

March 2023

www.cercindia.org

# GRAHAK SATHI

## Buying Guides - Consumer Products

### Make more informed choices



CONSUMER EDUCATION AND RESEARCH CENTRE  
AHMEDABAD

HELPLINE NO. 1800 233 0222

Email : [cerc@cercindia.org](mailto:cerc@cercindia.org), [grahaksathi@cercindia.org](mailto:grahaksathi@cercindia.org)



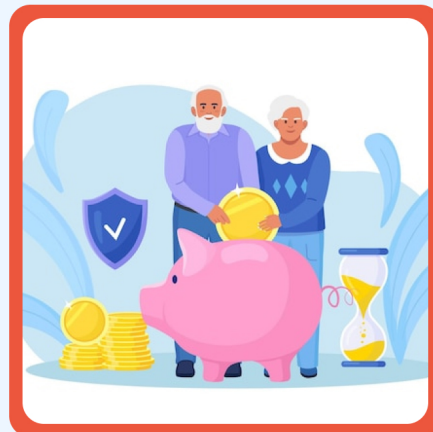
We at Consumer Education and Research Centre (CERC) recognize the confusion and dilemma faced by consumers whilst making purchases, what with a variety of features being offered by competing brands, a variety of claims being made, differential prices etc. which compound the indecision and confusion. To help you make more informed choices, **Grahak Sathi** brings to you, from time to time, easy to comprehend Buyers' Guides which have been found to be very useful.

In response to a request from some consumers who have benefited, we bring to you an e-book compilation of Buying Guides published by **Grahak Sathi**. We are sure you will benefit from this ready-reference e-book. We hope to update this e-book periodically.

Please feel free to print a copy of this e-book for your ready reference.

## Buying Guide - Product Categories

1. Electrical Home Appliances
2. Financial Products
3. Food Products
4. Other Items



## ELECTRICAL HOME APPLIANCES

The following pages bring you buying guides for a few commonly used appliances in most modern households:

- Air conditioner
- Air cooler
- Air Fryer
- Hand Blender
- Mixer Grinder
- Air Purifier
- Water Heater or Geyser
- Dishwasher
- Oxygen Concentrator



## Air conditioner

Many of you may be planning to buy/replace an air conditioner as the summer arrives. Here is a quick reference to help your purchase.

**Type:** There are various types of ACs available in the market from window to split, with inverter or without inverter. Each has its merits and demerits. The type of AC you choose will also depend on the room that you need to fix the AC in, and your budget.

**Capacity or Tonnage:** The recommended capacity or tonnage of the AC depends upon various factors like the size of the room, window area exposed to the sun, room insulation, the overall weather conditions, number of people in the room etc. Here is an easy and quick guide:

Room Size(Area)	AC Capacity
Upto 90 sq. ft	1 ton
Upto 110 sq. ft	1.2 ton
Upto 150 sq. ft	1.5 ton
Upto 200 sq. ft	2 ton



If your room gets direct sunlight in the later part of the day or if the room has high ceilings you may need to buy an AC with higher capacity for better efficiency. Similarly, if your room is not well insulated you may require a higher capacity AC. If you buy an AC with a higher than recommended capacity, you will end up paying more for the purchase.

**Energy Efficiency Rating:** The efficiency rating of an appliance is given by Bureau of Energy Efficiency (BEE) on a scale of 5. More the stars, higher is its efficiency and less the power consumption. An AC with a higher star rating will be more expensive than the one with lesser stars but it is a one-time investment. In the long run you will save on the electricity as it will consume less power. However, if you are to use the AC only for a few hours at night during summer, you may consider buying an AC with lower star rating.

**Copper coils:** Select a model that has copper coils. Although copper coil ACs may be a little more expensive than aluminium coil ones, they are more durable, efficient and easier to maintain.

### Some additional features you may want

**Wi-Fi compatibility:** This enables you to control your AC even when you are not at home.

**Filters:** Many ACs claim to have anti-bacterial filters that help disinfect the air of bacteria and other germs. Some even claim to remove odour. It is advisable to verify such claims before buying.

**Self-clean feature:** It cleans the filter periodically on its own.

**Sensors:** This monitors the presence of people and accordingly increases or reduces the air flow/room temperature.

## Air Cooler

Air coolers are a good cooling option for places with hot and dry weather. Here is a guide to help you select the right air cooler.

**Choose the right size:** Choose an air cooler size depending upon where you intend to use it. A small cooler in big area will not cool efficiently while big cooler in small area will make it humid. A personal/tower cooler cools an area of about 100-120 sq. ft. For medium size rooms opt for window air coolers, while for larger areas (more than 200-250 sq ft) opt for desert cooler. Also check the airflow details.

**Power consumption rating:** For most homes, an air cooler with power rating between 200–300 Watts would be an ideal choice for a good balance between effective cooling and electricity bills. Rating lesser than 200 Watts would give relatively less cooling, whereas greater than 300 Watts would give better cooling but would mean higher energy consumption and therefore higher electricity bills. Branded air coolers mention power rating. However, if you buy a non-branded or assembled cooler, ask about it.

**Type of cooling pads:** Two types of cooling pads are used in air coolers- honeycomb pads made of cellulose and aspen pads made of wood wool. Cooling pads should be minimum 90 mm thick. Honeycomb pads are claimed to be more efficient, look better and last for 3-4 years, but are more expensive to replace. Aspen pads are claimed to be efficient in very hot and dry conditions, but need to be replaced every year. They are significantly less expensive to replace.

**Water level indicator and ball cock:** Water level indicator is of great use to check the water level so that you do not have to look into the tank to check water level. Most coolers come with this. Some also come with ball cock to connect to running water and thus provide additional advantage.

**Other features:** Most coolers these days come with a remote. Some also claim to have additional features like inverter power compatibility, mosquito repellent and air purification technology, humidity controller, IoT enabled etc. These claims may need to be verified.



## Air Fryer

There are a number of air fryers available in the market. Here are some important points to keep in mind before purchasing an air fryer.

**Capacity:** Air fryers come in different capacities ranging from 1.5 to 12 litres. 4 to 6 litres capacity is ideal for a family of 4.

**Wattage:** Air fryers generally operate on 1000 to 1800 Watts. Most air fryers come with a 3-pin plug. This helps avoid accidents due to electric shock.

**Cleaning:** Look for a model that is easy to clean as it is very important to clean the air fryer after every use. Some brands come with attachments that are dishwasher friendly.

**Temperature control:** This is an important feature to cook a variety of foods. A high temperature of 200°C is required to cook chicken nuggets and tandoori whereas cooking vegetable dishes or baking cake etc. may need different temperatures. Therefore, opt for an air fryer that features temperature control.

**Cost:** Air fryers are an expensive appliance with cost ranging from Rs. 3,900 to Rs. 20,000. Their price is based on the size (capacity), wattage, and availability of other features like pre-programmed recipe settings, food separators/ compartments etc.

