



STATE CONSUMER HELPLINE KNOWLEDGE RESOURCE MANAGEMENT PORTAL

Centre for Consumer Studies, Indian Institute of Public Administration, New Delhi

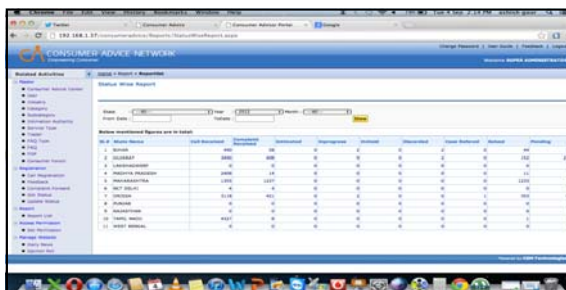


Sponsored by Department of Consumer Affairs, Govt. of India

CONSUMER BULLETIN

SCHKRM Portal

As per mandate given by Department of Consumer Affairs, Govt. of India, an IT based Centralized Knowledge Resource Management Portal has been set up at IIPA. The Portal is providing knowledge database to address the concerns of consumers through State Consumer Helplines.



We are glad to share that the centralized application software has since been hosted on the Servers installed at IIPA. The State Consumer Helplines at Gujarat, Madhya Pradesh, Orissa, Bihar, Maharashtra and Rajasthan are already connected on the IIPA servers. The centralized software application is able to generate various MIS reports. This application software is easily accessible by all State Consumer Helplines across the country with the help of Internet connection. The software is hosting a centralized knowledge database of frequent occurring problems, service benchmarks wherever specified in various sectors of industries and their solutions which is available online to the consumer advisors. The software would further be upgraded to contain the database of contact details of the nodal officers of the industries/ service providers so that the consumers facing problems could be guided to the concerned nodal officer for faster resolution.

Jan Aushadhi

Govt. of India launched 'The Jan Aushadhi Campaign' in April 2008 with a theme "For Ensuring Access to Quality Medicines and Health Care for All". The branded medicines being produced by the manufacturers are being sold in the market at much higher price as compared to unbranded generic medicines equivalents which are as good therapeutic values. Doctors specially in Govt. Hospitals have been advised to prescribe generic medicines. A key initiative under the campaign would involve opening of 'Jan Aushadhi' stores where, unbranded quality generic Medicines would be made available at lower prices, but are equivalent in potency to branded expensive drugs. The following table indicates the level of price difference compared in 2009 by Govt. of India for some of the common medicines as an illustration.

Name of Salt	Dosage	Pack	Jan Aushadhi (Rs.)	Market(Rs.)
Tab. Ciprofloxacin	250mg	10	11.10	55.00
Tab. Ciprofloxacin	500mg	10	21.50	97.00
Tab. Diclofenac	100mg	10	3.50	36.70
Tab. Cetirizine	10mg	10	2.75	20.00
Tab. Paracetamol	500mg	10	2.45	10.00
Tab Nimesulide	100mg	10	2.70	25.00
Cough Syrup	110ml	Liquid	13.30	33.00
Amlodipine	5mg	10	3.80	27.80
Diazepam	5mg	10	2.30	110.00

A list of Jan Aushadhi stores which have already been set up in the States / UT of Rajasthan, Delhi, Haryana, Chandigarh, J&K, Himachal Pradesh, West Bengal, Andhra Pradesh, Orissa is given on page No. 5 and 6.

Vol. 1, NO. 5, AUG. 2012

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STATE CONSUMER HELPLINES

GUJARAT
1800-233-0222,
079-27489945 / 46

MADHYA PRADESH
155343, 0755-2559778

ORISSA
1800-345-6724,
1800-345-6760,
0674-2351990,
0674-2350209

TAMIL NADU
044-28592828

BIHAR
1800 -345- 6188

RAJASTHAN
1800 -180- 6030

MAHARASHTRA
1800 -22- 22 62

FSSAI
1800 -11- 2100

PROJECT MANAGER

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Phone - (011) 23705055 , 23705054 , FAX - (011) 23705054

Email - schkrmp.iipa@gmail.com , Website - www.consumereducation.in, www.consumeradvice.in

Insurance Policies- Discharge your Responsibilities and Assert your Rights

When you buy a policy:

- Fill the proposal form yourself correctly and truthfully, it is the basis of the insurance contract
- Do not leave any column blank, do not sign a blank proposal form
- You will be responsible for any information in this document as it bears your signature. Disclose "all material information" about the risk you want to cover
- Select the term of the policy as per your needs
- Select the amount of premium you can afford to pay
- Choose between Single Premium or Regular Premium
- Choose your premium paying frequency such as annual, half-yearly, quarterly or monthly
- Opt for electronic payment of your premium (ECS) for your convenience, safety and records
- Ensure to register nomination under your policy. Fill the nominee's name correctly



