Indian Institute of Public Administration (IIPA)

STATE CONSUMER HELPLINE KNOWLEDGE RESOURCE MANAGEMENT PORTAL (SCHKRMP)

Centre for Consumer Studies, IIPA, New Delhi

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Now, use your credit or debit cards to top up Metro smart cards

[Hindustan Times: 28th January 2014 - Page NO. 5]

NEW DELHI: You can now top up your Metro smart card with your credit or debit card at 50 stations across the city and NCR.

The stations where the facility has been provided include Rajiv Chowk, Hauz Khas, Uttam Nagar East, Malviya Nagar, Kashmere Gate, Janakpuri East and West, Vishwavidyalaya, Rajouri Garden, Green Park, Barakhamba Road , Patel Chowk, Saket, Mayur Vihar Phase 1, Huda City Centre, Vaishali and Noida City Centre.

"We have installed 9 5 machines at 50 stations. This arrangement will reduce monitory transactions at customer care centers. These machines have become operational," said Anuj Dayal, chief spokesperson, Delhi Metro Rail Corporation (DMRC).

While four machines have been placed at Rajiv Chowk and three at New Delhi, other stations will have one or two machines each.

The DMRC will provide the service in partnership with HDFC Bank. The authorities believe that it will help a majority of Metro commuters and encourage use of smart cards. According to the DMRC officials, seven of 10 commuters use smart cards and 25,000 such cards are sold every day at various Delhi Metro stations. Over one crore metro cards have been issued so far.

To ease ticketing and recharge facilities for commuters, Delhi Metro had in May last year launched online recharge facility for smart card users. Metro commuters could top up their smart cards by logging on to *www.delhimetrorail.com* and *www.dmrcsmartcard.com*. The service attracted hundreds of net-savvy urban commuters, said a DMRC official. Metro also offers net banking facilities to smart card users, said officials.

Banks offer sops to women: Lenders give special products to female borrowers

[Hindustan Times: 31st January 2014 - Page NO. 5]

NEW DELHI: It's no longer a man's world. Even as EMIs (equated monthly installments) are showing no signs of easing, and in fact, chances are that they may go up, most banks are looking to woo women by offering them various freebies and discounts.

Several lenders, including the country's largest lender State Bank of India (SBI) and Indian Overseas Bank, have reduced interest rates on home loans for women, while other private sector banks like ICICI Bank have come out with attractive offers for women depositors.

The government has set up the Bharatiya Mahila Bank to focus primarily on women customers. Sources said that more banks may soon come up with such offers.

"There has been a very good response even from other public sector banks and they are also increasing their focus on women and this is welcome," Rajiv Takru, financial services secretary, said.

WOMEN POWER

- Bharatiya Mahila Bank has also lowered interest rates for women
- 10.10% is the interest rate being charged by SBI for women customers for home loans up to ₹75 lakh
- Zero-balance savings accounts being offered to women by ICICI Bank

"We have recently decided to offer home loans to women at cheaper rates and the move is to empower them," M Narendra, chairman and managing director, Indian Overseas Bank told HT.

Meanwhile, the government has underlined the need to focus on women and empower them.
Recently, finance minister P Chidambaram said that less than 30% of the country's women have bank accounts.
In India, the per capita credit in the case of women is 80% lower than in the case of men.
Most banks have also initiated several schemes for the self-help groups in semi-urban and rural areas.
"Banks are targeting woman customers, who are widely untapped even today" said a senior executive at SBI.
Several government-owned banks are also in the process of launching all women branches.
Meanwhile, the government has underlined the need to focus on women and empower them.

