



Indian Institute of Public
Administration (IIPA)

STATE CONSUMER HELPLINE KNOWLEDGE RESOURCE
MANAGEMENT PORTAL (SCHKRMP),
CENTRE FOR CONSUMER STUDIES, IIPA , NEW DELHI



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Inside Stories

Session on “Telecommunication and Consumer”	3
Session on “Consumer Empowerment Through State Consumer Helpline”	3
7 th Training Programme for Coordinators and Advisors of State Consumer Helpline on Consumer Protection and Consumer Welfare	3
World Consumer Rights Day (March 15 in the World)	4
Seminar on “Consumer Awareness” in Haryana	4
Training at Uttar Pradesh State Consumer Helpline	5
Calls Received by various State Helplines	5
Call Analysis of “Nature of Complaints”	6
Interesting Cases / Judgments on Consumer Disputes	7
i. Unfair Trade Practice : Dr. Sreekumaran vs M/s. ICICI Prudential Life Insurance Co Ltd.	
ii. Deficiency in Service : Jet Airways Vs. Vandana Jain and Subhash Bhatnagar	
iii. Deficiency in Service : Kumari Meena vs. Post master & ors.	
iv. Deficiency in Service : P.G. Subramaniam VS CANARA BANK	
v. Commercial transactions are not covered under CP Act : M/s. Steel City Security Ltd. versus Shri. G.P Ramesh and ors.	
vi. Enforcement of execution of the decree –Sec.27 CP Act: Kuldeep Oswal & Gyanchand K Sancheti Versus Smita Chandresh Sawla & Vibha Nilesh Shah	
Consumer Information	12
i. National Consumer Helpline now shifted to IIPA, New Delhi	
ii. Regulator upholds misleading Ad complaints	
iii. Protect yourself from Online Fraud	
Reader’s Feedbacks	14

State Consumer Helpline Knowledge Resource Management Portal (SCHKRMP)

*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. The portal ensures that all activities of the project are implemented; the IT platform is properly used; SCHs are equipped with the necessary resources; complaints are handled appropriately; complaint data received are analyzed; and campaign themes are aligned to the overall objectives; and . The Knowledge Resource Management Portal works in close coordination with various state governments and other stakeholders.*

Session on “Telecommunication and Consumer”

Shri. S.K. Virmani, Project Manager, SCHKRMP took a session on **“Telecommunication and Consumer”** on 7th Jan 2014 during 7th Training of Trainers Programme for Heads/Presidents of NGOS/VCOS on Consumer Protection and Consumer Welfare held at IIPA, New Delhi during Jan 6-10, 2014. He shared knowledge with the participants about **frequent occurring problems in Telecom Services and the Service Benchmarks as laid down by Telecom Regulatory Authority of India**. The participants were also explained of grievance handling mechanism in telecom companies as per TRAI regulations.

Session on “Consumer Empowerment Through State Consumer Helpline”

Shri. S.K.Virmani, Project Manager, SCHKRMP took session on **“Consumer Empowerment Through State Consumer Helpline”** on 24 Jan 2014 during 13th foundation training programme for scientists and technologist (Nov .11,2013 to Jan 31, 2014) and shared knowledge with them.

7th Training Programme for Coordinators and Advisors of State Consumer Helpline on Consumer Protection and Consumer Welfare



7th Training programme sponsored by the Department of Consumer Affairs, Ministry of Consumer Affairs, Food and Public distribution, Government of India for the coordinators and advisors of State Consumer helpline was organized at IIPA during Feb 3-5, 2014. The consumer advisors and coordinators numbering seventeen (17) participants from 7 States namely Sikkim, Himachal Pradesh, Chandigarh, Delhi, Gujarat, Bangalore, Mizoram, attended the training programme. The programme was designed to enable the participants to:

- (i) Insight to consumer education and consumer awareness
- (ii) Overview of general consumer problems and role of adviser
- (iii) Understanding the consumer protection law and policy
- (iv) Personal Skill Development, Communication & Advice (Consumer relationship)
- (v) Handling Consumer Complaints by Redressal Agencies

- (vi) IT Portal Training and Practice Session
- (vii) Insurance and Banking
- (viii) Telecom services
- (ix) Legal Meteorology Act: An Overview.
- (x) Setting up of State Consumer Helpline/Mediation: Action Plan.

