

CONSUMER VOICE

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Consumer interest above all

38

years and going strong

Refined Sunflower Oils

Testing and Finding the Best!

TOP PERFORMER



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Important Judgments of the Year 2022 (PART-1)



Silk Mark - An Initiative of Central Silk Board, Ministry of Textiles, Government of India.



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IN LIFE WITH LOVE AND TRUST



Just as silk is
inseparable
from auspicious
occasions,
the Silk Mark Label
is inseparable
from pure silk.

*"I buy silk only with
the Silk Mark Label."*

Vidya Balan



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A New India

Let's start off with some good news, shall we? According to the most recent monthly Refinitiv-Ipsos Primary Consumer Sentiment Index (PCSI) report, consumer sentiment among urban Indians has improved and increased by 1.1 percentage points in December 2022. Amit Adarkar, CEO of Ipsos India said, "After a decline in consumer confidence following Diwali in November, we are seeing it improve in December as forthcoming celebrations and Christmas delight consumers. It will be crucial to pay attention to the first quarter of 2023, from January to March. The effects of the macro forces on our economy and consumption will also be known, as well as whether or not consumers will continue to feel the pressure."

Another achievement for India which every Indian would be proud of. A project that aims to improve the health of the Ganges, India's holy river, is among 10 "ground-breaking" efforts recognised from around the globe by the United Nations for their role in restoring the natural world. They were chosen as part of the UN Decade on Ecosystem Restoration, a worldwide initiative coordinated by the UN Environment Programme (UNEP) and the UN Food and Agriculture Organization (FAO).

According to the statement, the government-led Namami Gange initiative, which was started in 2014 is revitalising, preserving and conserving the Ganges and its tributaries, reforesting areas of the Ganges basin, and promoting sustainable farming. Several important wildlife species, including river dolphins, softshell turtles, otters, and the hilsa shad fish, are also targets of the project. 230 organisations are involved in the effort, which has so far invested up to USD 4.25 billion, and 1,500 kilometres of river have been repaired. The UN estimates that 30,000 hectares of additional afforestation have already been completed, with a 134,000 hectare target for 2030.

In another major decision for the country, the union government has decided to provide free ration to 81.35 crore poor people under the National Food Security Act (NFSA) for one year.

Over 80 crore people in the country, or roughly two thirds of the population, will profit from the decision. Piyush Goyal, the Union Minister for Consumer Affairs, Food, and Public Distribution said, calling it a "new year gift for the country's underprivileged." "The beneficiaries of the NFSA, who were receiving rice at Rs 3 per kg and wheat at Rs 2 per kg, from January onward would not have to pay a single dime to acquire food grains for the ensuing 12 months," he said.

India is making numerous scientific and economic advancements, while also taking care of its citizens and preserving and repairing the environment. The development of a country's citizens is inversely correlated with the expansion of its communities. Additionally, it is our responsibility to protect our country and the environment.

I hope you have loved reading the editorial and will continue to support us in bringing the best, interesting and informative articles for your perusal. In the meantime, keep reading the articles we have brought you this month. We discuss laptops, fixed deposits, ways to save tax and many more. Do share your thoughts at info@consumer-voice.org.

Until then, happy reading!

Pallabi Boruah
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India's textile industry faces tough times

According to industry officials, India's \$200 billion textile and garment sector is in crisis as consumers in the United States, Europe, and other major countries have reduced clothing purchases in response to a spike in inflation following the conflict in Ukraine.

While the general economy is doing well and outperforming other major economies, the textile industry stands out as a striking exception. Orders indicate that the downturn will likely last far into 2023, increasing the likelihood of layoffs in a sector that employs more than 45 million people.

Exports, which make up roughly 22% of the business, have decreased for five months in a row; in November, they fell over 15% year over year to \$3.1 billion. Due to high costs and low-quality imported clothing, manufacturers claim that domestic sales are weak despite the broader economy's good growth.



ISRO launched 177 foreign satellites during 2018-2022

Jitendra Singh, minister of science and technology, said that ISRO has successfully launched 177 foreign satellites during the past five years. Singh stated in a written response to a question in the Rajya Sabha that the launch of these foreign satellites produced about USD 94 million and EUR 46 million in foreign currency.

177 foreign satellites from Australia, Brazil, Canada, Finland, France, Israel, Italy, Japan, Luxembourg, Malaysia, Netherlands, Republic of Korea, Singapore, Spain, Switzerland, United Kingdom, and USA have been successfully launched by the Indian Space Research Organization on board PSLV and GSLV-MkIII launchers between January 2018 and November 2022, he detailed. This was done under a commercial agreement.

India could soon experience heat waves that break human survivability limit: World Bank report

According to a new report, severe heat waves, which have caused thousands of deaths across India over the past few decades, are occurring more frequently than ever before. Soon, the nation may experience heat waves that are too intense for humans to survive, making it one of the first places in the world to do so.

The World Bank report titled "Climate Investment



Opportunities in India's Cooling Sector" said the country is experiencing higher temperatures that arrive earlier and stay far longer.

"In April 2022, India was plunged into the grip of a punishing early spring heat wave that brought the country to a standstill, with temperatures in the capital, New Delhi, topping 46 degrees Celsius (oC) (114 degrees Fahrenheit). The month of March, which witnessed extraordinary spikes in temperatures, was the hottest ever recorded", it said.

The two-day "India Climate and Development Partners' Meet," which is being organised by the World Bank in collaboration with the Kerala government, will include the report's release. It stated that the recent heat wave verifies what many climate scientists have long warned about with regard to rising temperatures across South Asia, predicting that heat waves in India could exceed the human survival limit.

Indian govt agencies to export 2 lakh tonnes of rice to Bangladesh



Under a government-to-government agreement, two Indian co-operatives will sell 2 lakh tonnes of rice to Bangladesh, who would also purchase an additional 50,000 tonnes from Indian private traders. The price of the G2G transaction was 11% greater than the private trader's tender price.

"The government will make a sizable profit thanks to the two cooperatives' enormous \$40/tonne premium over private trade. Due to intense rivalry, the private sector has suffered losses as a result

of price undercutting," an exporter remarked.

Voice Outreach

National Consumer Day

24th December is observed as National Consumer Day in India. On this day the Consumer Protection Act, 1986 had received the assent of the president. Later in the year 2019, the act got amended with new features. It came into force in July 2020. The Act includes establishment of the Central Consumer Protection Authority (CCPA) to promote, protect and enforce the rights of consumers. This day provides reminds us strengthening consumers and provides them their rights.

On the day our CEO Mr. Ashim Sanyal participated as a panellist in the annual celebration of Ministry of Consumer Affairs. He spoke on the subject of 'Capacity Building of Consumer Commissions'. This year the theme of the day was 'Effective disposal of cases in consumer commissions'.

To observe the day, Consumer VOICE also conveyed awareness messages through social media platforms. On this National Consumer Day, let's ensure and empower consumers to fight for their rights and Consumer Protection Act 2019 gives this power to them.

Tobacco Intervention Activities

Consumer VOICE along with other civil society organizations urged the government to increase taxation on all tobacco products. Through written representations, civil society organisations appreciated government's various steps taken to improve public health and support Fit India and Ayushman Bharat Programs, and urged the government to increase the taxes on tobacco which will add to revenue to support such schemes. It was also recommended the union government to hike tax on tobacco products in the budget 2023-24 as tobacco products have become more affordable over the years. This is one of the most powerful yet under-utilized tools to control tobacco usage.

Youths also came forward and supported the cause through digital media and appealed to government in this regard.

Food labels

In continuation of our efforts to sensitise consumers towards importance of food labelling, Consumer VOICE organized a workshop with Dayanand Model School, Vivek Vihar, New Delhi.

The event was organised to sensitize and educate students about food safety and importance of food labels.

Students participated with enthusiasm and keen interest was shown by them in the subject matter. They were sensitized on how food labels can help them to make informed choices. The participants were also briefed on non-communicable diseases like obesity, diabetes, stroke and other cardiovascular diseases. Students were sensitized on how to read food labels correctly and how one should be careful while buying packaged foods. The food labels help one to identify foods which are high in calories, salt, sugar and fats.



Hypertension Prevention

Consumer VOICE organized a Twitter Storm on the 23rd of December, 2022 on hypertension prevention. Titled 'Welcome 2023 with Healthy Lifestyle! Goodbye Hypertension!', it received an overwhelming support from experts like doctors, nutritionists, chefs and fitness trainers. The tweets revolved round lifestyle modifications for hypertension prevention. Harikirat Uberoi, Chef and CEO - Commando Caterers, said that 'Lifestyle modifications including dietary approaches like restriction of calories and harmful fats, reduced intake of salt and regular physical exercise will significantly lower chances of high BP and improve your overall health.' Dr Chandrakant S. Pandav, Padma Shri Awardee 2021, Member, National Council for India Nutritional Challenges, Former HOD, CCM, AIIMS New Delhi tweeted about meditation and mantra jaap for leading a healthy lifestyle and keeping your blood pressure in check. Besides, he also stressed on having a low salt diet for hypertension prevention.

Kavita Devgan, Nutritionist, tweeted that to help manage high blood pressure, one should include foods that are low in fat and salt in your diet. Madhavi K. Sharma, Functional Nutritionist, Diabetes & Gut Health Expert said that 'Incorporating seasonal diversity in diet, eating real foods rich in fibre and key micro nutrients, maintaining a balance of protein and good quality fat in your diet will contribute towards lowering blood pressure and preventing hypertension.' Sri Ramji Srinivasan, former Strength and Conditioning Coach of Team India, tweeted about the importance of regular exercise and maintaining healthy weight and managing stress. Others who were part of the Twitter Storm included nutritionists Dr Pallavi Aga, Dr Tejender Kaur Sarna and Swati Tridave.



Felicitation

Consumer VOICE team members Sh.Ashim Sanyal & Ms.Ekta felicitated Dr. Subhash Bhamre, MP, Lok Sabha and Former Minister of State for Defence- Government of India for his continuous support for health of the nation. A well-known oncologist with years of medical experience, Dr. Bhamre is currently a member of the lower house of the Indian Parliament.





Refined Sunflower Oils: Testing and Finding the Best!

Edible vegetable oils serve as an important source of energy in the diet of people, supply nutritional requirements and provide important functional characteristics. Among edible oils, sunflower oil is used as a regular cooking medium and for deep-frying. Edible oils are refined before use through various refining processes viz. expression, solvent extraction methods.

The oil extracted from the seeds of sunflowers is known as sunflower oil. It has a high smoking point, which means that sunflower oil holds on to its nutritional content at higher temperatures.

Sunflower oil is a rich source of linoleic acid which is good for heart patients. Linoleic acid helps in washing out cholesterol deposition in the coronary arteries of the heart.

A Consumer Voice Report

Comparative Product Testing

Due to large scale availability of brands and sale across the country, VOICE Society decided to undertake comparative testing of the most selling, popular brands of Refined Sunflower oil marketed in the country. For this, 23 popular brands of Refined Sunflower oil from across the country were purchased from retail markets and subjected to laboratory testing as per the FSSAI regulations /

requirements and methods of tests specified.

