



State Consumer Helpline Knowledge Resource Management Portal
(SCHKRMP)



Consumer Bulletin



Monthly E-Bulletin of State Consumer Helpline Knowledge Resource Management Portal (SCHKRMP), Center of Consumer Studies, Indian Institute of Public Administration (IIPA), New Delhi

8th Training Programme for Coordinators and Advisors of State Consumer Helpline on Consumer Protection and Consumer Welfare

8th Training programme sponsored by the Department of Consumer Affairs, Ministry of Consumer Affairs, Food and Public distribution, Government of India for the coordinators and advisors of State Consumer helpline was organized at IIPA during Dec 17-19, 2014. The consumer advisors and coordinators numbering eighteen (18) participants from 7 States namely Himachal Pradesh, Manipur, Telangana, Uttrakhand, Rajasthan, Haryana, Puducherry attended the training programme. The programme was designed to enable the participants to:

- (i) Insight to consumer education and consumer awareness
- (ii) Overview of general consumer problems and role of adviser
- (iii) Understanding the consumer protection law and policy
- (iv) Personal Skill Development, Communication & Advice (Consumer relationship)
- (v) Handling Consumer Complaints by Redressal Agencies
- (vi) Legal Meteorology Act: An Overview
- (vii) Consumer Protection - An Overview
- (vi) IT Portal Training and Practice Session
- (vii) Sectorial issues on— Insurance and Banking , Telecom services



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News from State Helplines

Brief on the Interesting Resolved Cases

1. APLINE CONVENT SCHOOL, GURGAO purchased "Honeywell vista digital video recorder (DVR) from ALTIMA SECURITY PVT. LTD., NEW DELHI for Rs. 27000 (inclusive tax). The MRP sticker was removed from DVR. When they purchased same DVR from another seller NETWORK TECHLAB PVT. LTD., NEW DELHI, the MRP of product was found to be Rs. 15350 inclusive of all taxes.

On 8th august, 2014, the school registered online complainant with state consumer helpline through web-portal "consumeradvice.in" regarding refund of their extra money taken by ALTIMA SECURITY PVT. LTD. On 12 august, 2014, state consumer helpline, Haryana took up the matter with Mr. Rohit Gabba, sales manager, ALTIMA SECURITY PVT. LTD. He admitted the overcharging and on 28 august 2014 an amount of Rs. 10355 was refunded by the seller to Alpine Convent School.

2. Mr. Vaibhav Garg from Yamuna nagar had done an online recharge of Rs. 298 from paytm. Com, but the recharge was not done and the same amount was deducted from his account. His transaction no. was 574619278.

The complainant registered his online complainant with state consumer helpline through web-portal "consumeradvice.in" on 09 September 2014. Helpline advised the complainant to file his complaint on care@paytm.com consumer had already filed the complaint with said e-mail-ID but received no response from them. Then we posted the complaint to facebook page of paytm.com at www.facebook.com/paytm. They assured to look into the matter. On 22nd September, 2014 consumer confirmed through e-mail that the amount has been credited to his account.

3. MR. Rakesh from Yamuna nagar had given his XOLO mobile for repair to service centre, GROVER COMPUTER AND ELECTRONICS, SC-103, SHIVAJI PARK, YAMUNANAGAR, HARYANA on 09-08-2014. His order no. was 310000650207. He had not received his mobile back till filing of his complaint with STATE CONSUMER HELPLINE, HARYANA on 16 September 2014.

The complainant registered his online complainant with state consumer helpline through web-portal "consumeradvice.in". Helpline took up the matter with head of the service centre. As per e-mail received from consumer on 17 September, 2014 he had received new mobile handset.

4. Mr. Nitish Geol from Bhiwani, Haryana had made an online complaint with state consumer helpline, Haryana on 17 September, 2014. He had bought a mobile named motog, 2nd generation, from FLIPKART ON 6 September, 2014. It was delivered on 11 September, 2014. On delivery when he opened the box he found 2-3 pixels of the phone defected. He immediately made replacement request. M/S FILPKART told him that a technical person would call him by 14 September, 2014. On 15 September, 2014 he received call from that technical person. He told him to download some application to resolve his hardware defect. Consumer did the same, but matter was not solved. He again made return request on 15 September, 2014. They told him that he would be contacted by 16 September, 2014. Till filing of his complaint with helpline, no response was received from the company. He calls them 4-5 times, either they told him to contract him soon or put his call on hold. FLIPKART did not even entertain his request of transferring his call to their superiors.

