



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

National Seminar on E-Commerce and Consumer: Issues and Challenges

A one day National Workshop National Seminar on E- Commerce and Consumer: Issues and Challenges was organized on May 8th, 2015 by Centre for consumer studies at IIPA. 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 objectives of the workshop were: **(a)** to assess the growth of e-commerce in the country and its benefit to the consumers, **(b)** to assess the nature and types of problems encountered by consumers in e-commerce **(c)** to address consumer concerns in e-commerce **(d)** to evaluate the protection available to consumers of e-commerce and **(e)** to draw up strategies to protect the consumers of e-commerce. Project Manager Shri S. K. Virmani, State Consumer Helpline Knowledge Resource Management Portal attended this programme.



NATION SEMINAR ON FINANCIAL SERVICE AND CONSUMER PROTECTION



A one day nation seminar on financial service and consumer protection was organized on 15th may 2015 by Centre for Consumer Studies at IIPA. The programme was organised in collaboration with Centre of Consumer Studies (ccs) IIPA New Delhi, sponsored by Department of Consumer Affairs, Ministry of Consumer Affairs, Food and Public Distribution Government of India. The objectives of the seminar were: **(a)** To assess the impact of globalisation on the financial markets **(b)** To help understand and identify financial frauds and protection available to the consumers **(c)** To identify the inadequacy of laws and policies regarding consumer protection **(d)** To assess the role of regulatory financial institutions in consumer protection **(e)** To draw strategies to protect the consumers from financial loss. Project Manager Shri. S.K Virmani, State Consumer Helpline Knowledge Resource Management Portal attended this programme.

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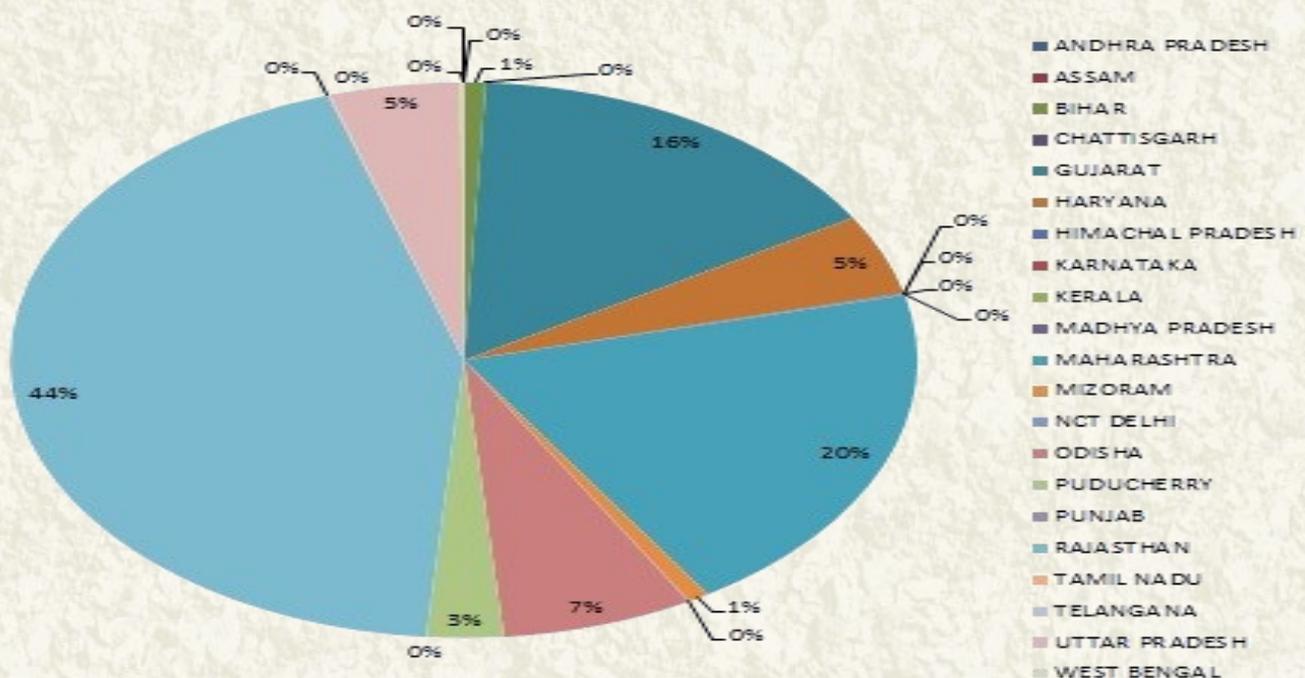
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Calls Received by Various State Helplines

