



# CONSUMER HANDBOOK

(India Diary)



Citizen consumer and civic Action Group (CAG)



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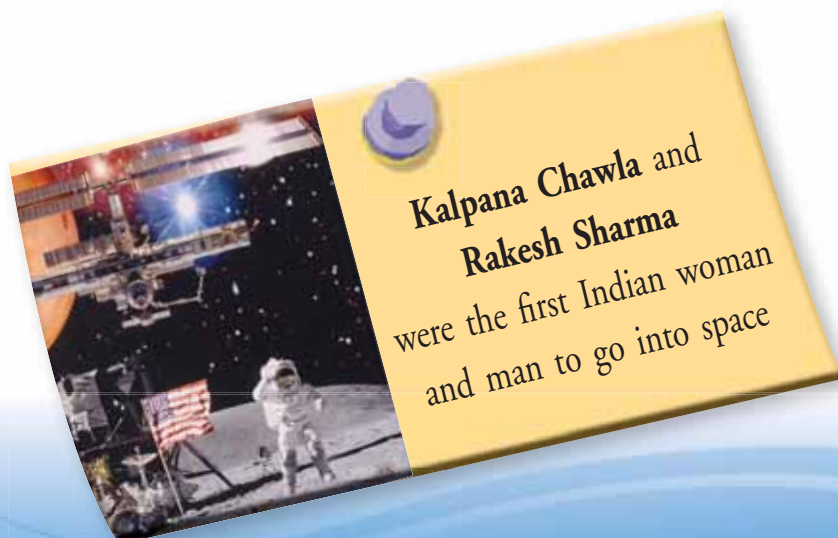
# OUR COUNTRY

## India at a Glance



Our country was home to one of the oldest civilizations in the world. Today we are one of the largest of countries in Asia and surrounded as we are by mountains and sea, we have a distinct geographical entity. India possesses a kaleidoscopic variety of landscapes, a vibrant diversity of people and a rich cultural heritage.

Do you know that we are one of the top industrialized countries in the world and one of the few nations to have gone into outer space?



## Important Facts

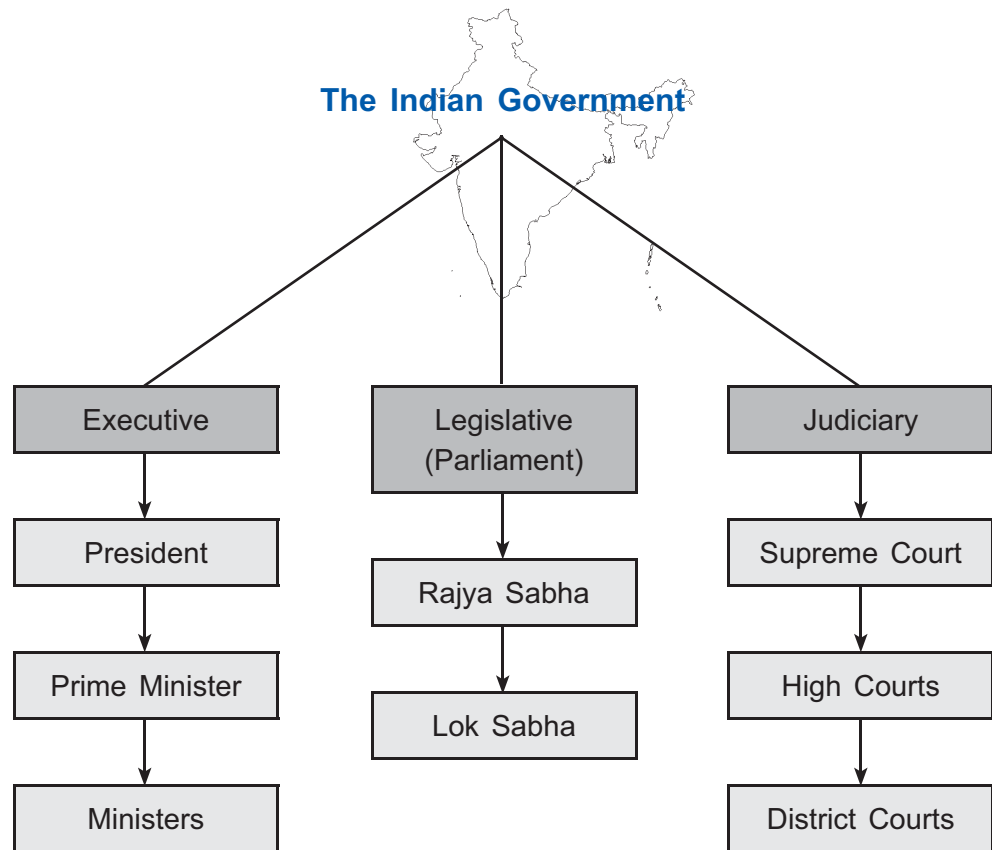
- ▣ Area – 3.3 million sq.km
- ▣ Population – 1,166,079,217 (2009 estimate)
- ▣ Coastline – 7,516.6 km
- ▣ Climate – tropical monsoon mainly
- ▣ Growth Rate – 1.548 (2009 estimate)
- ▣ Birth Rate – 22.22/1000 population (2009 estimate)
- ▣ Death Rate – 6.4/1000 population (2009 estimate)
- ▣ Life expectancy – 63.5 years (Sept.2010 Annual Report of the Ministry of Health and Family Welfare)
- ▣ Telephone Code – +91

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## Snippets

- ◆ India is a Sovereign Socialist Democratic Republic with a Parliamentary system of Government.
  - ◆ There are 28 States and 7 Union Territories.
  - ◆ India gained Independence on 15th August 1947 and became a Republic on 26th January 1950.
  - ◆ The Constitution of India is the fountain source of the legal system in the Country.
  - ◆ There are 22 recognised National Languages, of which Hindi is the Official Language and English is the associate Official Language. Besides these, there are 844 different dialects that are practiced in various parts of the Country.
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## The Indian Government



### How are laws made?

*O*ur Parliament is representative of the democratic set up of the country. It runs on the principles set by the Indian Constitution, which came into force on 26th January, 1950. The two Houses of Parliament, the Rajya Sabha and the Lok Sabha, are endowed with certain responsibilities and duties. Passing of bills and making of laws is the primary duty of both the Houses. A Bill is the draft of a Legislative Proposal, which, when passed, becomes an Act of Parliament (Law). Before it can be processed through either of the two Houses, however, it must be formally read. Afterwards, both Houses must agree with a two thirds majority vote on the Bill for it to pass. Once it passes the house, the President may sign or veto it. If it gets signed, it becomes the Law.



## The place you live in

States/UTs	Capitals	Pop. (in mil) 2001 Census	Area	GDP (in mil)
A&N Islands (UT)	Port Blair	.356	8,249	15,620
Andhra Pradesh	Hyderabad	76.21	275,045	2,691,730
Arunachal Pradesh	Itanagar	1.09	83,743	22,620
Assam	Dispur	26.65	78,438	575,970
Bihar	Patna	82.99	94,163	796,820
Chandigarh (UT)	Chandigarh	.90	114	98,720
Chattisgarh	Raipur	20.83	135,191	519,210
D&N Haveli (UT)	Silvassa	.22	491	7,001
Daman&Diu (UT)	Daman	.158	112	5,028
Delhi (UT)	Delhi	13.85	1,483	1,053,850
Goa	Panaji	1.34	3,702	124,000
Gujarat	Gandhinagar	50.67	196,024	2,166,510
Haryana	Chandigarh	21.14	44,212	1,006,760
Himachal Pradesh	Shimla	6.07	55,673	254,350
Jammu and Kashmir	Srinagar	10.14	222,236	242,650
Jharkhand	Ranchi	26.94	79,714	629,500
Karnataka	Bangalore	52.85	191,791	1,750,930
Kerala	Thiruv'puram	31.84	38,863	1,327,390
Lakshadweep (UT)	Kavaratti	.06	32	1,909
Madhya Pradesh	Bhopal	60.34	308,245	1,185,860
Maharashtra	Mumbai	96.87	307,713	4,324,130
Manipur	Imphal	2.16	22,327	64,380
Meghalaya	Shillong	2.31	22,429	70,520
Mizoram	Aizwal	.88	21,081	29,850
Nagaland	Kohima	1.99	16,579	53,460
Orissa	Bhubaneshwar	36.80	155,707	714,280
Pondicherry (UT)	Pondicherry	.97	479	64,570
Punjab	Chandigarh	24.35	50,362	1,047,050
Rajasthan	Jaipur	56.50	342,239	1,241,990
Sikkim	Gangtok	.54	7,096	20,400
Tamil Nadu	Chennai	62.40	130,058	2,462,660
Tripura	Agartala	3.199	10,486	66,010
Uttarakand	Dehradun	8.48	53,483	257,760
Uttar Pradesh	Lucknow	166.19	240,928	2,737,850
West Bengal	Kolkata	80.17	88,752	2,360,440

# YOU, THE CONSUMER

## Who is a consumer ?

A 'consumer' is defined as a person who buys goods or avails services for consideration.

Goods may include consumable goods (like wheat flour, salt, sugar, fruits, etc.) or durable consumer goods (like television, refrigerator, toaster, mixer, bicycle, etc.). Services that are paid for may include electricity, telephone, transport, theatre / cinema, postal / courier, etc.