The matter was taken up by helpline with flipkart. The complaint of consumer was forwarded by helpline on cs@flipkart.com on 18 September, 2014. As per e-mail received from consumer on 26 September, 2014, he had got his product replaced from flipkart.

News from Media

Making the right use of your ATM card

[*Financial Chronicle: 1st December 2014*]

Banks have now started charging their own customers for the use of debit cards at the ATM and both private and public sector players have announced various restrictions on the usage for free transactions. This follows the revised guidelines of the Reserve Bank of India and hence the individual bank customer now has to be careful about the manner in which they go about using ATMs because this can cause some financial burden on them through the levy of charges if they end up exceeding the free usage limits. Here is a close look at the issue and how the individual can actually check what is actually available for them in terms of free usage and understanding this better.



Number of free transactions: The first thing to look at is the actual number of free transactions that the bank gives to its own customers. Thus if you have a savings account with a couple of banks then you would need to take a careful look at what the exact conditions are with respect to each of the two bank accounts and the kind of free transactions that you get. This will be the basis for the planning that will be undertaken going ahead because once a clear idea is available then it becomes easier to monitor. There will be different free transactions depending upon the individual policies of the bank but at the same time there could also be distinction in terms of the place where the ATM is used because non metro transactions could be higher.

Special benefits: It is also not likely that all the bank customers of a specific bank would end up with the same benefits or conditions. There would be different conditions for some high-end customers who fall under special categories that are fixed by the bank. In such a situation there could be a position wherein say privileged customers have no limit on the number of transactions that they undertake at the ATM so this could be an added benefit. It would make sense for the individual to check if they fall under any such category and then try and take the benefit of the larger number of transactions that might be available.



Other banks usage: The restrictions now are being put on transactions at the own-bank ATMs, but in addition to this, one can also use some other bank ATM for a specific number of times without incurring any charge and hence this would have to be brought into the calculations. It can ensure that the number of free transactions is higher for the customer and hence the number would rise. This could end up solving the problem for most of the customers but it would require some element of additional planning right from the start.

Amount charged: One always has to be ready for emergencies and for this purpose it would also be essential to know the amount that would be charged for an extra transaction. In

addition there is another factor that is very crucial. Usage is determined not only for monetary transactions but also for non-monetary ones like checking the account balance and so on. In such a position the individual has to be very clear on the manner in which they are transacting using the ATM and hence they should cut down on unwanted transactions so that they end up saving the transaction for some valid use like a cash withdrawal. This might seem to be a small step but it can go a long way in ensuring that there is a proper usage of the benefits that are provided by the bank.

No second life for 15-yr-old vehicles now

[Times of India: 2nd December 2014]

New Delhi: It's the end of the road for old vehicles in Delhi. All 13 regional transport offices (RTO) in the city were told to stop registering vehicles that are 15 years or more old, in keeping with a National Green Tribunal order of November 26 aimed at checking pollution.

In Delhi, only private vehicles--two and four wheelers--were allowed to re-register after the expiry of the original 15-year registration, provided they cleared a fitness test by the transport department. The second registration was valid for only five years. From December 1, however, re-registration of all old vehicles has been disallowed. The order, sources said, came directly from the chief secretary's office.



NGT had pulled up all Delhi government departments and asked them to be present at a coordination meeting on December 2.

Sources said implementation of the NGT order will affect owners of around 22 lakh vehicles--mostly scooters and motorbikes--that will have to be sold off or scrapped. A senior government functionary said the city's scrapyards are not equipped to dismantle so many vehicles at short notice. "A very large number of vehicles will go off the road. The transport department's database will need to be updated as well to reflect this change", said the official.

Of the 81 lakh vehicles registered in Delhi, around 60 lakh are private vehicles. Of these, around 25 lakh are four wheelers and the rest two wheelers. Commercial vehicles which are more than 15 years old are officially not allowed to ply in Delhi, and are not issued a fitness certificate by the Delhi transport department. This has been the case since 1998, in keeping with a Supreme Court order. The ban on re-registration is good news for the auto industry as around 1,200 vehicles are registered every day in Delhi. An overwhelming majority of these vehicles are privately owned, with many being two-wheelers.