**Cord length:** The cord length of most air fryers will be around 1.5 meters. Having a long cord helps in manoeuvrability and easy use.

**Safety:** Look for a well-insulated air fryer that has a cool-touch hand grip so that your hands do not get burned while pulling out the basket. Also, the base of the machine should be anti-skid so that the device does not slip. Some fryers also have the feature where it stops functioning if the tray is not set properly.

**Automatic functionality:** An automatic shut-off feature prevents over-cooking of food. The air fryer will turn off automatically once the cooking is done and will ring an alarm.

**Food separator:** Some air fryers have food separators that let you cook multiple food items at the same time.

**Pre-programmed recipes:** Some models have pre-programmed settings for recipes customised for Indian cooking.

**Sustainable choice:** Air fryers with pre-programmed settings (recipes), less noise and wattage rating of 1000W can be a sustainable choice.



## Hand blender

Hand blenders, also known as stick blenders, stem blenders or blending rods, are a popular kitchen appliance because of their compact size and convenience of use. They can be used for blending foods in any small container or in the cooking pot itself by popping the rod straight into the vessel. These are easy to use, store and clean and also quick for dealing with small quantities of food. Hand blenders are usually used for pureeing cooked vegetables or dal, soups, sauces, making fruit smoothies, milkshakes, lassi, buttermilk, making baby foods, etc.

**Types of hand blenders:** Two types of hand blenders are available - one with complete insulated / plastic body and the other with metal based outer shaft. The power rating ranges from 125W to 300W and the cost from Rs. 500 to 3000.

Blenders have a small motor housing inside the stem and a shaft with a blade at its end. Simple blenders have a fixed all-purpose blade. However, more expensive models are available which provide other attachments and separate detachable blades for various functions like chopping, mixing, beating and whipping.

### What to look for when buying a hand blender

- Look for ISI marking (IS 302-2-14) for safety.
- It should have a thick and long power cable, preferably 2 meters long.
- Hand blenders are operated by continuously holding them and using the switch (on/off and different speeds) at the same time. Therefore, look for a model with sleek handle, better grip, and switches that are wide enough and comfortable for fingers to change the speed or to switch off/on while operating.
- A blender with push button switches is safer, as it shuts the blender down as soon as one takes the finger off the button.
- A hand blender with a detachable shaft/blade is easy to clean. However, check the ease of dismantling the shaft /blade before selecting.
- A blender with long stem/shaft can be used with vessel of any shape.
- A blade guard will help prevent accidental contact with sharp edges/moving blades.
- The additional chopper attachment is useful for performing the daily tasks of chopping onions, garlic, ginger etc. faster and more uniformly.
- The additional whisking /whipping blade/ attachment is useful if you frequently make omelettes, cakes and desserts.
- People with painful or weak hand, disability, one hand users can select a light weight blender with large grip area, manageable rod length and push buttons.
- For visually impaired people, sleek models with fixed guarded blades are the best choice.



## Mixer / grinder

A mixer/grinder (also called mixie) provides great convenience for Indian cooking which requires wet or dry grinding of a variety of ingredients on a daily basis. The appliance has two units - the bottom unit consists of a high-speed motor connected with a speed controlling switch and power supply cord, while the top unit consists of a container bowl with the mixing/grinding blade.

- Choose a mixer based on your needs and the tasks you most often do in the kitchen. Mixers are available with a variety of features and accessories at a cost ranging from of Rs. 1500 - 8000 and with power rating of 500/550/600/750 W. A lot of mixing, grinding, grating, mincing, and chopping functions can be effectively done with a 500/550/600W rating mixer.
- Before buying (online or from authorized dealer), check to ensure that the packing contains all accessories, operating instruction manual, details of service stations and signed copy of bill with guaranty /warranty card.
- Select a mixer/grinder/blender which has ISI mark (IS-302-2-14 for hand-held blender and IS 4250 for mixer/grinder).
- Look for a model with thick power cable and 3-pin plug attached to mixer body with cord guard. This helps avoid accidents due to electric shock.
- Position of overload protection switch should preferably be at the edge of mixer body for easy operation, rather than at the bottom.
- Arrow/symbol for direction of fixing and removing the jars should be marked for convenience of use.
- There should be legible and durable marking of speeds on the operating switch. This also helps in safely switching it off from any speed.
- Mixer bowls with removable blades are more convenient to clean than the ones with fixed blade.
- Some models provide draining pipe within the mixer body and others give water outlet outside the mixer body (near bowl fixing area) to avoid damage to motor due to seepage of water/liquid. Select model with outlet outside the body for easy maintenance and cleaning.
- Choose mixer with interlocking safety system which does not allow machine to start unless the bowl is properly fitted.
- Look for a model with low or moderate noise.



## Air Purifier

There are a lot of different factors to consider when buying an air purifier, from the cost to the design, but the most important is how effective the purifier will be for you.

- CADR (Clean Air Delivery Rate) value on the label shows the speed at which the purifier can filter dust and smoke particles in air within the specified room size. CADR ranges from 200 to 400 CMH (cubic meters per hour). Select a purifier with a higher CADR value for faster air purification for the same coverage area (size of room).
- Select an air purifier with around 20% larger coverage area than the size of room in which it will be used. It will not need to run the fan as fast, and thus will be quieter and consume less energy. Hence, purifier with coverage area 120 sq. feet will be more effective for a 100 sq. feet room.
- Also consider Air Change per Hour value – the number of times per hour that the purifier is able to filter all the air in the room. It is advised that the purifier should completely clean the air in the room at least once every 20 minutes, and ideally at least once every 12 minutes.
- Make sure that you buy a purifier with a genuine HEPA filter, as that is an international standard. There are no proper standards for purifiers in India so as consumers, we need to watch out for such facts.
- Check the noise level. Noise level of 50db marked on label is similar to that created by refrigerator which is comfortable to live with.
- Choose a model with multiple fan speeds, remote control, wheels and handles for easy mobility if you want to use it in multiple rooms.
- Select a purifier with washable/reusable pre-filters.
- Select a purifier with real time indicators to get air quality updates and alerts for changing filters.

- Check the after sales services of the brand that you are considering and also check the warranty terms.

### How to choose air purifiers based on your need

- Health benefits from using air purifiers vary from person to person and depend on the types of pollutants in the home.
- People with low immunity levels, asthma, and those on dialysis should opt for air purifiers with true HEPA filter, pre-filter and should avoid Ozone based purifiers.
- People living in industrial areas should opt for a purifier with activated carbon filters to remove the odour in air.
- People with pets and those living near construction areas should ensure that the purifier has a strong pre-filter. The pre-filters should be replaced frequently.
- Remember, air purifier does not cure allergies or breathing problems. It just improves air quality of your living area by preventing dust/any other particles, but it cannot act as a medicine or a therapy.



## Water Heater / Geyser

Here is a buying guide to help you choose the right Water Heater/Geyser for your use in the winter season.

