



सत्यमेव जयते
Government of India



State Consumer Helpline Knowledge Resource Management Portal

[Project Supported by Department of Consumer Affairs, Govt. of India]

OVERVIEW OF ACTIVITIES (JANUARY – JUNE 2016)

Centre for Consumer Studies

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State Consumer Helpline Knowledge Resource Management Portal (SCHKRMP)

State Consumer Helpline Knowledge Resource Management Portal (SCHKRMP) is a National Nodal Agency supported by Department of Consumer Affairs. The knowledge Resource Management Portal coordinates and monitors the activities of state consumer helplines, provide solutions and advisory services to these helplines, maintain knowledge database and build capacity of the SCH's personnel. The purpose of monitoring is to ensure that all activities of the project are implemented, the complaints are handled appropriately.

Department of Consumer Affairs has recently introduced Grahak Suvidha Kendra (GSK) on a pilot basis in five states viz. Bihar (Patna), Gujarat (Ahmedabad), Karnataka (Bangalore), Rajasthan (Jaipur) and West Bengal (Kolkata). The Portal is also coordinating the activities of these GSKs.

The IT application and knowledge data bases are hosted on the servers at IIPA. The state consumer helplines are given access to use the IT platform and knowledge data base to register the calls/complaints being received by them and provide advise, guidance and information to the callers. The State Governments are required to sign licence agreement with IIPA before giving an access to use the software and knowledge data base. The consumer advisors and coordinators are also provided the soft skills through various training programmes being organized at IIPA in addition to hand hold support at their site wherever it is desired by the state governments. The access to the IT application is internet based with 8 MBPS internet leased line. User ids and password also provide the extension of IT platform hosted on IIPA servers to all the state consumer helplines.

The Portal has also provided Grahak Suvidha Kendra (GSK), the access to use the centralized software and knowledge data base hosted at the IIPA servers after signing necessary Licence Agreement with them. The complaints being received by these GSKs are also registered on the IT Portal.

Some of the complaints being registered on Public Grievance Portal of the Govt. of India are also being forwarded by Department of Consumer Affairs to the Portal which are being looked into for advise, guidance and information expeditiously.

State Consumer Helpline

Department of Consumer Affairs has funded setting up and operationalization of consumer helplines in various States. These State Consumer Helplines have been financially supported for a period of 5 years thereafter the State Governments are expected to run these helplines on their own. The necessary funds as under the scheme are disbursed to the State Government who is setting up the helplines under various models as per their respective policies of the State Governments. While some of the States have gone into subcontracting to involve NGOs/ VCOs and allowed to function in their own premises, some of the States have set up the helplines in their own premises and running the helplines using manpower hired on contract basis directly or through manpower hiring agencies. The monitoring of the helplines is the responsibilities of the respective State Government.

These consumer helplines are receiving calls from the consumers generally through toll free number. The other mode of communications available to the consumers to reach advisors of consumer helplines is through emails, letters, fax and personal visits. The facility is also made available to consumers to register their complaints directly on the website hosted at IIPA servers. These complaints are directed to the respective states from where the complaints are originated.

While consumer helplines are working in 25 States, consumer helplines of 17 States are using the common IT platform for registering the calls and using knowledge database. During the half quarter January-June 2016, the State of Andhra Pradesh has been provided with user id and password. These 17 States are now on board with IIPA using centralized IT platform and knowledge database.

States on board

1	Andhra Pradesh	2	Bihar
3	Gujarat	4	Haryana
5	Himachal Pradesh	6	Jharkhand
7	Madhya Pradesh	8	Maharashtra
9	Mizoram	10	Orissa
11	Puducherry	12	Rajasthan
13	Tamil Nadu	14	Telangana
15	Tripura	16	Uttar Pradesh
17	West Bengal		

The total number of States having signed Licence Agreement with IIPA to share IT Portal now stands at 23.

The list of the States who have signed Licence Agreement with IIPA to share the centralized IT Portal is given below:

Sl. No.	State/ UT Name		
1	Andaman & Nicobar	13	Kerala
2	Andhra Pradesh	14	Manipur
3	Arunachal Pradesh	15	Mizoram
4	Bihar	16	Puducherry
5	Chandigarh (UT)	17	Punjab
6	Chhattisgarh	18	Rajasthan
7	Delhi	19	Tamil Nadu
8	Gujarat	20	Telangana
9	Haryana	21	Tripura
10	Himachal Pradesh	22	Uttar Pradesh
11	Jharkhand	23	West Bengal
12	Karnataka		

Even though the helplines are functioning in the States of Maharashtra, Madhya Pradesh and Odisha duly integrated with IT Portal but these States have not yet signed the agreement formally with IIPA to share IT Portal.