It was coordinated by Prof. Suresh Mishra, Shri G N Sreekumaran, Dr. Mamta Pathania , and Shri S.K.Virmani.

World Consumer Rights Day (March 15 in the World)

World Consumer Rights Day (WCRD) is an awareness day, was observed on March 15,2015. The WCRD was first celebrated in 1983 and became an important annual occasion for mobilizing citizen action and solidarity within the international consumer movement. *The day is an opportunity for promoting the basic rights of all consumers, demanding that those rights are respected and protected and protesting about the market abuses and social injustices which undermine them.*

The day takes place on 15 March to mark the definition of consumer rights, outlined by US President John F. Kennedy. He was the first world leader to set out a vision of consumer rights and he also recognized the importance of consumers as a group. Kennedy gave the American consumer four basic rights: the right to safety, to choose, to information and to be heard. The aim of WRCD is to celebrate solidarity within the international consumer rights movement.



National Workshop on "Consumer Protection" on occasion of "World Consumer's Day"

Seminar on "Consumer Awareness" in Haryana

A seminar on "**Consumer Awareness**" was organized on 26-Feb-2014 Under the campaign "**Jago Grahak Jago**" of Department of Consumer Affairs, Ministry of Foods, Civil Supplies and Consumer Affairs, Govt of India, in Govt Post Graduate College, Sector-1, Panchkula which was of one and a half hour duration. This seminar



was held by the Haryana State Consumer Helpline . During the seminar a presentation was given to the students on **different sectors of market such as Telecom, Banks, Insurance, LPG, PAN, AGMARK, MRP, BIS, BEE, Cement, Food Adulteration, Aadhar, RTE, RTI**. Pamphlets on these sectors were also distributed amongst students. The seminar was addressed by **Shri. A.K Gaur (Additional Director)**, **Shri. S.P Duggal, Deputy Director (Consumers Affairs)**, **Shri. Ved Prakash (DFSC, Panchkula)**.

Training at Uttar Pradesh State Consumer Helpline

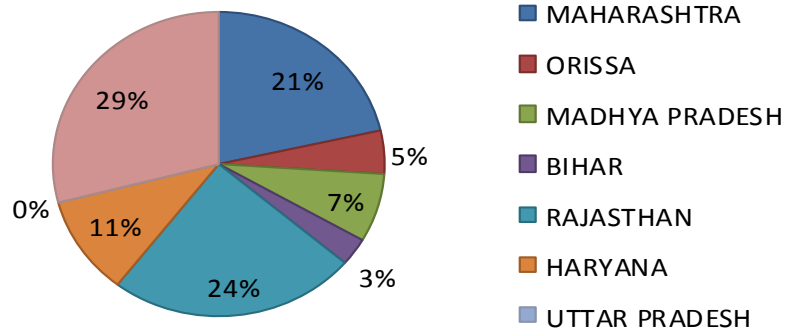


Two Days Training Programme for the Coordinators and Advisors of U.P. State Consumer Helplines on **“Consumer Protection and Consumer Welfare”** was organized by *Centre for Consumer Studies and State Consumer Helpline Knowledge Resource Management Portal, IIPA* on February 19-20, 2014. The training was conducted at Department of Weight & Measures, Lucknow. Department of Food, Civil Supplies and Consumer Affairs, UP has informed that the State Consumer Helpline is proposed to be launched informally on 20th February, 2014. The Department has already signed a license agreement with IIPA. The Department of Food, Civil Supplies and Consumer Affairs, Govt. of U.P. deputed 8 participants from U.P. States to attend the training programme for setting up State Consumer Helpline in UP.

Calls Received by various State Helplines

State Wise distribution of Calls				
State Name	Jan	Feb	Mar	Total
MAHARASHTRA	921	731	1412	3064
ORISSA	197	202	216	615
MADHYA PRADESH	313	213	205	731
BIHAR	125	62	69	256
RAJASTHAN	1039	606	538	2183
HARYANA	450	393	536	1379
UTTAR PRADESH	0	137	562	699
GUJARAT	1248	1076	688	3012
Total:	4293	3420	4226	11939