It is interesting to know that a beneficiary is also a 'consumer'. For example, Sandeep sent an important medicine by courier to his sister, Sunitha, who was ill. The courier reached late by 4 days due to which Sunitha's health condition worsened. She had to be taken to a city hospital for treatment and incurred heavy expenses. Later, being the beneficiary, she took up the issue with the courier company.

A person who purchases goods for resale or for any commercial purpose does not come under the definition of 'consumer'. However, when a self-employed person's livelihood depends on his business, then he is considered a 'consumer'.



## Why consumers should be protected

Consumers make innumerable choices everyday encompassing a wide variety of products and services. Consciously or not, these choices affect the quality and calibre of their lives. This places a huge burden on the consumer to make the right choices with very limited knowledge or information.

Today, India has a large buyers market and consumers have the liberty of an enormous variety of choices with regard to the products or services they want. But along with this freedom of choice comes the caveat of an increasing number of ways to be exploited or even cheated. The constant sales pressure from manufacturers and service providers, through innovative means like catchy advertisements, attractive prizes, discounts, etc., lure gullible consumers into buying products and services without accurate information.



Rapid changes in the market forces have increased the intricacy and obscurity of specific services, often outpacing legislation much to the disadvantage of consumers. Implicit trust and complete faith that is reposed by consumers in the ability of the market and market forces to protect them have been found time and again to be misplaced. In such circumstances, it is essential for consumers to be protected and for them to develop the necessary skills to make informed choices.

While several inroads have been made regarding the comprehension of consumer rights, the negative aspects of today's consumerism are primarily the promotion of unsustainable consumption patterns and the complete faith that is reposed by consumers in the ability of market forces to protect them.

Do you know?

The Consumer Protection Act in India was enacted in 1986.

## What are your rights & responsibilities as a consumer?

**Consumer Rights** – The right of a consumer under Consumer Protection Laws that are designed to ensure fair competition and the availability of truthful information in the market place.



In the mid twentieth century, the two stalwart figures in the consumer protection movement were the consumer activist Ralph Nader and the US President John F Kennedy. In a historic speech in 1962, Kennedy was the first one to define the basic consumer rights as they are still used today. Ralph Nader was one of the earliest consumer activist to challenge big business and industry. Several young people were inspired by him and the Public Citizen, an organisation started by him in 1971 is even today one of the largest organisations in Consumer Protection. Kennedy's Bill of Rights included the right to safety, information, choice among a variety of products and services at competitive prices, and a fair hearing by governments in the formulation of consumer policy.

Later, four more consumer rights were added: Rights to Redress, to Consumer Education, to Satisfaction of Basic Needs and to Concern for the Environment.

We shall discuss here the eight consumer rights.

### **Right to Safety**

The right to be protected against products, production processes and services, which are hazardous to health, life or property.

Ranjith's father had some irritation in his eyes. He asked Ranjith to get a particular eye-drop from the pharmacy next door after consulting a doctor. The pharmacist said that he did not have that particular eye-drop and gave Ranjith another eye-drop. When Ranjith objected to this, the pharmacist told Ranjith that this other eye-drop was completely safe and would give relief to the patient. However, when Ranjith's father applied the medicine, he felt a burning sensation in his eyes. He could not bear the pain and had to be rushed to the hospital. The doctor was upset as the patient's eyes were in bad shape. The eye drops were sent for testing and it was found that the eye drops contained a dangerous chemical, which could have caused complete loss of vision, and should not have been supplied by the medical shop without a doctor's Prescription. Ranjith's father filed a complaint in the Consumer Forum seeking compensation for deficiency in services.

### **Right to be Informed**

Which means the right to be given the facts needed to make an informed choice or decision, such as quality, quantity, potency, purity, standard and prices of a product or service. The right to be informed now goes beyond avoiding mere deception and is a protection against misleading advertisements, labeling or other such mal-practices.

Rajesh was a sixth standard boy who loved cricket. One day he saw an advertisement, which showed his cricket idol, Vikram Davidakar on television saying “ I drink Horplan thrice a day. You should too, if you want to be like me. “ Rajesh immediately ran to his mother and asked her to buy Horplan. He believed that he would become like his idol, if he drank Horplan thrice a day. His mother told him to focus on his game and not get misled by these irresponsible advertisements.

### **Right to Choose**

The right to have access to a variety of products and services at competitive prices and the assurance of satisfactory quality and service at a fair price.

### **Right to be Heard**

The right to be represented so that consumers’ interest receive full and sympathetic consideration in the formulation and execution of relevant policies of the Government.

### **Right to Redressal**

The right to receive a fair settlement of just claims, including compensation for substandard goods or unsatisfactory services.

Sukesh purchased a packet of sweets, weighing 500gms as a surprise gift for his sister. His mother saw the contents and felt that it was less in quantity and got it weighed at a neighboring shop. The packet weighed only 400 gms. Sukesh took it back to the shopkeeper and asked for a replacement. The shopkeeper refused to replace the packet and asked him to contact the manufacturer. Sukesh’s mother wrote to the manufacturer who refused to acknowledge her letter. She then contacted a consumer group who assisted her in filing a complaint before the Consumer Court. After investigation, the manufacturer was asked to pay Sukesh a compensation of Rs- 2000/- for selling product that weighed less than it was supposed to.



### **Right to Consumer Education**

The right to acquire the knowledge and skills to make informed choices about goods and services while being aware of basic consumer rights and responsibilities.

Sanchana and her brother had just got their pocket money. They bought a scrabble set with it and on reaching home, decided to play right away. However, when they opened the game, they found the coins (letters) missing. Both were upset and Sanchana went back to the shop and demanded a replacement. The shopkeeper told her that he could not do anything about this and anyway, the shop had a sign displayed prominently that said “Goods once sold will not be exchanged or replaced”. Sanchana argued that her teacher at school had told her that it was unfair trade practice and therefore illegal for a shop to state that it would not exchange or replace any goods. The shop owner first refused to replace the game. However, when he heard what Sanchana had to say about the statement displayed, he immediately replaced the game.

### Right to a Healthy Environment

The right to live an environment that will enhance the quality of life and is safe to the well being of the present and future generations.



### Right to Satisfaction of Basic Needs

The right to have access to basic essential goods and services including adequate food, clothing, shelter, health care, education and sanitation.

#### Do you know?

World Consumer Rights Day is celebrated on the 15th of March every year and the National Consumer Rights Day on the 24th of December.

### Consumer Responsibilities

Every right has a corresponding responsibility. While rights are legally mandated, responsibilities should be voluntarily adopted and followed by concern citizens.

#### Have you heard this tale?

A man was walking on the beach when he noticed a small girl on the beach who was picking up the starfish that were stranded on the beach. She was picking them up one by one and putting them back in to the sea. The man was very surprised and asked her why she was doing this. The little girl said she was helping them to survive. The man remarked that it would not make a difference as there were so many starfish stranded on the beach.



The little girl looked up at the tall man and smiled. She told him very gently that it would make a big difference to each of the starfish that she had put back in to the sea.

Yes, every little effort made is worth it.

You have a duty to ...

### **Be Critically Aware**

The responsibility to be more alert and to question more – about prices, about quantity and quality of goods bought and services used - “Caveat Emptor”.

### **Be Involved**

The responsibility to be assertive – to ensure that you get a fair deal as a consumer. Remember, if you are passive, you are likely to be exploited.

### **Be Organised**

The responsibility to join hands and raise voices as consumers; to fight in a collective and to develop the strength and influence to promote and protect consumer interest.



### **Practice Sustainable Consumption**

The responsibility to be aware of the impact of your consumption on other citizens, especially the disadvantaged or powerless groups; and to consume based on needs – not wants.

### **Be Responsible to the Environment**

The responsibility to be aware and to understand the environmental consequences of our consumption. We should recognize our individual and social responsibility to conserve natural resources and protect the earth for future generations.

There has been far too much emphasis on rights and far too little on obligations. If obligations were undertaken rights would naturally flow from them.

- Jawahar Lal Nehru

## What are Unfair Trade Practices (UTP)?



Competition in the market place, coupled with greed for increasing profits, has made many traders adopt unfair practices to the detriment of consumers. To ascertain violation of consumer rights one must know the unfair trade practices followed by traders and businessmen to promote their sale. Some of these practices include:

### False Representation

- ◆ When goods and services are not of stated standard and quality
- ◆ When second hand goods are sold as new
- ◆ When goods or services do not have the claimed use or benefit
- ◆ When the seller does not have the required approval or affiliation
- ◆ When products are guaranteed without proper test
- ◆ When the product price or the service gain is misleading
- ◆ When the goods, services or trade of another person are disparaged by false information.



### Examples



1. Advertisement stating that flats were modern. When offered for possession found to be in dilapidated condition – mislead and misrepresented.
2. Disconnection of mobile phone even before the date when payment was due – deficiency in service constituting UTP.
3. Financial Institutions offering exorbitant rates of Interest on FD's – misleading.

### Bargain Selling when there is no bargain

#### A trader -

- ◆ announcing an attractive “bumper sale” without indicating the quality of goods offered and when the sale is found to contain damaged and soiled items.
- ◆ promising discounts when such discounts are not available.

### **Offering gifts, prizes, etc. to lure customers with no intention of providing them**

Eg. Marketing of fans by announcing a scheme of prizes in the form of CD Players, TVs, etc. when the cost of the prizes are fully or partly covered by the increase in the price of the fans.

### **Conducting of any contest, lottery, etc. as a promotional gimmick**

Eg: Promoting sales by offering prizes to purchasers by means of draw of lots with a view to allure prospective buyers.

