



सत्यमेव जयते
Government of India

Consumer Connect

SPONSORED BY DEPARTMENT OF CONSUMER AFFAIRS, GOVT. OF INDIA



Quarterly e-newsletter of STATE CONSUMER HELPLINE KNOWLEDGE RESOURCE MANAGEMENT PORTAL (SCHKRMP)



Jan. – March, 2013

Issue No-1

Volume No-2

STATE CONSUMER HELPLINES

GUJARAT

1800-233-0222,
079-27489945 / 46

MADHYA PRADESH

155343,
0755-2559778

ORISSA

1800-345-6724,
1800-345-6760,
0674-2351990,
0674-2350209

TAMIL NADU

044-28592828

BIHAR

1800 -345- 6188

RAJASTHAN

1800 -180- 6030

MAHARASHTRA

1800 -22- 22 62

CHHATTISGARH

1800 -233 -3663

5th Training programme for the coordinators and advisors of State Consumer helpline was organized at IIPA during Feb 26-28, 2013. 24 consumer advisors and coordinators from ten States namely Andaman & Nicobar, Andhra Pradesh, Chhattisgarh, Daman, Goa, Jharkhand, Karnataka, Manipur, Punjab and Uttar Pradesh attended the training programme.



Consumer Helpline at Chhattisgarh:

The Consumers of Chhattisgarh State can now seek advise, guidance and information to redress their problems and disputes through toll free number 1800-233-3663. The Department of Food, Civil Supplies and Consumer Affairs, Govt. of Chhattisgarh

**consumer
helpline
chhattishgarh
1800-233-3663**

has signed an agreement with IIPA on 08/03/2013 and setup Consumer Helpline based on a centralized IT based application system developed by Govt. of India, which is hosted at IIPA, New Delhi. The IT system deployed at IIPA has got Centralised Complaint Database Management System along with knowledgebase data base of Frequent Occurring Problems (FoPs) and their solution. The Consumer Helplines are already functioning in the States of Gujarat, Madhya Pradesh, Tamilnadu, Orissa, Bihar, Rajasthan and Maharashtra which have been funded by Govt. of India.

EDITOR-IN-CHIEF

PROF. SURESH MISRA
(PROJECT DIRECTOR)

EDITOR

SHRI S. K. VIRMANI
(PROJECT MANAGER)

RESEARCH AND DESIGN

MR. ASHISH GAUR

Room No-7 Indian Institute of Public Administration, I.P. Estate, Ring Road, New Delhi- 110002

Phone - (011) 23705055, 23705054, FAX - (011) 23705054



Mediation in Consumer Disputes Mr. S. K. Virmani, Project Manager participated in a National Seminar cum Consultation on Mediation in Consumer Disputes held on 7th March 2013 at Hotel Le Meridien, New Delhi. The programme was inaugurated by Hon'ble Mr. Justice Ashok Bhan, President NCDRC with special address by Mr. Pankaj Agrawala, Secretary, Department of Consumer Affairs. It is expected that Mediatutory services may offload pressure on consumer fora resulting in faster delivery of justice.

**STATE CONSUMER
HELPLINES**

GUJARAT
1800-233-0222,
079-27489945 /
46

**MADHYA
PRADESH**
155343,
0755-2559778

ORISSA
1800-345-6724
1800-345-6760
0674-2351990
0674-2350209

TAMIL NADU
044-28592828

BIHAR
1800 -345- 6188

RAJASTHAN
1800 -180- 6030

MAHARASHTRA
1800 -22- 22 62

CHHATTISGARH
1800 -233 -3663

Workshop on “**Consumer Protection and Consumer Welfare**” at DDU State Institute of Rural Development, Lucknow (Feb 21-23,2013). Prof. Suresh Misra, Mr. S.K.Virmani, Mr. Amit Singh, Mr. V.N.Misra from IIPA spoke on Consumer Protection, Empowerment, Education and Awareness, Redressal of consumer problems and role of State Consumer Helplines.



Telecom Regulatory Authority of India recently issued Regulation on “**Deactivation of Cellular Mobile connection due to Non-usage**”. At present, there is lack of transparency in carrying out disconnections by telecom companies due to non-usage of mobile connections for long. With the recent release of the regulations, the telecom companies are required to abide by the following guidelines.

