



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

Training Program for the Coordinators and Advisors of Himachal Pradesh

Three Days Training Program for the Coordinators and Advisors of Himachal Pradesh. State Consumer Helplines on "**Consumer Protection and Consumer Welfare**" was organized by Centre for Consumer Studies (CCS) and State Consumer Helpline Knowledge Resource Management Portal (SCHKRMP), IIPA during September 24-25, 2014. The Department of Food, Civil Supplies and Consumer Affairs, Govt. of Himachal Pradesh deputed several participants from Himachal Pradesh to attend the training program for setting up of State Consumer Helpline in Himachal Pradesh. The Project Manager Shri. S.K Virmani from IIPA spoke on Consumer Protection, Empowerment, Education and Awareness, Redressal of consumer problems and role of State Consumer Helplines and Advisors.



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Workshop on Misleading Advertisements

Project Manager, SCHKRMP, participated in a Stakeholder Consultation Workshop on *Unfair Commercial Practices and Misleading Advertisements in India* held at Krishi Bhavan, New Delhi on 10th October 2014. The workshop covered topic like experiences of misleading advertisements, Unfair Commercial Practices in India vis-à-vis the role of the Advertising Standard Council of India (ASCI) and overview of enforcement mechanism.

News from State Helplines

Brief on the Interesting Resolved Cases

1. Mrs Sushma from Rohtak purchased IFB- front loaded fully automatic washing machine in 2010. Machine started creating noise problems. Some parts of machine were changed. In 2012, machine again started showing problems in motor and pump. Again parts were changed by the local service center. In 2013 machine again started showing problems. No engineer came to check machine. More so customer's number was added to block list and agency stopped attending his calls. There was sparking and noise problem in the machine.

She filed complaint with the State Consumer Helpline Customer was advised to lodge written complaint to The Area Sales Officer. State Consumer Helpline also forwarded his complaint to the area sales officer. Very next day the company sent the engineer to his place and all the faults in the machine were removed.

2. Mr Pyaralal Salman from Gurgaon booked Hindustan times copy on 10.03. 2013 for time period of 01.04.2013 to 31.03.2014. On 16.03.2014 vendor stopped sending newspaper stating the reason that his subscription has been over. Booking agency give all the entire yearly coupon to vendor instead of objection by customer. Discouraged by this customer was reluctant to go for renewal of subscription.

State Consumer Helpline forwarded his complaint to HT executive, A.K Mishra. Matter was resolved.

3. Mr Ravi Chitkara from Faridabad has received call from vodafone executive, Ms Komal regarding mobile portability to vodafone from aircel. He agreed to number portability. An executive was sent to his place to collect document and security fee of rs.250/-. But after few days customer received call from vodafone that his number cannot be converted to vodafone due to technical problems. Customer wanted his money and document back.

State consumer helpline advised him to forward his complaint to nodal officer and appellate authority. On 26th march, 2014 his number has been ported to vodafone.

4. Mr Gautama Monga from Sirsa purchased Videocon mobile model a-15 on 22.01.2014 from time internet limited, regd. Office 10, Daryaganj, New Delhi-10022. After 15 days mobile started showing problem with voice system. After complaint to Sirsa Videocon service center, the dealing people took mobile and give him manual receipt that was not entered in computer and online service centre. After 3, 4 days he went to collect this mobile but after one day same problem occurred. Customer went to service center time and again but no help.

State Consumer Helpline advised him to lodge complaint with area sales officer, Mr Amardeep Malik. The company replaced motherboard, PCB. Noise sound and voice problem has been resolved.

News from Media

Insurance claims to be paid via bank transfer

[*Financial Chronicle: 6th October 2014*]

Individuals who have taken insurance policies need to be clear about a change brought about with respect to claims. This change can lead to a situation where their claims are delayed and the entire process of receiving the money delayed. This is why they need to ensure that the process of giving bank details are completed so that the claims are processed smoothly. This would require some work on the part of the individual, so here is a look at the entire process.