Similarly the States of Arunachal Pradesh, Kerala, Jharkhand, Andaman & Nicobar, Chhattisgarh and Karnataka despite having signed the Licence Agreement with IIPA were not reflecting any data of call registration suggesting that either the helplines are not functioning in these States or might be using their own software. An intervention of Department of Consumer Affairs was earlier sought vide letter No. IIPA/SCHKRMP/SCH/2015 dtd. 18/12/2015. During the half quarter January - June 2016, the State of Jharkhand has started using the common IT Platform and they have already registered 60 calls during the month of June 2016. The other States who have signed the agreement were being pursued to use the common software through letter No. IIPA/SCHKRMP/SCH/2016 dtd.08/06/2016. The copies of these letters were referred to Department of Consumer Affairs for their appropriate intervention.

The seven States viz. Assam, Dadra Nagar & Haveli, Daman & Diu, Lakshadweep, Meghalaya, Nagaland and Sikkim are yet to sign Licence Agreement with IIPA to share IT Portal. Department of Consumer Affairs was earlier requested for an intervention vide letter No. IIPA/SCHKRMP/SCH/2015 dtd. 17/12/2015. These states were being followed up to sign the said licence agreement sharing the IT Portal vide letter No. IIPA/SCHKRMP/SCH/2016 dtd. 08/06/2016. The copies of these letters were referred to Department of Consumer Affairs for their appropriate intervention.

Statistical Report on Complaints/Calls received by State Consumer Helplines during Quarter January to June, 2016:

The State Consumer Helplines are receiving calls from the consumers through telephone normally toll free number as well as through other mode of communications like letters, emails, walk in consumers as well as consumers logging their calls directly on the website using online complaint registration. The online complaint registration is also used by the consumers in the States which are not yet networked with IT Portal. The statistical data pertaining to the call received/ complaint registered is given below:

States Wise Call Report January - June 2016

Sl. No.	State Name	Jan	Feb	March	April	May	June
1	ANDAMAN AND NICOBAR	0	0	0	0	0	1
2	ANDHRA PRADESH	0	0	0	0	0	0
3	ARUNACHAL PRADESH	0	0	5	0	0	0
4	ASSAM	0	0	0	0	0	0
5	BIHAR	0	6	26	34	101	82
6	CHANDIGARH	0	0	0	0	20	1
7	CHATTISGARH	0	0	0	0	0	0
8	DADRA & NAGAR HAVELI	0	0	0	0	0	0
9	DAMAN & DIU	0	0	0	0	0	0
10	GOA	0	0	0	0	0	2
11	GUJARAT	1041	809	743	934	976	1168
12	HARYANA	191	231	304	183	655	335
13	HIMACHAL PRADESH	0	0	0	0	0	0
14	JAMMU AND KASHMIR	1	0	1	1	0	0
15	JHARKHAND	0	0	4	0	0	60
16	KARNATAKA	1	1	1	12	107	45

17	KERALA	0	0	0	0	0	0
18	LAKSHADWEEP	0	0	0	0	0	0
19	MADHYA PRADESH	1	0	0	0	0	0
20	MAHARASHTRA	898	894	1041	1020	1077	1029
21	MANIPUR	0	0	0	0	0	0
22	MEGHALAYA	0	0	0	0	0	0
23	MIZORAM	0	8	0	2	0	0
24	NAGALAND	0	0	0	0	0	0
25	NCT DELHI	2	0	2	1	1	1
26	ODISHA	384	407	482	34	60	8
27	PUDUCHERRY	587	390	380	495	460	445
28	PUNJAB	0	0	0	0	0	0
29	RAJASTHAN	638	649	511	347	745	1136
30	SIKKIM	0	0	0	0	0	0
31	TAMIL NADU	676	390	148	4	0	0
32	TELANGANA	572	1245	1282	955	994	1305
33	TRIPURA	5	3	5	6	3	5
34	UTTAR PRADESH	44	20	186	192	339	286
35	UTTRAKHAND	0	0	0	0	0	0
36	WEST BENGAL	1460	1229	796	761	824	664
	Total	6501	6282	5917	4981	6362	6573

The States of Bihar, Himachal Pradesh, Madhya Pradesh and Uttar Pradesh have been running the helpline intermittently. Similarly Govt. of Punjab, Karnataka have not yet networked their helpline with IT Portal despite imparting of trainings and having signed the Licence Agreement to share IT Portal for complaint registration and use of knowledge database. The sector wise list of calls received during the month of January to June 2016 is given below:

Sector Wise Calls Received

SECTOR WISE NUMBER OF CALLS (January- June 2016)							
Sl. No	SECTOR WISE NUMBER OF CALLS	Jan	Feb	Mar	April	May	June
1	AADHAAR CARD	42	30	46	46	19	26
2	AIRLINES	7	5	3	11	18	14
3	BANKING	144	146	158	142	142	137

4	DOMESTIC APPLIANCES	189	192	209	277	415	243
5	E COMMERCE	159	130	234	235	247	171
6	EDUCATION	66	61	70	47	71	56
7	ELECTRICITY	77	77	77	69	121	94
8	INSURANCE	88	54	85	77	89	99
9	MEDICAL NEGLIGENCE	38	33	27	35	31	23
10	TELECOM	362	300	300	300	326	274
11	OTHERS	5192	5130	4626	3657	4653	5284

