

CONSUMER GUIDANCE SOCIETY OF INDIA



ग्राहक सेवा सुरक्षा संतोष

# The Consumer's Voice Keemat

Value for Price, People and the Environment



## Inside this issue.

- Advisory on Fruits & Vegetables Adulteration.
- Tips on Debt Funds & Stock Market Income.
- Anti Profiteering Law for Consumer Protection.
- The Truth about Fats & Oils.



# WHY DEHYDRATION IS MAKING YOU FAT AND SICK

## Fatigue



Water is the most vital sources of energy in the body. Dehydration causes the enzymatic activity in the body to slow down, resulting in tiredness and fatigue.

## High blood pressure

The blood is normally about 92% water when the body is fully hydrated. When dehydrated, the blood becomes thicker causing resistance to blood flow and resulting in elevated blood pressure.

## Asthma and allergies

When dehydrated, your body will restrict airways as a means to conserve water. In fact the rate of histamine produced by the body increases exponentially as the body loses more and more water.

## Skin disorders

Dehydration impairs the elimination of toxins through the skin and makes it more vulnerable to all types of skin disorders, including dermatitis and psoriasis, as well as premature wrinkling and discoloration.

## High cholesterol

When the body is dehydrated, it will produce more cholesterol to prevent water loss from the cells.

## Digestive disorders

A shortage of water and alkaline minerals, such as calcium and magnesium, can lead to a number of digestive disorders, including ulcers, gastritis and acid reflux.

## Bladder or kidney problems

With a dehydrated body, the accumulation of toxins and acid waste creates an environment where bacteria thrive, resulting in the bladder and kidney to be more prone to infection, inflammation and pain.

## Constipation

When short of water, the colon is one of the primary regions the body draws water from in order to provide fluids for other critical body functions. Without adequate water, wastes move through the large intestines much more slowly or sometimes not at all, resulting in constipation.

## Joint pain or stiffness

All joints have cartilage padding which is composed mainly of water. When the body is dehydrated, cartilage is weakened and joint repair is slow resulting in pain and discomfort.



## Weight gain

When dehydrated, your body often cannot eliminate toxins effectively thus storing them in fat cells. Furthermore, the body will not release the fat unless it is sufficiently hydrated to safely remove these toxins.

## Premature aging

When chronically dehydrated, the body's organs, including its largest organ, the skin, begins to wrinkle and wither prematurely.



The average human body is **75%** water

On average you should aim to drink 8 8-ounce glasses of water every day.

Factors that require increased water consumption include: exercise, environment, illness, Pregnancy, Breastfeeding.



The average adult loses about 10 cups of water every day, simply by breathing, sweating, urinating and eliminating waste.

# The Right to Privacy

Ms. Jamna Vardhachary, Hon Editor



Is privacy a right? Is it a fundamental right? Who is invading my privacy and how? Should I be worried? Privacy is a hot topic these days, with television debates, discussions in parliament, and rulings by the Supreme Court. The Indian constitution does not include privacy as a fundamental right. Rather, it is derived from (i.e., logically a part of) other rights such as right to dignity or liberty. Neither does India have a comprehensive privacy law. This is not unusual: many countries – all

our sub-continental neighbors, for example – lack such laws. However, there have been several Supreme Court judgments clarifying various aspects, some privacy-protection clauses have been added in existing legislation and a more definitive privacy law is being developed.

The spirit of the current laws is clear: Privacy is an important right, and will be protected unless there are strong reasons otherwise – for example, suspicion of terror activities. The finer points are less clear. Experts disagree on the legal framework and the level of safeguards needed, implications for the future, etc. We can return to these arguments later, but first, let us look at privacy from a common-sense point of view. The vast majority of snooping is not by state agencies looking for terrorists or tax defaulters, but by companies trying to increase sales.

India has 460 million internet users and more than 700 million mobile phone users. We accept cookies while browsing; we update our Facebook page, share secrets on WhatsApp. This creates opportunities for 'data mining'. From information that we voluntarily disclose, data mining software can extract details about things we thought were private – not just address and phone number but also income, spending habits, food preferences, favorite actor, mother-in-law's peculiar habits..... Companies use this information to target their products more effectively. In addition to general one-size-fits-all advertisements, they send out targeted ads (which appear on your computer screen, on your mobile in spite of DND registered or arrive by courier) based on your profile. Anti-dandruff shampoo, a phone with the features you have always wanted, discounted airfares to Bali, which your friends visited last month.

This is one type of privacy violation: personal information that you voluntarily (even unknowingly) disclose, is used without your permission. A second type of violation is more serious – theft of personal information. Fraudsters and cyber criminals can 'read'

your swipe card or hack into a company's database to capture personal information of tens of thousands of people. We can hopefully guard adequately against information theft – by never sharing details of your bank / credit cards. Change passwords regularly and hope for the best.

Now coming to official snooping, to what extent does the government have the right to pry into your private life to protect the rights and safety of others? What safeguards are needed to prevent abuse? How serious does a crime have to be, before an investigative agency is allowed to look at a suspect's personal information?

A related question is about linking databases. Now your Aadhaar information is available to your bank. All mobile service providers are now asking for your Aadhaar card including finger printing, saying it as mandatory. Will these be automatically registered in some government database? These questions are important because of how fast technology is changing. Today, at the click of a mouse, we can do things that were unimaginable 10 years ago. New technologies will continue to come up. So specific legislation will not work – for example, "Such-and-such devices, or so-and-so methods, or modifications thereof, should not be used." The only solution is a generic 'spirit of the law' approach – but this could be challenged simply because it is too broad. Over the last decade, in response to increasing security threats, the government has stepped up cyber-security. Various agencies have the power (under certain conditions) to intercept emails, tap phones, etc. These powers are essential. Without them, it would be impossible to keep the country safe. But ideally, these powers should be balanced by a comprehensive privacy law.

How is the Aadhaar card related to privacy? The main concern is the biometric and other information stored in the Aadhaar database. How much information should the government be allowed to collect en-masse, given that most people are law-abiding? Which other agencies should have access to the Aadhaar database? More than 110 crore Aadhaar cards have been issued. In the next two years, every Indian will have one, so we cannot tolerate even a very small risk of misuse – the system must be almost perfect. Most experts agree that the current system is robust and well designed, with strong safeguards, but they also agree there is room for improvement in technology as well as procedures. Some experts go a step further. They say any form of mass surveillance, no matter how many safeguards are built in, should be illegal because of the huge potential for abuse.

The moral of the story? Wait for the experts to sort out technical and legal issues, and meanwhile, think twice before you post photos of that wonderful, drunken New Year party.

## TIPS FOR SENIOR CITIZENS TO PREVENT CRIMES

**Don't let** strangers enter your house unless you verify their credentials

**Look through** the peephole of your door before opening it and question the visitor

**Don't indulge** in unnecessary chatting with strangers who visit you

**Ensure that** your society maintains a visitor's diary and verifies the details

**Make sure** that the guard

consults you each time he approves a visitor to come to your place

**You can** also take action with strong doors and grills and window locks

**Lobby the** local authority to improve street lighting

**Ensure that** your domestic help, tenant and driver are registered with the police

**Ask your** society to keep a record of the watchman's

name, address, photograph and fingerprints

**Don't ask** the watchman to run errands for you

**Don't indulge** in unnecessary communication with the guards since it may lead to exchange of vital information

**Make sure** that tenants in the housing society and domestic helps are registered with the police

**Check the** credentials of watchmen and domestic helps before hiring them

**Insist on** references from their previous employers. Furnish their full particulars to your police station in the format suggested by them

**Always employ** different watchmen for day and night duties

**Neither humiliate** servants on petty matters nor



penalize them for small damages

**Do not keep** huge amounts of cash and ornaments in the house

## Letters to the Editor / CGSI

### **High Fat Diet Falls in the Category of Junk Foods, which give High Calories but Low Nutritional Benefits?**

Maharashtra Govt. has banned in school canteens the items like Chips, Ice-lolly's, sherbets, gulab jamun, noodles, pizza, burger and pani puri, among others, while recommends items like parathas with vegetables, rajma rice, butter milk, curd, among others. The purpose of the Govt. is to promote healthy eating among school students and NO high Fat, Salt and Sugar foods should be sold in school canteens, through a Govt. resolution dated May 8, 2017. It is an excellent gesture on the part of the Govt. but the students when they go out of the school may go to the nearest shop where Chips in plastic pouches, chocolates can be bought with the pocket money. On the way home, they eat banned items and they do not have appetite for the food served at home. So many vendors sell Junk foods outside the school, which should be prevented by the school authorities.

It is a good idea to teach the schoolchildren from standard 1, onwards what is junk food, what good food is and which food is bad for the health. This can be implemented by the concerned Education Dept. in schools compulsory in all classes. Consumer Guidance Society of India (CGSI) had done a survey by opening the Tiffin boxes of schoolchildren in Mumbai & Thane, and most of the boxes contained Junk foods, as both parents are working and no time to supply homemade foods. Members of the CGSI

### **Environmental Sustainability**

Scientific and social perspective is necessary for environmental sustainability. The process of photosynthesis is an example of the law of nature and there is energy balance. The sustainability of elements is changing not at the form of elements but at the form, it is used. We contribute to global warming especially by wrongful use of pressure cookers. The right way is to keep it on for 4 minutes after the whistle, switch off the flame and allow it to cool naturally. Materials cook better with steam and biological cooking happens on cooling down, developing taste. The benefits are saving on fuel, flavor and aroma.

Source segregation: 7,000 tons waste per day is lifted (Rs. 1,600 crores) in various parts of Mumbai, much of it harmful to the environment. Segregation of dry and wet waste (glass, metal, plastic, paper, biodegradable and non-biodegradable) at each house is important. Segregating waste is not only an environmental issue, but also of economic concern. Whatever compost generated is used for biogas plant generating electricity contributing to economy. This is sustainability of resources.

First, I must congratulate CGSI on behalf of Indian Linux User's Group, Mumbai (ILUG-BOM). The reason is – breaking the Monopoly of Microsoft and other proprietary software's in Education. Taking cue from your news, we extended your work and recently set a FOSS model in St. Mary High School so that other schools will follow the same suit. St. Mary High School is now the first school in Mumbai that migrated to Free Software. I wanted to write to you about this good news. The draft was pending since long time. Newspaper advertisements by Govt. of India, about GST, made me think seriously; I decided to finalize the pending letter and send this mail immediately. This advertisement refers an offline tool and GST related submission explicitly in EXCEL format. Further, the advertisement emphasizes exclusive use of Microsoft EXCEL and warns that it will not work on Linux and with spreadsheets in other open

Do you know the total accumulated balance in your Employees Provident Fund (EPF)? To know the account balance is an easy process if you have an allotted, Universal Account Number (UAN) by the Employees Provident Fund Organization (EPFO). In case you do not have your 12-digit UAN, you can get it activated through your employer to know the summary of EPF deducted through EPFO portal. All employees need to have only one UAN throughout their working life irrespective of the number of companies they change. UAN facilitates, in the linking of multiple EPF accounts of a member. You will get all necessary details on visiting EPFO website.

went to many schools addressed the students, not to Consume Junk foods as also street foods and ice-lollies. The students are clever and they asked intelligent questions to the speakers. It is high time that educating the students will reduce consumption of Junk foods and they will tell the parents not to eat the high calories foods, which are not nutritive for health and lead to Obesity, Diabetes etc.