Brands Tested

The following 23 brands of Refined Sunflower oil packed in poly pack/glass bottle of 1 litre capacity were tested in a NABL accredited laboratory. These brands have a sizable market share in the country/region.

Rank	Overall Score out of 100	Brand	Quantity, ml/gm	MRP, Rs.	Best Before, Months	Fortified (Claimed Vitamins)	Manufacturer/ marketer
1	93	Gemini	1000/905	220	9	A,D & E	Cargill India Pvt. Ltd.
2	91	Gold Drop	1000/910	171	9		Lohiya Edible Oils Private Limited
3	90	Nature fresh	1000/910	210	9	A & D	Cargill India Pvt. Ltd.
3	90	Fortune	1000/910	210	9	A & D	Adani Wilmar Ltd.
3	90	Mr Gold	1000/910	300	6	A , E, D, K	Sunraja Oil Industries Limited
4	89	Hello Life	1000/910	189	9	A, D	Ana Oils and Fats India Private Limited
4	89	Gold Winner	1000/910	172	9	A & D omega 6	Kaleesuwari Refinery Private Limited.
4	89	Samrat	1000/910	200	8		Parakh Foods and Oils Ltd
4	89	Sunny	1000/910	180	9	A & D,E	Frigorifico Allana Pvt Ltd
4	89	Sun Land	1000/900	170	9	A,D	K T V Health Food Pvt Ltd.
5	88	Sun Premium	1000/900	180	9	A,D & E	Sri Anagha Refineries Private Limited
5	88	Freedom	1000/910	185	9	A,D & E	Gemini Edibles & Fats India Limited
5	88	Sunday	1000/905	270	9	Imported Oil	Liberty Oil Mills Ltd
5	88	Dhara	1000/910	210	9	A,D	Mother Dairy Fruit & Vegetable Pvt. Ltd.
6	87	SunPure	1000/910	185	6	A,D & E	M K Agrotek Pvt Ltd
6	87	Sunrich	1000/900	194	9	A,D	Patanjali Foods limited
6	87	Emami	1000/900	190	9	A,D & E	Emami Agrotech Limited
7	86	Aadhar	1000/910	205	9	A,D	Adani Wilmar Ltd.
7	86	Dalda	1000/910	226	9	A,D	Bunge India Pvt. Ltd.
8	80	Priya	1000/910	171	9	A & D	Frigorifico Allana Pvt Ltd
8	80	Kirti Gold	1000/905	190	9	A,D & E	Kirti Agrotek Ltd
9	75	Sundrop	1000/910	270		A,D,E	Agrotek food Ltd
10	59	Everyday Gold	1000/900	171	8		BRS Refineries Private Limited



CV Recommendations

<p>Top Performer Gemini</p> <p>Value for Money Gold Drop</p>
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Key Findings

- Based on the overall test findings, brand Gemini is the top performer and is ranked No 1 followed by Gold Drop second.
- Gold Drop is value for money brand (MRP Rs.171) among the 23 brands tested and Mr. Gold was highest priced MRP Rs.300.
- Brand Gemini scored highest in the parameters of Saponification Value, Acid value and Iodine value.
- Most of the sunflower oils were fortified with vitamin A, D and E.
- Sundrop brand did not meet the requirements of Saponification value and iodine value.
- Everyday Gold did not meet the requirement of Acid value, Refractive index, Saponification value and iodine value.
- Everyday Gold, Kirti Gold, Priya, Sundrop



and Sunrich did not fully meet the fatty Acid Composition requirements of Food Safety & Standard Regulations (FSSAI).

- Saturated fat was highest in Everyday gold brand and lowest in Dhara.
- Most of the brands met the requirements of national standard (FSSAI) and are safe for consumption.
- None of the brands were found adulterated with Argemone and mineral oil.

Comparative Performance Score

Brands	Weight-age, %	Gemini	Gold drop	Nature Fresh	Fortune	Mr Gold	Hello Life	Gold winner	Samrat	Sunny	Sunland	Sun Pre-mium	Free-dom	Dhara	Sunday	Sun Pure	Sunrich	Emami	Aadhar	Dalda	Priya	Kirti Gold	Sundrop	Every-day gold
Fatty acid composition	7	7	7	7	7	7	7	7	7	7	7	7	7	5	7	6	5.6	7	7	7	3.5	3.5	3.5	3
Saturated fatty acids	5	3.65	3.75	3.8	3.65	4.35	3.25	3.85	3.9	3.85	3.45	3.8	3.6	4.85	3.75	3.55	3.45	3.75	3.2	4.35	4.35	4.4	4.35	0.5
MUFA	5	3.52	4.04	3.85	3.07	3.23	3.04	3.74	3.28	3.14	2.99	3.16	3.8	3.05	3.22	3.92	3.52	4.03	2.68	2.78	1.5	1.5	1	3
PUFA	5	4.04	3.53	3.77	4.49	4.55	4.4	3.88	4.36	4.48	4.49	4.45	3.74	4.88	4.39	3.62	4	3.56	4.75	4.99	1.5	1.5	1	0.5
Trans fatty acids	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
Moisture & insoluble impurities	5	4.25	4	3.5	3.75	3.75	4.75	3.74	4	3.5	3.25	3.75	3.75	3.5	3.25	4.25	3.5	3.75	3.5	3.5	3.25	3.25	3	3.25
Specific Gravity	5	3.95	4.65	4.65	3.95	4.65	3.95	3.25	3.95	4.65	3.95	3.95	4.65	3.25	3.95	4.65	3.95	3.95	3.25	3.25	3.95	4.65	4.65	3.95
Refractive Index	7	6.37	6.79	5.74	6.48	6.27	6.69	6.9	6.16	6.06	6.69	6.48	6.9	6.06	6.48	6.48	6.27	6.37	6.48	5.95	6.37	6.06	5.43	1.4
Saponification value	7	7	6.02	5.67	6.02	5.88	4.62	6.93	6.58	5.95	5.81	6.02	6.93	4.9	6.09	6.79	5.74	5.04	5.81	6.37	5.18	4.62	1.4	1.4
Iodine value	7	6.66	6.34	6.09	5.42	5.26	5.47	6.05	5.63	5.11	5.64	5.89	6.08	5.39	5.57	5.53	5.71	6.02	5.35	5.11	6.9	6.59	6.1	1.4
Unsaponifiable matter	7	7	6.3	7	6.3	6.3	7	6.3	6.3	7	6.3	7	5.6	7	7	7	6.3	6.3	7	6.3	6.3	7	6.3	5.6
Acid value	7	7	5.74	6.16	7	5.88	6.58	5.04	5.04	6.86	6.44	4.34	4.2	5.18	5.32	3.78	6.44	5.32	5.6	4.6	6.72	5.04	5.46	2.1
Flash point	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Peroxide value	5	4.98	4.93	4.95	4.93	4.7	5	4.93	4.93	3.43	4.93	4.95	4.2	5	3.85	2.75	4.58	3.83	4.15	4.3	3.08	4.18	5	4.93
Hexane	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Mineral and argemone oil	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Packing	2	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7
Markings	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Physical Observations	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
Net weight	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
Overall Score (Rounded off)	100	93	91	90	90	90	89	89	89	89	89	88	88	88	88	87	87	87	86	86	80	80	75	59



Test Parameters and Results

Fatty Acid composition

All edible oils have virtually the same fatty acids but the proportion of different types of fatty acids varies from one type of oil to another. Sunflower oil contains approximately 10-15% saturated fat, 85-90 % unsaturated fatty acids. The unsaturated fats are classified into monounsaturated fats (MUFA), containing one double bond and polyunsaturated fats (PUFA) containing more than one double bond. An average person should limit the saturated fat intake to less than 10 percent of daily calories. Eating a lot of saturated fat can increase the level of bad cholesterol (low density lipoproteins - LDL) in the blood.

Brands Everyday Gold, Kirti Gold, Priya, Sundrop and Sunrich did not fully meet the fatty acid composition requirements of FSSR. In Everyday Gold, Palmitic Acid C16, Palmitoleic acid C16:1,

oleic acid C18:1 and Linoleic acid C18:2 were out of specified ranges. In Kirti Gold oleic acid C18:1 and Linoleic acid C18:2 were out of ranges. Priya Gold has oleic acid C18:1 and Linoleic acid C18:2 out of ranges. In Sundrop, oleic acid C18:1 and Linoleic acid C18:2 were out of ranges. In Sunrich, Linolenic acid C18:3 was found above specified range.

Saturated Fatty acids

Like Trans fat, saturated fats are also unhealthy fats thus its consumption should be limited. These fats are most often solid at room temperature. Too much saturated fat in your diet can lead to heart disease and other health problems. Eating too much saturated fat in your diet can raise "bad" LDL cholesterol in your blood. Saturated fat generally comes from meat, dairy products, as well as coconut and palm oil, etc. Saturated fat should be lower in edible oil.

Saturated fat was lowest in Dhara and highest in Everyday Gold brand. All the brands except Everyday Gold were within the specified limit of FSSR.

MUFA (Monounsaturated fatty acids)

Monounsaturated fatty acids (MUFAs) are a good/healthy type of fat. MUFAs lower the level of bad cholesterol (LDL) in the blood and raise the good cholesterol (HDL). MUFA is found in vegetable oils like canola, peanut, olive oil, in nuts, almond, corn, sesame, grapeseed, safflower, sunflower oil etc.

MUFA was highest in Sundrop and Emami and lowest in Aadhar and Dalda. Priya, Kirti Gold, Sundrop, Everyday Gold had MUFA above the specified range of FSSR, therefore did not meet the requirement of fatty acid composition.

PUFA (Polyunsaturated fatty acids)

Polyunsaturated fats are considered good/healthy fat and can help reduce bad cholesterol levels in your blood which can lower your risk of heart disease and stroke. Sources of PUFA are walnuts, sunflower seeds, sesame seeds, peanut butter and peanuts, flaxseed, poppy seed and oil of avocado, olive and safflower.

PUFA was highest in Dalda and Dhara and lowest in Gold Drop. Priya, Kirti Gold, Sundrop, Everyday Gold did not meet the requirement.

Trans Fatty acids (Trans fat)

Trans fat is produced by industrial process-partial hydrogenation of edible vegetable oils. Trans fat is very harmful to human health hence, edible oil should not have Trans fat above the specified limit and should not be consumed as part of our diet. Trans fat raises bad cholesterol and lowers good cholesterol. Trans fat have been linked to heart diseases, overweight/obesity, high blood pressure, diabetes and some types of cancers. Trans fat was below detection limit in all the brands tested.

Moisture

Presence of higher moisture content in edible oils leads to deteriorative changes affecting the quality and shelf life of the edible oils and hence has to be below the prescribed limit given in FSSR. Moisture should not be more than 0.1%.

All the brands of sunflower oil complied with this requirement of FSSR (Food Safety & Standard regulations). Lowest moisture was found in Hello life followed by Gemini and Sun pure.

