



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

Workshop for the ILMs of Rohtak

Seminar/ workshop for the ILMs of Rohtak circle was held on 14 November 2014 at Rohtak organized by Haryana State Consumer Helpline in association with Controller Legal Metrology, Rohtak Circle to sensitize officials about consumer issues and VAT being charged by retailers on discounted MRP. The Project Manager Shri. S. K. Virmani spoke on Agenda point for discussion in the seminar on-

- (i) Overview of consumer problems.
- (ii) Issue of legal metrology being faced by the consumers.
- (iii) Unethical charging VAT by retailers.



News from State Helplines

Brief on the Interesting Resolved Cases

British Airways refund US \$400 for mishandled flight transfer

Mauli Patel, Ahmedabad, was scheduled to travel to from London to India through a British Airways (BA) flight on 23 July 2012. But the BA authorities transferred her flight to Air India. Before checking in, Mauli was asked to pay us \$ 400 as her hand baggage weighed 17 kg against the permissible 8kg. Mauli argued that she had been scheduled to travel by a BA flight, which had transferred her to the air India flight at the last minute and

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that the former allows passenger to carry hand baggage up to 23kg. All her reasoning failed and she had to pay us \$ 400 and travel under protest. Back in Ahmedabad, she wrote to the British airways, saying "...they have charged me extra us \$400 for hand baggage. Since I was expected to fly with British airways, I had 17kg in my hand baggage. Before transferring me to Air India, you...didn't tell me about the norms...you should have arranged the journey according to your norms as I have paid for British airways tickets..." Mauli's frantic e-mails to British airways for nearly seven month did not evoke a positive response from the airline. Frustrated, she knocked the doors of the state consumer helpline at Ahmedabad on 20 February 2013.

State Consumer Helpline (SCH), Gujarat wrote to the British airways asking how it proposed to resolved Mauli's complaint. BA disowned the responsibility of this goof-up, saying the travel agent had re-booked her to another flight and not its airlines: the truth was BA had transferred her to the air India flight. When BA was sent a copy of the boarding pass as a proof of this, it agreed to reimburse the cost of the baggage paid by Mauli to air India as a goodwill gesture. *A thankful Mauli wrote to SCH on 27 may that she had received the full refund from British airways.*

Home Town replaces a set of defective dining table and chairs

Gaurang Kantilal Shah had purchased a six-seat dining table from home town for Rs. 14,999 in May 2012. But two months later, a chair broke when shah was having dinner with his wife. Fortunately, he escaped getting hurt. Acting on his complaint, home town sent a representative to repair the broken chair. He used white adhesive to fix it and asked shah to sign a job card saying the chair had been repaired. He signed it only after putting his comments "unacceptable job on a brand new product. It is not damaged; it is broken and beyond repair...absolutely unsatisfied". Despite the adverse comments, the company did not respond. In response to shah's repeated calls, the representative of the company would give rude answers and refuse to entertain any further complaints. A baffled Shah was told the set purchased was very delicate and had to be used accordingly.

In September the chair again broke at the same part. But no one responded to the complaint reported at home town. Shah wrote to State Consumer Helpline (SCH) at Ahmedabad. After persistent follow-up by SCH, home town finally called Shah and asked him to select another set of dining table and chairs in replacement of the earlier one. A relieved shah wrote, *"I thanks SCH Ahmedabad for your help, and appreciate the way the issue was handled by its active follow-up."*

Defective Blackberry replaced at SCH' intervention

On 19 may 2012, Mr. Viral Pandaya purchased a Blackberry 9220 from the mobile store for Rs. 10,992. The instrument started having some problems with the screen display while still in the warranty period and so on 28 November viral went to the store to get it repaired. The manager said that he would give him a call by the evening after the phone had been repaired. When Viral did not receive any information till the late evening, he visited the store. He was informed that his instrument had been sent to the Bangalore service station as it needed some repairing which could be done only there. A shocked Viral asked the manager how he could send his handset without his permission and did not even inform him. Viral had lost all his contact data which affected his business.