Consuming every day Junk foods rich in Fat, Sugar and Salt is habit forming should be avoided not only by students but also by parents, who make Pani Puri at home using potable water but buy Pani Puri Packets, made in unauthorized premises in slum areas like Dharavi, Kurla etc. The edible oil quality is questionable and repeatedly heated oil give rise to polymers toxic for human consumption. Regarding pizza and burgers, a recent study conducted in Washington, USA has found that genes play a significant role in person's food choices and dietary habits. It is hard time modifying dietary habits as certain genes were involved in person's food choices and dietary habits. Gene variation is a result of subtle DNA differences among individuals and certain genes were involved in Salt and Fat intake. This study is scheduled to be presented at the American Society of Nutrition's, Scientific Sessions in the Experimental Biology Annual Meeting during 2017.

**Dr. S. G. Bhat Food Scientist & Former Hon. Editor of Keemat**

Due to non-segregation of waste in all dumping yards, 40 kgs methane is generated which is almost equal to 1 ton of carbon dioxide. Burning fossil fuels generates additional carbon dioxide in the environment. Burning of ethane gives cyclic carbon dioxide. Biomethanation plants utilize the organic waste generated from the perishable market, which produces CO<sub>2</sub>, and methane, which in turn produces CO<sub>2</sub>. Green cycle is maintained by degrading leading to sustainability. When fossil fuels are used trapped CO<sub>2</sub> levels increase. We must change our attitude, use more of nuclear energy, solar energy, bio and wind energy by integrated approach.

### **How can one contribute to sustainability?**

Scientific positioning and awareness is important. Remote controls dissipate heat e.g., Television and other accessories. Refrigerator should not be opened several times and not used for storing cooked foods but fresh vegetables, fruits, milk products etc. Recycle wastewater from bathroom and kitchen and reuse instead of fresh water that is used. It teaches one to convert negativity into positivity.

**Dr. K. S. Murthy, Pidilite Industries Ltd**

format. The GST website also says this. This will force millions of people to buy MS products.

I need not explain the serious consequences as you are fighting against this monopoly since long time. We ILUG-BOM members have decided to raise voice against it. As a first step, we are going to submit our grievance at Grievance Redress Mechanism Portal, <http://pgportal.gov.in/>. You may also lodge a grievance on behalf of your organization. ILUG-BOM will be very happy to join hands with CGSI. Also, let us know what else can be done in this regard. Your suggestions and guidance will be appreciated by all of us here. Mr. Krishnakant Mane is the Founder of Digital Freedom Foundation and project leader of the accounting software – GNUKhata.

**Milind Oka, Member, ILUG-BOM**

## **Facing Grave Injustice. There Delay in Execution of Case. Patna District Forum Has Failed to Uphold Law.**

I got to know about you through Google search. I am not sure if it is correct place to reach out or not. I hope that it is going to correct place and will get help. This issue is regarding Corruption, discrimination and habit of favoring lawyers in the Consumer Forum. This is what I am facing and this is the plight of average citizen of India. Plight of those who cannot afford to pay to get justice. Constitution of India Articles 14 and 39-A and preamble state and secures right to equality before law, equal opportunity and equal protection of law. Equality is far from reality as system is biased and there is problem of favoritism and discrimination. I am not given equal opportunity to represent myself.

Consumer Protection Act was enacted so that anyone may get swift and fast justice based on the principle of natural justice. Both State government and Central government is putting a lot of effort and tax payers' money in Jago Grahak Jago initiative to educate Consumers regarding their rights through various media but Law is mocked by the agencies which are created to Protect and Uphold this law and fails to perform its duty as per the law; becomes partial overlooks the law and gives undue advantage to others.

Sir, I wanted to present this matter to High court of Supreme Court but I do not have money, I am incapable of filing writ or PIL. So I wrote Chief Minister, Prime Minister Office, High Court, National Forum, narrating my grievance and sought aid and assistance in this matter and tried to attract the attention of these offices but I did not even get any reply. In case of Prime Minister of Office, Only a complaint number was provided. Sir it seems that only those who has money can get justice in India. Sir I sent my grievance to the authorities through Registered post, here are its tracking number EF160532300IN, EF160532295IN, RF113204518IN, RF113204478IN

### **Grievances**

Patna District Forum overlooking procedures and laws and is giving undue advantage to opposite party. District Forum giving more and more time to opposite whenever they ask for it and next date given is also as per the needs of opposite party and no consideration is given to petitioner's plea. Patna District Forum not only chose to disregard Consumer Protection Act but also chose to overlook and ignore the directions given by NCDRC and Supreme Court in their various judgments regarding time limit. This is blatant violation and contempt of law and higher Judiciary.

**Sir, I have filed Two Petitions at District Consumer Forum, Patna. Neither is listed on CONFNET WEBSITE (<http://confonet.nic.in/>).** In both advantage is given to lawyer of opposite party overlooking the CP Act and Various Judgments.

**I suffer from various health issues, sometimes even walking become tedious task for me even after that, I went represent my case. Each visit to forum costs me around Rs 100-150 and 3-4 hours.** As per order sheet documents, copy of judgments, applications are not properly recorded, neither my argument nor statement is recorded. Patna district forum is not respecting the law and I am questioned do you want to change the system? Undue advantage is given to opposite party.

Multiple times, I tried to quote NCDRC judgments and Supreme Court judgments but I was not allowed, I even presented many judgments but Forum chose not to look at it. I even submitted many judgments.

**Consumer Case no 104/2015 in the Matter of Vijayendra Kumar Pathak & others Vs. BSNL has been pending at Consumer Forum for over 2.6 years. Lawyer of Opposite has not yet filed the written statement. Opposite party's lawyer is not interested in the case and has unnecessarily delayed the case.**

**Similarly, Consumer Case no 424/2016 in the Matter of Vijayendra Kumar Pathak & Vs. Xiaomi Technology India Private Ltd has been pending at Consumer Forum for approximately an year. Lawyer of Opposite Party has not yet filed the written statement. Not only that I am marked absent when I am present and when I made statement in front of president, as soon as I came to know about this inconsistency I reached to registrar and president, instead of correcting the error, it was said that do not worry it will not affect you.**

NCDRC judgments "Reliance Communications Ltd. vs. Beena Menon First Appeal No. 628 OF 2015 Paragraphs 5, 7 and 9" and "HARESH vs. JAWALA REAL ESTATE PVT. LTD. and ANR Review Application NO. 359 OF 2013 Para 1, Bhupendra Bhandari vs. Kolte Patil Developers Ltd. Consumer Complaint No. 382 OF 2013 Para 6, ATUL MAHESHWARI & 3 ORS vs YAMUNA EXPRESSWAY INDUSTRIAL DEVELOPMENT AUTHORITY Consumer Case No. 426 OF 2013 Para 7, 8" "DUCATI MOTOR HOLDING & VIKRANT GURUNATH KELKAR & 3 ORS REVISION PETITION NO. 920 OF 2015 Para 4" and

Supreme Court's Judgments "Dr. J. J. Merchant & Ors vs Shrinath Chaturvedi Civil Appeal No 7975 of 2001" and "SANDEEP THAPAR vs SME TECHNOLOGIES PRIVATE LIMITED Civil Appeal No 65 of 2014 Para 9" and

"Consumer Protection Act Section 13" has been Repeatedly Overlooked and Undue Advantage has been given to Opposite party to file written statement. All of them clearly state that there should be proper reason or deal and in case of deal, cost has to be imposed to condone delay.

In Both Case, District Consumer forum has failed to follow and Uphold Law and honor applicable precedence pronounced by NCDRC and Supreme Court of India. More and More time is given to Lawyers of Opposite Parties by ignoring and overlooking the Law and Judgments Given by NCDRC and Apex Court. No cost was imposed on Opposite party for the Inordinate Delay. While Apex Court and NCDRC had condoned the Delay only after the Subject to Payment of Certain Sum of Money. Forum overlooked all the rules and directions, which has been laid down for unbiased and swift justice. Not only that in One of the case Vijayendra Vs Xiaomi, I was marked absent as per order sheet even when I am present and representing the case.

### **Reliefs Sought: -**

Sir I am not capable enough to bring this matter to either High court or to supreme court, as I do not have financial means, I am jobless youth, which give part time tuition. I cannot afford legal fees and cost of a lawyer. Sir, I must tell you that there are many like me who suffers from same kind of fate. Sir I seek justice; I am not sure if you can help me or not but in hopes I write to you. I need aid, assistance and support, as alone I am not able to do anything. Allowing more time without any reason and not following law has become a routine in Patna district forum and probably this problem is present elsewhere too in other district and other states. If you can help, please do help. I have tried everything and I did not get Justice I am coming here and reaching out to your organization as last resort. Thanking you. Sincerely,

**Vijayendra**, Email: horizonrays@gmail.com

# SEEDS OF DOUBT

## Fruit that looks too good to be true is often bad

news, say nutritionists. Artificial dyes, inedible wax, sweetening agents and chemical additives could be doing damage to both your health and your wallet

Rhythm Kaul & Gayatri Belpathak

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**D**o you remember watermelons being as sweet when you were a kid as they are today? Some vendors are injecting sugared water into the fruit to make it sweeter, and heavier.

“They’re also injecting red dyes to make the flesh look brighter,” says nutritionist Tripti Gupta. “These colours can be toxic and cause diseases.”

Watermelons are not the only fruit being tampered with.

Apples are also coated in wax — not always the edible kind — to make them look glossier.

The perfectly ripe mango that you bought the other day may have been ripened artificially, using chemicals rather than sunshine. Eating it may just be a health hazard.

Since fruits that are harvested ripe have a shorter shelf life, some farmers or suppliers are known to artificially ripen them to stay looking fresh longer. The most commonly ripening agent is calcium carbide, and an ethylene.

Nutritionist Arati Shah says that calcium carbide is also used to artificially ripen bananas, papayas and sometimes apples. “This is the same chemical used in the manufacture of firecrackers,” she says. “It contains phosphorous, and releases acetylene gas, which hastens the ripening of fruits. It is also toxic.”

### QUALITY CONTROL

So how do you pick safe fruit? The country’s top food regulator, the Food Safety and Standards Authority of India (FSSAI), has put together an online booklet called *The Pink Book: Your Guide for Safe and Nutritious Food at Home*. It is aimed at Indian households and offers advice on buying, storing and preparing food. It also has details on how to determine if fruits, vegetables, grains, spices and condiments, milk and milk products are adulterated. The booklet is available for free download at [foodsmart.fssai.gov.in/PinkBook.pdf](http://foodsmart.fssai.gov.in/PinkBook.pdf)

“We have started many initiatives to ensure what people eat is safe. While we test edible items in our labs, there are cer-

tain ways with which a common person can figure out whether the food is adulterated or not. Our booklet will come in handy there,” says Pawan Agarwal, CEO, FSSAI.

Ritika Sammadar, regional head, dietetics, New Delhi’s Max Healthcare, recommends picking seasonal, local fruits and vegetables as they are naturally fresh, nutritionally dense and cheap.

“The problem with off season fruits and vegetables that are not locally available is that they are not fresh as they are kept in cold storage, could also be adulterated,” she says.

To remove surface chemicals at home, water and white vinegar is useful.

“Grapes can be soaked in salt water or vinegar solution and rinsed thoroughly to wash off chemicals. Apples can be soaked in hot water for a few minutes and wiped carefully to remove wax,” says Gupta.