Cylinder cap hiked to 12, Aadhaar transfer on hold

[Hindustan Times: 31st January 2014 - Page NO. 1]

NEW DELHI: The UPA government on Thursday increased from nine to 12 the number of subsidized cooking gas cylinders a year per family, giving in to a growing demand from an inflation-hit public and political parties alike, including Congress vice-president Rahul Gandhi.
The move, barely three months ahead of crucial national elections, will cost the government an additional ` 5,000 crore, an amount which it was saving by first fixing the quota to six cylinders in September 2012 and later to nine a year in January 2013.
At a recent party conclave, Gandhi had appealed to Prime Minister Manmohan Singh to *raise the number of subsidized LPG cylinders to 12 a year, based on the assumption that average household needs one cylinder a month.*
Singh-headed cabinet committee on political affairs agreed to increase the ceiling on cheaper cooking gas and simultaneously withdrew the system to pay subsidy on the kitchen fuel directly to consumers' bank accounts using the Aadhaar platform.
Effective from February 1, new rules will entitle each household a subsidized cylinder each for February and March and 12 cylinders for the full year beginning April 1, 2014.
A subsidized LPG cylinder costs ` 414 in Delhi while the market price, which consumers pay for any demand beyond the quota, costs ` 1,241.
The move to raise the cap will likely benefit 97% of India's cooking gas consumers.
Concurrently, it will also put on hold the direct benefit transfer (DBT) scheme for LPG subsidy payouts directly to consumers bank accounts in 289 districts spread across 18 states. Consumers in these districts used to get ` 435 in their bank accounts to enable them buy cooking gas at market rates.
Petroleum minister Veerappa Moily said there were complaints about implementation of the DBT scheme and a committee has been formed to look into these.

KITCHEN POLITICS?

- Govt raises cap on subsidised cooking gas from 9 to 12 cylinders a year per home
- New regime effective from Feb 1. Will entitle a household to a subsidised cylinder each for February and March and 12 cylinders for the full year beginning April 1, 2014
- A subsidised LPG cylinder costs ₹414 in Delhi while the market price, which consumers pay for any demand beyond the quota, costs ₹1,241

Govt withdraws system to pay LPG subsidy directly to consumers' bank accounts using Aadhaar platform » P10

Government warns of card payment virus

[Times of India: 21st January 2014 - Page NO. 25]

MUMBAI: The government has warned banks and retail establishments of malware called 'Dexter' that steals credit card data from point of sales (POS) terminals that are connected to the internet. Experts say that there has been a surge in the number of POS terminals that use internet protocol to enable wireless features.

The malware alert has been sounded by the Indian Computer Emergency Response Team under the department of electronics and information technology, which is part of the ministry of communications and information technology. TOI had reported in February 2013 that bankers suspected that the spate of credit card frauds was due to large-scale data theft by malware, possibly Dexter, which was then recently detected.

"Malware intrusion cannot affect POS terminals that directly connect to telephone lines; they can infect only those POS machines that connect to IP traffic (internet)," said Nitin Bhatnagar of SISA Information Security, a cyber security specialist firm. The malware typically infects the computer that is part of the card payment system at organized retail chains. Big stores connect their systems to the POS machines so that the payment details are automatically linked to the invoice and there is straight-through processing. The malware manages to enter the system either through a phishing email or through pen-drives.

While earlier credit card payments were made in POS terminals connected to telephone lines in standalone retail stores, the surge in organized retail has resulted in the growth of POS terminals connected to the net. *"IP traffic is the future. Biometric identification will require IP traffic so also will wireless POS terminals. It facilitates many innovations but also brings risks of malware,"* said Bhatnagar.

Malware Steals Data From Swipe Machines Connected To Net

"The custom-made malware dubbed as Dexter/ Black POS/Memory Dump Grabber along with Project Hook malware campaign mainly targets personally identifiable information," the virus alert said. This information includes the holder's name, card number, expiration date, CVV code and other discretionary information. The stolen information is then used to make fraudulent cards. The countermeasures recommended by the alert include ensuring that computers used for payments are not used for any other purpose. *"Retailers that allow internet or email access on their POS terminals are giving an invitation to malware intrusion. To protect payment systems against malware, it is important to uniquely segment the POS connections in the network,"* said Bhatnagar.