Capacity Building of State Consumer Helplines

IIPA has been imparting training to the consumers and coordinators of State Consumer Helpline. It has imparted training to all the States other than the four States namely Dadra Nagar and Haveli, Jammu & Kashmir, Lakshadweep and Meghalaya who have not attended any of the training programme despite inviting for the nominations for the training. IIPA has conducted 10 training programmes so far with a total participation of 275 personnel from 32 States/ UTs. In addition to the 10 training programme conducted so far at IIPA, New Delhi, the Portal has also extended hand- holding support at site to the helplines at Bihar, Delhi, Haryana, Himachal Pradesh, Punjab, Rajasthan and Uttar Pradesh.

The 10th training programme was conducted at IIPA during 7th-9th June 2016. The States of Lakshadweep, Tripura, Dadra Nagar & Haveli, Chhattisgarh, Chandigarh (UT), Meghalaya, Jharkhand, Arunachal Pradesh, Madhya Pradesh and Arunachal Pradesh were requested to nominate their consumer advisors and coordinators for the 10th Training Programme. Three participants from Jharkhand State Consumer Helpline and 11 participants from Grahak Suvidha Kendra deputed their personnel for attending the said training programme. Even though the Chhattisgarh State Consumer Helpline nominated four participants to attend the said training programme, but no one attended the training programme. Similarly the nomination from the State of Madhya Pradesh was received only at the last moment and hence it was difficult to include them in the said training programme.

An updated list of the details of the training programmes conducted so far is given in the next page.

16	Jharkhand				✓	✓					✓		3
17	Karnataka		✓		✓	✓		✓		✓	✓		6
18	Kerala								✓				1
19	Lakashadee p												0
20	Madhya Pradesh			✓									1
21	Maharashtra			✓			✓						2
22	Manipur					✓			✓				2
23	Meghalaya												0
24	Mizoram			✓									1
25	Nagaland			✓									1
26	Orissa	✓											1
27	Puducherry				✓		✓		✓				3
28	Punjab		✓			✓		✓				✓	4
29	Rajasthan			✓			✓		✓		✓	✓	5
30	Sikkim	✓	✓					✓					3
31	Tamilnadu				✓				✓	✓			3
32	Telangana								✓	✓			2
33	Tripura				✓					✓			2
34	Uttar Pradesh	✓				✓		✓				✓	4
35	Uttarakhand								✓				1
36	West Bengal	✓					✓			✓	✓		4
	Total No. of Participants	27	18	20	22	24	22	17	18	15	14	78	275

Online Complaints:

The IT Portal facilitates the consumers to register their complaints online giving them an access on 24x7 basis. Numbers of consumers have been registering their complaints/queries online at IT Portal. These complaints are directly diverted to the State Consumer Helplines who are using our IT Portal. These State Consumer Helplines take appropriate actions on such dockets. The complaints for those States which are not using IT Portal are downloaded and are regularly transmitted electronically to those States to take appropriate steps. While forwarding those complaints electronically, the States are also being requested to join the IT Portal. However, the States who either do not have functioning helpline or is yet to be networked with IT Portal are not responding back to IIPA on these online complaints.

The following table provides the number of complaints registered for these States which are yet to use our IT Portal. However, there is no feedback from these States on the complaints forwarded to them for appropriate action.

Online Complaint During 2016

Online Complaint During 1st January 2016 to 31st June 2016		
Sl. No	State Name	Complaint Received
1	ANDAMAN AND NICOBAR	1
2	BIHAR	72
3	GUJARAT	12
4	JAMMU AND KASHMIR	1
5	KARNATAKA	8
6	MAHARASHTRA	2
7	NCT DELHI	7
8	ODISHA	2
9	RAJASTHAN	82
10	TELANGANA	2
11	TRIPURA	5
12	WEST BENGAL	11
	Total	205

Opinion Poll:

The opinion has been sought from the consumers through our online IT Portal. A list of the issues uploaded on the Portal is given below. Some of the responses as received were analyzed and used for our advocacy papers.

