

State Consumer Helpline Knowledge Resource Management Portal
(SCHKRMP)



Consumer Connect



Sponsored by Department of Consumer Affairs, Govt. of India

Quarterly E-Newsletter of State Consumer Helpline Knowledge Resource Management Portal (SCHKRMP), Center of Consumer Studies, Indian Institute of Public Administration (IIPA), New Delhi

MAJOR ACTIVITIES

8th Training Programme for Coordinators and Advisors of State Consumer Helpline on Consumer Protection and Consumer Welfare



8th 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 help-line was organized at IIPA during Dec 17-19, 2014. The consumer advisors and coordinators numbering eighteen (18) participants from 7 States namely Himachal Pradesh, Manipur, Telangana, Utrakhnad, Raja-sthan, Haryana, Puducherry 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) Legal Meteorology Act: An Overview
- (vii) Consumer Protection - An Overview
- (vi) IT Portal Training and Practice Session
- (vii) Sectorial issues on— Insurance and Banking , Telecom services



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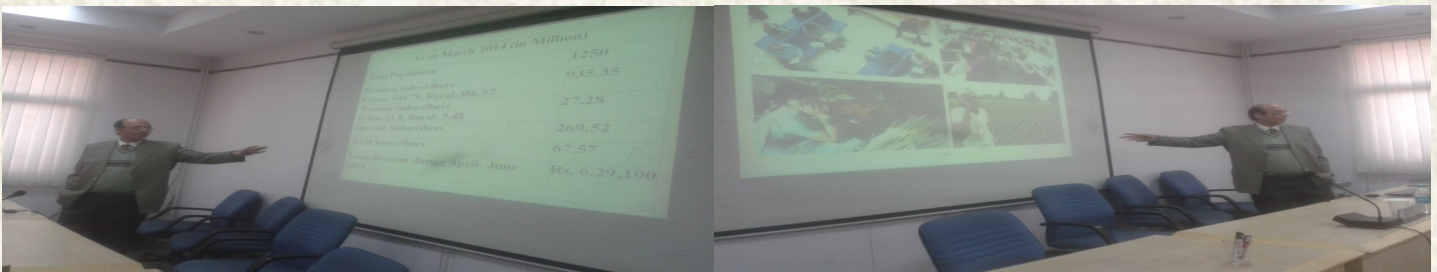
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Session on Telecom & Consumer and Consumer Complaint redressal– Role of NCH/ SCH in 40th advance programme in public administration (APPPA)

40th Advanced Professional Programme in Public Administration (APPPA) commenced from 1st July 2014 to 30th April 2015 at the **Indian Institute of Public Administration (IIPA)**. Project Manager Shri S.K Virmani, SCHKRP took a session on **“Telecom & Consumer and Consumer Complaint Redressal Role of NCH/SCH”** on 24th December, 2014. He discussed on issues about frequent occurring problems in Telecom Services and the Service Benchmarks as laid down by Telecom Regulatory Authority on India and role of nch/sch in consumer complaint redressal. The participants were also acquainted with the grievance handling mechanism in telecom companies as per TRAI regulations.



Workshop for the ILMs of Rohtak

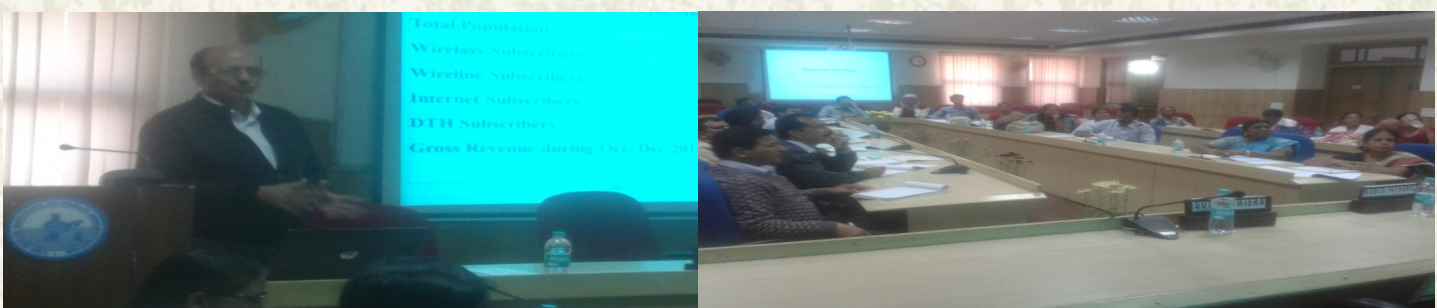
A Seminar/ workshop for the ILMs of Rohtak circle was held on 14 November 2014 at Rohtak organized by Haryana State Consumer Helpline in association with Controller Legal Metrology, Rohtak Circle to sensitize officials about consumer issues and VAT being charged by retailers on discounted MRP. The Project Manager Shri. S. K. Virmani spoke on Agenda point for discussion in the seminar on-

