



State Consumer Helpline Knowledge Resource Management Portal  
(SCHKRMP)



सत्यमेव जयते  
Government of India

## Consumer Bulletin



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

### “Telecom and Consumer” and “Consumer Empowerment” through Helplines

The *Six Week Customized Training Program for Indian Telecommunication Service Probationers* sponsored by the **Department of Telecommunication** commenced on **1<sup>st</sup> July 2014** at the Indian Institute of Public Administration (IIPA). Project Manager Shri. S. K. Virmani, SCHKRMP took a session on **“Telecom and Consumer” and “Consumer Empowerment” through Helplines** on 1<sup>st</sup> July, 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. The participants were also acquainted with the grievance handling mechanism in telecom companies as per TRAI regulations.



### Telecom Service and Consumer



Mr. S.K. Virmani, Project Manager, SCHKRMP took a session on **“Telecom Services and Consumer”** on 17<sup>th</sup> July 2014. During 17<sup>th</sup> Training of Trainers Programme for the Faculty Members of Training Institutions on Consumer Protection and Consumer Welfare held at IIPA, New Delhi during July 14-18, 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.

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## Brief on the Interesting Resolved Cases

1. Regiment of Lieutenant Aakash Chowan from Ambala order 5 seater godrej interio sofa two single seater and one three seater from glass place 43, Madhaya Marg, Sector -7 c, Chandigarh -160019 worth Rs. 70,000. At the time of booking rs.43, 000 was paid to glass palace. Dealer delivered sofa set without one single seater stating the reason that it was damaged and will be delivered soon. After regularly calling the dealer for one month, he delivered a substandard sofa set, entirely different from rest of the set. Complainant refused to accept that. After passage of one month, still the sofa was not delivered.

Complainant contacted State Consumer Helpline, Haryana through toll free number: 1800-180-2087. Helpline took up the matter with manager, glass palace, Mr. Vikram. The matter was resolved on 6 June 2014. Sofa set has been returned and complainant has received full payment.

2. Mr. Mohit bansal from Gurgaon had purchased a Samsung split AC 3 star, 1.5 tons from big bazaar, Ambience Mall, Gurgaon on 3<sup>rd</sup> may, 2014. After installation Samsung team informed him that compressor of AC is damaged and it needed to be replaced or refunded. On 29th may 2014 he was informed by the Samsung Company that he would be refunded Rs. 31691 within 7 days. By evening, he was told Samsung that big bazaar has cheated nor replaceable.

The complainant registered his online complainant with state consumer helpline through web-portal "[www.consumeradvice.in](http://www.consumeradvice.in)". State Consumer Helpline, Haryana raised the issue with Mr. Saurabh, manager of future group he promised to resolve the matter within 24-28 hours. His matter was resolve on 4<sup>th</sup> June 2014. Money was refunded to him.

3. Mr. Mukesh Kumar from Faridabad had purchased Hitachi AC. After 10 year days it started giving problems. AC was not cooling. He complained many times to customer care, but each time same problem was occurring in AC. He was unsatisfied with AC and wanted to replace it. His AC was under warranty till 26 may, 2014.

The complainant registered his online complainant with state consumer helpline through web-portal "[www.consumeradvice.in](http://www.consumeradvice.in)". State Consumer Helpline, Haryana advised him to lodge a written complaint with ASM, Hitachi, and Haryana circle. His complaint was forwarded to Mr. Anil Nagar, ASM, and Faridabad. AC has been replaced and matter is resolved.

4. Mr. Tarun from Panipat brought 400 gm Amul Cheese from Big Bazaar, Panipat in April 201. The manufacturing date of cheese was February, 2014 and the expiry date was 9 months from date of manufacturing. When he opened cheese, he found it defective. He complained to Amul customer care, they assured him to replace the cheese, but they did not.

Complainant contacted state consumer helpline, Haryana through its toll free number. Helpline took up the matter with branch manager, Mr. Vinay Sood. He assured to replace the cheese within a day. The new packet of cheeses was delivered to Mr. Tarun on the same day.

