



State Consumer Helpline Knowledge Resource Management Portal
(SCHKRMP)



सत्यमेव जयते
Government of India

Consumer Connect



Sponsored by Department of Consumer Affairs, Govt. of India

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

Major activities

Workshop on consumer education held on 12th and 13th February 2015 at VIT University, Tamil Nadu

A Two day National Workshop on Consumer Protection and Empowerment in India was organized on Feb 12th-13th, 2015 by Commerce Department, School of Sciences and Languages (SSL) VIT University at Vellore campus. The programme was organized in collaboration with Center for Consumer Studies (CCS) IIPA New Delhi, sponsored by Department of Consumer Affairs, Ministry of Consumer Affairs, Food and Public Distribution Govt. of India. The objective of the workshop were: (a) To elicit the need and importance of Consumer Protection in Market Economy, (b) To enhance the consumer's knowledge and skill related to products and services, (c) To understand the process of consumer grievance redressal and filing of complaints.



Dr. Sapna Chadah, Assistant Professor CCS and Shri. S. K. Virmani, Project Manager SCHKRMP coordinated the activities and participated in the above workshop. Shri. S.K. Virmani from IIPA spoke on **Consumer Protection & Empowerment- An overview** and **Insurance & Consumer**.

The other topics covered by eminent speakers were- *Misleading advertisements, Medical negligence, Food safety, Banking service, Student's rights and Privileges in Academic Institutions.*

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Session on Telecom and Consumer in 14th foundation training programme sponsored by DST

The Department of Science & Technology (DST) sponsored 14th foundation training program which commenced on 17th November 2014 to 6th February 2015 at the Indian Institute of Public Administration (IIPA). Project Manager Shri. S. K. Virmani, SCHKRMP took a session on "Telecom and Consumer" on 13th January, 2015. 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.

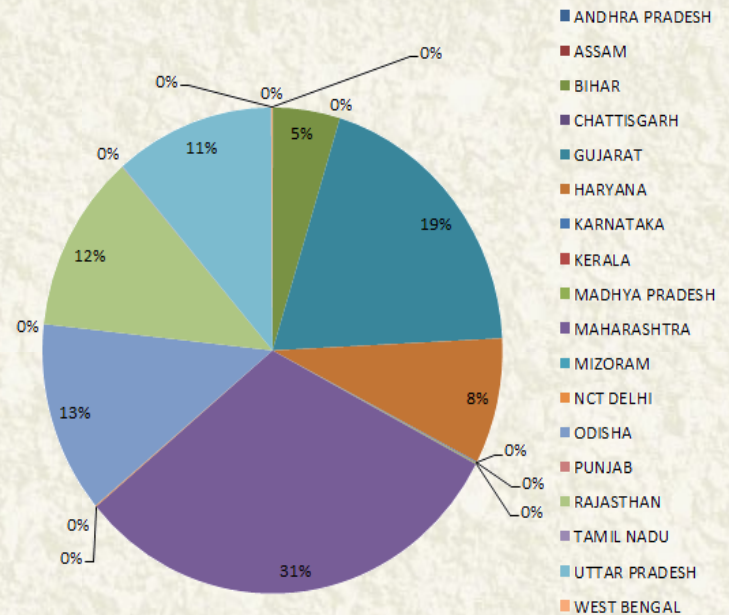


Calls Received by Various State Helplines

State Wise distribution of Calls

State Name	January	February	March	Total
ANDHRA PRADESH	0	0	1	1
ASSAM	1	0	1	2
BIHAR	197	62	0	259
CHATTISGARH	0	0	7	7
GUJARAT	813	609	749	2171
HARYANA	350	308	349	1007
KARNATAKA	3	2	2	7
KERALA	1	0	0	1
MADHYA PRADESH	3	0	1	4
MAHARASHTRA	1302	944	1216	3462
MIZORAM	0	135	118	253
NCT DELHI	3	3	5	11
ODISHA	533	515	299	1347
PUNJAB	0	1	0	1
RAJASTHAN	498	608	684	1790
TAMIL NADU	2	3	1	6
UTTAR PRADESH	468	349	420	1237
WEST BENGAL	4	3	6	13
Total:	4178	3542	3859	11579