State Wise distribution of Calls

State Name	April	May	June	Total
ANDHRA PRADESH	0	0	0	0
ASSAM	2	0	1	3
BIHAR	42	24	21	87
CHATTISGARH	0	2	0	2
GUJARAT	887	613	924	2424
HARYANA	265	261	285	811
HIMACHAL PRADESH	4	0	0	4
KARNATAKA	1	4	2	7
KERALA	1	0	0	1
MADHYA PRADESH	1	4	2	7
MAHARASHTRA	1118	938	874	2930
MIZORAM	42	86	8	136
NCT DELHI	3	2	5	10
ODISHA	387	499	647	1533
PUDUCHERRY	155	249	325	729
PUNJAB	0	0	1	1
RAJASTHAN	2483	1069	1006	4558
TAMIL NADU	3	1	2	6
TELANGANA	2	2	3	7
UTTAR PRADESH	264	261	109	634
WEST BENGAL	6	1	4	11
Total:	5666	4016	4219	13901

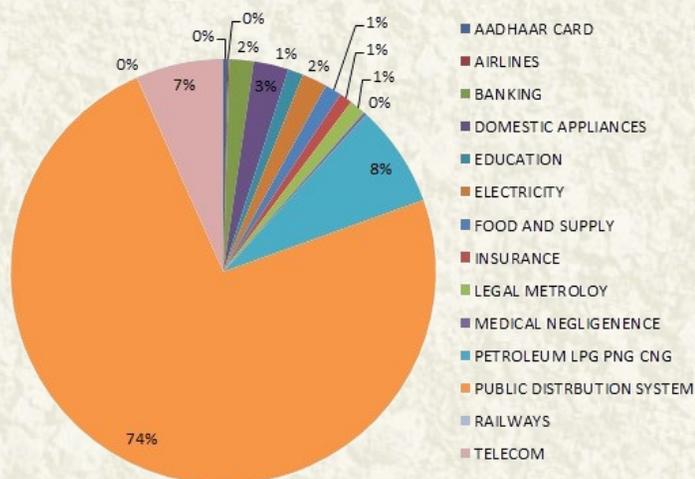
Statewise Calls



Sector Wise Distribution of Calls

Sector	April	May	June	Total
AADHAAR CARD	13	39	42	94
AIRLINES	4	1	6	11
BANKING	72	70	56	198
DOMESTIC APPLIANCES	103	142	110	355
EDUCATION	45	29	38	112
ELECTRICITY	74	76	61	211
FOOD AND SUPPLY	49	40	23	112
INSURANCE	38	39	33	110
LEGAL METROLOY	48	76	85	209
MEDICAL NEGLIGENCE	9	19	12	40
PETROLEUM LPG PNG CNG	301	291	193	785
PUBLIC DISTRBUTION SYSTEM	2857	1200	1444	5501
RAILWAYS	1	3	5	9
TELECOM	258	214	205	677

Sectorwise Calls



Consumer Information

Ways to keep your house cool in summer

Summer arrives and wrinkles of worry form on your forehead. The thought of your domestic electricity bills seems scary. Indian summers are harsh and, to beat the heat, air coolers and air conditioners are the most common appliances you resort to. But there are many others ways to keep your home cool.