Soon, PSU bank ATMs will be able to print in Hindi

[Times of India: 6th December 2014]

Mumbai: ATMs installed by state-owned banks will soon have the facility for issuing the transaction receipt in Hindi, finance minister Arun Jaitley said on Friday in response to a question in the Lok Sabha.

"The government has instructed public sector banks (PSBs) to install those ATM machines which can produce receipts in both Hindi and English languages. PSBs have been advised to ensure that all ATM machines have facility of doing transactions printing in Hindi as well as in English. However, no time frame has been prescribed for installation of such ATM machines," the written statement said.



Most ATMs have a bilingual option on their home screens. Some machines, like those installed by ICICI Bank, offer a regional language option as well in non-Hindi speaking states.

"We have already installed machines that print receipts in Hindi for some of our customer banks and several machines have already been deployed. Some of our customers have deployed multi-lingual machines that can print in other languages such as Kannada or Marathi," said Ashok Shankar, solution deployment manager at NCR -one of the largest ATM manufacturers in the world.

Shankar added that to make all machines compliant with the bilingual requirement, only a small software change is required. "We do not have to make any change in the hardware as the Existing thermal printers are capable of printing in any language," he said. He said that, depending on the machine, some of the changes can be made remotely. Incidentally, it was the home ministry that pointed out the discrepancy where even when transactions were done in Hindi, the receipt was printed out in English. The home ministry had raised the issue with the finance ministry and RBI.

डॉक्टर जेनेरिक दवाओं के नाम 'कैपिटल लेटर' में लिखेंगे

[Sahara: 28th December 2014]

ज्ञानप्रकाश/एसएनबी नई दिल्ली। मनमर्जी से सिर्फ दवाओं के अवयवों के कोड वर्ड्स लिखने भर से डॉक्टरों का काम नहीं चलने वाला है। उन्हें अब रोगियों को दवाएं वह भी जहां तक संभव हो सके जेनेरिक (अवयव) दवाओं का नाम स्पष्ट और कैपिटल लेटर में लिखना होगा। ऐसा करना एक जनवरी यानी नए वर्ष की शुरुआत से अनिवार्य कर दिया गया है। स्वास्थ्य विभाग ने जारी निर्देश में भारतीय चिकित्सा परिषद नियमन-2002 के नियमों में संशोधन किया है और चिकित्सकों को जेनेरिक दवाओं का नाम स्पष्ट और कैपिटल लेटर में लिखने का निर्देश दिया है।



अखिल भारतीय आयुर्विज्ञान संस्थान (एम्स), डा. राममनोहर लोहिया अस्पताल, सफदरजंग, कलावती शरन बाल चिकित्सालय, लेडी हार्डिंग हॉस्पिटल, लाला राम स्वरूप तपेदिक अस्पताल जैसे अस्पतालों में जेनेरिक औषध केंद्र खोला जाएगा। ऐसा इसलिए ताकि मरीजों को जेनेरिक दवाओं के लिए इधर-उधर न भटकना पड़े। फिलहाल दिल्ली सरकार के चार अस्पतालों में जेनेरिक औषध केंद्र और केंद्र सरकार के सिर्फ तीन अस्पतालों में यह सुविधा स्थापित की गई है। इनमें दीन दयाल उपाध्याय अस्पताल, जीटीबी अस्पताल, लोकनायक अस्पताल हैं जबकि एम्स, सफदरजंग और लेडी हार्डिंग अस्पताल में जेनेरिक केंद्र स्थापित किए गए हैं। स्वास्थ्य सचिव लव वर्मा ने कहा कि स्वास्थ्य विभाग ने मरीजों की दिक्कतों के मद्देनजर यह सकारात्मक कदम उठाया है। अक्सर मरीजों की शिकायतें होती हैं कि डॉक्टर द्वारा ओपीडी कार्ड में लिखी दवाएं फार्मासिस्टों की समझ में नहीं आती हैं। यहीं नहीं एक डॉक्टर का प्रेसक्रिप्शन दूसरा डॉक्टर संतोषजनक तरीके से नहीं पढ़ या समझ पाता है। नतीजतन फार्मासिस्ट दूसरे अवयवों (सॉल्ट) वाली दवाएं मरीज को थमा देता है जिससे अक्सर उसके शरीर पर विपरीत ही प्रभाव पड़ता है। हाल ही में इस मुद्दे पर चिकित्सा विशेषज्ञों की एक बैठक हुई थी जिसमें ऐसा करने की सिफारिश की गई थी।