Sl. No.	Poll Question	Expiry Date	Yes	No	Can't say
1	Are you being charged service charges in restaurant and still paying tip to waiters	30-06-2015	8	8	0
2	Do you feel telecom companies are activating value added services on your mobile without your consent	31-10-2015	181	17	8
3	Do you feel telecom companies be allowed to auto renew value added service without explicit consent	28-08-2015	45	206	0
4	Whether odd even scheme of Delhi Govt. could bring down the level of pollution in Delhi?	25-01-2016	3	1	1
5	Do you think service charges being charged by Restaurants are Government taxes/ duties	15-04-2016	6	3	1

Complaints received at PG Portal

The Portal is also being forwarded with the complaints received at Public Grievance Portal run by Govt. of India. During the half quarterly January- June 2016, 334 complaints were forwarded to IT Portal from PG Portal. 265 complaints were disposed of with appropriate advise, guidance and information. The report as downloaded from PG Portal is given below:

Period: 1st January – 30th June 2016

Grievance source	Receipt during the period	Cases disposed of during the period	Closing balance as on 30/6/ 2016
DARPG	119	119	17
Local/ internet	185	185	31

Pension	2	2	1
PMO	160	160	20
President Secretariat	6	6	1
Total	472	472	70

Consumer Advocacy

Misleading advertisements:

The Portal has been raising complaints/ advocacies on misleading advertisement. These issues were being referred to Advertising Standard Council of India (ASCI) for appropriate corrective steps so that the readers do not get misled with the advertisements. Of-late the issues of misleading advertisements were referred on Gama Portal run by Department of Consumer Affairs.

The response on complaints raised to ASCI on misleading advertisement has not been encouraging / not meeting the expectations. Some of the cases were referred to Department of Consumer Affairs. The following complaints raised to ASCI have been not upheld.

Subject	Complaint Letter No./Date	Complaint against:-	Department
Dish TV India Ltd	Gama Portal on 29/01/2016	The company advertising on various TV channels specially sports. Set top box ka matlab Dish TV. It is wrong and misleading leading to wrongly educating viewers.	Advertising Standard Council of India
Dabur India Ltd.	Complaint no. 1512-c.1031 registered on Gama Portal on 14.01.2016	The advt as appeared in the times of India dtd. 28 th Dec 2015 claims clinically tested safe for diabetics. The company has not been able to substantiate the claims. A consumer on social media complained about the product stating blood sugar level going up after consuming the said product. The blood sugar gets to normal after	Advertising Standard Council of India

		stopping use of the product. The customer has also made complaint to the company and sought confirmation but the company after ack on 19.11.2015 has not respond to.	
Dabur Chyawanp arakash	Ref.No.IIPA/SC HKRMP/Dabur/ 2016 dated18-02-2016	Misleading advertisement of Dabur chyawanparakash in times of India dtd.28 12 2015- "safe for diabetics"	Advertising Standard Council of India

The decision of Advertising Standard Council of India on Dish TV is yet to be conveyed. ASCI has not found the advertisement of Dabur India about their product "Chayvanprakash" safe for diabetics as misleading. The Portal referred the matter to Department of Consumer Affairs vide letter No. IIPA/ SCHKRMP/Dabur/2016 dtd. 18/02/2016.

Sensodyne has also been advertising about their tooth paste in print and electronic media claiming 9 out of 10 doctors endorsing their product and Doctors shown on electronic media endorsing the use of their tooth paste. Endorsing of any product by Doctors is in violation of code of ethics for medical professionals. The advertisement by Sensodyne in Eurpoe has been banned on the similar ground. ASCI have not taken the corrective action against the advertisement on the ground that the medical professionals are practising in UK. There are two issues viz. taking action against the medical professional and ban the advertisement. The 2nd part could have been taken immediately. However, the advertisements still continued to be aired on electronic media and also print media. The attention of Department of Consumer Affairs was again drawn vide last letter No. IIPA/ SCHKRMP/ Medical/ 2014-15 dtd. 08/03/2016.

Jaypee Hospital has been advertising through SMS soliciting business of kidney transplant offering a discounted price of Rs. 3.25 laks as against regular price of Rs. 5.50 lakhs. Such offers are against the regulations of code of ethics for medical professionals/ institutions laid down by Medical Council of India.

Advocacies- Others

1. Dakshin Haryana Bijli Vitran Nigam (DHBVN), an electricity distribution company under Govt. of Haryana operating for southern region of Haryana has announced charging of Rs. 10/- for opting out for email bill in place of hard copy bill. At an outset, the charging of fee for mailing bills by email instead of delivering bill in hard copy at consumer's premises looks to be unfair and hence Govt. of Haryana through Haryana State Consumer Helpline was requested to take up issue with the concerned Electricity Distributors as well as Haryana Electricity Regulatory Commission. Food and Civil Supplies, Govt of Haryana has also drawn the attention of Department of Consumer Affairs.
2. Project Manager, SCHKRMP noticed unfair business practices fo DHBVN by raising electricity bills on average basis despite installation of meters on poles outside the residential premises. Further analysis reflected charging of huge money from the consumers and using it for months. He himself had taken up his complaint with Consumer Grievance Redressal Forum (CGRF) wherein the excess amount of more than Rs. 8,800/- was charged and used for more than 6 months through such practices. While the amount has been adjusted now after 6 months, the complaint is still being contested with CGRF for charging of necessary penalties and interest as per provisions laid down in the Electricity Act 2003 and regulations of Haryana Electricity Regulatory Commission. Number of consumer have been narrating their experiences that even such amount being charged in some cases exceeds Rs. 1.00 Lakh or so. The attention of the Discom was drawn vide letter No. IIPA/SCHKRMP/DHBVN/2015-16 dtd. 13/01/2016, a copy of which was referred to Department of Consumer Affairs and Haryana Electricity Regulatory Commission.
3. Number of advocacy issues has been raised by the Portal and necessary intervention of Department of Consumer Affairs has been sought appropriately. Some of the issues pertain to charging of fee for ATM transactions, activation of value added services on mobiles without consent of the subscribers, charging of VAT on discounted MRP prices, unethical business practices of 100bestbuy.com etc. A list of such issues is given below for which appropriate intervention of Department of Consumer Affairs was sought vide letter No.. IIPA/SCHKRMP/advocacy/2016 dtd. 02/03/2016. A list of such issues is given in the next page.