### **Selling goods which do not fall within the safety standards set up by competent authority**

Eg: Marketing of substandard gas stoves, LPG hose without confirming to the approved specifications.

### **Hoarding or destroying goods with the intention of raising the cost of these or similar goods**

Eg: Certain products artificially kept in scarcity while other products are manufactured in greater number so as to manipulate higher prices and also effect the flow of the supplies in the market in such a manner as to impose unjustified costs or restrictions on the consumers.

### **Manufacturing or offering spurious goods or adopting deceptive practices in the provision of services**

Eg: Selling of gold plated jewels as gold or promising to give a completed four storey building in three months, when construction is yet to begin.

#### **Do you know?**

Disclaimers such as – “Goods once sold will not be taken back” , “No exchange”, “No refund under any circumstances” printed on bills are misleading and do not carry any legal weight.





## How to be A Smart Consumer

The market place offers a bewildering variety of choices and there is no single right answer.

When you go shopping it is helpful to recognise that the retailer has a head start on you. He/she knows how much the item costs from the supplier, how much profit is included in the asking price and the minimum price that they are willing to sell the product for. You walk into the shop and all you know is the asking price. You are definitely at a disadvantage! Therefore to make a right choice, you should-

- ◆ Be Informed
- ◆ Be Economical
- ◆ Evaluate your needs
- ◆ Assess personal and environmental safety.

It is also important to realise that any choice you make will be predetermined to a certain extent by the following factors:

- ◆ Peer pressure
- ◆ Advertisement and media
- ◆ Loan availability and pressure from finance companies

However, if you are aware of this, then you will be able to concentrate on more positive factors when making a choice.

### Before you buy

- ◆ Decide in advance exactly what you want and what you can afford.
- ◆ Don't buy on impulse or under pressure. Do your research
- ◆ Analyse what you need and what product or service features are important to you
- ◆ Review product test results and other information from consumer experts.
- ◆ Get advice and price quotes from several sellers. Compare stores - this way you can get a feel of the market and calmly decide on how much you want to pay.

- ◆ Check for any extra charges, such as delivery fees, installation and service costs.
- ◆ Read and understand any contract or legal document you are asked to sign. Make sure there are no blank spaces. Insist that any extras you are promised orally be put in writing.
- ◆ Ask the sales persons to explain the store's return or exchange policy.
- ◆ Resist sales pressure. If you have done your research properly, you will be less influenced by a sales pitch.
- ◆ Take your time when shopping. You can always go home and think about it first before making a major purchase.

### After You Buy

What you do after you buy can be as important as what you do before you buy. These steps will help you avoid as well as deal with any problems that might pop up.

- ◆ Save all papers that you get with your purchase. Keep all contracts, sales receipts, manuals and warranty documents.
- ◆ Ensure that the Warranty card is stamped with the seal of the Service provider, date of purchase, term of warranty period. Any card without these details render the warranty null and void.
- ◆ Read and follow product and service instructions. The way you use or take care of a product might affect your warranty rights.

### Consumer Tips

A savvy consumer is always on the alert for con artists and other shady efforts to separate you from your money. To protect your money and avoid being a victim of fraud, keep these things in mind:

1. A deal that sounds too good to be true usually is! Offers that often fall into this category are promises to fix your credit problems, business/job opportunities, risk free investments, and free travel.
2. Think twice before sharing personal information. Protect your privacy and avoid unauthorized use of your personal information.

## In case of a problem ...



If you happen to encounter a problem on purchase of a product or service, this is what you should do:

- ◆ Find out who is responsible for the problem
- ◆ Collect the name and address of the dealer/seller and the manufacturer
- ◆ Document your complaint – write letters of complaint to the shop manager / Dealer / Manufacturer / Service Provider clearly stating
  - ▲ The nature of your problem
  - ▲ Evidence of having purchased goods or services to be provided
  - ▲ The relief claimed – repair / replacement / refund / compensation
  - ▲ A deadline for replying
- ◆ Send the letter by registered post with acknowledgement due
- ◆ Always insist on a written reply from the opposite party
- ◆ Where applicable, after expiry of deadline you must notify the concerned authorities / government department
- ◆ Immediately initiate action to protect your rights. You could contact a local consumer group for help in doing this, if necessary
- ◆ If you have taken legal action, publicise the result, so that others gain awareness from your experience.

Problems can often be voiced and even solved, over the telephone but this will leave no record of your complaint especially if the trader / service provider denies that the matter was brought to his / her notice. If you do make telephone complaints, please do keep a record of the time, date, name of person you spoke to and the outcome.



## A few voluntary consumer organizations in our country

Citizen consumer and civic Action Group (CAG), Chennai	contact@cag.org.in
Consumer Education and Research Centre (CERC), Ahmedabad	cerc@cercindia.org
Consumer Unity and Trust Society (CUTS), Jaipur	cuts@cuts.org
Voluntary Organization in Interest of Consumer Education (VOICE), New Delhi	legal@consumer-voice.org
Mumbai Grahak Panchayat, Mumbai	mgpanchayat@hotmail.com
Consumer Guidance Society of India, Mumbai	cgsibom@mtnl.net.in
Consumer Coordination Council, Noida	cccdel@del3.vsnl.net.in
Consumers Association of India, Chennai	consumerassnofindia@vsnl.net
Federation of Consumer Association, West Bengal	fcawb@cal2.vsnl.net.in
Consumer Guidance Society, Vijayawada	divakarbabuc@gmail.com
Palakkad District Consumers Association, Kerala	surendranpdca@rediffmail.com
Citizens Awareness Group, Chandigarh	contact@cagchandigarh.org

### Ask Yourself!

- Have you faced any problems as a consumer?
- Have you ever complained when you have had such a problem?
- Do you know that you could seek the assistance of a consumer group to protect your interests?

# CONSUMER VS. PRODUCTS & SERVICES

## The products you buy

While sellers have all the information, employ high-pressure advertising techniques and use various gimmicks to attract consumers, most consumers lack knowledge, fall prey to hard sell and buy hastily.

Buying wisely requires intelligence, cautious effort and energy. To know about the products you want to buy it is always better to go by comparative testing.

## Comparative Testing

### What is comparative testing?

It means subjecting of different products offered for the same purpose, the results of which tests provide consumers with unbiased information on the characteristics of these products.

There are certain voluntary consumer organisations that are involved in comparative testing. They are-



[www.consumer-voice.org](http://www.consumer-voice.org)

[www.cercindia.org](http://www.cercindia.org)

### What is the need for comparative test?

- ◆ It helps you know the prices of different brands of the same product
- ◆ It compares the features, safety, hidden costs, long term maintenance, after sales service and other various qualities of different brands
- ◆ It brings to your notice many other points which the service provider or trader may not offer thus making your task of buying a product easy

## Standard Marks and Labels

Standardization mark is a mark or symbol given to a product, which meets certain standards with respect to the quality in terms of material used, methods of manufacture, labeling, packaging and performance.



### i. ISI mark

It is a standardization mark issued by the Bureau of Indian Standards (BIS) to certify that the products conform to the minimum quality standards. It covers electrical goods, cement, mineral water, paper, paints, biscuits, instant baby food, gas cylinders, soap and detergent powders etc.

Before buying any such goods you should check whether the product bears ISI certification mark with a number. The mark carries different numbers for different products.



### ii. ISO mark

ISO stands for International Organization for Standardization. The objective of ISO is to make common standards of products and services at international level, which ultimately facilitate foreign trade. Some of the areas where ISO standards can be applicable are manufacturing, processing, printing, electronics, steel, banking, telecommunication, hospital, insurance etc.



### iii. Hologram

You must have observed a small square size plastic sticker generally of silver colour, with some text written on it, pasted on the package of some products or on the cover page of some books. This is called Hologram. The purpose of sticking it on the package of the product is to establish the authenticity of the product. The major advantage of a hologram besides strong visual appeal and easy verification is that its difficult to replicate and remove and has easy application.

Looking at these while purchasing a product will help you in making a wise purchase. Generally, whenever making an important purchase THINK!

All products must carry labels which should:

- State the materials used in production
- Give details of place of manufacture
- Indicate standards of quality and for safety
- Give instructions for use
- Use standardized symbols
- Carry appropriate warnings

**Are you aware??**

- It is mandatory to declare the name and address of the importer of foreign goods on the packets and also the expiry date. If goods are made in one country and repacked in smaller quantities in another, it is required to state the names of both countries.
- In case of a problem with regard to the weights and measures on packaged commodities, you can prefer a complaint with the Directorate/Department of Legal Metrology of your state.

## The food you eat

A complete and safe diet is a basic necessity of life, so making a right choice in this is essential. Fast paced lifestyles have brought about changes in eating habits and very importantly in the dietary patterns of young children. Therefore, it is important to be aware of food hygiene, food adulteration, advertisements on food and how to check labels on food products. In today's pre-packed world, labels are essential in order to provide consumers with sufficient basic information.

### Food Marks and Labels



#### i. FPO

You must have noticed FPO marks on the containers of fruit products like jam, jelly, pickles, fruit juices, soft drinks, etc, FPO stands for Fruit Products Order. This order sets standards for protection of quality of products made from fruits and vegetables. Any manufacturer who wants to produce and sell processed fruits and vegetables must also have a license from the Government of India.



