phadke, a senior consumer activist and conciliator from Nashik, has donated One Lakh Rupees to establish awards in the name of the late Bindumadhav Joshi.

The day was marked by a touch of sadness due to the passing of the legendary singer Asha

Bhosle. The proceedings began with a two-minute silence as a mark of respect. The event was gracefully hosted by the General Secretary, Anita Khanolkar.

The success of the programme was the result of dedicated teamwork by numerous volunteers and staff members, including Janhavi Nadkarni, Alok Hardikar, Rajendra Rane, Anagha Acharekar, Anagha Rege, and Sachin Naik. The YouTube Live stream, managed expertly by Vinita Bedekar and her son Ashirwad, allowed those unable to attend

in person to enjoy the celebrations.

Finally, Sonali Karnik and Ajit Parab enthralled the audience with a selection of popular Marathi songs. The musical segment was hosted by Vighnesh Joshi and coordinated by Mandar Karnik. It featured timeless classics by ‘Babuji’ and Asha Bhosle, filling the hall with soulful melodies. The guests departed with a sense of pride and fulfilment, having witnessed a truly unforgettable milestone in the institution’s history.



Honourees and Award Recipients

• Anita Khanolkar

Over the past 51 years, numerous volunteers have made invaluable contributions to our institution. It is through the collective efforts of all these dedicated individuals that this great movement continues to progress. On our 51st Anniversary, we have honoured a selection of our most senior volunteers to recognise their substantial and lasting impact.



1. Nila Mhatre: Served for many years as the Sanghatan Vibhag Pramukh. She travelled extensively across all vibhag and played a pivotal role in establishing new sangh. Known for her excellent rapport with members, she used street plays to effectively raise awareness about the organisation and educate consumers.

2. Savita Donde: Held several key positions over many years, including Secretary, Sanghatan Vibhag Pramukh, and President Kharadi Samiti. Renowned as the organisation’s “Troubleshooter,” she has been consistent in maintaining contact with members and resolving their grievances.



3. Vanmala Manjure:

Has dedicated many years to providing consistent guidance on consumer complaints. She has also served with distinction as a member of the Consumer Court.



4. Shailaja Apte:

Has led consumer education initiatives with great passion and competence for many years. Previously active in the Andheri-Jogeshwari division, she once operated a vitaran kendra from her own home to manage the collection and processing of order forms.



5. Sunita Bhadre: A senior and respected volunteer from the Vile Parle vibhag.

6. Rohini Bhawe: An office bearer on the Thane Vitaran Committee, she has carried out remarkable work within the Organisation’s Shikshan Vibhag.



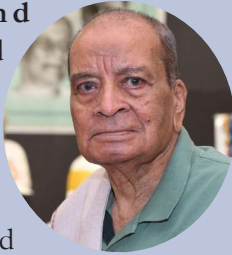
7. Nila Luman: A dedicated teacher by profession, she has been active in the Thane Vibhag



Committee and has contributed significantly to the Shikshan Vibhag for many years.

8. Mukund

Kothare: Managed the Complaint Guidance Centre for several years. He is particularly well-known for his exceptional skill in formal correspondence and letter writing.



9. Gajanan Vartak: Provided a vital contribution in establishing the distribution centre at Vasai and successfully managing its operations for several years.



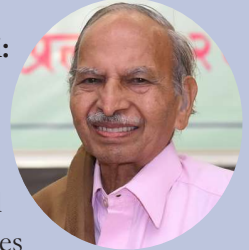
10. Shashikant Salvi: An office bearer for the Janta Central grahak sangh and the Goregaon vibhag, as well as Head of the Sangh Sauvardhan vibhag. An energetic and hardworking individual, he played a “lion’s share” role in building the Santa Cruz and Goregaon vibhags.



11. Nishikant Gurjar: Served as the Vice Chairman of the organisation for many years. He is known for his calm, composed personality and his quiet dedication to his work.



12. Prafulla Joshi: Former President of Borivali; he is well-regarded for his tradition of personally introducing volunteers and extending warm wishes on their birthdays.



13. Tara Menon: Has been a dedicated and active member of the Kharedi Samiti for many years.



14. Dr. Manohar Panajkar: Has served the organisation in various leadership capacities, including Chairman, Vice Chairman and Secretary.



