



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), Centre for Consumer Studies, Indian Institute of Public Administration (IIPA), New Delhi

Visit of Additional Secretary and Financial Advisor, Department of Consumer Affairs



After taking over Department of Consumer Affairs as Additional Secretary & Financial Advisor, Shri Nikhlesh Jha visited the IT Portal at IIPA on 11th April, 2017 to oversee the functioning of the Portal extending technical and knowledge support to the Consumer Helplines in various States using centralized IT portal. He was given a live demonstration about the functioning of IT Portal using centralized software for call registration and knowledge database to facilitate advise, guidance and information to the consumers contacting State Consumer Helplines.

11th Training of Trainers for Heads and Members of VCOs/NGOs in Consumer Protection and Welfare



Centre for Consumer Studies, IIPA organized 11th Training of Trainers Programme for Heads and Members of VCOs/ NGOs in Consumer Protection and Welfare during April 06-09, 2017. Shri. S.K. Virmani, Project Manager, SCHKRMP took a session on "Telecommunication and Consumer" on 6th April, 2017. He shared knowledge with the participants about frequent occurring problems in Telecom Services and the Service Benchmarks as laid down by Telecom Regulatory Authority of India (TRAI). The participants were also explained of grievance handling mechanism in telecom companies as per TRAI regulations .

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Nukkad Natak based on the theme of safeguarding consumer rights



The Air Force School hosted The Quest 2017 , A two day Festival of Debating (Conventional and Parliamentary Debate), Creative Expression (Creating offline Tweets), Nukkad Natak (Consumer Rights), Pictorial Story Board (Consumer Rights) , Scientific Experimentation and Science Quizzing on April 25 and April 26, 2017. Participants from schools all over Delhi and NCR participated in various events.

The IIPA staff, Project Manager, SCHRKMP, Dr. Mamta Pathania and Professor Rakesh Gupta attended the event as distinguished Judges.

The topics centered around the general theme of Freedom of Expression. The semi final round with a selected six schools debated on the topic, “The house believes that the State should be the sole authority to develop History textbooks. The final round of Parliamentary debating on the topic, “The house believes that Anti-nationals Should Be Part of the Nationalist Narrative.” saw a faceoff between the Air Force School and Modern School Barakhamba Road.

The preliminary round had consisted of mock tweets on six contemporary situations and responses to other participant’s tweets. Humor and creativity formed an important part of the whole process.

The Nukkad Natak based on the theme of safeguarding consumer rights by being an aware and enlightened customer saw enthusiastic participation .The ‘Canvas Expression’ in a story board format was also related to consumer awareness. Students skillfully created situations depicting how the consumer may be duped, if he is not alert to malpractices.

The science section of the festival saw the event, ‘Endless Innovation’ conducted on the theme, ‘Reducing the Carbon Footprint.’ Quiz Whiz was an interesting event that tested the mental ability and scientific knowledge of students. Four teams qualified for the final round

“Telecom and Consumers” during 96th Orientation Training Programme for the Presidents and Members of the District Consumer Forums by Centre for Consumer Studies, IIPA

96th Orientation Training Programme for the Presidents and Members of the District Consumer Forums commenced from 24th April 2017 to 28th April 2017 at the Indian Institute of Public Administration (IIPA). Project Manager, SCHKRMP took a session on “Telecom and Consumers” on 27th April 2017. He discussed issues about frequent occurring problems in Telecom Services and the Service Benchmarks as laid down by Telecom Regulatory Authority of India. The participants were also acquainted with the grievance handling mechanism in telecom sector as per Telecom Regulatory Authority of India (TRAI) regulations.

“Telecom and Consumers” during 97th Orientation Training Programme for the Presidents and Members of the District Consumer Forums by Centre for Consumer Studies, IIPA



97th Orientation Training Programme for the Presidents and Members of the District Consumer Forums commenced from 22nd May 2017 to 26th May 2017 at the Indian Institute of Public Administration (IIPA). Project Manager, SCHKRMP took a session on “Telecom and Consumers” on 25th May 2017. He discussed

issues about frequent occurring problems in Telecom Services and the Service Benchmarks as laid down by Telecom Regulatory Authority of India. The participants were also acquainted with the grievance handling mechanism in telecom sector as per Telecom Regulatory Authority of India (TRAI) regulations.