Peeling fruit helps too. “Banana and papaya are the safest,” says Niti Desai, consultant nutritionist at Mumbai’s Cum-balla Hill Hospital & Heart Institute.

### MOUNTING SUSPICION

Most consumers already sense that there’s something off about early-batch mangoes, and fruits that look photo-shoot ready. LocalCircles India, a citizen engagement platform, recently carried out an online poll to understand the extent of the problem. Of the 9,224 respondents who voted during first ten days of June, 32% said that they believed that mangoes they were eating were definitely artificially ripened. Half of them said these mangoes were most likely artificially ripened. Only 11% said they were confident that the mangoes had ripened naturally.

“Artificial ripening is most prevalent during the beginning of a fruit season, when the demand is high, driving prices up,” says K. Yatish Rajawat, chief strategy officer, LocalCircles India.

Given that the sector is unorganised, there are fewer food inspectors doing checks, so many harvests go unexamined.

So pick your fruit wisely at the store or market. If it looks too perfect, too uniform in shape, size and colour, it likely has been tampered with. This fruit will also be low on flavour, and often not be as sweet as it should be, since the artificial ripening means that flesh is not fully ripe inside.

## THE RIPE CHOICE

### TO TEST FOR ARTIFICIAL COLOURS

**Rub the surface** of the fruit or vegetable with a cotton ball soaked in water or vegetable oil. The cotton will pick up any additional colouring.

**Place a piece** of the fruit or vegetable in a glass of water and let it stand for about 30 minutes. The colour of the water will tell you if the produce had been artificially stained.

### TO DETECT WAX POLISH

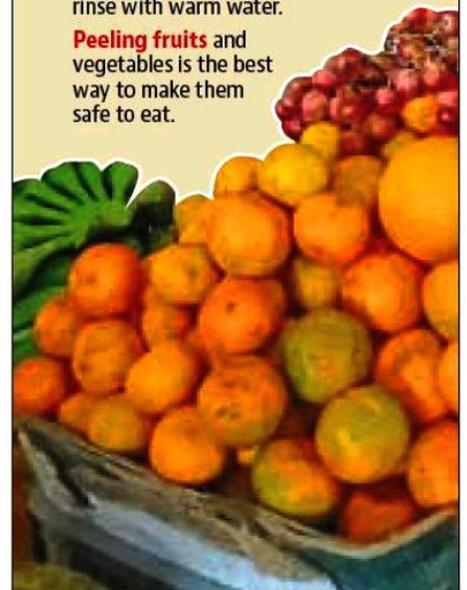
**Scratch the surface** of the fruit or vegetable with a blade. If a clear waxy coating comes off, find a new fruit vendor.

### TO RID FRUITS AND VEGGIES OF CHEMICALS

**Soak them in salt** or white vinegar solution for a few minutes and wipe thoroughly.

**Or scrub using** baking soda and rinse with warm water.

**Peeling fruits** and vegetables is the best way to make them safe to eat.



# Taking control of your personal data

Shaikh Zoib Saleem

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**MUMBAI:** Over the past few months, the government has made it mandatory to have Aadhaar to avail several government benefits, to on-board services like a new mobile connection and even to file tax returns.

It should be noted that while some instances of Aadhaar numbers getting leaked have been reported, so far there has been no report about the biometric data of Aadhaar holders being compromised. But if you want to be doubly sure, did you know that you can also lock anyone from accessing your biometric data from Aadhaar? Let's read more about this.

## BIOMETRICS FOR E-KYC

While enrolling for Aadhaar, you share your biometrics (fingerprints and iris scan), which are stored with the Unique Identification Authority of India (UIDAI). Your Know Your Customer (KYC) details like name, date of birth and address are also stored with the authority.

Aadhaar-based e-KYC is increasingly being used for services like opening a bank account and getting a new mobile connection. For instance, when you share your Aadhaar number with a



■ Even if you have locked your biometrics, you can still continue to use Aadhaar-based authentication

MINT/FILE

telecom company representative, he enters it in the Aadhaar-based authentication system.

Next, in order to ensure that access to your KYC details are being granted to the telecom company under your authorisation, you have to authenticate yourself using your fingerprint. If the fingerprint scanned at the device matches with the one in the Aadhaar database, it is considered to be an approval from you and your KYC details are shared with the telecom company. This process has eliminated the need for submitting physical documents for such services, thereby eliminating the chances that your identity documents may be misused.

However, there still are issues such as misuse or copying of fingerprints. Therefore, in order to add another layer of security, UIDAI allows you to lock your biometrics, so that no one can access your information without your consent, in the unlikely event that someone is able to replicate your fingerprints.

## LOCKING BIOMETRICS

The biometrics can be locked as well as unlocked. However, this facility can only be accessed online. To do this, you have to go to the Aadhaar services tab on UIDAI's homepage, and click on the 'lock/unlock biometrics' link. This will take you to the relevant page where you will have to enter your Aadhaar number

along with your security code. This code will be generated using a one-time password (OTP), which is sent to your registered mobile number. Use this OTP to login and enter another security key to lock the biometrics.

After you lock your biometrics, you will not be able to complete any biometric-based authentication. But what it also does is that secures your biometric information from potential misuse. But what do you do if you have locked your biometrics want to authenticate an Aadhaar-based KYC later?

For this, you can unlock your biometrics through the same process that is described above. If you have locked your biometrics on Aadhaar, you will get options to either unlock or disable the lock after login.

The unlock option results in temporarily unlocking the biometrics, which leaves it usable for a period of 10 minutes. With this, you don't have to remember any complex passwords to use this facility. All that is needed is your Aadhaar number and access to your registered mobile number.

Even if you have locked your biometrics, you can still continue to use Aadhaar-based authentication using a OTP-based process.

न सा सभा यत्स् न सन्ति वृद्धाः  
वृद्धा न ते ये न वदन्ति धर्मम् ।  
धर्मो न वै यत्र च नास्ति सत्यम्  
सत्यं न तद्यच्छलनानुविद्धम् ॥



It is not an assembly where there are no elders.  
They are not elders if they do not teach Dharma.  
It is not Dharma if it does not contain truth.  
It is not truth at all if it is charged with deceit.

The views expressed in 'Keemat' do not necessarily reflect those of CGSI, but rather are personal opinions of the author(s) concerned.

## CONSUMER GUIDANCE SOCIETY OF INDIA (CGSI)

"The Bombay Public Trusts Act XXIX of 1950" (Reg. No. F - 1381 (Bom) 20/05/1966)

And "The Societies Registration Act XXI of 1860" (Ref. No. Bom 33/1966 GBBSD 04/04/1966)

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# Anti Profiteering Law for Consumers' Protection

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We must congratulate Shri. Arun Jaitley and the Finance Ministry for taking very vital powers in hand, for Consumers' protection in India. GST law, which has legislated Anti Profiteering measures (under section 171 of the CGST Act, 2017), are greatly significant for Consumers' protection. However, GST law prescribes these provisions only in the context of GST introduction with effect from 1-7-2017. Anti profiteering measures under GST law try to oversee whether the tax rate benefits as well as the Input Tax credit benefits, are passed on to consumers, by any taxable supplier of goods and services. Instead of price reduction, manipulating the information to show the rise in tax burden, thereby supporting their profiteering, and price rise, should certainly attract Anti-profiteering measures. Instead of such limited purpose under GST law, we should look at the need for Anti profiteering legislation, in a wider context of "Consumers," "Public Interest" and "Good Governance."

## Profiteering

We were told that Pundit Nehru disliked the word 'Profit' and targeted and curbed profit motive of any business, which was attempted to be regulated under Socialism in early years of economic planning in India. After Liberalization, Privatization, Globalization (LPG) since 1991, Government introduced free pricing policy in many sectors of the economy. Demand and supply forces in the free market, will attain price equilibrium. Let us consider how profit works. Without going into economic theory of profit, everybody knows that Profit is added to the element of cost, to determine the Price. Any price fixation decision in any company, or a Public Sector Undertaking, or Tariff fixation of any public utility - Public transport - Bus or railways, taxi fares, Petrol, Gas, Electricity, Milk, or housing, will have to arrive at the Price formula of reasonable profit margin to be added to cost. The price quote for any tender or Works contract is based on the same process of Cost + Profit estimation.

When the price fixed by any regulatory authority, is calculated after adding reasonable profit margin to cost, it can be considered appropriate, proper, reasonable, duly regulated. Any pricing, which goes beyond this limit of "reasonableness" of profit, may be labeled as "profiteering" and can always come under attack and public scrutiny. In many cases, the Consumers may be forced to pay for unreasonable price, containing an element of Profiteering. The hesitant, dissatisfied consumers may be forced to pay such unreasonable price (jacked up with an element of Profiteering), due to force of circumstances, urgency of purchase (in case of medicines etc.), demand and supply gap, monopoly in the market, lack of information, Swadeshi consideration, attractive and deceptive sales promotion campaigns, time and place where the purchase is made, etc.etc. In any case, the profiteering supported price is always unreasonable, improper, against the consumer interest and needs control regulation by some authority like the Government.

## Pricing and Tariff fixation

As stated earlier, in India, we have long history of socialism and change to LPG since 1991. We had Tariff fixation by regulation of various industries and services like, Petroleum, Drugs and pharmaceuticals, Electricity, Textiles, Fertilizers, Cement, Steel, Railways, Bus fares, Education Fees, Health care charges and so on. We have various regulating agencies at work, which control prices in various sectors. To certain extent, these sectors have developed the formula for "reasonable" return on investment (ROI) or profit addition to cost, to arrive at "reasonable" pricing. On the other hand, there is a vast majority of items of goods and

services in the market, which are unregulated, and follow free pricing, and many of the items involve "Profiteering" at the cost of consumers. The burden of unreasonable profiteering falling on the consumers is the main source of prosperity for the long chain of middlemen, traders, information hiding agencies, services like flashy advertisements etc. The cost of long supply chain, cost of stock holding capacity over longer time frame (hoarding), increases the burden of distribution cost. Apart from long distribution channel, the wastages in logistics, are burdening the consumers, in addition to profiteering at every stage. Such and other black spots of Indian economy can be a subject of separate deliberation.

## Cost Data

As stated earlier, apart from the force of circumstances and Demand-supply gap, the lack of information and neglect of cost data is adding fuel to fire of profiteering in India. For adding reasonable profit to cost, for working out reasonable price, we have to have reliable cost data to fit in this price fixation formula. We have to have cost ascertainment as a first step towards cost optimization, cost control and cost competitiveness. In international markets, our products are not competitive because we never compare our cost structure with other competitive say Chinese products. We never compare because we neither have cost data of our own manufacture nor of competitors products. The importance of authentic cost data is neglected in our economy so far. We should not continue with the same deficiency any longer. We have a long history of Cost Audit since 1968, under the Companies Act 1956. Even the private sector companies in vital sectors of the economy, industries and services like, Petroleum, Drugs and pharmaceuticals, Electricity, Textiles, Fertilizers, Cement, Steel, Telecommunication, Hospitals etc. are required to maintain the Cost records and send to the Ministry of Corporate Affairs the Annual Cost Audit Report, by E-filing.