After you submit the proposal form:

- Once the proposal is submitted, you should hear from the insurance company in 15 days
- If not, take up the matter in writing
- If any additional documents are asked for, comply immediately
- Once the proposal is accepted by the insurance company, the policy bond should reach you within a reasonable amount of time
- If not contact the insurance company about it
- When policy bond is received, check it and be sure that the policy is the one that you wanted.
- Go through all the policy conditions and be sure that these are the same that were explained to you by the intermediary/ insurance company official at the time of sale
- In case of doubts, contact the intermediary/ insurance company official immediately for clarification.
- If necessary contact the insurance company directly

Maintaining the policy:

- Pay your premium regularly on the due dates/ within the grace period
- Do not wait for a premium notice. It is only a courtesy. It is your duty to pay the premium to avoid lapsation or other penalties
- Do not wait for your intermediary or anyone to pick up your cheque. Make your own arrangement for paying the premium on time
- If there is a change of address, please intimate the insurance company immediately.

Nomination:

After the policy is issued, you can change the nomination by:

- Filling a notice of change of nomination and
- Sending them to the insurance company for them to register it in their records
- If the nominee is a minor, appoint an appointee to receive any claim paid while the nominee is still a minor
- Get the appointee to sign in the endorsement showing consent to act as an appointee

If your policy lapses:

- If you fail to pay the premium in time, your policy may lapse. Contact the insurance company for reviving it.

If you lose your policy:

- If you lose your policy bond, report it to the insurance company immediately
- Get a duplicate policy by complying with the formalities
- The duplicate policy confers the same rights as the original policy bond

At the time of a claim:

- Comply with all the requirements of the insurance company
- Whenever required, you should help the insurer in a prosecution or for recovery of claims which the insurer has against third parties

You have the right to

- Cancel the policy within 15 days from the date of receipt of the policy document. If you disagree to any of the terms or conditions in the policy
- You can
 - Return the policy stating the reasons for objection
 - You will be entitled to a refund of the premium paid
 - A proportionate risk premium for the period on cover and the expenses incurred by the insurer on medical examination and stamp duty charges will be deducted

If it is a unit linked insurance policy (ULIP) in addition, the insurer can repurchase the units at the price on the cancellation date.

INSURANCE CUSTOMER CARES NUMBERS

**IFFCO TOKIO GENERAL
INSURANCE**
1800-103-5499

**CHOLAMANDALAM MS
GENERAL INSURANCE
COMPANY LTD**
1800-200-5544

**FUTURE GENERALI INDIA
INSURANCE COMPANY
LIMITED**
1800-220-233

**HDFC ERGO GENERAL
INSURANCE CO. LTD.**
1800-200-1999

**ICICI LOMBARD GENERAL
INSURANCE COMPANY
LTD**
1800-2666

**L&T GENERAL INSUR-
ANCE COMPANY LIMITED**
1800-209-5846

**MAX BUPA HEALTH IN-
SURANCE**
1800-3010-3333

**NEW INDIA ASSURANCE CO.
LTD.**
1800-209-1415

**RELIANCE GENERAL
INSURANCE COMPANY
LIMITED**
1800 3002 8282

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चाकलेट खरीदते समय ध्यान दें ।

चाकलेट किसे नहीं पसंद, हर उम्र के इंसान को चाकलेट पसंद हैं पर अगर आप सावधानी ना बरते तो यह आपकी सेहत के साथ-साथ आपके पैसे का भी नुकसान कर सकती हैं । जैसा कि हम सबने देखा है कि त्यौहारों के दिनों में बाजारों में इसे खुले आसमान के नीचे बेचा जाता है और कुछ दुकानदार तो चारपाई लगाकर भी इसे बेचते हैं । एक ग्राहक ने रक्षा-बंधन के त्यौहार पर केडबरी सेलिब्रेशन चाकलेट का पैकेट किसी किरायने की दुकान से खरीदा, घर आने पर जब पैकेट खोला तो उसमें उन्हें फंगस दिखाई दे रहा था ।



जब इस बारे में हमारी केडबरी से बात हुई तो उन्होंने बताया कि चाकलेट को रेफ्रिजरेटर में स्टोर करना चाहिए और किसी भी हालात में चाकलेट को 25°C से ज्यादा तापमान में नहीं रखना चाहिए । अब सवाल यह होता है कि फिर कम्पनी अपने प्रोडक्ट ऐसे बेचती क्यों है ?

