



# STATE CONSUMER HELPLINE KNOWLEDGE RESOURCE MANAGEMENT PORTAL



SPONSORED BY DEPARTMENT OF CONSUMER AFFAIRS, GOVT. OF INDIA

## CONSUMER BULLETIN

VOLUME 1, NO. 4, JULY 2012

### 5th Training Programme for the Coordinators and Advisors of State Consumer Helpline

Govt. of India through Department of Consumer Affairs, Ministry of Consumer Affairs has funded setting up of State Consumer Helplines in all the States. These Consumer Helplines will be Primarily providing advice, guidance and information to the consumers for getting redressal to their consumer problems. Some of the States such as Bihar, Gujarat, Madhya Pradesh, Maharashtra, Orissa and Tamil Nadu have already set up consumer Helpline and other states shall be setting up these Helplines shortly.

IIPA as a Nodal Agency to coordinate and monitor the activities of State Consumer Helplines (SCH) to provide solution and advisory services to these helplines has already scheduled 5th Training Programme for the coordinators and advisors of the States Consumer Helplines during September 03-07, 2012. The States who are keen to depute their coordinators and advisors for the said training programme may send the details of maximum three nominations immediately but not later than 23rd August 2012.



### 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

#### FSSAI

1800 -11- 2100

#### MAHARASHTRA

1800 -22- 22 62



Mrs. M. Ashok Kumar from Kovilambakkam Chennai has bought an RO Water Purifier from Aqua Pure Plus—Model : DOLPHIN DELUX from Aqua Pure Plus sales person on 04/12/2011. Since the day he purchased the product, the device was not working for a week and after repeated calls to the dealer and the Sales person, he get the same problem from his RO Water Purifier consumer have not received any service from Aqua Pure Plus since the last 6 months from after repeated call to them on their customer care numbers. Later in the beginning of may 8th, consumer called up their service manager to get this escalated but he didn't get a proper response. Whenever he call them, the answer was Technician will attend in 48 hours time (this answer is repeated since last 6 months). They do not maintain a proper record of consumer details and also they do not have a proper system to note down the customer complaints. He has sent a mail from his mail id to State Consumer Helpline consumer@tn.gov.in, Chennai, with a copy of warranty card details and invoice scanned copy, within a couple of days Aqua pure plus Company has rectified.

**Consumer Feedback:** Hi, thanks for your timely support to get this issue addressed. After your prominent follow up, I received the service from Aqua pure Plus. Thanks again. Regards,  
-Ashok.

### **Account Debited but money not Dispense from ATM;**

**In case, the money is debited but not dispensed from ATM, a written complaint to your bank irrespective of which bank's ATM you have transacted is submitted immediately. Banks are required to refund such amount within 7 days of receipt of your complaint else Banks are required to pay penalty at the rate of Rs.100/- per day for the period beyond 7 days.**

#### PROJECT MANAGER

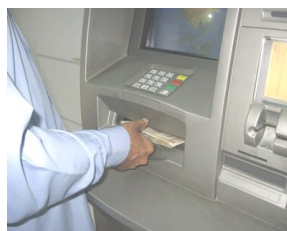
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## BANKING ADVISORIES