It is common knowledge and observation that maximum of profiteering in private sector companies can be brought to books, if the reliable cost data is available for scrutiny by the Government and by consumers. The industry in their enlightened self-interest is already having robust internal cost accounting devices in the form of ERP, SAP etc. In spite of that, a proper Stock Keeping Unit (SKU) wise cost sheet is not prepared, not authenticated, not cost audited in many companies. As a result the vital pricing decisions are taken on the basis of "Thumb rule costing" by person in charge of pricing decisions, may be Managing Director himself. The quotations for tenders and Works contract based on such thumb rule costing are not re-opened and not reviewed any time, because such review may expose the factual cost estimation errors in the confidential job of price quotation and tendering.

The industry associations like FICCI, CII, ASSOCHAM etc. are averse to put in public domain, the vital statistics and confidential cost data of their members. To encourage them to maintain reliable cost data, in 2011, the Cost Accounting Record Rules were introduced under the Companies Act, to prescribe cost records and audit in specified items of Tariff Codes and the Cost Compliance Report (without giving Cost Sheets), by all other industries and services. It is essential for consumers to know of the cost of a variety of items that they purchase, and to know of profit element (or profiteering element) contained in the price of any product or service. The cost audit mechanism authenticates the cost data and makes it ready for reporting to any authority if necessary. If not reported to any outside agency, any case it is

useful for Management Information as a tool of Performance appraisal.

## **GST Law**

Let us glance through the provisions contained in GST Law. Section 171 (Extract attached), of the CGST Act, 2017, empowers the Government to gather data and required information from all “Suppliers” of Goods and Services, which come under GST regime. As an Anti-profiteering measure, for examination of relevant information, it is necessary to ascertain the cost prior to 1-7-2017. Cost audit provides the cost sheet, without adding any indirect taxes. The Cenvat credit and set off of VAT available on purchases is excluded from Cost Sheet certified under cost audit.

The sales realization without Central Excise or VAT is also available in Cost Sheet and the profit/loss without any indirect tax burden is readily certified under cost audit. When GST is introduced along with Input Tax Credit provisions, it is possible to ascertain net tax effect of GST and link up that with the price after 1-7-2017, so as to ascertain whether price reduction is passed on to consumers or not.

It may be appropriate to start with a few vital sectors of the economy as prescribed under the CARR 2011 including the Order notified by Ministry of Corporate Affairs, on 24-1-2012. Instead of legislating under the Companies Act, 2013, it may be appropriate to cover non-corporate entities having turnover beyond the prescribed threshold limit. In addition, it may be appropriate to introduce Cost audit for all listed companies where Investors' and “public interest” is involved and cover all Multi National Companies (MNCs) where “foreign hand” is involved in governance of such companies.

## **Cost Audit**

The Cost Audit under section 148 of the Companies Act, 2013, already have the provisions of ordering to any class of companies to maintain, Cost records and send to the Ministry of Corporate Affairs the Annual Cost Audit Report, by E-filing. As an immediate measure, the mechanism of Cost Audit, which already exists for so many years since 1968, may be further expanded to cover all listed companies, MNCs. The non-corporate entities covered under GST can also be brought under the ambit of Cost Audit. For that, the Cost Audit provisions may be transferred from Ministry of Corporate Affairs to Finance Ministry under GST law. Cost data to be submitted by E-filing should be conforming to Cost Accounting Standards, laid down by The Institute of Cost Accountants of India. Any other safeguards may also be provided to avoid manipulative reporting and window-dressing of Accounts. Cost Audit under Finance Ministry may be administered by Central Board of Indirect Taxes (CBIT), just as Income tax audit is under CBDT.

## **The Competition Act, 2002**

Under section 4 of The Competition Act, 2002 the Government is empowered to safeguard the public interest in the case of abuse of dominant position of any supplier of goods or services. It includes “the unfair or discriminatory price in purchase or sale of goods including discriminatory conditions or prices which may be adopted to meet the competition; or limits or restricts production of goods or provision of services or market therefore .....

Once again, the close relationship of cost data and pricing decision is emphasized, to ascertain an element of profiteering and other anti competition policies, including predatory pricing, by dominant market player. The predatory pricing cannot be established without reference to cost. In case the manipulated competitive price goes even below the cost of goods or services, it

will hit the competitors and drive them out of the market. Such an unfair price can come under scrutiny of Competition Commission.

## **Conclusion**

With the introduction of GST, it is important for the Finance Ministry to move towards expanding the scope and coverage of Cost Audit in India, to achieve the objectives of Anti profiteering measures, and safeguard the Consumers from Anti-Competitive abuses by any suppliers of goods and services.

### **Extract of CGST Act, 2017 Anti Profiteering measure. Section 171.**

- (1) Any reduction in rate of tax on any supply of goods or services or the benefit of input tax credit shall be passed on to the recipient by way of commensurate reduction in prices.
- (2) The Central Government may, on recommendations of the Council, by notification, constitute an Authority, or empower an existing Authority constituted under any law for the time being in force, to examine whether input tax credits availed by any registered person or the reduction in the tax rate have actually resulted in a commensurate reduction in the price of the goods or services or both supplied by him.
- (3) The Authority referred to in sub-section (2) shall exercise such powers and discharge such functions as may be prescribed.

### **Extract of Section 4 in the Competition Act, 2002**

- (i) and unfair or discriminatory price in purchase or sale of goods.
4. Abuse of dominant position.—
- (1) No enterprise shall abuse its dominant position.
  - (2) There shall be an abuse of dominant position under sub-section (1), if an enterprise,—
    - (a) directly or indirectly, imposes unfair or discriminatory—
      - (i) condition in purchase or sale of goods or services; or
      - (ii) price in purchase or sale (including predatory price) of goods or service; or Explanation.—For the purposes of this clause, the unfair or discriminatory condition in purchase or sale of goods or services referred to in sub-clause (i) and unfair or discriminatory price in purchase or sale of goods (including predatory price) or service referred to in sub-clause (ii) shall not include such discriminatory conditions or prices which may be adopted to meet the competition; or
    - (b) limits or restricts—
      - (i) production of goods or provision of services or market therefore; or
      - (ii) technical or scientific development relating to goods or services to the prejudice of consumers; or
    - (c) indulges in practice or practices resulting in denial of market access; or
    - (d) makes conclusion of contracts subject to acceptance by other parties of supplementary obligations which, by their nature or according to commercial usage, have no connection with the subject of such contracts; or
    - (e) uses its dominant position in one relevant market to enter into, or protect, other relevant market. Explanation.—For the purposes of this section, the expression—
      - (a) “dominant position” means a position of strength, enjoyed by an enterprise, in the relevant market, in India, which enables it to
        - (i) operate independently of competitive forces prevailing in the relevant market; or
        - (ii) affect its competitors or consumers or the relevant market in its favor;
      - (b) “predatory price” means the sale of goods or provision of services, at a price which is below the cost, as may be determined by regulations, of production of the goods or provision of services, with a view to reduce competition or eliminate the competitors.

# The Fatty Facts – Good & Evil

Dr. Sitaram Dixit, Chairman – CGSI

## INTRODUCTION

A medical doctor's advice to us in the last two decades was "fats are bad" and as far as possible we should banish it from our diets. Switching to low-fat foods however, did not help anyone become healthier, probably because all we did was also to cut back on healthy fats in addition to the harmful ones. Not all fats are bad and some fats are better than others are. The human body needs food fats. It is a major energy source helping our body to absorb vitamins and minerals required to build cell membranes the vital exterior of cells, the sheaths surrounding human nerves, for making hormones, clotting of blood, various muscle movements and control inflammation. Monounsaturated and polyunsaturated fats, are good fats and the industrial-made trans fats are the evil ones and in the middle are the saturated fats. Most fats or fatty acids have similar chemical structure, viz., a chain of carbon atoms attached to hydrogen atoms. The length and shape of the carbon chain along with the number of hydrogen atoms connected to the carbon atoms determines the different fat types. Minor differences in this chemical structure can render the final fat into having critical differences in form and function.

## THE EVIL – TRANS FATS

Healthy vegetable oils on hydrogenation into solid fats generate "trans fat" a byproduct. Converting healthy vegetable oils into solid fats prevents it from rancidity. Healthy vegetable oils on heating in the presence of hydrogen and metal catalyst (vanadium/palladium, etc.) add hydrogen atoms to the carbon chain thereby changing it into solid saturated fat. This solid fat is unhealthy and food label ingredient lists, states it as "Hydrogenated oil or Vanaspati." Right from early 20<sup>th</sup> century, trans fats are present in products like margarine, vegetable shortening, Vanaspati, etc., and as food makers continuously keep learning newer ways to use them, we find them in almost every foods right from commercial cookies, pastries to fast-food French fries, chocolates bars and even frozen desserts also clandestinely selling as ice creams.

There exist two types of blood cholesterol namely low-density lipoprotein (LDL) cholesterol and high-density lipoprotein (HDL) cholesterol. LDL is the 'bad' cholesterol as it narrows the arteries leading to cardiovascular diseases (e.g., heart disease and stroke). We consider HDL cholesterol as the 'good' cholesterol because it actually carries cholesterol from the blood back to the liver, where it breaks down, reducing the risk of cardiovascular disease. Eating trans fats rich food increases harmful LDL cholesterol levels and reduces the quantity of HDL cholesterol in human bloodstream leading to heart disease, stroke and other chronic conditions. It contributes to insulin resistance, increasing the risk of developing type-2 diabetes. Trans fats created in the stomach of cows and sheep are natural. We find them in small amounts in healthy foods like milk, cheese, beef, lamb, etc., and are not a major health concern. However, synthetic trans fats created during manufacture of hydrogenated solid fat that finds use in making baked products such as pies, pastries, cakes, biscuits, buns etc., are harmful.

We know that consumption of partially hydrogenated vegetable oils (PHVO's) or Vanaspati containing trans fat increases the risk of cardiovascular and other non-communicable diseases. The Food Safety and Standards Authority of India (FSSAI), under the Ministry of Health and Family Welfare, propose a regulation setting an upper limit of 5% (by weight) of TFA in Vanaspati rather than the foods that contain them. **The World Health Organization (WHO) recommends the total elimination**

**of TFA from the diet** and calls for "national policies that virtually eliminate partially hydrogenated vegetable oils (PHVOs) in the food and replace [them] with polyunsaturated fatty acids (PUFA)". **International recommendations are to replace (PHVO's)/Vanaspati with polyunsaturated fatty acids (PUFAs) and thereby optimize health benefits.**

Reformulating (PHVO's)/Vanaspati are both economically and technically feasible. However, the main challenge for the industry lies in maintaining the physical properties that, consumers are familiar with while reducing trans fat and the potential increase in saturated fat, associated in the product due to increased use of palm oil. Replacing (PHVO's)/Vanaspati with PUFA may be difficult in producing cheaper alternative, meeting consumer preferences. However, it is important to ensure carrying out product reformulation, in a way that not only maximizes health benefits but also maintain a proper balance, between saturated and unsaturated fats. In India, PHVOs/Vanaspati is a cheaper vegetable ghee, used as cooking oil, for frying snacks, baking, etc., popular in street vendor foods. Vanaspati is stable with a long shelf life and able to withstand repeated heating making it the first choice for commercial baking and frying. **People need to be aware of the potential negative health effects of 'hard' Vanaspati products (and TFA) along with the effects of replacing it with palm stearin and its effect on saturated fatty acids (SFA).**

Complete hydrogenation, interesterification, fractionation and blending of the softer oils with harder fractions can attempt to decrease TFA. Different technologies have their own plus and minus with respect to product cost, hardness, stability and shelf life, and potential health effects. Interesterification can increase the use of "soft oils" (i.e., PUFA), but it results in increased costs due to higher input oils cost and higher technology by itself. Moreover, interesterification may result in producing a harder problematic product. Fractionation and blending, could lead to excessive palm stearin usage increasing SFA content in foods and negatively affecting future heart disease rates. **Trans fats do not have any health benefits and no safe level of consumption harming health even in small amounts. One Harvard study says every 2% calories from trans fat we daily consume, raises the risk of heart disease by 23%. It is in consumer's interest that manufactured trans fats rapidly fade away from the human food chain by total self-elimination.**

## THE MIDDLE – AVERAGE – SATURATED FATS

Saturated fats that are solids at room temperature are the most common dietary fats. Common sources of saturated fat are red meat, whole milk, dairy foods, cheese, coconut oil, palm oil, many other commercially prepared foods, most deep-fried fast foods and baked goods. The word "saturated" refers to the number of hydrogen atoms that surround each carbon atom. When the carbon atom chain holds as many hydrogen atoms as possible, we say it as saturated with hydrogen. A saturated fats rich diet drives up total cholesterol, tipping the balance toward more harmful LDL cholesterol, prompting blockages in artery and in other parts of the body. **Almost all nutrition experts advise limiting daily consumption of saturated fat to below 10% of total calories.** We find saturated fats in many common optional foods and some drinks we usually consume like meat, take away fast foods, commercially bought biscuits, pastries and even in healthy dairy foods like milk, yogurt, cheese, etc. Unlike optional foods, these healthy products also have important nutrients such as

protein, vitamins and minerals that are necessary to be present in our diet.