Pernicious practices of select banks : Levying fees on debit card transactions by merchants

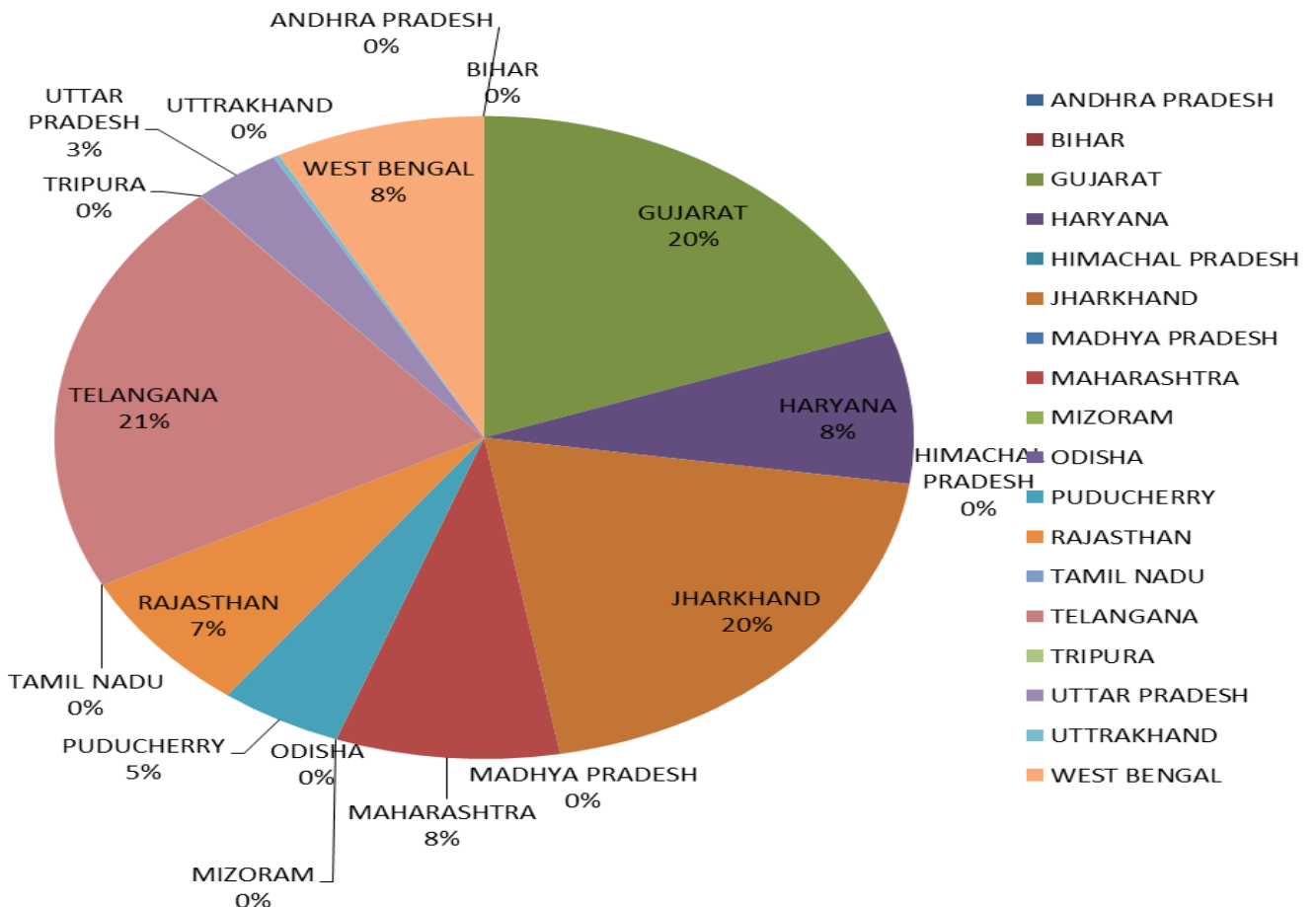
The Portal brought to the notice of Department of Consumer Affairs that some merchant / banking establishments are levying fee as percentage of the transaction value as charge on customers who are making payments through debit cards/credit cards etc. Even in some cases, the transaction fee to the tune of 5% of the value of transaction has been charged towards transactions by debit cards, other electronic payments like internet banking, e-wallets etc. Such fees are not permissible as per the bilateral agreement between the acquiring bank and the merchants. Due to levy of transaction fee by using Digital Payment system, the cost to the consumers shall increase which may deter the consumers to adapt to cashless system of transactions. The Department of Consumer Affairs escalated the issue to Reserve Bank of India requesting for intervention to the violations by merchants/ banks on the directives of Reserve Bank of India vide its circular RBI/2013-14/292 DBS.CO.PPD No. 3578/11.01.005/2013-14 dated September 17,2013. The directive to banks are reproduced below :

“ 4.Levying fees on debit card transactions by merchants- There are instances where merchant establishments levy fee as a percentage of the transaction value as charges on customers who are making payments for purchase of goods and services through debit cards. Such fee are not justifiable and are not permissible as per the bilateral agreement between the acquiring bank and the merchants and therefore calls for termination of the relationship of the bank with such establishments. “

Department of Consumer Affairs has again taken up the issue with Reserve Bank of India vide letter No. D.O.No. J-3/6/2016-CPU dtd. 3rd May, 2017 to intervene in the matter to address the same in the interest of consumer seeking issuing of binding directions to the banks .