### Types of water heater

Water heaters can be storage type or instantaneous. They can be operated with electricity, gas or solar energy. They can be further classified as:

**Electric** - Storage type or instantaneous type

**Solar** - Storage type

**Gas** - Instant type

### Energy Cost

- Energy cost for using an electric geyser for 2 hours/day with a power rating of 2.0KW is about Rs.20/day, Rs.600/month, Rs.7300/year. (Considering electricity tariff rate of Rs.5/unit)
- Energy cost depends on two main factors-
  - Power rating marked on geysers - e.g. 2.0KW, 3.0KW, 4.5KW
  - Total time for which it is used to heat the water (by all family members) - e.g. 30 minutes by one person so a total of 2 hours by a family of four. Actual running time will depend on weather, personal preferences and if geyser is instant or storage type. However, it is advisable to switch off the geyser when not using.

- Electric water heaters are affordable to purchase. Although one would incur some monthly running expense for using it, these water heaters ensure ample supply of hot water when electricity is regular.
- The purchase cost and running cost of gas water heater maybe very similar to electric water heaters, but they are generally available only with low capacity similar to instant type electric water heater.
- The purchasing cost of solar heaters is relatively very high as compared to other water heaters but its energy cost is nil. There is, however, a marginal maintenance cost involved (Rs 3,000 – 5,000/year)

### General safety precautions

- Buy geysers with auto cut-off feature and indicating lights.
- It is advisable to get all types of geysers installed through authorised service centre for safety.
- Ensure use of proper size plugs and sockets for power supply to geysers. E.g. 4.5KW instantaneous geysers should be given supply from 25A switch and 3.0KW from 16A switch.

Check for safety features, after sales service and warranty before buying.



## Dishwasher

Buying a dishwasher can be confusing given the number of models available in the market. Several factors need to be considered when purchasing a dishwasher. Given below is information to guide you while choosing a dishwasher.

**Type:** The choice between a built-in, portable or countertop dishwasher would depend upon the size of your home, family size, frequency of use and average load.

**Size and capacity:** Choosing the right size of dishwasher is important. A compact dishwasher (18-inch) is adequate for a small family of 2 to 4. A standard size (24-inch width) dishwasher is ideal for a larger family.

**Energy efficiency:** It is recommended to choose a dishwasher with 3 or more energy star rating by the Indian Bureau of Energy Efficiency (BEE). Usually, most dishwashers consume 1 to 2 units (kWh) of power on each load of dishes. However, these days you can choose dishwashers that are highly energy efficient and use only about 0.8 kWh per load.

**Wash cycles:** Dishwashers come with several wash cycle settings - light wash, regular wash, heavy wash (pots and pans) and other settings. Different settings consume different amounts of

energy, water and detergent. Dishwashers also have options to adjust the temperature of the water and steam. Hot water helps clean oily and greasy stains. Dishwashers with steam drying option give you ready-to-use utensils which don't require to be wiped with a cloth.

**Number of racks:** Check the number of racks, their arrangement and if they are movable. Standard dishwashers usually have two racks, while some may have three. Racks are designed to accommodate all types of utensils including tall glasses and oddly-shaped utensils. Most dishwashers, across every price range have height adjustable racks and removable baskets.

**Cutlery basket:** Several dishwashers provide a cutlery basket for placing all the cutlery including tall spoons.

**Tub type:** Most affordable dishwasher models use plastic tubs, while higher-end models use stainless steel tubs. Stainless steel tubs are more durable than plastic ones, but that doesn't affect the wash performance of the dishwasher.

**Noise:** A dishwasher which operates silently should be preferred as it runs for a long time.

**Other features to consider:** Child-safety lock, error alert, weight alert, anti-flood feature.



## Oxygen Concentrator

Oxygen concentrators gained importance as a household equipment during the Covid pandemic. There are two types of oxygen concentrators -continuous flow type and pulse dose or intermittent flow type. Each one is best suited for a specific type of patient. To keep blood oxygen levels in an acceptable range, it is essential to take advice from a doctor/ respiratory therapist and/ or oxygen specialist for specific oxygen requirement of an individual. After the ideal dose is prescribed by doctor, oxygen concentrator unit can be selected to fit the patient's need.

**Continuous flow type** - If patient requires 4 to 5 litres/minute of oxygen. It provides the same flow of oxygen per minute.

**Pulse dose /intermittent flow type** - If the patient needs lesser quantity of oxygen, i.e., 2litres/minute or less. It pulses oxygen when patient inhales and does not deliver oxygen continuously.

### Look for the following while buying :

- Model of a trustworthy brand.
- A model which is portable and easy to maintain. Filters, humidifier bottle and nasal cannula need to be often cleaned properly.

- Check for oxygen purity level that the machine provides ( $93 \pm 3\%$  is preferable).
- Sound level while using (Less than 50 dB is preferable).
- Outlet pressure (0.04 to 0.07 MPa is preferable).
- Check the flow rate capability. Every patient requires different flow rates, therefore take the doctor's recommendation.
- Timer and automatic shut off feature for ease of adjusting time and flow rate.
- Flow rate indicator and flow regulator.
- Auto temperature control. (Temperature inside the machine should be maintained up to  $50^{\circ}\text{C}$ ).
- Power Consumption - Oxygen concentrators need continuous electricity supply ranging from 100W to 600W. It is better to opt for a concentrator that has the lowest power consumption.
- Capacity of backup battery.
- Warranty (2 to 3 years).
- Red light indicator to avoid causing harm to patient. It typically means 'Low Oxygen Purity' or 'Needs Service' depending on model.
- Additional number of air intake filters and molecular sieve beds.

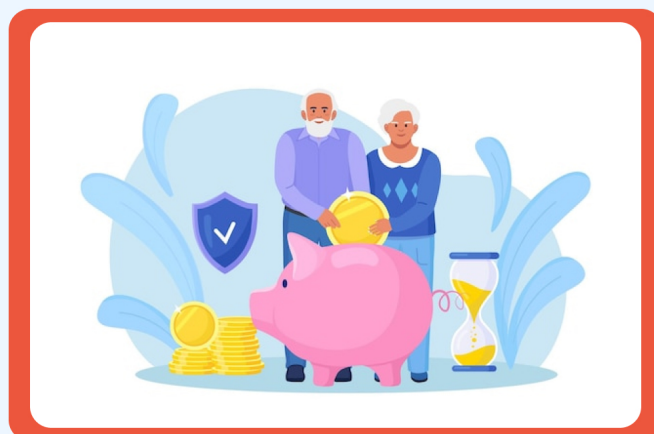


## FINANCIAL PRODUCTS

Financial Products or Financial Services include a broad range of activities such as banking, investing, insurance, credit/debit cards, payment wallets etc. Financial services are limited to the services provided by financial services firms and institutions and their professionals, while financial products are the products like accounts, insurance products or investment products etc. that they provide.