- **Protect the house from direct sunlight:** Install white and very light window shades, drapes or blinds or reflect heat away from the house. You may also use a reflecting film on the windows, which will save around 40 percent of the heat. Provide either natural or artificial shade to the doors and windows, especially the east and west windows. This will keep direct sunlight away and the inside temperature.
- **Reduce indoor humidity:** Humidity makes room air feel warmer, so reduce indoor humidity. Minimize mid-day washing and drying clothes, showering, etc. at scorching hours of the day. And when you must do these things, turn on ventilating fans to help extract warm, moist air.
- **Ventilating the right time:** Ventilating the house is necessary but overdoing it, especially in summers, may raise its temperature. Keep the doors and windows open during early mornings and late evening, when the breeze is cool and pleasant, this will let the warm air out and the cool air in.
- **Paint your roof white:** This is the most commonly applied means to keep indoor temperatures under check. Flat roofs can be painted with a specially –formulated reflective paint or lime or even laid with pieces of white mosaic tiles. The reflective effect will help to keep the rooms under the flat room much cooler. Temporary Terrace shades may also be used.

- **Avoid heat –generating activities:** Try to avoid heat generating activities such as cooking during the hottest part of the day. If you are cooking, use the exhaust fan to vent the hot air out, by the reducing the amount of heat, you will have to use less energy to cool it.
- **Plantations:** Plants not only keep your house temperature cool, but also a few of them like bamboo palm, snake plant. Areca plant, spider plant etc. cleanse the environment within your house. Plants grown on trellises and vines such as ivy or grapevines can shade windows or the whole side of a house and give an aesthetic appeal.
- **Keep your electronics and appliances under check:** All your refrigerator, washing machine, oven, music system, television, laptop, etc. get hot while in operation and dissipate some heat in the atmosphere, thus increasing the room temperature. So minimize the usage except for essentials and turn them off when not in use.
- **Landscaping:** If you live in an apartment with no direct outdoor spaces available, try landscape gardening in your balcony or living room's corner. Use natural stones or clay instead of landscape with lots of un-shaded rock, cement, or asphalt because it increases the temperature around the house and radiates heat to the house after the sun has set.
- **Vetiver (Kush) roots curtains:** Vetiver or kush curtains can be placed on windows or balcony doors. Sprinkles water and leave them hanging: they help to a great extent in bringing the temperature are down. They are traditionally used and are indeed a zero –energy solution to cool indoors. They are eco- friendly as well.

News from State Helplines

Brief on interesting case resolved

1. **Miss Sneha** from **Faridabad** had complained with state consumer helpline, Haryana on **04 may 2015** that she bought a dress (gown) from **craftsvilla.com** costing Rs. 1100. The dress which she received was defected so she emailed the complaint to the customer care-craftsvillaa.com to refund her money. She received an e-mail from customer care-craftsvilla.com that her request was being processed. She was shocked to read customers' online reviews about the website and came to know that most of the products sold on website are third class and refund process of the website is not very adequate. Having learned so much negative reviews about website, she requested the helpline to intervene and sort out her matter.

An email was sent to crftsvilla.com on the same day on 04 may 2015 by the helpline, to which only an automated response was received, on other communication was made by them. The helpline contacted the customer care executive on mobile no: 08080622233 on 06.05.2015. He assured to refund the cost within 15 days as per the policy. Complainant received refund on 25.05.2015, which she confirmed via e-mail on 26 may 2015 sent to thank the helpline for its efforts.

2. **Mr. Praveen Tanver** from karnal had bought **Apple mobile phone 5S** in September 2014 and took insurance for the same from daily app company (www.appsdaily.in) in last week of September 2014 his mobile was stolen and then he applied for the claim with the insurance company but the company rejected the claim.