Change in requirement

At the start of the year, the rules relating to the payout on insurance policies was changed and the changes introduced were significant. Earlier the insurance companies used to settle the claims at the time of death or maturity of the policy via cheques. This often led to situations where frauds took place as people who were not the rightful claimants deposited cheques in other accounts. To curb this kind of cheating, a reform has been introduced whereby the amount of the claim would be transferred only through electronic mode to the bank account of the individual. This makes the bank account a very important component of the whole process. Actual situation

There have been many cases where the individuals find that their claims are held up due to the absence of bank account details. When the time comes for making the claim, unlike the old procedure when the cheque would come to the individual's postal address, no amount is paid if the bank details are absent. It is only when the details are given and are incorporated in the records of the insurance company that the payment is processed. This results in unnecessary delay, which becomes critical when the amount is required in a short period of time. This can prove to be frustrating for the individual – which is why they need to ensure they avoid this kind of stressful situation.

Work to be done

It is vital that the individual comes up to speed with the requirements – and this has to be done with all the policies they have. If these have been purchased some time ago, then there is no way in which the bank details have been submitted with the policy. So now details have to be given for each of the policies. There is a form to be filled up in which the details are to be provided and submitted to their insurance company. Or they can give the details to their agent, who will ensure that they are put in the records of the insurance companies. There is no point putting it off, otherwise when there is a claim then the individual will have to rush with the details. In such a situation, there will inevitably be some sort of delay in the whole process. To avoid these hassles, take action right from the start. This is not a difficult thing to do but it does require a bit of your precious free time. However, it is essential so that there is saving of time and no disruption of the redemption process at a later date.

BPL families may get free medicines, check ups

[Financial Chronicle: 13th October 2014]

New Delhi: The Centre is working on a solution to ensure that poor get benefits like free medicines and check-ups in specialty government hospitals on the basis of their BPL ration cards while eliminating income tax payers and top officials from the ambit of PDS. The new moves are aimed at better targeting of subsidies which the government wants should reach the needy and the deserving. *"This issue is under consideration. We are trying to find some workable solution to ensure Below Poverty Line (BPL) category people can avail other facilities like free medicines with ease on the basis of a ration card,"* says Union Food Minister Ram Vilas Paswan.



He told PTI in an interview that the poor are facing problems, especially in those states where the new food law has been implemented. The Minister was asked whether the government will take steps to ensure that new ration card serves as an ID card for other benefits. Meanwhile, the government is working on plans to take out income tax payers and ranking officials in the government out of the ambit of Public Distribution System (PDS). The Modi government has asked states to try such a scheme and Paswan will be discussing the issue with them. It has also given enough signals that the much-touted welfare food security program of the UPA government will not be shelved. In fact, plans are afoot to fine-tune the scheme to target the beneficiaries in a better way and address the food grains entitlement, a sensitive issue raised by states.

Use Facebook to complain against ration shops

[The Hindu: 10th October 2014]

New Delhi: With a view to use the social media to monitor the functioning of ration shops, the Food and Supply Department of Delhi Government has logged onto Facebook. The online platform, officials said, is aimed at making registration of complaints against Fair Price Shop (FPS) owners easier and transparent. Officials said city residents can now post complaints, with proofs like pictures of

any anomaly identified at the ration shops, on the Facebook page of the department having a cover picture with the slogan *Aap-ka Rashan Aapka Haq (Your Ration, Your Entitlement)*.

"One of the biggest complaints against the ration shops is that they are closed. People can now post pictures if a particular FPS is closed during business hours. Other anomalies like lack of a proper display board, any issue related to cleanliness could also be posted on the profile. Action would be taken accordingly," said a senior Delhi Government official.

Lakhs of families are currently covered under the Public Distribution System through the 2600 FPS in the city. The number of families under PDS has increased gradually with the number of beneficiaries having multiplied manifold following implementation of the Food Security Scheme. Around 72 lakh people would be covered under the scheme.

