



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

### Meeting on amendment proposal of “The Bureau Of Indian Standards Act 1986”

A meeting, chaired by the secretary of Consumer Affairs, was organized in consultation with stakeholder on 2<sup>nd</sup> September 2014 in the conference hall, Bureau Of Indian Standards, Bahadur Shah Zafar Marg, New Delhi to amend “*The Bureau of Indian Standards Act 1986*”. The participants to the meeting included senior officer from the department of consumer affairs, selected department of Government of India, Industry Association, representatives from VCOs and consumer experts. The project Manager Shri. S.K. Virmani also attended the meeting.

### Workshop for the ILMs of Faridabad

Seminar/ workshop for the ILMs of Faridabad circle was held on 19 September 2014 at Faridabad, Haryana. Ms. Gursharan Deep spoke on “*Overview of consumer problems*” being reported at Haryana State Consumer Helpline. The Project Manager, SCHKRMP, Shri. S. K. Virmani spoke on “*Issue of legal metrology being faced by the consumers*” and “*Unethical charging VAT by retailers*”.



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## Workshop on “First National Level Meeting to protect the interest of VCA and PCA”

A Workshop on “*First National Level Meeting to protect the interest of Voluntary Consumer Activists (VCA) and Professional Consumer Advisors (PCA)*” was held at Jaipur, Rajasthan on 7<sup>th</sup> September 2014 and Shri S.K Virmani shared knowledge with them.



## News from State Helplines

### Brief on the Interesting Resolved Cases

1. Mr. Deepak Joshi from Gurgaon, Haryana had placed an order (Rs. 3416) with Indian emporium on 16 March, 2014 (product name not mentioned). His order no is: 100013491. After not receiving the product, he contacted the Indian emporium; they mentioned the product is out of stock. He requested for alternate product which was also not delivered. They continuously made false promises about delivery of product. Complainant wanted to cancel the order and refund his money.

The complainant registered his online complaint with State Consumer Helpline through web-portal “[www.consumeradvice.in](http://www.consumeradvice.in)” State Consumer Helpline; Haryana contacted the support person Mr. Nancy regarding refund of money on 5<sup>th</sup> June, 2014. She assured that money will be refunded within 2428 hours. Money was refunded to complainant on the 6<sup>th</sup> June 2014.

2. Mr. Kundan Kumar from Gurgaon purchased mobile on 16<sup>th</sup> March, 2014 from dejavutrends.com. His product was not delivered. He wanted to refund his money.

The complainant registered his online complaint with State Consumer Helpline through web-portal “[www.consumeradvice.in](http://www.consumeradvice.in)”. His complaint was forwarded to dejavutrends.com’s through toll free, which was dealt by Mr. Rohit. He assured to resolve matter. Till 12 May, 2014 his matter was not resolved. Then his complaint was forwarded to Mr. S. K. Virmani, National Consumer Helpline. His case is resolved. Money was credited to his account on 29<sup>th</sup> May, 2014.

3. Mr. Rohan Aggarwal from Gurgaon had filed complaint against a corporate training institute. He made online payment of INR 14,607 to avail corporate training certification – PMP and six sigma. His complaint was that the service provider delivered only 15% of the service as -

promised and that too was of low quality. The content provided to him was just a formality. He tried to negative. He felt cheated and duped by the institute. He wanted to refund his money.

The complainant registered his online complainant with State Consumer Helpline through web-portal "[www.consumeradvice.in](http://www.consumeradvice.in)" helpline forwarded the matter to institute quantum, HR solution. Mr. Anvesh from institute assured to refund the money. His case is resolved and money has been refunded to him.

4. Mr. Pyara Lal Salman, from Gurgaon was not receiving Hindustan Times, newspaper from 16 March 2014, inspite of his subscription under receipt no. HT 1652518 up to 31 march, 2014. He is a senior citizen and had to undergo mental agony.

The consumer registered his online complainant with State Consumer Helpline through web-portal "[www.consumeradvice.in](http://www.consumeradvice.in)". State Consumer Helpline contacted Mr. A. k. Mishra, executive, Hindustan Times. He took details of complaint and matter was resolved.