Specific Gravity at 30°C/30°C

Specific gravity of edible oils should be less than 1.00 as they are insoluble in water. Agmark standard has specified requirement of 0.913-0.918 for sunflower oil. All brands were found within the above specified range of Agmark standard.

Refractive index at 40 °C

Refractive index of oil indicates the possible chances of rancidity in oil. Higher the refractive index higher is the chances of spoilage due to oxidation. It is used to detect rancidity in edible oil. It should be 1.4640-1.4691 as per FSSAI. If reading does not fall between the two, then oil may have developed rancidity.

All the brands except Everyday Gold were within the specified limit. Gold Winner, Freedom and Gold Drop scored highest in this parameter. Refractive index of Everyday Gold did not meet this requirement of FSSR.

Saponification Value

Saponification helps to detect the presence of other oils/fats. Saponification value of sunflower oil should be between 188 – 194 as per FSSR.

Sundrop and Everyday Gold did not meet this requirement. Gemini scored highest in this parameter.

Iodine Value (Wijs)

Iodine value is measurement of the degree of unsaturation of oil and fat. The higher the iodine



value means oil is less stable and more susceptible to oxidation and rancidification which leads to off flavour in oil.

Iodine value of sunflower oil should be amongst 100 – 145. All brands except Everyday Gold were within the specified range of FSSR. Priya and Gemini scored highest in this parameter.

Unsaponifiable matter

Unsaponifiable matter generally constitutes less than 1% in most oils and fats. Unsaponifiable matter includes those substances frequently found dissolved in fatty acids and drying oils.

Unsaponifiable matter should not be more than 1.5 % by wt. in sunflower oil. All the brands of sunflower oil were found within the specified limit.

Acid Value

Acid value indicates the proportion of free fatty acid present in oil. Acid value gives an idea about the age of the oil. High acid value indicates stale oil stored under improper conditions. Rancid oil can develop harmful free radicals that cause long-term cell damage and potentially lead to the development of chronic diseases. Requirements of acid value should be 0.6 maximum.

Acid value of all the brands were found within

the specified limit of FSSR. Gemini and Fortune had the lowest acid value followed by Sunny and Priya.

Flash Point

Flash point is the lowest temperature at which a liquid can give off vapour to form an ignitable mixture in air near the surface of the liquid. It should not be less than 250 °C.

Flash point of all the brands was found above the specified limit 250°C, thus meeting the requirement of FSSR.

Peroxide Value

Concentration of peroxide in an oil or fat is useful for assessing the extent to which spoilage has advanced. Peroxide value is used for measuring the state of oxidation in oils and its value measures the oxidative rancidity or degree of oxidation of the fat/oil.

It should be maximum 10 mEq/kg. All the brands were found within the specified limit. However Hello Life had the lowest value followed by Dhara and Sundrop.

Hexane

Hexane is used as a solvent for extraction of edible oils from its seeds after cleansing and

degreasing. It should be not be more than 5 ppm. Hexane was within the specified limit in all the brands.

Argemone Oil

Argemone is a wild herb which grows in fields and bears capsules full of brown black seeds. Argemone oil is very toxic and may cause eye disease leading to blindness. Regular consumption of it may also cause disease called epidemic dropsy, resembling wet beriberi.

Argemone oil should be absent in sunflower oil. Argemone oil was not detected in any brand.

Mineral Oil

Mineral oil is from mineral source, particularly a distillate of petroleum. It is classified as non-edible oil so it should be absent in edible oil. Adulteration of vegetable oil is usually by using mineral oils or any other cheaper oil.

All the brands were found free from mineral oil.

Packing

Packing of the sunflower oil should be of food grade packing material which should not affect the properties of oil as well as also maintain the shelf life of the product. All the brands of sunflower oils were packed in poly pack of 1 litre except Sundrop which was in a plastic bottle.

Marking

The following particulars should be clearly and indelibly marked in English or Hindi on the containers:

1. Name and trade-mark, type and grade of oil
2. Name and address of manufacturer/marketer
3. Batch Number, month and year of manufacturer
4. Free from argemone oil
5. Nutritional information
6. Best Before
7. Net quantity

8. Standard Mark if any
9. Green Dot mark
10. Customer care details
11. FSSAI license number
12. MRP

All brands had given required information on their labels.

Physical observations

All the brands were clear, free from suspended / other foreign matter and separated water.

Net quantity

According to legal metrology (packaged commodity) rules for 1000-10000 ml, tolerance allowed is 1.5 %. All the brands were found above the declared quantity.

Shelf Life

The declared shelf life of all tested brands is in the range of 6 to 9 months. There is need for the consumer to be aware, particularly if they are buying the large pack of five litres or higher capacity.

Conclusion

Based on the evaluation of the test results, it was observed that most of the brands tested, fulfilled the minimum requirements of national standards (FSSAI regulations). Most of the brands were free from adulteration. Argemone and mineral oil were not found in any brand thus are safe for human consumption. Brands Everyday Gold, Kirti Gold, Sundrop and did not fully meet the requirements FSSAI.

Based on overall scores, most of the brands fall in very good to good category. Brand Gemini is the top performer followed by Gold Drop. Gold Drop is value for money brand at MRP Rs. 171 per litre. Most of the brands of Refined Sunflower oil were fortified with vitamin A, D and E.

Refined and Filtered Oils

Refined oil: This type of oil has been purified with chemicals to remove suspended particles, toxic substances, flavour components, colour and odour, thereby leaving behind clear and pure oil.

Filtered oil: Obtained by the traditional cold-pressing method, this is filtered once or twice to remove suspended particles. They are simply filtered and bottled with no further processing. Unrefined or filtered oils retain the savoury flavour of the seed, nut or fruit from which they are derived.

The ideal method to pair your cooking oils

One of the most important things to keep in mind is that oil behaves differently when heated – it changes texture, colour, taste and nutritional properties. When the oil reaches its smoking point, a lot of the nutrients are destroyed and it can sometimes form harmful compounds.

The only way to ensure that you consume healthy oil is by switching between two-three of them. Any single oil alone is not preferred. Reheating of oils should be avoided. Blending oils is another option, whereby you take equal proportions of different oils in one container and then use it. This way you do not get prolonged exposure to the side effects of one type of oil and also get the benefits of different oils.

You could also have two or more different kinds of oils in your kitchen which you could use for different purposes. For example, you could use olive oil for salads, groundnut/rice bran oil for frying, and mustard/soybean/sunflower oil for other cooking purposes. This will let you avail of the health benefits offered by each oil brand.

Manufacturers Comments: As per our procedure we shared test results with concerned manufacturers. Some of them commented on test results and our designated lab replied to their queries as below:

Brand	Manufacturer' Comments	Consumer VOICE' Reply
Sunrich	Kindly recheck C18:3. At Patanjali Foods Limited all the batches are checked prior to release. Have attached the report of testing done during release as well as of control sample analysed both in-house and from 3P lab. All the parameters are within the limit.	Our designated lab responded on C18:3 results as below: "the fatty acid profile is analyzed in duplicate & rechecked and found to be as reported earlier."
Priya	We request you not to publish the results of the sample you have tested as they do not match with our test results of fatty acid profile. We conducted multiple test and result fall will within specifications.	"Before releasing the test report, the result was re-verified by repeat analysis. Hence, the result is the average value of triplicate analysis. If required, the lab can perform witness test as per terms & conditions."
Dalda	We request for retesting of moisture, acid value, Iodine value and peroxide parameters.	"The test parameters questioned were analyzed in duplicate by different analysts and the calculation check is found to be the same. If required, the lab can perform a witness test also as per terms & conditions."

NEW PRODUCT

SCAN



TRANS FAT FREE Dalda Vanaspati hai swaad mein behtar, aur sehat mein refined oil ke baraabar

Trans fats aapki sehat* ke villain hai, kyonki ye sabse khatarnaak fats hai. Dalda Vanaspati TRANS FAT FREE hai. Aaj he Dalda Vanaspati ghar layiye aur sehat* bhara swaad payiye.



**TRANS FAT
FREE
VANASPATI**

Trans fats kya hote hai?

Trans Fat (Trans-Fatty acids ya TFaA ke roop mein bhi jaana jata hain) ek prakar ha ahaar fat hain. Yeh praktik aur audyogik roop se nirmit dono roopon mein aate hain. Apne ahaar mein trans fat ke bahut adhik sevan se hriday rog sambandhi khatra badh jaata hain.

Trans fats kahaan paaye jaate hai?

Trans fats aapke roz ke khaane jaise **dairy products, bakery products, laal maas, packaged khaane aur fried khaane**, etc mein paaye jaate hai.

Dalda Vanaspati TRANS FAT FREE hai. Iska Matlab kya hai?

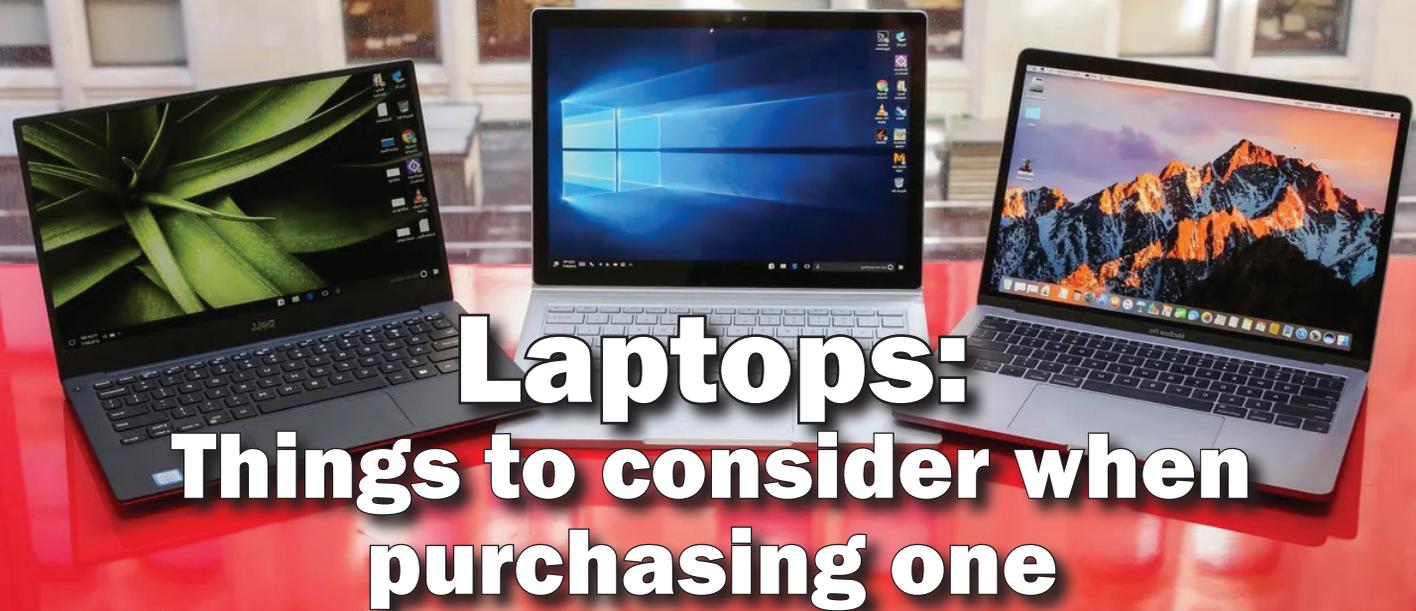
WHO aur ICMR ka kehna hai ki aapke roz ke khaane mein trans fats 1% se kam hona chaahiye. FSSAI ke niyamo ke mutaabik, Dalda Vanaspati TRANS FAT FREE hai.