One report analyzing 21 different studies says there is no clear evidence to conclude, saturated fat increases the risk of heart disease. However, the study states that replacing saturated fat with polyunsaturated fat may be helpful in reducing the risk of heart disease. Two other scientific studies also confirms that replacing saturated fat with polyunsaturated fats like vegetable oils or high-fiber carbohydrates is the best bet for reducing the risk of heart disease. Nevertheless, it further adds that replacing saturated fat with highly processed carbohydrates could do the opposite and increase the risk of heart disease.

## THE GOOD – UNSATURATED FATS

Vegetables, nuts, seeds and fish have good fats. Broadly beneficial fats include monounsaturated and polyunsaturated fats. The good healthy fats are liquid at room temperature, and do not solidify. They are different from saturated fats as that have fewer hydrogen atoms bonded to their carbon chains.

**1. Monounsaturated fats** have a single carbon-to-carbon double bond. This results in two lesser hydrogen atoms than a saturated fat and is responsible in keeping monounsaturated fats in a liquid state at room temperature. Some sources of monounsaturated fats are olive oil, canola oil, avocado oil, peanut oil, most nut oils, as well as high-oleic safflower and sunflower oils. A study carried out in the 1960s revealed that people in the Mediterranean enjoyed a low rate of heart disease despite a high-fat diet. The main fat in their diet was olive oil containing largely of monounsaturated fat unlike saturated animal fat, common in other countries where there were higher rates of heart disease. This finding resulted in renewed interests in olive oil considering the Mediterranean diet style as healthy, which also includes a high intake of vegetables, legumes, fruits and cereals, naturally rich in antioxidants. **Another point to note is there is no recommended daily intake of monounsaturated fats.**

**2. Polyunsaturated fats** examples comprise liquid cooking oils like corn oil, sunflower oil, safflower oil, soy oil, nuts such as walnuts, seeds, fish, seafood and polyunsaturated margarine. Polyunsaturated fats are essential fats required for normal body functions. Since human body cannot make them, we must get them from food. Polyunsaturated fats are important for blood clotting, to build cell membranes, the nerve coverings, muscle movements, controlling inflammation, etc. Consuming products containing polyunsaturated fats instead of saturated fats or vastly refined carbohydrates reduces damaging LDL cholesterol improving cholesterol profile. A polyunsaturated fat contains two or more double bonds in its carbon chain. The two main types of polyunsaturated fats are omega-3 fatty acids and omega-6 fatty acids. The numbers 3 and 6 refer to the distance between the starting of the carbon chain and the first double bond. Both types offer health benefits and lowers triglycerides.

a. **Omega-3 fatty acids** may help prevent and even treat heart disease and stroke. It reduces blood pressure, raises HDL and lower triglycerides, “thins” the blood, making it less sticky and so unlikely to clot, reduce inflammation and support the immune system. Polyunsaturated fats may help improve blood vessel elasticity to keep the heart rhythm beating normally thereby preventing lethal heart rhythms from arising. Scientific evidence suggests reduction, in use of corticosteroid medications in people suffering from rheumatoid arthritis. Studies link omega-3s to a wide range of other health improvements like preventing and treating depression, and to the normal development of the fetal brain. Good sources of omega-3 fatty acids include fatty fish such as salmon, mackerel and sardines, flax seeds, walnuts, canola oil and soybean oil.

b. **Omega-6 fatty acids** offer protection against heart disease. Foods rich in linoleic acid and other omega-6 fatty acids include vegetable oils like safflower, soybean, sunflower, walnut and corn.

## CONCLUSION - SUGGESTIONS & RECOMMENDATIONS

Dietary fat is important for many body processes and different dietary fats have a diverse effect on our blood cholesterol levels. All types of fats are necessary for good health. Cooking oil is a significant ingredient in almost all our dishes and selecting the right one for use is vital for our health. **The following are some simple oil basics that can help us select the right oil. All oils have fatty acids like saturated (SFA), polyunsaturated (PUFA) and mono-unsaturated (MUFA). According to the Indian Council of Medical Research, ideal oil is one, which has SFA : MUFA : PUFA ratio of 27-33% : 33-40% : 27-33%. While purchasing oil we should ensure that the oil has low saturated fats (less than 2 g for every 10 g), zero or no trans fats and higher amounts of MUFA and PUFA. This combination is the best suitable for a healthy human heart. Alternately, we can also use two oils separately or rotate our oil every two months.**

**Consumers should totally replace PHVOs / Vanaspati for frying with MUFA or PUFA liquid oils, as they are any time much healthier than Vanaspati.** All oils have a specific smoke point, namely the temperature beyond which the oil starts to produce harmful chemicals. Oils with high smoke points can withstand high temperatures and are suitable for deep frying, stir frying, searing, etc. Yet, oils with a low smoke point are also good but for sautéing, steaming, and as a salad dressing. Oils with high smoke point are – coconut oil, sunflower, soybean, rice bran, peanut, sesame, mustard, safflower and palmolein. **It is important to note that safflower; sunflower and soybean contain more polyunsaturated fatty acids, which can form polymers, and acryl amides that are carcinogenic if one uses the oil for repeated deep-frying.** Rice bran oil contains oryzanol and palmolein has natural Vitamin E. Olive oil comes in various varieties like virgin, extra virgin, but has a medium to low smoke point. **Olive oil is suitable for use as a salad dressing or for sautéing not for frying. A healthy way to incorporate oil in our food is by using oil blends that provide all essential fatty acids.**

**The Food and Agriculture Organization of the United Nations (FAO) and the World Health Organization (WHO) suggest that diets should provide a low intake of TFAs. In practice, this implies an intake of less than 1% of daily energy need. As for saturated fats and total fats, the FAO and WHO recommend an intake of less than 7-10 % and 15-30% of daily energy intake respectively.** An individual with a daily energy intake of 2000 kilocalories should limit the daily intake of TFA to less than 2 grams, saturated fats to less than 20 grams and total fats to less than 60 grams. It is better to limit consumption of foods high in saturated fat like cakes, pastries, pies, processed meats, commercial burgers/pizza, fried foodstuffs, potato chips, crisps, biscuits and other savory snacks. **One unit weight of fat contains twice the kilojoules (energy) of carbohydrate or protein.** Thus, if we consume foods and drinks with too much dietary fat, it can be difficult for us to maintain a healthy body weight. All through the day, we consume a wide range of regular, healthy foods. This by itself can give us easily a small total amount of dietary fat, particularly polyunsaturated and monounsaturated fats enough to meet our daily requirements of these ingredients. Meals with a small amount of fat can enhance the taste and help to keep us satisfied for longer. **It is better to remember, that oil does not add taste to our food, it is the spices and other ingredients. Use fats and oils moderately to be healthy without any ailment.**

# Debt funds are not as safe as you thought, invest carefully



**MONIKA HALAN**

CONSULTING EDITOR, MINT

As bank deposit rates fall, there is increasing retail interest in debt funds and many investors believe that equity is risky but debt is safe. You'd be right in making this judgment call if the 'debt' was a bank fixed deposit or a government-guaranteed bond. But debt mutual funds carry risk. The risk in debt funds comes from several sources. The first is interest rate changes, or an interest rate risk. This is the risk of your fund manager's interest rate call going wrong. We know that bond prices rise when interest rates fall. If your fund manager expected rates to fall and managed his portfolio (I am deliberately not using jargon here, but for those interested do look up 'duration') accordingly, but rates went up, your investment will compare unfavourably with others who took the right interest rate call.

The second is the risk of default by the borrower—or a credit risk. Funds are allowed to invest in debt papers that are rated investment grade by credit rating agencies. But within this band of investment grade, it is possible for fund houses to invest in lower-rated papers than the safest paper in the market. When things go wrong for the firm that borrowed money from the mutual fund, the credit ratings can drop sharply and the value of the fund suffers. When such an event happens (we've had three such cases in the past few years) and there is a big



## ■ Find a good planner and then on-board debt funds

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redemption pressure, the third risk kicks in: lack of liquidity—or the lack of a market when you want to exit. The non-government Indian bond market is not very liquid, that is, fund managers may not find buyers if they need to sell in distress.

Unlike equity, debt fund risks are much more difficult for the retail investors to understand. Not just investors, even mutual fund agents and advisers may not correctly understand all the risks or have the ability to analyse portfolios. Some of them have pushed the concept that debt funds are safe and equity is risky. Debt fund investors have chased higher returns believing that debt funds are 'safe'. As funds have flowed into schemes that performed better than others in their category, mutual funds have increasingly begun to take credit risk, that is, buy paper that is investment grade but lower rated by credit rating agencies. Remember that less creditworthy firms need to offer higher interest to borrow in the market. When

the mutual fund buys lower rated paper, it increases the risk on your investment. Fund houses have come up with innovative names to indicate the higher risk such as 'credit opportunities funds'. But the retail investor understands 'opportunity' not as risk but as a good opportunity to earn better returns, forgetting that higher returns come with higher risk.

What can you do? Unless you can analyse portfolios of funds, understand credit ratings and can evaluate concentration risks, do not attempt buying debt funds on your own. The market regulator needs to find ways of labelling debt funds that make it easy for the retail investor to buy these excellent products that are misunderstood today. Find a good planner and then on-board debt funds.

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# Domestic help loses ₹80K to card fraud



CONNED

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**MUMBAI:** A 35-year-old domestic help in Mumbai lost Rs80,000 after someone allegedly cloned her debit card and withdrew the money in two separate transactions in Delhi.

According to the police, the second transaction was carried out even after the complainant, Zarinabi Arif Sayyed, 35, blocked her card after the first one. Sayyed is a resident of Gilbert Hill, Juhu Galli. On March 18, she received an SMS from her bank at 11.29 am, informing her that Rs40,000 had been withdrawn from an ATM in RK Puram, Sadh Nagar, Delhi, police said.

Sayyed had her card with her at the time.

According to the police, she telephoned the State Bank of India's toll-free number and blocked the debit card on March 19, around 1.35 am.