1. Always remember the PIN of your ATM Card. Neither disclose such numbers to anyone nor write it on any piece of paper or card.
2. Check the ATM before transacting. Do not use ATM if something suspicious is noticed.
3. Please avoid banking at Cyber Café. Any transaction like fund transfer, bills payment, ticket booking at Cyber Café is highly unsecured.
4. Change your password and PIN number at intervals.
5. Do not respond to any email seeking sensitive information or advising for updating account information. Delete all such mails. Banks do not ask such information at all.
6. In case, the money is debited but not dispensed from ATM, a written complaint to your bank irrespective of which bank's ATM you have transacted is submitted immediately. Banks are required to refund such amount within 7 days of receipt of your complaint else Banks are required to pay penalty at the rate of Rs.100/- per day for the period beyond 7 days.
7. The cheques of local clearing are to be credited to the account either on the same day or the next working day.
8. All the Banks are required to display on the notice board/web-site about the charges applicable for various services, interest etc.
9. In case you are using credit card, it is advised that you don't exceed your repayment capacity and also ensure that 100% payment as per credit card statement is paid before due date of payment as otherwise the credit card issuers are charging heavy penalty of non-payment/partial payment. Bank states in every month statement about the minimum amount payable which usually is around 5% of the total amount payable. Even if you have paid minimum amount payable, the credit card issuers are charging the interest for the balance 95% as well as on subsequent purchases.
10. While the customer has an option to drop cheque in the "cheque drop boxes", the banks are mandated to receive the cheque in person and acknowledge the same if the customer desires so.
11. Please ensure that post dated cheques issued in advance as EMI or loan repayment do not get bounce due to insufficient balances else heavy penalty charges are payable.
12. In case you have any complaint pertaining to the services of the bank, please do not sit quietly. Submit your complaint in writing to the concerned bank branch and take acknowledgement.
13. If you are not satisfied with the redressal to your complaint or you do not get any response from the bank within 30 days, the customer has an option of complaining to Banking Ombudsman of the area, the contact details of which are displayed in all the branches of any bank.
14. Do not share the details of your account even if someone is pretending to be an employee of the bank.
15. Register your mobile number with your online banking system and ATM and Credit Card as the Banks are sending SMSes as and when any transaction takes place.
16. Do not become prey to fraudulent callers if someone advise you to surrender old card for replacement with new card of higher credit limit.
17. Banks are not required to impose any value added service like insurance for loans etc. without customer's consent.
18. Ensure that merchant do not note 16 digit number of credit card while shopping.
19. Use your own pen while writing on the cheque as the scamesters are using "Magic Pens" which can be easily erased with the heat.



## BANKS HELPLINE 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

### Kotak Mahindra Bank:

1800-102-6022

### Lakshmi Vilas Bank:

1800-425-2233

### 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

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**"Multiplexes cannot over charge for cold drinks, etc."** directed by Competition Commission of India in a case **UTPE-99/2009 & RTPE-16/2009** on 23<sup>rd</sup> May 2011 under **Section 27 of the Competition Act:**

1) *M/s Inox Leisure Limited and M/s Hindustan Coca Cola Beverages Pvt. Ltd are directed to immediately stop from charging discriminatory prices from the customers.*

2) *The discriminatory conditions mentioned in the agreement dated 10.06.2008 and any other subsequent agreement to this effect be changed immediately to allow other competitors of the same product within the premises of multiplex owned by ILL.*

3) *A penalty of 5% of the average of the turnover for the last three preceding financial years is imposed upon M/s ILL and HCCBPL for deliberately entering into exclusive supply agreement to foreclose the competition and driving the competitors out of the market.*



The above directions have been issued on two separate complaints against **Ms/ Hindustan Coca Cola Beverages Pvt. Ltd. (HCCBPL)** and **Inox Leisure Limited (ILL)**. The complaints alleged:

1. That HCCBPL has been impudently indulging in blatant restrictive and unfair trade practices contrary to the explicit provisions in MRTP Act, 1969 and Consumer Protection Act, 1986 has entered into an understanding with INOX Leisure Private Limited In pursuance of the said agreement, HCCBPL has been supplying some of its products which include, inter alia, the packaged drinking water and soft drinks at an inflated and exorbitant price and in sharp variance with ordinary price of these products in any prevailing market and thereby the company is wantonly enforcing two pricing for the same products of same quality, quantity, standard and package.

2. That HCCBPL has been supplying 500 ml water bottles and 400 ml orange pulp soft drinks at a M.R.P. of Rs.20/- and Rs.40/- respectively, though these products are available in any prevailing market at Rs.10/- and 25/- respectively. HCCBPL printed these MRPs on these products in order to deceive and induce the consumers to believe that the products are being sold at the M.R.P. fixed by the manufacturer.

3. That ILL is selling the products of HCCBPL only and to that extent the consumer's right to choice is violated. Thus, the consumers' right to have access to a variety of goods at a competitive price is infringed by the company by enforcing its vertical restrictive trade agreement with INOX Leisure Limited. Thus HCCBPL is enforcing two different prices for the same products of the same quality, quantity, standard, and package without any difference of whatsoever.

4. That HCCBL has entered into an agreement with M/s INOX Leisure Private Limited (ILL) which operates multiplexes and screens in various cities. In pursuance of the agreement, HCCBPL has been supplying beverages at an inflated and exorbitant price in comparison to the price of these products in the ordinary market. Therefore, HCCBPL is enforcing two different prices for the identical products. Such an agreement between HCCBPL and ILL is anti-competitive as ILL is selling products of HCCBPL only no choice to the consumer is available inside the multiplex and theatres.