CV DISCLAIMER: The claims made are by the brand. Consumers may please make their own due diligence before making their purchase decision.

Sehat - Limited only to the extent of trans fat and its ill effects. This product is Trans Fat Free.

*Trans Fat should not be more than 1% of energy consumption

Dalda Vanaspati recommends a balanced diet and regular physical activity in line with ICMR Nutrient Requirements for Indians 2020# Guidelines, as part of a healthy lifestyle.



A lightweight laptop could be something you can easily carry to and from work. These are light, have batteries that can last more than 8 hours, and have more power to tackle common productivity tasks like browsing the web and editing documents. You want to figure out what you will be using it for. Will you use it for business or professional use or gaming? And how often do you plan on carrying it around? How big a screen can you get before you sacrifice portability? It's understood that portability is the main, if not entire, point of a laptop, but the size and weight of the device will have a bearing on your decision. Then again, if portability is not the deciding factor, you may find yourself more confused – as the boundaries between categories blur, you will find new desktops that are almost as small as a laptop. If portability isn't a concern, you may very well get a desktop, because it is very likely that you will get more performance for the same money—plus more flexibility in customizing/upgrading the machine once you buy it. Conversely, you can easily find a laptop that's just as powerful as a typical desktop. And then there are some slightly unconventional categories, such as laptops that convert into tablets, tablets that convert into laptops and all-in-one that don't need a separate monitor. Thankfully there is literally a whole web of information and reviews out there, but figuring out the pros and cons can leave you more confused than before. We have in this report tried to simplify the choosing task by zeroing in on the attributes that commonly matter.

Although they can be divided into more specific categories, the terms "laptop" and "notebook" are frequently used synonymously. However, they are not always incompatible; for instance, an ultraportable can also be

convertible. So let's look at the various laptop types that are available.

- **Notebook:** It's the general term for a full-sized laptop that strikes a balance between



portability and functionality. These can vary greatly in overall size and specification in terms of processor speed, storage capacity, memory (RAM) and screen size. These can also vary greatly in price, from low-cost budget models to high-performance productivity and gaming laptops.

- **Ultraportable:** These thin, light laptops are designed for mobility (also sometimes called a subnotebook). Maintaining a super-slim profile means they have to cut out some features such as built-in CD/DVD drive and speaker size, and reduce the number of connection ports. The smallest models weigh about a kilogram. An **Ultrabook** (note the capital U) is a specific type of ultraportable that meets specifications set down by Intel. Among their strong points is strong security and anti-theft protection built in at the hardware level. Although the MacBook Air is regarded as the inspiration for the Ultrabook class, it's not actually an Ultrabook.
- **Netbook:** These are small, inexpensive laptops that run off the low-powered Intel

Atom processor. These have been largely phased out, to be replaced by tablets, Ultrabooks and ultraportables.

- **Chromebook:** This one is a notebook or ultraportable laptop that runs Google's operating system called Chrome. Chrome OS looks like the Chrome web browser and can only run apps downloaded from the Chrome Store.
- **MacBook:** Apple's laptop computers come in three families – the ultra-thin MacBook and MacBook Air models, and the high-performance MacBook Pro in 13-inch and 15-inch sizes.
- **Convertible:** These combine the features of a laptop and a tablet. They're also known as 2-in-1 laptops. They can quickly switch between touchscreen tablet mode and traditional keyboard mode, transforming in a variety of ways, including detaching, sliding, twisting and fold-back mechanisms. Most models now use the fold-back or detachable screen mechanisms.



Desktop computer: Many people have moved away from desktops in the past decade. However, there's still a lot to recommend desktops for many users. Desktops typically offer more performance for the money and durability than laptops, and are less expensive to repair. They may allow for a more ergonomically correct work environment, let you work on a larger screen, and generally come with better speakers.

Which One Should You Buy?

Within each brand's laptop are usually several similar models that vary in power, capacity and a range of other features. Picking one that suits your needs can be a bit of a pain though. Do you go for a budget unit with limited capabilities, a high-powered top-end laptop that can play the latest games without breaking a sweat, or something in-between?

That's a question only you can answer, but first it's a good idea to narrow down how you intend to use your laptop.

- If you want a cheap laptop for basic tasks and occasional or lighter use and aren't overly concerned about performance, weight or battery life, you can find many 'budget' models that will do the job.
- If you travel a lot and want to take it with you, you'll want something thin, light and easy to carry – an ultraportable (including Ultrabooks).
- If you want something to give you all the power of a desktop computer while being transportable with relative ease, go for a multimedia powerhouse such as a gaming machine.

The categories of entry-level, mid-range and high-end models are not objectively set to meet specific criteria – in other words, they're a general description or broad guideline. There is no official classification for these categories.

The High and the Not-So-High Range

Here's a broad guide to the unofficial categories of entry-level, mid-range and high-end models:

- **Entry level:** These low-cost laptops are relatively low-powered, but quite capable of most general computing tasks like web browsing, email and general word processing. They can handle most basic multimedia tasks – like standard-definition video streaming – and are best suited to casual users and younger students.
- **Mid-range:** Aimed at regular computer users, families, students and business people, mid-range computers can run most software and games but may struggle a bit with high-end functions like video editing and games that require fast graphics processing.
- **High-end:** For serious computer types that like to push their systems with intensive computing tasks like editing video and audio, 3D rendering and high-end games, these are obviously the ones to go for.

Features

It is worth discussing the main features that finally tilt the decision in favour of one laptop type against the several others. The amount of technical specifications and jargon used by laptop manufacturers and retailers is dizzying. To ensure that your pick has what you need, read on.

- **Storage space:** Storage capacity, measured in gigabytes (GB) or terabytes (TB, equal to 1,000GB), determines how many things your PC can hold. Documents, photos, music, movies, and programs – they all take up space. Bigger is usually better, although solid-state drives (SSDs) are usually more expensive for considerably less space. This is because they load much quicker and are completely silent. We're also seeing a lot of cheaper laptops (including Chromebooks) carrying eMMC flash storage, which is slower than SSDs and gives you very little storage space.
- **Processors:** The processor is the brain of your laptop, and this is one component that can really ramp up the price of a laptop. Generally, the more gigahertz (GHz) a processor has, the faster it will be. But they also come as dual, quad, hexa or octa-core – the more cores, the better it will be at running multiple programs at once. Because of the different elements available, it can be tricky to unpick exactly whether one laptop is faster than another. Is a 2.5 GHz dual-core processor better or worse than a 2GHz quad-core? The i7 is the fastest on the market, but the i3 and i5 will normally have plenty of power for opening multiple browser tabs at once and carrying out office tasks smoothly. (Note that a higher number means a more recent edition and better performance.) If you see the words Pentium, Celeron or Atom, these are Intel's cheaper chips and are normally towards the bottom end of the performance register. Some laptops have AMD chips instead – the K10 series is among the newest and fastest.
- **Memory (RAM):** Not to be confused with storage space, memory is measured in RAM (random access memory) and determines how much information your computer can store in its short-term memory. More RAM means faster load times and smoother switching between programs. The standard for RAM nowadays is 4GB or 8GB, with anything more being a bonus; 2GB of RAM will be painfully slow. High-end gaming would require more than 12-16GB.
- **Screen size and resolution:** A laptop's screen is one case where bigger isn't always better. If you want a longer-lasting battery and a more portable device, then you may want to go for a 10, 12 or 13 inch display. The largest you're likely to see is 15 or 17 inches. Most machines on the shelves now have a Full-HD 1,920x1,080-resolution display and you can pay more to get more pixels. Generally, the higher the resolution, the sharper the picture.



Only cheaper machines have a lower screen resolution of 1,366x768.

- **Battery life:** Manufacturers often make heady claims about how long their laptops' batteries last for. But various tests show that these estimates are often rather exaggerated – the only way you can really know how long a battery will last is by reading authentic reviews. Think of it this way: how much time do you want to spend with your laptop every day? Use that as the benchmark for battery life as the longer lifespan you have, the less of a slave you are to the power cable. If you spend most of your day at a desk, then this is less important. Battery stamina on desktop-replacement models won't be as crucial, as they'll almost always be near a power socket. If you are buying a portable laptop that you intend to use when travelling or on your commute, then make sure the battery life is at least six hours.
- **Laptop ports and drives:** Most modern laptops don't come with built-in DVD drives. When it comes to ports, the more the merrier is the general rule. In any case, make sure you have at least 3 USB ports in total. If you don't have many accessories that need plugging in, though, then you needn't worry too much. USB 3.0 is considerably faster than USB 2.0, too, so look out for those wherever possible. More and more laptops are now fitted with USB-C connections. This is the latest standard of USB – it's faster and smaller than the older style of port, and also uses reversible connectors for easier use. If you plan to use the laptop to connect with a projector for presentations, then you should also check with a D-sub/VGA port as most basic projectors use those.
- **Chromebooks:** We can see why Chromebooks end up on a lot of buyers' shortlists: they tend to be small, light and, most appealingly, cheap. Instead of Windows or MacOS, they run off Google's dedicated chrome operating system. The main limitation is that they generally require you to be online to access your documents.
- **Warranty:** Most of the laptops come with 1 year–2 years company warranty. At the time of buying, make sure that regular using softwares are installed and it should be internet and Wi-Fi ready.

Size and All

While there are always exceptions to the rule, the size of a laptop can give you a decent idea about the quality and specs they have.

- **Smaller (10" to 13" screen size):** A 10- to 13-inch laptop is best for people frequently on the move. These laptops are typically light enough to travel with you. They may not have the absolute fastest processors around, but laptops in this size range are nowadays more than capable of handling everyday productivity tasks with ease. Battery life varies but should get you through a typical workday with no questions asked.
- **Medium (14" to 16"):** This size range offers the ideal balance of performance, portability and price for many users. Mid-sized models are a good choice if you take your machine along less frequently or if you need to use it extensively for work. Such a laptop can easily be configured as a desktop replacement. This range has the largest share of sale across the world.
- **Large (17" to 18"):** These laptops tend to use top-performing processors with standard hard drives that give you tons of storage, though not top performance. The larger screen can make it more comfortable to work on multiple windows, professional designing or large spreadsheets.

What is an operating system?

An operating system (OS) is the program that, after being initially loaded into the computer by a boot program, manages all of the other application programs in a computer. The application programs make use of the operating system by making requests for services through a defined application program interface. In addition, users can interact directly with the



operating system through a user interface, such as a command-line interface (CLI) or a graphical UI. Following are the different operating systems used in a laptop:

- **Windows** is Microsoft's flagship operating system, the de facto standard for home and business computers. Introduced in 1985, the GUI-based OS has been released in many versions since then. The user-friendly Windows 95 was largely responsible for the rapid development of personal computing.
- **Mac OS** is the operating system for Apple's Macintosh line of PCs and workstations.
- **Linux** is a Unix-like operating system that was designed to provide PC users a free or low-cost alternative. Linux has a reputation as an efficient and fast-performing system.