4. The Portal brought out some of the fraudulent business practices through tele-calling/internet and sought appropriate intervention of Department of Consumer Affairs vide letter No. IIPA/SCHKRMP/ advocacy/2016 dtd. 03/03/2016.
5. Ola / Uber cabs have been adapting to unfair business practices in Bangalore wherein the passengers are being charged toll tax from the passengers for dropping the passengers at Bangalore Airport despite no such charges applicable. The issue was taken up with both cab operators during Feb/March/April 2016. However, the operator continue to charge the toll tax which otherwise is not chargeable being not applicable. The issue was later taken up through Grahak Suvidha Kendra at Bangalore with Govt. of Karnataka and Addl. Commissioner of Police (Traffic).
6. Dakshin Harayan Bijli Vitran Nigam(DHBVN) would be charging an additional amount of Rs. 50/- per application for online application for getting electricity connection. The DISCOMs site also mention charging of 1% surcharge plus service tax for making online payment of electricity bill by DISCOMs in Haryana. Such charging of additional amount for online application for electricity connection and surcharge for online payment of electricity bill is anti-consumer practices (as well as unethical business practices in violation of RBI regulations). Portal had drawn the attention of DHBVN vide email dtd.17 June 2016 and vide letter No. IIPA/SCHKRMP/ELECTRICITY/2016 dtd. 22 JUNE 2016, a copy of which was referred to Secretary, Haryana Electricity Regulatory Commission.
7. The Portal brought out some of the fraudulent business practices through E-commerce and Finance Frauds sought appropriate intervention of Department of Consumer Affairs vide letter No. IIPA/SCHKRMP/e-commerce/2016 dtd. 04/05/2016. Some of the problems being faced by the shoppers while making online purchases are: (i) Most of the e-commerce site do not have details like postal address, Mobile No., T.No., emails Ids of their consumer grievance system on their "contact us" page. Even many sites do not have a system of acknowledging the complaint. In absence of details about consumer grievance system, it becomes difficult to escalate the complaint. (ii) Many sites are turning to be frauds. The payment is taken from the consumer and then the company vanish away untraceable or their mobiles switched off or using new numbers. (iii) Many sites intentionally either do not deliver the product or deliver the defective material and keep on replacing the product. Many complaints have been seen on various public domains that the company stops responding to complainant after sending useless or defective items especially in garment and allied items. The companies either do not refund the money paid by

consumer or take inordinate time in making the refund. Many complaints of such nature keep on being reported. Thus the companies are being retained with huge consumer's money for unethical gains. (iv) The fraudulent activities are on the increase disproportionately and there is inadequate system to address such complaints. (v) Sometimes the products are ordered on special occasions but marketing companies fails to deliver the product to suit the need of special occasions thus defeating the very purpose of ordering. (vi) Unbelievable discounts or prices are being offered to attract rather lure the consumers to order and pay the amount and later on disappear after getting payments.

8. The Portal brought out some of Misleading advertisements of retailers – 0% finance, free insurance etc. being offered in purchase of high value items specially electronics computers/laptops and automobiles. There are several pertinent points that the consumer could be at a loss if he buys the product on getting misled, prominently if the motor vehicle are insured by the dealer on the pretext that no insurance premium is chargeable, the primary reason of the loss is foregoing of no claim bonus accruing to them from their old vehicles. SCHKRMP have been doing mystery shopping and has sufficient reason to substantiate the claims that such advertisement are not only misleading but also adapting to unethical business practices. A case study on recent advertisement of Sargam Electronics advertising availability of 0% finance was taken up. The attention of the Department of Consumer Affairs was drawn by the portal Vide letter No. IIPA/SCHKRMP/Misleading/2016 dtd. 21/06/2016 regarding misleading advertisement in such retail business.

9. An escalated complaint regarding under weight of Colgate Pro-sensitive tooth paste (62.3 gms as against marked net weight of 70 gms) was forwarded to Department of Consumer Affairs for appropriate attention with following observation:
 - a.) Empty Tube which shows its weight with its cap as 14.1 gms weight.
 - b.) New Tube with its cap & the seal intact as 76.4 gms weight.It means the contents of the tube are 62.3 gms as against the net weight mentioned on the Tube is 70 gms. It amounts to contents short by 7.6 gms (approx.. 11%). It is an expensive paste costing Rs. 150 per tube.