He made complaint with the state consumer helpline via toll free no: 1800-180-2087 on 15 may 2015. The helpline tried to contact the company on toll free no. 1800-2099-060 displayed on its website www.appsdaily.in, but calls were not entertained. An email was sent to appsdaily on id- support@appsdaily.in. Then the complainant was contacted by appsdaily **Floor Manager Bijal Patwa** and was assured the he would receive his insurance claim within a week. The complainant received his claim on 22 may 2015 and same was confirmed by him via e-mail sent to thank the helpline.

LEGAL MATTERS

Link	Sector	Brief fact of the case	Citation	Forum	Case No.	Date of Judgment	Judgment With Theme
http://164.10.0.72.12/ncdrcrep/judgement/00140422121841859RP418412.htm	REAL ES-TATE	Brief facts of the case are that complainant/respondent applied for a site developed by OP/petitioner and deposited Rs.1,10,244/- by the end of 1999. In spite of several requests, possession of site was not given to the complainant. Alleging deficiency on the part of OP, complainant filed complaint before District forum. OP/petitioner resisted complaint and submitted that site allotted to the complainant was not approved by the Government of Karnataka vide letter dated 7.9.2004. Intimation was given to the complainant vide letter dated 27.9.2006. It was further submitted that OP issued letter to receive refund of the amount and prayed for dismissal of complaint.	Sri. Namadev Krishna Hiremani Vs. The Commissioner, City Corporation The commissioner, city Corporation Vs. Sri Namadev Krishna Hiremani The Commissioner, City Corporation Vs. Sri Namadev Krishna Hiremani	The District Forum SCDRC Bangalore NCDRC	1357/2007 4148/2012	22/05/2008 21/04/2014	District Forum allowed complaint and directed OP to deliver possession of plot and execute sale deed and further awarded Rs.2,000/- as compensation and Rs.1000/- as costs. State commission dismissed the appeal and upheld the order of district forum. As application for condonation of delay has been dismissed, the revision petition filed by the petitioner is dismissed as barred by limitation at admission stage with no order as to costs.
http://164.10.0.72.12/ncdrcrep/judgement/00150121082702679RP32852010.htm	Railway	The facts giving rise to this revision petition are that the respondent, who was holding a wait-listed AC-II Tier Ticket (PNR No. 235-2543695) of 2424-Rajdhani Express from New Delhi to Lumding, boarded the Rajdhani Express on 28.09.2002. As per allegation, in the train when the respondent approached the TSI, Shri Ramesh Kumar, at the Delhi Railway Station and showed him the waitlisted ticket, he was told to pay ₹500/- for allotment of seat which had fallen vacant due to cancellation of seat numbers 19 to 22. When the respondent declined to pay extra money, allegedly the TSI who was OP-4 before the District Forum, started harassing him telling that either he will	Harjinder Singh versus union of India	The District Form	Complaint case no.	26/10/2006	On the ground of deficiency in service on the part of railway authorities, District Forum allowed the complaint vide its order dated 26.10.2006 by directing the opposite parties to refund the penalty amount of Rs. 3,350/- to the complainant / respondent besides paying him Rs. 50,000/- as compensation for mental agony and harassment, financial loss within a period of one month.