- ◆ The mobile connections of prepaid consumers shall not be deactivated for any period on non-usage less than 90 days;
- ◆ For the purpose of usage, a voice call/video call (incoming or outgoing) or an outgoing SMS or a data usage or usage of Value Added Services, or payment of rental (in case of postpaid connection) etc. shall definitely fall in the scope of activity, the service provider may prescribe any other activity as well;
- ◆ There shall be no deactivation if the balance in prepaid consumer account is Rs.20/- or more;
- ◆ An ‘Automatic Number Retention Scheme’ shall be implemented for prepaid consumers on payment of reasonable charges;
- ◆ A consumer whose connection is deactivated shall be given a grace period of 15 days within which he can reactivate the same number;
- ◆ Consumers shall be transparently communicated the terms and conditions of deactivation of SIMs due to non-usage.
- ◆ The Regulations also mandate implementation of a ‘Safe Custody Scheme’ for postpaid consumers on payment of a reasonable charge. Such consumers will not be required to pay monthly rental during the period of safe custody.



Illustrative checks before making deposits with NBFCs- RBI Advisory

A depositor wanting to place deposit with an NBFC must ensure that:

- ◆ The NBFC is registered with RBI and is specifically authorized to accept deposits. This can be checked from the list of deposit taking NBFCs published on the RBI website – www.rbi.org.in → Sitemap → NBFC List. The depositor should check the list of NBFCs permitted to accept public deposits and also check that it is not appearing in the list of companies prohibited from accepting deposits.
- ◆ NBFCs have to prominently display the Certificate of Registration (CoR) issued by the Reserve Bank on its site. If an NBFC is authorized to accept public deposit, the certificate reflects that.
- ◆ RBI does not guarantee the repayment of deposits accepted by NBFCs
- ◆ NBFCs cannot use the name of the RBI in any manner while conducting their business
- ◆ Currently, the maximum interest rate that an NBFC can pay to a depositor should not exceed 12.5%. The Reserve Bank, however, keeps changing these interest rates depending on the macro-economic environment. The Reserve Bank publishes the change in the interest rates on www.rbi.org.in → Sitemap → NBFC List → FAQs.
- ◆ The depositor must insist on a proper receipt for every amount of deposit placed with the company. The receipt should be duly signed by an officer authorized by the company and should state the date of the deposit, the name of the depositor, the amount in words and figures, rate of interest payable, maturity date and amount.
- ◆ Investors must generally be circumspect if the interest rates or rates of return on investments offered are higher than those offered by others in the market place. Unless the entity accepting funds is able to earn more than what it promises, the entity will not be able to repay the investor as promised. For earning higher returns, the entity will have to take higher risks on the investments it makes. Higher risk could mean undertaking speculative activities and on such activities, there can be no assured return. As such, the public should forewarn themselves that the likelihood of losing money in schemes that offer high rates of interest are more. Still, if they want to invest in schemes that promise high rates of return, investors must ensure that the entity offering such returns is registered with one of the financial sector regulators and is authorized to accept funds, whether in the form of deposits or otherwise.