#### ii. Agmark

It is a logo prescribed by the Agricultural Marketing Department of Government of India for use on agricultural, horticultural, forestry and livestock products. The use of this logo ensures the standard of natural and prescribed products. You can find this logo on oil, fats, cereals, pulses, spices, honey etc.

#### iii. Vegetarian and Non-vegetarian Mark

You must have noticed a mark of a small green or red circle inside a square on the package of some products. The red circle indicates that the food item contains non-vegetarian ingredients and the green circle indicates vegetarian ingredients. This helps the consumer to identify the food of their choice. The Government of India has made it mandatory for all packages of processed food items to bear the vegetarian or non-vegetarian mark.

### What you can do as a consumer...

- ◆ buy standard food products
- ◆ Read the labels, before purchasing the food product
- ◆ Check specifically for the “Best Before” or “Expiry date”
- ◆ preserve the grocery bills

- ◆ Thoroughly clean all foodstuffs before cooking
- ◆ Store food items in tight jars / bottles
- ◆ Buy food such as milk, bread, processed food, meat and fish only from reliable sources
- ◆ On the whole, focus on nutrition rather than just taste and appeal



### When you buy food products check the labels for the following details

- ◆ Ingredients
- ◆ Net contents
- ◆ Name and address of the manufacturer
- ◆ Date of manufacture – use before, best before, expiry date
- ◆ Batch Number
- ◆ Certification of standard such as Agmark, FPO
- ◆ Symbols such as – vegetarian (green dot), non-vegetarian (red dot) food
- ◆ Instructions for use and storage
- ◆ Name and address of the Indian importer in case of imported food products

### Adulterated Food

In our country, adulteration of food is a major problem even today. Adulterated food means that the food has been tampered with, usually by adding some cheap substitutes which might be harmful to us. It is against the law to sell adulterated and misbranded food. Adulterants, particularly chemicals, which are very hazardous for the health of consumers are used by people selling tea, spices like turmeric, garam masala etc, in the open market. Milk has sometimes been found to contain large quantities of urea and detergent powder. Sweets and savouries are often found to be adulterated.



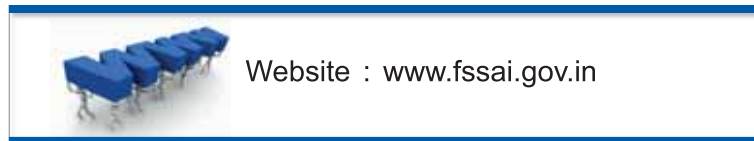


The consumer should always buy goods sold under hygienic conditions and, as far as possible, carrying certified marks. It is against law to sell adulterated and misbranded food. If you find any food to be adulterated, do not keep silent. Complain to the concerned authorities in your place and report to the newspapers to make more and more people aware to take joint action.

### Unhygienic Food

Avoid buying and eating food made in unhygienic conditions. If the food is prepared in unsanitary or unhygienic conditions bring it to the notice of the Health Officer of your city.

The Food Safety and Standards Authority of India is the statutory authority set up under the Food Safety and Standards Act, 2006, for laying down basic standards for articles of food and to regulate their manufacture, storage, sale, import and to ensure availability of safe and wholesome food for human consumption. The Commissioner of Food Safety and the Food Safety Officers of the States are responsible for inspection of food business, drawing samples, testing for adulterants and initiating prosecution. Public can also get the food items tested from the government authorized food analysis laboratories for a fee and can prefer a complaint based on the reports.



### Junk Food

Numerous studies reflect that, there is a growing trend of unhealthy eating habits among children today. These unhealthy foods are usually called 'junk food' and are defined as foods that are high in sugar, salt and saturated fat content with no nutritive value and giving empty calories. Increasingly, junk food advertisements and marketing strategies aim at children and also include them as part of the decision making process at home.

### Why is Junk Food harmful?

Because it ...

- ◆ Fills the stomach but provides no nutrients
- ◆ Results in Obesity



- ◆ Increases sodium levels. This is dangerous for Cardio Vascular Disease, Hypertension, Certain cancers, Diabetes Mellitus and Juvenile Diabetes
- ◆ Is a risk factor for certain chronic diseases

Therefore, realizing the negative impact of unhealthy food on one's health, it is important that we avoid junk food.

### Follow a sensible diet ...

- ◆ Choose mixed cereal diets
- ◆ Go easy on sugary and oily foods
- ◆ It is recommended to cut down your intake of fats to 35 percent or less of total food energy consumed
- ◆ Eat fruit, vegetables and greens every day
- ◆ Take plenty of fluids in summer
- ◆ Replace sugary and fatty foods with starchy and cereal foods
- ◆ Try to cut down on salt intake



## Shopping for clothes

As an aware consumer, aim to get quality for money when buying clothes – a designer label doesn't necessarily mean your new dress will last longer.



Before you buy any item of clothing, take the following simple steps:

- ◆ Check the name of the manufacturer or mill name
- ◆ Check the store's reputation with your neighbours and friends
- ◆ Find out the correct measurement of cloth sold in pieces and make sure your item conforms to it.
- ◆ Check with the seller of the cloth for colour fastness / light fastness
- ◆ Check the label attached to garments for instructions on use

**Dress according to the weather rather than getting carried away with the latest fashion trend.**

### Handloom mark



Handloom Mark

Handloom Textiles constitute a timeless facet of the rich cultural heritage of our country. It occupies a place second only to agriculture in providing livelihood to the people.

Information on genuine hand over products promoted by the Ministry of Textiles, Government of India can be found at-



Website : [www.handlooms.nic.in](http://www.handlooms.nic.in)

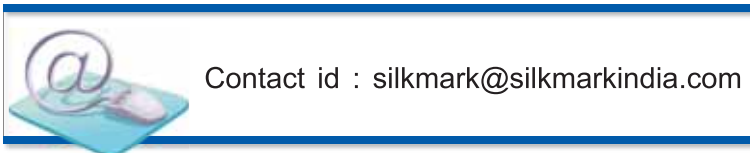
Contact email id : [dchl@nic.in](mailto:dchl@nic.in)



## Silk Mark



Silk Mark is a quality assurance label which is aimed at protection of the interests of the consumers of pure silk. Silk Mark Organisation of India is an initiative of the Ministry of Textiles, Government of India.



## Wool Mark

It is a certification mark that specifies that a product contains pure, new wool and is recognized throughout the world as a symbol of quality and reliability. This quality standard for woolen products is prescribed by the International Wool Secretariat.



The commodities in packaged form shall bear the following mandatory declarations under the Standards of Weights and Measures (Packaged Commodity) Rules, 1977

- 1) Name and address of the manufacturer or packer or importer.
- 2) Name of the commodity
- 3) Net quantity in terms of standard units of weight or measure or number
- 4) Month and year in which a commodity is manufacture or packed or imported
- 5) Retail sale price of packaged in the form of maximum retail price..... inclusive of all taxes or in the form of MRP Rs..... Inclusive of all taxes
- 6) Every package shall bear the name, address, telephone number, e-mail address, if available, of the person who can be or the office which can be contacted, in case of consumer complaints.
- 7) Complaints regarding weights and Measures can be registered at Annexure – I

## Gadgets and Gizmos Devices

It is pretty safe to say that technology is progressing at a faster rate than ever. At the same time, it is also very hard to decipher the good from the bad in consumer electronics and we constantly face challenges in trying to make wise buying decisions.

While buying consumer electronics, it is best to know what to expect before you buy. Here is a list of some ideas, concepts and general rules for buying consumer electronics:



- ◆ Decide if you need the product. (If yes, determine the features you are looking for)
- ◆ Do your research on all products available, the cost, the warranty, etc
- ◆ Research your product online also. (Many sites offer expert opinion as well as customer review on products.)
- ◆ If possible ask the retailer for a demo of the product.
- ◆ Beware of impulsive buying.
- ◆ Find out the return policy of the shop.
- ◆ Once you buy the product, be sure you keep the warranty papers safely
- ◆ As soon as you get your product home, test it immediately. (If anything is wrong return it immediately and demand a replacement.)
- ◆ Read the manual carefully before using it.
- ◆ Ask for job sheets each time a repair is done and preserve the documents.





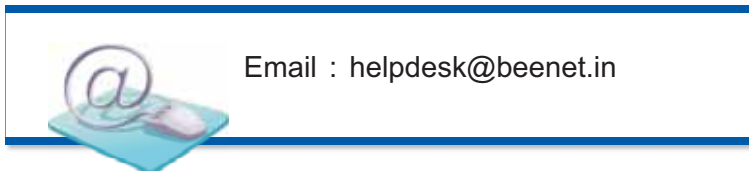
### JUST REMEMBER ...

You can save energy, reduce your electricity bills and help in the availability of electricity to more people by just buying ACs, tubelights, refrigerators bearing BEEs Star Rated energy efficiency labels.

The BEEs Star energy efficiency labels, promoted by the Bureau of energy efficiency, Ministry of Power, have been created to standardize the energy efficiency ratings of different electrical appliances and indicate energy consumption under standard test conditions. The BEE star labels include a star rating system that ranges from one star (least energy efficient) to five stars (most energy efficient)

For more information, contact :

Bureau of Energy Efficiency, Ministry of Power, Government of India



## All that Glitters



*W*e have a fascination for gold and gold plays a very important role in our cultural heritage. Unless alloyed with a small portion of some other metal, gold is too soft to withstand wear as an article for use. This is often where the consumers fall prey. Adulteration of the articles manufactured by introducing too much of the strengthening alloy is a very common fraud to which the public is vulnerable because it is difficult to identify without proper tests. With the intention to protect the public against this, our Government introduced the voluntary Hallmarking Scheme for gold under the Bureau of Indian Standards Act, 1986.