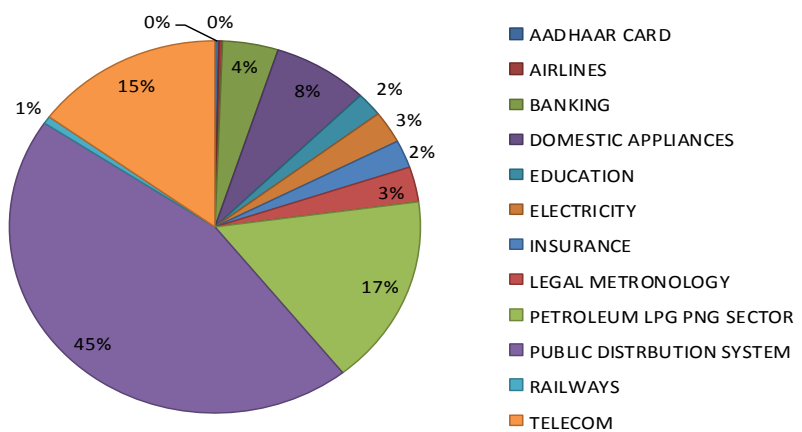
State Wise Calls



Sector Wise distribution of Calls

Sector	Jan	Feb	Mar	Total
AADHAAR CARD	6	2	6	14
AIRLINES	5	2	2	9
BANKING	82	63	79	224
DOMESTIC APPLIANCES	141	94	94	329
EDUCATION	39	34	64	137
ELECTRICITY	52	75	97	224
INSURANCE	45	24	56	125
LEGAL METRONOLOGY	57	83	33	173
PETROLEUM LPG PNG SECTOR	308	367	381	1056
PUBLIC DISTRBUTION SYSTEM	843	661	1192	2696
RAILWAYS	12	2	3	17
TELECOM	279	308	197	784

Sector Wise Calls



Call Analysis of “Nature of Complaints”

1. **In Railway Sector**, complaints were on ticket cancellation and difficulty in getting refunds dominated. Some consumers questioned about non-availability of amenities in railway coaches corresponding to the fare being paid on ticket. Few complaints were some unauthorized passengers travel in the reserved coaches.

2. **On Aadhar Card Sector**, complaints were on Aadhar not linked to bank account, non- co-operation of post office to give Aadhar card.
3. **On Airlines Sector**, complaints were on making ticket cancellation without any notice, no refund of money on cancellation.
4. **On Agricultural Sector**, complaints were about food and packing information, defective fertilizer, defective machine not replaced by dealer.
5. **On Automobile Sector**, complaints on customer care service, service Centre not attending the complaint under the warranty period, new car defective, defect in battery discharge etc. dominated.
6. **On Banking Sector**, complaints were on ATM regarding pin issue, harassment on payment issue. Few complaints were on fraudulent credit card transaction, somebody withdraw money with duplicate signature, overcharge- billing , deposited amount not credited in bank account.
7. **On Electricity Sector**, complaints were on bills not received in time, bills are coming without reading, defective meters. Few complaints were on false billing, unscheduled power cuts.
8. **Domestic Appliance Sector**, complaints were on selling of the wrong product, company does not repair product under extended warranty, refused for replacement of defective product.

Interesting Cases / Judgments on Consumer Disputes

Unfair Trade Practice : *Dr. Sreekumaran vs M/s. ICICI Prudential Life Insurance Co Ltd.*

In *Dr. Sreekumaran vs M/s. ICICI Prudential Life Insurance Co Ltd.*, District Consumer Redressal Forum hauls up M/s. ICICI prudential life insurance co ltd. for deficiency in service or unfair trade practice on its part allowing the complaint of the complainant in [cc.no.35/2012 vide its order dated 24/2/2014.directing the opposite party to refund Rs.20, 000/- with interest, compensation of Rs.10, 000/- and also cost of litigation.](#)