### Misleading Advertisements

- Advertising Standards Council of India (ASCI) has found the advertisement of Dr. Paul's Multispecialty Clinic Pvt. Ltd. published in The Times of India dated 16<sup>th</sup> August 2014 in breach of code of medical ethics as the ad is soliciting patients and also mentions the name of Dr. Paul promoting the clinic which is in violation of the Medical Council of India (MCI) Code of Ethics Regulations 2002 Clause 6.1. The advertisement contravened Chapter III.4 of the ASCI Code.
- The advertisement of Richfeel Trichology Centre published in The Times of India dated 28<sup>th</sup> August 2014 has been found in breach of code of medical ethics by Advertising Standards Council of India. The claims in ad, "[The Best Hair Transplant at Rs. 55,000/- for a limited period](#)", "[offer valid till 31<sup>st</sup> August 2014](#)", "[Full time Aliesbury Certified Surgeons and staff perform the procedure](#)", were not substantiated. The advertisement contravened Chapter I.1 of the Code. The advertisement is also soliciting patients via advertising which is against the Code of Ethics for Homeopathic issued by Central Council of Homeopathy Regulation.
- Advertising Standards Council of India (ASCI) has found the advertisement of "[emifreecar.com](http://emifreecar.com)" dated 26<sup>th</sup> August 2014 and their website in breach of law as the contents of the website, which was considered at the complainant's request for review with additional supporting data. The display of the advertisement on the privately owned car is not permitted by the concerned government authorities. Hence the ads are in breach of law. The CCC concluded that the advertisements and claim of "EMIfree car" are not substantiated and are misleading. The website ads contravened chapters I.I and III.4 of the (Advertising Standards Council of India) ASCI code.
- The advertisement of "TVC Teleshopping– Kuber Kunji" has been found in breach of Cable Television Network Rules, 1994 by Advertising Standards Council of India (ASCI). The claims in ad, "[Kuber Kunji promises similar gains and belief using magical excitements](#)", "[increases wealth through lotteries, etc](#)", "[45 days money back guarantee](#)", were not substantiated. The advertisement contravened Chapter I.1 of the ASCI Code as well as Advertising Code-7[5] under the Cable Television Network Rules, 1994.



# News from Media

## Aadhaar may be linked with Jan Dhan scheme

[ Hindustan Times: 7<sup>th</sup> September 2014 ]

The government is examining the possibility of linking Prime Minister Narendra Modi's financial inclusion scheme, [Jan Dhan Yojana](#), with the unique identification or Aadhaar and resuming the Aadhaar linked direct benefit transfer (DBT) of subsidies under different schemes.

The issue was reportedly discussed at a meeting called by PM Modi to review the progress of Aadhaar with special emphasis on its role in financial inclusion.



The Prime Minister's Jan Dhan Yojana, aimed at opening bank accounts for the poor, also provides for accident insurance cover of ` 1 lakh, medical insurance of ` 30,000 with a free debit card for those who open accounts before January 26, 2015.

This ambitious scheme of had another dimension — the possibility of the poor opening fake bank accounts to claim the benefits. To prevent that from happening, the 12-digit biometric-based unique identification number can play an important role.

But linking the bank accounts under the scheme with Aadhaar number could lead to exclusion as not everyone has this number.

Government sources said that [the PM asked the Unique Identification Authority of India and the Census Commissioner](#) — central bodies engaged in enrolment of residents for Aadhaar — to speed up the registration and start special camps for the poor.

Sources said [Modi also asked the UIDAI officials about the progress of linking Aadhaar with cash transfer of the cooking gas subsidy and the public distribution system](#) — an ambitious project started by the previous UPA government which was put in hold on January.

The presentation on pace of enrolment by UIDAI and the Census Commissioner was made at the meeting attended by IT minister Ravi Shankar Prasad and Home minister Rajnath Singh.

Sources said issues like duplication in enrolment by the two agencies and the verification process for getting Aadhaar were also raised. The PMO asked them to appraise the PM about enrolment and expenditure incurred so far.

## Now, book rail tickets, recharge mobile phones at fair price shops

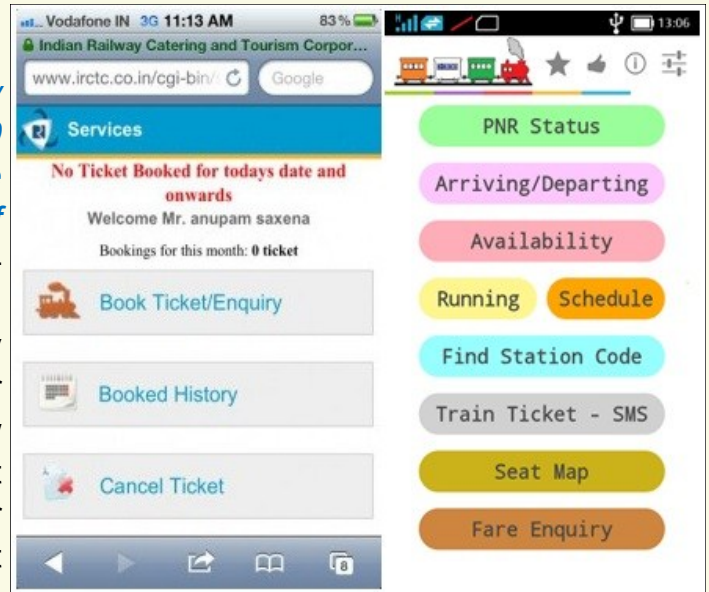
[ Hindustan Times: 8<sup>th</sup> September 2014 ]

**New govt. policy to provide huge business opportunities to FPS licensees**  
Delhiites can now recharge their mobile phones and DTH cards, book tickets and avail of many other such facilities at their neighborhood ration shop.