INSURANCE CUSTOMER CARES NUMBERS

**ROYAL SUNDARAM
ALLIANCE
INSURANCE CO.
LTD
1860-425-0000**

**SBI GENERAL
INSURANCE
1800-102-1111**

**SHRIRAM GENERAL
INSURANCE
CO. LTD
1800-180-7474
1800-300-30000**

**STAR HEALTH
AND ALLIED
INSURANCE
COMPANY LIMITED
1800-425-2255**

**TATA AIG
GENERAL
INSURANCE
CO. LTD.
1800-266-7780**

**THE ORIENTAL
INSURANCE
COMPANY LTD
1800-11-8485**

**LIFE INSURANCE
CORPORATION
1800-22-4077**

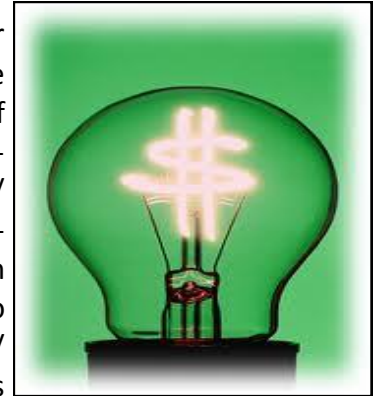
**NATIONAL
INSURANCE
1800-300-22140**

Consumer Alert

"It has come to the notice that an email/internet link from RBI online asking from the customers their details of internet banking and/or credit/debit card is in circulation. The customers are advised not to share their internet banking, credit/debit card details in response to any mail/link and in any other mode, no matter how appealing and official they may look. The Bank has never asked for such details from its customers".

Non-punching of data of the computer system and non-raising of the electricity bill for 5 years is sheer negligence and deficiency in service.

In an Appeal No. 2010/243 filed by the OP against an order of District Consumer Forum in a complaint case No. 207/2009 of Smt. Krishna vs. the BSES, the State Commission did not agree with the contention of OP that due to non-punching of the data of the computer system, the meter was not punched. This is sheer negligence and deficiency on the part of the appellant, for which the complainant/respondent cannot be punished. The District Consumer Forum reduced the demand of OP of Rs.98,840/- to Rs.9,026 and also directed OP to pay compensation of Rs.5000/- and Rs.1000/- litigation costs to the complainant. The OP failed to raise the bill for 5 years despite repeated requests and visit of the complainant/respondent to the office of the appellant and all of a sudden when a visit was made by the officials of the appellant in January 2009, a bill of Rs.98,840/- was raised. Delhi State Commission agreed with the finding recorded by the District Forum, and said that there is no justification to interfere with the impugned order and dismissed the appeal.



Patient Wrongly Diagnosed as HIV Positive

Doc told to pay Rs 50,000 compensation– President of the District Consumer Dispute Redressal Forum, Karnal, has directed a doctor to pay Rs 50,000 as compensation for giving a wrong VDRL (Venereal Disease Research Laboratory) report. The complainant took the plea that the wrong report had lowered his reputation in society, particularly in the eyes of his father-in-law who took his daughter back home and separated the couple.

The consumer forum found the doctor guilty of deficiency in service and directed him to pay Rs 50,000 as compensation within one month.



The Tribune 8 march 2013

Don't Get trapped by misleading E-mails or SMS

Do not respond to any E-mail or SMS which claims:

- You have won a lottery or a prize from a bid or a competition in which you did not even participate.
- Somebody has made a "will" for you before dying abroad.
- You have been selected for a job abroad or offered a part time job on commission basis.
- You have been asked to provide your "username and password" by a bank for updating your personal information.
- Somebody has informed you that he would deposit huge funds into your bank account or pay commission to you.
- Black Dollars are being sent to you.
- Your friend has been stranded in some country and has lost his money etc. and is not able to pay his dues for hotel/taxi/travelling etc.

State Commission penalised school to pay Rs. 75,000/- to the students for not issuing admit card and asked Directorate of Education for cancellation of recognition/affiliation.

Akash Agarwal and 12 other students of Bal Mandir Sr. Secondary School, Vikas Marg Delhi approached Principal for issue of Admit Cards/ Roll numbers and were told that the CBSE refused to issue the admit card/roll number. On hearing the same, Akash Agarwal became unconscious and his mother also got confined to bed. The student was compelled to initiate legal proceedings in the Karkardooma Court and a suit was filed in the court. The counsel for CBSE made a statement before the Court that no admit card/roll No. was withheld and they have been sent to the School 20 days before. On the order of the Court, the Vice Principal of the School delivered admit card/roll number.

The sheer negligence of the school in not issuing the admit card/roll number has caused mental agony, suffering and harassment to the student and on account of this effect, the student secured lesser marks than expected. There was gross deficiency in service on part of the school and the complainant claimed Rs. 19.50 lakhs as compensation.