FACTS OF THE CASE: - This is an interesting case wherein, Dr. Sreekumaran has taken a policy from the opposite party as induced by an agent of opposite party. Believing the words of the agent and the illustrations and statistics made available by the opposite party company, the complainant subscribed to a life insurance plan by name 'Life Stage RP'. The amount of premium payable was Rs.20,000/- it may be payable half yearly @Rs.10,000/-. The term of the policy was 5 years and the sum assured was Rs.1,00,000/- and an additional benefit of Rs.1,00,000/- towards accident and disability benefit. Complainant had specifically requested the agent and the opposite party company officials to remind him by written notice about due date for premium payment and they had assured him they would take care of such things. But from the 3rd premium onwards, neither the agent nor the opposite party reminded the complainant to pay the premium. As a result premium payment got disrupted and which culminated into lapsing of policy. The complainant received a letter dated 15.07.2011 from the opposite party saying that they had already dispatched a pay out cheque bearing No. 374325 dated 15.07.2011 drawn on ICICI Bank towards 'fore closed' of his policy. The opposite party further stated in the said letter that if the complainant had not received the cheque, the opposite party would

issue the same. Thereupon the complainant approached the opposite party. The opposite party told that they would send the cheque shortly. In fact the complainant had not received any cheque from the opposite party. On an enquiry made with the opposite party, the complainant was told his policy has been fore-closed and the amount payable to him after deducting all incidental charges were only a meager sum of Rs.4,000/-. The opposite party has made unauthorized deduction from the funds of the complainant. So there is an unfair trade practice on the part of the opposite party and the complainant has suffered mental, physical, financial hardship.

District forum held that **there is hiding of some material facts and hence there is unfair trade practice on the part of opposite party for which it ordered the opposite party to refund the entire amount of Rs.20,000/- along with Rs.2,000/- as compensation and Rs.500/- as cost and to comply the order within one month from the date of receipt of the order. Failing which complainant is entitled 9% interest from the date of order till realization.**

This case is model case where a consumer has asserted his right against ICICI PRUDENTIAL LIFE INSURANCE CO LTD and won his right.

Deficiency in Service : *Jet Airways Vs. Vandana Jain and Subhash Bhatnagar*

The National Consumer Dispute Redressal Commission has hauled up the airline for deficiency in service. In the case of ***Jet Airways Vs. Vandana Jain and Subhash Bhatnagar***, National Commission penalized jet airway on 24/2/2014 due to deficiency in service endorsing the State Commission order dated 28 January 2012.

Fact of the case:- Jet Airways has been penalized for a Jaipur-Mumbai flight delay which resulted in two passengers missing its international flight to Hong Kong. The passengers' complaint said the Jet flight from Jaipur to Mumbai arrived at 11.40 p.m. instead of its scheduled arrival of 10.20 p.m. Due to the delay of 80 minutes, they could not take the connecting Jet Flight to Hong Kong despite having boarding cards for the Mumbai-Hong-Kong flight issued to them at Jaipur itself. According to Jain and Bhatnagar, this was due to delay in operating the airport shuttle and long immigration and security queues for boarding. The national commission, in the recent order, said:

"Staff of Jet Airline knew that passengers Vandana Jain and Subhash Bhatnagar had short time due to delayed arrival of their flight and they would need to be transported to the international terminal. But no such assistance was provided." The airline was directed to pay the two passengers Rs.50,000 together with costs of Rs.25,000 and reimburse the cost of tickets that they bought on Cathay Pacific for reaching Hong Kong. The passengers were to travel from Jaipur to Hong Kong via Mumbai. Both sectors of the journey were to be performed on Jet Airways. Commission's Presiding Member Vinay Kumar dismissed Jet Airways' defense that the flight from Jaipur landed late in Mumbai due to air traffic congestion, thus preventing the two passengers to board on time the plane scheduled to fly out of Mumbai to Hong Kong.

Endorsing the Rajasthan State Consumer Disputes Redressal Commission's Jan 28 finding on Jet Airways' deficiency in service, the apex consumer commission noted that the problem of delay in immigration and security checks was caused only by delayed arrival of the Jaipur-Mumbai Jet flight.

Deficiency in Service : *Kumari Meena vs. Post master & ors.*

In the matter of ***Kumari Meena vs. Post master & ors.***, relying upon the ground of deficiency in service on the part of Postal Authority, National Commission in Revision Petition no.666 of 2012 from the order dated 24.8.2011 in F.A no. 2011/2008 of the State Commission, restored the order of District Forum setting aside the order of the State Commission.