In an attempt to make fair price shops that sale ration at highly subsidized rates viable, the Delhi government has liberalized the policy for sale of goods and services at such shops. For the convenience of ration card holders who visit these shops to get their monthly ration, the department of food,

supplies and consumer affairs has completely liberalized the policy for sale of various goods and services through fair price shops. Apart from ration card holders the general public will also be able to purchase goods from these shops.

*“The new policy is the most liberal in the country and this step has provided major relief to the 2,500 fair price shop licensees in the city, who were constantly complaining about lack of viability of their shops,”* said S.S. Yadav, commissioner-cum-secretary, food and supplies department. So far, the fair price shop licensee was allowed to sell only the specified food articles (SFAs) provided under the public distribution system (PDS) and a few other items. However, as per the new policy that has come into operation from September 5, a fair price shop can sell any goods or service except eight prohibited items.



Officials further said that the new policy has provided a huge business opportunity to the licensees who can now sell unlimited number of goods and provide vast number of services through the FPS. The shop owners can choose products depending on the locality and consumers' demand as well as the interest, capability and skill sets of the fair price shop licensee and his employees. "Now there will be an incentive for the fair price shop licensee to keep the shop open throughout business hours as they can now expect a large number of other customers apart from ration card holders," said a senior government official.

Yadav added that *these shops can also provide services from their premises - one will be able to get services including financial services through the micro-ATM, recharge mobile phones and tours and travel services and so on.*

## State Bank launches new travel card

[ The Hindu: 10<sup>th</sup> September 2014 ]

State Bank of India (SBI) and MasterCard, on Monday, announced the launch of Multi-Currency Foreign Travel Card through 100 selected branches of Mumbai, Delhi, Chennai and Bangalore circles.



The card, which is available in retail and corporate variants, will help consumers pay in dollar, pound settling, euro and Singapore dollar initially and eventually be made available in all major currencies.

Speaking on the launch, SBI Deputy Managing Director (Corporate Strategy and New Business) S. K. Mishra said, *“Outbound travel from India is growing at a rapid pace, with 35 million people traveling outside India. This is expected to grow to 50 million in 2020.”*

## Soon, Rs 20,000 fine for smoking in public

[ The Times of India: 11<sup>th</sup> September 2014 ]

**New Delhi:** A fine of 20,000 for smoking in public, banning the sale of loose cigarettes and increasing age limit for tobacco consumption from 18 to 25: these are some of the recommendations of the expert panel appointed by health ministry to review and suggest changes to the Cigarettes and Other Tobacco Products Act 2003 (COTPA). Other suggestions include making public smoking a cognizable offence.

If accepted, these suggestions could soon be a part of amendments the government is planning to introduce in the winter session of parliament to curb tobacco consumption.

Tobacco use accounts for 40% of all cancers in India. It is also associated with higher morbidity and mortality caused due to respiratory problems, heart diseases and Tuberculosis among others.

*"This is the first time we have seen any government which is so aggressive about tobacco-control measures. We are hopeful that they will consider the changes suggested,"* said Dr G K Rath, one of the experts appointed by the health ministry.

He said the existing anti-tobacco law has many loopholes and the manufacturers of tobacco-products are using them to market it to the vulnerable population. On implementation of the changes proposed, Dr Rath said the government needs to push for bigger changes only then it can achieve the minimum. "Ten years ago, who would have thought that people will stop smoking in offices or at airports? It has happened. Similarly, we can reduce tobacco sale by introducing stringent measures like this," he said.

Health minister Harsh Vardhan, senior officials in the ministry said, is on a visit to Bangladesh and he will return on Friday. *"The minister has taken up the curbing tobacco consumption issue on campaign basis. The recommendations of the expert panel will be reviewed by him for further action and deliberations before it is included in the draft of amendments,"* the official said.

About 275 million Indians (35% of adult population and 14.1 % of children aged 13-15 years) are tobacco users, mainly smokeless tobacco.

