

Sponsored by Department of Consumer Affairs, Govt. of India

# CONSUMER BULLETIN

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Project Manager State Consumer Helpline Knowledge Resource Management Portal participated in a “one day inter- school Competition on Consumer Awareness” on August 27, 2013 organized by Centre for Consumer Studies, Indian Institute of Public Administration, New Delhi in collaboration with Gen X Consumer Club of Air Force School, Subroto Park, New Delhi. The Programme was sponsored by Department of Consumer Affairs, Government of India. 17 public Schools of Delhi participated in the competitions. Bal Bharti Public School, Gangaram won the Running Trophy for the overall performance. The objective of the competition was to create awareness among the students in the area of consumer rights & responsibilities.



**Two Days Training Programme for the Coordinators and Advisors of Haryana on Consumer Protection and Consumer Welfare** was organized on August 08-09.2013 by State Consumer Helpline Knowledge Resource Management Portal in the office of Department of Food & Supplies at Chandigarh. Participants recruited for operationalization of State Consumer Helpline attended the training programme.

**Telecom Commercial Communications Customer Preference Regulations,** has been amended by TRAI to address the concerns of telecom subscribers of receiving unsolicited commercial communications (UCC) from unregistered telemarketers. As per amended regulations:

- 1) If on verification of a complaint, it is found that the UCC has been sent by a subscriber who is not registered as a telemarketers, the telecom service provider shall be liable to pay financial disincentives of Rs.5,000/- on each complaint.
- 2) Service providers are required to submit, by the 15<sup>th</sup> of every month, to TRAI the list of all bulk connections provided during the preceding month.
- 3) In cases where the UCC contains reference to another telephone number or an entity such as bank, insurance companies, builders, for which the commercial transaction has been solicited, the telecom resources issued to the subscriber/entity for which commercial transaction has been solicited, shall be disconnected across all serviced providers on receipt of a complaint, after serving notices each on the first and the second complaint.

#### Clean Bank Note Policy:

Writing/ scribbling on the body of the currency notes would render the currency notes unfit for reissue and are to be treated as soiled bank notes as per by RBI directives to Banks. It also becomes the responsibility of the public to ensure that nothing is written/scribed by them on any part of the bank note.

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### Beginning with RTI Act 2005

**Objective:** An Act to provide for setting out the practical regime of right to information for citizens to secure access to information under the control of public authorities, in order to promote transparency and accountability in the working of every public authority, the constitution of a Central Information Commission and State Information Commissions and for matters connected therewith or incidental thereto.

And whereas democracy requires an informed citizenry and transparency of information which are vital to its functioning and also to contain corruption and to hold Governments and their instrumentalities accountable to the governed;

1) **Public Authority:** "public authority" means any authority or body or institution of self- government established or constituted—

- a. by or under the Constitution;
- b. by any other law made by Parliament
- c. by any other law made by State Legislature
- d. by notification issued or order made by the appropriate Government, and includes any—
  - i) body owned, controlled or substantially financed;
  - ii) non-Government organization substantially financed, directly or indirectly by funds provided by the appropriate Governments;

2) **Three Tiers to Seek Information:**

- a. Public Information Officer
- b. First Appellate Authority
- c. 2<sup>nd</sup> Appellate Authority ( State Information Commission/ Central Information Commission

3) **Time Lines:**

- a. Public Information Officer to respond within 30 days of receipt of application
- b. If not satisfied, 1<sup>st</sup> Appeal can be filed in 30 days of receipt of PIO response or due date of receiving response
- c. 1<sup>st</sup> Appellate Authority to decide Appeal within 30 days of receiving 1<sup>st</sup> Appeal.
- d. If still unsatisfied or no response in 30 days of 1st Appeal, 2<sup>nd</sup> Appeal can be filed in 90 days before 2nd Appellate Authority.
- e. If any application or question seeking information needs transfer to another public authority holding the information, the same need to be done within 5 days of receipt of application with a copy to Applicant

4) **Information that can be Denied:**

- a. information, disclosure of which would prejudicially affect the sovereignty and integrity of India, the security, strategic, scientific or economic interests of the State, relation with foreign State or lead to incitement of an offence;
- b. information which has been expressly forbidden to be published by any court of law or tribunal or the disclosure of which may constitute contempt of court;
- c. information, the disclosure of which would cause a breach of privilege of Parliament or the State Legislature;
- d. information including commercial confidence, trade secrets or intellectual property, the disclosure of which would harm the competitive position of a third party, unless the competent authority is satisfied that larger public interest warrants the disclosure of such information;
- e. information available to a person in his fiduciary relationship, unless the competent authority is satisfied that the larger public interest warrants the disclosure of such information;
- f. information received in confidence from foreign Government;
- g. information, the disclosure of which would endanger the life or physical safety of any person or identify the source of information or assistance given in confidence for law enforcement or security purposes;
- h. information which would impede the process of investigation or apprehension or prosecution of offenders;

decisions of Council of Ministers, the reasons thereof, and the material on the basis of which the decisions were taken shall be made public after the decision has been taken, and the matter is complete, or over:

- j. information which relates to personal information the disclosure of which has no relationship to any public activity or interest, or which would cause unwarranted invasion of the privacy of the individual unless the Central Public Information Officer or the State Public Information Officer or the appellate authority, as the case may be, is satisfied that the larger public interest justifies the disclosure of such information: **Provided that the information which cannot be denied to the Parliament or a State Legislature shall not be denied to any person.**

Notwithstanding anything in the Official Secrets Act, 1923 nor any of the exemptions permissible in accordance with sub-section (1), a public authority may allow access to information, if public interest in disclosure outweighs the harm to the protected interests.

- 5) **Penalty:** If PIO without any reasonable cause, refused to receive an application for information or has not furnished information within the time specified or malafidely denied the request for information or knowingly given incorrect, incomplete or misleading information or destroyed information which was the subject of the request or obstructed in any manner in furnishing the information, it shall impose a penalty of two hundred and fifty rupees each day till application is received or information is furnished, so however, the total amount of such penalty shall not exceed twenty-five thousand rupees
- 6) **3<sup>rd</sup> Party Information:**
- If the application seeking information is for information pertaining to 3<sup>rd</sup> party and the information has been treated by third party as confidential, PIO need to issue notice to 3<sup>rd</sup> party within 5 days of receipt of application.
  - 3<sup>rd</sup> party is given 10 days time to respond. In absence of no response within 10 days, it shall be deemed as no-objection from the 3<sup>rd</sup> party in disclosing the information.
  - Except in the case of trade or commercial secrets protected by law, disclosure may be allowed if the public interest in disclosure outweighs in importance any possible harm or injury to the interests of such third party.
  - Before denying the information to be disclosed, PIO has to provide the reasons for its non-disclosure or rejection of the application.

**APPLICATION FORMAT  
FOR INFORMATION UNDER RTI ACT 2005**

To  
The Public Information Officer/Asstt. Public Information Officer

\_\_\_\_\_

\_\_\_\_\_

- Full Name of the Applicant (in capital letters) \_\_\_\_\_
- Father's/Husband Name ( in capital letters) \_\_\_\_\_
- Complete Address \_\_\_\_\_  
\_\_\_\_\_
- Telephone No. office \_\_\_\_ Res. \_\_\_\_ Mobile \_\_\_\_\_
- Whether belong to BPL category (if yes, Please attach a copy of the BPL/Antyodaya ration card to claim waiver of the application fee): (Please tick) Yes \_\_\_\_\_ No \_\_\_\_\_

6.Details of Application Fee/Addl. Fee:-

(Application Fee – Rs. 10/-; Addl. Fee - @Rs.2/- per page for A-4 size paper created or copied by Case, DD/BC/IPO to be drawn in favour of \_\_\_\_\_ payable at the officer where application is submitted)

| Case Receipt/DD/Bankers Cheque/ IPO No. | Date | Name of the issuing Bank/Authority | Amount (Rs.) |
|---|------|------------------------------------|--------------|
|   |      |                                    |              |

7. Particulars of information required (please enclose separate sheet, if required, indicating specific details of information required and the preferred medium i.e. inspection, photocopy, softcopy, etc.)

\_\_\_\_\_

\_\_\_\_\_

Place: \_\_\_\_\_

Signature : \_\_\_\_\_

Date: \_\_\_\_\_

## 7. Fee Payable

| State            | Applica-<br>tion Fee | Cost of<br>Photo-<br>copy | Appeal |            |
|------------------|----------------------|---------------------------|--------|------------|
|                  |                      |                           | (Rs.)  |            |
|                  |                      |                           | A4/A3  | 1st<br>2nd |
| Madhya Pradesh   | 10/-                 | 2/-                       | 50/-   | 100/-      |
| Rajasthan        | 10/-                 | 2/-                       | -      | -          |
| Gujarat          | 20/-                 | 2/-                       | -      | -          |
| Himachal Pradesh | 10/-                 | 10/20                     | -      | -          |
| Haryana          | 50/-                 | 10/-                      | -      | -          |
| Andhra Pradesh   | GP                   | NIL                       | 2/-    | -          |
|                  | Mandal Level         | 5/-                       | 2/-    | -          |
|                  | Other PAs            | 10/-                      | 2/-    | -          |
| Jharkhand        | 10/-                 | 2/-                       | -      | -          |
| Chhattisgarh     | 10/-                 | 2/-                       | 50/-   | 100/-      |
| Kerala           | 10/-                 | 2/-                       | -      | -          |