FACTS OF THE CASE:- The facts relevant for disposal of this revision petition are

that the petitioner received the cheque dated 23.12.2006 drawn on the State Bank of India under the scheme of U.P. Govt., namely, "Kanya Vidhya Dhan Yojana" for poor girls, which was deposited by the petitioner in her Saving Account no.1515935 with the OP post office at Awagarh on 20.01.2007. This fact is not disputed by the OP postal authority. It is also not under dispute that the cheque, which was for an amount of Rs.20,000/- was payable by the OP no.3, the State Bank of India, Tehsil Jasrana, District Firozabad (U.P.). After depositing the cheque with the OP post office for collection of the amount from the drawee bank, the petitioner/complainant kept on enquiring about the crediting of the proceeds of the cheque into her saving account but could not get a satisfactory answer from the OP post office. Thereupon the petitioner gave a letter to the post office and also to District Magistrate, Etah and as per the averments made, no action was taken by the OP post office. Eventually, the cheque in question was returned by the OP post office after six months saying that the validity of the cheque had lapsed and obtained signature of the petitioner on plain papers on 01.06.2007 forcibly thereby indicating that the validity of the cheque had lapsed and as such, the proceeds could not be collected. It is the grievance of the petitioner that she had deposited the cheque with OPs no.1 and 2 on 20.01.2007 but because of carelessness and negligence on the part of the OP post office, the cheque was not presented to the drawee bank within its validity and hence she could not get the money under the scheme of the U.P. Government. Alleging deficiency in service on the part of the post office, the petitioner filed a Consumer Complaint with the District Forum, Etah in which the petitioner prayed for direction by the District Forum to the OPs for payment of the cheque along with the compensation for her mental agony and harassment.

In this revision petition filed the by petitioner/complainant challenging the impugned order dated 24.08.2011 passed by the U.P. State Consumer Disputes Redressal Commission, Lucknow in Appeal No.2011 of 2008 whereby the State Commission allowed the appeal of OPs no.1 and 2/ respondents no.1 and 2 herein against the order dated 24.09.2008 passed by the District Forum, Etah in Complaint No.93 of 2007. Vide its order, the District Forum had allowed the complaint of the petitioner against the respondents no.1 and 2 but dismissed the complaint against the OP. no.3/respondent no.3, the State Bank India in terms of the following directions:-

"It is ordered to the opposite parties No.1 & 2 that to make the payment of Cheque No.831810 dated 23.12.2006 of amount of Rs.20,000/- to the complainant with interest @ 9% annually from the date 20.01.2007 to till payment within one month from the date of order. Opposite parties No.1 & 2 also ordered to make the payment of amount Rs.3,000/- as physical & mental harassment and amount of Rs.2,000/- as cost of litigation within one month from the date of order. Complainant is directed to make available the above said cheque to the opposite party No.1 within 15 days from the date of order." After considering the rival contention and perusal of the record national commission found deficiency in service on the part of postal authority in regard to handling of cheque because the impugned order of the state commission was based on wrong appreciation of facts and incorrect application of sec 6 of Indian Post Office Act, 1898 which provides for exemption from liability for loss, misdelivery, delay or damage of postal article not applicable to the present case.

Therefore the national commission directed [respondent no.1/2 to comply with the order of the district forum within period of one month failing which they shall be liable to pay interest @ 12% p.a. from the date of expiry of period of one month till the date of actual payment of the amount awarded by the District Forum to the petitioner. There shall be no order as to costs for this stage of litigation.](#)

Deficiency in Service : P.G. Subramaniam VS CANARA BANK

In the matter of [P.G.SUBRAMANIAM VS CANARA BANK](#), relying upon the ground of deficiency in service on the part of bank, The District Consumer Disputes Redressal Forum, in C.C. No. 25/2013, allowed the complaint of complainant under section 12 consumer protection act, 1986 vide its order dated 7/1/2014.

FACTS OF THE CASE:- In this compliant case complainant being an agriculturist availed on 12-1-2005 a loan for purchase of tractor with trailer with opposite party

and the vehicle purchased was subjected to hypothecation with the bank. The registration certificate of tractor bearing No.TN-36-H3873. Due to various reasons beyond the control of the complainant he could not properly service the account and it became an irregular account. The opposite party bank seized the tractor and trailer bearing No.TN-36-H-3873 during the month of January 2011 and parked the tractor with trailer in yard of Gift and Gift Consultancy Private Limited. The complainant arranged funds from private sources and eventually closed the loan account on 4-11-2011. On the same day the complainant sought the custody of the vehicle. He opposite party issued No objection letter to the General Manager, Gifts and Gifts Consultancy India (P) Ltd, stating that the complainant cleared the loan amount. The complainant issued a legal notice on 16-1-2012 to the opposite party to deliver the vehicle. On 30-01-2012, the opposite party sent a communication to take delivery of the vehicle from the said agent. The opposite party sent a communication to the complainant that "Now our competent authority has permitted that the entire yard charges will be born by the bank and you will not pay any yard charges." The opposite party has accepted to bear the yard charges and the complainant can take delivery of the tractor and trailer from Gift and Gift Consultancy Pvt. Ltd, Salem.