स्वास्थ्य विभाग द्वारा जारी आदेश में स्पष्ट कहा गया है कि भारतीय चिकित्सा परिषद नियमन 2002 के नियमों में संशोधन को मंजूरी दे दी है जिसमें कहा गया है कि चिकित्सक जेनेरिक दवाओं का नाम स्पष्ट और कैपिटल लेटर में लिखें। सफदरजंग अस्पताल के एमएस डा. राजपाल ने कहा कि जेनेरिक दवाएं स्पष्ट प्रेसक्राइब करने से मरीजों के लिए लाभकारी कदम होगा। ऐसा करने से फार्मासिस्टों की भी मनमानी खत्म होगी। वे अभी अपने मनमुताबिक दवाएं देते हैं। डॉक्टर जिस कम्पोनेंट को लिखता है वे यह कहते हुए दूसरी दवाएं देते हैं कि प्रेसक्रिप्शन समझ से परे हैं। ज्यादा ना नुकर करने पर वह धमकी दे देता है कि जाइए डॉक्टर से सही स्पेलिंग लिखवाकर लाएं। डॉक्टर तक दोबारा जाकर पर्चा लिखवाना मुश्किल काम होता है। अब इससे तो मुक्ति मिलेगी।

डाकघर बचत खाताधारकों को जारी होंगे डेबिट कार्ड

[Sahara: 31st December 2014]

नई दिल्ली1 डाकघरों में बचत खाता रखने वाले लोग भी अब डेबिट कार्ड का इस्तेमाल कर सकेंगे। डाकघर ऐसे ग्राहकों के लिए एटीएम भी लगा पाएंगे। हालांकि ये सुविधाएं फिलहाल केवल उन्हीं डाकघरों के बचत खाताधारकों को मिल पाएगी जो कोर बैंकिंग साल्यूशन पर संचालित हो रहे हैं। डाकघरों के बचत खाताधारकों को यह सुविधा प्रदान करने के लिए केंद्र ने सरकारी बचत बैंक अधिनियम, 1875 के नियमों में बदलाव किया है। वित्त मंत्रालय ने इस आशय की अधिसूचना जारी कर दी है।

इसके मुताबिक कोर बैंकिंग साल्यूशन प्लेटफार्म पर संचालित होने वाले डाकघरों में खातों का संचालन भी ग्राहक इलेक्ट्रॉनिक कर सकेंगे। 1 जिन ग्राहकों को डेबिट कार्ड जारी होगा वे उसका इस्तेमाल एटीएम से नकदी निकालने के लिए भी कर सकेंगे। अब सीबीएस पर चलने वाले डाकघर खुद भी एटीएम मशीन लगा सकेंगे। देश में मौजूद 1,55,000 डाकघरों में से 676 डाकघर फिलहाल कोर बैंकिंग साल्यूशन प्लेटफार्म पर संचालित हो रहे हैं। ग्रामीण क्षेत्रों में डाकघरों



की संख्या 1,33,000 है। सरकार ने चालू वित्त वर्ष के बजट में भी डाकघरों के आधुनिकीकरण के लिए 4000 करोड़ रुपये का प्रावधान किया है। इसके जरिये साल 2015 तक 2800 डाकघर एटीएम खोलने का लक्ष्य है। फिलहाल चार महानगरों दिल्ली, चेन्नई, कोलकाता और मुंबई में पायलट प्रोजेक्ट के तहत डाकघर एटीएम काम कर रहे हैं। 1 वर्ष 2013 में जब नए बैंकिंग लाइसेंस देने की तैयारियां चल रही थीं तब संचार मंत्रालय ने भारतीय डाक को बैंक में बदलने का प्रस्ताव तैयार किया था। देशभर के डाकघरों में करीब 31 करोड़ बचत खाते चलाए जा रहे हैं। अगर डाकघरों को बैंक में तब्दील कर दिया जाता है तो यह पहले दिन ही दुनिया में सबसे ज्यादा शाखा वाला बैंक बन जाएगा। जानकारों का मानना है कि अगर डाकघरों को बैंक में तब्दील कर दिया जाए और बचत खाता रखने वाले ग्राहकों को सीधे बैंक ग्राहक में बदल दिया जाए तो सरकार को जन धन योजना चलाकर नए बैंक खाते खोलने की भी जरूरत नहीं होगी।