		<p>have to get down from the train or to pay penalty of ₹3350/- as full fare from New Delhi to Lumding. The TSI also flashed a message to RPF Allahabad to detain the respondent. He, however, was allowed to travel despite being waitlisted passenger against a vacant seat by paying ₹3350/- as penalty. The respondent lodged a complaint of the TSI on duty on the train and also made a complaint in the complaint book at Guwahati Railway Station on 29.09.2002. He also made a representation to the railway authorities but to no relief and finally his claim was rejected by the petitioners vide their Memo dated 24.10.2003. Aggrieved by this conduct of the petitioners, the respondent filed a consumer complaint requesting for refund of penalty amount imposed upon him alongwith interest and also to reimburse his air fare of ₹78,110/- with interest incurred on his travel to attend to his complaint by coming from Golaghat, Assam as per the details furnished by him in his complaint. He also claimed compensation of Rs. 3 lakh.</p>	<p>Union of India versus harjinder Singh</p>	<p>SCDR C</p>	<p>First appeal no. 07/93</p>	<p>01/07/2010</p>	<p>The State Commission upheld the order of the District Forum and dismissed the appeal with a cost of Rs. 5000/- for filing a frivolous appeal.</p>
			<p>Union of India versus harjinder Singh</p>	<p>NCDR C</p>	<p>Revision petition no. 3285/2010</p>	<p>20/01/2015</p>	<p>National commission do not find any substance in the revision petition and as such dismiss the same. There shall be no order as to cost so far as this stage of litigation is concerned.</p>

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"> Legal how complaint shall be filed Automobile mileage not given as per commitment Defective seeds Fertilizers charging excess price Legal others
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

BANKING	<ul style="list-style-type: none"> • 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 • 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 • Disconnection without valid reason • Delay in providing new connectional. Load • Delay in redressal of complaint for electricity related • Erratic power supply • Low or excess voltage supply for electricity related • Delay in refund of advance consumption deposit or consumption security or meter security • Not providing meter
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 • Closing down of institute without completing course • Poor faculty • False claims • Not refunding fees security deposits • Failure to render service in accordance with promises made • Not issuing certificate diploma degree
LEGAL METRONOLOGY	<ul style="list-style-type: none"> • Charging more than maximum retail price MRP. • W & M charging more than MRP • W & M under weight
INSURANCE	<ul style="list-style-type: none"> • Agent is giving misleading information about the premium • Delay in policy delivery • Automobile insurance delay in receipt of claim • Delay in mediclaim delivery • Health insurance unsatisfactory redressal • Automobile insurance non transfer of no claim bonus • Fraud and cheating • Health insurance delay in receipt of claim

DOMESTIC APPLIANCES	<ul style="list-style-type: none"> • Mobile battery. Product charging for repair under warranty period • 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 charging for repair under warranty period • Laptop. Product delay in after sales service under warranty
RAILWAYS	<ul style="list-style-type: none"> • Inadequacy in lack of service during travel • Problems in getting refund of value of ticket

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The *Department of Consumer Affairs, Government of India* in partnership with the *Centre for Consumer Studies, Indian Institute of Public Administration, New Delhi* has set up a National Nodal Agency known as the **State Consumer Helpline Knowledge Resource Management Portal (SCHKRMP)**.

The Knowledge Resource Management Portal will coordinate and monitor the activities of State 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.

WE'RE ON THE WEB !

<http://consumereducation.in/>

<http://consumeradvice.in/>

STATE CONSUMER HELP- LINES	ANDHRA PRADESH	HARYANA	NAGALAND	UTTAR PRADESH
	1800-425-0082	1800 -180- 2087	1800-345-3701	1800-1800-300
	1800-425-2977	HIMACHAL PRADESH	ODISHA	WEST BANGAL
	ARUNACHAL PRADESH	1800 -180- 8026	1800-345-6724	1800-345-2808
	1800-345-3601	KARNATAKA	1800-345-6760	PUDUCHERRY
	ASSAM	1800-425-9339	0674-2351990 / 2350209	1800-425-1082
	1800-345-3611	KERALA	RAJASTHAN	1800-425-1083
	BIHAR	1800-425-1550	1800 -180- 6030	1800-425-1084
	1800 -345- 6188	MADHYA PRADESH	SIKKIM	1800-425-1085
	CHHATTISGARH	0755-2559778 / 155343	1800-345-3209	
	1800 -233 -3663	MAHARASHTRA	1800-345-3236	
	GUJARAT	1800-2222-62	TAMIL NADU	
1800-233-0222	MIZORAM	044-28592828		
079-27489945 / 46	1800 -231 -1792			