SPECIFICATIONS & PRICES OF LAPTOP MODELS

Sl no.	Brand & Model	Specifications	Price, Rs.
1	Acer Aspire 3	AMD 3020e Dual core Processor (4GB DDR4 RAM / 1TB HDD / Windows 11 Home/ Black / 1.9 Kg) 14 inches (35.5 cm)	22490
2	HP 15s	AMD Athlon Silver, 8GB RAM/512GB, SSD, 15.6-inches/39.6 cm HD, Micro-Edge Display/Windows 11/AMD Radeon Graphics/ Dual Speakers/MSO/Fast Charge/1.69 Kg	29900
3	Dell Vostro 3420	Intel Core i3-1115G4, 8GB DDR4 & 256GB SSD, Win 11 + MSO'21, 14.0"/ 35.56cms FHD WVA AG 250 nits, Carbon Black, 1.48Kgs	36790
4	ASUS Vivo Book 15	15.6-inch HD, Dual Core Intel Celeron N4020, Thin and Light Laptop (4GB RAM/256GB SSD/Integrated Graphics/Windows 11 Home/Transparent Silver/1.8 Kg	25590
5	Lenovo Idea Pad Slim	AMD Ryzen 5 3500U, 15.6" (39.62cm) FHD Thin & Light (8GB/512GB SSD/Windows 11/Office, Game Pass/Cloud Grey/1.6Kg	39125
6	Samsung XE350XBA-K01US	Intel Celeron Processor, 15.6 inches, Full HD, Chromebook 4 + Chrome OS, 4GB RAM ,32Gb Emmc Gigabit, Wi-Fi Notebook Computer, Silver, 1.72 kg	33494
7	HP 14s	5th Gen, AMD Ryzen 3- 8GB RAM/512GB SSD 14 inches (35cm) FHD IPS Micro-Edge Display/ Backlit Keyboard/Alexa/Windows 11/Fast Charge/Radeon Graphics/1.46Kg/Natural Silver	39990
8	Lenovo ThinkBook 15	AMD Ryzen 3 5300U 15.6" (39.62cm) FHD 220 Nits, Antiglare Thin and Light Laptop (8GB/256GB SSD/Windows 11/MS Office/ Mineral Grey/1.7 Kg	33990
9	ASUS Vivobook 14	14 inch, FHD, Intel Core i5-1035G1 10th Gen, Thin and Light Laptop (8GB/512GB SSD/Integrated Graphics/Windows 11/Office 2021/Grey/1.60 kg)	42529
10	ASUS Vivobook Ultra K14	11th Gen Intel Core i5-1135G7, 14" (35.56 cm) FHD, Thin and Light Laptop (16GB/512GB SSD/Integrated Graphics/Windows 11/ Backlit KB/Office 2021/Black/1.4 kg	56800
11	Acer Aspire 5 A515-57G	15.6"Display 12th Gen, Intel Core i5-1240P Processor 8GBDDR4 RAM 512 GB SSD NVIDIA GeForce RTX 2050 HD Webcam Wi-Fi 6 Win 11	62289
12	Acer Swift 5	SF514-55TA, Intel EVO Thin and Light Laptop, 14"(35cm) Full HD IPS, Touch Display 11th Gen, Intel Core i5-1135G7 Processor, 8GB LPDDR4X 512GB SSD FPR Backlit Keyboard, Win 11	72490
13	Dell Inspiron 5518	Intel I5-11300H Laptop, 16 GB, 512 GB Ssd, Windows 11 + Ms Office'21, Nvidia Mx450 2 GB, 15.6 Inches (39.62 Cms) 250 Nits Fhd, Platinum Silver, Fpr + Backlit Kb (D560691Win9S, 1.64Kgs)	68950
14	HP 14s, 12th Gen	Intel Core i5 16GB RAM/512GB SSD 14-inch (35.6 cm) Micro-Edge, FHD Laptop/Intel Iris Xe Graphics/Alexa/Dual Speakers/Win 11/ Backlit KB/MSO 2021/1.41 Kg	61999
15	Mi Notebook Pro	QHD+ IPS Anti-Glare Display Intel Core I5-11300H 11th Gen 14 Inch Thin & Light Laptop (16GB/512GB SSD/Iris Xe Graphics/Windows 11 Home/MS Office 21/Backlit Keyboard/FP Sensor/1.4 Kg)	59999

16	Dell Inspiron 3520	Intel Core i5-1235U, 8GB, 512GB SSD, 15.6" (39.62Cms) FHD WVA AG 120Hz 250 nits, Win 11 + MSO'21, Black, 1.65Kgs	53390
17	HP Pavilion 14	11th Gen, Intel Core i5, 16GB RAM/512GB SSD, 14 inch (35.6cm) IPS Anti-Glare FHD Laptop/Intel Iris Xe Graphics/Backlit Kb/B&O Audio/FPR/Windows 11 Home/Thin & Light/1.41Kg	66099
18	Acer Aspire 5	Intel Core i5 12th gen (12-Cores) (8 GB/512 GB SSD/Windows 11 Home/4 GB Graphics/NVIDIA GeForce RTX 2050) A515-57G/ Gaming Laptop (15.6 inch, Steel Gray 1.8 Kg	57420
19	HP ProBook 440 G8 Notebook	11th Gen Intel Core i5-1135G7 14 inch (35.6cm) HD Laptop (8GB RAM/512GB SSD/Intel Iris Xe Graphics/Win 11/Pike Silver Aluminium/1.38 Kg	50990
20	Lenovo ThinkBook	15 AMD Ryzen 5 5500U 15.6" (39.62cm) FHD 220 Nits Antiglare Thin and Light Laptop (16GB/512GB SSD/Windows 11/MS Office/ Mineral Grey/1.7 Kg)	53990
21	Lenovo IdeaPad Slim 3	Intel Core i5 12th Gen 15.6" (39.62cm) FHD Thin & Light Laptop (8GB/512GB SSD/Windows 11/Office 2021/Backlit/2Yr Warranty/ Game Pass/Arctic Grey/1.63Kg	54490
22	ASUS TUF Gaming A15	15.6-inch (39.62 cms) FHD 144Hz, AMD Ryzen 5 4600H, 4GB NVIDIA GeForce GTX 1650, Gaming Laptop (8GB/512GB SSD/90WHrs Battery/Windows 11/Black/2.3 Kg)	56000
23	HP Envy x360	AMD Ryzen 5 4500U 13.3 inches (34cm) Convertible Touchscreen FHD Laptop (8GB/512GB SSD/Windows 11 Home/MS Office/ Black/1.32kg	73750
24	MSI Gaming GF63 Thin	Intel 11th Gen. i7-11800H, 40CM FHD 60Hz Gaming Laptop (8GB/512GB NVMe SSD/Windows 10 Home/Nvidia RTX3050 4GB GDDR6/ Black/1.86Kg	64490
25	Microsoft New Surface Laptop5	13.5" Intel evo 12 Gen i5 / 8GB / 256GB Platinum with Windows 11 Home, 365 Family 30-Day Trial & Xbox Game Pass Ultimate	107900
26	Apple MacBook Air with M2	13.6-inch, Liquid Retina Display, 8GB RAM, 256GB SSD Storage, Backlit Keyboard, 1080p FaceTime HD Camera. Works with iPhone/iPad; Silver	111500
27	Dell XPS 13	7390 10th Generation Intel Core i5-1021U 13.3 inches 8GB RAM, 512GB SSD, Full HD Windows 10 Laptop, 1.32kg	107400
28	Apple MacBook Pro	13.3-inch/33.78 cm, Apple M1 chip with 8core CPU and 8core GPU, 8GB RAM, 256GB SSD) - Space Grey	122900
29	ASUS Zenbook S 13	13.3", 2.8K OLED 16:10 Touch, AMD Ryzen 7 6800U, Integrated Graphics, Thin and Light Laptop (16GB/1TB SSD/Windows 11/ /1.10 kg), UM5302TA-LX702WS	128000
30	Razer Book 13	Intel Core I7-1165G7 4 Core 13.4 Inches Fhd+ Touch Gaming Laptop (Windows 10, 16 GB Ram, 256 GB Pcie M.2, Thunderbolt 4, Evo Certified, Iris Xe, Mercury White, 1.40 Kg)	184560

Note: Above given prices may vary. Please check current prices at amazon.in

How to save Tax

In March, the fiscal year 2022–2023 will come to an end. Only on the basis of your annual savings will you receive a tax rebate. If you have a job, firms will start requesting investment documentation in December. These will determine whether or not tax deductions are made from your paycheck.

Tax deductions will increase if you don't save, which will lower your take-home pay. The maximum salary will be paid to you if taxes are not withheld. There's a chance you haven't made an investment yet. If that's the case, do it right away. We inform you of the investment programme that will be most profitable for you.

Subas Tiwari

However, it requires special planning. This is the New Year, so do your tax planning as soon as possible based on your financial goals. There are 17 ways through which you can reduce your tax liability including PPF, NSC and life insurance premium.

1. Unit Linked Insurance Plan (ULIP)

ULIP Life Insurance Plan is one of the most important investment plans in India. It ensures that one's family is financially balanced in the case of

an event of death. By purchasing a life insurance policy, the taxpayer can avail of the benefit under the income tax act.

Under section 80C of the income tax act 1961, the premium paid towards the purchase of a life insurance policy qualifies for deduction up to Rs. 1.5 lakh. Furthermore, as per section 10(10D), income on the maturity of the policy is tax free. The income is tax-free if the premium is not more than 10% of the sum assured. In the case wherein the money goes to the nominees of the person

insured, the same remains as a tax exemption in the hands of the nominee.

In terms of the deduction under section 80C 1961, the taxpayer can claim 20% of tax deduction on the premium paid. The following conditions also apply:

- The taxpayer purchases a life insurance policy on or before 31st March 2012
- The policy is in his own name or in the name of their spouse or child

If the life insurance policy is purchased after 1st April 2012, then the premium paid is eligible for tax deduction up to 10% of the sum assured.

2. Equity Linked Savings Schemes (ELSS)

Equity Linked Savings Schemes are mutual fund investment schemes that invest a large percentage of their portfolio in equity. Furthermore, the fund has a mandatory lock-in period of 3 years which is the shortest amongst all the investment products.

Investment in ELSS funds qualifies for deduction under section 80C of the income tax act up to a maximum of Rs. 1.5 lakh. Both lump sum investment and the amount invested through a systematic investment plan (SIP) qualifies for the deduction. Since ELSS funds invest a large amount in equity, there is always some inherent risk.

ELSS funds provide the dual benefit of capital appreciation and tax-savings. This makes it one of the most popular tax saving schemes amongst investors.