With smart phones and internet connectivity penetrating even into jhuggi clusters, officials are hopeful of a good response from ration card holders.

From Oct 31, get RTI replies online

[Deccan Herald: 24th October 2014]

From October 31, the Right To Information (RTI) replies can be accessed online by all, not just the applicant.

The Centre, in an attempt to achieve better transparency in governance, has directed all its ministries and departments to post responses to RTI applications on their websites. So far, only the RTI applicant seeking information from a ministry or any other office used to get the reply through post.



The Department of Personnel and Training (DoPT) has issued an official memorandum recently directing all ministries and departments to take immediate action to ensure uploading of responses to RTI applications and first appeal on their websites starting on October 31.

The DoPT, which issued the guidelines in April last year, has reminded the departments that the public authorities are obliged to proactively disclose RTI applications and appeals received by them and their responses on their websites. However, it added, the RTI applications and appeals received and their responses relating to the personal information of an individual may not be disclosed, if they do not serve any public interest.

The DoPT has already initiated the process of uploading RTI responses on the RTI online portal through a new feature which is being extended to other ministries and departments. For displaying the RTI applications and replies, an option is provided to the Central Public Information Officers (CPIO) and First Appellate Authority (FAA) to upload these information.

धांधली: ऑनलाइन साइटों के खिलाफ 200 शिकायतें

[Bhaskar News]

ई-शॉपिंग ईज़ी तो हैं, लेकिन इसमें धोखा भी हो सकता है | क्योंकि कई बार जो सामान मंगाया जाता है,



उसकी जगह दूसरा सामान भेज दिया जाता है | हरयाणा स्टेट कन्ज्यूमर हेल्पलाइन को अगस्त 2013 से 21 अगस्त 2014 तक इस तरह की 200 शिकायतें मिल चुकी हैं | जिसमें उपभोक्ताओं ने आरोप लगाया कि उन्हें ई-शॉपिंग के नाम पर ठगा गया है | हेल्पलाइन के नोडल अधिकारी एनके मित्तल ने बताया कि इस तरह की साइट के खिलाफ ठोस कार्रवाई भी नहीं हो पाती | क्योंकि इनके पाते ठिकाने भी अक्सर फर्जी होते हैं | इन दिनों ई-शॉपिंग का क्रेज तेजी से बढ़ रहा है | हर

कोई खरीददारी के लिये साइट पर विजिट कर रहा है | क्योंकि इनकी प्रेजेंटेशन इतनी जबरदस्त होती है कि देखने वाला इनके झांसे में आ ही जाता है | कई बार तो ऐसी कंपनी की ओर से बड़ी छूट की बात कहीं जाती है कई बार एक के साथ दूसरा उत्पाद मुफ्त में देने की बात होती है | नोडल अधिकारी ने बताया कि कुछ साइटों की पहचान की गई, जिस पर खरीददार को ज्यादा दिक्कत आ रही है | उन्होंने बताया कि ई-शॉपिंग करने वालों को इन साइट पर जाने से पहले अच्छी तरह से जांच-पड़ताल कर लेनी चाहिए |

स्किन प्रोडक्ट्स में होते हैं खतरनाक रसायन

[Sahara: 2nd October 2014]

आज बाजार में त्वचा की देखभाल करने वाले उत्पादों की बाढ़ सी आई हुई है जो शाश्वत सौंदर्य का दावा करते हैं तथा बाजार में इसे हॉट केक की तरह बेचे जा रहे हैं। परंतु क्या आपने कभी सोचा है कि कंपनी जो दावे करती है क्या वे वास्तव में सच हैं या मार्केटिंग के लिए यह एक

नाटक मात्र है? क्या कभी किसी निर्माता ने इस बारे में सोचा है कि वे अपने ग्राहकों को बताएं कि उनके उत्पादों में किन रसायनों का उपयोग किया गया है तथा उनके संभावित दुष्परिणाम क्या हो सकते हैं? दुर्भाग्य से उत्तर है नहीं। अतः एक उपयोगकर्ता के रूप में यह आपकी जिम्मेदारी है कि आंख बंद करके उत्पादों का उपयोग करने से पहले यह जान लें कि उन उत्पादों में कौन-कौन से