The customer care representative confirmed that Sayyed's card had been blocked.

However, around 6.30 pm, she received another SMS informing her about a second withdrawal of Rs 40,000 from an ATM in Pallam village, Delhi.

## COPS LOOKOUT FOR VILE PARLE CYBERCRIMINAL

The police are on the lookout for a cybercriminal who operates in Vile Parle

Police said he uses a skimming device to clone credit and debit cards and withdraw money

His crimes came to light last month when an employee of a private company lost Rs1.45 lakh to card cloning

The victim had his card at the time, but the unidentified accused used a cloned card to withdraw the money from his account

The DN Nagar police registered an FIR under section 420 (cheating) of the Indian Penal Code and sections 66C (identity theft) and 66D (cheating by personation) of the Information Technology Act.

According to the police, Sayyed is sure her card has been cloned. She no one had called her posing as a bank official, so the possibility of her sharing her details with a stranger did not arise. "I am in a lot of trouble. Rs80,000 is a huge amount for me. I have lost all my savings. I hope the bank returns my money as it is not my fault," said Sayyed.

# City firm account is hacked, loses ₹25L

Jayprakash S Naidu

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**MUMBAI:** A cybercriminal hacked into the official bank account of a private company and diverted Rs25 lakh to eight bank accounts in different states across India.

The first information report (FIR) registered by the police earlier this month says the firm — which deals in spare parts of pharmaceutical machines — has an account in a public sector bank. The company used this account for all its transactions.

The senior account manager in charge of the account would get text messages from the bank immediately after every transaction. Around 11am on February 9, he received eight messages informing him about Rs25 lakh being transferred out of the account. The cybercriminal transferred the money to accounts of different banks in

Punjab, Kolkata, Delhi, Karnataka and Madhya Pradesh, officials at the NM Joshi Marg police and the cyber cell said. The company immediately contacted the Mumbai police, who helped them freeze the accounts into which the money was deposited.

A police official said the bank was yet to inform them whether money has been withdrawn.

The police registered a case against the accused under sections of the Indian Penal Code and the IT Act. They have not been able to ascertain how the cybercriminal managed to hack into the company's account. The police are considering two possibilities — that it was an inside job and an employee or former employee may have leaked the information used to hack the account; or the suspect used forged documents to pose as the account holder and carry out the transactions.

Dr. Rao could not find his luggage at the airport baggage area, so he went to the lost luggage office and told the woman there that his bags never showed up. She smiled and told him not to worry as they were trained professionals and he was in safe hands. Then she asked him, "Now, has your plane arrived yet?"

During an exam, an officer questions a police recruit, "What would you do if you had to arrest your mother?" He says, "Call for backup."

A baby monkey asks, father why we are so ugly? The father says to him, do not stress my son you should see the one who is reading this!

Dreams of a man: To be as handsome as his mother thinks, be as rich as his child believes and have as many women as his wife suspects.

# Air pollution can affect blood pressure: study

Long-term exposure to urban air pollution incrementally increases the risk of high blood pressure, says a recent study.

Constant noise pollution also boosts the likelihood of hypertension, the researchers reported in the European Heart Journal. High blood pressure is the biggest risk factor for premature illness and death.

The study found that one extra adult per 100 people of roughly the same age developed high blood pressure in the most polluted part of towns, compared to more breathable neighbourhoods.

The risk is similar to being clinically overweight with a body mass index (BMI) of 25-30, the researchers said.

To carry out the study, 33 experts led by Barbara Hoffmann, a professor at Heinrich Heine University in Duesseldorf, Germany, monitored 41,071 people in Norway, Sweden, Denmark, Germany and Spain for five to nine years. The researchers examined air quality annually in each locale during three two-week periods between 2008 and 2011, measuring the sizes of particle matter.

"Our findings show that long-term exposure to



PHOTO: KUNAL PATIL/HT

Researchers studied 41,071 people in Europe for five to nine years

particulate air pollution is associated with a higher incidence of self-reported hypertension," Hoffmann said in a statement.

Even when noise was excluded, the impact of air pollution on blood pressure remained, she added.

RELAXNEWS

# Babies can recognise faces while in womb

● **AGENCIES**  
London

**B**abies can recognise faces even inside the womb, say scientists who found that 34-week-old foetuses turn their heads to look at face-like images when light is projected through the uterine wall of their mother.

The findings are the first to show that it is possible to explore visual perception and cognition in babies before they are born, researchers said. "We have shown the foetus can distinguish between different shapes, preferring to track face-like over non-face-like shapes," said Vincent Reid of Lancaster University in the UK.

"This preference has been recognised in babies for many decades, but until now exploring foetal vision has not been attempted," said Reid. Reid said that technical barriers had prevented earlier studies of foetal vision and behaviour in the womb.

The new study was made possible with high-quality 4D ultrasound. Scientists had also realised that it is possible for light to penetrate through human tissue and into the uterus, where a foetus could see it.

The researchers tested the responses of 39 foetuses to face-like patterns of light presented to them in both upright and inverted orientations. The projected light moved across their field of



the novelty of the stimulus," Reid said. "If this was the case, we would have seen no difference in how they responded to the upright and upside-down versions of the stimuli. But it turned out that they responded in a way that was very similar to infants," he said.

The findings suggest that babies' preference for faces begins in the womb. There is no learning or experience after birth required. The findings also confirm that foetuses have enough light to see and have visual experiences in the womb. However, Reid said that he discourages pregnant mothers from shining bright lights into their bellies.

-PTI

vision while researchers watched the foetuses' reactions using 4D ultrasound.

Those ultrasound movies showed that the developing babies turned their heads to look more often at face-like

stimuli that were upright than those that were presented to them upside down.

"There was the possibility that the foetus would find any shape interesting due to

# Waiter among three held for cloning cards

**Jayprakash S Naidu**  
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**MUMBAI:** The Bandra police this week busted a gang of three men from Mumbai and Thane who allegedly cloned credit and debit cards of people and withdrew cash from their bank accounts.

One of the arrested men worked as a waiter in a bar at Santacruz. He allegedly cloned customers' cards there, using skimmers, the police said. Skim-

mers are devices which are used to capture card details. Some of the patrons would also share their four-digit debit card PINs (personal identification numbers) to the waiter, said police.

The investigation has revealed that the gang duped two people of Rs62,000. The police suspected that the three men had cheated many people.

According to the Bandra police, a private sector bank in May told them that somebody

**A WAITER AT A BAR IN SANTACRUZ ALLEGEDLY CLONED CUSTOMERS' CARDS, USING SKIMMERS, THE BANDRA POLICE SAID**

had cloned one of its customers' credit card and withdrawn money from an ATM on Carter Road in Bandra (West).

Based on technical evidence, the police identified and arrested the man who had withdrawn the money from the Carter Road ATM. The arrest led the police to another man who spilled the beans about the third.

Cyber experts have repeatedly warned people not to share card passwords during shopping. "People must swipe the card themselves and also cover the keypad of the swiping

machine while entering the four-digit PIN," said an expert. In this case the patrons not only gave their cards but also gave their PINs to the waiter, who swiped the card on a skimming device. He passed on the details to the other accused, who cloned the cards and withdrew cash from different ATMs in Mumbai.

The police have seized the equipment used to steal card details and clone cards.

# Is your stock market income capital gains or trading profit?



In the  
wonderland of  
Investment

AN Shambhag

Today's topic is one that needs repeated consideration, especially when a bull market like the current one is unfolding. But first, a bit of a background. With the stock market going beyond the 31,000 points mark, to call it a bull run would be an understatement. And as it happens with every bull run, it invites investor participation. In other words, everyone wants to enjoy the party till it lasts. And what does "enjoying the party entail?" Buying and selling shares of course i.e. increasing amount of transactions in the stock market.

Now, when you transact in the capital markets i.e. buy or sell shares on a stock exchange, you will either make some profit or incur losses. Now, most investors know that profits on shares held for over 12 months are classified as long-term capital gains and are tax-free. Profits on shares held for less than 12 months are classified as short-term gains and are taxed at a concessional rate of 15%.

That being said, if you are a trader in securities, then provisions of capital gains are not applicable to your securities trans-

actions. Instead, the profit or loss from your securities transactions would be classified under Business Profits and taxed at the full slab rate applicable to you.

Now, as mentioned earlier, when a bull run of sorts begins, generally capital market transactions of investors increase. A fall out of this phenomenon is that tax officials seek to tax such transactions as business income of the assessee rather than capital gains.

However, the problem arises in trying to decide whether one is an investor or whether one is a trader. In other words, the Income Tax Act doesn't specify any kind of rule to determine whether one's stock market transactions should be classified as capital gains or as business profits.

Investors, tax professionals and the judiciary have been struggling over this issue and unless and until the Income Tax department issues specific, unequivocal guidelines in this regard, the underlying circumstances of each case would only be the deciding factors.

Let us see what these underlying factors are:

### Factors that go into the decision

Like mentioned earlier, the tax liability on transactions entered into in the capital markets is decided upon the classification of the securities held. If such secu-

rities are to be classified as investments, then any profits will take the form of capital gains and the provisions of the Income Tax Act for tax leviable on capital gains will apply. However, if such securities are to be classified as stock in trade, then any profits from the same will take the form of Business Income and will be taxed at slab rates applicable to the assessee.

Now, the most important test for such classification is 'the intention of purchase'. If the assessee had purchased the securities with the motive of investments and not merely and exclusively to sell or trade in them, then the transaction is one of investment and not of trade or a business venture.

Such intention can be determined by the facts and underlying circumstances of the case and some of the underlying parameters that go into such determination could be:

- Period of Holding
- Volume of Transactions
- Frequency of Transactions
- Percentage of delivery based transactions as against non-delivery based transactions
- Ratio of Sales to Purchase
- Source of Funds

The above however, is only an indicative and not an exhaustive list and it is always a combination of all the above factors that have to be considered in making

a determination. For instance during the course of the Financial Year what is the percentage of total profit booked vis a vis the total portfolio.

■ The Income Tax Act, by virtue of Sec. 2(29A) read with Sec. 2(42A) defines shares held for over twelve months as long-term assets. Additionally, on account of the long-term nature of the investment, Sec. 10(38) of the Act grants exemption on such long-term capital gains earned provided the sale is carried out on a recognised stock exchange and Securities Transaction Tax is paid thereon.

Therefore, determination of the proportion of total long-term capital gain earned by the investor during the financial year as compared to the total profit booked would also throw light on the nature of the transactions. The larger the proportion of long-term capital gains, the stronger the case.

■ The proportion of delivery-based transactions to non-delivery based ones will also be considered as a significant factor. Transactions of short-selling or those in the Futures & Options segment if undertaken on a fairly large scale are generally considered to be something that long-term investors doesn't indulge in much. Therefore if all or most transactions have resulted in delivery coupled with lack of any short-sales, it is a

significant factor that goes to establish the intention of the assessee of always owning the securities as investments rather than as inventory.

■ Volume of purchase and sale also are important as they indicate the time taken to churn the portfolio.

■ The main business activity of the person is also an important criterion in this regard. If the assessee already has a share broking or a merchant banking business or generally a person associated directly or indirectly with the business of dealing in securities, then ITOs are known to classify them as traders.

■ Borrowings is another major factor. As a precedent, the tax officials have always been considering that it is the active traders who borrow funds for investment in the stock market. An investor normally does not borrow funds for investment, rather, he or she uses their savings to invest in stocks.