It was observed that the complainant was suffering from Dengue and his attendance during the academic year was 68.6% as against CBSE byelaws of a requirement of minimum 75%. Shortage upto 15% of the attendance can be condoned by CBSE under clause 14(ii) of the examination bylaws only in exceptional circumstances. The complainant has filed various documents with regard to fulfilment of all the requirements of all the bylaws of the CBSE but it was incumbent on the part of the school to take steps for the issue of admit card/roll numbers to all the students. The student sought information under RTI and it emerged that CBSE has asked the school with regard to the condonation of shortage of attendance and asked why no recommendations have been made for the condonation of shortage of attendance. The Commission observed that there was sheer negligence and deficiency on the part of the school in withholding the admit card/roll number. Not sending the medical certificates to the CBSE at the right time. It is not expected from a school to adopt such malpractices.

State Commission, Delhi in First Appeal 730/2011 (arising out of the order dtd. 11/11/2011 of District Forum in complaint case no 519/2010) set aside the decision of District Forum and ordered School to pay Rs. 75,000/- as compensation for mental agony, harassment and suffering, inclusive of all the litigation charges. The State Commission further Directed Directorate of Education, Govt. of NCT of Delhi to initiate proceedings for cancellation of recognition/ affiliation of the school.

Consumer Alert

Consumers are advised not to use borrowed pen specially from the agents while filling up any application form or the cheque. The borrowed pen could be a 'magic pen' and the ink could be erased without leaving any trace of it. The agents then fraudently rewrite the drawee name and the amount.

पॉलिसी पर रेट ऑफ रिटर्न भी बताएगी कंपनियां

नये रूल्स से एंडाउमेंट और मनी - बैंक जैसे ट्रीशनल इंश्योरेंस प्रॉडक्ट्स को बेचने का तरीका बदल जाएगा । इंश्योरेंस रेगुलेटरी एन्ड डेवलपमेंट अथॉरिटी (इरडा) ने मंगलवार को कमीशन, मिनिमम सम एश्योर्ड और गॅरेंटीड सरेंडर वैल्यू के बारे में नई गाइडलाइन्स जारी की।

POLICY

रेगुलेटर ने इंश्योरेंस कंपनियों से पॉलिसीहोल्डर्स को रेट ऑफ रिटर्न के बारे में भी बताने के लिए कहा गया है। इरडा के मुताबिक पॉलिसीहोल्डर्स को इंडेक्स - लिंक्ड प्रॉडक्ट्स के रिटर्न को समझने में मुश्किल होती है। इंश्योरेंस कंपनियां न सिर्फ इन प्रॉडक्ट्स को पुश करने के लिए ज्यादा कमीशन देती है, बल्कि वे अक्सर इनवेस्टमेंट पैटर्न से भी भटक जाती हैं। कुछ साल पहले इरडा ने यूनिट- लिंक्ड इंश्योरेंस प्रॉडक्ट्स (यूलिप) के रूल्स बदले थे। उस वक़्त लोगों को गुमराह करके इस प्रॉडक्ट को बेचने की बहुत शिकायतें मिल रही थीं।

इरडा के नए नॉर्म्स के मुताबिक, सिर्फ वेरियबल इंश्योरेंस प्रॉडक्ट्स ग्रुप सेविंग्स प्रॉडक्ट्स की तरह बेचे जाएंगे। वेरियबल इंश्योरेंस प्लान में यूलिप जैसा कॉस्ट स्ट्रक्चर होता है, लेकिन इनवेस्टमेंट पैटर्न ट्रीशनल (मनी - बैंक और एंडाउमेंट) प्लान जैसा होता है। मिनिमम सम एश्योर्ड एनुअल प्रीमियम का 10 गुना या किसी तारीख तक दिए प्रीमियम का 105 फीसदी तय किया गया है।

नवभारत टाइम्स 11 मार्च 2013

सड़क हादसे में 1 करोड़ का मुआवजा



Road Traffic Accidents

अदालत ने सड़क हादसे में जान गंवाने वाले दो भाइयों के परिजनो को एक करोड़ 4 लाख रुपये का मुआवजा देने का आदेश दिया है । मोटर एक्सिडेंट क्लेम ट्रिब्यूनल (एमएसीटी) जज एस. सी. मलिक की अदालत ने 30 दिन के भीतर इंश्योरेंसे कंपनी को मुआवजे की राशि दोनों भाइयों के परिजनो को देने का आदेश दिया।

