



STATE CONSUMER HELPLINE KNOWLEDGE RESOURCE MANAGEMENT PORTAL



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CONSUMER BULLETIN

Banks are not allowed to charge pre-payment penalty for Home Loan on floating rate of interest: Reserve Bank of India vide their circular no. DBOD NO.Dir.BC.107/13.03.00/2011-12 dt. 05/06/2012 have notified that banks will not be permitted to charge foreclosure charges/ pre-payment penalties on home loans on floating interest rate basis, with immediate effect.



The committee on customer services in Banks had observed that foreclosure charges levied by Banks on pre-payment of home loans are resented upon by home loan borrowers across the board especially since banks were found to be hesitant in passing on the benefits of lower interest rates to the existing borrowers in a falling interest rate scenario. As such, foreclosure charges are seen as a restrictive practice deterring the borrowers from switching over to cheaper available source.

VOLUME 1, NO. 3, JUNE 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
1800-22-2262

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



The Cable Television Networks (Regulation) Amendment Bill, 2011 mandates that all cable TV Operators will have to transmit TV signals in an encrypted format through a digital addressable system through the installation of a set top box in every cable TV home. The bill mandates digitization of cable television mandatory in India starting with 4 metros (Delhi, Mumbai, Chennai and Kolkata) on or before 30th June 2012 and pan-India by 2014. Viewers would be able to choose and pay for only those channel as per their desire rather than having to pick packages with fixed prices. However Ministry of Information and Broadcasting now has extended the deadlines from 30th June 2012 to 31st Oct. 2012 for 4 metros.

Got the money back which has not been received from ATM:

Mr. K Durai Raj a consumer of SBI for past 10years, tried to withdraw Rs. 10,000/- from Tamilnadu Mercantile bank ATM but he could not receive Rs. 10,000/- from ATM and Transaction Slip also showed "Invalid Transaction". But he found amount got debited from his account. So he informed to Bank customer care about the problem. Despite several complaints, Bank did not resolve the issue for more than 2 months. Affected consumer sent a mail from his mail id to State Consumer Helpline consumer@tn.gov.in Chennai, with a copy of mini statement details and Passbook scanned copy. With the intervention of SCH, within a couple of days SBI refunded the amount debited from the account of the consumer.



PROJECT MANAGER

Room No-7 Indian Institute of Public Administration , I.P. Estate , Ring Road , New Delhi- 110002

Phone - (011) 23705055 , 23705054 , FAX - (011) 23705054

Email - schkrmp.iipa@gmail.com , Website - www.consumereducation.in



Dishonor of Cheque towards payment of insurance premium: Where the cheque for payment of premium was lying dishonored at the time when the vehicle met with an accident and the State Commission allowed the claim because the insurer had not informed the insured that his cheque was dishonored, the National Commission reversed the judgment and held that it was not necessary that the dishonor of the cheque or cancellation of the policy should be intimated to the insured ***“The fact that the cheque had bounced was a matter within the knowledge of the insured. At any rate there would be that presumption and therefore in the ordinary circumstances no special notice would be required.”***

Quality of Service (QoS) Regulation for Digital Addressable Cable TV System:

1. Consumer Complaints are to be responded within 8 hours.
2. No Charges, other than rentals for Set Top Box is to be charged, in case connection is suspended on the request of the consumer for a period of minimum one month to maximum 3 months.
3. The operators are to offer three schemes for Set Top Boxes to the consumer namely outright purchase, hire purchase and rentals.
4. Minimum warranty of one year to be provided for STB on outright purchase scheme.
5. The security deposits for the Set Top Boxes to be refunded within 7 days of surrender of the Set Top Box by the consumer.
6. The consumer care number has to be toll free and to be widely publicized.



READERS OPINION:



Greeting from Rajkot. We thankfully acknowledge of the above newsletter. We will try to translate it into Gujarati and publish it in all Gujarati Local Newspapers. Looking forward to knit your corporation in near future. We seek your whole hearted support for this initiative. —**Ramaben R. Mavani**

Thank you for e-mailing the newsletter. Hope this will continue. —**Vishrant**

The 2nd Consumer Bulletin, May 2012 brought out by The State Consumer Helpline Knowledge Resource Management Portal Indian Institute of Public Administration, New Delhi is really good. I sincerely appreciate your efforts in this regards. It is heartening that helplines are addressing the grievances of the consumer effectively. Such bulletins will certainly spread consumer awareness as they are informative and enlightening. —**Dr. C. Sheela Reddy**

I am very much interested to read your bulletin, an importantly informative one. —**M C Aggarwal**

I am interested in Consumer Bulletin. will it be possible to email the same to me regularly. —**J P Shah**

Thank you for the information. —**M. V. Mathews.**

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1800 -180- 6030

FSSAI
1800 -11- 2100

MAHARASHTRA
1800 -22- 22 62

INSURANCE HELPLINE NUMBERS

Iffco Tokio General Insurance:
1800-103-5499

Cholamandalam MS General Insurance Company Ltd:
1800-200-5544

HDFC ERGO General Insurance Co. Ltd.:
1800 2 700 700

ICICI Lombard General Insurance Company Ltd:
1800-2666

New India Assurance Co. Ltd.:
1800-209-1415

Royal Sundaram Alliance Insurance Co. Ltd:
1860-425-0000

Star Health and Allied Insurance Company Limited:
1800-425-2255

Tata AIG General Insurance Co. Ltd.:
1800-266-7780

The Oriental Insurance Company Ltd:
1800-11-8485

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