- (i) Overview of consumer problems.
- (ii) Issue of legal metrology being faced by the consumers.
- (iii) Unethical charging VAT by retailers.



Telecom and Consumer

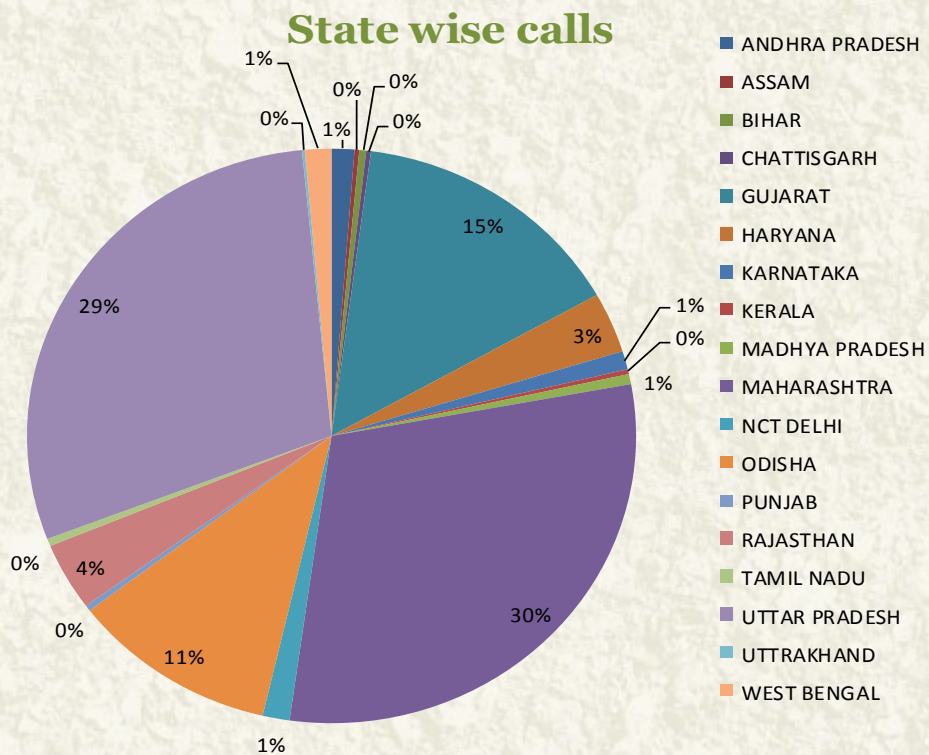
A topic on **“Telecommunication and Consumer”** was included in **8th Training of Trainers Programme for heads and members of VCOs/NGOs in consumer protection and welfare** held at IIPA, New Delhi during June 8-12, 2014. The session was held by Project Manager (SCHKRP) on 9th December 2014 when the participants were shared knowledge 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.



