



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 (JULY – SEPTEMBER 2016)**

**CENTRE FOR CONSUMER STUDIES  
INDIAN INSTITUTE OF PUBLIC ADMINISTRATION**

**I.P. Estate, Ring Road, New Delhi- 110002**

**Email- [schkrmp.iipa@gmail.com](mailto:schkrmp.iipa@gmail.com)**

**Telefax – 011-23705054**

**Website: [www.consumeradvice.in](http://www.consumeradvice.in), [www.consumereducation.in](http://www.consumereducation.in)**

## **Overview of Portal Activities**

### **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 have been 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 the 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 by Department of Consumer Affairs 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. 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		

During the quarter July-September,2016, the Govt. of Madhya Pradesh has signed a licence agreement with IIPA to share the IT Portal for their consumer helpline.

With this, the total number of States having signed Licence Agreement with IIPA to share IT Portal now stands at 24.

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	Madhya Pradesh
3	Arunachal Pradesh	15	Manipur
4	Bihar	16	Mizoram
5	Chandigarh (UT)	17	Puducherry
6	Chhattisgarh	18	Punjab
7	Delhi	19	Rajasthan
8	Gujarat	20	Tamil Nadu
9	Haryana	21	Telangana
10	Himachal Pradesh	22	Tripura
11	Jharkhand	23	Uttar Pradesh
12	Karnataka	24	West Bengal

Even though the helplines are functioning in the States of Maharashtra and Odisha duly integrated with IT Portal but these States have not yet signed the agreement formally with IIPA to share IT Portal. During the quarter July-September 2016, the State of Madhya Pradesh has signed licence agreement with IIPA to use IT Portal.

Similarly the States of Andhra Pradesh, Arunachal Pradesh, Andaman & Nicobar, Chhattisgarh, Kerala 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 sought vide letter No. IIPA/SCHKRMP/SCH/2016 dtd. 06/09/2016.

The States of Uttrakhand, 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 requested for an intervention vide letter No. IIPA/SCHKRMP/SCH/2015 dtd. 18/12/2015 and IIPA/SCHKRMP/SCH/2016 dtd. 05/09/2016.

## Statistical Report on Complaints/Calls received by State Consumer Helplines during Quarter July to September, 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 July - September 2016

Sl. No.	STATE NAME	JULY	AUGUST	SEPTEMBER
1	ANDAMAN AND NICOBAR	0	0	0
2	ANDHRA PRADESH	1	1	0
3	ARUNACHAL PRADESH	0	0	0
4	ASSAM	0	1	0
5	BIHAR	16	13	2
6	CHANDIGARH	1	1	0
7	CHATTISGARH	1	0	1
8	DADRA & NAGAR HAVELI	0	0	0
9	DAMAN & DIU	0	0	0
10	GOA	0	0	0
11	GUJARAT	1137	1256	1878
12	HARYANA	402	391	384
13	HIMACHAL PRADESH	2	1	2
14	JAMMU AND KASHMIR	0	0	0
15	JHARKHAND	0	527	1190
16	KARNATAKA	115	228	56
17	KERALA	0	0	3
18	LAKSHADWEEP	0	0	0
19	MADHYA PRADESH	0	2	2
20	MAHARASHTRA	968	843	793
21	MANIPUR	0	0	0
22	MEGHALAYA	0	0	0
23	MIZORAM	1	2	0
24	NAGALAND	0	0	0
25	NCT DELHI	1	3	5
26	ODISHA	0	1	2

27	PUDUCHERRY	385	413	496
28	PUNJAB	0	1	0
29	RAJASTHAN	1012	790	825
30	SIKKIM	0	0	0
31	TAMIL NADU	1	2	2
32	TELANGANA	1395	1232	1215
33	TRIPURA	4	10	3
34	UTTAR PRADESH	241	250	181
35	UTTRAKHAND	0	0	0
36	WEST BENGAL	785	674	470
	<b>TOTAL</b>	<b>6468</b>	<b>6642</b>	<b>7510</b>

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 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 July to September 2016 is given below:

#### **Sector Wise Calls Received**

<b>SECTOR WISE OF CALLS (JULY - SEPTEMBER 2016)</b>				
<b>SL. NO.</b>	<b>INDUSTRY NAME</b>	<b>JULY</b>	<b>AUGUST</b>	<b>SEPTEMBER</b>
1	AADHAAR CARD	31	20	19
2	ADVERTISEMENT	5	7	7
3	AIRLINES	8	20	11
4	BANKING	142	103	127
5	DOMESTIC APPLIANCES	268	273	349
6	E COMMERCE	184	179	184
7	EDUCATION	61	86	52
8	ELECTRICITY	116	101	97
9	FINANCE	250	50	71
10	FOOD AND BEVERAGES	16	16	20
11	FOOD AND SUPPLY	194	183	134
12	GAS LPG	126	100	87
13	INSURANCE	76	64	69
14	LEGAL METROLOGY	45	106	58
15	MEDICAL NEGLIGENCE	26	23	17
16	PETROLEUM LPG PNG CNG	116	103	108

17	POSTAL	20	46	35
18	PUBLIC DISTRIBUTION SYSTEM	1028	1207	2352
10	RAILWAYS	15	12	8
20	REAL ESTATE	128	118	103
21	TELECOM	265	391	297
22	TOURISM	16	25	12
23	TRANSPORT	14	28	40
24	OTHER	3135	3307	3001
	<b>Total</b>	<b>6285</b>	<b>6568</b>	<b>7258</b>

### 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 programmes 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, Chandigarh (UT), Delhi, Haryana, Himachal Pradesh, Punjab, Rajasthan and Uttar Pradesh.