### Hallmark

Hallmarking is the accurate determination and official recording of the proportionate content of precious metal in gold. Thus, the Hallmark, an official mark of conformity widely used in many countries, bestows confidence to the consumer on the purity of gold.



A BIS Hallmark consists of five components i.e. BIS Mark, the Fineness number (corresponding to given caratage), the Assaying and Hallmarking Centre's Mark, the Jeweller's identification Mark and the year of Marking denoted by a code letter and decided by BIS (e.g. code letter 'A' was approved by BIS for year 2000, 'B' being used for the year 2001 and 'C' for 2002 and 'J' for 2008).



Website : [www.bis.org.in](http://www.bis.org.in)

Therefore, it is important for you to -  
Check for the hallmark and purity of gold before buying  
an ornament  
Insist for a bill as this will help you in case of a  
future problem.

## Currency county – your money in the bank

### BANKING SERVICE

*B*anks offer a variety of service to consumers. Primarily, they keep depositors' money safely and return it on demand with interest. Banks also lend money to assist setting up of or growth of business, manufacture or trade. Thus, banks play a more varied role in providing services and have become big business themselves.



Be aware of your rights as a consumer when you open an account in a bank.

### GENERAL BANKING TIPS

- ◆ While opening a bank account,
  - Learn about the minimum balance requirements
  - Know the penal provisions if the balance falls below the minimum stipulated amounts or if cheques issued are bounced
  - Ask for details of charges, if any, for issue of cheque books and limits fixed on number of withdrawal, cash drawings etc.
- ◆ Take proper care of your cheque book. A signed bearer cheque getting into wrong hands would mean a loss
- ◆ Check if there is adequate amount in your account before issuing cheques

- ◆ When there is a loss of cheque, report it to the bank immediately and give a Stop Payment instruction to them.
- ◆ Constantly review account information for obvious errors



### ONLINE BANKING

Beware of “look-alike” websites, which might induce you to disclose sensitive information and then trick you.

Always monitor your transactions. Review your order confirmations, credit card and bank statements as soon as you receive them to make sure that you are being charged only for transactions you made. In case of irregularities, report immediately.

## CREDIT CARDS

Credit cards are now available with lots of features in addition to the payment convenience & credit period. To promote the usage of card, most banks offer certain reward points and cash-back schemes. However, similar to two sides to a coin, there are many problems as well that makes one skeptical about the usefulness of the credit card. A few common issues that people face are –

- ◆ Buying goods which are not necessary and landing in huge debts
- ◆ Not being aware of the hidden costs
- ◆ Excessive billing
- ◆ Erroneous debit/credit
- ◆ Losing the card leading to fraudulent transactions
- ◆ Harassment by the recovery agents



To safe-guard themselves, consumers should be very careful while using credit cards.

- ◆ Never get lured by the various offers and promotions of the credit-card companies. Go for one that would be suitable for you
- ◆ Enquire in detail about the rate of interest, service charges, the offer period, etc.
- ◆ By no means give your PIN number to anyone
- ◆ Always remember to ask for the receipt after using the card
- ◆ If you lose the card, inform the credit card company immediately and make sure that the card is blocked
- ◆ Make it a point to settle the entire amount before the credit period is over. Otherwise, you will end up paying higher rates of interest

### Do you know?

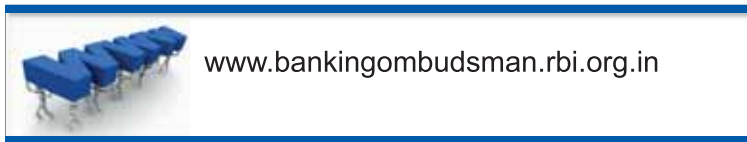
As per Reserve Bank of India's regulations, banks and credit card companies cannot deploy collection agents for recovery without prior information to the customer. The agents should not make anonymous or threatening calls and should not resort to intimidation or harassment of any kind against any person in their debt collection efforts.

## REDRESSAL OF COMPLAINTS

Do not put up with inferior or fraudulent service.

Send a Complaint Letter /written representation to the 'Service Provider', and ensure you receive an acknowledgment (either hand deliver the letter or send it by registered or speed post with acknowledgement). If there is no response from the service provider within the time frame stated or if you are not satisfied with the reply received, you could:

- 1) File a complaint with 'The Banking Ombudsman' which is a quasi judiciary authority. It has powers to summon both parties – the bank and its customer, to facilitate resolution of complaint through mediation. A complainant can file a complaint with the Ombudsman simply by writing on a plain paper. He can also file it online at



or by sending an email.

OR

- 2) File a consumer complaint with the appropriate Consumer Disputes Redressal Forum.

Do remember that you can reject the Award of the Ombudsman, if you are not satisfied with the same. This does not affect other recourses and remedies available to you under law. But the Award is binding on the Bank and their rights to appeal against such an Award are limited.

## **NON-BANKING FINANCIAL COMPANIES (NBFCs)**

- ◆ NBFCs are companies registered under the Companies Act, 1956 that are engaged in the business of loans and advances, leasing, hire-purchase, insurance business, chit business, etc.
- ◆ NBFCs can accept deposits for a minimum period of 12 months and maximum period of 60 months
- ◆ They cannot offer interest rates higher than the ceiling rate prescribed by RBI from time to time and cannot offer gifts/incentives or any other additional benefits to the depositors
- ◆ Repayment of deposits by NBFCs is not guaranteed by RBI and deposits with them are not insured
- ◆ The RBI does not accept any responsibility about the present position as to the financial soundness of a company
- ◆ If a NBFC defaults in repayment of deposit, the depositor can approach the Company Law Board or Consumer Forum or file a civil suit to recover the deposits

## Are you insured?

The main aim of insurance is risk coverage, minimizing losses and compensating losses suffered by insured persons/consumers.

A contract of insurance is a contract by which one party undertakes to make good the loss of another, in consideration of a sum of money, on the happening of a specified event, e.g. hospitalization, accident or death. Though this is beneficial in many ways, in today's fast world, there arises a need for consumers to be more aware to avoid future problems.



### General Tips:

When opting for an insurance policy,

- ◆ Focus on your needs and your risk profile
- ◆ Go for an experienced advisor
- ◆ Verify the reliability of the agent. Do not accept verbal confirmation. Get it in writing and get it photocopied with his signature attesting it
- ◆ Make sure that you are informed of the exact coverage and price
- ◆ Read the fine print, terms and conditions carefully
- ◆ Policies often have exclusion clauses. Have clarity on the same to avoid future complications
- ◆ The medical insurance document requires that you truthfully and completely declare everything on the application form, even if you think it to be unimportant. Do so in complete honesty



- ◆ Pay your premium regularly
- ◆ Renew the policy well within the expiry of validity of the policy

### IRDA

The Regulatory Body of the Indian Insurance Industry is the Insurance Regulatory and Development Authority (IRDA) established under the IRDA Act, 1999. For further details visit



## Insurance Ombudsman

Government of India created the Institution of Insurance Ombudsman for quick disposal of grievances of customers. The Ombudsman's powers are restricted to insurance contracts of value not exceeding Rs.20 lakhs. A consumer should approach the Ombudsman in whose territorial jurisdiction the office of the concerned insurer is located.

The functions of an Ombudsman include conciliation and award making. All insurers are required to honor the awards passed by the Ombudsman within a period of 3 months of the Order. However, the consumer can opt out and seek other avenues for grievance redressal.



Website : [www.irdaindia.org/ins\\_ombusman.htm](http://www.irdaindia.org/ins_ombusman.htm)

### Pre-conditions for lodging a complaint with the Ombudsman:

- ♦ The complainant should have made a representation to the insurer who either rejected the complaint or did not respond or did not provide a satisfactory response
- ♦ The complaint should be made not later than one year after the insurer's reply
- ♦ The same complaint should not be pending before any Court, Consumer Forum or Arbitrator





## Telecommunications

The telecom sector is one of the fast growing service sectors in India.

The interests of the consumers are protected and quality service provided by the Telecom Regulatory Authority of India (TRAI). Cable services and Broadband services also come under the purview of TRAI which has issued various regulations, directions and orders under the Telecom Regulatory Authority of India Act, 1997.



Website : [www.traai.gov.in](http://www.traai.gov.in)

The Telecom Consumers' Protection and Redressal of Grievances Regulations, 2007, mandates establishment of an institutional, hierarchical three-tier redressal mechanism, namely, the call centre, the nodal officer and the appellate authority, within the company, for redressal of consumer grievances. This is adopted by all the telecom service providers and many complaints are resolved at this level itself

### Important points to bear in mind ...

- ◆ No value added services, like the caller tune, welcome tune, etc. can be activated by the service provider without obtaining the explicit consent of the consumer.
- ◆ A tariff plan once offered by a service provider should be made available to the subscriber for a minimum period of 6 months from the date of his enrolment into that tariff plan.
- ◆ Whenever a subscriber roams into another license area he can be charged for the roaming facility only when he chooses to either make or receive a call while roaming and no rental is to be charged.
- ◆ A pre-paid subscriber can demand itemized bills from the service provider, for any period during the last 6 months, on paying a prescribed fee (not to exceed Rs.50/-).
- ◆ Service providers are required to refund security deposits within a period of 60 days. Delay should be compensated with an interest @ 10 % per annum.
- ◆ When the post-paid subscribers' usage and other charges reach 80% of the credit limit, the service providers are required to intimate them about the same.