When the complainant with a view to get back his vehicle with trailer went to said agent of the opposite party on 11-11-11. But shocked when the said agent demanded a sum of Rs. 40,000/- for return of the vehicle. Hence the complainant issued a notice through his counsel on 16-1-2012 to the opposite party and the agent of the opposite party. The opposite party banker is hand in glove with the stage and it is only with an attempt to make illegal gain. This is a clear case of deficiency of service. Hence this complaint filed by the complainant to return the vehicle in good running condition by the opposite parties once they have received the entire dues as demanded. The complainant is being forced to hire tractor and trailer to meet his own requirements and the same is only on account of the negligence of the opposite party. The complainant has made a claim of Rs.1, 00,000/- under this head. Further complainant has suffered mental agony at the hands of opposite party. For that complainant claiming Rs.1, 00,000/- as compensation.

In the result, on perusal of the record, the district forum held that [under law the opposite party is the person who is bound to return the vehicle with trailer in good condition to the complainant and it is not job or task of the complainant to collect the same from the 3rd party and allowed the complaint directing the opposite party to deliver the vehicle bearing registration No TN-36-H-3873 with trailer within 15 days, to pay a sum of Rs.15,000/- towards compensation for mental agony and Rs.2,500/- as cost of the proceedings to the complainant within two months from the date of this order.](#)

Commercial transactions are not covered under CP Act :

M/s. Steel City Security Ltd. versus Shri. G.P Ramesh and ors.

In the matter of *M/S.STEEL CITY SECURITY LTD. versus Shri. G.P Ramesh and ors.*, relying upon the fact that Regular trading in the sale and purchase of shares is a purely commercial activity and the only motive is to earn profits per provision of the act, **NATIONAL CONSUMER DISPUTES REDRESSAL COMMISSION, NEW DELHI (REVISION PETITION NO.3060 OF 2011** - against the order dated 25.5.2011 in Appeal No.603 of 2009 of the State Commission, Andhra Pradesh) dismissed the revision petition and restored the order of district form.

FACT OF THE CASE:- Respondents/Complainants, filed a consumer complaint under Section 12 of the Act on the allegation that they are husband and wife and they are transacting shares with the petitioner through their Client ID No.1202230000004809 with OPID No.22300 and client I.D. No.1202230000005023 with DPID No.22300 respectively. On 24.01.2008, respondent no.1 parked his Scooter in front of a shop to purchase a refill. After he came out he found that his Rexene box was missing which was hanged to his scooter. The said bag contained blank signed depository participant slip books of himself and of respondent no.2. Thereafter, he immediately informed the said incident over phone to the petitioner and requested it not to allow any transactions on the said depository participant slips. The petitioner advised him to lodge a police complaint and enclose the same along

with his representation for their record purpose. Petitioner also assured him that they will not allow any transaction on the said depository participant slips which were lost. Accordingly, respondent no.1 lodged a complaint before the S.R. Nagar, Police on the same day i.e. on 24.01.2008. The police authorities after investigation issued a certificate on 30.01.2008 stating that efforts were made to trace the above slips but all are in vain. Then, respondent no.1 submitted a written representation to the petitioner on 30.01.2008 along with the copy of the police complaint and requested them to issue new DPID books. However, there was no response. Later on, respondents came to know that petitioner sold the shares worth Rs.11,768.37/- dated 29.01.2008 and Rs.1, 78,661.69 respectively, belonging to the respondent No.2. In spite of the assurance that petitioner will not transact till new books are issued, the petitioner sold the shares which is unfair and hence it is bound to reimburse the same, Since there no response, the respondent sought reimbursement of a sum of Rs.1,78,661.69 and Rs.11,768.37 with interest @ 18% per annum from 29.01.2008 till date of payment to respondent No.2. Further petitioner to issue new DPID books in favor of respondents, besides Rs.30,000/- each towards compensation and Rs.10,000/- as costs of the complaint.