Here we discuss some important points to keep in mind before buying or hiring any of the financial products or services. This section covers:

- Essential checklist before hiring a bank locker
- Buying guide for Health Insurance
- Investment options for Senior Citizens



## Hiring a bank locker

Many of us prefer to keep important documents, jewellery and other valuables safe in a bank locker. Keep some important points in mind when hiring a bank locker.

**Getting a locker:** Try to get a locker in a bank branch where you hold an account in and is close to your residence. Ensure that you are given a waitlist number on submission of the application in case of wait in allotment.

**New locker agreement:** As per latest RBI Guidelines, bank locker holders must sign a new locker agreement with the bank before 31 December 2023. Banks can use the model locker agreement by IBA which has to conform with revised instructions. Banks are also required to ensure that any unfair terms or conditions are not incorporated in their locker agreements. Ensure that you read the locker agreement before signing, specifically for the dos and don'ts. Keep a copy of the agreement with you.

**Locker rent:** Rent varies based on location and locker sizes. It is charged annually in advance. Rents in public sector banks are lower (Rs. 1,000 - 8,000) compared to those in private sector (Rs. 1,500 - 22,000) and foreign banks (Rs 2,500 - 48,000). Banks have the discretion to break open any locker if the rent has not been paid for three years in a row.

**Nominee:** Ensure that a nominee is registered for the locker, even in case of a joint account, to facilitate release of the contents in the event of death.

**Fixed deposits:** At the time of locker allotment, banks are allowed to ask for a fixed deposit covering 3 years' locker rent and charges for breaking open the locker in case of any eventuality. However, banks cannot insist on fixed deposits from existing locker holders or those who have satisfactory operative account.



**Frequency of operation:** Some banks charge for each locker visit, after 12 free visits in a year. This may vary from bank to bank. You should operate the locker at least once a year, otherwise the bank can call back the locker. In cases like travelling abroad for an extended period, inform the bank beforehand about place, contact details, period of absence etc.

**Notification alerts:** Banks must send notifications to customers about the use of their lockers by SMS and email so that they come to know about any unauthorised locker access.

**Locker key:** The key received from the bank should be in a sealed packet. If you lose the locker key, inform the bank in writing. The bank will get a duplicate key prepared at an additional cost in your presence.

**Insurance:** Insure your valuables and jewellery against theft and damage irrespective of whether you keep them at home or in bank lockers.

**Liability of the bank:** In cases where the loss of locker contents is due to incidents like fire, theft, dacoity, or due to fraud by its employees, the banks' liability shall be for an amount equivalent to one hundred times the prevailing annual rent of locker. However, the bank shall not be liable for any damage/loss of contents of locker due to natural calamities or Acts of God like earthquake, floods, etc. or due to the sole fault or negligence of the customer.

The bank does not know the contents of your locker and is not responsible for them. Keep a list of items placed in the locker with original bills at a safe place. This is important when claiming insurance in case of theft or loss.

## Health Insurance Policy

Rising healthcare services costs can unexpectedly and seriously impact your finances in case of any disease, accident etc. Buying health insurance is a way to be financially prepared against such uncertainty, especially if your employer does not provide for it. It's also prudent to have health insurance for your family, even if you are covered by your employer.

Consider your requirements, compare different plans, check out policy features, limitations. There can be hidden factors that we tend to miss. It is important to read the policy wording before getting health insurance.

### Look for the right policy coverage

Select a plan that offers coverage against wide range of medical problems, pre- and post-hospitalisation cover, ambulance charges, critical illness cover, maternity benefits, cashless treatment, daily hospital cash benefit, in-patient hospitalization, etc. Make sure the policy meets the needs of each family member insured.

**It should have Cashless Hospitalisation** in which the hospital bills are directly settled by the insurer, without you having to pay them. Look at insurers' cashless hospital list to ensure that hospitals offering best healthcare services in your city are covered.

### Find out the exact coverage offered:

- Look for a plan with maximum in-patient hospitalisation coverage, i.e. coverage for medication or treatment with more than 24 hours' hospital stay.
- Look for a plan that covers a high number of day care treatments, i.e. for hospital treatments/procedures that are completed in less than 24 hours' hospitalisation, e.g. cataract, tonsils, chemotherapy etc.
- Look for a plan that provides most coverage on pre- and post-hospitalisation expenses, i.e. for expenses prior to the hospitalisation and post-discharge.

- Choose a plan that provides a higher room-rent limit if you want to avoid paying extra from your own pocket. Some plans may have a cap on room-rent, while others allow a percentage of sum assured.
- Look out for sub-limits for certain expenses/treatment, e.g. sub-limit per eye in cataract surgery, caps on normal delivery and caesarean delivery etc.

**Examine the waiting period, co-payment and exclusions.** Waiting period is that in which no claims will be admissible, applicable if you have any pre-existing illness. Lower waiting period is better. Co-payment is the share of the claim that you need to pay yourself, mostly seen in senior citizens or specific need plans. Exclusions are medical conditions or healthcare expenses that are not covered by the health plan.

**Go for policies with good No claim bonus (NCB) benefits.** NCB is an increase in the sum assured amount, from 5 to 50 % at the same premium level, awarded for a claim-free year. This will increase your sum assured over time. Different insurers have different rules.

**Look for flexibility** to add new family members easily.

**Choose a family health plan that offers lifetime renewability,** so that you can continue with the same plan in the years to come without the hassle of buying another policy after crossing the age limit.



## Investment options for Senior Citizens

Investments for senior citizens should be highly liquid, tax efficient and should fetch good returns without risk on their capital invested. Usually, senior citizens opt for safe investments like Fixed Deposits (FD) and post office savings schemes for their life-long earnings. Most are not aware of other alternative investments. We discuss a few investment options for senior citizens where they can invest their hard-earned savings to get a regular income.

### Senior Citizen Saving Scheme (SCSS)

- Secured investment guaranteed by GoI to provide regular income to senior citizens.
- Available at Post Office and Nationalised Banks.
- Age eligibility – Minimum 60 years, 55 in case of voluntary retirement (VRS).
- Five-year scheme, extendable by another 3 years. i.e. the account can be closed after 5 years and the depositor has the option to extend the account for another 3 years.
- Nomination facility available.
- Investment in single/joint names. First holder should be senior citizen.
- Only a single deposit is allowed in the multiples of Rs.1,000.
- Maximum Rs. 30 lakhs (after Budget 2023) can be invested per senior citizen.
- The current interest rate is 8 % per annum (for Jan- March 2023), payable quarterly, on 1st working day of April/July/October/January.
- Taxation - Original investment eligible under for 80C (subject to a maximum of Rs. 1.5 lakhs from all eligible investments).
- Interest earned is taxable as per applicable slab. TDS deduction applicable.
- Premature withdrawal (within scheme period) is allowed - After 1 year with penalty of 1.5% of total amount deposited and after 2 years with a 1% penalty.
- In case of death, the rate of interest as applicable on SCSS scheme shall be paid till the date of demise the account holder/s.