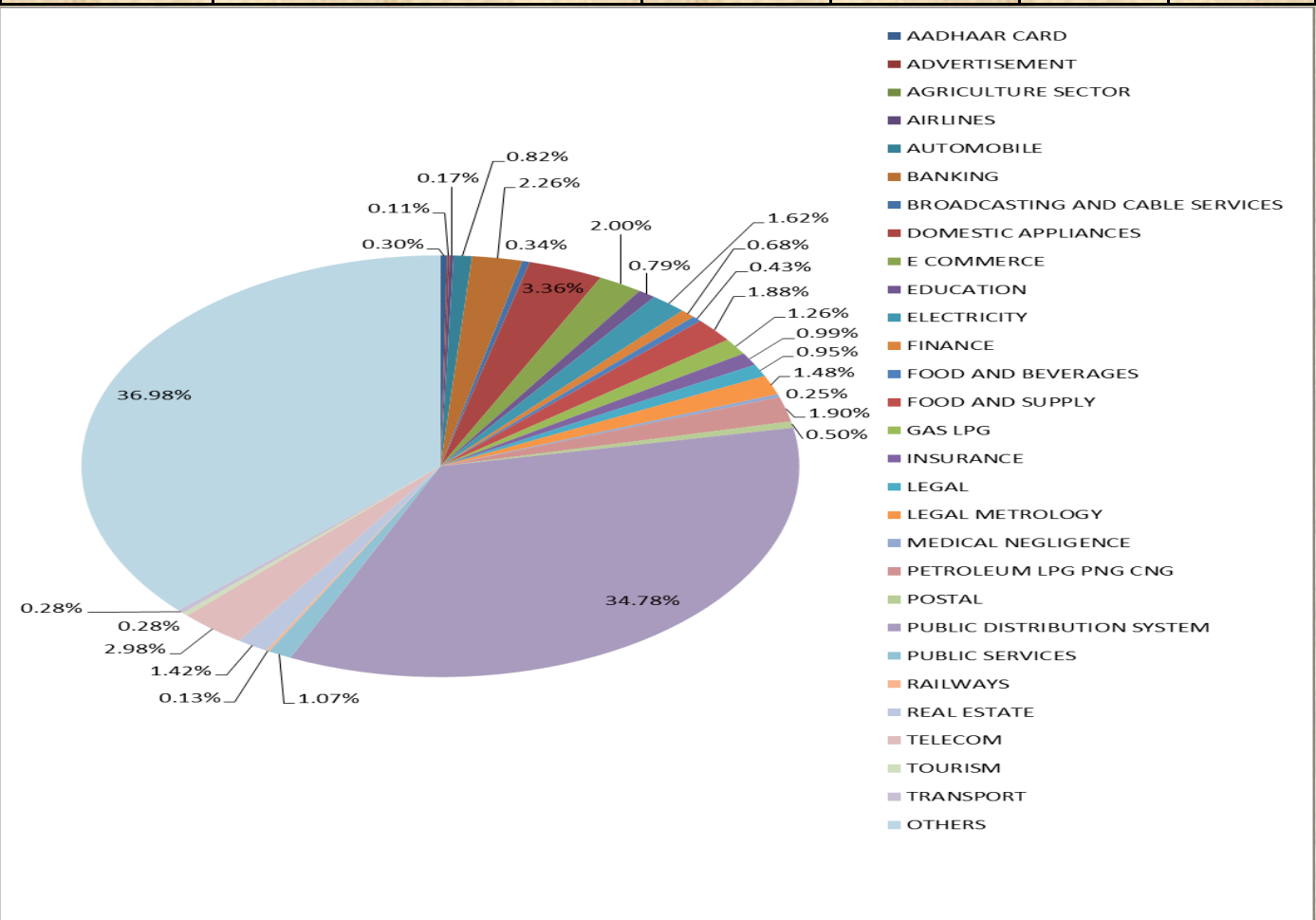
Calls Received by Various State Helplines

S.No	State Name	April	May	June
1	ANDHRA PRADESH	0	0	0
2	BIHAR	0	0	0
3	GUJARAT	1307	1209	1082
4	HARYANA	230	654	524
5	HIMACHAL PRADESH	0	0	0
6	JHARKHAND	942	1328	1370
7	MADHYA PRADESH	0	0	0
8	MAHARASHTRA	484	489	573
9	MIZORAM	0	0	0
10	ODISHA	0	0	0
11	PUDUCHERRY	218	297	329
12	RAJASTHAN	270	552	498
13	TAMIL NADU	0	0	0
14	TELANGANA	1092	1715	1062
15	TRIPURA	2	0	1
16	UTTAR PRADESH	213	221	177
17	UTTRAKHAND	20	14	7
18	WEST BENGAL	475	475	502