हर भारतीय का होगा डिजिटल लाकर

[Sahara: 3rd December 2014]

नई दिल्ली (वार्ता)। सरकार ने डिजिटल इंडिया मिशन के तहत सभी देशवासियों को डिजिटल लाकर उपलब्ध कराएगी जहां संबंधित व्यक्ति के सभी प्रमाण पत्र सुरक्षित रखे जाएंगे। इलेक्ट्रॉनिक्स एवं सूचना प्रौद्योगिकी विभाग के सचिव आरएस शर्मा ने मंगलवार को यहां हार्डवेयर क्षेत्र की प्रमुख कंपनी इंटेल इंडिया द्वारा सरकार के डिजिटल इंडिया मिशन में सहयोग के उद्देश्य से डिजिटल स्किल फार इंडिया कार्यक्रम की शुरुआत एवं भारतीय चुनौती के लिए नवाचार की घोषणा के बाद कहा कि सभी देशवासियों के लिए डिजिटल लाकर बनाने का निर्णय लिया गया है ताकि किसी भी व्यक्ति को जरूरत पड़ने पर प्रमाणपत्र की मूल प्रति पेश करने की जरूरत नहीं पड़े और जिस प्रमाण पत्र की आवश्यकता होगी उसे लाकर से निकलाकर उपयोग किया जा सकेगा।

- जरूरत पड़ने पर नहीं लानी होगी प्रमाणपत्र की मूल प्रतिलिपि
- डिजिटल लाकर की प्रतिलिपि दिखाकर चल जाएगा काम
- सरकार ऐसे लाकर पेश करने के लिए बना रही है दिशा निर्देश

भारतीय डाक



उन्होंने कहा कि अभी उनका विभाग इसके लिए दिशा निर्देश बना रहा है जिसे शीघ्र ही जारी किया जाएगा। उन्होंने कहा कि डिजिटल लाकर की व्यवस्था शुरू करने में कुछ समय लगेगा क्योंकि देश के सभी नागरिक के औसतन पांच से छह प्रमाण पत्र होंगे और उन सभी का डिजिटलीकरण करके संग्रहित करना आसान काम नहीं है। अभी देश की आबादी करीब 125 करोड़ है और उस हिसाब से 600 करोड़ से अधिक डिजिटल प्रमाण पत्रों को सहेजने की जरूरत है। इससे पहले कार्यक्रम का शुभारंभ के अवसर पर श्री शर्मा ने कहा कि डिजिटल इंडिया कोई योजना नहीं है बल्कि यह एक सोच है और सोच को सिर्फ सरकार मूर्त रूप नहीं दे सकती है। इसके लिए अलग अलग तरह की तैयारियों की जरूरत है और उसी क्रम में विभिन्न कंपनियों के साथ मिलकर कार्यक्रम शुरू किए जा रहे हैं।



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The *Department of Consumer Affairs, Government of India* in partnership with the *Centre for Consumer Studies, Indian Institute of Public Administration, New Delhi* has set up a National Nodal Agency known as the **State Consumer Helpline Knowledge Resource Management Portal (SCHKRMP)**.

The Knowledge Resource Management Portal will coordinate and monitor the activities of State Consumer Helpline's, (SCH) provide solutions and advisory services to these helplines, maintain knowledge and database, build capacity of the SCH's personnel and provide for integration and convergence.

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<http://consumereducation.in/>

<http://consumeradvice.in/>

STATE CONSUMER HELPLINES

ANDHRA PRADESH 1800-425-0082 1800-425-2977	GUJARAT 1800-233-0222 079-27489945 / 46	MADHYA PRADESH 0755-2559778 / 155343	RAJASTHAN 1800 -180- 6030
ARUNACHAL PRADESH 1800-345-3601	HARYANA 1800 -180- 2087	MAHARASHTRA 1800-2222-62	SIKKIM 1800-345-3209
ASSAM 1800-345-3611	HIMACHAL PRADESH 1800 -180- 8026	MIZORAM 1800 -231 -1792	TAMIL NADU 044-28592828
BIHAR 1800 -345- 6188	KARNATAKA 1800-425-9339	NAGALAND 1800-345-3701	UTTAR PRADESH 1800-1800-300
CHHATTISGARH 1800 -233 -3663	KERALA 1800-425-1550	ODISHA 1800-345-6724 1800-345-6760 0674-2351990 / 2350209	WEST BANGAL 1800-345-2808