रसायन मिले हुए हैं। यह बात केवल मेकअप से संबंधित उत्पादों के लिए ही लागू नहीं होती बल्कि टूथपेस्ट, परफ्यूम्स, बालों की देखभाल के लिए उपयोग में लाए जाने वाले उत्पाद, क्रीम, लोशन आदि उन सभी उत्पादों पर लागू होती है जिनका आप रोजाना उपयोग करते हैं। कितनी सेफ है आपकी फेयरनेस क्रीम? त्वचा की देखभाल के लिए उपयोग में लाए जाने वाले उत्पादों में कौन से रसायन मिले होते हैं तथा इनके द्वारा आप के स्वास्थ्य को कौन से नुकसान हो सकते हैं। किन स्किन केयर प्रोडक्ट में होते हैं खतरनाक रसायन :

1. मिथाइल आइसोथियाजोलिनोन: यह उत्पाद सामान्य रूप से साबुन, रोगाणुनाशक द्रव्यों, रोगाणुनाशक साबुनों तथा हाथ धोने वाले साबुनों में पाया जाता है जो आपके तंत्रिका तंत्र को नुकसान पहुंचाता है। वे कंपनियां जो इन उत्पादों का निर्माण करती हैं वे लोगों को यह विश्वास दिलाती हैं कि इन उत्पादों का उपयोग करके वे स्वयं को बैक्टीरियल, माइक्रोबायल और वायरल आक्रमण से बचा सकते हैं। वे इस प्रकार की धारणा का निर्माण करती हैं कि आसपास का वातावरण बहुत प्रदूषित है तथा आपको स्वस्थ रहने के लिए इन उत्पादों का उपयोग करने की आवश्यकता है।

सच जाने: पर्यावरण को सुरक्षित रखने की इच्छा से आप ऐसे प्रतिबंधित बैक्टीरिया वातावरण में अधिक मात्रा में भेजते हैं। ये ऐसे हानिकारक बैक्टीरिया होते हैं जो स्नायु संबंधी विकार जैसे अल्जाइमर को जन्म दे सकते हैं।

2. सोडियम लॉरेल सल्फेट: यह वास्तव में झाग बनाने वाला कारक है तथा इसे कैंसर पैदा करने वाला कारक

भी कहा गया है। अर्थात बार-बार इसका उपयोग करने से शरीर में कैंसर उत्पन्न होने की आशंका बढ़ जाती है। एसएलएस एक खतरा है तथा उसका प्रमुख कारण यह है कि इसका केवल सतही उपयोग नहीं होता बल्कि यह शरीर द्वारा अवशोषित कर लिया जाता है। तथा शरीर के विभिन्न अंगों में जमा हो जाता है।

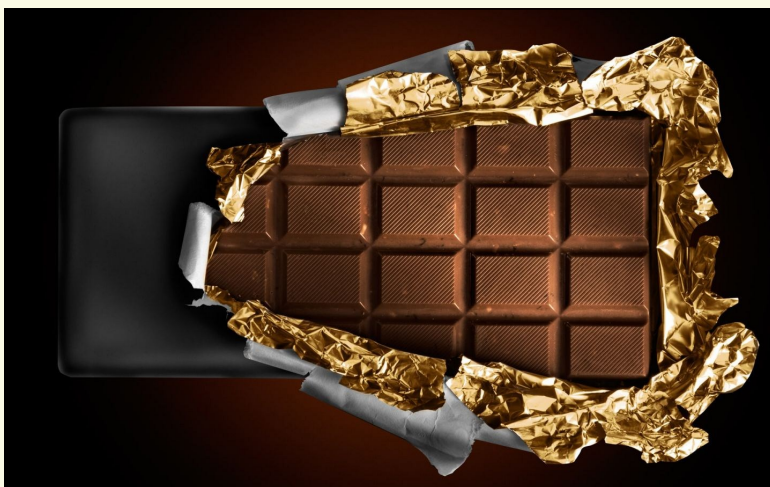
सच जाने: दुर्भाग्य से आपके व्यक्तिगत देखभाल के सभी उत्पादों में सोडियम लॉरेल सल्फेट पाया जाता है। चाहे वह टूथपेस्ट, साबुन, डिट्जेट, क्लींजर, शेविंग क्रीम इत्यादि कुछ भी हो। यह सूची अंतहीन है।