In general, taxpayers who want to claim tax deductions of up to Rs 1.5 lakh under Section 80C provisions and are willing to take some risk should consider investing in ELSS. These mutual funds are equity-oriented, and they invest a minimum of 60% of their portfolio in equity and equity-linked instruments. This makes it crucial to be invested in the funds for a long period of time in order to reap the benefit of the returns.

3. Public Provident Fund (PPF)

The Public Provident Fund has always been a popular tax saving schemes amongst the taxpayer. One of the major reasons for this popularity is the fact that PPF falls under the category of exempt-exempt-exempt tax status. You can open your PPF accounts with a bank or post office.

Taxpayers can claim a deduction under section 80C of the income tax act for the amount invested by them during the financial year. The maximum amount eligible for deduction is Rs. 1.5 lakhs. Since PPF falls under the exempt category, the interest and maturity amount are exempt from tax.

PPF account comes with a lock-in period of 15 years and it allows the investors the below options at the end of the maturity period:

- Withdrawal of proceeds from the account
- Continue for another 5 years

4. Sukanya Samridhi Yojana (SSY)

Sukanya Samridhi Yojana has become one of the most important tax saving schemes. It was launched in 2015 by the government of India as a part of the Beti Bachao Beti Padhao campaign. It had a major impact on the general public. The scheme allows a fixed income investment through which the taxpayer can invest regular deposits and at the same time earn interest on it. Investing in Sukanya Samridhi Yojana also qualifies as an eligible deduction under section 80C of the income tax act.

The government of India determines the rate of interest on the scheme on a quarterly basis and is payable on maturity. The scheme comes with a lock-in period of 21 years and will mature after the expiry of 21 years. A minimum deposit of Rs. 250 is required to be made per year for 15 years. Failure to pay the minimum amount in a year will lead to disconnection of the account. To re-activate the account, you need to pay a penalty of Rs. 50 along with the original Rs. 250 deposit.



In order to open a Sukanya Samriddhi account, below is the eligibility criteria for this tax saving option:

- Only girl children can claim the benefits of this scheme.
- The girl child cannot be more than 10 years of age. A grace period of one year is provided which allows the parent to invest with 1 year of the girl child being 10 years of age.
- The investor must submit age proof of the daughter.

National Savings Certificate (NSC)

A government of India initiative, a national savings certificate is a fixed income investment scheme that aims at the small and middle-income investors to invest and earn handsome returns. It is considered a low-risk investment and as secure as the Provident Fund. The investors can invest as per their income profile and investment habits.

Investment in NSC qualifies for deduction under section 80C of the income tax act up to Rs. 1.50 lakh. Apart from providing the benefit of tax exemption, it provides the investor with complete capital protection and guaranteed interest. Some

of the features of the NSC, tax saving option are as follows:

- 6.8% annual interest as a guaranteed return.
- You can claim a tax benefit under section 80C up to Rs. 1.5L.
- You can invest as low as Rs. 1,000 (or multiples of Rs. 100). You can increase the investment amount as per your convenience.
- On maturity, the entire maturity value will be received by the investor and the same will be taxed in the hands of the taxpayer.
- An early exit is not available. You can use the same as collateral security in case of loans from Bank or NBFC.

6. Tax-Savings Fixed Deposit (FD)

Fixed deposits are considered one of the safest tax savings schemes. It's safer than equity investments in terms of risk and returns. The banks decide the interest rates and it depends on several factors. Below are some of the features of a tax-saving fixed deposit:

- Investment in tax saver fixed deposit eligible for deduction under section 80C



while calculating the taxable income.

- A minimum lock-in period of 5 years
- Senior citizens can get a higher interest rate on investment
- In the case of a joint account, the primary holder can avail the benefit of tax deduction while calculating the taxable income
- Tax saver fixed deposits do not allow any premature withdrawal. However, after the expiry of the 5 year lock-in period, investors get access to premature withdrawal. The terms and conditions for premature withdrawal vary from bank to bank.

7. Senior Citizen Savings Scheme

A Senior Citizen Savings Scheme is an income tax saving schemes available to senior citizens who are residents in India. The scheme is available for investment through banks and post offices and offers one of the highest rates amongst the various savings schemes.

Depositors can make an investment with a minimum amount of Rs. 1000 and in multiples thereof. The scheme also provides the facility of investment through cash provided the investment amount is less than Rs. 1 lakh. The deposits made into the scheme matures after a period of 5 years. The depositors also have the option to further extend the maturity period by another 3 years.

Investment in the Senior Citizen Savings Scheme qualifies as a deduction under section 80C up to Rs. 1.5 lakhs from the taxable income. The interest on such deposits is fully taxable and liable for a tax deduction if the interest is above Rs. 50,000. Deposits made into a Senior Citizens Savings Scheme account are compounded and paid out annually.

8. School Tuition Fees

The income tax act 1961 provides a deduction under section 80C of the income tax act for payment for school fees of children. This tax saving option is available under section 80C in addition to other



investments like PPF, NSC, ELSS, etc. Tuition fees paid to any registered university, college, school, or educational institution qualifies for deduction up to Rs. 1.5 lakh.

Moreover, only the tuition fees qualify for deduction under the income tax act. Any other fee like donation, development fee, etc. even if paid to such an institution does not qualify for the deduction.

The income tax act allows both the parents to claim the deduction to the extent of the amount paid by them. So if the total fee paid by the parents is Rs 1 lakh, of which the father has paid Rs 40,000, while the mother has paid Rs 60,000, both can claim the amount individually as per the payment made by them.

9. National Pension Scheme (NPS)

NPS or National Pension Scheme has become a popular income tax saving investment product. It is a tax saving option that is available to both government and private employees. It enables the

depositor to build a corpus for their retirement along with a regular monthly income. The amount invested by the depositor is invested in several schemes including the equity markets.

There are two types of NPS accounts, Tier-1 & Tier-2. A tier-1 account has a lock-in period until the subscriber reaches the age of 60 years. The contributions made by the subscriber to tier-1 are tax-deductible under section 80CCD (1) and 80CCD (1B). Tier-2 accounts are voluntary in nature which allows the subscriber to withdraw the money when they like. However, contributions under tier-2 accounts are not eligible for a tax deduction.

As per the provision of section 80CCD, an individual can claim a deduction up to Rs. 1.5 lakh by investing in NPS. Additionally, a new subsection 1B was also introduced, which offered an additional deduction of up to Rs. 50,000/-for contributions made by individual taxpayers towards the NPS.

10. Health Insurance premium under section 80D

You can claim a tax benefit up to Rs. 25,000 in respect of the below contributions:

- Premium paid to keep in force health insurance covering self, spouse, or dependent children.
- Any contribution to Central Health Government Schemes.
- Any other scheme may be notified by the central government as eligible for deduction.

In order to take care of one's medical emergen-

cies, medical insurance is considered the safest investment option. This allows the taxpayer to avail of the benefits on two fronts. Firstly, being taken care of by the insurance policy in the case of a medical emergency. Secondly, the tax benefit under the income tax act for investing in an investment product.

Apart from the above, an additional deduction for the insurance of the parents is available to the extent of Rs. 25,000 if they are less than 60 years of age or Rs. 50,000 if they are more than 60 years of age. If the individual and the parent are both above 60 years of age, the maximum deduction available under this section will be Rs. 1, 00,000.

Summary of the deductions that are available under various categories:

Expenditure	Expenditure made for	Eligible Deduction
Amount paid to keep in force eligible health insurance.	Self, spouse, and dependent children	Rs. 25,000
Contribution towards Central Health Government Scheme Expenditure towards preventive health check-up	For (b) & (c), if the age of the above persons is above 60 years of age and they are resident in India	Rs. 50,000
Amount paid to keep in force eligible health insurance. Preventive health check-up	Parents If the age of the above persons is above 60 years of age and they are resident in India	Rs. 25,000 Rs. 50,000
Amount paid on account of medical expenditure for self/spouse/parents who are of the age of 60 and above, being a resident in India, and no payment has been made towards the health insurance		Rs. 50,000

11. Education Loan

The income tax act provides a tax benefit on repayment of the loan as a tax deduction under section 80E of the act. You must remember that this tax saving option is available to the person who is repaying the loan. Once an educational loan is availed, the interest paid on the education loan qualifies for a tax deduction for a maximum of 8 years, or the interest is repaid, whichever is earlier.

Depending on who pays the EMI for the education loan, the parent or the child can claim the deduction. The deduction under section 80C is available only if you take the loan from a financial institution and not family members. You can claim the tax deduction starting from the year in which the repayment starts.

The income tax authorities provide a moratorium period of up to one year to the borrower from the



date of completion to start repaying the loan. This allows the taxpayer sufficient time to manage their finances and claim the deduction once they start repaying the loan.

For example, if the taxpayer repays their education loan in 5 years from the date of repayment, the tax deduction would be available for this 5 year period only. As per section 80E, this benefit can be claimed for a period of 8 years so the taxpayers should avail this benefit. Borrowers should note that their repayment may exceed 8 years, but in such cases, they won't get the tax deduction under Section 80E beyond the 8th year.

12. Rent paid and no HRA received

Generally, you receive HRA as a part of your salary and treat HRA as a major tax saving schemes while filing income tax returns. However, there can also be a case wherein it does not form part of the salary of the employee. In such a case, standard HRA deduction cannot be claimed and the taxpayer would not be able to claim the benefit even if they are paying the rent. Further, in such cases, a taxpayer must claim a tax benefit under section 80GG.

In order to provide the taxpayer with benefit even in a case where HRA is not received, section 80GG was introduced. As per this section, a taxpayer can claim the deduction of rent paid even in a case wherein they do not receive HRA. This is subject to the below conditions:

- The individual is self-employed or salaried.
- HRA has not been received at any time during the year for which deduction is being claimed under section 80GG.
- You, your spouse, or the HUF in which you are a member does not hold any residential accommodation at a place where you currently reside.

To claim deduction under section 80GG, you must file form 10BA for payment of rent. The lower of the below will be considered as a deduction under this section:

- Rs. 5,000 per month.
- 25% of the total Income (excluding long-term capital gains, short-term capital gains under section 111A and Income under Section 115A or 115D and deduc-

tions under 80C to 80U.

- Actual rent less 10% of Income

13. Interest paid on Home Loan

In order to claim the interest component on a housing loan as a tax deduction, you must satisfy the following conditions:

- A home loan must be taken for the purchase or construction of a house.
- Construction of the house must be completed within 5 years from the end of the financial year in which the loan was taken.
- The interest component paid as a part of the loan can be claimed as a deduction under section 24 up to Rs. 2 lakh. This is applicable in the case of a self-occupied property. In the case of a let-out property, there is no upper limit for claiming interest.
- In the case of interest being paid towards a home loan taken during a pre-construction period, the pre-construction interest paid can be claimed as a deduction. The deduction is available in five equal installments starting from the year in which the property is acquired or construction is completed. However, the maximum limit is Rs. 2 lakh.

14. Savings bank account interest

The income tax act 1961 provides deductions with respect to interest earned from savings bank accounts. Individuals and Hindu undivided family can claim the tax deduction under section 80TTA on the interest earned. This deduction is applicable to taxpayers other than those who are senior citizens. In the case of senior citizens, section 80TTB is applicable.