### To sum

Whenever subjectivity enters the field of law, it doesn't augur well for those affected. Laws have to be watertight and objective with no room for bias or prejudice. Till such time, it would always be a losing battle for the small investors of our country.

The authors may be contacted at wonderlandconsultants@yahoo.com

A couple had two, little boys, ages 8 and 10, who were excessively mischievous. The two were always getting into trouble and their parents could be assured that if any mischief occurred in their town their two young sons were in some way involved. The parents were at their wits end as to what to do about their sons' behavior. One day, the mother heard of a clergyman in town who has been successful in disciplining children in the past, and asked for his help. The clergyman agreed to speak with the boys, but asked to see them individually. The 8-year-old went to meet him first. The clergyman sat the boy down and asked him sternly, "Where is God?" The boy made no response, so the clergyman repeated the question in an even sterner tone, "Where is God?" Again, the boy did not attempt to answer, so the clergyman raised his voice even more and shook his finger in the boy's face, "WHERE IS GOD?" At that, the boy bolted from the room and ran directly home, slamming himself in his closet. His older brother followed him into the closet and said, "What happened?" The younger brother replied, "We are in BIG trouble now... They cannot find God and they are blaming it on us!"



# Card, online payments made safer; customer liability cut

Courtesy: TNN

MUMBAI: Electronic payments have become safer for consumers with the Reserve Bank of India (RBI) introducing the concept of 'zero liability' and 'limited liability' for bank customers+ for any card or online fraud. The central bank has also made it mandatory for banks to register all customers for text message alerts and permit reporting of unauthorized transactions through a reply to the alert message. The proposal to limit customer liability in a fraudulent transaction was floated in a draft circular in August 2016. The RBI has now come out with final guidelines and sought to make rules stricter for banks than originally envisaged. Under the new directive issued on Thursday, the onus has been placed on banks to link mobile numbers with bank accounts. "With the increased thrust of financial inclusion and customer protection and considering the recent surge in customer grievances relating to unauthorized transactions, the customer liability in these circumstances has been reviewed," said the RBI.

The central bank's circular covers online transactions as well as face-to-face transactions in stores using electronic payments. Besides asking banks to enable replies to text messages containing transaction alerts, the RBI has asked them to allow reporting of unauthorized transactions on their home page also fraud reporting will be possible through other channels including phone banking, SMS, Email, call centre and interactive voice response. A

customer will have zero liability in respect of a fraudulent transaction if there is contributory fraud or negligence on the part of the bank. The customer will also not be liable if there is a third party breach, without bank involvement and is reported to the bank within three working days of receiving communication regarding the unauthorized transaction.

"Banks have been compensating customers for third-party frauds. What is new is the concept of limited liability. We are not clear how this will apply when the customer has shared his password," said an official with a private bank. In cases where the loss is due to negligence of the customer, like sharing one's password, the RBI has said the customer will bear the entire loss until he reports the unauthorized transaction to the bank. He will cease to be responsible once he has reported the unauthorized transaction. Similarly, where the loss is caused by a third party, the customer will be liable for the transaction value if he fails to report the fraudulent transaction within four to seven days of receiving the alert from the bank. However, the maximum liability of the customer in the case of the above two transactions will be Rs 5,000 for basic savings bank account. For most other accounts, it will be Rs 10,000. For credit cards with limits above Rs 5 lakh and for current, cash credit and overdraft accounts of limits above Rs 25 lakh the maximum liability will be Rs 25,000.

## Gang of 8 dupes 800 in investment fraud, 1 held

Arvind Walmiki

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**THANE:** A gang of eight allegedly duped around 800 people in Mumbai, Thane and Navi Mumbai by asking them to invest in their company promising to double their money in three years. Vinay Fadnis, the suspected mastermind, was arrested last week.

All eight are from Pune and the main accused. Fadnis allegedly owns the company — Fadnis Group of Investments — that the gang operated under.

Its office is near Vrindavan bus stop at Naupada in Thane. According to the police com-

**We have recorded statements of more than 45 people who said that the gang cheated more than 800 people who invested in the company. We have also found that the company had its headquarter in Pune.**

AN OFFICER, Economic Offences Wing, Thane

plaint, the company duped around 800 people between 2008 and 2013.

A police officer from the Economic Offence Wing, Thane, said, "We have recorded statements of more than 45 people who said that the gang cheated more than 800 people who invested in the company. We

have also found that the company had its headquarter in Pune. We will send our team there to investigate."

The gang lured victims by promising 10% returns in one year, 11.30% in two and 12.30% in three, said the EOW officer.

They allegedly promised to

return the doubled amount in three years and stalled investors for another year owing to documentation and other legal formalities.

When they stopped responding to the investors' calls, a few victims got together and filed a complaint on Thursday in the Economic Offence Wing at Thane.

"One of the main accused has been arrested by Mumbai Naka police station in Nashik. We suspect that the other accused are hiding in remote areas of Maharashtra," added the officer.

The complaint has been forwarded to Naupada police station.

## Consumer Court fines BBMP, Police for faulty road humps; Kin of victim to get compensation

The principal bench of the Karnataka State Consumer Disputes Redressal Commission held the principal secretary, urban development; the BBMP commissioner, and commissioner of police, Bengaluru, guilty of negligence and ordered them to pay compensation of Rs. 12.70 lakh to an elderly couple — G M Chavan and Sona Bai. Their son Suryaprakash G, then 22, was killed in a road accident on the night of February 23, 2008 due to faulty humps on Ring Road in BTM Layout. His parents said that Suryaprakash was returning home from work on a bike. As he crossed the road humps, he lost balance and fell down, while his bike hit the road divider. The street was dark and had no lights too. Even there were no indicators. Moreover, the humps had been laid without specifications.

The couple argued that they were totally dependent on their son, who was employed with a private company and earned Rs 25,000 a month. When the hearing in the case finally began in 2013, the three respondents blamed each other and rider Suryaprakash for

the tragedy. They said he should have exercised due diligence while riding his motorbike. But the bench headed by Justice B S Indrakala rubbished their claims. The Chavans cited an RTI reply they had elicited from the Jayanagar police inspector, in which he had said the road humps were not built scientifically and were unauthorized. The inspector's reply was endorsed by the executive engineer, BBMP, in another RTI reply, and the official had accepted that the humps were built unscientifically.

The bench said Suryaprakash's death was not merely loss of life, but also loss of love and affection. It found the department concerned, specifically the BBMP, responsible for this and directed the civic body to adhere to the norms fixed by the Indian Road Congress. All the three respondents were asked to pay Rs 12.70 lakh, with 8% interest from the date of complaint as compensation, with costs of Rs 10,000. The parties were told to pay the amount within eight weeks from May 29, the date of the order.

# Consumer's Crossword!

(Answers to the clues are present interspersed in the current Keemat itself)

## ACROSS

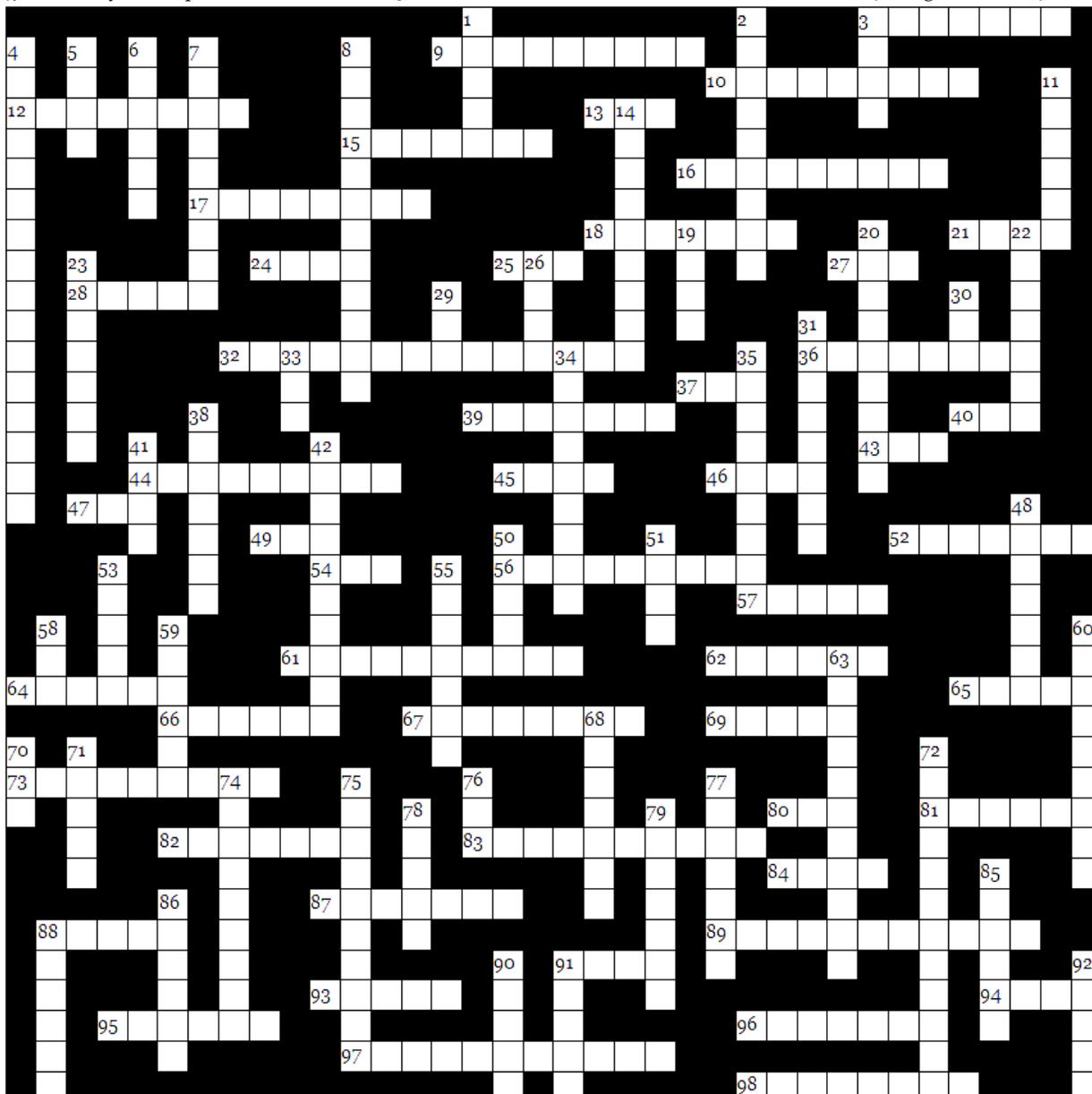
3. Mineral necessary for good health. (7)
9. Fast foods lack this value. (9)
10. Mineral necessary for good health. (9)
12. We lose water due to this. (8)
13. Apples are coated with this. (3)
15. Apex (7)
16. A sale price below cost price. (9)
17. (1-6) Necessary in the GST regime. (8)
18. Getting minor work done. (7)
21. Olive and avocado oil contains it. (4)
24. An unhealthy beverage. (4)
25. An accounting device. (3)
27. A new law enacted in India. (3)
28. It contains 22% water. (5)
32. The law of nature for energy balance. (14)
36. A device to copy credit cards. (8)
37. A unit of measuring obesity. (3)
39. It means four. (7)
40. Wore leaves as clothes. (3)
43. Police registers an accused under this. (3)
44. We lose water due to this. (9)
45. A dress material (4)
46. Money (4)
47. Never share credit/debit card number (3)
49. Necessary for cell phone communications (3)