Calls Received by Various State Helplines

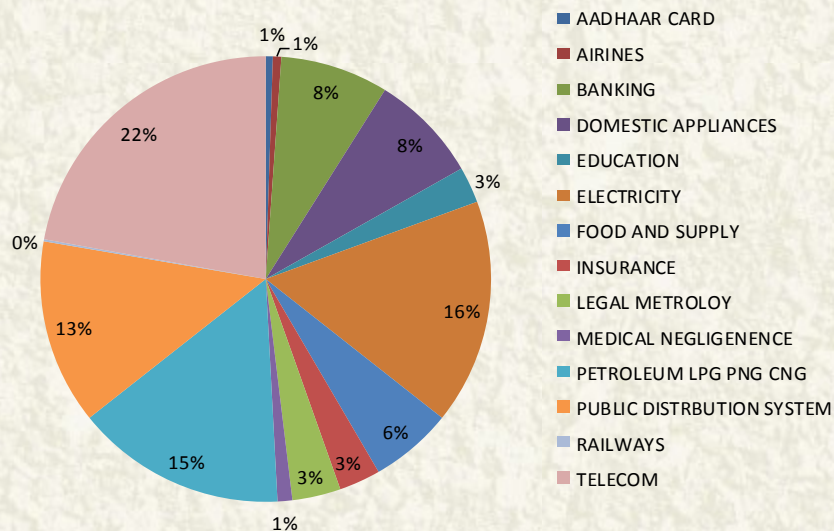
State Wise distribution of Calls

State Name	October	November	December	Total
ANDHRA PRADESH	49	25	2	76
ASSAM	10	6	0	16
BIHAR	15	8	89	112
CHATTISGARH	10	9	0	19
GUJARAT	599	1104	1237	2940
HARYANA	138	181	525	844
KARNATAKA	42	66	3	111
KERALA	11	8	1	20
MADHYA PRADESH	23	28	0	51
MAHARASHTRA	1221	1276	990	3487
NCT DELHI	58	36	4	98
ODISHA	445	372	341	1158
PUNJAB	13	17	1	31
RAJASTHAN	155	439	1085	1679
TAMIL NADU	17	15	4	36
UTTAR PRADESH	1188	541	684	2413
UTTRAKHAND	6	8	1	15
WEST BENGAL	57	50	2	109
Total:	4068	4207	4981	13256



Sector Wise Distribution of Calls				
Sector	October	November	December	Total
AADHAAR CARD	10	21	46	77
AIRINES	12	6	7	25
BANKING	154	114	133	401
DOMESTIC APPLIANCES	156	177	147	480
EDUCATION	52	64	72	188
ELECTRICITY	324	123	116	563
FOOD AND SUPPLY	118	75	69	262
INSURANCE	59	39	65	163
LEGAL METROLOY	69	95	78	242
MEDICAL NEGLIGENCE	21	11	14	46
PETROLEUM LPG PNG CNG	300	209	514	1023
PUBLIC DISTRBUTION SYSTEM	266	544	968	1778
RAILWAYS	3	6	2	11
TELECOM	439	488	472	1399

Sector wise calls



Nature of Complaints received at State Consumer Helplines

Sectors	Nature of Calls
AADHAAR CARD	<ul style="list-style-type: none"> • Delay in getting aadhar card
AIRLINES	<ul style="list-style-type: none"> • Amount deducted but ticket not generated. • Promised services not delivered. • Not providing entitled compensation due to delay or cancellation of flights and denied boarding. • Change cancellation delay of scheduled flights. • Not refunding or partial refund of ticket amount.

BANKING	<ul style="list-style-type: none"> • Incorrect debits from the account. • ATM unauthorized withdrawals. • ATM account debited but money not dispensed. • Banking unsatisfactory redressal. • Banking delay in crediting or remittance of maturity proceeds.
DOMESTIC APPLIANCES	<ul style="list-style-type: none"> • Air conditioner ; product not repaired under warranty. • Water purifier ; product persisting same problem even after repairing. • Mobile handset ; product not replacing product having manufacturing defect. • Furniture ; product persisting same problem even after repairing. • Mobile handset ; product not giving performance as claimed. • Vacuum cleaner ; product not replacing product having manufacturing defect. • Air conditioner ; product delay in after sales service under warranty. • Television or LCD or LED ; product not repaired under warranty. • Water purifier ; product delay in after sales service under warranty. • Water filter ; product not repaired under warranty. • Mobile battery ; product not replacing the item found nonfunctional or dead on arrival or delivery.
EDUCATION	<ul style="list-style-type: none"> • Denial of refund of fees. • Non-receipt of caution money from college. • Poor faculty. • Not issuing certificate diploma degree. • College is not refunding fees after cancellation of admission. • Wanted information regarding state exam.
ELECTRICITY	<ul style="list-style-type: none"> • Low or excess voltage supply for electricity related. • Inflated bills. • Faulty or fast running meters • Erratic power supply. • Delay in reconnection subsequent to disconnection due to non-payment.
FOOD AND SUPPLY	<ul style="list-style-type: none"> • Under weight of packed items. • Illegal making of ration card. • Ration not delivers. • Problem in the making of ration card.
LEGAL METRONOLOGY	<ul style="list-style-type: none"> • Charging more than maximum retail price MRP. • W & M charging more than MRP.