**Pro** – Interest rate in SCSS is usually higher than bank FDs. However, currently some banks are offering higher FD interest.

**Con** – Premature withdrawals allowed only after 1 year with applicable penalty. Bank FDs can be prematurely withdrawn anytime with applicable penalty.

### Pradhan Mantri Vaya Vandana Yojana (PMVVY)

- Secured investment guaranteed by GOI, with aim to provide regular pension to senior citizens.
- Buy from Life Insurance Corporation of India.
- Age eligibility – Minimum 60 years.
- 10 years scheme. Currently available only up to 31st March 2023.
- Investment in single/joint names. First holder should be senior citizen.
- Maximum Rs. 15 lakhs can be invested per senior citizen.
- The current interest rate is 7.4% per annum (for policies purchased up to 31 March 2023).
- You can opt for monthly, quarterly, half-yearly or annual payout as per your financial requirements and convenience.
- PMVVY gives a guaranteed payout of pension at a specified rate for 10 years.
- Taxation – No 80 C benefit on investment. Tax applicable on interest as per slab. No TDS.
- Premature withdrawal of the PMVVY policy allowed only in exceptional cases like illness of self or spouse. 98% of the original investment refunded as surrender value.
- On death of the policyholder during the policy term of 10 years, the purchase price (PMVVY investment amount) shall be refunded to beneficiary. On survival of the policyholder to the end of the policy term of 10 years, purchase price along with final pension installment shall be returned.

**Pro** - Once you invest in the PMVVY scheme, it provides a secure regular income to retired/senior citizens for 10 years.

**Con** - Premature withdrawal only in exceptional cases. Penalty applicable

### Bank fixed deposits (FD)

- The most popular investment scheme for senior citizens.
- Provide the flexibility to choose your desired interest pay out option-monthly, quarterly, half-yearly or annually. You also have the option to accumulate interest for payment at time of maturity.
- Currently (Feb 2023), different banks are offering highest interest rates of more than 7% ranging up to 8.5% on FDs to senior citizens for some specific shorter tenures and for 5-10 years.

**Pro** – Flexibility in investment term (from few days to 10 years) and interest payout options. Most banks allow borrowing against FDs, if need arises.

**Con** – Each bank FD depositor is insured only up to a maximum of Rs. 5 lakhs for both principal and interest amount held in fixed deposit in case of liquidation/cancellation of bank's license. Banks also levy a penalty for pre-mature withdrawal of FDs.

### RBI Floating Rate Savings Bonds

- Can be held by anyone either singly or jointly
- Available at Nationalised banks, some private sector banks (HDFC, ICICI, IDBI, Axis Banks) and Stock Holding Corporation of India Ltd.
- Maturity period is 7 years from the date of issuance.
- Minimum investment of Rs. 1000, further in multiples of Rs. 1000. No maximum limit.
- Interest is paid twice a year, on 1 July and 1 January.
- Current interest rate for the half year January 2023 to June 2023 is 7.35 % per annum. The interest rate on these bonds is reviewed and reset every six months, i.e., on January 1 and July 1 every year.
- TDS deducted on interest payment

- Premature redemption is allowed for specified categories of senior citizens - after lock in period of 4 years in the age bracket of 80 years and above, 5 years for 70-80 years and 6 years for 60-70 years age. Penalty for premature redemption is 50% of last six-month interest payment.

**Pro** – Secure investment.

**Con** – Premature withdrawal only after lock in period. Also, these Bonds are not eligible as collateral for availing loans from Banks, Non-Banking Financial Companies (NBFCs) and financial Institutions.

### Post Office Monthly Income Scheme (POMIS)

- Can be held by anyone either singly or jointly including minors 10 years of age or older.
- A five-year scheme
- Minimum amount of investment is Rs. 1000, further in multiples of Rs. 1000
- Maximum investment of Rs. 9 lakhs in a single name, maximum of Rs. 15 lakhs if the account is in joint names (after budget 2023).
- Current interest rate is 7.01% per annum (for quarter January- March 2023) paid monthly.
- No TDS deducted on monthly interest payment.
- Penalty on premature withdrawal – no benefit if within 1 year, 2% penalty between 1 - 3 years, 1% between 3-5 years.
- At maturity, you can either withdraw your original deposit amount or renew the account.

**Pro** – Guaranteed monthly income.

**Con** – Penalty on premature withdrawal



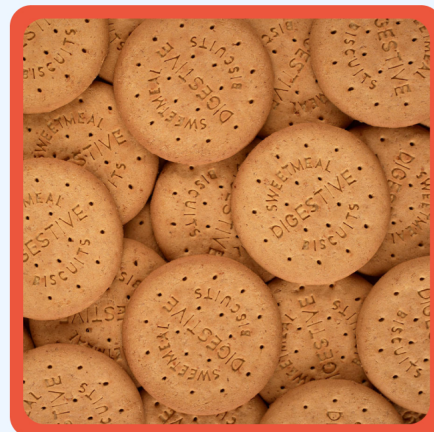
## FOOD PRODUCTS

Essentially, food is required to provide energy needed to keep the body breathing and alive, for movement and warmth, and for growth and repair of tissues as well as to satisfy our taste buds. To get all these, the foods which we consume must be healthy, nutritive, safe and prepared in a hygienic way.

According to Food Safety and Standards Authority of India Guidelines (Expert Group consultation on Fat, Sugar and Salt), a product containing sugar more than 22.5g/100g can be considered as 'high sugar'. If the salt mentioned on the label is more than 1.5g/100g (0.6g sodium) it is considered 'high salt' and for fat, 17.5g/100g is considered high. Ensure that any food item you buy has values that are lower than these recommended values.

We bring you buying suggestions for some routinely consumed food items:

- Plant based dairy substitutes
- Digestive Biscuits
- Namkeens
- Pickles
- Mawa
- Aamras



## Plant-based substitutes for dairy products

Plant-based substitutes do not replicate in entirety the nutrient content and quality of milk.

However, each one of these plant substitutes has its unique application and addresses a variety of health issues like allergies, lactose intolerance and other health conditions, and even ethical reasons. Consumers are advised to consider the following while choosing a plant-based milk alternative.

- If you are on a low-fat diet, choose a brand with the lowest amount of fat per serving like soy or almond milk.
- Choose a plant-based milk with fewer ingredients like additives and preservatives. If possible, try making your own almond, cashew or coconut milk in your kitchen.
- In order to replace nutrients that you would otherwise get from dairy milk, read the nutrition facts when you are buying a non-dairy alternative. Pick one that is fortified with calcium, vitamin D, and vitamin B12.
- Buy unsweetened if you can. Flavoured plant-based substitutes (like chocolate, vanilla, elaichi flavoured) can contain a lot of sugar and artificial flavours. These are not recommended to be consumed on a daily basis. These vegan substitutes are available as beverages or in powder form and are completely devoid of dairy, milk solids or whey powders.
- Choose your non-dairy substitute based on your needs. If you are looking to replace dairy milk in your coffee, you can try oat, soy or cashew milk. If you want something that is similar to the taste of cow's milk, you can use pea milk if available.
- None of the plant-based alternatives match nutrients present in cow's milk entirely. The closest is calcium fortified soy milk, but it is still lower in potassium and other nutrients. Read the nutritional label for complete information before buying.
- If the choice to consume non-dairy plant-based alternatives is not based on allergies, lifestyle decisions or dietary restrictions, you can ensure adequate nutrition from a combination of dairy and non-dairy milk in consultation with your physician.
- Additives like glycerol, lactic acid, mono or diglycerides may be from animal fat although their plant-based substitutes are also available. If they are plant-based, it would be specifically mentioned on the label.



