



# 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

## CONSUMER BULLETIN

### RBI advisory for Issue of Multi-city/ Payable at all Branches Cheques by CBS Enabled Banks:-

With the implementation of Core Banking Solution (CBS) in Banks, Banks started issue of "payable at par"/ multi-city cheques to select customers. It was also observed that banks were issuing these types of cheques differently. While a few banks were issuing "payable at par"/"multi-city" cheques with value cap, some other banks issued these cheques as per category of account ( High Net-Worth Customers). Instances of levying inter sol charges when such cheques are cleared at other than the branch city have also come to the notice of RBI.

Reserve Bank of India have issued advisory in August 2012 to all CBS enabled banks to issue only "payable at par"/ "multi-city" standard cheques to all eligible customers. Since such cheques are cleared as local cheques in clearing houses, customers should not be levied extra charges.



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### For Pre-paid Mobile Subscribers:-

Telecom Regulatory Authority of India has mandated that the processing fee levied on top-up vouchers shall not exceed 10% of MRP or Rs. 3/- whichever is less.

**Now penalty to Telecom Service Provider if the mobile numbers portability is denied on irrelevant grounds or delayed.**

From 19<sup>th</sup> November 2012 onwards if the telecom company do not meet deadlines for mobile numbers portability or rejects the subscriber's request on irrelevant grounds, the company shall be liable a financial discomfiture of Rs.5000/- and Rs.10,000/- respectively for each contravention.

### Insurance Company to pay Rs. 50, 000/- to the complainant as harassment and litigation cost :-

Consumer Disputes Redressal Forum ( New Delhi Dis.) in a case no. C.C./840/10 observed the malafide intention and harassing attitude of Reliance General Insurance Co. Ltd. to torture consumers arbitrarily without applying of mind and consciousness of justice. Insurance company has deliberately avoided making the payment to complainant from day one when he had contacted its TPA for cashless facility and then making a plea that Escorts Hospital manipulated the history. The Insurance Company was directed to make the payment of Rs. 3,61,945/- as per bills including with 9% interest from the date of claim to till realization and also awarded Rs. 50,000/- to be paid to the complainant as harassment and litigation cost.



### Need for Bank Branches/ATMs to be made accessible to person with disabilities:-



As per RBI circular Dt. 13/04/2009 to all scheduled commercial Banks,

1. Banks have been advised to take necessary steps to provide all existing ATMs/ future ATMs with ramps. Banks may also take appropriate steps including providing ramps at the entrance of the bank branches.

2. Banks should make at least 1/3<sup>rd</sup> of new ATMs installed as talking ATMs with braille keypads and place them strategically in consultation with other Banks to ensure that at least one talking ATMs with Braille keypad is generally available in each locality.

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**Banks cannot issue credit Card on its own:-**

In a first appeal no. 2010/530 of ICICI Bank Ltd. Vs. Rohit Sharma, Delhi State Consumer Dispute Redressal Commission Upheld the three separate common orders of District Consumer Disputes Redressal Forum (New Delhi).



Complainant alleged that he never applied before the ICICI Bank for obtaining any credit card, yet the Banks on basis of forged and false credit cards are harassing him and under duress are trying to recover the amount from the complainant. District Consumer Dispute Redressal Forum directed the Bank to stop operation of the credit card and to reverse the dues and to pay double the penalty of the amount due and also ordered to pay Rs. 50,000/-, Rs. 20,000/- and Rs. 90,000/- as compensation in 3 separate complaints and Rs. 10,000/- as cost in each complaint. The District Forum observed that this was a case of unsolicited issue of credit card without being demanded. The Forum found prima facie variation in the signature of the complainant on the application forms for issuance of credit cards and the signature on the complaint. The address of the complainant was also found to be wrongly given by the Bank as the complainant has been residing at another address. The Forum held that the Credit were supplied without asking for promotion of business by the Bank and resorted to the practice of threats and bullying for recovery of the amount relying on judgment of Hon'ble Mr. Justice J. D. Kapoor. District Forum also relied on the guidelines, issued by Reserve Bank of India as "6.1 (a) :- Unsolicited Cards should not be issued. In case, an unsolicited card is issued and activated without the written consent of the recipient and the latter is billed for the same, the card issuing bank shall not only reverse the charges forth with, but also pay a penalty without demur to the recipient amounting to twice the value of the charges reversed"

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Total No. of Consumer Calls received by State Helplines in Sept. 2012	
States	No. Of Calls
Maharashtra	379
Gujarat	1747
Tamil Nadu	1125
Madhya Pradesh	758
Orissa	293
Bihar	90
Rajasthan	432
<b>Total</b>	<b>4824</b>

**Reader's View:-**

The article and information are quite needed. The information relating Insurance policies what the consumers to do and how we have to check and all the information are quite needed.  
- M.V. Mathew

Thanks you very much for copy of Aug. Bulletin which I found extremely useful for any common man.  
- Sreedharan

Many thanks for providing consumer related recent information. I just wonder how one can make our government take effective steps to implement its own guidelines. Your website is doing a great job for providing this information but it would be more appropriate when this website send the feedback to concerned Govt. Ministry for action and follows up with regular requests-exposures.  
- H.P. Agrawal

I wish to take this opportunity to thank you for this most informative and helpful bulletin.  
- Ajay.

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