Sector Wise Distribution of Calls

S. No.	INDUSTRY NAME	APRIL	May	June	Total
1	AADHAAR CARD	21	6	27	54
2	ADVERTISEMENT	10	4	5	19
3	AGRICULTURE SECTOR	83	15	27	
4	AIRLINES	9	13	9	31
5	AUTOMOBILE	49	49	48	146
6	BANKING	146	133	122	401
7	BROADCASTING AND CABLE SERVICES	17	16	27	60
8	DOMESTIC APPLIANCES	215	188	193	596
9	E COMMERCE	95	132	128	355
10	EDUCATION	57	42	41	140
11	ELECTRICITY	123	83	82	288
12	FINANCE	38	53	30	121
13	FOOD AND BEVERAGES	22	34	20	76
14	FOOD AND SUPPLY	69	146	118	333
15	GAS LPG	70	69	84	223
16	INSURANCE	53	67	55	175
17	LEGAL	82	39	47	168
18	LEGAL METROLOGY	68	88	107	263
19	MEDICAL NEGLIGENCE	13	15	16	44
20	PETROLEUM LPG PNG CNG	72	191	74	337
21	POSTAL	31	33	24	88
22	PUBLIC DISTRIBUTION SYSTEM	1515	2348	2309	6172
23	PUBLIC SERVICES	66	58	65	189
24	RAILWAYS	8	11	4	23
25	REAL ESTATE	83	105	64	252
26	TELECOM	167	172	190	529
27	TOURISM	15	17	18	50
28	TRANSPORT	10	23	16	49
29	OTHERS	1975	2579	2008	6562



Consumer Information

Let Diners decide on service charge :Government

{The Times of India,22nd April, 2017}

The Centre's latest guidelines to states and restaurants suggest that eateries leave the "service charge" column blank and let customers decide how much they want to pay . This is part of the consumer affairs ministry's fresh pitch to end the practice.

The ministry invoked the mandate given to it under the Consumer Protection Act to issue the guidelines on Friday . It warned that charging customers for anything other than food and beverages "would amount to unfair trade practice" under the law.

Restaurants have cited conflicting court pronouncements to justify service charge, which the government believes is voluntary and equivalent to a tip. Consumer affairs minister Ram Vilas Paswan said, "Service charge has no legal sanctity . We have made it more clear for the benefit of consumers." The government said that there is an inherent component of service in providing food and vice in providing food and beverages and the pricing is expected to cover the goods and the service component." It is only after completing the meal that the consumer is in a position to assess the quality of service and decides whether to pay a tip gratuity and, if so, how much. Therefore, if a hotel restaurant considers that the entry of a customer to a hotel/restaurant amounts to his/her implied consent to pay a fixed amount of service charge, it is incorrect," the guidelines said, adding that any transaction between the customer and the restaurant staff is a separate one and paying any tip is a customer's discretion.

While the consumer affairs ministry was until now seen to be the lone warrior against the levy of service charge which varies across restaurants, sources told TOI that the guidelines were cleared by the PMO. "The bill presented to the customer may clearly display that service charge is voluntary ," the ministry said, adding that paying any service charge cannot be a condition precedent to placing order of food and beverage.

Leaving the service charge column blank is a practice across many major cities across the globe. Sources said the fresh guidelines will be an interim arrangement and consumers can cite this if they file any case in a consumer forum. Once the central consumer protection authority comes into existence under the new consumer protection law, it can directly investigate any such unfair trade practice and can even order penal action. "It's an unfair trade practice and can be challenged legally .We are circulating the guidelines to states, hotels and restaurants' associations and voluntary consumer organisations," Paswan said.

The ministry came out with the fresh guidelines after receiving several complaints against the mandatory levying of service charge. TOI had first reported on November 30 how the ministry had informed Parliament that levying service charge in the bill without the knowledge and consent of consumers is an "unfair trade practice".

Complaints against e-comm cos top list at National Consumer Helpline

(The Times Of India, 22nd May 2017)

Smita Som noticed last week that she was sent a laptop skin by one of India's largest e-tailers instead of an art print. She was furious and immediately called up the helpline and demanded a refund.

As more Indians flock to the internet to shop for their daily needs, complaints are building up about e-commerce companies.

The National Consumer Helpline (NCH), a joint initiative of the consumer affairs department and Indian Institute of Public Administration (IIPA), receives about 3.5 lakh grievances annually. This is only a fraction of the complaints registered by consumers, as there are other avenues for dispute redressal, including the consumer approaching the companies directly. But NCH said complaints relating to e-commerce overtook all other sectors since September.