5. On 23<sup>rd</sup> may, 2014, Mr. Anuj Garg from Faridabad had made a request in flip kart to refund his money (Rs. 5148) regarding purchase of Samsung galaxy star pro. Company stated that they have 10 days refunding/ return policy, so request of complainant could not be entertained as it had crossed 10 days. Ordered ID regarding purchase of mobile was OD40417068515.

The complainant registered his online complainant with state consumer helpline through web-portal "[www.consumeradvice.in](http://www.consumeradvice.in)". Helpline verified replacement/ refunding policy of company which was found to be 30 days, thus making the complainant eligible for getting refund of Rs. 5148. An amount of Rs. 5148 was refunded to complainant on 23th June 2014.

## Government may delink direct benefit transfer scheme from Aadhaar Cards

[ *Economic Times: 1<sup>st</sup> July 2014* ]

**New Delhi:** The government is likely to announce a boost to the direct benefit transfer (DBT) scheme in the forthcoming budget with a few minor changes and delink it from Aadhaar cards, spelling what could be the final nail in the coffin for the previous regime's ambitious Unique Identification project that sought to cover all residents in the country.

The move is part of the revamp of the financial inclusion campaign that will focus more sharply on empowering business correspondents to push financial products in the rural market.

*"The intention is that the beneficiary should continue to directly receive the benefit, which is possible without Aadhaar,"* said a finance ministry official, indicating that seeding of bank accounts with Aadhaar numbers would not be a prerequisite for the direct benefit transfer scheme.

The scheme aims to transfer subsidies directly to people living below the poverty line. The new government is expected to take refuge in the Supreme Court order, which directs that Aadhaar should not be mandatory for availing government schemes or subsidies. Under the previous Congress led UPA government, banks were asked to seed bank accounts with Aadhaar numbers and funds were transferred using National Automated Clearing House-Aadhaar Payment Bridge System.

*"The focus is on expanding the reach of banking coverage by opening more bank accounts and supporting it through new technological structures such as mobile banking,"* the official said, adding that all measures would be taken to strengthen the banking infrastructure to enable beneficiaries to withdraw money.

The government also plans to push mobile banking through its common USSD platform, which offers basic banking facilities such as money transfer and bill payments on simple GSM-based mobile phone. "This will be one of the cornerstones of the financial inclusion agenda," said the official, who did not wish to be identified.

Business correspondents (BCs) may also be empowered to sell more products in order to push other financial products. "We have to expand the scope of BCs so that they can offer multiple financial services at lower cost," the official said, adding that the services of BCs should be used in financial literacy and credit counseling.

*"Public sector banks have a responsibility but it has to be financially viable so that banks pursue the government's agenda in true earnest,"* said MP Shorawala, an independent director with Central Bank.

## Buy rail tickets at New Delhi Station with smart card

[ *The Hindu: 10<sup>th</sup> July 2014* ]

With non-cash payment increasingly becoming an important mode of financial transactions, the Indian Railways have launched a smart card that could be used to buy unreserved tickets, reserved tickets, apart from making payments for retiring rooms.

The facility of issuing the Go-India Smart Card has been provided at the New Delhi railway station -- one of the 11 stations chosen across six railway zones as a pilot project for the initiative.

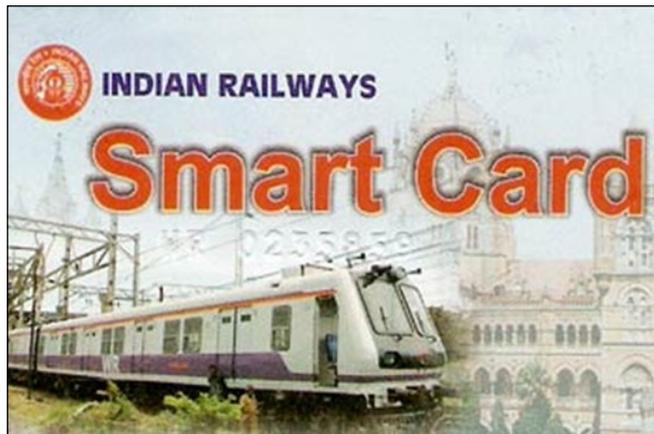


Two dedicated counters have also come up on the Ajmeri Gate side of the station from where these smart cards can be used to buy railway tickets. The cards can also be used to buy unreserved tickets from the Automatic Ticket Vending Machines (ATVMs) installed at the station.