Viral was told that his instrument had problems and that he would get a new piece in place of his old phone. When viral went to collect his phone, he was given a phone that was not a new piece. Viral immediately brought this to the manager's notice and refused to take a 'second- hand looking' phone as a replacement. This led to a rude comment form the manage. Viral sent a legal notice to the mobile store on 11 January 2013 alleging deficiency in service and demanding Rs.10000. When this did not yield any response, Viral wrote to State Consumer Helpline (SCH), Gujarat. A strong letter from SCH and after a few follow-up, the mobile store replaced Viral's BlackBerry with a new instrument. On 23 April, *Viral thanked SCH for resolving the issue to his satisfaction.*

SCH makes new India assurance pay med claim

Jayshree Shah, 56, was operated on to remove kidney stones in a mobile operating van, run by the Gujarat kidney and stone foundation, on 7 July 2012. She informed New India Assurance on 19 July 2012 about her med claim amount of Rs. 27,006. Shah was disappointed when New India Assurance deducted Rs. 6413, out of which Rs. 5800 was the amount paid for the mobile van. In March 2013, when the company refused to pay the remaining claim amount, Shah approached State Consumer Helpline (SCH) at Ahmedabad to help her get claim amount from the policy for which she had been paying regular premiums. SCH contacted the company and explained that the expense made was towards the operation and therefore, should not be deducted from the reimbursement. In April 2013 New India Assurance paid the balance Rs. 6195, deducting the amount for nursing and dressing charges which were not covered under the policy. Shah wrote to SCH *thanking it for its support to assert her right as a consumer.*

News from Media

New numbers to file power complaints

[The Tribune: 8th November 2014]

Chandigarh: The Haryana power utilities have clarified that consumers can lodge their all types of complaints at toll-free telephone numbers 1800-180-4334 in the area covered by the DHBVN and 1800-180-1550 in the area covered by the UHBVN.

A spokesman said the complaints would be sent to the staff in the operations wing. The consumers could lodge complaints by logging on to www.dhbvn.com or www.dhbvn.org.in in the area of the DHBVN and www.uhbvn.com in the area of the UHBVN.



RBI makes SMS alerts for cheques mandatory

[Times of India: 7th November 2014]

Mumbai: Banks will now start sending SMS alerts to both payer and drawer in cheque transactions as soon as the instruments are received for clearing. Expressing concern over the rise in cheque-related fraud cases, the Reserve Bank of India (RBI) has made SMS alerts mandatory for such transactions.

RBI has also asked banks to alert a customer with a phone call and obtain confirmation when dealing with suspicious or high-value cheques. Until now, SMS alerts were mandatory only for card transactions.



"The rise in the number of cheque-related fraud cases is a matter of serious concern. It is evident that many of such frauds could have been avoided had due diligence been observed at the time of handling and/or processing the cheques and monitoring newly-opened accounts," RBI said in a circular to all banks.

RBI has told banks that clearing cheques should not be a mere mechanical process and banks should bestow special attention on the quality of equipment and personnel deployed for cheque clearing.

Besides sending alerts, banks have been asked to ensure that all cheques of over Rs 2 lakh are scanned under an ultraviolet lamp that will highlight any tampering. In case of cheques of over Rs 5 lakh, banks have been asked to scrutinize them at multiple levels.

Although crossed cheques do leave a better money trail that can be investigated, fraudsters have managed to en-cash cheques by presenting them into accounts opened fraudulently. The additional rules come at a time

MORE SECURITY

- All cheques of over ₹2 lakh to be scanned by ultraviolet lamp to highlight tampering
- Multiple-level checks required for cheques of over ₹5 lakh
- More focus on equipment & personnel used for cheque clearing

Fanatic Studio/Getty Images

when banks are expected to open several crore new accounts and many of them are under relaxed know-your-customer (KYC) norms. The RBI has said that while crediting high-value cheques, banks should ensure that the recipient's account is KYC-compliant.

"It has been reported that in some cases, even though the original cheques were in the custody of the customer, cheques with the same series had been presented and en-cashed by fraudsters. In this connection, banks are advised to take appropriate precautionary measures to ensure that the confidential information, viz. customer name/account number/signature, cheque serial numbers and other related information are neither compromised nor misused either from the bank or from the vendors' (printers, couriers, etc) side," the RBI said.

Frying snacks in used oil beware

[The Telegraph: 12th November 2014]

New Delhi: Typical eating and frying habits of people in urban India are exposing them to more than twice the prescribed limits of trans fats and pushing them towards lifestyle-related disorders, a study released today has said.