A list of such issues is given in the next page.

SCHKRMP- ADVOCACY

Sl. No.	Letter no. & Date	Complaint/Issue forwarded to	Subject reference
			Banking
1	IIPA/SCHKRMP/ATM/2014-15, 4/6/2014	DCA (JS)	Proposed move of IBA for withdrawl of free non-home bank ATM transactions- An Anti-Consumer Policy
2	IIPA/SCHKRMP/ATM/2014-15, 27-06-2014	DCA (JS)	Charging of replacement fee for defective ATM/Debit Cards by PSU/Pvt. Banks. Banks are charging annual maintenance fee for ATM and still charging fee for replacement of the defective cards which is An Anti-Consumer Policy.
3	IIPA/SCHKRMP/2014-15, 27/08/2014	DCA (JS)	RBI's anti-consumer move regarding usage of ATMs - Rationalization of numbers of free transactions at own bank as well as other bank ATMs. Use of IT reduces the cost of manpower engaged in banking operation. Limitation of the transactions using IT is an Anti-Consumer move.
4	IIPA/SCHKRMP/2014-15 dtd. 23/05/2014, dtd. 26/08/2014, 30/09/2014, IIPA/SCHKRMP/Banking SMS/2015, 19/06/2015	Addl. Sec., DCA	Alleged unethical banking practices in violation of RBI notification and directives of Ministry of Finance for irrational charging of SMS Alert Fee. RBI stipulated to charge SMS fee on actual usage basis but the banks are charging on a fixed charge basis irrespective of whether any transaction taking place or not.
			Telecom
5	IIPA/SCHKRMP/Telecom/2014-15, 9/9/2014	DCA (Director of Consumer Affairs)	Value Added Services - Alleged unethical trade practices of activation and renewal without seeking subscriber's consent - Anti-consumer practices by the Telecom Service Providers

6	IIPA/SCHKRMP/Telecom/2014-15, 30/09/2014-07/10/2014	Director, DCA	Value Added Services - Alleged unethical trade practices of activation and renewal without seeking subscriber's consent - Anti-consumer practices by the Telecom Service Providers
			MRP Advocacy
7	IIPA/SCHKRMP/2013-14, 17/04/2014	Department of Consumer Affairs	Charging of VAT on discounted prices offering discounts on MRP - Unethical Trade Practices and Misleading advertisements.
			Airport - Drinking Water
9	IIPA/SCHKRMP/2014-15, 27-05-2014	Department of Consumer Affairs (JS)	Inadequate user friendly drinking water facility at Terminal 3 Airport, Delhi
			100 Best Buy
10	IIPA/SCHKRMP/2014-15, 23/09/2014	DCA (JS)	Unethical and suspected fraudulent business practices by 100bestbuy.com. The issue was also taken up through Govt. of Karnataka.
			Advocacy on Restaurants
11	IIPA/SCHKRMP/2015,DT 17/04/2015	Department of Consumer Affairs (DS)	Comments on collection of "service charge" by the hotels and restaurants
12	IIPA/SCHKRMP/Rest./2015, 01/06/2015,	JS, DCA	Unethical charging of VAT, Service Charge and Services Taxes by the Restaurants. High Court of Uttarakhand has already adjudicated charging of VAT on 60% of the food bill. Charging of the restaurant are charging VAT on 100% of the food bill. Govt of Haryana has also taken up issue with DCA vide letter No. SCH-HRY-2015 dtd. 09/06/2015 wherein a restaurant has clubbed Service Charge with VAT to mislead the diner that the service charge is a statutory taxes.
13	IIPA/SCHKRMP/Rest./2015, 02/06/2015	Addl. Sec., DCA	Unethical charging of VAT, Service Charge and Services Taxes by the Restaurants

14	SCHKRMP/IIPA/TVC/2014-15, 19/08/2014	apnatax@harayanatax.com	Charging of unethical VAT and Unethical Business Practices by restaurants Le- Chef , Faridabad
			EMI Free Car
15	IIPA/SCHKRMP/2014-15, 29/07/2014	Department of Consumer Affairs (JS)	EMI Free Car Pvt. Ltd. The company has been advertising misleading advertisement as the name suggest, the car is not emi free. Not only the misleading advertisement, the advertisement is also in violation of Motor Vehicle Act wherein the display of the advt is not allowed on the body of the personal vehicles.
16	IIPA/SCHKRMP/2014-15, 21/08/2014	Department of Consumer Affairs (JS)	Do
17	IIPA/SCHKRMP/2014-15, 28/08/2014	Department of Consumer Affairs (JS)/ Department of Information Technology/ Department of Telecom	EMI Free Car Pvt. Ltd. Requesting to block the website of the company as the company could not desist from the advertisement despite ASCI advise.
			Sensodyne Toothpaste
18	IIPA/SCHKRMP/Medical/2014-15, 08/10/2014	DCA (JS)	Against Dr. Niharika Gulati and (Sensodyne Toothpaste). No product can be endorsed by medical professional as laid down under Code of Ethics for medical professional by Medical Council of India
19	IIPA/SCHKRMP/Medical/2015-16, 06/05/2015	DCA	Sensodyne Toothpaste
			Others
20	IIPA/SCHKRMP/2013-15 22/04/2014	Aapka Roozgaar Services Pvt. Ltd.	Escalation of complaint received from Mr. Rajen Chowdhury pertaining to unethical business practices and refund of his money. FIR not registered despite DCA intervention.