*"In Northern Railway, New Delhi has been identified as one of the centers under this pilot for the Go-India Smart Card project. Two counters, one for Unreserved Ticketing System (UTS) and the other for Passenger Reservation System (PRS) have been made operational at the Ajmeri Gate side of the New Delhi railway station. Passengers can purchase UTS tickets through the Go-India Smart Card from the nominated UTS counter and they can also purchase PRS ticket from Go-India PRS counter installed adjacent to PRS current reservation counter towards the Ajmeri Gate side,"* an official said.

The card can be used for accessing Indian Railway facilities like UTS, PRS and Retiring Room (RR) counters. The Go-India Smart Card can be purchased by paying a security amount of Rs.50 with the first minimum recharge top-up of Rs. 20.

It can be recharged in the multiple of Rs.50 but the maximum recharge amount is Rs.10,000. The officials, however, clarified that the Go-India Smart Card is a separate card from existing ATVM smart card. *"The Go-India Smart Card can be used across UTS, PRS, RR and existing ATVM of the Indian Railways, but the existing ATVM smart card can be used only across ATVMs of that region,"* an official said.



## Discom launches helpline

[ The Times of India: 24<sup>th</sup> July 2014 ]



**New Delhi:** For residents of south and west Delhi, discom BSES Rajdhani has launched a toll-free helpline number where one can register complaints regarding power-related emergencies. A BSES spokesperson said that *the number, 1800-10-39707, would be a 24x7 helpline.*

*"We are the first power utility in the city to provide such a service. It will cater to complaints involving emergencies like fire and shock and issues regarding streetlights. This number is in addition to an existing option where consumers can register emergency complaints,"* he said.

## Beware of the tall claims made by insurance advisors

[ Economic Times: 3<sup>rd</sup> July 2014 ]

Since 2010, the Insurance Regulatory and Development Authority (IRDA) has taken several measures to curb mis-selling, but enterprising advisors still manage to con many unsuspecting customers. Victims often complain about the "promises" made by the advisor while explaining the details of the product. But, by the time people figure out about the broken promises, it is too late as redressal could be long drawn and often time consuming as proving the verbal promises made by the salesperson could be extremely difficult.

"In fact, you are likely to be told that you ought to have cancelled the policy during the free-look period if you found it to be unsuitable. Unfortunately, not many policyholders are aware of this 15-day window when you can return policies," says Tanwir Alam, MD and founder, Fincart. You should never go blindly by the tall

claims of the insurance advisor. If the promise is too good to be true, there is always a catch. Here are a few 'too good to be true' pitches that you might come across.

### **Claim: This Bond is Better Than an FD**

Mostly, it is a product without any assured returns. Walk into a bank to open a fixed deposit of five years, chances are that the official would ask you to go for a bond that offers better returns. Some distributors also tend to pass off traditional endowment plans that invest in secure government securities and debt instruments - as tax-free bonds.



"They are presented as assured returns products to unsuspecting insurance-seekers," says Alam. The investor, looking for an investment to earn better interest, may end up paying mortality charges for the life cover he may not require. It could be brutal for elderly individuals who get duped into buying Ulips where the mortality charges for their age bracket are steep.

