



# 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



## Training of Advisors of Delhi State Consumer Helpline:

A training programme was organized at the Portal during November 13-26, 2013 for the advisors recruited by Delhi State Consumer Helpline. The training programme included topic on **Consumer Empowerment and State Consumer Helpline, Banking, Insurance, Electricity, Telecom and Domestic Appliances**. The participants were briefed about functioning of State Consumer Helplines and Role of the Por-



Vol.2, NO.11, Nov.2013

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## Training at Punjab State Consumer Helpline:



Two Day Training Programme on Coordinators and Advisors of Punjab State Consumer Helpline was organized on November 27-28, 2013 by State Consumer Helpline Knowledge Resource Management Portal in the office of Food Supply Directorate, Chandigarh. Participants recruited for operationalization of state consumer helpline attended the training programme.

Visit of Advisors of Punjab State Consumer Helpline to Haryana State consumer Helpline

## Banking Regulations– Updates

- Banks now will have the option to pay interest on savings deposits and term deposits at intervals shorter than quarterly intervals says Reserve Bank of India wide their circular no. DBoD. No. Dir.BC.69/13.03.00/2013-14 dt. 29th November 2013.
- Banks have been advised to levy charges towards SMS on actual usage basis instead of uniform service charges to various categories of customers as was being charged earlier.
- Migration of Post-dated Cheques (PDC)/Equated Monthly Installment (EMI) cheques to Electronic Clearing Service (Debit)



Reserve Bank of India with a view to avoid delays, in realization of non-CTS-2010 cheques, all Non-Banking financing companies have been advised to :

- To migrate towards accepting only CTS-2010 standard cheques.
  - Not to accept fresh/additional PDC/EMI cheques (either in old format or new CTS-2010 format) in locations where the facility of ECS/RECS (Debit) is available. The existing PDCs/EMI cheques in such locations may be converted into ECS/RECS (Debit by obtaining fresh ECS (Debit) mandates. This exercise shall be completed not later than 31 December 2013.
  - Cheques complying with CTS-2010 standard format shall alone be obtained in locations, where the facility of ECS/RECS is not available.
- Reserve Bank of India with a view to protect the interest of the depositors and for rendering better customer services, have advised banks to provide to their customers from whom income tax has been deducted at source, TDS certificate in Form 16 A within the time frame prescribed under the Income Tax Rules.

## Cable/DTH Subscribers to insist for the proper bill and payment receipt from the Cable/ DTH Operator

As per the regulatory framework laid by TRAI the Cable Operator (MSO/LCO) is required to give to every subscriber the bill for charges due and receipt for the payment made by the subscriber. The bill should have the breakup of the charges from subscribed channels, Set Top Box and Taxes as applicable.

TRAI has recently directed all MSOs to comply with this requirement.

Subscribers are advised to insist for a bill and a receipt for every payment made otherwise their Cable TV connection may be deactivated at any point of time and they may not get proper redressal to their grievances in the absence of a proper bill and receipt.



National Commission in **Revision Petition No.3056 of 2012 of Post Master Vs. Ajay Goyal** relied on the Section 6 of the Indian Post Office Act which reads as:

भारतीय डाक



*"6. Exemption from liability for loss, misdelivery, delay or damage. The Government shall not incur any liability by reason of the loss, misdelivery or delay of, or damage to any postal article in course of transmission by post, except in so far as such liability may in express terms be undertaken by the Central Government as here in after provided; and no officer of the Post Office shall incur any liability by reason of any such loss, misdelivery, delay or damage, unless he has caused the same fraudulently or by his wilful act or default."*

National Commission allowed the petition of Post master and set aside the impugned order dated 08-06-2012 passed by State Commission in Appeal No.631 of 2007 - Post Master, Sub Post Office and Ors. Vs. Ajay Goyal and order of District Forum dt. 26-03-2007 passed in complaint No.466/06 - Ajay Goyal Vs. Post Master, Sub Post Office & Ors.

**Once the balance amount was not deposited, despite notices sent to the complainant, there is no deficiency in the services on the part of Municipal Board and they were within their rights to cancel the allotment.**

National Commission in Revision Petition No.1239 of 2008 arising from the order dated 17.12.2007 in First Appeal No. 2236/2006 of Rajasthan State Consumer Disputes Redressal Commission of Municipal Board vs. Gopal Lal Sharma held that the orders passed by the State Commission as well as by District Forum do not reflect a correct appreciation of the facts on record and said orders are perverse, as there is no justification in allotment of plot to the complainant at old rates in view of the facts that he failed to deposit the necessary amount despite notices sent to him and set aside the orders of State Commission and District Forum.



### Consumer Advisories:

- Consumers are advised not to share details of your banking account to anyone even if the caller pretends to be a bank employee. Banks are not allowed to seek such details from their customer through telephone/emails.
- Verify the details of the agency offering you guaranteed employment and seek online payment transfer. The fake interview letters and employment letters are in circulation.
- It is advised to use online banking, ticketing is highly unsecured in cyber cafés. Cyber cafés may have software which can store login ID and passwords and bank accounts can be hacked.

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