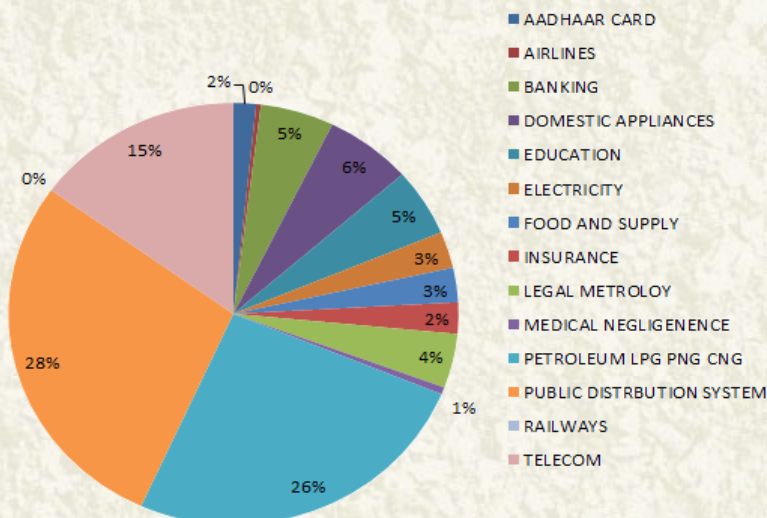
Statewise Calls



Sector Wise Distribution of Calls

Sector	January	February	March	Total
AADHAAR CARD	33	23	23	79
AIRLINES	7	5	1	13
BANKING	108	56	64	228
DOMESTIC APPLIANCES	128	71	79	278
EDUCATION	106	15	31	152
ELECTRICITY	57	79	99	235
FOOD AND SUPPLY	54	78	112	244
INSURANCE	49	45	35	129
LEGAL METROLOY	85	77	65	227
MEDICAL NEGLIGENCE	11	9	12	32
PETROLEUM LPG PNG CNG	521	558	447	1526
PUBLIC DISTRBU-TION SYSTEM	577	588	768	1933
RAILWAYS	0	4	3	7
TELECOM	307	280	327	914

Sectorwise Calls



Consumer Information

RBI Guidelines for safe ATM Transactions

Over the last few years, there has been a vast change in the way you conduct your banking transactions, be it online payments, swiping cards at shopping outlets or withdrawing cash from ATMs. The recent RBI regulations aim at strengthening the safety for a consumer while using ATMs and also the kind of awareness one must have before entering one.

To ensure that breakdowns like power failure, network failure, cash handler failure, reject bin full and machine breakdown are kept to minimum, **the RBI have given some measures to be initiated by banks:**

- (a) Periodic visits by ATM channel managers / vendors to ATMs.
- (b) Monitoring of uptime of ATMs by vendors as well as by the banks on a real time basis.
- (c) Online system enabling immediate notification to vendors about 'down' ATMs for restoration on a priority basis.
- (d) Top Management's oversight on Down Time reports
- (e) Detailed servicing and replacement of system if necessary of ATMs with more than a fixed number of complaints in a month
- (f) Periodic preventive maintenance.



Security Measures: With spread of ATM network instances of frauds are also on the rise.

The measures initiated to strengthen the security in ATM transactions are enumerated below:

- (i) Caretakers at offsite ATMs and sensitive locations to discourage attempts to tamper with the ATM.
- (ii) Arrangements with local police authorities for regular beats in case of ATMs located in sensitive areas.
- (iii) Disabling cash retraction facility at ATMs as per RBI guidelines in view of large number of frauds committed by fraudsters taking advantage of this facility
- (iv) Security Screen on the Machine requiring the customer to confirm the digits entered
- (v) Logging out of a customer in case of even a single invalid pin
- (vi) Dip-card readers: Dip Card Readers (card is not swallowed by the machine) preempt capture of data through extraneous devices. Many banks are now using Dip-card Readers. SBI has 100% Dip-card Readers.
- (vii) Analysis of complaints to identify complaint prone ATMs and monitoring transaction at these ATMs.
- (viii) On the other side, it is very important for a consumer to be aware of such rules and regulations and one can find this knowledge in the letter given along with the issued ATM card!