### **Claim: Pay the premium only for a year Implication**

It is like just any other one-time investment Truth: It is mostly a product that requires regular premium. We are not talking about single premium products here. We are talking about regular insurance products sold on yet another tall claim. "Ulips are sold as not having any lock-in period and like a regular account in which one can pay premium and withdraw whenever the insured needs funds," says Arvind Laddha, CEO, Vantage Insurance Brokers. Often, the policyholder realises that she has been taken for a ride only when she receives a reminder about paying the premium. So, don't skip reading policy brochures.

### **Claim: Switch policy and earn better Implication**

There is a better product that will give superior returns. Truth: The new product offers better commission to the advisor. When your agent tries to convince you to sell your existing insurance policy and buy a new "better" product, just must him the door.

Tell him that an insurance product is not like investments and you don't buy and sell them periodically. The only reason that the agent is trying to push for it is the attractive return it fetches him. Products with investment component typically pay higher commissions in the initial years.

## **Emergency medical facilities in trains**

*[ The Statesman: 25<sup>th</sup> July 2014 ]*

First Aid Boxes have been provided on all passenger carrying trains and Augmented First Aid Boxes have been provided in nominated long distance trains. The front line staffs deployed on trains is trained in rendering First Aid. Services of doctors travelling as passengers are utilized to attend to passengers who are in need of urgent medical assistance.

Trains can also make unscheduled halts, if necessary, at the stations en-route in emergencies. The Station Masters have details of doctors, clinics & hospitals, both Government and Private, in the vicinity of the stations, so that their services could also be availed, in emergencies.



Life saving medicines/injections such as Tab. Sorbitrate 10 mg, Soluble Aspirin 100/150 mgm, Injection Deriphyllin, Injection Lasix 40 mgm, Injection 25% glucose, Injection Adrenaline 1 ml, Injection Efcorlin 100 mg, Injection Atropine 1 ml, Injection Pheniramine Maleate 25 mgm, Ringers solution- 450 ml, Injection Normal Saline 0.9% 450 ml etc. are available in Augmented First Aid Boxes in long distance trains.

Ticket vending machines: The railway is considering adding another 5000 automatic ticketing vending machines at stations all zonal across all zonal railways. Of these 2000 will be coin operated and 3000 smart card operated, Mr. Sinha said. The procurement of these machines will start from this financial year. Besides smart card ATVMs have been deployed at 313 stations. Mr. Sinha said at times, due to vandalism and rough usage by passengers, some of these machines get defective. The zonal railways are constantly monitoring the performance, he said.

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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 Consume Helpline's, (SCH) provide solutions and advisory services to these help-lines, maintain knowledge and database, build capacity of the SCH's personnel and provide for integration and convergence.

WE'RE ON THE WEB !

<http://consumereducation.in/>

<http://consumeradvice.in/>

## STATE CONSUMER HELPLINES

<b>ANDHRA PRADESH</b> 1800-425-0082 1800-425-2977	<b>GUJARAT</b> 1800-233-0222 079-27489945 / 46	<b>MADHYA PRADESH</b> 0755-2559778 / 155343	<b>RAJASTHAN</b> 1800 -180- 6030
<b>ARUNACHAL PRADESH</b> 1800-345-3601	<b>HARYANA</b> 1800 -180- 2087	<b>MAHARASHTRA</b> 1800-2222-62	<b>SIKKIM</b> 1800-345-3209 1800-345-3236
<b>ASSAM</b> 1800-345-3611	<b>HIMACHAL PRADESH</b> 1800 -180- 8026	<b>MIZORAM</b> 1800 -231 -1792	<b>TAMIL NADU</b> 044-28592828
<b>BIHAR</b> 1800 -345- 6188	<b>KARNATAKA</b> 1800-425-9339	<b>NAGALAND</b> 1800-345-3701	<b>UTTAR PRADESH</b> 1800-1800-300
<b>CHHATTISGARH</b> 1800 -233 -3663	<b>KERALA</b> 1800-425-1550	<b>ODISHA</b> 1800-345-6724 1800-345-6760 0674-2351990 / 2350209	<b>WEST BANGAL</b> 1800-345-2808