"Due to increased penetration of internet and more companies pushing for online sale of their products, the number of complaints has also increased," said Prof Suresh Misra of IIPA. "We have tied up with 35 e-commerce companies for faster resolution of complaints and it's doing well," he added.

E-commerce received the highest number of complaints this year, of the total complaints received by NCH.

Most complaints against e-commerce companies were related to "paid amount not refunded", according to data provided by NCH. Makemytrip, the country's largest online travel agent, agreed.

Most companies attributed the rising number of consumer calls to requests for cancellation and not complaints.

The rising number of consumer grievances has not gone unnoticed by the government. In June last year, PM Modi had flagged concerns over the large number of consumer complaints relating to e-commerce including booking of tickets and hotel reservations. He had asked officials for a review of the nature of issues and had asked the consumer affairs ministry to list the number of complaints against each company.

Govt lowers GST rates for 66 items, eases small business rules

(The Times of India, 12 June 2017)

The Centre and states decided on Sunday to lower rates on 66 goods and services — from pickles and cheaper cinema tickets to insulin and instant food mixes — and also eased the compliance burden for small businesses as they raced to be ready to launch the goods and services tax from July 1.

The GST Council, which met on Sunday, reduced the rates for nearly half the 133 items on which representations had been received, which included hybrid cars, sanitary napkins, telephone bills and ships manufactured in the country.

"The objective (of earlier rates) was to maintain equivalence to the existing taxes, and in some other cases the fitment had breached this equivalence principle. In others, the reduction is required because of the changing nature of the economy and changes that have occurred in consumer preference," finance minister Arun Jaitley said.

Over the last three weeks, the council — comprising the Union and state FMs — had decided the rates for 1,211 goods and around 500 services and had been flooded with requests for revision. All goods and services have been put into four tax slabs of 5, 12, 18 and 28% in addition to several mass-consumption items

that will attract zero tax.

Apart from the changes in rates, the GST Council also reworked the composition scheme for small businesses by allowing those with an annual turnover of Rs 75 lakh, instead of Rs 50 lakh earlier, to avoid any compliance burden and simply pay tax.

Small traders within the prescribed turnover will be able to opt for the scheme by paying 1% tax while manufacturers are allowed to pay 2% and restaurants 5%. Those opting for the composition scheme do not need to file invoices electronically or complete the three-stage filing process every month. They are, however, ineligible to claim input tax credit. While a lot of small businesses such as shopkeepers and small eateries are expected to opt for the scheme, manufacturers who supply to larger buyers may be forced to be part of the GST chain.

While some states were demanding that the window be made available to businesses with annual turnover of up to Rs 1 crore, the council opted for a lower ceiling to avoid significant revenue loss, sources told TOI. Depending on the experience with the scheme the ceiling may be enhanced over the next two-three years, they added. "Increasing the composition scheme limit to Rs 75 lakh from Rs 50 lakh will provide relief to many more small businesses, though service providers (except restaurants) continue to remain outside the ambit of composition levy," said Pratik Jain, a partner at consulting firm PwC.

Some of the changes in the tax rates were also necessitated by demands from states and industry. For instance, states which offer entertainment tax exemption to regional films will have to refund GST once the new regime kicks in. As a result, they impressed upon the council to have a lower levy for tickets that cost up to Rs 100 as a move that will not impact those who watch movies in multiplexes in large cities. Similarly, based on industry demand, ministers decided to lower the levy on jobwork for textiles, gems and jewellery, printing and leather from 18% to 5%.

"The outcome of this meeting of the GST Council is likely to have a positive impact on various sectors like textiles, education, entertainment etc as their concerns on rates have been heard and addressed by the GST Council," said Harpreet Singh, partner for indirect tax at KPMG.

Legal Matters

The Portal has been raising advocacies pertaining to consumer issues to the respective stakeholders. An updated list of various advocacy issues raised by the Portal was compiled and submitted to Department of Consumer Affairs vide letter No. IIPA/SCHKRMP/ 2017-18 dtd. 05/06/2017. The following issues have been raised during the quarter April-June 2017.

Unethical Banking Practices in violation of RBI notification and directives of Ministry of Finance-charging of SMS Alert Fee by Banks

The banks both in PSUs as well as private sectors are charging for SMS on fixed rates per quarter except UCO Bank. Such charges are ranging from Rs. 15/- to Rs. 25/- per quarter irrespective of whether there has been any transaction done or not. As per regulations of Reserve Bank of India, the consumers are supposed to be charged on actual SMS usage basis. Based on an advocacy paper raised by Portal with Reserve Bank of India and Department of Consumer Affairs, Ministry of Finance issued directives to the banks to follow the regulations of Reserve Bank of India vide letter No. 7/72/2014-BOA dtd. 14th August 2014.

However, such unethical business practice still continues.