- ◆ A subscriber is eligible for specified rental rebates if fault is not attended within the prescribed period.
- ◆ To avoid unsolicited SMS and calls, subscribers can register their telephone number with their service provider for inclusion in the National 'Do Not Call' Registry.
- ◆ Group representation can be made to Telecom Disputes Settlement and Appellate Tribunal (TDSAT) for redressal of grievances.



### Have you heard about the “black-out days”?

These are days on which free/concessional SMS are not available to the consumers. It is limited to a maximum of 5 days in a year and the service providers should specify the exact dates of the “black-out days” on the package itself. This cannot be altered later and the charges applicable to these special days are to be explicitly conveyed to the consumers.

## Health is Wealth



### Medicines

The Drug Controller in every State regulates the production, supply and distribution of drugs.

As consumers, you should...

- ◆ Always check the date of manufacture/expiry, batch number
- ◆ Check if the name and address of the manufacturer is printed
- ◆ Verify the name of the medicine with the prescription
- ◆ Always check for the maximum retail price (MRP) on the medicines purchased
- ◆ Read carefully directions for use/dosage/storage
- ◆ Avoid self-prescription
- ◆ Insist on a bill



Eat healthy food. In case of a health problem, first consult your family physician and only then go to a hospital or a specialist. Verify the authenticity of the doctor and hospital before consulting.

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### What is MRP?

MRP is the maximum retail price at which products should be sold in retail and such price shall include all taxes levied on the product. At the same time, hotels and restaurants where service is involved are allowed to sell above the MRP.

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Do you know?

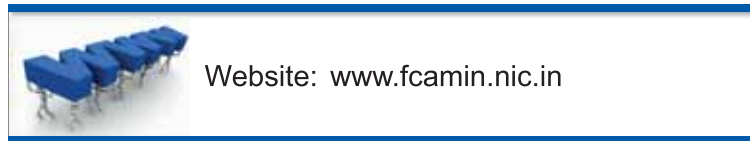
The red vertical line on the left side of the medicine strip indicates that the medicine will be available only on prescription.

## Public Distribution System (PDS)

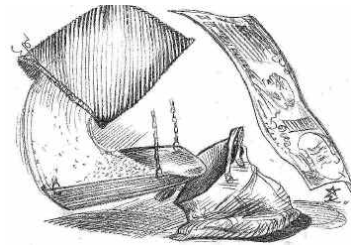


PDS is a major instrument of the Government's economic policy for ensuring availability of food grains to the public at affordable prices as well as for enhancing the food security for the poor.

PDS is operated under the joint responsibility of the Central and the State Governments. While the Central Government (Department of Food and Public Distribution under the Ministry of Consumer Affairs, Food and Public Distribution,



is responsible for procurement, storage, transportation and bulk allocation of food grains, the duty of distributing the same to the consumers through the network of Fair Price Shops (FPSs) rests with the State Governments. Other operational tasks including allocation within the State, identification of families below poverty line, issue of ration cards, supervision and monitoring the functioning of FPSs (Ration Shops) also lay with the State Governments.



The main objectives behind the PDS are:

- ♦ To ensure regular and convenient availability of essential commodities to designated family (ration cardholders) at specified prices through FPSs
- ♦ To prevent speculative hoarding and black marketing
- ♦ To ensure stability in the availability of food grains

### What is a RATION CARD?

Ration cards are government provided identity cards that allow you to access and purchase certain essential commodities from the fair price shops of the government.

An application for ration card should enclose proof of residence, income level and number of members in the family.

## Where can I complain about the functioning of a ration shop?

Every ration shop is expected to follow certain systems including specify dates for supply, display information about the quantity and quality of items available on that date, display of samples of items, etc. If this is not followed or if you have complaints about the quantity or quality of the products being sold at the shop, you should ask for the Complaints Book and register your complaint.

You can also contact the District Supply Officers/Assistant Commissioners, Department of Civil Supplies, of the respective Districts/States with a written complaint to enable them to initiate action.



### USEFUL INFORMATION

The Essential Commodities Act, 1955 seeks to regulate the production, supply and distribution of commodities essential to the community. The list of commodities declared as “essential” is reviewed from time to time. Currently, the list contains 16 items which include food, edible oil, seeds, drugs, petroleum and petroleum products, etc. The penal provisions for contravention of this are quite severe and include imprisonment and fine.

The Prevention of Black Marketing Act 1980 seeks to prevent the black marketing and hoarding of essential commodities.

PDS with a network of about 4.99 lakh Fair Price Shops (FPSs) is perhaps the largest distribution network of its type in the world.

## Dispatch riders

### Postal Services

A part from the postal services (Registered/Speed Posts, Parcels, etc.), the various other services provided by the Postal Department, Government of India, include telegram services, banking services (Savings Bank, Monthly Income Scheme, National Savings Certificate, Recurring Deposits, Indra / Kisan Vikas Patras, etc.), as well as cash delivered at door step through money orders. Since all postal services are availed of by payment of charges, they are considered as “services” for the purposes of the Consumer Protection Act.

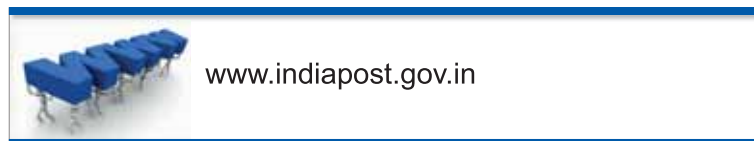


### Common complaints

- ◆ Non delivery / delayed delivery of the package / document
- ◆ Tampering with the package / document
- ◆ Failure to provide the acknowledgement card / proof of delivery when required
- ◆ Wrong / Delay in delivery of money orders
- ◆ Delay in delivery of telegram
- ◆ Non intimation of return of registered post

For complaints against the department, you can write a complaint letter to the Post Master / Senior Superintendent of Post Offices of the concerned area post office / postal division. If no proper response, escalate the complaint to the Chief Post Master General of the particular region.

Web based customer grievance handling system is also available. Log on to



for more information.

### Courier Services



The large number of private courier services available today has enabled consumers to choose the agency through which to send documents / letters / packages.

**Common Complaints about the private courier service are:**

- ♦ Non delivery / delayed delivery of the package / document
- ♦ Tampering with the package / document

**While sending a letter / document / parcel through courier service ...**

- ♦ Ensure that the booking person has entered the name and address of the consignee correctly
- ♦ Mention the value on the booking slip or insure the parcel if the courier being sent is of more value
- ♦ Check with the consignee whether the document / package reached in a good condition.
- ♦ Do not accept the courier or put any signature without specifically noting down the defect in the package if the courier delivered to you is not in a good condition

Although most courier services put out unilateral liability disclaimers, they are liable for any and all damage that occurs due to deficiency of their service and you can claim compensation for the damage caused to your parcel.



Remember that under the Consumer Protection Act, any person who avails the service (i.e., the person booking the package / document) or a beneficiary (the person receiving the package / document) can file a complaint in the Consumer Forum.

## Going where you want to go

### Road Transport



Road transport in India has a large and extensive transportation system and is the backbone of Indian economy. The various modes of road transport include buses, vans, auto rickshaws, motorbikes, mopeds, bi-cycles, utility vehicles and so on. Public transport is the predominant mode of motorized local travel. Buses take up over 90% of public transport in Indian cities and are cheap and convenient for all classes of society. Services are mostly run by government owned State Corporations.

The Ministry of Road Transport and Highways is the apex organization under the Central Government entrusted with the task of formulating policies for road transport, road safety and national highways with the view to increase the efficiency of the road transport system in the country.



Website : [www.morth.nic.in](http://www.morth.nic.in)

The Motor Vehicles Act, 1988, provides for strict procedures relating to granting of licenses, laying down standards for components and parts of motor vehicles, standards for anti-pollution control devices, provision for enhanced compensation in cases of “no fault liability” and in “hit and run” motor accidents, provision for payment of compensation by the insurer to the extent of actual liability to the victims of motor accidents, constitution of Road Safety Councils and so on.

### Railways

Indian Railways is the state-owned railway company in India and is overseen by the Ministry of railways, Government of India. All information relating to train schedules, routes, fares, online reservation options, claims and refunds, passenger booking status and other announcements are available on one website.



Website : [www.indianrailways.gov.in](http://www.indianrailways.gov.in)

### Do you know??

- ◆ Indian Railways has one of the largest and busiest rail networks in the world, transporting over 18 million passengers and more than 2 million tonnes of freight daily
- ◆ If the AC is not operative in the AC coach, then the passenger is entitled for refund of the difference between the fare of AC and non-AC coach. However, during the journey, the passenger should collect a certificate from the TTE/Guard to prove this
- ◆ If the fare is inclusive of food, bedding, etc. and if they are not provided or if those are of inferior quality then the passenger is entitled for appropriate refund
- ◆ In case of death or injury caused due to train accident or dacoity during train journey, the passengers are entitled for compensation.
- ◆ Passengers can record their complaint in the complaint book kept with the guard or the train superintendent during their journey.
- ◆ Aggrieved passengers can file a complaint with the concerned Station Master, Additional General Manager/Director, Public Grievances

If not satisfied with the decision of the Railway Administration, passengers can approach the Railway Claims Tribunal with Benches in different parts of the country, established under the Railway Claims Tribunal Act, 1987, which provides much relief to the rail users by way of expeditious payment of compensation to the victims of rail accidents and to those whose goods are lost or damaged in rail-transit.