घर बैठे ट्रेड लाइसेंसिंग की प्रक्रिया शुरू

[Rashtriya sahara: 28th January 2014 - Page NO. 8]

पूर्वी दिल्ली (एसएनबी)। पूर्वी दिल्ली के महापौर रामनारायण दूबे ने सोमवार को व्यापारियों के लिए घर बैठे ट्रेड लाइसेंस की प्रक्रिया की शुरुआत लक्ष्मीनगर से की। इस अवसर पर स्थायी समिति के अध्यक्ष संजय सुर्जन, सदन के नेता बी.बी. त्यागी, विपक्ष की नेता वरयाम कौर, शाहदरा साउथ जोन के चेयरमैन राजकुमार ढिल्ला, सुषमा शर्मा, निगम पार्षद सुदेशणा तथा अतिरिक्त आयुक्त

पवन शर्मा एवं अतीक अहमद भी मौजूद थे। महापौर रामनारायण दूबे ने कहा कि *सामान्य व्यापार/भण्डारण संबंधी लाइसेंस जारी करने तथा उनके नवीनीकरण के लिए प्रक्रिया को काफी सरल कर दिया गया है। इससे व्यापारी घर बैठे ट्रेड लाइसेंस बनवा सकते हैं।* उन्होंने बताया कि *मेसर्स सार-रिचो कंसोटियम नामक एजेंसी को पूर्वी दिल्ली नगर निगम के बाजारों में विशेष पंजीकरण कैंप लगाकर व्यापारियों को सेवा देने के लिए प्राधिकृत किया गया है।* उन्होंने बताया कि *व्यावसायिक इकाइयों को नियमित रूप से कार्य-व्यापार करने में निगम मुख्यालय-क्षेत्रीय कार्यालय में जाने की जरूरत नहीं होगी। सामान्य ट्रेड लाइसेंस हेतु आवेदन संबंधी समस्त प्रक्रिया उपरोक्त एजेंसी की सहायता से एक ही स्थान पर पूरी की जाएगी जिसमें तकरीबन 15 से 20 मिनट का वक्त लगेगा। इसकी सूचना आवेदक के मोबाइल/ई-मेल के पते पर भेज दी जाएगी।* स्थायी समिति के अध्यक्ष संजय सुर्जन ने कहा कि आवेदक को लाइसेंस डाक से 15-20 दिनों में भेज दिया जाएगा। पूर्वी दिल्ली नगर निगम को लाइसेंस फीस के रूप में राजस्व की प्राप्ति भी होगी। सदन के नेता बी.बी. त्यागी ने बताया कि इस योजना से लाइसेंस देने की प्रक्रिया में पूरी पारदर्शिता आएगी। उन्होंने बताया कि योजना का पूरा विवरण एवं आवेदन - *डब्ल्यूडब्ल्यूडब्ल्यू डॉट इस्टडीएमसी डॉट कॉम* पर उपलब्ध होगी।

150 ट्रांजेक्शन में 9.29 लाख का लगाया चूना

[Navbharat Times: 9th January 2014 - Page NO. 9]

साइबर क्राइम की एक और बड़ी वारदात सामने आई है, जिसमें हैकर्स ने एक इलेक्ट्रॉनिक कंपनी को 9.29 लाख का चूना लगाया है। पिछले साल 29 अक्टूबर से 2 नवंबर के बीच 150 ऑनलाइन ट्रांजेक्शन के जरिए फ्लाइट टिकट बुक करने से लेकर मोबाइल बिल तक की पेमेंट की गई हैं। कंपनी के एचआर मैनेजर ने सेक्टर-58 पुलिस स्टेशन सुनवाई न होने पर मामले की शिकायत एसएसपी से की, जिसके बाद मंगलवार रात को 66 आईटी एक्ट के तहत एफआईआर दर्ज हुई।