21	SCHKRMP/IIPA/TVC/2014-15, 19/08/2014	Department of Consumer Affairs (JS)	Misleading advertisement by TVC Sky Shop for product "Shri Laxmi Kuber Dhan Varsha Yantra" Metro Heart Institute, Faridabad
22	IIPA/SCHKRMP/Medical/2015, 17/08/2015	JS, DCA	Unethical medical practices in violation of Code of Ethics for medical professional - Metro Heart Institute is a Multispecialty Hospital in Faridabad Fraud cases of Jeevan Vikas Yojana and Aero Packers
23	IIPA/SCHKRMP/ FRAINDS/2015, DT. 21/08/2015 (sending on 13 October 2015)	Department of Consumer Affairs (JS)	Unethical and suspected fraudulent business practices by M/S Jeevan Vikas Yojana and M/s Aero Packer & Movers OLA Cabs
24	Letter dtd. 01/04/2016 through Grahak Suvidha Kendra, Karnataka and Email dtd. 28/04/2016	Department of Consumer Affairs, Govt. of Karnataka and Additional Commissioner of Police, Bangalore	Unfair Trade Practices of charging toll tax on no-toll payable roads by OLA CABS in Bangalore for journey between City to Airport Electricity
25	08-Jul-15	sectary.herc@nic.in	Electricity bill by emails/sms at the additional cost of Rs.10
26	04-Sep-15	DCA	Electricity bill by emails/sms at the additional cost of Rs.10
27	Ref. No. IIPA/SCHKRMP/DHBVN/2015- 16 dtd. 13 January 2016	DHBVN, Department of consumer affairs and Harayana Electricity Commision	Complaint of Shri S.K Virmani r/o sector 37 Faridabad- 121003 for overcharging and alleged unethical business practices affecting all electricity consumers

28	Email dtd. 17/06/2016	Dakshin Haryana Bijli Vitran Nigam and Haryana Electricity Regulatory Commission	charging of additional fee for online application for electricity connection and payment of electricity bills as per NBT news dtd.13 June 2016
29	Ref.No.IIPA/SCHKRMP/ELECTRICITY/2016 DTD 22/06/2016	Secretary Haryana Electricity Regulatory Commission	Charging of additional fee for online submission of application for electricity connection and payment of electricity bills as appeared in NBT dtd. 13 June 2016 and information on public domains.
			Misleading advertisement
30	Ref. No. IIPA/SCHKRMP/Misleading/2016 dt.21/06/2016	Department of Consumer Affairs	Misleading advertisement of retailer- 0% Finance, free insurance etc. - A case study on recent advertisement of Sargam Electronics advertising availability of 0% finance.
31	Ref. No. IIPA/SCHKRMP/e-commerce/2016 dtd. 04/05/2016	Department of Consumer Affairs	Report and recommendation on E-commerce and Financial Frauds
32	Email dated 30/05/ 2016	Department of Consumer Affairs	Unfair Business Practices by Procter & Gamble (Colgate Co.)

Other activities

- A meeting was held with Govt. of Delhi, Dept. of Food and Consumer Affairs in Vikas Bhawan on 27 Jan 2016 in connection with setting up of State Consumer Helpline at Delhi.
- Project Manager, SCHKRMP and Project Director visited Chandigarh for a meeting with Chandigarh Administration on 4th February 2016 in connection with proposed setting up of a Consumer Helpline at Chandigarh (UT)
- One day training programme cum interactive session with advisors and coordinators of Haryana State Consumer Helpline on 5 Feb 2016
- Session on “Consumer Empowerment” in Two Days National Seminar on Consumer Protection : New Age Challenge held in National Law School, Dwarka on 19-20 Feb 2016
- Session on “ Telecom and Consumer” in 90th Orientation Training Programme for the Presidents and Members of the District Consumer Forums held in IIPA on 25 Feb 2016
- Session on “Telecommunication and Consumer in 9th training of trainers programme for heads and members of VCOs/ NGOs in consumer protection and welfare on 8 march 2016
- Session on “Group Report Presentation, Feedback & Valedictory Session” in 9th Training of Trainers Programme for Heads and Members of VCOs/ NGOs in Consumer Protection and Welfare on 11 March 2016
- Release of book titled “Financial Services and Consumers” written by Asst. Professor, CCS and Project Manager, SCHKRMP during workshop on “Antibiotics Off The Menu” on World Consumer Right Day held in Vigyan Bhawan on 22 March 2016
- Session on “Telecom and Consumer” in 91st Orientation Training Programme for the President and Members of District Forums held in IIPA on 29 march 2016