Project Manager, SCHKRMP initiated seeking information under RTI Act 2005 and it was reasonably assessed that State Bank of India alone had generated an amount of more than Rs. 400 crores per annum only on such account. The matter was again referred to Department of Consumer Affairs vide letter No. IIPA/SCHKRMP/Banking SMS/2015 dtd. 19/06/2015 for appropriate intervention in stopping such unethical business practices. The matter was continuously pursued with Department of Consumer Affairs. Department of Consumer Affairs was also being continuously apprised of unfair deductions by banks/merchants on transactions at POS and Merchants sites through use of debit cards/ internet banking/ NEFT etc. These charges on account of transactions are even as high as 3% in some of the cases. The Portal raised the issue again vide letter No. IIPA/SCHKRMP/Debitcard dtd. 09/12/2016 to Department of Consumer Affairs.

Action taken by Department of Consumer Affairs. Department of Consumer Affairs has again taken up the issue with Reserve Bank of India on 3rd May, 2017 to intervene in the matter to address the same in the interest of consumer seeking issuing of binding directions to the banks i) to refund the excess charges on SMS in identifiable cases or credit to an appropriate fund for ensuring consumer welfare activities and ii) remove the unjustifiable charges on debit card transactions.

**Supreme Court sets alimony benchmark: 25% of ex-husband's net salary
(Apr 21, 2017)**

The Supreme Court has set a benchmark for maintenance to be paid by a husband to his estranged wife, stating that 25% of his net salary might constitute a "just and proper" amount as alimony.

A bench of Justices R Banumathi and M M Santanagoudar made the observation while directing a resident of West Bengal's Hoogly, earning Rs 95,527 a month, to set aside Rs 20,000 as maintenance for his former wife and their son, turning down the man's plea that the amount was excessive. The court said the amount of maintenance or permanent alimony must be sufficient to ensure that a woman lived with dignity after separating from her husband.

Its order came on the man's plea challenging a Calcutta high court order directing him to pay her Rs 23,000 per month. Though the apex court said there was nothing amiss in the high court order, it reduced the amount by Rs 3,000 on the ground that the man had remarried and hence needed to provide for his new family.

"Twenty-five per cent of the husband's net salary would be just and proper to be awarded as maintenance to the (former) wife. The amount of permanent alimony awarded to her must be befitting the status of the parties and the capacity of the spouse to pay maintenance, which is always dependent on the factual situation of the case... and the court would be justified in moulding the claim for maintenance passed on various factors," the bench said.

While stating that the high court was justified in enhancing the maintenance on the basis of the husband's salary, the SC bench noted : "However, since the appellant has also got married a second time and has a child from the second marriage, we think it proper to reduce the amount of maintenance of Rs 23,000 to Rs 20,000 per month as maintenance to his (former) wife and son," the court said.

The couple has been fighting a legal battle over maintenance since 2003 when the district judge fixed the amount at Rs 4,500. The high court, however, awarded Rs 16,000 per month in 2015 and increased it to Rs 23,000 in 2016 as the husband's salary went up from Rs 63,842 to Rs 95,527.

The apex court's ruling follows its inclination to protect claims of women in matrimonial disputes affecting their financial status. "A Hindu woman's right to maintenance is a personal obligation so far as the husband is concerned, and it is his duty to maintain her even if he has no property... . It is well settled that under the Hindu Law, the husband has got a personal obligation to maintain his wife and if he is possessed of properties then his wife is entitled to a right to be maintained out of such properties," the apex court had said in a judgment it had delivered in 2016.

Aadhaar linkage with PAN mandatory, rules Supreme Court

(Livemint, June 10, 2017)

The Supreme Court on Friday upheld the government's decision to link Aadhaar with the permanent account number (PAN) for the filing of income tax returns, but ruled that non-compliance with the law will carry no retrospective criminal consequences. "We reject the argument that the law is arbitrary or that the Parliament lacks competence to bring in such a legislation," the apex court said.

Under the Aadhaar (Targeted Delivery of Financial Subsidies, Benefits and Services) Act, 2016, the unique identity number is mandatory only to receive social welfare benefits. But according to the provisions of the Finance Act 2017, the Aadhaar number or Aadhaar enrolment number will be mandatory to file income tax returns and to apply for a new PAN. An existing PAN can be declared void if the taxpayer does not link it with Aadhaar by 31 July, the Finance Act said.

The apex court's ruling makes it mandatory for every Aadhaar holder to link the unique identity number with their PAN for filing income tax returns. The court, however, said that an individual's PAN cannot be invalidated retrospectively for failing to link it with Aadhaar, doing away with the so-called criminal consequences. This means that taxpayers' previous returns cannot be called into question for failure to link the two.