3. मरकरी (पारा): यह भी एक ऐसा रसायन है जो कैंसर पैदा करता है। यह लिपस्टिक में कई घंटों बना रहता है।

मूंगफली व चाकलेट खाएं हड्डियां मजबूत बनाएं

[Sahara: 20th October 2014]

उम्र बढ़ने के साथ साथ हड्डियां कमजोर होनी शुरू हो जाती हैं। उम्रदराज महिलाओं पर यह बीमारी अधिक असर डालती है। इसके चलते हल्की सी चोट लगने पर हड्डी टूटने का खतरा मंडराता रहता है। इसके लिए डाक्टर विटामिन डी की गोलियां सहित अन्य दवाएं देते हैं लेकिन लंबे समय तक आवश्यकता से अधिक इन दवाओं का सेवन करने पर प्रतिकूल असर पड़ने की आशंका रहती है। इसलिए विशेषज्ञ लंबे समय से खानपान के जरिए इस बीमारी पर अंकुश लगाने का प्रयास कर रहे हैं।



बुजुर्ग अधिक पीड़ित: एंडोक्राइन सासोयटीज ऑफ क्लीनिकल एंडोक्रिनोलाजी व मेटाबालिज्म में प्रकाशित लेख के अनुसार 66 साल से अधिक उम्र के बुजुर्गों में हड्डियां कमजोर होने की बीमारी शुरू हो जाती है। इस उम्र में आकर बुजुर्गों की हड्डियों में खनिज तत्व का घनत्व आदि कम होना शुरू हो जाता है। इसके चलते बुजुर्ग कई बार साधारण चोट भी बर्दाश्त नहीं कर पाते हैं और चोट से कई बार उनकी हड्डी टूट जाती है। ऐसे में कमजोर होती हड्डियों को दुरुस्त होने में कहीं अधिक समय लगता है।



दवाओं का दुष्परिणाम: डाक्टर कमजोर हड्डी से पीड़ित लोगों को विटामिन डी व अन्य दवाइयां देते हैं। लेकिन ऐसी दवाएं लंबे समय तक लेने पर मोटापे, हाई ब्लड प्रेशर आदि का खतरा बढ़ जाता है। कुछ मामलों में ऐसी दवाएं अधिक लेने वाले लोगों पर मधुमेह, हृदय की बीमारियां आदि होने का खतरा भी मंडराता है।

शोध: डेनमार्क के शोधकर्ताओं ने कमजोर हड्डियों को मजबूत बनाने वाले खाद्य पदार्थों पर अध्ययन किया है। उनके अनुसार *मूंगफली, चाकलेट, 'रेड वाइन'* आदि में हड्डी मजबूत करने वाला प्राकृतिक तत्व

'रिस्वराट्राल' होता है। विशेषज्ञों ने कई लोगों पर इन खाद्य पदार्थों का परीक्षण किया है और फिर उनकी डाक्टरी जांच की है। इनका सेवन करने से शरीर में हड्डी बनाने वाली कोशिकाएं बननी शुरू हो गईं। साथ ही रीढ़ की हड्डी भी मजबूत हुई। शोधकर्ताओं के दावे के अनुसार मूंगफली, चाकलेट और 'रेड वाइन' का सेवन करने से हड्डी को मजबूत करने वाली दवाओं की तरह प्रतिकूल असर नहीं आता है।



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WE'RE ON THE WEB !

<http://consumereducation.in/>

<http://consumeradvice.in/>

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.

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