No fee payable by BPL citizens

| State              | Applica-<br>tion Fee | Cost of<br>Photo-<br>copy | Appeal |            |
|--------------------|----------------------|---------------------------|--------|------------|
|                    |                      |                           | (Rs.)  |            |
|                    |                      |                           | A4/A3  | 1st<br>2nd |
| Punjab             | 10/-                 | 2/-                       | -      | -          |
| Assam              | 10/-                 | 2/-                       | -      | -          |
| Goa                | 10/-                 | 2/-                       | -      | -          |
| Sikkim             | 100/-                | 2/-                       | 100/-  | -          |
| Bihar              | 10/-                 | 2/-                       | 50/-   | -          |
| Karnataka          | 10/-                 | 2/-                       | -      | -          |
| Tamil Nadu         | 10/-                 | 2/-                       | 20/-   | 20/-       |
| Orissa             | 10/-                 | 2/-                       | 20/-   | 20/-       |
| Uttar Pra-<br>desh | 10/-                 | 2/-                       | -      | -          |
| Uttarakhand        | 10/-                 | 2/-                       | -      | -          |
| Maharashtra        | 10/-                 | 2/-                       | -      | -          |
| Delhi              | 10/-                 | 2/-                       | -      | -          |

No fee payable by BPL citizens

### Banks to enhance customer service to handle complaints pertaining to ATM transactions

All scheduled Banks/ State Co-operative Banks and District Central Co-operative Banks have been advised by RBI to initiate following actions to reduce the complaints pertaining to ATM transactions:

- The message regarding non-availability of cash in ATMs should be displayed before the transaction is initiated by the customer. Banks may exercise option to display such notices either on screen or in some other way.
- The ATM ID may be displayed clearly in the ATM premises to enable a customer to quote the same while making a complaint / suggestion.
- to make available the forms for lodging ATM complaints within the ATM premises and also display the name and phone number of the officials with whom the complaint can be lodged. This will help in avoiding delays in lodging complaints.
- Banks may make available sufficient toll-free phone numbers for lodging complaints / reporting and blocking lost cards to avoid delays and also attend the requests on priority. Local helpline numbers (city-wise / centre wise) should also be increased and should be prominently displayed in the ATM premises / banks' web-site.
- Banks may proactively register the mobile numbers / e-mail IDs of their customers for sending alerts and also educate their customers to intimate changes, if any. A time-bound programme for updation of mobile number and or e-mail of all existing accounts may be drawn up. These details should be updated periodically along with KYC details.
- To prevent fraudulent withdrawal at ATMs, RBI had mandated requirement of PIN entry for each and every transaction, including balance enquiry transactions. Banks already have in place time limits for completion of transactions at ATMs. However, as an additional safety measure, it is advised that the time out sessions should be enabled for all screens / stages of ATM transaction keeping in view the time required for such functions in normal course. Bank may ensure that no time extensions are allowed beyond a reasonable limit at any stage of the transaction.
- Creating awareness about electronic banking products is of utmost importance to prevent frauds taking place in this field and also to make customers aware of their rights and responsibilities. In view of changes taking place in this field, banks, in collaboration with Indian Banks' Association, may run advertisement campaign in both, print and electronic media at regular intervals.

### Consumer Alert (While Investing) :

**Invest only what you can afford to lose** - Avoid investing large amounts at one go. Buy small quantity at regular intervals and try to get a feel of the market.

**Avoid trying to time your entry** – Even professional investors find it difficult to catch a stock at its lowest price. Buy a stock in which you have strong conviction.

**Ignore tips and hot trends** – Often, first investments are driven by friendly tips or prevailing hot trends. Traders love beginners as they chase the hot trends and drive prices higher. However, the traders bail out, leaving beginners in the lurch.

**Have realistic expectations of returns** – Stocks can create enormous wealth, but don't expect to hit the jackpot early on. You might not earn good returns initially and may, in fact, suffer losses.

**Don't succumb to emotions** – Stocks are inherently volatile. Even a good stock can fall if the market turns bearish. Don't let fear and greed drive your investment decisions.