52. It has body spots. (7)
54. An employee's account. (3)
56. A man from a church. (9)
57. A proprietary spreadsheet format. (5)
61. Cooking happens while cooling down. (10)
62. A box to carry food. (6)
64. Accumulation leads to bacterial growth. (6)
65. It plays a major role in our food choices. (5)
66. Responsible for the taste of foods. (6)
67. Nutritionally dense fruits. (8)
69. One does this to steal from debit cards. (5)
73. A toxic gas. (9)
80. A global organization. (3)
81. A child gets this money. (6)
82. It contains 75% water. (7)
83. Skin disorder. (10)
84. A tourist spot. (4)
87. Arguments and counter arguments. (7)
88. Capital city in India. (5)
89. Its increase reduces water loss. (11)
91. Sunflower oil is rich in it. (4)
93. Open software system. (5)
94. It has suggested the ideal oil for Indians. (4)
95. A village in Delhi. (6)
96. Mumbai's slum area. (7)
97. It makes you fat and sick. (11)

98. It ripens fruits. (8)

## DOWN

1. A unit of measure for liquids. (5)
2. It (4, 5) has omega-3 fatty acids. (9)
3. Organization doing tiffin box survey of school children. (4)
4. Firms (4, 12) offer higher interests. (16)
5. A district in Maharashtra (4)
6. Blockages can form here. (6)
7. Valuables at home. (9)
8. Result of water shortage in humans. (12)
11. It only contains truth. (6)
14. These patients use corticosteroid. (9)
19. Wore leaves as clothes. (4)
20. Skin disorder. (9)
22. Resulting due to body slow down. (7)
23. Outcome of eating junk foods. (7)
26. A religious place. (4)
29. A number allotted to employees. (3)
30. Regulatory bank. (3)
31. An Industry association. (8)
33. A security key. (3)
34. Fats found in commercial food products. (9)
35. It increases as human body loses water. (9)
38. Chronic dehydration causes this. (7)
41. High fat foods (4)



42. Finger prints & Iris scans. (10)
48. Foods are sold here. (7)
50. A prominent consumer body(5)
51. Colors (4)
53. An Industry association. (5)
55. A dog. (7)
58. Means one (3)
59. Fuels that generates carbon-dioxide. (6)
60. A digestive disorder. (9)
63. Popular street food (3-7) among children. (11)
68. A card to avail Govt. benefits. (7)
70. An accounting device. (3)
71. He did not like the word profit. (5)
72. Air pollution can lead to. (12)
74. Emotion. (9)
75. All gangster groups have (10)
76. To avoid sales calls. (3)
77. An important right? (7)
78. National food regulator. (5)
79. Solution to remove chemicals in fruits (7)
85. Margin added to cost. (6)
86. Light this as a prayer. (6)
88. Weight (6)
90. Visitor's entry book. (5)
91. Silly. (5)
92. Fat created in the stomach of cows & sheep. (5)

**Jokes** are meant for amusement! It employs comedic vehicles like parody, satire and other material referencing, true people, organizations, regions, etc., making fun of them in ways that are obviously not true. Our intent is not to offend anyone! If you believe that jokes could offend you, please do not read them! Despite this warning, if on reading you find, the jokes not to your liking, ignore and move on! Please be aware that they are simply just **JOKES!**



## LAUGHTER THE BEST MEDICINE



Five Scotsmen in an Audi Quattro arrived at an Irish border checkpoint. Paddy the officer stops them and tells them: "It is illegal to put 5 people in a Quattro, Quattro means four."

"Quattro is the name of the automobile, look at the papers; the car is designed to carry 5 persons." the Scotsmen retort in disbelief.

"You cannot pull that one on me," replies Paddy. "Quattro means four. You have five people in your car and you are therefore breaking the law." The Scotsmen are angry, "You idiot! Call your supervisor. I want to speak to someone with more intelligence!"

"Sorry," says Paddy, "Murphy is busy with 2 guys in a Fiat Uno".

Husband and wife went shopping to get new saris for wife. After seeing numerous saris, she shortlisted around 100 and further brought it down to 25 and out of those, she finally asked her husband to choose 5 saris among them. She then finally picked up only 1 sari taking almost five hours to finalize. The husband settled the bill and commented, "Adam was very lucky because he and Eve used to wear only leaves." He need not have to waste too much of time shopping. Wife says, "Who knows how many trees Adam had to climb and choose the leaves as per the Eve's wish!"

An absent-minded professor finds names, and address written in his memo book, but is unable to remember the people. Therefore, does a general checking up. The name and address of one person baffles him, and so he writes to him, asking if he had ever heard of him and if he is supposed to do something for him. The person who is the ex-husband of the professor's wife writes back a cordial letter to the professor saying he had already done the favor.

Q: Can February March?

A: No, but April May!

Q: Did you hear about the painter who was hospitalized?

A: Reports say it was due to too many strokes!

Q: Have you heard the joke about the butter?

A: I had better not tell you, it might spread!

Q: How, do you know, carrots are good for your eyesight?

A: Have you ever seen a rabbit wearing glasses?

Q: What do you call a person that chops up cereal?

A: A cereal killer!

Q: Name of a South American girl always in a hurry?

A: Urgent Tina!

Q: What do you call two fat people having a chat?

A: A heavy discussion!

Q: What kind of emotions do noses feel?

A: Nostalgia!

Q: What is easy to get into but hard to get out of?

A: Trouble!

Q: Who cleans the bottom of the ocean?

A: A Mer-Maid!

Q: Why can't a leopard hide?

A: Because he is always spotted!

Q: Why did the barber win the race?

A: Because he took a short cut!

Teacher: "George not only chopped down his father's cherry tree, but also admitted it. Now Johnny, do you know why his father did not punish him?"

Johnny: "Easy, because George still had the axe in his hand!"

A short Polish immigrant in the US went to apply for a driver's license. However, he had to take an eyesight test.

The optician showed him a card with the letters. On the bottom were these letters: C Z W I X N O S T A C Z

"Can you read this? The optician asked. "Read it?"

Polish person says, "I know this fellow well, he was my neighbor."

Teacher: Simon, tell me frankly, do you say prayers before eating?

Simon: No, madam I do not have to. My mom is a great cook.

Customer: "I have been ringing 0700 2300 for two days and cannot get through to your center enquiries. Can you help?"

Operator: "Where did you get that number from, Sir?"

Customer: "It was on the door of your Travel Centre."

Operator: "Sir, they are our opening hours"

All the children lined up for their first confession and when Johnny's turn came, the priest asked him to confess his sins.

Johnny: "Father, I threw a stone at Jimmy."

Priest: That was a very misguided thing to do my son"

Johnny: Misguided, no way, I hit him hard"

Desperate for a child a couple asked their priest to pray for them. The priest on way to Rome replies, "I will light a candle for you."

After 3 years, the priest on his return finds the wife pregnant, tending two sets of twins. Elated he wishes to speak to her husband and congratulate him personally.

"He has gone to Rome, to blow out that candle" comes, the harried reply from his wife.

A priest announces, "I am giving out miniature palm leaf crosses. Put this in the room where your family argues the most. It will remind you that God is watching."

A woman walks up to the priest, shakes his hand and says, "Thank you very much; I will take five of them."

Men are like Bluetooth: They are connected to you when you are nearby, but search for other devices when you are far away.

Women are like Wi-Fi: They see all available devices but connect to the strongest one.

Teacher: "Johnny, why are you doing your math multiplication sitting on the floor?"

Johnny: "You told me to do it without using tables."

Laura fell for her handsome new dentist like a ton of bricks and pretty-soon had lured him into a series of passionate rendezvous in the dental clinic after duty hours, but one day he said sadly, "Laura, honey, we have to stop seeing each other. Your husband is bound to get suspicious."

"No way, sweetie, he's dumb," she assures, "Besides, we've been meeting here for six months now and he doesn't suspect a thing."

"True," agreed the dentist, "but you're down to one tooth!"

Johnny's teacher was having trouble with his disrupting the class by always telling lies and making up stories. She went to the principal, and he told her to send Johnny to his office. Sure enough, here came Little Johnny. The principal to teach him a lesson told Johnny to take a seat, as he wanted to tell him a story. He explained, "Johnny, the other day I decided to go duck hunting, but I only had two shots, so I fired my first shot, and killed two ducks. They were falling out of the sky, and fell into a tree, where they hit four squirrels and killed them. The two ducks and four squirrels came falling to the ground, where they hit two rabbits and killed them, too. Just as I was going to gather up my animals, a bear came out and started to get them and then the weirdest thing happened. A little dog showed up out of nowhere and attacked the bear, so I was able to get all the animals I had killed. Now, Johnny, you believe that story don't you?"

Johnny answered, "Sure I do! That was MY dog, and that's the third bear he's gotten this year!"

Seeing a local advertisement "Purebred Police dog sale for 25\$ only" a woman hurriedly asks for its delivery. The next day a van delivers a mangiest looking mongrel she had ever seen in her life. In rage, she telephones the person who placed the advertisement, "How dare you call this mangy-mutt a purebred dog?"

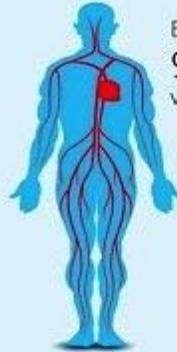
The person replies, "Do not let his external look and appearances deceive you, Madam, he is in secret service."

**Never make friends with people who are above or below you in status! Such friendships will never give any happiness! – Chanakya**



**Morning Tip: Have a nice cool glass of water as soon as you awaken!**

## THE HUMAN BODY IS



Blood is 92% water

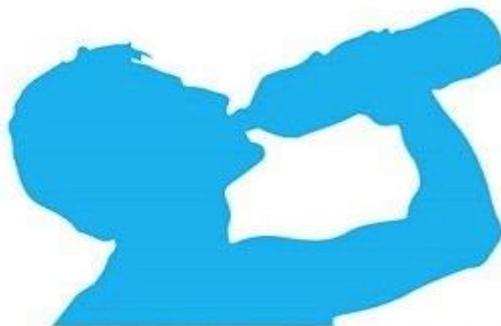


Bones 22% water



Muscles 75% water

## DID YOU KNOW...



**WHEN YOU FEEL THIRSTY, YOU ARE ALREADY DEHYDRATED.**



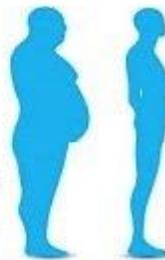
Drinking two 8-ounce glasses of water before breakfast, lunch, and dinner while also cutting back on portions will help you lose weight and keep it off for at least a year, according to research.



Researchers estimate that over the course of a year, a person who increased his water consumption by 1.5 liters a day would burn an extra 17,400 calories, for a weight loss of approximately five pounds.

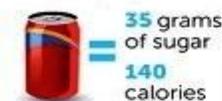


Drinking cold water can speed your metabolism and burn calories. The effects of elevated metabolism begin about 10 minutes after consuming the water and peak at 30-40 minutes after drinking.

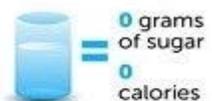


**You should Drink only Water!** The number one source of excessive calories in a person's diet is sugar-based beverages such as soda and fruit juices.

**Just one can of soda pop:**



**Glass of water:**



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### SOURCES

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