क्या यह केडबरी कम्पनी की नैतिक जिम्मेदारी नहीं बनती कि वो दुकानदारों को चाकलेट रेफ्रिजरेटर में स्टोर करने को कहे और सुनिश्चित करे कि ऐसे दुकानदारों को अपना प्रोडक्ट ना बेचे जिनके यहाँ रेफ्रिजरेटर नहीं हैं या जो खुले आसमान के नीचे चाकलेट बेच रहे हैं । क्या यहाँ यह भी जरूरी नहीं हो जाता कि हम खुद भी सावधानी बरतें । ना जाने कितने ही ग्राहक रोजाना ऐसी जगहों से चाकलेट खरीदते हैं । हमें ऐसी किसी भी दुकान से चाकलेट नहीं खरीदनी चाहिए जो रेफ्रिजरेटर में उसे स्टोर नहीं करते हैं । और खरीदते समय चाकलेट के पैकेट पर उसकी एक्स्पाइरी तिथि जरूर चैक कर लें । अगर चाकलेट का पैकेट खोलने के बाद भी लगे कि वो खराब है तो दुकानदार से उसे बदलकर देने के लिए कहें । यदि कोई दुकानदार खराब चाकलेट को वापिस नहीं बदलता तो उसकी शिकायत कम्पनी को करें जिसका विवरण प्रोडक्ट के पैकेट में लिखा होता है ।

19 Categories of Packed Goods to Comply with Standard Sizes w.e.f. 01st July

2012: During the last few years manufacturers have been packing the packed goods in non-standard sizes to mislead the consumers about the prices. Manufacturer have been retaining the same price but at the same time the net content of the packages got reduced. As an example the packet of biscuit earlier in 100gm packet was selling at Rs. 10/-. The manufacturer instead of increasing price reduced the content from 100gm to 85 gm.

Many consumer organizations protested such trade practices and sought the intervention of Govt. of India for a standard packing size. Items which now have been brought in the standard Packing lists are **Tea, Coffee, Cereals and Pulses, Edible Oils, Vanaspati, Ghee, Butter Oil, Atta, Rice Floor, Rawa and Suji, Salt, Detergents, Aerated Soft Drinks and Non- Alcoholic Beverages, Mineral Water, Drinking Water, Materials which may be Constituted or Re-constituted as Beverages, Bread including Brown Bread, Biscuits, Un-Canned Packages of Butter and Margarine, Baby Food , Weaning Foods, Soaps, Cement and Paints.**



All non- standard sizes will go off the shelf from 1st July 2012 for 19 categories of packed goods. As an example the Tea can be sold only in standard sizes of 25gm, 50gm, 100gm, 125gm, 250gm, 500gm and 1Kg and thereafter in multiple of 1Kg.

SBI has provided another toll free no. 1800 425 3800 to the list which we have provided in our previous issue ;

FOR FASTER RESOLUTION: SMS <UNHAPPY> AT 8008 202020.

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INSURANCE CUSTOMER CARES NUMBERS

**ROYAL SUNDARAM
ALLIANCE INSURANCE
CO. LTD
1860-425-0000**

**SBI GENERAL
INSURANCE
1800-102-1111**

**SHRIRAM GENERAL
INSURANCE
CO. LTD
1800-180-7474,
1800-300-30000**

**STAR HEALTH
AND ALLIED
INSURANCE
COMPANY LIMITED
1800-425-2255**

**TATA AIG
GENERAL INSURANCE
CO. LTD.
1800-266-7780**

**THE ORIENTAL
INSURANCE COMPANY
LTD
1800-11-8485**

**LIFE INSURANCE
CORPORATION
1800-22-4077**



Consumer got a Relief from Defective Product

Mrs. M. Srinivasan from Chindadripet, Chennai has purchased a pair of Shoes for Official purpose on 15th of April 2012 at BATA Show room located at Anna Salai, Mount road, Chennai under Article No. 8516112 Size 10 for Rs 1499/- against the cash memo 15/04/12/0122 01058. Few days later consumer observed that the Sole of his New Shoes broken and the bottom sole also getting detached from the Shoes. When consumer approached BATA Show room on 05.06.2012, consumer got the shocking response that he would be getting only 75% of the claim since it is 50th day of the purchase. But on the other hand it was clearly mentioned in the invoice that BATA will provide 100% replacement for major manufacturing defects if the concerned product is brought back to store with in 60 days from the date of Purchase. Consumer sent the mail to their customer service but no response was received. He has sent a mail to Tamilnadu State Consumer Helpline, Chennai, with a copy of warranty card details and invoice scanned copy. After the intervention of State Consumer Helpline, within a couple of days Bata Company has exchanged the defective product with a new pair of shoes.