Aadhaar is also mandatory to obtain or retain PAN. However, permanent account numbers of those without Aadhaar will not be invalidated for the time being. Justices A.K. Sikri and Ashok Bhushan clarified that the present ruling is subject to the outcome in cases challenging the constitutional validity of the Aadhaar scheme.

In August 2015, a three-judge bench referred the question of whether an Indian citizen enjoys the fundamental right to privacy to a larger Constitution bench, which is yet to be constituted. The apex court specified that it did not consider arguments that Aadhaar could potentially violate a citizen's right to privacy because the larger bench will decide on that issue.

"This is a vindication of the government's stand. The only concession that the court has made (allowing those without an Aadhaar to file taxes) is temporary. In any case, there will hardly be any PAN holders without Aadhaar," the government's top law officer, attorney general Mukul Rohatgi, said in a phone interview.

Three petitions were filed before the top court by Binoy Vishwam, a senior Communist Party of India leader, Bezwada Wilson, a Dalit rights activist, and S.G. Vombatkere, a retired army officer, against the government's decision, announced in this year's Union budget, on linking the Aadhaar number to PAN. Senior advocates Arvind Datar and Shyam Divan had argued that the decision to link Aadhaar with PAN was legally unsustainable as the validity of Aadhaar was yet to be decided by the court. The court, in its ruling, also referred to instances of leaks of Aadhaar holders' data and emphasized that the government must take steps to curb such leaks.

Nature of Complaints received at State Consumer Helplines

BROADCASTING AND CABLE SERVICES	LOCAL TV CHANNELS NOT COMING
	FRAUD AND CHEATING
	SERVICE CLOSED BEFORE VALIDITY
	GENERAL INFORMATION AND OTHERS
	TIED SALES OF SET TOP BOX AND CHANNEL ACCESS SERVICES
	CHARGING HIGH PRICES FOR FREE TO AIR CHANNELS
BANKING	BANKING OTHERS
	BANKING NON COMPLIANCE OF CUSTOMERS INSTRUCTIONS
	ATM ACCOUNT DEBITED BUT MONEY NOT DISPENSED
	LOAN LEVY OF WRONG INTEREST
	ATM DISCREPANCY IN AMOUNT DISPENSED
	ATM NON WORKING MACHINE
	OTHERS FOR ATM RELATED
	BANKING OTHERS
	BANKING GENERAL INFORMATION SEEKING
	LOAN OTHERS
	BANKING EXCESS CHARGING OF SERVICE CHARGES
	OTHERS FOR ATM RELATED
	ATM UNAUTHORISED WITHDRAWALS
	CREDIT CARDS OTHERS
	BANKING UNSATISFACTORY REDRESSAL
	ATM MONEY NOT RECEIVED ON USAGE OF CARD
	OTHERS FOR ATM RELATED
	BANKING LOSS OF CHEQUE IN CLEARING
	BANKING DELAY IN CLEARANCE OF CHEQUES
	BANKING GENERAL INFORMATION SEEKING
DOMESTIC APPLIANCES	TELEVISION OR LCD OR LED.PRODUCT NOT REPLACING PRODUCT HAVING MANUFACTURING DEFECT
	OTHERS & GENERAL SEEKING INFORMATION
	TELEVISION OR LCD OR LED.PRODUCT PERSISTING SAME PROBLEM EVEN AFTER REPAIRING
	MOBILE HANDSET.PRODUCT DELAY IN AFTER SALES SERVICE UNDER WARRANTY
	TELEVISION OR LCD OR LED.PRODUCT OTHERS
	OTHERS.PRODUCT OTHERS
	AIR CONDITIONER.PRODUCT NOT REPLACING PRODUCT HAVING MANUFACTURING DEFECT
	REFRIGERATOR.PRODUCT NOT REPLACING PRODUCT HAVING MANUFACTURING DEFECT
	LAPTOP.PRODUCT NOT REPLACING PRODUCT HAVING MANUFACTURING DEFECT
	MOBILE HANDSET.PRODUCT DELAY IN AFTER SALES SERVICE UNDER WARRANTY
	WATER PUMP.PRODUCT OTHERS
	NO REPAIRS UNDER WARRANTY
	TELEVISION OR LCD OR LED.PRODUCT PRODUCT NOT GIVING PERFORMANCE AS CLAIMED
	WATER FILTER.PRODUCT NOT REPLACING PRODUCT HAVING MANUFACTURING DEFECT
	MOBILE HANDSET.PRODUCT OTHERS