- Project Manager, SCHKRMP and Project Director visited Chandigarh for a meeting with Chandigarh Administration during 5th -6th April 2016 in connection with proposed setting up of a Consumer Helpline and training at Chandigarh (UT)
- Session on “Telecom and Consumer” on 29th April 2016 in 92nd Orientation Training Programme for the President and Members of District Forums held in IIPA during 25th – 29th April 2016
- Meeting on “Timely disposal of public grievances” held in Krishi Bhawan, New Delhi on 13th May 2016
- A National Seminar - cum - Exhibition was organized by the Ministry of Consumer Affairs, Food and Public Distribution, Government of India at Patna, Bihar on 17th May 2016. The exhibition was inaugurated by Hon’ble Shri Ram Vilas Paswan, Union Minister of Consumer Affairs, Food and Public Distribution. Centre for Consumer Studies, Indian Institute of Public Administration also participated jointly with Department of Consumer Affairs in the exhibition held at Shri Krishna Memorial Hall, Patna. Over 2500 participants attended the seminar addressed by Hon’ble Minister Shri Ram Vilas Paswan on the achievements of Ministry of Consumer Affairs, Food & Public Distribution and further plans for strengthening availability of pulses and other essential commodities.
- A visit to Grahak Suvidha Kendra, Patna was made by Shri S.K Virmani, Project Manager, SCHKRMP on 18th May 2016. Shri S.K Virmani interacted with the advisors and counselors on the issues faced by consumers in Bihar and redressal mechanism for some of the major sectors like Telecom, Banking, Insurance, Electricity, E-commerce and Domestic Goods.
- Centre for Consumer Studies, IIPA organized 19th Training of Trainers Programme for the Faculty of Training Institutions on Consumer Protection and Consumer Welfare from May 16 – 20, 2016. 19 Participants from various training institutes visited SCHKRMP on 18th May 2016 to get knowledge on advise giving to consumers in complaint redressal through State Consumer Helplines. Project Manager, SCHKRMP had attended valedictory session on 20th May 2016.

- Participation in National Consultation Meeting of Ministers of States & UTs held at Vigyan Bhawan, New Delhi on 21th May 2016
- Two days workshop on “Consumer Protection and Empowerment of Panchayati Raj Institutions in Collaboration with Regional Training Centre Ghaziabad of SIRD Lucknow” was held at Ghaziabad, Uttar Pradesh during May 23 - 24, 2016. The Project Manager, SCHKRMP, Shri S.K Virmani addressed the participants on issues related to Telecom sector and redressal mechanism on 24th May 2016. The participants were shared with knowledge about frequent occurring problems in Telecom Services and the Service Benchmarks as laid down by Telecom Regulatory Authority of India.
- Three students of 2nd year BBA LLB (Hons) from North Campus University, Gurgaon have undergone four week internship with CCS, IIPA during 21st June to 20th July 2016. They were acquainted with the functioning of State Consumer Helplines in empowering consumers through awareness, advise, guidance and information and were shared with the data pertaining to the e-commerce industry.
- Two Day Seminar on Consumer Protection and Empowerment for Govt. Officers Helplines Councillors and other Stakeholders in collaboration with IIPA and State Consumer Helpline held at Puducherry on 23rd -24th June 2016. Prof. Suresh Misra, Dr. Mamta Pathania and Shri G.N.Sreekumaran attended the seminar.
- Additional Secretary Ministry of Consumer Affairs visited to SCHKRMP for Review of the functioning of the SCH on 17th June 16
- Attended 13th Pragati Meeting “Pro - Active Governance and Timely Implementation” held at Krishi Bhawan, New Delhi on 29th June 2016

Knowledge Creation:

The IT Portal is being continuously updated with uploading of knowledge based database. Some of the recent updates have been on:

1. Acts and regulations of various services- Railways Act, BIS Act, Electricity Act, FSSAI Act.
2. Sector wise FAQs – Real Estate, Drugs and Medicines, Atal Pension Yojna, National Population Register , Railways Refund Rules, Legal Metrology, Non-Banking Finance Companies
3. Consumer advisories- Online shopping, standard performance benchmark for supply of electricity in various states , Cancellation of railway tickets, consumer rights vs. responsibilities, visit to heritage and monuments
4. Quarterly Newsletter “Consumer Connect”
5. Monthly “Consumer Bulletin”
6. FOPs and the benchmark of services wherever specified
7. Contact details of service providers
8. Newspaper Reports (581Nos) on consumer issues.

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