The maximum deduction under section 80TTA is Rs. 10,000. The limit of Rs. 10,000 applies to the total interest earned from the savings bank account that the assessee has. Any interest over and above Rs. 10,000 is taxable under "Income from

Other Sources". The rate of tax will be as per the applicable tax slab rate. For example, the total interest earned by Amit from his savings bank account was Rs. 15,000. In this case, the total exemption allowed under section 80TTA will be Rs. 10,000 and the balance Rs. 5,000 will be taxable as "income from other sources"

On 1st April 2018, section 80TTB came into existence for senior citizens. As per section 80TTB, senior citizens can claim deduction up to Rs. 50,000 or an amount specified from the total gross income.

15. Medical expenses towards disabled dependent

As per the provisions of section 80DD, a taxpayer can claim a deduction if they are looking after disabled dependents. This tax benefit will help in reducing the tax liability of the person who is taking care of someone disabled in the family who is dependent on them.

As per section 80DD, disabled dependents include spouses, children, parents, or siblings (brother or sister). In the case of HUF, a disabled dependent may be a member of the Hindu undivided family. In order to claim tax benefits under section 80DD, a deduction should not have been taken under section 80U. Below are a few of the disabilities:

- Blindness
- Low vision
- Hearing impairment
- Mental illness
- Autism

Medical expenses against which you can claim tax benefits are as follows:

- Any expenditure made towards medical treatment, nursing, training, rehabilitation of a dependent person with a disability.
- Any amount paid as a premium for a specific insurance policy designed for such cases as long as the policy satisfies the conditions mentioned in the law.

16. Treatment of specified diseases u/s 80DDB

A deduction under section 80DDB is allowed to a taxpayer wherein a case they have contracted diseases such as cancer, neurological diseases such as dementia, motor neuron disease, Parkinson's disease, AIDS, etc. All such disease entails expensive treatment costs and the expenses done can be claimed as a deduction under section 80DDB.

The deduction under section 80DDB is allowed for the medical treatment of a dependent who is suffering from a specified disease by individuals or HUF. The deduction is up to ₹40,000 or the amount actually paid (whichever is lower). This limit goes to ₹ 1 lakh in the case of senior citizen taxpayers or dependents.

17. Donations made to charitable institutions

Section 80G provides a tax deduction to the taxpayer with respect to the amount paid by them to an approved charitable organization. The donations made to such organizations should be made via cheque or online transfer. Cash transfers, above Rs. 2,000 do not qualify for deduction under this section. It is very important to take the stamped receipt from the organization wherein the donation has been made in order to claim the deduction.

Depending on the type of organization where a donation has been made, the tax deduction under section 80G can be either 50% or 100% of the donation amount. However, the same is restricted to 10% of the adjusted gross total income of the taxpayer. An adjusted gross total income can be defined as:

- The gross total income (sum of income under all heads) minus



- Amount deductible under Section 80CCC to 80U (but not Section 80G), minus
- Exemption from income, long-term capital gains, minus
- Income as referred under Sections 115A, 115AB, 115AC, 115AD, and 115D, relating to non-residents and foreign companies.

There are basically four buckets in which donations can be categorized to claim the tax deduction.

- Donations with 100% deduction without any qualifying limit, such as the National Defence Fund set up by the Central Government.
- Donations with a 50% deduction without any qualifying limit such as the Jawaharlal Nehru Memorial Fund or the Prime Minister's Drought Relief Fund
- Donations with 100% deduction subject to 10% of adjusted gross total income. The donation must be towards a Government or any approved local authority, institution, or association to be utilized for the purpose of promoting family planning
- Donations with 50% deduction subject to 10% of adjusted gross total income such as any institution which satisfies conditions mentioned in Section 80G(5).

Income Tax Rates

Individuals		
<i>(Other than senior and super senior citizen)</i>		
Net Income Range	Rate of Income-tax	
	Assessment Year 2023-24	Assessment Year 2022-23
Up to Rs. 2,50,000	-	-
Rs. 2,50,000 to Rs. 5,00,000	5%	5%
Rs. 5,00,000 to Rs. 10,00,000	20%	20%
Above Rs. 10,00,000	30%	30%
Senior Citizen		
<i>(who is 60 years or more at any time during the previous year)</i>		
Net Income Range	Rate of Income-tax	
	Assessment Year 2023-24	Assessment Year 2022-23
Up to Rs. 3,00,000	-	-
Rs. 3,00,000 to Rs. 5,00,000	5%	5%
Rs. 5,00,000 to Rs. 10,00,000	20%	20%
Above Rs. 10,00,000	30%	30%
Super Senior Citizen		
<i>(who is 80 years or more at any time during the previous year)</i>		
Net Income Range	Rate of Income-tax	
	Assessment Year 2023-24	Assessment Year 2022-23
Up to Rs. 5,00,000	-	-
Rs. 5,00,000 to Rs. 10,00,000	20%	20%
Above Rs. 10,00,000	30%	30%
Hindu Undivided Family (Including AOP, BOI and Artificial Juridical Person)		
Net Income Range	Rate of Income-tax	
	Assessment Year 2023-24	Assessment Year 2022-23
Up to Rs. 2,50,000	-	-
Rs. 2,50,000 to Rs. 5,00,000	5%	5%
Rs. 5,00,000 to Rs. 10,00,000	20%	20%
Above Rs. 10,00,000	30%	30%

Income Tax Rates- Sourced from- <https://www.incometaxindia.gov.in> on 07th Dec 2022



Fixed Deposit (FD)

After the big increase in the repo rate by the Reserve Bank of India (RBI) in the last few months, all the major banks of the country have increased the interest rates offered on their fixed deposits (FD) several times to attract new customers. Due to this, investing in FD has once again become beneficial.

Significantly, to reduce inflation, RBI is increasing the repo rate. RBI has increased rates by a total of 190 basis points since May. It is likely to increase further. That is, the increase in rates on FD may continue even further. This is good news for investors. After Corona, banks had reduced the interest rates on FDs significantly. Now it has started increasing.

Subas Tiwari

What is a FD?

A fixed deposit or an FD is an investment instrument that banks and non-banking financial companies (NBFC) offer their customers. Through an FD, people invest a certain sum of money for a fixed period at a predetermined rate of interest in an FD. The rate of interest varies from one financial institution to another, although it is usually higher than the interest offered on savings accounts.

Fixed deposits are available for different periods, ranging from very short-term tenures of 7-14

days to long tenures of 10 years. A fixed deposit is sometimes known as a term deposit.

How does a FD work?

You may think of a fixed deposit as lending money to a bank or an NBFC. When you invest in an FD, the financial institution guarantees to return the invested sum at the end of the tenure, known as the maturity period, and pays you interest for it. The bank may use this money to lend to other borrowers and charges them an interest for the same. A portion of this interest is passed on to you.



The interest offered depends on the tenure or maturity period of the FD. A 7-day fixed deposit will carry a lower annual interest rate compared to a one-year FD. This is to compensate for the time-risk of money. Simply put, a rupee today is more valuable than the same rupee a year from now. This is because inflation pushes up prices over time. A rupee will buy you more goods today than it will a year from now. An investor needs to be compensated for this.

You can choose to reinvest the interest or receive an interest amount periodically in your bank account.

Cumulative FDs pay you the interest and the principal at maturity. The interest is reinvested every year. This means that you will not be eligible to receive regular interest pay outs, instead of receiving a lump sum at the end of the FD tenure. The cumulative FD option may be suitable for you if you do not need a regular stream of income. Under this option, you will also benefit from the power of compounding, as the following year's interest will be calculated on the principal plus interest of the previous year.

Non-cumulative FDs will pay you interest at fixed

intervals. You could choose to receive interest payments monthly, quarterly, half-yearly, or annually, depending upon your needs. This will give you a regular stream of income. However, the downside of non-cumulative FDs is that you will lose out on earning interest on interest.

Types of Fixed Deposits

Before you invest in a fixed deposit, you must know the different FDs offered in the market.

1) Standard Term Deposits

Standard fixed deposits are investment schemes wherein you invest an amount for a fixed period and a predetermined interest rate. The period of investment or tenure can range from 7 days up to 10 years. The interest offered depends on the duration of investment as well as the financial institution offering this instrument.

2) Senior Citizen Fixed Deposits

For individuals over 60 years of age, banks and NBFCs offer a higher interest rate on FDs than other investors, usually providing about 25-50 basis points (0.25-0.50%) more.

They also provide an additional tax benefit. Interest from senior citizen FDs does not carry a tax deducted at source if it does not exceed ₹50,000 a year. Other investment options do not provide this benefit for seniors.

For individuals who are not senior citizens, the TDS deduction limit is at ₹40,000 a year. Investing in FDs as a senior citizen will reduce your overall tax burden and hence, increase returns.

3) Tax-Saving Fixed Deposit

There are specific tax-saving FDs that are eligible for tax deductions.

A tax-saving FD has a maturity period of 5 years and the principal amount, up to ₹1,50,000 per annum is tax-deductible under section 80C of the Indian Income Tax Act.

4) Recurring Deposit

A recurring deposit is a type of fixed deposit wherein you can invest a fixed sum monthly or quarterly for a specified time. The interest rate is predetermined. At the end of the maturity period, you will receive your principal along with interest calculated proportionately. For instance, you can deposit ₹1,000 every month for five years. Interest on the first deposit will be paid for five years while that on the last deposit will be paid for one month.

5) Flexi Fixed Deposit

A flexible fixed deposit is linked to your savings account. In this instrument, you can instruct your bank to automatically transfer any sum beyond a predetermined balance to a fixed deposit via an auto sweep-in feature. For instance, if you want to maintain a balance of ₹20,000 every month, any excess will be transferred to an FD. Conversely, if your balance falls below ₹20,000, the bank will



liquidate a portion of your FD to maintain your balance. It gives you the benefit of liquidity and investment.

The interest on the flexi-deposits is higher than savings account interest rates but lower than standard fixed deposit rates.

6) Fixed Deposit for Non-Resident Indians

Non-resident Indian citizens can invest in non-resident external (NRE) or non-resident ordinary (NRO) fixed deposits. NRE FDs are suitable for citizens earning in a foreign currency. Although there are currency fluctuations, the most significant advantage of NRE FDs is that the whole amount, principal and interest, are tax-free. NRO FDs can be deposited in Indian or foreign currency and are taxable at 30% per annum.

7) Corporate Fixed Deposits

Some companies or corporate entities also offer fixed deposits. While they offer a higher rate of interest than banks and NBFCs, the risk associated with corporate FDs is higher. While bank and NBFC deposits enjoy backing and insurance coverage from the DICGC,

corporate fixed deposits do not provide this insurance. If a company goes bankrupt, there is no guarantee that your money in corporate deposits can be recovered.

Deposit Insurance

All banks which are members of the Deposit Insurance & Credit Guarantee Corporation enjoy protection by way of enjoying insurance coverage against bank winding up and/or liquidation of bank for which the banks need to pay a nominal insurance premium at regular intervals. The bank depositors thereby enjoy DICGC cover up to Rs.5, 00,000 per deposit account in each bank in the event of such unfortunate events taking place at any time.