## Digestive biscuits

Digestive biscuits are commonly believed to be healthier than other regular biscuits. This is a myth created by aggressive advertising. Digestive biscuits should be avoided for a healthy diet. Many other healthier snack options are available, which should be considered instead of the high sugar and fat Digestive biscuits.

- Consider buying snacks such as low fat and sugar biscuits, toast or khakhras etc.
- People suffering from diabetes, high blood pressure and heart ailments should refrain from buying Digestive biscuits, though these are often recommended for them.
- Prepacked foods are required to display on their label the per 100g content of sodium (salt), sugar and fat. They should also display the serving size and the per serve amounts of sodium, sugar and fat as percentage contributions to RDA. Always check that the Salt/Sodium content is mentioned on the packet label Nutritional Information table. Refrain from buying biscuits (and other food products) where salt content is not mentioned.
- Chose a brand with minimum sugar content. One of the brands surveyed by us mentioned maximum sugar content on the label as 20.1g/100g. This means that eating 100g of those particular Digestive biscuits would

almost fulfil your recommended daily sugar requirement and no more sugar should be consumed that day for a balanced diet.

- Chose a brand with a low-fat content. One brand showed maximum 23.4g/100g fat content as per label, meaning that 100g of such digestive biscuits almost fulfils your day's requirement of fat. Therefore, it is not a healthy food choice.
- 7 out of the 8 brands surveyed by us had more than 17.5g/100g fat content making them a high fat product. Avoid buying a biscuit brand (or any other food product) which can be classified as a high fat product.
- If possible, consider preparing snacks at home as you can control the quantity and quality of ingredients.

### What is a high fat, sugar, salt (HFSS) food

According to Food Safety and Standards Authority of India (Expert Group on Fat, Sugar and Salt) Guidelines, a food product containing -

- sugar more than 22.5g/100g is considered as high sugar product
- salt more than 1.5g/100g (0.6g sodium) is considered high salt product
- fat more than 17.5g/100g is considered high fat product



## Namkeens

Namkeens may not be the healthiest snack option but some caution while purchasing can ensure that you select a brand which is least harmful to your health. Here we discuss some points that you should keep in mind while buying namkeens.

**Check the best before date** when buying a namkeen packet. It is preferable to buy a packet as close to manufacturing date as possible to ensure freshness.

### Check Nutritional Information

- As namkeens contain high salt, sugar, and oil (fat), ensure that the salt, sugar, fat content is mentioned on the nutritional information table on the label.
- Avoid buying namkeen in which salt, sugar and fat content is not mentioned. Consuming salt and sugar without knowing can have adverse health effects. Not mentioning sugar can be misleading to diabetics, whereas not mentioning salt can be misleading to people suffering from high blood pressure and hypertension.

- Compare the salt content in varieties available. Choose a namkeen which contains lesser amounts of salt/sodium.
- Similarly, compare sugar and fat content also to ensure that you buy namkeen which has lesser amounts of sugar and fat.
- There are many varieties of namkeens and snacks which can be considered instead of the high salt, sugar and fat namkeens (such as Khatta Meetha).
- Low fat or roasted namkeens, toast or khakaras should be considered if suffering from diabetes, high blood pressure and heart ailments. However, you should always check label for salt and fat content in all packaged snacks, even in roasted varieties.

Consider making namkeens or snacks at home so that you can control the quantity of salt, sugar and fat used. You are also assured of the quality and freshness of the snacks you consume. However, regular consumption of namkeens should be restricted.



## Pickles

Pickles are made with different seasonal vegetables and fruits with addition of oil, salt and spices, often to last the whole year or more. The spicy, sweet, sour taste makes them a meal-time favourite. With modern day busy lifestyles, more and more people are now buying pickles from the market.

Are pickles healthy for us? They have a high sodium (salt) content, as salt is added for seasoning as well as preservation. Excessive salt in pickles increases our dietary salt intake which can lead to many ill health effects.

### How much salt does pickle contain?

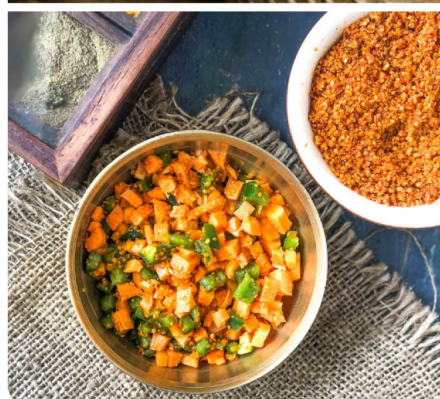
On studying the label information of a dozen major pickle brands available in the market, it was found that all had salt content of at least 11.8g/100g. For pickles having 11.8g/100g salt, one tablespoon of pickle (approximately 15g) will contain about 1.8g salt. So, if you have a serving of 1 tablespoon pickle with both meals,

you will be consuming about 3.6g salt, which is more than 70% of your RDA of 5g/day. Along with other meal items and snacks etc., this will substantially increase your salt intake.

### Tips for buying pickles

- Always check if salt content is mentioned in the Nutritional Information Table on the label. Do not buy pickles that don't mention the amount of salt/sodium.
- Avoid buying a pickles brand that has salt close to 10g/100g or more. If you have to consume it, restrict your consumption, as many other everyday foods that we eat contain salt/sodium.
- Compare salt content of available brands and buy the one with lowest salt/sodium content.

Eat pickles in moderation for preserving your health and avoid frequent consumption. It is best to consume homemade pickles as you can control the amount of salt used. Moreover, they are free of preservatives which may also contain sodium.



## Mawa

Celebrations during the festival season are incomplete without indulging in a variety of Indian sweets. Buying sweets from stores/mithai shops is on the rise but there are many households that still prefer to make sweets at home, often with store-bought mawa or khoya. However, many times the store-bought mawa may be adulterated or contaminated.

It is a huge health risk to consume sweets made from adulterated mawa. We show you ways to identify whether the mawa you are buying is adulterated or not.

### Common adulterants in mawa

- Vanaspati is added to increase the fat content.
- Starch is added to increase the solid content to falsely increase the mass of mawa.
- Formalin is a preservative added to increase the shelf-life. Formalin can cause damage to the kidney, liver and can cause asthma and cancer.
- Blotting paper is added to give a thick and rich texture to mawa.
- Coal tar dyes are sometimes added for colour.
- Flour, suji or semolina are added to increase mass.