पुलिस के अनुसार सेक्टर-65 स्थित एक इलेक्ट्रॉनिक कंपनी के एचआर मैनेजर डी.आर. चौहान ने कस्टम ड्यूटी भरने के लिए पिछले साल 6 नवंबर को कंपनी का अकाउंट बैलेंस चेक किया, तो उन्हें 9 लाख 29 हजार 666 रुपये कम होने का पता लगा। कंपनी का अकाउंट सेक्टर-62 के पंजाब नैशनल बैंक में है। बैंक में बात करने पर पता लगा कि अकाउंट से 150 ऑनलाइन पेमेंट की गई हैं, जिसमें 8 फ्लाइट टिकट बुक हुईं। इसके अलावा कश्मीर, ओडीशा और नॉर्थ-ईस्ट में मोबाइल बिल की पेमेंट की गई हैं।

शिकायत के आधार पर मामले की जांच शुरू कर दी गई है। जांच में साइबर क्राइम एक्सपर्ट और साइबर क्राइम सेल की मदद ली जा रही है। - विश्वजीत श्रीवास्तव,सीओ,सेकंड

कैसे होती है नेटबैंकिंग हैक

1. सोशल नेटवर्किंग साइट्स से ईमेल आईडी हासिल करके बल्क ईमेल किए जाते हैं।

2. इनमें बेहद कम कीमत में सामान खरीदने का प्रलोभन या फिर करोड़ों रुपये की ऑनलाइन लॉटरी निकलने का झांसा दिया जाता है।

3. अकाउंट डिटेल अपडेट करने के नाम पर बैंक की ओर से ईमेल भेजने का दिखावा किया जाता है।

4. इस तरह की ईमेल में बैंक का लिंक दिया गया होता है, जिस पर क्लिक करने पर बैंक की वेबसाइट का होम पेज खुलता है।

5. लेकिन उस लिंक पर क्लिक करने से खुलने वाली बैंक की वेबसाइट वास्तव में हाइपर लिंक यानी हैक की गई होती है।

6. जैसे ही यूजर वहां अपना इंटरनेट बैंकिंग आईडी और पासवर्ड डालता है, यह डिटेल हैकर के पास पहुंच जाती है।

जरा बचकर रहें नेट पर

1. कोई भी बैंक अकाउंट की डिटेल अपडेट करने के लिए ईमेल नहीं भेजता, तो ऐसे बोगस मेल पर दिए गए लिंक पर कभी क्लिक न करें। अगर बैंक की वेबसाइट खोलनी ही है, तो नए सिरे से यूआरएल डालें।

2. करोड़ों रुपये की ऑनलाइन लॉटरी निकलने का फ्रॉड अब कॉमन हो गया है। ऐसी ईमेल पर दिए लिंक पर कोई पर्सनल डिटेल न दें।

3. चलताऊ टाइप की ऑनलाइन शॉपिंग वेबसाइट पर खरीदारी करने से बचें। खासतौर पर उन पर, जहां कीमत से काफी सस्ता सामान देने का दावा किया जा रहा हो।

तब होता है मामला गड़बड़ -

इंटरनेट बैंकिंग यूजर आईडी और पासवर्ड हैक होने का आसानी से पता लगाया जा सकता है। जब भी किसी लिंक के माध्यम से आप बैंक के होम पेज पर पहुंचते हैं और यूजर आईडी व पासवर्ड डालने के बावजूद आप लॉग-इन नहीं होते, तो समझ जाएं कि मामला गड़बड़ है। आमतौर पर ऐसा हैकिंग की या फिर सर्वर डाउन होने पर होता है।

STATE CONSUMER HELPLINES

State	Helpline numbers
ORISSA	1800-345-6724 1800-345-6760 0674-2351990 0674-2350209
GUJARAT	1800-233-0222 079-27489945 / 46
MADHYA PRADESH	155343, 0755-2559778
MIZORAM	1800 -231 -1792
RAJASTHAN	1800 -180- 6030
BIHAR	1800 -345- 6188
MAHARASHTRA	1800 -222-262
TAMIL NADU	044-28592828
HARYANA	1800 -180- 2087
CHHATTISGARH	1800 -233 -3663