पेश मामले के मुताबिक 11 सितंबर 2009 को विरेन्द्र अपने भाई जितेन्द्र के साथ मोटरसाइकल से अपने काम पर जा रहे थे। मोटरसाइकल विरेन्द्र चला रहे थे, जबकि उनका भाई जितेन्द्र पीछे बैठे हुए थे । गाज़ियाबाद में हिंडन नदी का पुल पार करते ही उनकी मोटरसाइकल को ट्रक ने पीछे से जोरदार टक्कर मार दी । इस हादसे में दोनों भाई गंभीर रूप से जख्मी हो गये । उन्हें हॉस्पिटल में भरती कराया गया, जहां उनकी मौत हो गई। मृतको के परिजनो ने अदालत में याचिका दाखिल कर मुआवजा माँगा । परिजनो ने ट्रक ड्राइवर के अलावा उसके मालिक और इंश्योरेंसे कंपनी को भी पार्टी बनाया। अदालत ने ट्रक ड्राइवर और मलिक की दलीलों को खारिज करते हुए कहा कि हादसे के शिकार परिजनो के लिए यह जीवन भर की त्रासदी है और कोई भी राशि उनके आंसू नहीं पोंछ सकती है। अदालत ने मृतकों के परिजनो को 1 करोड़ 4 लाख रुपये का मुआवजा देने का आदेश दिया।

नवभारत टाइम्स 2 जनवरी 2013

कार लोन अदा करने के बाद भी नहीं दिया एनओसी.

देगा रु दस हजार

कार लोन की किस्त चुकता करने के बाद भी बैंक द्वारा एनओसी जारी न करने के मामले में उत्तर पूर्वी जिला उपभोक्ता फोरम ने एचडीएफसी बैंक को दोषी ठहराते हुए शिकायतकर्ता को 9 प्रतिशत ब्याज के साथ दस हजार रुपये मुआवजा देने का आदेश सुनाया है। बैंक को पैंतालीस दिन के भीतर मुआवजा की रकम अदा करनी होगी।

फोरम ने आदेश में कहा है कि शिकायतकर्ता द्वारा कार लोन की पूरी किस्त चुकाने के बाद भी बैंक द्वारा एनओसी जारी नहीं करने की वजह से शिकायतकर्ता को काफी परेशानी हुई। लिहाजा बैंक शिकायतकर्ता को मुआवजा दे। बाबरपुर निवासी सुभाष सिसोदिया ने मार्च 2006 में एचडीएफसी बैंक से कार लोन लिया था।



कार लोन की किस्तें पूरी होने के बाद भी सुभाष ने बैंक से एनओसी व अधिक जमा रूपयों की मांग के लिए आवेदन किया। काफी दिन बीत जाने पर भी बैंक ने आवेदन पर ध्यान नहीं दिया तो सुभाष ने उत्तरी पूर्वी जिला उपभोक्ता फोरम में अर्जी दखिल की। फोरम ने दोनों पक्षों की दलिलों को सुनने के बाद बैंक को निर्देश दिया कि वह शिकायतकर्ता को दस हजार रुपये मुआवजा दे।

राष्ट्रीय सहारा 4 जनवरी 2013

ज्यादा दाम लेने पर आइआरसीटीसी पर 10 लाख जुर्माना



अधिकतम खुदरा मूल्य से अधिक दाम में रेलवे स्टेशन पर सॉफ्ट ड्रिंक बेचने के एक मामले में नई दिल्ली जिला उपभोक्ता फोरम के अध्यक्ष सीके चतुरवेदी ने इंडियन रेलवे केटरिंग एन्ड टुरिज्म कॉर्पोरेशन (आइआरसीटीसी) पर 10 लाख रुपये का जुर्माना लगाया है। फोरम ने यह जुर्माना दो शिकायतों पर सुनवाई के बाद लगाया है। फोरम ने अपने फैसले में