## BANKS HELPLINE NUMBERS

**Tamilnadu**

**Mercantile Bank**

**180-0425-0426**

**Union Bank of India:**

**1800-222-244**

**United Bank of India:**

**1800-345-0345**

**YES Bank:**

**1800-2000**

**Dena Bank:**

**1800-233-6427**

**Andhra Bank:**

**1800-425-1515**

**Axis Bank:**

**1-800-103-5577**

**Bank of Baroda:**

**1800 102 44 55**

**Bank of India:**

**1800-220-088**

**Bank of Maharashtra:**

**1800-233-4526**

**Canara Bank:**

**1800-425-0018**

**Central bank of India:**

**1800-200-1911**

**State Bank of Travancore:**

**1800-425-5566**

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## A widow got her cheque amount from bank after intervention of consumer Advice Centre, Ganjam, Orissa.

One Sisula Pradhan of Mathura village under Kholikote block in the district of Ganjam on 1st Feb. 2012 approached the CAC, Ganjam at office to redress her following grivence-

The said Sisula Pradhan got a cheque bearing no. 896347 of Rs. 75,000/- from the Education dept. of Odisha in the year 2010. she deposited the said cheque in Indian Bank of kholikote Branch on 11-05-2010 but the amount was not credited to her account bearing no. 553053917 till she approached this office. In the mean time, she approached different authorities of Bank even through she approached the Banking Ombudsman but to no avail.

Thereafter, the Consumer Advisor of CAC discussed about the matter with the Branch Manager of Indian Bank, Kholikote Branch on the same day but the Branch Manager denied to credit the amount and asked to produce a duplicate cheque only then we will credit the amount. Immediately after this , the Consumer Advisor sent all the information along with the copy of documents like scan copy of deposit slip , cheque missing letter during transit period which was communicated by the transit bank, Bhubaneswar to email of DGM & Circle Head-cum-Nodal Officer of the Bank at Bhubaneswar and advice him to credit the amount with interest as quickly as possible because the was deficient in service for missing if the cheque by the bank, the consumer shall not suffer. Non credit amount for such long period is violation of banking code and RBI regulations. The branch of the bank is responsible for such deficient service. At the same time, the Consumer Advisor discussed the matter over phone with the said officer of the Indian Bank. On 8th Feb. 2012 the branch Manager of the Indian Bank, Kholikote Branch credited the cheque amount of Rs. 75,000/- in the account of Sisula Pradhan and rushed with a staff and bank statement about the deposit of the amount in the account to her house and apologized for rendering the deficient service for last two years and also assured to deposit the interest amount within six days after calculation of the interest rate.

**Conclusion:** For expertise knowledge on banking code and taking action in time by the Consumer Advisor, the said widow of a remote village of the district got her rights without further delay.



### Readers View:

Thanks you & your team for successfully publishing newsletter. Thank you from bottom of the heart for regularly sending me the newsletter. I am surprised to find helpline no. for Uttar Pradesh.  
- Dr. Arum Bhadauria

This is great initiative. Gives readers relevant updates in a quick snapshot. Keep up the good work.  
- Shagufta Kamran

Myself and my colleagues will be benefited by the information provided in the same and I assured you that our team will provide you the input/suggestion for the same in future.  
- Kiran Grover

Please keep sending the newsletter. It is very informative. We are consumers forum are also into consumers problems solving system. How can we both work to-gether.  
- Dr. Sunil Prakash

It would be so useful to further continue this in other languages for the benefit of all parts of the country.  
- Madhulika Prakash

### OTHER HELPLINE NUMBERS

**POLICE CONTROL ROOM**  
100

**RAILWAY ENQUIRY**  
139

**FIRE SERVICES**  
101

**WOMEN**  
1091

**CHILDREN**  
1098

**LIFE INSURANCE COOPERATION**  
1800-22-4077

**MINISTRY OF OVERSEAS INDIAN AFFAIRS**  
1800-11-3090

**SPEED POST**  
1800-11-9888  
1800-233-7999

**EMPLOYEES STATE INSURANCE CORPORATION (ESIC)**  
1800-11-2526

**UTI MUTUAL FUND**  
1800-11-3555

**INDIA METEOROLOGICAL DEPARTMENT**  
1800-180-1717

**UIDAI**  
1800-180-1947



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