INSURANCE	<ul style="list-style-type: none"> • My settlement is less than the promised amount. • Refusal to honor claim on time. • Automobile insurance delay in receipt of claim. • Delay in policy delivery. • Delay in med claim delivery. • Life insurance delay in receipt of claim.
PETROLEUM LPG PNG CNG	<ul style="list-style-type: none"> • Delay in supply of refill. • Non-delivery of LPG cylinders at home. • Delay in issue of new connection. • LPG refusing to make home delivery of the cylinder. • Overcharging.
PUBLIC DISTRBUTION SYSTEM	<ul style="list-style-type: none"> • Not providing essential commodities properly. • Enquiry regarding ration card applying procedure. • Shopkeeper not providing ration.
RAILWAYS	<ul style="list-style-type: none"> • Complaint against IRCTC they not refund.
TELECOM	<ul style="list-style-type: none"> • Broadband slow speed. • Wireless services prepaid postpaid requested service not provided. • My phone is out of order & their is a fault in phone.so what i have to do. • Broadband connection not working properly. • I am facing billing problem overcharge bill & etc. • Broadband disconnection without intimation. • Wire line services landline others. • Fault repair. • Wire line services landline deduction without any vas. • Wireless services prepaid postpaid deduction without any vas. • Billing complaints overcharging. • Activation of value added services vas without explicit consent of the consumer. • Wireless services prepaid postpaid MNP request not implemented.

CONSUMER INFORMATION

You can count on the ombudsman

THE HINDU, 7 DEC 2014

Whether it's unfair charges or a sudden change in loan agreements, the ombudsman can help.

Are you being treated unfairly by your bank? Is it asking you to bear an interest rate higher than what you signed up for? Is it penalizing you for some carelessness on its part?

Or have you been inconvenienced by a failed banking transaction and your bank couldn't care less? If your answer is yes to any of these questions, count on the banking ombudsman to come to your aid.

Falling on deaf ears

But to start with, you will have to take up your complaint with the bank concerned. If you do not hear from the bank in a month's time or it rejects your complaint or does not suggest a satisfactory course of action, only then can you approach the ombudsman's office.

You can file a complaint — in paper or via email — for free with the ombudsman office under whose jurisdiction the bank's branch falls. Let's read through some complaints that have been taken up and how these were resolved.

Stick to the letter

You approach your bank for a loan or a locker and you find the bank palming off an insurance product to you along with it. If this sounds familiar, you will relate very well to this case.

In this particular instance, a person wanting to take a housing loan was also forced to subscribe to an insurance policy by his bank. Also, while he was made to understand that he would have to pay the premium only once, the bank went on to deduct the amount from his account every year.

The bank alleged that this was done with the borrower's knowledge. The justification offered was that the insurance would protect the borrower's family from the burden of loan repayment in case he passed away before the loan was fully repaid. But with the bank having only verbally informed the borrower and not having taken the borrower's consent in writing, the ombudsman asked the bank to refund the insurance charges deducted.

In another case too, a bank was asked to refund certain charges levied on a vehicle loan borrower that found no mention in the loan agreement. The bank had charged the borrower an annual inspection fee of ₹8,000 for three years.

Going back on your word

A borrower who was sanctioned a home loan of Rs. 8 lakh at an interest rate of 8.25 per cent under a particular scheme was later told that the scheme had been withdrawn.

The bank then informed him about the new rate of interest of 8.75 per cent and asked him to sign a revised acceptance letter if he wanted to continue with the loan.

The person was left with no choice but to agree since he couldn't do without the loan then.

When the matter came up with the ombudsman, it ruled in favor of the customer and asked the bank to credit around Rs. 21,000 to his account as adjustment for excess interest charged.

Lost on technicalities

In another instance, a home loan borrower, who had regularly serviced his loan, was made to bear the brunt of a technical failure in the bank's system.

His loan was classified as a non-performing asset.

His photographs were taken and a demand notice put up on his front door.