15. Revati Panajkar: Has contributed her expertise to the organisation’s Kharedi Samiti over a long and dedicated tenure.



The Late Madhukarrao Mantri Outstanding Volunteer Award



For the Year 2024–25: Vrushali Thawal Ms. Thawal has performed exemplary work within the Santa Cruz vibhag over many years. She is a mainstay of the organisations Shikshan Vibhag and remains an active participant in various campaigns and initiatives.

For the Year 2025–26: Mokshada Nulkar Ms. Nulkar has been instrumental in motivating volunteers from the newly revitalised Chembur-Ghatkopar-Kurla division to join the Shikshan Vibhag. She manages the ‘Jago Grahak’ stalls at the various fairs and was involved in the Chembur Peth. She is particularly dedicated to environmental awareness, consistently using innovative games and puzzles to educate consumers.



The late Madhukarrao Mantri Outstanding Sangh Award



For 2024–2025: Samruddhi Grahak Sangh, Dadar

Membership: 12 ; **History:** Established in 1975, this was the very first sangh of the organisation. Originally led by Rajnitai Rangnekar, followed by Kaumudi Chittal, it is currently headed by Mrs. Ranjana Mantri. The sangh consistently promotes eco-friendly practices such as waste segregation and the use of cloth bags. They are also proactive in establishing new sangh and providing essential support to their senior citizen members.



For 2025–26: Madhukosh Grahak Sangh, Pune

Membership: 16 members

History: Established in January 2021 under the leadership of Shreya Sahasrabuddhe. Due to rapid growth exceeding 30 members, the sangh was successfully split into two distinct units. They participate actively in all organisational programmes, ensure all members are involved in sangh management, and train 'Junior grahak' for the stalls at regional fairs.

The M.R. Pai Award



For 2024–25: Avinash Phatak An expert volunteer who has provided scholarly guidance to homeowners and complainants for many years.



For 2025–26: Sharmila Ranade Recognised for her active contribution to the movement, specifically her role in coordinating Complaint Guidance Centres, serving as a MahaRERA Conciliator, and her regular column in the *Free Press Journal*.

‘Mindfulness’ Programme Organised by the Thane Vibhag

• Varsha Bhurke

On 14th April, the Thane Vibhag of MGP organised a lecture by Akalpita Deodhar on the subject of "Mindfulness" attended by 60 participants.

The core message of the lecture was that mindfulness essentially means living in the present moment. Thoughts hold significant

weight in our daily lives, but overthinking can lead to mental exhaustion. Mindfulness involves observing whether one's mind is truly aligned with one's physical actions. It is vital to identify triggers that cause distress. Whenever the mind wanders into overthinking, one must consciously bring it back to the "now."

The speaker conducted various activities like meditation and focused breathing exercises, to help attendees practice these concepts. She further explained the importance of awareness and the "observer" mindset when dealing with restlessness or depression, followed by a Q&A session to address the audience's doubts. ♦



Goregaon Peth – A Wonderful Experience

• Chandrashekhar Bhosale

The Goregaon Peth, long-awaited by the residents of the Goregaon area, was officially inaugurated on 10 April 2026. Organised by the Mumbai Grahak Panchayat, the event was held at Jawahar Nagar Hall, S.V. Road, Goregaon (West) from 10 to 14 April.

The formal inauguration was performed by renowned television producer Manjiri Bhave. Distinguished guests in attendance included the organisation's Chairman Adv. Shirish Deshpande, and the President Panchyat Peth, Anuradha Deshpande. After offering a floral garland to the idol of Lord Ganesha, Ms Bhave commended the various initiatives of the Mumbai Grahak Panchayat and expressed her best wishes for the success of the consumer movement.

The proceedings commenced on a high note with a spirited rendition of the *Grahak Geet*. The group song was performed by Josna Ghurye, Swati Parab, Swati Satam, and Savita Mestri from the Kandivali vibhag, accompanied by Sanjay Gawande on the harmonium and Nandkumar Worlikar on the tabla. The musical arrangement of this geet performance was directed by the well-known composer,

Somnath Parab.