Nature of Complaints received at State Consumer Helplines

	MOBILE HANDSET.PRODUCT DELAY IN AFTER SALES SERVICE UNDER WARRANTY
	FOOD PROCESSOR.PRODUCT NOT REPLACING PRODUCT HAVING MANUFACTURING DEFECT
	LAPTOP.PRODUCT NOT REPAIRED UNDER WARRANTY
	WATER PURIFIER.PRODUCT NOT REPLACING PRODUCT HAVING MANUFACTURING DEFECT
EDUCATION	OTHERS
	ADMISSION RELATED PROBLEMS
	FRAUD AND CHEATING
	DENIAL OF REFUND OF FEES
FINANCE	FRAUD AND CHEATING
	GENERAL ENQUIRY
	WHAT ARE THE OTHER CHARGES
	AADHAR CARD IS NOT LINKED WITH RATION CARD
INSURANCE	HOW DO I CLAIM
	FRAUD AND CHEATING
	AUTOMOBILE INSURANCE DELAY IN RECEIPT OF CLAIM
	MY CLAIM IS DENIED .WHAT CAN I DO
	NON ISSUANCE OF PREMIUM RECEIPT
	REFUSAL TO HONOUR CLAIM ON TIME
	DELAY IN POLICY DELIVERY
	LIFE INSURANCE OTHERS
	MY SETTLEMENT IS LESS THAN THE PROMISED AMOUNT
	HEALTH INSURANCE OTHERS
	AGENT IS GIVING MISLEADING INFORMATION ABOUT THE PREMIUM
	I SUBMITTED MY CLAIM IN TIME BUT THE MFSSERVICE PROVIDER DID NOT SUBMIT IT IN TIME
	LIFE INSURANCE OTHERS
	REFUSAL TO HONOUR CLAIM ON TIME
POSTAL	POSTAL DELAYED SETTLEMENT OF CLAIMS ON MATURITY
	POSTAL OTHERS
	NON DELIVERY OR DELAY IN RECEIVING SPEED POST LETTERS
	COURIER MISSING OF PARCEL
	SPEED POST NOT DELIVERED
REAL ESTATE	DELAYED POSSESSION
	OTHERS
	CONSTRUCTION NOT COMPLETED WITHIN PROMISED SCHEDULE
	CHARGING OF MORE MONEY THAN AGREED
	DEMANDING EXTRA MONEY FOR COMMON FACILITIES
	FRAUD AND CHEATING
	LOW QUALITY BUILDING MATERIAL USED
	PROMISED AMENITIES NOT PROVIDED
	DELAY IN GETTING POSSESSION EVEN AFTER COMPLETE PAYMENT
	NOT GIVING PROMISED BOOKED PLOT FLAT
NON REFUND OF AMOUNT ON CANCELLATION	
PUBLIC DISTRIBUTION SYSTEM	NOT PROVIDING RATION
	SHOPKEEPER NOT PROVIDING RATION
	OTHERS
	BLACK MARKETING

PUBLIC DISTRIBUTION SYSTEM	SUPPLY NOT REACHING ON TIME
	PAYMENT DEBITED BUT ORDER NOT GENERATED
	NO SUPPLY OR SUPPLY NOT ON TIME
	NAME NOT IN LIST
	COMPLAINT RELATED TO COMMODITY
	DELAY IN ISSUE OF RATION CARD
	PROVIDING LESS QUANTITY
	SHOPKEEPER FORCING TO BUY OTHER ESSENTIAL COMMODITIES FOR PUBLIC DISTRIBUTION SYSTEM RELATED

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Indian Institute of Public
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WE'RE ON THE WEB !

www.consumeradvice.in

www.consumereducation.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 coordinates and monitors the activities of State Consumer Helpline's (SCH), provides solutions and advisory services to these helplines, maintains knowledge database, build capacity of the SCH's personnel and provides for integration and convergence.

STATE CONSUMER HELPLINES

STATE CONSUMER HELPLINES

ANDHRA PRADESH	1800-425-0082,2977	MANIPUR	1800-345-3821
ARUNACHAL PRADESH	1800-345-3601	MIZORAM	1800 -231 -1792
ASSAM	1800-345-3611	NAGALAND	1800-345-3701
BIHAR	1800 -345- 6188	ODISHA	1800-345-6724,6760
CHHATTISGARH	1800 -233 -3663	PUDUCHERRY	1800-425-1082,1083
GUJARAT	1800-233-0222		1800-425-1084,1085
	079-27489945 / 46	RAJASTHAN	1800 -180- 6030
HARYANA	1800 -180 -2087	SIKKIM	1800-345-3209,3236
HIMACHAL PRADESH	1800 -180– 8026	TAMIL NADU	044-28592828
JHARKHAND	1800-3456-598	TELANGANA	1800-425-00333
KARNATAKA	1800-425-9339	TRIPURA	1800-345-3665
KERALA	1800-425-1550	UTTAR PRADESH	1800-1800-300
MADHYA PRADESH	0755-2559778 / 155343	UTTRAKHAND	1800-180-4188
MAHARASHTRA	1800-2222-62	WEST BENGAL	1800-345-2808