### Quick checks before buying

- Check the manufacturing date before buying mawa. The shelf life of packaged mawa should not be more than 2 days.
- A simple test to check mawa at the time of purchase itself is to check its taste and texture. Pure, fresh and unadulterated mawa has an oily and grainy texture. It leaves a trail of grease when rubbed on the palm and tastes slightly sweet.
- Before buying, take a pinch from the stock and rub it on your palm. Taste it, pure mawa should taste slightly sweet. If it tastes odd, it is probably adulterated.
- Check for rancidity (sour/foul odour) by smelling it before buying. It will also taste sour.
- Check for appearance for foreign matter like black particles and colour.
- Avoid buying mawa which is off-coloured or has a greenish tinge (due to fungus infestation).



## Aamras

Aamras, literally meaning mango juice, is widely consumed at part of daily meals in western India. It is made from pulp or puree of ripe mangoes with sugar usually added to sweeten it. It is often served at celebrations and weddings too. Ready to eat Aamras is sold in shops (mithai shops, dairies etc.) and is also available in pre-packaged tins.

### A simple guide for buying ready-to-eat Aamras

- Always purchase Aamras from a reputed shop or brand and that having good packaging.
- Buy from a popular shop to ensure freshness and quality.
- When buying packaged Aamras, check for all labelling information on the pack like MRP, packed date, best before, batch no., manufacturing address etc.
- Check label for presence of artificial flavours and/or colours.
- If the best before date shows a long shelf life, it indicates that it has preservatives. Avoid such brand.
- Aamras having no label information should be avoided.
- If the label does not specify contents (by weight or percentages) you will not know the

amount of sugar or additives. Thus, consumption of such brands should be avoided.

- Check to see if what you are buying is Aamras or mango milkshake.
- Avoid buying loose Aamras. If you still buy loose Aamras, check for its consistency. If it is too thin and runny, it may be adulterated with water. Contaminated water is a major reason behind water borne diseases such as typhoid, jaundice and diarrhea.
- Brightly coloured loose Aamras must be avoided as it contains synthetic food colours,
- If there is a slight bitter aftertaste after eating the Aamras, it may contain artificial sweeteners.
- Look for zero added sugar variety if available to control your sugar intake. You can always add sugar at home.

Aamras should preferably be made at home so that you can ensure purity, control added sugar and avoid artificial colour/flavour. Make sure that you buy naturally ripened mangoes as mangoes ripened artificially by using chemicals may lead to serious health conditions.



## OTHER ITEMS

Today there is hardly any device which does not run on battery and more particularly AA and AAA size cells or batteries. Be it a TV remote or toys, such batteries are used to power these devices.

Sunscreens are another widely used product. Extreme sun exposure can lead to early ageing of the skin and sometimes elaborate skin care routine may also not help unless you use a good sunscreen.

Another item that has suddenly come into the spotlight at many homes due to the pandemic is a steam inhaler. Many people have started using it regularly under the impression that it may keep Covid at bay, although steam inhalers neither prevent nor cure corona.

Here we bring for you Buying Guides for:

- AA and AAA batteries
- Face Masks
- Sunscreens
- Hand Sanitizers
- Steam Inhalers



## AA and AAA batteries

Everything runs on batteries today - from TV and AC remotes, clocks, toys, to weighing scales and blood pressure monitors. While there are several types of batteries that have different uses, single use AA and AAA are the most commonly used batteries. Given below is a guide to help you on how to buy these batteries.

### How to select AA and AAA dry cell battery

**Slot size in device:** AAA batteries are thinner and shorter than AA batteries. Choose battery as per slot size. Incorrect battery size may lead to malfunctioning of the device.

**Sustainable choice:** Alkaline type batteries work longer than zinc carbon ones and are less prone to leakage. Check the label to find out which type a battery is. You can buy zinc carbon type batteries for clocks, weighing scales, TV remotes, and blood pressure monitors which require less power to operate. However, buying alkaline batteries is a sustainable choice for all devices.

**Price:** Zinc carbon batteries cost Rs. 10 to Rs. 15 per piece. Alkaline batteries are costlier (Rs. 25 to Rs. 40 per piece) but they last longer.

**Chinese batteries:** Avoid buying Chinese batteries (they are marked 'Made in China' or 'Made in PRC'). Although cheap (Rs. 5 to Rs.7 per piece), they do not last long and may even damage your device.

**ISI mark:** Purchase batteries marked with ISI mark, expiry date and zero percent use of mercury, cadmium and Lead (eco-friendly), as they are safer and give better life.

### Tips for proper battery care and use

- Store batteries in their original packaging, in a dry place and at normal room temperature until ready to use.
- Don't store batteries or battery power devices in very warm places, as high temperature can reduce battery performance and may cause leakage.
- Leaking batteries should be removed from the device (by wearing hand gloves) and properly disposed. Clean the battery contacts with cotton cloth dipped in soapy water or vinegar. Allow the contacts to dry.
- Don't mix new and old batteries or batteries of different brands or types (zinc carbon and alkaline) in the same device. This may result in battery leakage causing personal injury or damage to device.
- Don't leave batteries in a device if you are not going to use it for a while



## Face masks

Face masks are one of the effective ways to arrest the spread of coronavirus and other cold/flu viruses.

Wearing face masks outside of homes had been made mandatory for the public during the coronavirus pandemic and not doing so attracted fines. People were advised to wear face masks and using scarves, dupatta or home-made masks was also considered good enough to keep oneself safe from the virus.

### Types of face masks

Type	Things to note
N-95 mask	Primarily meant for healthcare workers or those who are in direct contact with infected persons.
Triple layer medical mask	These are generally disposable masks that can work effectively for 6 hours.
Cloth mask	These should be made of thick material or be multiple layered.
Bandana, Scarf or Handkerchief	They should be folded in such a way that there are multiple layers of cloth to cover the mouth and nose.

### Things to remember when making a mask at home

**Layering:** Make sure that there are multiple layers of fabric in your mask as that reduces the chances of viral particles passing through the mask. It is suggested to add a layer of filter, like coffee filter or tissue paper to act as an added protection layer.

**Type of fabric:** Use a fabric that is tightly woven and thick so that the virus cannot pass through it. The easiest way to judge if the fabric is good for a mask or not is to hold it up against light. If it is tightly woven, less light will pass through it and therefore it is a good option. The fabric should also be soft and breathable since you will be using it for a long duration.

**Fit:** A mask should fit you well, which means it should effectively cover your nose and mouth. It should sit snugly on your face and allow comfortable breathing.

**Care and disposal:** Store the cleaned masks separately in a dry place. They should also be kept in a separate clean bag within your handbag for wearing. To discard a used mask, put it in a garbage bag and place it in the dustbin with a cover.