Shashikant Salvi, Chairman of the Goregaon vibhag, honoured Adv. Shirish Deshpande. In his address, Mr. Salvi praised Anuradha Deshpande, highlighting the radical transformation and growth the peth initiative has seen since she took over its leadership in 2007. Following this, Anuradha Deshpande felicitated the chief guest and shared insights into the journey and objectives of the Peth, specifically discussing the special theme, 'Setu Bandha Re!'. Members of the Peth Committee were also present for the occasion.

Chairman Adv. Shirish Deshpande lauded the dedicated efforts of all committee volunteers and specifically appreciated the musical performance of Kandivali team. He extended his warmest wishes to the committee for both this launch and future fairs. The event was gracefully hosted by Nivedita Mahajan, Treasurer of the Goregaon vibhag.

The footfall remained significant throughout the five-day event, with crowds steadily increasing. This surge in shoppers created a vibrant atmosphere among the stallholders. Consequently, the Goregaon



Honouring senior composer Somnath Parab



Former Minister Subhash Desai visits Goregaon Peth



Members of peth committee and goregaon committee along with chief guest Manjiri Bhawe and Chairman Adv. Shirsh Deshpande.

Peth achieved an impressive total turnover of approximately 1.2 Crores this year.

The meticulous planning of the peth was carried out by Goregaon vibhag volunteers under central guidance. Manisha Modak,

supported by other volunteers, managed the vitaran stall excellently. Social media promotion was energetically handled by Neha Joshi, with assistance from Mrunal Bedekar and Janhavi Nadkarni. ♦

Natural Cool Beverage Competition

The Cold Beverage Competition held on Saturday, 11 April, received an incredible response from both participants and the audience. Approximately 50 contestants from across the region—stretching from Vasai to Panvel participated in it. The participants presented a vibrant and delicious array of completely natural, health-conscious drinks, all featuring beautiful presentation.

The judging panel consisted of distinguished experts: Dr Neha Gaokar (MD, Ayurveda), renowned dietician Roshan Kore, and Chef Vivek Kadam and Chef Altamesh Patel from the prestigious ITC Maratha hotel. While selecting the winners was a challenging task for the judges, they carried out their responsibility with great skill and unanimity.

The variety of ingredients used was truly impressive. Contestants crafted healthy beverages using betel leaves, cluster figs, bael fruit, butterfly pea flowers, night-flowering



jasmine, moringa leaves, the white rind of watermelon, cucumber, mint, spinach, red amaranth, carom leaves, figs, various seeds, tadgola, coconut water, nachni, sattu, buttermilk, and milk. The youngest participant was Rihan Mayekar, a young boy in grade 4. Despite coming from distant areas like Palghar and Navi Mumbai, all contestants excelled in their creative displays and garnishing. The presence of Mumbai Grahak Panchayat Sanghatan Vibhag Pramukh Ranjana Mantri and Chitra Joshi as participants added to the enthusiastic atmosphere.



Rihan Mayekar

The event was meticulously organised by Shubhada Chaukar, Nikhil Chaukar, Nivedita Mahajan, and Sanika Kulkarni, along with a dedicated team of volunteers. Despite her busy schedule, Anuradha Deshpande attended the event to encourage the participants, alongside Shikshan Vibhag Pramukh Mangala Gadgil

and Uma Abhyankar from peth committee. Beautiful posters promoting the benefits of natural drinks, designed by Nivedita Mahajan, were displayed throughout the venue.

Senior activists Savita Donde and Shashikant Salvi honoured the winners with cash prizes. Participants expressed their appreciation for the vision behind the competition, the seamless organisation, and the vibrant environment. It was a stellar example of teamwork by Goregaon volunteers.

Competition Results

- First Prize: Sharvari Sutar – *Spina Colada*
- Second Prize: Aarti Gaikwad – *Nachni Spin*
- Third Prize: Varsha Nalawade – *Moringa Coconut Morning Glory*

Consolation Prizes:

1. Rupali Ajgaonkar – *Paan Gulkand Shake*
2. Kunda Kadam – *Sattu Drink*
3. Special Commendation: Rihan Mayekar (Year std 4 Student)



Winning Recipes: Natural Cool Beverage

First Prize: Spina Colada

By Sharvari Sutar A nutritious, vibrant twist on a tropical classic.