Consumer Feedback: "Here with I would like to thank for the support you have provided to me during this issue. Finally with your support the problem has been resolved and I got back the new article in exchange of the damaged one under the warranty"

- Regards, M. srinivasan

FEEDBACK:

We are pleased to get a e-copy of Consumer bulletin 4th issue and impressed with your efforts for awareness campaign among consumers and officials associated with the redressal forums of all institution to give a holistic approach to the meaningful resolution. We hope that we will continue to get same regularly from your good office. We would like to add that for State Bank of India, Please edit and add one more toll-free no. **1800-425-3800** .

- Chief Manager (SBI)

This bulletin is giving valuable information to consumers. The information relating to ATM services is very informative and it is too much valuable as a consumer. The cases which is grievances of consumers settled from different parts of the country is very valuable and to triplicate in other cases.

- M.V.Mathews (NOCER-INDIA)

The content are self explanatory and very useful for every consumer. It avoids difficult phrases. The live cases mentioned in the bulletin speaks a lot about the success of Consumer Bulletin in a short span of time.

- R.P. Tulsian

The 4th issue of consumer bulletin is highly informative apart from being attractive and colorful. The banking advisories listed out in the bulletin are very useful and the way the consumer helplines are redressing the grievances is commendable.

- Dr. C. Sheela Reddy

Thank you very much for sending e the Consumer Helpline Bulletin which is very very useful. Please keep me in your mailing list. In my view its dissemination to the wider public in all the important languages of India will serve the consumers immensely.

- Rajani Ranjan Jha (BHU)

GUJARAT

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JAN AUSHADHI STORES

RAJASTHAN

1.	Kanwatia Hospital, Shastriya Nagar, Jaipur	27.	Government Hospital Dungarpur
2.	Jaipuriya Hospital, Malviya Nagar, Jaipur	28.	Mandore Satelite Hospital Mandore, Jodhpur
3.	Gandhi Rajkiya Sarkari Hospital , Alwar	29.	Government Hospital Sagwara
4.	Government Hospital Sawai Madopur	30.	Shadat Hospital Tonk 1
5.	Government District Hospital Sri Ganganagar-I	31.	Yadav Satelite Hospital Jasusar Gate, Bikaner
6.	Government District Hospital Sri Ganganagar-II	32.	Government Hospital Pratapgarh
7.	Maharana.Bhopal Hospital Udaipur	33.	Government Hospital Vijay Nagar
8.	M.G. Govt. Hospital Banswara	34.	Government Hospital Barmer (Ajmer)
9.	Government District Hospital Jhalawar	35.	Government Hospital Dausa
10.	Govt. Hospital Keshov Raipatan	36.	Government Hospital Hanumangarh
11.	Government Hospital Bundi	37.	Government Hospital Bharatpur
12.	Government Hospital Bhawani Mandi	38.	Government Hospital Malpura (Tonk)
13.	Government Hospital, Jelore	39.	Government Hospital Lalsoth
14.	District Government Hospital, Khanpur, Jhalawad	40.	Government Hospital Sirohi
15.	Govt. Distt. DBS Hospital Churu	41.	Government Hospital Sikar-1
16.	Govt. Distt. Hospital Jhujhunu	42.	Government Hospital Sikar-2
17.	Government Hospital Rajgarh (Alwar)	43.	Government Hospital Bandi Kui
18.	Amrit Kaur Government Hospital Beawar	44.	Medical College Kota 3
19.	Government Hospital Hanumangarh	45.	Govt. Hospital Neem Ka Thana
20.	Government Hospital Sunel (Jhalawad)	46.	Government Hospital Jaisalmer
21.	Rampura Government Hospital(Kota)	47.	Government Hospital Sojat City-1
22.	MBM Hospital (Kota)	48.	Government Hospital Sojat City-2
23.	R.K. Hospital Rajsamand	49.	Government Hospital, Ajmer
24.	Ghandi Hospital Bhilwara	50.	Government Hospital, Bhindar
25.	Bangar Hospital Pali	51.	Government Hospital, Dholpur
26.	CHC Government Hospital Osian (Jodhpur)	52.	Government Hospital, Baran