Website : [www.rct.nic.in](http://www.rct.nic.in)



## BE ALERT!!!

If you notice any unclaimed, suspicious object or activity anywhere in and around the railway stations' premises or inside the train inform the Railway Protection Force (RPF) or the Government Railway Police (GRP) or the Railway personnel on duty or competent civil administrative authorities immediately.

### Airlines

The airlines sector has seen an incredible surge in business. With the inclusion of many new private airlines, it is important to know what to do when standards and quality of services offered are compromised.

Common complaints generally revolve around–

- ◆ Ticketing, Reservation errors
- ◆ Poor and inefficient quality of service on the ground and onboard the air craft
- ◆ Sudden cancellations
- ◆ Inordinate Delays
- ◆ Loss and damage of baggage

What do I do when I have a complaint?



### On Board-

- ◆ Comment /complaint forms are always available on board the aircraft. You may request for the same or write the complaint on a plain sheet of paper and hand it over to the captain. Always make two copies, ensure that your copy is acknowledged by the captain or a senior cabin crew member.

### At the Airport-

- ◆ Approach the Airlines desk; express your grievance to the customer service executive.
- ◆ The next step for an aggrieved consumer is to meet the Duty Officer / Airport Manager concerned and hand over a complaint letter.

If there is no response from the service provider, consumers can approach the appropriate District Consumers Redressal Forum for redressal.

## The POWER corridor

The electricity sector in India is mostly controlled by the Government of India's Public Sector Undertakings. The Ministry of Power is the Apex body responsible for the development of electrical energy in our country.



### Common complaints relating to the electricity sector include:

- ◆ Electricity supply breakdown
- ◆ Defective / non functioning of meters
- ◆ Wrong billing
- ◆ Delay in providing service / responding to complaint
- ◆ Voltage fluctuation



Consumers can submit a written petition to the Grievance Redressal Forum/Officer of the respective area for redressal. If the issue is not resolved at that stage, consumers have the option of approaching the Electricity Ombudsman of the particular state.

### Useful information:

- ◆ Buy electrical equipments that use less electricity and are energy efficient
- ◆ Make home safe for children against electrical hazards
- ◆ Install safety equipments for Earth leakage / over load and Short circuit protection
- ◆ Ensure safety of meter and metering equipments
- ◆ If meter is not working or is defective, inform the authorities immediately





## Real Estate – your house

The availability of credit and an increase in income levels has led to a spurt in the housing and construction sector.

Do you know?

Persons booking apartments or engaging the services of a builder / construction company are also “consumers” and can approach the Consumer Disputes Redressal Forums if there are any deficiencies in service.

### Common complaints against builders are:

- ◆ Usage of substandard materials in construction
- ◆ Delay in handing over possession
- ◆ Construction in violation of approved plan
- ◆ Arbitrary increase in the cost of construction
- ◆ Documents not handed over

### While booking or buying a flat/house:

- ◆ Ask for approved plan from the local municipal or town planning authority
- ◆ Get a copy of the Building Permit
- ◆ Get copies of relevant sale deed of the property
- ◆ Get copies of detailed drawings including structural details
- ◆ Check on the credentials of your builder / architect / engineer
- ◆ See if there are any hints of earlier encumbrances or multiple sales of the same property
- ◆ Check for authenticity of stamp papers and property tax receipts
- ◆ Ensure transfer of the entire undivided share of the land



## Grievances Redressal



If you have a complaint relating to structural defects / other deficiencies in construction in the flat / house you have purchased, you can:

- ◆ Get a licensed surveyor to assess your flat and give you a report on the structural defects
- ◆ If you have not taken possession, write a complaint letter to the builder / promoter listing the defects and demand that they are attended to before making the full payment
- ◆ If you have already paid in full, then, you can list the defects in your letter to the builder / promoter and demand rectification and compensation.

### Do you know?

The registered land sale deed does not confer land subdivision sanction. Sanction of building plans may be required from more than one authority.

## Elixir and essentials of life

Clean drinking water and proper sanitation are basic essentials of life. It is important to be aware that water is becoming an increasingly scarce commodity and one that must be shared with a sense of equity. The United Nations Committee on Economic, Social and Cultural Rights adopted the human right to water on November 26, 2002. Judicial pronouncement in India have declared this right as part of right to life.



Despite longstanding efforts by the Government and communities at improving the system, water supply and sanitation in our country continues to be inadequate. As responsible citizens, it is important for us to protect



the trees and plant new ones which protect the soil and ensure conditions for groundwater regeneration during the monsoon season.

### Rain Water Harvesting (RWH)

Ground water exploitation is inevitable in urban areas. Due to urbanization, there is reduction in open soil surface area and the ground water potential is getting reduced. Surface water is inadequate to meet our demands and recharging of ground water has diminished. Therefore, there arises an urgent need for conserving water by harvesting and managing this natural resource by artificially recharging the system.

There are two main techniques of rain water harvesting-

- ◆ Storage of rainwater on surface - a traditional technique. The structures used are ponds, underground tanks, check dams, etc.
- ◆ Recharge of ground water - a new concept of rain water harvesting. The structures generally used are pits, bore wells, hand pumps, rooftop/road top collection of rain water, diversion and collection of run off rain water into dry tanks, play grounds, parks and other vacant places. This will help in creating additional recharge.

It is crucial that each house-hold follows this system of RWH to save them from water crisis.

Water recycling is another important concept in water use that needs to be encouraged.

Most Indians depend on on-site sanitation facilities. On site sanitation is the collection and treatment of sewage within the site as pit latrines, septic

tanks, etc. Sewerage systems transport the raw sewage through drains to treatment plants before disposal. Recently, access to on-site sanitation has increased in both rural and urban areas. Sewerage, where available, is often in a bad state. Overflow of raw sewage in open drains is common, mainly due to blockage. This is generally caused by the dumping of waste in the drains.

**Do you know?**

The cities of Mohenjo-Daro and Harappa of the Indus Valley Civilization had an elaborate sewage system.

It is high time that we understood our responsibility towards the society and refrain from such unhealthy and harmful practices. It is also vital to realize that lack of adequate sanitation and safe water has significant negative health impacts. Improved sanitation is the need of the hour.

## Things to know while you are on the Internet

There's some great stuff on the Net but some bad material too. Therefore, it is important to be careful while using the Internet.

### A few points to remember

#### Internet Safety



- ◆ Secrecy is the key when it comes to dealing with your personal details and information. Don't post your email address on a public web page or a web-site before checking its privacy policy. Never use others', including your parents' credit card without permission or give away your name, address or passwords – it is like handing out the keys to your home!

- ◆ Accepting emails, open attachments or download files from people you don't really know is not the sensible thing to do – they may contain viruses, which will affect your system or nasty messages.
- ◆ Someone online may not be who they say they are. If you feel uncomfortable or worried in a chat room simply get out of there!

### REMEMBER TO STAY CYBER SMART!

#### Going Shopping On the Internet?

Here are a few tips to keep in mind:

- ◆ Know who you are dealing with and what you are buying
- ◆ Make sure that the company is legitimate. Identify the company's name, its physical address, including the country where it is based.
- ◆ Look for clear, accurate information about the products or services you are interested in
- ◆ Understand the terms, conditions and costs involved in the sale
  - Check if the prices posted are in US dollars or some other currency
  - Identify the time taken for an order to be delivered
  - Look for the Warranties and guarantees for the product and
  - Cancellation, return and refund policies



- ◆ Look out for your privacy

Verify information posted online that describes the company's security policies. Shop only from online vendors who respect your privacy. The policy should reveal how the personal identification collected from you will be used and give you the opportunity to refuse having your information sold or shared with other vendors. This will make you less vulnerable to hackers

- ◆ Get smart about e-commerce

Look for information from businesses, consumer representatives and governments about your rights and responsibilities when you do online shopping. Demand for consumer-friendly policies and procedures.

## BEING ECO-FRIENDLY CONSUMERS

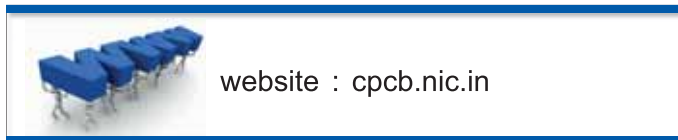
We all know that an unpolluted and unspoiled environment is important to the well being of all species. But somehow, even though we talk about it often enough, we do not very often get around to practicing it in our daily lives. Today, the large scale production, use and careless disposal of consumer goods and services, excessive use of fossil fuels for energy generation and transport, excessive use of pesticides and fertilizers in agriculture, cutting down of forests and disposal of raw sewage and toxic waste into water bodies and sea are highly threatening and dangerous to the fragile ecosystems.



### Hazards to nature include

- ◆ Unsustainable and increasing use of natural resources
- ◆ Increasing pollution (air, water, land, noise)
- ◆ Loss of forest cover and wildlife habitats
- ◆ Excessive concentration of harmful pesticides in the soil and consequently in the food chain and water sources

The Indian Government has set up a Central Pollution Control Board (CPCB) and also Pollution Control Boards in all States for the prevention, control and abatement of pollution.



The Boards try and ensure that the 'polluter pays' principle is adhered to. However, the Government cannot perform this task alone. We, as consumers, must be aware that the increasing pollution will affect us the most and must help in the task of reducing pollution and in conserving natural resources.