Taxation on FDs

The interest earned on fixed deposits is taxable. It is charged at your applicable tax slab under the head of "Income from Other Sources".

However, banks will deduct TDS (tax deducted at source) at the rate of 10% per annum from your interest. That can be accounted for when filing your income tax. When filing your taxes, calculate the interest income you have earned for the year, compute tax by charging tax based on your income tax slab rate and then deduct any TDS amount. This is the net tax payable. TDS on interest income is deductible only if your total interest is above ₹40,000 per annum. For senior citizens, the limit is ₹50,000.

Fixed Deposit Interest Rates in India 2022

Name of Bank/ NBFC	Regular FD Rates	Senior Citizen's FD Rates
Bajaj Finance Ltd.	7.70%	7.95%
State Bank of India	5.40%	6.20%
ICICI Bank	5.50%	6.30%
Axis Bank	5.50%	6.05%
HDFC Bank	5.50%	6.25%
Bank of Baroda	5.30%	6.30%
IDFC Bank	5.75%	6.25%
Kotak Mahindra Bank	5.10%	5.60%
Canara Bank	5.35%	5.85%
Yes Bank	7.00%	7.75%
IndusInd Bank	7.00%	7.50%
Punjab National Bank	5.25%	6.00%
IDBI Bank	5.10%	5.60%
Union Bank	5.40%	5.90%
Citibank	3.75%	4.25%
RBL Bank	6.75%	7.25%
Indian Bank	5.15%	5.65%

Sourced from- ET Money on 15th Dec 2022



Makhana: A Superfood for Sure!

Makhana, also known as Foxnut, is a widely consumed snack during fasting in India. It is becoming a popular snack among health-conscious consumers due to its healthier nutrient. Makhana is mixed with different seasoning and flavouring substances, and a range of ready-to-eat Makhana snack packs are available in the market. In this article, we discuss the nutrient profile of foxnut, spell out its health benefits, share some recipes that are easy to prepare at home, and give some tips on how to pick a healthier version of ready-to-eat makhana snack from market.

Richa Pande

Makhana is the edible seed of the gorgon plant, a species of water lily, and thus it is also called the Lotus Seed. Traditionally, the seed is roasted or fried, and is mixed with oils and herbs and eaten during fasting observed in India during Navratri and in the month of Sawan.

Makhana has a healthy nutrient profile

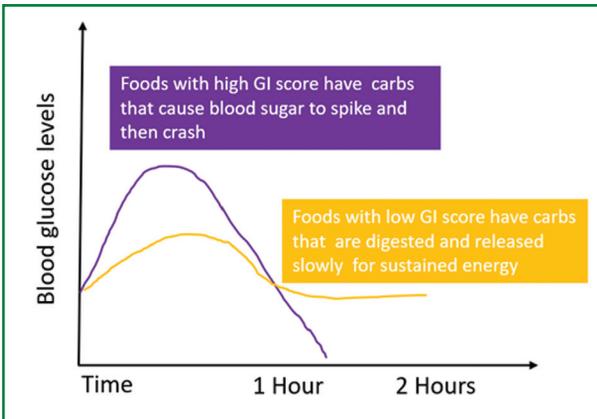
Makhana has a healthy nutrient profile. 100 g of makhana provides about 347 calories of energy, contains about 9.7 g of protein, and has 14.5 g of fibre. It is also a good source of micronutrients such as- potassium, magnesium, iron, and calcium. These micronutrients play an important

role in metabolic activities thus promoting our wellbeing. Makhana is also rich in natural antioxidants such as Gallic acid, kaempferol and chlorogenic acid that have many health benefits.

The glycaemic index score of fox nuts is under 55, and thus makhana can be classified as low GI food. Low GI foods are the food items that contain carbohydrates which are digested slowly in the body. Eating them leads to a gradual and comparatively low rise in the blood glucose and insulin levels. This also means that these foods can help you keep feeling full for a longer duration. Therefore, these food items are considered good

for health, and are specifically recommended to individuals who have diabetes.

As fox nut is rich in antioxidants, it is also considered good for skin health, heart health, and could be helpful in prevention and management of chronic inflammation. It is a good snack for individuals with rheumatic arthritis. Its fibre content makes it good for your digestive health as well.



Fox nut is a great snack for individuals with wheat allergy or gluten intolerance. But some ready-to-eat makhana packs may have seasonings that might contain ingredients like wheat flour. Thus, it is very important to check labels, and avoid picking packs with such ingredients. Look for packets that have 'Gluten-Free' claim on them.

Makhana is high in magnesium, calcium and potassium and low in sodium. Thus, it is a good snack for people who have hypertension. Some ready-to-eat makhana packs might have added salt and thus you must go through the food labels to avoid picking such packs. As makhana is rich in calcium, it is also good for your bone and teeth health.

Makhana is also a good source of selenium which is known to be effective in prevention and management of thyroid disorders. Due to its healthier nutrient profile, it also makes an excellent snack for pregnant women, and individuals aiming for weight loss.



Preparing home-made snacks using makhana

- Roast the makhana seeds in one teaspoon of ghee or oil. You can have them as it is or season them with herbs, and spices of your choice. Some common herbs and spices - pepper, rock salt, lemon, oregano, parsley, turmeric coriander, etc. You can also add cut onions and tomatoes and make 'makhana chaat'.
- Makhana kheer is a popular traditional Indian recipe. You can add sugar, and other nuts and dry fruits to it as per your choice.

Picking a relatively healthier ready-to-eat makhana snack

Check the ingredient list, and nutritive value table before choosing a snack

- Prefer picking packs with low amounts of saturated fats, sodium, and sugar & prefer the ones with more amounts of protein, dietary fibre, MUFA, and PUFA.
- Prefer packs with vegetable oils like sunflower oils, rice bran oil, cottonseed oil, and avoid the ones with palm oil that has more amount of saturated fats.
- Avoid picking packs that have maltodextrin in their ingredient list.



Important Judgments of the Year 2022 (Part-1)

We are presenting to you the top 10 judgements of the year 2022. This is the first part and the second part will be presented in the upcoming issue. This part has five summarised judgements. To read the full case and judgments, please subscribe to our buying guide for the details. You can find it in 'Top 10 Judgements-2022'.

Dr. Prem Lata, Legal Head VOICE

1.

**Samruddhi Co-operative Housing Society Ltd
V/s Mumbai Mahalaxmi Construction Pvt. Ltd.
(SC)**

**Civil Appeal No 4000 of 2019/ Decided on
January 11, 2022**

**Head Note: Consumers must receive
compensation for the resulting liability if they
fail to obtain the occupation certificate.**

**Appeal arising against the order from NCDRC
and was decided on 11th of Jan 2022.**

It's a common grievance of home buyers that builder fails to complete the construction work including amenities as per plan and agreed terms. With the result, occupancy certificate is not issued by the concerned authorities. In

some cases home buyers take possession under compelling circumstances with incomplete work and occupancy certificate still remains a problem. Here is a unique case decided by the Hon'ble Supreme Court on 11th January 2022 which gives a new dimension to the issue of fixing liability of developer when occupancy certificate is not provided to home buyers.

2.

**Sunil Kumar Maity V/s State Bank of India
and Anr. SC**

**Civil appeal 432 of 2022/ Decided on 21th Jan
2022**

**Head Note - Concept of Revisional Power to
Consumer Commissions**

SC made a very strong comment against the

order of NCDRC and explained the concept of Revisional Power to the courts.

3.

Jaina Construction Company vs The Oriental Insurance Company Limited & Anr

Civil Appeal No. 1069 of 2022/ Decided on 11.02.2022

Head Note -Insurance Company cannot repudiate claim merely on the ground of delayed information when FIR had been lodged

The vehicle of the complainant (the insured) which was insured with Insurance Company was robbed. The next day, an FIR was registered by him. Accused were arrested and challan filed. Thereafter, the complainant lodged the insurance claim. The same was repudiated on the ground that there was a delay in intimating the Insurance Company about the occurrence of the theft.

4.

ECGC Limited vs Mokul Shriram Epc Jv

Civil Appeal No. 1842 of 2021/ Decided on February 15, 2022

Head Note - Condition of payment of the amount for filing appeal shall be governed by the act under which complaint was filed.

Consumer Protection Act, 2019 - Section 67 Proviso - Onerous condition of payment of 50% of the amount awarded will not be applicable to the complaints filed prior to the commencement of the 2019 Act. The question now being examined here is as to whether the present appeal would be governed under the Consumer Protection Act, 2019 [For short, the '2019 Act'] or under the erstwhile 1986 Act.



5.

Case Title Vodafone Idea Cellular Ltd. vs Ajay Kumar Agarwal

Case No Civil Appeal No 923 of 2017/ Decided on 16th Feb 2022

Head Note -

- 1) **Existence of an Arbitral clause under the Indian Telegraph Act, 1885, will not oust the jurisdiction of the consumer forum**
- 2) **Consumer Protection Act is a specific act and not a general act**
- 3) **Telecom services are the subject matter of Consumer Protection Act**

It was a historic day when, on February 16, 2022, the Hon'ble Apex Court ruled in Vodafone Idea Cellular Ltd. v. Ajay Kumar Agarwal, Civil Appeal No. 923 of 2017 (Arising out of SLP (C) No. 28615 of 2016), that the Consumer Protection Act is a specific act and not a general act. The three-judge panel, made up of Justices DY Chandrachud, Surya Kant, and Vikram Nath, added that the Indian Telegraph Act of 1885's arbitration clause will not nullify the authority of the consumer forum.

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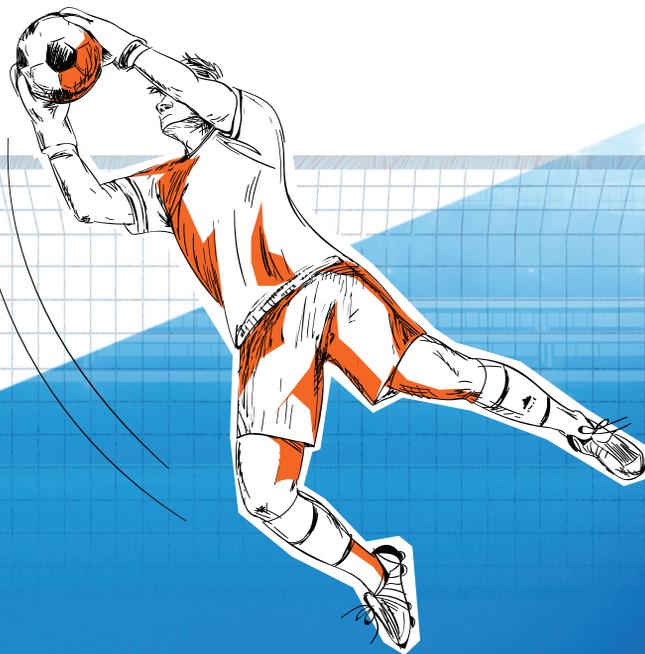
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