Petitioner filed its counter denying the averments. Further, it denied having advised the respondents to lodge a complaint before the Police. The complaint is not maintainable as there is agreement between them that in case of dispute, they shall approach the Arbitrator. The respondents have failed to show any deficiency of service/unfair trade practice. Lastly, the respondents are not 'consumers' since the transactions are commercial in nature.

After hearing the parties and going through the record, District Forum held that *the petitioner has not committed any deficiency in service nor unfair trade practice and accordingly dismissed the complaint. Aggrieved by the order of District Forum, respondents filed appeal before the State Commission which allowed the appeal and set aside the order passed by the District Forum. It directed the petitioner to reimburse a sum of Rs.1, 78,661.69 and Rs.11,768.37 to the second complainant.* Therefore petitioner has filed the present revision petition which was dismissed by the nation commission.

National commission also cited the case of Vijay Kumar versus Indusind bank decided on the same grounds.

Enforcement of execution of the decree –Sec.27 CP Act: *Kuldeep Oswal & Gyanchand K Sancheti Versus Smita Chandresh Sawla & Vibha Nilesh Shah*

CONSUMER HELPER IN CONSUMER COURTS, CONSUMER JUDGEMENTS

In 2007, Thane District Forum had ordered in a property dispute case that the respondents *builder-developers Kuldeep Oswal and Gyanchand K Sancheti* together should collect the pending Rs 6 lakh from the complainants, namely *Smita Chandresh Sawla and Vibha Nilesh Shah (residents of Borivili), for the flats in Oswal Empire building* here and get it registered, and also give the completion certificate of M-2 building to the complainants. Further, asking the respondents to pay a compensation of Rs 2,000 towards legal expenses.

The Forum then ordered that **the respondents should individually make a payment of Rs 10,000 to complainants within two months of the order or else an additional sum of Rs 20,000 will be payable with interest at 9 percent. But as the respondents failed to comply with the orders of the Forum and evaded responding to the follow up by the complainants, they filed the present criminal complaint following which the court now decided to fine them with Rs 10,000 individually.**

Taking a serious view of the non compliance of its earlier order, the Thane District Consumer Redressal Forum (TDCRF) invoked its judicial powers under section 27 of the Consumer Protection Act and imposed a penalty of Rs 10,000 each on two builders here failing which they will have to undergo 3 months imprisonment, that the penalty be paid within flat three days else the duo will be imprisoned.

Consumer Information

National Consumer Helpline now shifted to IIPA, New Delhi



National Consumer Helpline (NCH) which was hitherto been operating from the premises of Delhi University (North Campus) has been relocated to the **Indian Institute of Administration (IIPA), Room No.12, I.P. Estate, Ring Road, New Delhi-110002** on 31st March 2014. The helpline is expected to resume its operations by 15th May 2014. [The National Consumer Helpline and the State Consumer Helpline Knowledge Resource Management Portal \(SCHKRMP\) will now be working in tandem under the Centre for](#)

[Consumer Studies \(CCS\), IIPA.](#) A MOU has been signed between IIPA and DCA (Department of Consumer Affairs) in this regards.

Regulator upholds misleading Ad complaints

By Mail Today Bureau in New Delhi

ADVERTISING Standard Council of India (ASCI) has upheld complaints against 87 misleading advertisements in December, including those of high- profile ICICI, Cadbury, Ranbaxy, Johnson & Johnson, Dabur and Procter & Gamble.

The advertisement watchdog upheld a complaint against ICICI Bank where the leading private sector lender had shown a lady driving a scooter with two pillion riders (children on the back), which is against the rules. No one is wearing a helmet and she is also depicted as promoting unsafe driving as she has only one hand on the handle bar. The advertisement depicts unsafe practices, the Regulator said.

ASCI also found that a commercial by drug major Ranbaxy was either misleading or false or not adequately substantiated. It had claimed that Ranbaxy Garlic Plus every day is more effective than eating raw or cooked garlic.

A similar complaint against Emami was upheld where it had claimed that its Zandu Sona Chandi Chyawanprash Plus gives a child a sharp brain like Einstein and immunity like Bheem. ASCI took suo motu action against Johnson & Johnson claiming that its Johnson Baby Soap has *saumyata ke 12 tests*.