## Sunscreens

An easy-to-follow buying guide for sunscreens is presented here.

### Consider your skin type

Different sunscreens have different ingredients. Do a test to see if your skin is allergic to a certain sunscreen by applying a little product on your skin at the back of your ear lobe.

Choose gel, cream or water-based sunscreen that suits your skin type. For dry skin, choose a moisturising sunscreen with suitable oil-based contents like silicones, glycerine etc. Avoid alcohol-based products. In case of oily skin, use a gel-based or water-based sunscreen. For sensitive skin, always go for fragrance-free products and opt for mineral ones.

### Sun Protection Factor (SPF)

Sunscreens are classified by an SPF (Sun Protection Factor) number which refers to their ability to deflect UVB rays. The SPF rating is an indicator of the amount of time needed to burn sunscreen-protected skin vs. unprotected skin.

Use a sunscreen that has minimum SPF 15. It is your best bet and you can apply it on a daily basis. If you are spending extended time outdoors, especially in the hot afternoons, use a sunscreen with higher SPF like SPF30. SPF is an indicator of UVB coverage only, not UVA. So, look for sunscreen that extends UVA coverage (uva++ or uva+++).

### UVA and UVB

The sunlight that reaches us is made up of two types of harmful rays - long wave ultraviolet A (UVA) and short-wave ultraviolet B (UVB). UVA rays penetrate deep into the skin. Unprotected exposure can lead to premature skin aging and wrinkling. UVB rays will usually burn the superficial layers of your skin. They may cause skin cancer. The intensity of UVB rays vary by season, location and time of day, with 10AM to 2PM being the peak hours.

### Check for sunscreen that physically blocks the light

There are two types of sunscreens, physical and chemical. Physical or Mineral Sunscreens, usually stay on the surface of the skin and mainly block the rays. The chemical ones get absorbed into your skin and dissipate UV rays. Physical sunscreens have zinc oxide or titanium dioxide, which are naturally occurring minerals that are gentle on the skin and should be preferred.

### Check for expiry

Always check the packaging for expiry date. If you use an outdated product, it will not give you adequate protection. Sunscreens usually remain effective at original strength for up to three years.



## Hand Sanitizers

We bring you a guide to help you make an informed choice when buying hand sanitizer to protect you from coronavirus infection.

- Buy a sanitizer which contains at least 60-95% of either Ethyl Alcohol (Ethanol) or Iso-Propanol. According to experts, sanitizers with 60-95% alcohol content are most effective in combating coronavirus.
- Do not buy a non-alcohol based sanitizer, as it is not effective for COVID.
- Hand sanitizers for corona protection should ideally contain Ethanol - 80% (v/v). Look for this information on label.
- Check for manufacturing/expiry date on the sanitizer bottle. Hand sanitizers are considered to have a 3 years' shelf life. Alcohol slowly evaporates with time, so an older/expired sanitizer may become ineffective at fighting germs.
- Avoid sanitizers with antibacterial agents like Triclosan or Benzalkonium chloride, excessive use of which can develop antibiotic resistance, especially among children. They also cannot protect effectively against the virus. Check the label and avoid sanitizers containing these chemicals.
- Avoid scents and fragrances in your hand sanitizers. They may contain chemicals called Phthalates, which are endocrine disruptors and can cause hormonal imbalance.

### Do's & Don'ts for hand sanitizer use

- Use sanitizers only when soap and water is not available. Sanitizer use kills good bacteria and can affect the balance of beneficial microbes in the body.
- Children should specifically be encouraged to wash hands with plain soap and water and use sanitizers only when soap and water is not available.
- Avoid using sanitizers on greasy hands as they do not work on grease/dirt and grime and will lead to accumulation of more germs.
- Avoid eating immediately after using hand sanitizer as you may ingest its chemicals. Wait at least 30 seconds.
- To use, take sanitizer in the palm of your hand and rub it for 20 seconds till it dries completely.
- Do not use it near fire, e.g. in the kitchen. It is easily flammable. Also do not keep a leaking bottle in the car.
- Do not store it above 40.5°C, e.g. do not store or leave hand sanitizer in a car during summer.
- Keep away from reach of children. If ingested, it can cause alcohol poisoning in children.
- Carefully analyse its contents – If it contains Methanol, a toxic substance, it can have disastrous side effects.



## Steam inhalers

Steam inhalers (vaporizers) work to loosen up the mucus in the nose and throat which help you breathe easily. Steam Inhalers have been time-tested for relief in cases of throat and nose congestion. To that extent they treat these early symptoms. To help you choose the right steam inhaler, we bring to you a quick buying guide with tips for safe use.

### What to check when buying steam inhalers

- Since steam inhalers are made from plastic, check for proper thickness so that it does not heat up while using.
- The lid should have proper threads for easy fitting and removal.
- Check that the power cable is not too thin and is at least two meters long.
- Power plug should have proper contact pins for safety.
- It should have wide base for vibration free operation.
- Ensure that the machine does not have loose wires to avoid accidents.

- Check that there is water level marking (minimum, medium and maximum).

### How to use them safely?

- Keep the inhaler on a steady table or flat surface. Avoid using it in hand or on shaky surface.
- Fill the jar with water above the minimum level.
- It is better to use tap water. Avoid using hard / salty water.
- Screw the lid to the jar and plug the machine properly.
- Do not open the lid or tilt the machine during use.
- Do not add more water in the pot without switching off the device.
- Keep the eyes closed to avoid irritation.
- Empty after use and refill with fresh water. Daily cleaning, rinsing and drying is important as mineral deposits may occur with use.



## About CERC

Consumer rights protection and justice for consumers have been the focus of Consumer Education and Research Centre (CERC) right from its inception in 1978. Each activity undertaken is backed with in-depth research by our Advocacy and Testing Laboratory teams. CERC is India's only Consumer Rights Organisation that provides 360 degree service to the consumer in terms of Education, Empowerment and Protection.

A broad range of activities are undertaken in the organization – grievance redressal through mediation and litigation, consumer education and awareness building through various publications and outreach activities, testing and analysis of consumer products in our in-house product testing laboratories, advocacy for laws and regulations that better protect consumers, as well as a number of projects executed in various areas pertinent to consumer protection and empowerment. Promoting sustainable consumption too is a major area of activity in CERC.

**Chairman – CERC and TORCH**  
**Praful Amin**

**Chairman – CERS**  
**Walter Vieira**

**CEO and Executive Editor**  
**Uday Mawani**

**Editorial Team**  
**Rashmi Goyal**  
**Anusha Iyer**  
**Meena Bathavi**

**Grahak Sathi** - Your weekly e-magazine is available in English, Hindi, Gujarati, Marathi and Malayalam. If you want to receive a free copy, write to us at [grahaksathi@cercindia.org](mailto:grahaksathi@cercindia.org).

**Consumer Education and Research Centre**  
Email - [cerc@cercindia.org](mailto:cerc@cercindia.org)