## रुपे कार्ड से ही मिलेगा एक्सीडेंटल क्लेम

[ Dainik Jagran: 18<sup>th</sup> September 2014 ]

प्रधानमंत्री जन-धन योजना में यदि आप खाताधारक हैं या खाताधारक बनना चाहते हैं तो रुपे कार्ड भी जरूर ले लें क्योंकि इसके बिना आपको दुर्घटना बीमा का लाभ नहीं मिलेगा। रुपे कार्ड स्वदेशी एटीएम कार्ड है। खाता खोलने के साथ ही इस एटीएम कार्ड को जारी करा लें।

काशी गोमती संयुक्त ग्रामीण बैंक के क्षेत्रीय प्रबंधक श्रीकांत उपाध्याय ने बताया कि रुपे कार्ड कंट्रोलर एनपीसीआइ है। खाताधारक के आश्रितों को एक लाख का क्लेम नेशनल पेमेंट कारपोरेशन ऑफ इंडिया (एनपीसीआइ) यानी भारतीय राष्ट्रीय भुगतान निगम द्वारा दिया जाएगा। जन-धन योजना के तहत एक लाख

### TOBACCO USE ACCOUNTS FOR 40% OF ALL CANCERS

► Tobacco use accounts for 40% of all cancers in India. It is also associated with higher morbidity and mortality caused due to respiratory problems, heart diseases and TB

► About 275 million Indians (35% of adult population and 14% of children aged 13-15 years) are tobacco users, mainly smokeless tobacco

► Total economic costs attributable to tobacco use



from all diseases in India in 2011 amounted to Rs 1.04 lakh crore – 12% more than the combined state and central government expenditure on healthcare in the same year



बीमा दुर्घटना का लाभ खाताधारक को बिना रुपये कार्ड के नहीं मिलेगा। दुर्घटना बीमा का लाभ ऐसे खाताधारकों को मिलेगा जो बीच-बीच में धन निकासी करते रहेंगे। इसमें एक शर्त यह भी है कि दुर्घटना के 45 दिन के अंदर एटीएम कार्ड का उपयोग पॉश मशीन या ई कामर्स पर किया गया हो।

**ये है रुपये कार्ड:** प्रधानमंत्री जन धन योजना की वजह से रुपये कार्ड की लोकप्रियता तेजी से बढ़ी है। रुपये कार्ड की लांचिंग सबसे पहले काशी गोमती संयुक्त ग्रामीण बैंक द्वारा की गई थी। रुपये दरअसल दो शब्दों से बना है- रुपी और पेमेंट। वीसा और मास्टर कार्ड की तरह काम करने वाला रुपये कार्ड पहला देसी कार्ड है। इस व्यवस्था की शुरुआत के साथ ही भारत उन चुनिंदा देशों में शामिल हो गया है जिनके पास खुद का पेमेंट गेटवे है। अमेरिका, जापान और चीन के बाद इस सूची में शामिल होने वाला भारत चौथा देश है।



**ये हैं इसके फायदे:** इस कार्ड के जरिये एटीएम से कैश निकालने के अलावा, पीओएस और ऑनलाइन प्लेटफार्म पर लेन-देन भी किया जा सकता है। रुपये की लागत इंटरनेशनल कार्ड की तुलना में काफी कम है। इस कार्ड से होने वाले लेन देन पर बैंकों को इंटरनेशनल कार्ड के मुकाबले 40 फीसद कम अदायगी करनी होती है। ट्रांजैक्शन भी तेज गति से होते हैं।

## आरटीआई के तहत सूचना मांगने का मकसद बताना होगा

[ Sahara: 22<sup>nd</sup> September 2014 ]

**नई दिल्ली (भाषा)।** देश में पारदर्शिता के अधिकार क्षेत्र को एक गंभीर झटका देते हुए मद्रास उच्च न्यायालय ने कहा है कि आरटीआई आवेदकों को सूचना मांगने के कारण बताने चाहिए और इसके साथ ही एक प्रमुख मेट्रोपोलिटन मजिस्ट्रेट के खिलाफ शिकायत पर पंजीयन कार्यालय को फाइल नोटिंग उजागर करने से छूट दे दी है। जस्टिस एन पॉल वसंतकुमार और के रविचंद्रबाबू की खंडपीठ ने कहा कि एक आवेदक को सूचना मांगने का उद्देश्य जरूर बताना चाहिए और उसे यह भी पुष्टि करनी चाहिए कि उसका यह उद्देश्य कानूनसंगत है। यह एक ऐसा फैसला है, जो आरटीआई कानून के तहत सूचना हासिल करने के अधिकार पर दूरगामी प्रभाव डाल सकता है और इसकी आलोचना कानूनी विशेषज्ञों और कार्यकर्ताओं ने की है। पीठ ने कहा, 'यदि सूचनाएं एक ऐसे व्यक्ति को दी जानी हैं, जिसके पास इन्हें मांगने के पीछे की कोई पर्याप्त वजह या उद्देश्य नहीं है, तो हमारा मानना है कि सूचना मांगने के पीछे के उद्देश्य से अनभिज्ञ व्यक्ति को ये सूचनाएं पर्ची की तरह देने से कानून के उद्देश्य की पूर्ति नहीं होती।'