Similarly, it ruled against Dabur's claim that its Fem Bleach Cream is the first dermatologically tested bleach. A complaint against Cadbury Choclairs claims that its chocolate does not stick in your teeth was also upheld.

The company had changed the name from Cadbury eclairs to Cadbury choclairs claiming the chocolate does not stick.

According to the Customer Complaints Council (CCC) of ASCI, health and personal care category continued to lead with the highest number of complaints of misleading ads during the month.

In this category, CCC found that claims in as many as 65 different advertisements had violated guidelines.

Protect yourself from Online Fraud

Banks are seeing an exponential growth in online transactions, with customers using them to invest, save, pay bills and transfer money. They try and provide us with a secure environment for online and mobile transactions, but as customers, we too need to take precautions to ensure that we do not become victims of online fraud. Here are some really simple things we can do to protect ourselves:



Use anti-virus, stay private

One of the first steps is to protect our devices from viruses. Anti-virus softwares are available online, but be sure you only purchase or use anti-virus protection from a reputed company. More importantly, it is critical to update the anti-virus software

regularly by downloading the updates sent by the software manufacturer. Furthermore, as a precaution, we can also check the website of our operating systems for updates and patches. Most financial (banking, credit/debit card) frauds start with “phishing”, a term used to describe the practice of trying to extract sensitive information through email by masquerading as a known institution like a bank/popular shopping website. A phishing email will typically urge you to enter confidential details either on the email itself, or ask you to click on a link which will open a replica of the actual bank website and ask you to enter personal details.

Fraudsters may also use a combination of email phishing, vishing (voice phishing over phone) and SMS phishing to get customer details, which can then be used to get access to their internet banking accounts.

Remember, banks rarely, if ever, ask for these details over the phone and email.

Strengthen your passwords

Using strong passwords is again a simple but effective step to take as an online banking customer. *Ensure your passwords are at least eight characters-long and contain alpha-numeric and special characters.*

Avoid using commonly available information like your date of birth in your passwords. It is recommended that you change your password every 60 days. Furthermore, never store or write down your ID and password information where others could access it.

If you are using Wi-Fi, broadband or any other channels as a point of access to your internet or mobile banking, secure these entry points to your computer with a strong password as well.

Secure your network

The fourth item on your checklist has to do with access. If you have a wireless router at home, ensure it is locked. *You should avoid accessing your internet banking account from a cyber cafe. If you do, never store your user name or password for future visits. Be sure to log off and clear the cache memory of the computer.*



Most of us access our online banking websites at home or from our workplace. These sources are safe if we follow the steps mentioned above. Moreover, when conducting online transactions, look for a sign that the site is secure, such as a lock icon on the browser's status bar or a "https:" URL, where the "s" stands for "secure" connection.

Update contact information

Many of us shift jobs, houses or cities. It is very important to keep your bank updated with your contact information. *This enables the bank to keep you informed of any changes that take place on the website, in their internet banking policy and so on.* It is a good practice to keep up-to-date with your account through mobile banking.

Reader's Feedbacks

Thanks for the copy of E-News Letter. It is very useful for the consumers and for us as the details for the subject to aware the consumer through Awareness Camps and News Bulletin.

- Padam Mohan Misra
Secretary, Upbhokta Sanrakchhan & Kalyan Samiti
Kanpur (U.P.)

The newsletter is informative and helpful. Please keep it up.

- Adv. Amrit Lal Saha
Chairman, Consumer Coordination Council (CCC)
New Delhi, India

Thanks for the initiative which is indeed very useful and informative for all of us.

- Dr. Naseeb Ahmad
Sr. Asstt. Professor
Department of Commerce and Business Studies
Jamia Millia Islamia (Central University)

<u>STATE CONSUMER HELPLINES</u>	ORISSA	GUJARAT	MADHYA PRADESH	MIZORAM
	1800-345-6724	1800-233-0222	155343,	1800 -231 -1792
	1800-345-6760	079-27489945 / 46	0755-2559778	RAJASTHAN
	0674-2351990	UTTAR PRADESH	MAHARASHTRA	1800 -180- 6030
	0674-2350209	1800-1800-300	1800 -222-262	BIHAR
	TAMIL NADU	HARYANA	CHHATTISGARH	1800 -345- 6188
	044-28592828	1800 -180- 2087	1800 -233 -3663	