OTHER HELPLINE NUMBERS

**POLICE CONTROL
ROOM**
100

RAILWAY ENQUIRY
139

FIRE SERVICES
101

WOMEN
1091

CHILDREN
1098

**MINISTRY OF
OVERSEAS
INDIAN AFFAIRS**
1800-11-3090

SPEED POST
1800-11-9888
1800-233-7999

**EMPLOYEES STATE
INSURANCE
CORPORATION
(ESIC)**
1800-11-2526

UTI MUTUAL FUND
1800-11-3555

**INDIA
METEOROLOGICAL
DEPARTMENT**
1800-180-1717

UIDAI
1800-180-1947



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PUNJAB		ODISHA		DELHI	
1.	Drug Store, JBMM Civil Hospital, Amritsar	1.	Indian Red Cross Society Orissa State Branch Red Cross Bhavan, Unit - IX, Bhubaneswar-22	1.	Kendriya Bhandar, Shastri Bhawan
2.	Drug Store, Phase-VI, Civil Hospital, Mohali			2.	Kendriya Bhandar, Shop No.9, Near Gate No.3, Guru Tegh Bahadur Hospital, Dilshad Garden,
3.	Drug Store, Civil Hospital, Bhatinda	2.	Capital Hospital Unit - VI, Bhubaneswar	3.	Kendriya Bhandar, Near Gate No.5, Deen Dayal Upadhyay Hospital, Hari Nagar
4.	Drug Store, Civil Hospital, Jalandhar	3.	District Headquarter Hospital, Khordha	CHANDIGARH	
5.	Drug Store, Civil Hospital, Ludhiana	4.	District Headquarter Hospital, Dhenkanal	1.	Generic Drug store PGIMER, Chandigarh
6.	Drug Store, Mata Kaushalya Hospital, Patiala	5.	District Headquarter Hospital, Koraput	2.	Government Medical College, Sector-32,
7.	Drug Store, Civil Hospital, Faridkot	6.	District Headquarter Hospital, Angul	3.	Multi Speciality Hospital, Sector 16,
8.	Drug Store, Civil Hospital, Moga	7.	District Headquarter Hospital, Nabarangpur	JAMMU & KASHMIR	
9.	Drug store, Civil Hospital, Ferozepur	8.	District Headquarter Hospital, Baragarh	1.	Red Cross Building, Exchange Road, Srinagar
10.	Drug store, Civil Hospital, Mansa	9.	District Headquarter Hospital, Nayagarh	HIMACHAL PRADESH	
11.	Drug store, Civil Hospital, Sangrur	10.	District Headquarter Hospital, (City Hospital), Berhampur, Ganjam	1.	Indra Gandhi Medical College Hospital, Shimla
12.	Drug store, Civil Hospital, Barnala	11.	District Headquarter Hospital, Jajpur	2.	Zonal Hospital, Mandi
13.	Drug store, Civil Hospital, Fatehgarh Sahib	12.	District Headquarter Hospital, Puri	3.	Civil Hospital Una
14.	Drug store, Civil Hospital, Roopnagar,	13.	District Headquarter Hospital, Puri	4.	Zonal Hospital Tanda
15.	Drug store, Civil Hospital, Nawashahar,	14.	District Headquarter Hospital, BARIPADA Distt. Mayurbhanj	6.	Zonal Hospital Dharamshala
16.	Drug store, Civil Hospital, Hoshiyarpur,	ANDHRA PRADESH		<div style="border: 1px solid black; padding: 10px; text-align: center;"> <p>JAN AUSHADHI</p> <p>NATIONAL TOLL FREE NUMBER</p> <p>1800-180-8080</p> <p>(9 A.M.—5 P.M.)</p> <p>On all working days.</p> </div>	
17.	Drug store, Civil Hospital, Taran Taran,	1.	Drug store, Civil Hospital, Vizag Port Trust, Visakhapattanam		
18.	Inside Civil Hospital Muktsar	2.	Nizam's Institute of Medical Sciences, Punjagutta, Hyderabad		
19.	Inside Civil Hospital Gurdaspur	3.	Uppal Industrial Employees Healthcare Centre (UIEHC) Jersey Road, I.D.A. Uppal, Hyderabad		
20.	Inside Civil Hospital Kapurthala	WEST BENGAL			
21.	Civil Hospital Pathankot (Punjab)	1.	M.R. Bangur Hospital Tollygunge, Kolkata		
HARYANA		2.	N.R.S. Medical College & Hospital Acharaya Jagdish Chandra Bose Road Entally, Kolkata		
1.	Drug Store, Civil Hospital, Gurgaon	3.	District Hospital Howrah		
2.	Drug Store, Sector-6, Civil Hospital, Panchkula	UTTARAKHAND			
3.	Drug store, B.K. Hospital, NIT, Faridabad	1.	s Doon Hospital Dehradun		
4.	Drug store, Civil Hospital, Yamunanagar	2.	J.N.S. Government Hospital, Roorkee,		

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