Thanks to the ombudsman's intervention, the bank rectified its system and issued an apology to the customer apart from paying him Rs. 15,000 for the deficiency in service.

In the case of a failed ATM transaction, where the account of a customer was debited by Rs. 10,000 even though no cash was dispensed from the machine, the ombudsman asked the bank to refund the amount to the customer.

The decision was based on the cash verification report of the ATM that showed excess cash on the day of the failed transaction even as other documents submitted by the bank showed the transaction to be successful.



INTERESTING CASES / JUDGMENTS ON CONSUMER DISPUTES

Complainant paid by the insurance company on the account of accident of insured vehicle

In the matter of Shri. Vishnu Singh (Petitioner/complainant) Versus IFFCO Tokio General Insurance Co. & Anr. (Respondent), Brief facts of the case are: The Complainant, Mr. Vishnu Singh, insured his Tavera Car with the OP/Respondent, for the period 07.06.2009 to 06.05.2010. Mr. Amrit, a friend of the Complainant, on 26.09.2009, took the vehicle along with his driver to Ambala, when the car met with an accident, while returning from Faridabad, on 27.06.2009. All the occupants of the car, including the driver, died in the accident. FIR was registered with the Police Station Samalkha, District Panipat. The Complainant submitted the claim with the OP for the damages. The OP repudiated the claim on the ground that the Complainant was using the vehicle for hire and reward, which was against the terms and conditions of the insurance policy. Therefore, the Complainant filed the Complaint before the District Forum.

The District Forum partly allowed the complaint and directed the OPs to pay Rs.3,30,726/- to the Complainant, within 2 months and Rs.2,200/- as litigation expenses.

Aggrieved by the order of the District forum, OPs filed the First Appeal before the State Commission, which was allowed and dismissed the complaint.

NCDRC consider, it as total loss and allow the compensation at the tune of IDV Rs.4,40,968/-. Accordingly we direct the OP to pay Rs.4,40,968/- along with the interest @ 6% p.a. from the date of accident. The order shall be complied within 90 days from the date of receipt of this order otherwise, it will carry interest @ 9% p. a. till its realization. Therefore, set aside the order passed by the State Commission and restore the order of District Forum. The revision petition is allowed. No order as to costs.

Complaint pertaining to theft of electricity is not maintainable before consumer forum and in such circumstances revision petition is liable to be dismissed

In the matter of Ram Mehar Singh (Petitioner/Complainant) Versus Uttari Haryana Bijli Vitran Ltd. (Respondent), Brief facts of the case are that complainant/petitioner was consumer of opposite party/respondent. Opposite party issued bill on 05-09-2006 and demanded Rs.1,20,000/- as penalty, which is illegal. It was further submitted that his connection has been disconnected wrongly. Alleging deficiency on the part of opposite party, complainant filed complaint before District Forum. Opposite party resisted complaint and submitted that complainant's poultry farm was checked on 05.09.2006 and complainant was found stealing energy by taking direct supply, so meter was disconnected and demand was raised and prayed for dismissal of complaint. Learned District Forum after hearing both the parties dismissed complaint. Appeal filed by the complainant was dismissed by learned State Commission vide impugned order, against which this revision petition has been filed.

The petitioner submitted that no theft of electricity was proved against petitioner even then learned District Forum committed error in dismissing complaint and learned State Commission further committed error in dismissing appeal, hence revision petition be allowed and impugned order be set aside. On the other hand, learned counsel for the respondent submitted that as demand was raised on account of theft of electricity, complaint was not maintainable before Consumer Fora and order passed by learned State Commission is in accordance with law, hence revision petition be dismissed.

Perusal of record reveals that demand was raised on account of alleged theft of electricity by the complainant. Complainant was found stealing energy by taking direct supply. In the light of judgment of Hon'ble Supreme Court in the case of **U.P. Power Corporation Ltd. & Ors. Vs. Anis Ahmad**, complaint pertaining to theft of electricity is not maintainable before Consumer Forum and in such circumstances revision petition is liable to be dismissed.

Consequently, revision petition filed by the petitioner is dismissed with liberty to the petitioner to approach to the appropriate authority under Indian Electricity Act for Redressal of his grievance with no order as to costs.

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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 1800-345-3236
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