Telecom Regulatory Authority of India (TRAI)

The ceiling for tariffs national roaming services have been reduced as per TRAI order w.e.f. 1st May 2015.

Item	Existing ceiling tariff	Revised
Outgoing local voice call while on national roaming	Re. 1.00 per minute	Re. 0.80 per minute
Outgoing long distance (inter-circle) voice call while on national roaming	Re. 1.50 per minute	Re. 1.15 per minute
Incoming voice call while on national roaming	Re. 0.75 per minute	Re. 0.45 per minute
Outgoing local short message services (SMS) while on national roaming	Re. 1.00 per SMS	Re. 0.25 per SMS
Outgoing long distance (inter-circle) short message service (SMS) while on national roaming	Rs. 1.50 per SMS	Re. 0.38 per SMS

TRAI has also mandated the telecom service providers to offer a special roaming tariff plan to its pre-paid and post-paid subscribers wherein incoming voice calls while on national roaming shall be free on payment of fixed change if any.

LEGAL MATTERS

“ In a restaurant , Value Added Tax is to be charged on 60% of the value of the food bill on 40% of the food bill is already taxed with Service Tax. “

In the High Court of Uttarakhand at Nainital

Commercial Tax Revision No.02 of 2014

*Valley Hotel & Resorts,
(Through its partner Shri Arun Goyal),
Khasra No.1011/2,
Central Hope Town,
Selaqui, Chakrata Road,
Dehradun..*

Versus

*The Commissioner,
Commercial Tax, Dehradun.*

..Revisionist/Applicant.

..Respondent

Mr. P.R. Mullick, Advocate for the revisionist.

Ms. Puja Banga, Brief Holder for the State of Uttarakhand/respondent.

Dated: April 10, 2014

**Coram: Honble Barin Ghosh, C.J.
Honble V.K. Bist, J.**

(Per: V.K. Bist, J.)

The revisionist is a partnership firm, engaged in the business of hotel. It provides boarding and lodging facilities to its customers. It also provides restaurant services. Up to 01.07.2012, the activities of the revisionist were covered under the Uttarakhand Vat Act, 2005 in respect to supply of cooked food in the restaurant. On 06.06.2012, the Government of India, Ministry of Finance (Department of Revenue) issued a notification amending the Service Tax (Determination of Value) Rules, 2006 by introducing Service Tax (Determination of Value) Rules, 2012, by which 40% of billed value to the customer, for supply of food or any other article of human consumption or any drink in restaurant, was made liable to Service Tax. Thereafter, the revisionist moved an application under Section 57 of the VAT Act, 2005, requesting not to charge VAT on 40% billed amount to the customer, as same has already suffered Service Tax. The said application was rejected by the Commissioner, Commercial Tax, against which appeal was filed before Commercial Tax Tribunal. Same was also dismissed. Aggrieved thereby, the present revision has been filed.

2. We have considered the submission of learned counsel for the parties. Value Added Tax can be imposed on sale of goods and not on service. Service can be taxed by Service Tax Laws. The authority competent to impose service tax has also assumed competence to declare what is service. The State has not challenged the same. Therefore, where element of service has been so declared and brought under the Service Tax vide Government of India notification dated 06.06.2012, (i.e. 40% of bill amount to the customers having food or beverage in the restaurant was made liable to service tax) no Value Added Tax can be imposed thereon.

3. In our view, the Commissioner, Commercial Tax erred in rejecting the application of the revisionist. Thus, the revision is allowed. Judgments of Tribunal as well as of the Commissioner, Commercial Tax are set aside. The Commissioner, Commercial Tax is directed to pass order afresh in the light of above observations.