हालांकि विधायिका ने जिस समय आरटीआई कानून पारित किया था, तो उसमें विशेष तौर पर धारा 6 (2) शामिल की गई थी। यह धारा कहती है कि सूचना के लिए आवेदन करने वाले व्यक्ति को इसके लिए कोई भी वजह देने की जरूरत नहीं होगी। मद्रास उच्च न्यायालय के आदेश में सूचना के अधिकार कानून की धारा 6 (2) का जिक्र नहीं है। आदेश में कहा गया, 'हमें गलत न समझा जाए कि हम विधायिका के खिलाफ कुछ कह रहे हैं। हम इस बात पर जोर देना चाहते हैं कि एक कानून के उद्देश्य की पूर्ति होनी चाहिए। इसका उद्देश्य एक सार्वजनिक प्राधिकरण की पारदर्शिता एवं जवाबदेही के साथ प्रभावी संचालन सुनिश्चित करना है।'

**आदेश की आलोचना:** इस आदेश को 'अवैध' बताते हुए वरिष्ठ अधिवक्ता प्रशांत भूषण ने कहा है कि यह कानून की 'मूल भावना' के खिलाफ है। उन्होंने प्रेस ट्रस्ट को बताया, ' यह उच्च न्यायालय का स्वहित साधक आदेश है और यह उच्च न्यायालयों एवं उच्चतम न्यायालय के पूर्व आदेशों के ही अनुरूप है, जो वस्तुतः अदालत की प्रशासनिक पारदर्शिता को रोकता है।'



आरटीआई कार्यकर्ता सीजे करीरा ने कहा कि यह फैसला आरटीआई कानून के लिए एक गंभीर झटका है क्योंकि यह धारा 6 (2) को निष्फल करने के तुल्य है और वह भी स्पष्ट तौर पर कहे बिना। प्रसिद्ध आरटीआई विशेषज्ञ शेखर सिंह ने भी कहा कि उच्चतम न्यायालय ने सूचना के अधिकार को एक मूल अधिकार के तौर पर परिभाषित किया है और इसका इस्तेमाल करने के लिए किसी को कोई वजह बताने की जरूरत नहीं है। सिंह ने कहा कि परिभाषिक तौर पर देखें तो मौलिक अधिकार का अर्थ है कि अधिकार में कोई शर्त निहित नहीं है। उन्होंने कहा, ' इस आदेश के साथ दो समस्याएं हैं। यह कानून का उल्लंघन है। आरटीआई सूचना मांगने के लिए किसी कारण की मांग नहीं करता।'

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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 (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.

WE'RE ON THE WEB !

<http://consumereducation.in/>

<http://consumeradvice.in/>

## STATE CONSUMER HELPLINES

<b>ANDHRA PRADESH</b> 1800-425-0082 1800-425-2977	<b>GUJARAT</b> 1800-233-0222 079-27489945 / 46	<b>MADHYA PRADESH</b> 0755-2559778 / 155343	<b>RAJASTHAN</b> 1800 -180- 6030
<b>ARUNACHAL PRADESH</b> 1800-345-3601	<b>HARYANA</b> 1800 -180- 2087	<b>MAHARASHTRA</b> 1800-2222-62	<b>SIKKIM</b> 1800-345-3209
<b>ASSAM</b> 1800-345-3611	<b>HIMACHAL PRADESH</b> 1800 -180- 8026	<b>MIZORAM</b> 1800 -231 -1792	<b>TAMIL NADU</b> 044-28592828
<b>BIHAR</b> 1800 -345- 6188	<b>KARNATAKA</b> 1800-425-9339	<b>NAGALAND</b> 1800-345-3701	<b>UTTAR PRADESH</b> 1800-1800-300
<b>CHHATTISGARH</b> 1800 -233 -3663	<b>KERALA</b> 1800-425-1550	<b>ODISHA</b> 1800-345-6724 1800-345-6760 0674-2351990 / 2350209	<b>WEST BANGAL</b> 1800-345-2808