Ingredients:

- 300g Pineapple (fresh)
- 200ml Coconut milk
- 150g Spinach leaves
- 2 Bananas
- 4 tbsp Honey
- 100ml Coconut water
- Garnish: Pineapple chunks and fresh mint leaves



Method:

Place the spinach leaves in boiling water for 3 minutes, then immediately plunge them into ice-cold water to retain the bright green colour. Combine the blanched spinach with the pineapple, coconut milk, bananas, honey, and coconut water. Blitz in a blender until smooth

and creamy. Pour the thick, luscious drink into glasses and garnish with fresh mint and pineapple pieces.

Second Prize: Nachni Spin

By Aarti S. Gaikwad A traditional, cooling savoury drink made with finger millet.

Ingredients:

- 1 heaped tbsp Nachni flour
- 1 glass Water
- Buttermilk
- A pinch of Asafoetida
- Cumin powder
- Green chillies
- Salt and a pinch of sugar
- Fresh coriander



Method:

Mix the millet flour into a glass of water, ensuring there are no lumps. Add salt, hing, cumin powder, and chopped chillies. Place the mixture on a medium heat and cook, stirring constantly, until it thickens to a porridge-like consistency. Once completely cool, whisk

in the buttermilk until you reach a drinkable consistency. Add a tempering if desired for extra flavour and garnish with plenty of fresh coriander.

Third Prize: Moringa Coconut Morning Glory

By Varsha Nalawade “A Modern Healthy Elixir”

Ingredients:

- 1 Litre Coconut water
- 1 cup Moringa leaves
- ½ inch Ginger
- ¼ cup Cucumber
- 2 tsp Icing sugar
- 1 tbsp Lemon juice
- 7–8 Mint leaves
- A pinch of Rock salt
- 1 tbsp soaked Sabja seeds



Method:

Dip the moringa leaves in boiling water for 10–15 seconds, then immediately shock them in ice water. Blend the moringa leaves, cucumber, ginger, lemon juice, mint, and a handful of ice with ½ cup of the coconut water until it forms a very fine paste. Mix the remaining coconut water with the rock salt and icing sugar. Dip

Important Notice for Members

Considering the current global conflict, the costs of various products, raw materials, fuel, and packaging supplies have risen significantly. Furthermore, we are facing challenges regarding the consistent availability of certain items. Consequently, some products have seen a price increase, while others may experience delivery delays. We kindly request our members to take note of these circumstances. Your continued cooperation and understanding during this time are greatly appreciated.

— Anuradha Deshpande
President Kharedi Samiti

the rim of a glass in a little honey and then into the grated coconut to create a frosted edge. Add the soaked basil seeds and ice to the glass. Fill the glass three-quarters full of the seasoned coconut water. Gently pour the green moringa liquid over the top and stir lightly. Garnish with a lemon slice and mint.



Consumer Awareness Initiative in Borivali

• Neeta Jambhekar

To mark World Consumer Rights Day on 15th March, the Borivali Vibhag set up a consumer education stall within the premises of the Brihanmumbai Municipal Corporation (BMC) R-Ward office. The ten volunteers provided information about the organisation to the visiting public.

Key highlights of the stall included:

- Waste Management: Guidance on the effective segregation and management of wet and dry household waste.
- Informative Displays: Various banners were exhibited covering topics such as the different certification marks on products, how to read and understand food packaging labels, and general consumer safety guidelines.





Members of the Samruddhi Consumer Group with the family of the late Madhukarrao Mantri.



Dr Bal Phondke felicitating General Secretary Anita Khanolkar.



A Melodious Musical Treat: Sonali Kamik, Ajit Parab, and Vighnesh Joshi.



The Organising Team: Anagha Rege, Anagha Acharekar, Neha Joshi, Kirti Joshi, and Janhavi Nadkarni.