कहा कि यह राशि दिल्ली राज्य विधिक सेवा प्राधिकारण में जमा कराई जाए। वही फोरम ने आइआरसीटीसी को निर्देश दिया कि वह शिकायतकर्ता सचिन धीमान और शरणया को 10-10 हजार रुपये की राशि मुआवजे के तौर पर दे। दोनों की ओर से फोरम में शिकायतें दायर की गई थी। शिकायतकर्ताओं का कहना था कि आइआरसीटीसी ने उन्हें सॉफ्ट ड्रिंक माजा की बोटल 15 रुपये में बेची, जबकि उस पर अधिकतम खुदरा मूल्य 12 रुपये था।

दैनिक जागरण 28 फरवरी 2013

**BANKS
CUSTOMER
CARES
NUMBERS**

**Development
Credit Bank
1800-209-5363**

**Dhanlaxmi Bank
1800-425-1747**

**ICICI Bank
1800-103-8181**

**IDBI Bank
1800-22-1070**

**ING Vysya
Bank
1-800-425-9900**

**Karur Vysya
Bank
1800-102-1916**

**Lakshmi Vilas
Bank:
1800-425-2233**

उपभोक्ता अदालत ने हलवाई को अपने ग्राहक को मुआवजा देने का निर्देश दिया

उत्तर पूर्वी दिल्ली जिले की उपभोक्ता फोरम ने मेन्यू के मुताबिक खाना न बनाने वाले कैटरर को सबक सिखाया है। फोरम ने शहर के एक कैटरर को निर्देश दिया कि वह अपने ग्राहक को बतौर मुआवजा 30 हजार रुपये अदा करे। इस ग्राहक के यहाँ शादी समारोह में उसने मेन्यू के अनुसार खाना नहीं बनाया। नतीजतन खाद्य सामग्री बर्बाद हो गई। फोरम



ने माना कि दिल्ली के कैटरर अशोक कुमार 'हलवाई' के काम में खामियों के चलते शादी समारोह का आयोजन करने वाले दुल्हन के परिवार के साथ को बहुत नुकसान हुआ।

जिला उपभोक्ता फोरम ने कहा कि इस बात में तनिक भी संदेह नहीं है कि अशोक कुमार हलवाई ने उपभोक्ता को सेवाएं देने में लापरवाही की। प्रतिवादी कैटरर ने खुद भी इस आरोप से इनकार नहीं किया है कि कुछ चीजों के लिए मंगाई गई सामग्री छुई तक नहीं गई। फोरम ने दुल्हन के पिता बीएस बंसल की प्रतिष्ठा को हुए नुकसान और समान की बर्बादी की एवज में उन्हें तीस हजार रुपये मुआवजा दिए जाने का आदेश दिया

जनसत्ता 25-2-2013

Reader's View:-

- ◆ Thank you very much for forwarding an issue of your newsletter which is quite informative from consumers points of view. I will appreciate if you cover the guidance note for investor also how to invest , where to invest , what are the checkpoints which an investor should look into before making investment of his hard earned money. Such investments may include share , debentures ,Mutual Funds, Fixed Deposits of the companies/Post offices /banks etc. At the same time , if they have any grievances, who are different agencies deals with it . In this way consumers / investors education /awareness can be enhanced.

S. P KUMAR, Kanpur

- ◆ I appreciate the contents, editing and publication. Please keep it up. Best wishes to you and all in the Centre.

Amritlaha Saha Chairman, Consumer Coordination Council (CCC), Tripura

- ◆ Thanks a lot for keeping us updated about the happenings in the world of Consumers and the issue related to them.

Vijai Varma President, Distt. Consumer Forum 1 Lucknow, U.P.

- ◆ Like the previous ones, this time also the newsletter is quite informative .thanks

Dr. Mamta Pathania Centre for consumer studies (IIPA)

- ◆ Thank you for sending me the bulletin .We shall surely put in use.

M.V. Mathew

- ◆ Thank you very much for your mail.

Dr. V.SHUNMUGASUNDERAM Associate Professor, Faculty of Commerce, BHU

**BANKS
CUSTOMER
CARES
NUMBERS**

**Kotak Mahindra
Bank:
1800-102-6022**

**PNB:
1800-180-2222**

**State Bank of
Bikaner and
Jaipur
1800-180-6005**

**State Bank of
India
1800-112-211**

**State Bank of
Mysore
1800-425-2244**

**State Bank of
Patiala:
1800-180-2010**