The study of urban eating and frying habits by a team of medical researchers here has found that a person on average consumes 5gm trans fat a day, or 2.1 times the upper levels stipulated by the World Health Organization and the Indian Council of Medical Research.

The researchers who analyzed the quantity and quality of oil in snacks and meals found that 384 of 400 urban households reused oil that had been already used for frying and was loaded with trans fats, a class of fatty acids that raise the risk of diabetes and cardiovascular diseases.

"Trans fats are the monsters among fats that we consume and have more adverse effects on the human body than any other dietary constituent," said Anoop Misra, an endocrinologist and chairman of the Fortis Centre for Diabetes Obesity and Cholesterol, New Delhi.

Trans fats not only raise total cholesterol levels but also reduce the good cholesterol, HDL, which helps protect against heart disease, said Misra, who led the study. They also lower immunity, disrupt production of many key enzymes in the body and weaken cell membranes, affecting the functioning of cells.

According to Misra, the study is the first attempt to examine the levels of trans fats consumed by households through a variety of popular Indian fried and baked food items. "There have been several revelations from this study," said Swati Bhardwaj, a nutritionist with Fortis Centre for Diabetes Obesity and Cholesterol and co-author of the study.

The doctors were surprised to observe the high proportion of households that consumed oil already used once for frying — a practice that has long been discouraged by doctors.

Among the 400 urban households surveyed in Delhi, 96 per cent reused oil and 70 per cent reused it for frying. Many refined oils such as olive oil or soya bean oil which have negligible levels of trans fats were found to have trans fats as high as 4gm per 100gm on reheating or when repeatedly used after frying.

For the study, the scientists interviewed homemakers aged between 25 and 60 on their awareness of trans fats and the eating habits of family members. They analyzed trans fat levels in common food items and how the levels change when vegetable oils —the major source of trans fat —are reused, a common practice in Indian households.



The scientists analyzed the trans fat content of as many as 23 fried, baked and dairy products at a chemical engineering laboratory at the Indian Institute of Technology, Delhi, which is a collaborator in the study.

The samples were picked up from street vendors as well as quality restaurants. The trans fat levels were found to be high in food items from both sources, but marginally less in samples from restaurants, said Misra.

For instance, a bowl of 100gm halwa prepared in vanaspati had 10.6gm trans fat while 100gm of fried potato chaat had nearly 8gm. A 60gm bhatura and an 80gm parantha had 4.45gm and 2.72gm trans fat, respectively.

The scientists also studied trans fats naturally contained in as many as 27 edible oils and singled out six popularly used in Indian kitchens to understand the formation of additional trans fats during reheating and refrying. The study has also pointed to a strong correlation between consumption of trans fats and diabetes, said Misra.

सरसों के तेल में कनोला ऑयल की हो रही मिलावट

[Sahara: 10th November 2014]

ग्वालियर (एसएनबी)। पॉम ऑयल व राइसब्रान के बाद अब सरसों के तेल में कनोला ऑयल की मिलावट का धंधा तेजी से फैलता जा रहा है। कनोला ऑयल देखने में हू-ब-हू सरसों के तेल जैसा ही प्रतीत होता है। ग्वालियर-चंबल अंचल में प्रतिदिन 300 टन कनोला ऑयल विदेश से आयात कर मंगाया जा रहा है। व्यापारी कनोला ऑयल को पिघलाकर



सरसों के तेल में मिलावट करते हैं। कनोला ऑयल में 4.5 प्रतिशत फैटी एसिड होने से यह कैंसर का मुख्य कारण माना जाता है।

मिलावटी सरसों का तेल खाने से ग्वालियर-चंबल में लोग किडनी, लीवर व न्यूरोलॉजिकल बीमारियों के शिकार हो रहे हैं, वहीं प्रशासन अभी बेखबर बना हुआ है। जहां एक ओर ग्वालियर-चंबल सरसों के बंपर उत्पादन से सबसे अधिक पीला सोना उगाने वाले जिले के रूप में विश्व में विख्यात है, वहीं दूसरी ओर मिलावटी तेल का कारोबार अंचल के मुंह पर कालिख पोतता जा रहा है। कम लागत में अधिक मुनाफा कमाने के फेर में मिलावटखोर व्यापारियों ने एक नया तरीका इजाद किया है। पहले पॉम ऑयल के बाद सरसों के तेल में राइसब्रान की मिलावट की जाती थी, लेकिन अब व्यापारी सरसों के तेल में कनाडा से मंगाए जा रहे कनोला ऑयल की मिलावट कर रहे हैं। मिलावट का यह कारोबार सिर्फ शहर तक ही सीमित नहीं है, बल्कि पूरे ग्वालियर-चंबल अंचल में तेजी से फैलता जा रहा है।