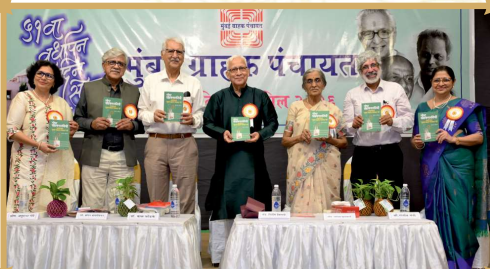
संस्थापक त्रिमूर्ती - बिंदुमाधव जोशी, मधुकर मंत्री, सुधीर फडके



On the Dais for the 51st Anniversary: Chief Guest and senior composer/singer Shridhar Phadke, President Dr Bal Phondke, Chairman Adv. Shirish Deshpande, and Trustee Sanjeev Mantri.



Anita Khanolkar hosting the proceedings.



Book Launch: The official release of the book on Mumbai Grahak Panchayat. (From left) Author Shubbada Chaukar, Publisher Pradeep Champanerkar, President Dr Bal Phondke, Chairman Shirish Deshpande, Trustee Lalita Kulkarni, Trustee Sanjeev Mantri, and Secretary Anita Khanolkar.



Blessings from Senior Veterans: Kamalakar Pendse, Dr Panajkar, Shirish Deshpande, Bal Phondke, Vanmala Manjure, Revati Panajkar, Tara Menon, Ashok Rawat, Yogini Rawat, Shubbada Chaukar, Lalita Kulkarni, Anuradha Deshpande, Prabhakar Gawane, and Anita Khanolkar.



Shridhar Phadke reminiscing about his father 'Babuji's' memories regarding the founding of the organisation.



Trustee Lalita Kulkarni being honoured with a Kokedama.

Planning admission for further education

• Abhay Datar

Back from the vacation and feeling refreshed, isn't it? Now you may have to plan for the admission of your son or daughter for higher education or some good course. Simple were the old days when we used to choose commerce, arts or science. Things are now not that simple. Many new avenues have opened particularly after 12th. Finding proper institute or college, passing the entrance examination, is a challenging job. Let us discuss something about this in the current issue of 'Grahak Tituka Melawawa.' And it is obviously about admission in India. The actual rush starts after admission notice and particularly when some subsequent lists are displayed showing our ward's name. Crucial thing is payment of fees within a specific time frame. If we have paid the fees for admission in one college and find name in another more suitable college thereafter, we may have to cancel prior admission and get the refund. Here starts the conflict. How much should be the refund, whether any fees are charged, is there any time limit? UGC guidelines give the answers.

The University Grants Commission, popularly known as UGC, frames all the rules and regulations in education field. The University Education Commission was set up in 1948 under the chairmanship of learned educationist Dr. S. Radhakrishnan. It recommended constituting UGC which was formally inaugurated on 28th December, 1953. It then became a statutory body of the Government of India in 1956 through an act of the parliament.

UGC Fee Refund Rules when an admission is cancelled –

- 100% Refund: 15 or more days before the notified last date of admission.
- 90% Refund: Less than 15 days before the last date of admission.
- 80% Refund: Within 15 days after the last date

of admission.

- 50% Refund: Within 16 to 30 days after the last date of admission.
- 0% Refund: Beyond 30 days after the last date of admission.

Some additional rules -

- Processing Fee: A maximum of 5% of fees paid, capped at 5,000, may be deducted as processing fees during full refunds.
- Timeline: Institutions must process refunds within 15 days of the written application.
- Original Documents: Institutions are strictly prohibited from holding original academic certificates.
- Caution Money: Any caution money or security deposits must be refunded in full.
- Grievances: Students can report non-compliance through the UGC E- Samadhan portal or by emailing the Fee Nivaran Cell.

It is advisable, rather a must, to check the specific prospectus of the university for the final, officially approved admission schedule for latest guidelines. One may also refer to the official website of UGC --- <https://www.ugc.gov.in/regulations>.

Issues related to specialised or technical education are looked after by AICTE, the All India Council for Technical Education. Its website is <https://www.aicte.gov.in/>.

Sometimes, we must take admission in the hostel also for our ward. Possibility is those senior students there, or even in college, behave in indecent manner with juniors. It is called ragging. Please make aware your ward about an important anti-ragging portal, namely, <https://samadhaan.ugc.ac.in/Home/Index>.

Do tell us if you find this article helpful. ♦

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