An example of pollution today is the waste being generated in cities and towns. A lot of packaging material thrown consists of plastic material, which is largely non-biodegradable. Segregation of waste and appropriate disposal techniques for each kind of waste category is probably the only solution to scientific waste disposal.

We can contribute to protecting the environment by

- ◆ Practicing the 4 R's: Reduce, Reuse, Recycle, Refuse
- ◆ Using environmentally friendly and less harmful products
- ◆ Conserving natural resources and energy
- ◆ Segregating waste
- ◆ Practicing sustainable consumption – which ensures better quality of life

Don't you agree?

We should recognize our individual and collective responsibility to conserve natural resources and protect the earth for future generations.

## DISPUTE RESOLUTION



The Consumer Protection Act, 1986 is a progressive, socio-benevolent legislation which was enacted by the Indian Parliament for better protection of the interests of consumers. The Act provides for 'consumer – business' disputes and not for 'business – business' disputes.

Speedy and inexpensive redressal, procedural simplicity, relief of a specific nature and compensation wherever appropriate are the significant features of the Act.

Another important facet of the Act is the provision for a 3 - tier quasi - judicial machinery for redressal. The tabular column below elucidates the details of the same:

Name of the Forum / Commission	Number of Members	Location	Compensation
National Consumer Disputes Redressal Commission (National Commission) website <a href="http://www.ncdrc.nic.in">www.ncdrc.nic.in</a>	5 members (including the President)	New Delhi / Act provides for circuit benches in State capitals	Above Rs. 1 crore (An appeal can also be made against the Order of the State Commission)
State Consumer Disputes Redressal Commission (State Commission)	3 members (including the President)	Every State Capital	Rs.20 lakhs – Rs. 1 crore (An appeal can also be made against the Order of the District Forum)
District Consumer Disputes Redressal Forum (District Forum)	3 members (including the President)	All Districts	Upto Rs.20 lakhs



**The Powers of the Authority include**

- ◆ Removal of defects in goods or deficiency in services
- ◆ Replacement of defective goods with new goods of similar description
- ◆ Refund
- ◆ Payment of compensation for any loss or injury suffered by the consumer
- ◆ Discontinuation of restrictive or unfair trade practice and ensuring no repetition
- ◆ Withdrawing hazardous goods from being sold to the public
- ◆ Providing adequate cost to the aggrieved party

**Avoid Frivolous Complaints!  
You Could Be Penalised!!!**

**Who can file a complaint?**

- ◆ Individual
- ◆ Group of similarly affected consumers
- ◆ Registered consumer organizations

**Complaints should be filed within two years from date of cause of action**

Now, what are the advantages of approaching the Consumer Fora?

- ◆ No lawyer is necessary for filing a complaint (can be filed by an individual, group of consumers or a consumer organization)

- ◆ Nominal charges
- ◆ Speedy redressal – All complaints are to be heard and disposed off within 90 days (150 days if lab testing is involved) from date of receipt of notice by the opposite party. No adjournments should be ordinarily granted.

### Fee Structure

COMPENSATION AMOUNT	FEE
Below Poverty Line	No Charges
Upto Rs. 1 lakh	Rs. 100/-
Rs.1 lakh to Rs.5 lakhs	Rs. 200/-
Rs. 5 lakhs to Rs.10 lakhs	Rs. 400/-
Rs. 10 lakhs to Rs. 20 lakhs	Rs. 500/-
Rs. 20 lakhs to Rs. 50 lakhs	Rs. 2000/-
Rs. 50 lakhs upto Rs.1 crore	Rs. 4000/-
Above 1 crore	Rs. 5000/-

A consumer, who is aggrieved by the decision of the National Commission, can prefer an appeal in the Supreme Court of India.

The Consumer Protection Act is in addition to and not in derogation of the provisions of any other law for the time being in force.

Remember that you can file your complaint only in the Forum within whose jurisdiction the opposite party resides, functions or has its branch office or where the cause of action wholly or partly arises.

### A few other Consumer friendly legislations include

Essential Commodities Act, 1955

Standards of Weights and Measures Act, 1976

Food Safety and Standards Act, 2006

Drugs and Cosmetics Act, 1940

# RIGHT TO INFORMATION ACT



To enable citizens to access information under the control of public authorities in order to promote transparency and accountability in the working of every public authority, the Right to Information Act was enacted in 2005 by the Government of India.

To seek information, the following steps need to be followed:

**Step 1 :** Identifying the issue



**Step 2 :** Identifying the relevant department of the government. (However the law mandates the 'Public Information Officer (PIO)' to transfer the application to relevant department in case the applicant refers the application to the wrong department. In no case can the application be returned to the applicant.)

**Step 3 :** On a plain sheet paper, addressed to the 'Public Information Officer' of the relevant department of the state (the Central Public Information Officer if addressed to the Central Government) write down your questions. This can be in a simple letter format with the subject : Application under Right to Information Act 2005 (there is no prescribed application form under the law for filing an RTI application).

**Step 4 :** Payment of the fees – The application fees for the states and the Central Government is Rs.10/- The following modes of payments are acceptable:

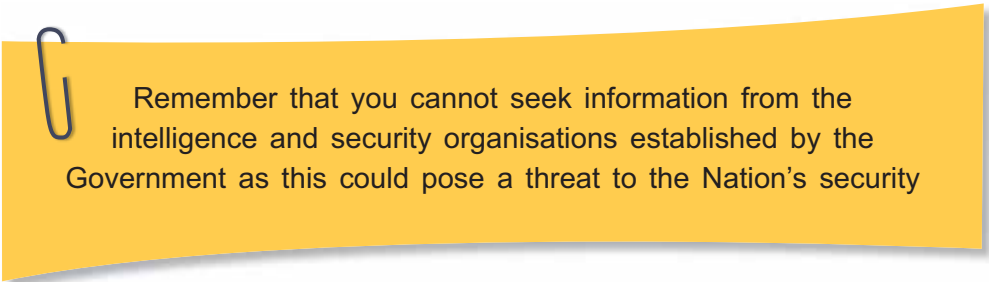
Affixing Court Fees Stamp / payment in cash to the relevant department (insist for a receipt / acknowledgement) / Payment at Treasury under RTI account head (the receipt should be attached to the application and sent by Registered Post with Acknowledgement Due.) / Demand Draft addressed to the Public Information Officer of the relevant department (this DD

should be attached to the application and sent by Registered Post with Acknowledgement Due) / Payment at any branch of 'State Bank of India' under RTI account head (the receipt should be attached to the application and sent by Registered Post with Acknowledgement Due.)

**NOTE :** For Central Government Departments, payments can be made through Cash, Demand Drafts, Postal Orders or through RTI counters at the nearest Post Office.

**Step 5 :** The PIO should respond within 30 days of receipt of the application failing which the applicant should make the 1st appeal to the 'Appellate Authority' of the same department. The appeal should be addressed to the 'Appellate Authority' (the postal address is usually the same as the PIO).

**Step 6 :** The Appellate Authority gets another 30 days to respond failing which the applicant can make the 2nd appeal to the 'State Information Commission' (for the state government departments) or 'Central Information Commission' (for central government departments) as the case may be.



Remember that you cannot seek information from the intelligence and security organisations established by the Government as this could pose a threat to the Nation's security

## CONCLUSION

Thus, the consumer movement is a mass social movement that seeks to protect the rights of consumers. The Ministry of Consumer Affairs, Government of India has accorded high priority to the programme of consumer protection and has initiated numerous steps to promote awareness and encourage consumers' involvement throughout the country of which, the "Jago Grahak Jago" campaign deserves a special mention.



As the Consumer Protection Act mandates, the Government has established the Central, State and District Consumer Protection Councils to protect the rights of consumers and strengthen consumer movement at all levels.



The Consumer Welfare Fund created by the Central Government provides financial assistance to promote the welfare of consumers and strengthen the voluntary consumer movement in the country, especially in the rural areas.

Research and evaluation studies in the field of consumer welfare to provide solution to the practical problems being faced by the consumers are sponsored under the Fund.

The National Consumer Helpline is a consumer friendly project established under this. Consumers can call from anywhere in India free of charge and get advice regarding their problem as a consumer.



website : [www.consumeradvice.in](http://www.consumeradvice.in)

### Consumer Helpline Nos.:

#### GUJARAT

1800-233-0222,  
079-2748945 / 46  
[gujarat@consumeradvice.in](mailto:gujarat@consumeradvice.in)

#### ORISSA

18003456724, 0674-2351990,  
0674-2350209  
[orissa@consumeradvice.in](mailto:orissa@consumeradvice.in)

#### MADHYA PRADESH

155343, 0755-2559778,  
0755-2559993  
[madhyapradesh@consumeradvice.in](mailto:madhyapradesh@consumeradvice.in)

#### TAMIL NADU

044-28592828  
[tamilnadu@consumeradvice.in](mailto:tamilnadu@consumeradvice.in)



The Consumer Clubs scheme launched in 2002 is one of the most successful attempts of the Central Government according to which a consumer club is to be set up in all schools and colleges to create awareness amongst young consumers. Later, this was decentralized and transferred to the State Governments. The Department of Consumer

Protection of various states also contributes to a great extent in creating awareness. Also, to address the problems of consumers within states, the State Consumer Help-line has been set up in various states across the country. It is vital for us, as consumers, to take advantage of the various schemes offered by the Government, equip ourselves and become smart consumers.

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