सूत्रों ने बताया कि कनोला ऑयल तेल रिफाइनरों को 60 रुपए प्रति लीटर के हिसाब से मिलता है। रिफाइनर व्यापारी सरसों के तेल में मिलाकर इसे 75 से 80 रुपए प्रति लीटर के हिसाब से थोक व फुटकर बाजार में सप्लाई करते हैं। इस प्रकार मुनाफाखोर व्यापारियों को प्रति गाड़ी लगभग तीन से 3.50 लाख रुपए का लाभ होता है। बताया गया है कि कनोला ऑयल की मिलावट पहले शहर में कुछ गिने-चुने व्यापारी ही करते थे, लेकिन विगत आठ महीने में यह धंधा पूरे ग्वालियर-चंबल अंचल में तेजी से फैल गया है। सरसों के तेल में इस मिलावटी कारोबार से व्यापारियों की जेबें तो खूब भर रही हैं लेकिन लोगों के स्वास्थ्य पर इसका बुरा प्रभाव पड़ रहा है। वहीं चिकित्सकों का कहना है कि कनोला ऑयल में 4.5 प्रतिशत फैटी एसिड होता है। खाद्य तेल में फैटी एसिड की मात्रा सिर्फ 0.5 प्रतिशत होनी चाहिए। फैटी एसिड की मात्रा अधिक होने से इसे कैंसर रोग का मुख्य कारण माना जा रहा है। यही नहीं सरसों का मिलावटी तेल खाने से लोग किडनी, लीवर व न्यूरोलॉजिकल बीमारियों से भी ग्रसित होते जा रहे हैं। उधर इस सबसे से बेखबर जिला प्रशासन अपनी आंखें बंद कर इस गोरखधंधे पर पर्दा डाले हुए है। यदि शीघ्र ही इस मिलावटी कारोबार को बंद नहीं किया गया तो अंचल में गंभीर बीमारियां अपने पैर पसार लेंगी।

क्या है कनोला ऑयल ग्वालियर। कनोला एक पार्शली हाइड्रोजेनेटेड ऑयल है। इसे कैंसर पैदा करने का प्रमुख कारण माना जाता है। इस अखाद्य तेल का इस्तेमाल मोमबत्ती, साबुन, लिपिस्टिक, लुब्रीकेंट, इंक और बायोफ्यूल बनाने में किया जाता है, क्योंकि इसमें फैटी एसिड की मात्रा 4.5 प्रतिशत होती है। कनाडा और यूएसए में इसे औद्योगिक तेल कहते हैं। कनाडा में इसकी खेती कनोला क्रोप जेनेटिकी इंजीनियरिंग से बनाए गए बीजों से की जाती है। इसलिए इसे कनोडियन ऑयल लो एसिड के नाम से भी जाना जाता है। डॉक्टरों के अनुसार बेहद बारीक और तकनीकपूर्ण रिफाइन कर कनोला को खाद्य तेल बनाया जाता है। चूंकि यह प्रक्रिया अधिक खर्चीली है इसलिए मिलावटखोर कनोला ऑयल को साधारण रूप से पिघलाकर सरसों के तेल में मिला देते हैं। इससे इसमें 4.5 प्रतिशत फैटी एसिड की पूरी मात्रा सरसों के तेल में मिल जाती है। फैटी एसिड की यह मात्रा स्वास्थ्य के लिए बहुत नुकसान दायक है, जो विभिन्न प्रकार के गंभीर रोगों को जन्म देती है।



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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 (SCHKRMPP)**.

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.

WE'RE ON THE WEB !

<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
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ASSAM 1800-345-3611	HIMACHAL PRADESH 1800 -180- 8026	MIZORAM 1800 -231 -1792	TAMIL NADU 044-28592828
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CHHATTISGARH 1800 -233 -3663	KERALA 1800-425-1550	ODISHA 1800-345-6724 1800-345-6760 0674-2351990 / 2350209	WEST BANGAL 1800-345-2808