Nature of Complaints received at State Consumer Helplines

Sectors	Nature of Calls
AIRLINES	<ul style="list-style-type: none"> • Loss of baggage and meager compensation offered not offered. • Change cancellation delay of scheduled flights. • Cancellation of flight without any valid reasons or intimation. • Amount deducted but ticket not generated.
AGRICULTURE	<ul style="list-style-type: none"> • Automobiles defective vehicle • Legal how complaint shall be filed • Defective fertilizers • Defective seeds • Fertilizers charging excess price • Legal others
BANKING	<ul style="list-style-type: none"> • Loan others • Credit loan unsolicited communication cards others • Banking refusal to make demand drafts • Loan levy of wrong interest • Credit cards others • Banking delay in clearance of cheques • Banking others • ATM account debited but money not dispensed • Threatening calls by recovery agents or card issuer • Banking unsatisfactory redressal
ELECTRICITY	<ul style="list-style-type: none"> • Bills not received • Faulty or fast running meters • Inflated bills • Meter is running fast • Delay in restoration of supplies due to distribution transformer failure • Delay in shifting of meter or connection lines • Disconnection without valid reason • Delay in sanctioning new connection or load extension or temporary connection for electricity related • Delay in providing new connectional. Load
RAILWAYS	<ul style="list-style-type: none"> • Inadequacy in lack of service during travel • Problems in getting refund of value of ticket

EDUCATION	<ul style="list-style-type: none"> • Denial of refund of fees • Error in certification • Admission related problems • Non-receipt of caution money from college
FOOD AND SUPPLY	<ul style="list-style-type: none"> • Problem in the making of ration card • Ration depot refuse to give ration • Ration not deliver
LEGAL METRONOLOGY	<ul style="list-style-type: none"> • Charging more than maximum retail price MRP. • W & M charging more than MRP • W & M expiry date best before date not given • W & M other
DOMESTIC APPLIANCES	<ul style="list-style-type: none"> • Air conditioner. Product not replacing the item found nonfunctional or dead on arrival or delivery • Mobile battery. Product charging for repair under warranty period • Mobile handset. Product delay in after sales service under warranty • Television or LCD or LED. Product others • Washing machine. Product delay in after sales service under warranty • Washing machine. Product charging for repair under warranty period • Complaints not entertained by service center dealer • Refrigerator. Product charging for repair under warranty period • Air conditioner. Product not repaired under warranty • Mobile handset. Product not replacing product having manufacturing defect • Refrigerator. Product not replacing product having manufacturing defect • Water purifier. Product delay in after sales service under warranty • Others. Product delay in after sales service under warranty • Others. Product charging for repair under warranty period • Laptop. Product delay in after sales service under warranty • Mobile handset. Product not repaired under warranty
INSURANCE	<ul style="list-style-type: none"> • Life insurance delay in release of maturity proceeds • Health insurance policy document not as per proposal • Refusal to honor claim on time • Agent is giving misleading information about the premium • Health insurance claim rejected on the pretext of preexisting diseases health insurance unsatisfactory redressal

- Delay in policy delivery
- Delay in med claim delivery
- Health insurance others
- Service is not given the accident claim.

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WE'RE ON THE WEB !

<http://consumereducation.in/>

<http://consumeradvice.in/>

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 Consumer 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.

STATE CONSUMER HELPLINES

ANDHRA PRADESH 1800-425-0082 1800-425-2977	HARYANA 1800 -180- 2087	NAGALAND 1800-345-3701	UTTAR PRADESH 1800-1800-300
ARUNACHAL PRADESH 1800-345-3601	HIMACHAL PRADESH 1800 -180- 8026	ODISHA 1800-345-6724	WEST BANGAL 1800-345-2808
ASSAM 1800-345-3611	KARNATAKA 1800-425-9339	0674-2351990 / 2350209	PUDUCHERRY 1800-425-1082
BIHAR 1800 -345- 6188	KERALA 1800-425-1550	RAJASTHAN 1800 -180- 6030	1800-425-1083 1800-425-1084
CHHATTISGARH 1800 -233 -3663	MADHYA PRADESH 0755-2559778 / 155343	SIKKIM 1800-345-3209	1800-425-1085
GUJARAT 1800-233-0222 079-27489945 / 46	MAHARASHTRA 1800-2222-62	1800-345-3236	
	MIZORAM 1800 -231 -1792	TAMIL NADU 044-28592828	