The last training programme i.e. 10<sup>th</sup> training programme was conducted at IIPA during 7<sup>th</sup>-9<sup>th</sup> June 2016. Efforts have been continuing with the State of Uttrakhand for setting up helpline in their State. The State Government has desired training of their key personnel so as to initiate working of the consumer helpline using centralized IT Portal. The said training schedule is being worked out which is likely to be organized at IIPA during October 2016.

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

**Training Programme for Coordinators & Advisors of State Consumer Helpline**

Sl. No.	Name of State	1st Training Programme (Training Schedule on 7-11 Feb, 2011)	2nd Training Programme (Training Schedule on 14-18 March, 2011)	3rd Training Programme (Training Schedule on 01-05, Aug, 2011)	4th Training Programme (Training Schedule on 23-27, April, 2012)	5th Training Programme (Training Schedule on 26-28, Feb, 2013)	6th Training Programme (Training Schedule on 04-06, Sep, 2013)	7th Training Programme (Training Schedule on 03-05, Feb, 2014)	8th Training Programme (Training Schedule on 17-19, Dec, 2014)	9th Training Programme (Training Schedule on 24-26, Aug, 2015)	10th Training Programme (Training Schedule on 7-9, June, 2016)	Hand-Holding Support	Training
1	Andaman Nicobar					✓	✓						2
2	Andhra Pradesh	✓				✓							2
3	Arunachal Pradesh		✓							✓			2
4	Assam				✓								1
5	Bihar	✓	✓								✓	✓	4
6	Chandigarh											✓	1
7	Chattisgarh				✓	✓							2
8	Dadra Nagar Haveli												0
9	Daman & Diu					✓							1
10	Delhi							✓				✓	2
11	Goa					✓							1
12	Gujarat		✓					✓			✓		3
13	Haryana	✓			✓		✓		✓			✓	5
14	Himachal Pradesh			✓	✓			✓	✓			✓	5
15	Jammu & Kashmir												0
16	Jharkhand				✓	✓					✓		3
17	Karnataka		✓		✓	✓		✓		✓	✓		6
18	Kerala								✓				1
19	Lakashadeep												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
	<b>Total No. of Participants</b>	<b>27</b>	<b>18</b>	<b>20</b>	<b>22</b>	<b>24</b>	<b>22</b>	<b>17</b>	<b>18</b>	<b>15</b>	<b>14</b>	<b>78</b>	<b>275</b>

## **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.

<b>ONLINE COMPLAINT DURING 1<sup>st</sup> JULY 2016 – 30<sup>th</sup> SEPTEMBER 2016</b>		
1	ANDHRA PRADESH	2
2	ASSAM	1
3	BIHAR	12
4	CHANDIGARH	1
5	CHATTISGARH	2
6	GUJARAT	21
7	HARYANA	1
8	HIMACHAL PRADESH	5
9	JHARKHAND	5
10	KARNATAKA	17
11	KERALA	3
12	MADHYA PRADESH	4
13	MAHARASHTRA	12
14	NCT DELHI	9
15	ODISHA	3
16	PUNJAB	1
17	RAJASTHAN	57
18	TAMIL NADU	5
19	TELANGANA	5
20	TRIPURA	2
21	UTTAR PRADESH	12
22	WEST BENGAL	10
	Total	190

## **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	Do you face any issue with DTH operator activating some add-on channel without consent and deducting	15-09-2016	22	3	3
2	Real estate projects advertise site location as xx mints drive from point x. Are you getting mislead	15-07-2016	7	0	0

## **Consumer Advocacy**

### **Advocacies-**

1. Allegations of raising of bills by DISCOMs in Delhi in violation of DERC Tariff Schedule Order dtd.24/09/2015 - Based on a complaint of non-granting of subsidy to an electricity consumer in Delhi and further analysis of the regulator's rules and regulations and tariff order, it came to the notice of IT Portal that all three DISCOMs namely BSES Rajdhani Power Limited, BSES Yamuna Power Limited and Tata Power Delhi Distribution Limited have been generating the electricity bills as well as non-granting of subsidy to the eligible consumers by manipulating the calculations in their software in violation of DERC Tariff Order dtd.24/09/2015. This calculation which was alleged to be in violation of DERC Tariff Order dtd 24/09/2015 was not only affecting the subsidy to be given to the eligible consumers but was also resulting into the excess billing for all the electricity consumers in Delhi. The allegation of unethical raising of electricity bills was centred on the definition of month as defined in the said Tariff Schedule dtd. 24/09/2015. Such unethical amount as alleged being collected by all three DISCOMs might have been falling in the range of 40-50 crores per year and there was a need for refund to all affected consumers. The portal had drawn the attention of Delhi Electricity Regulatory commission (DERC) vide letter no. IIPA/SCHKRMP/ELECTRICITY/2016 dtd.08 July 2016 and vide letter no. IIPA/SCHKRMP/ELECTRICITY/2016 dtd.11July 2016, a copy of which was referred to Secretary, Department of Power, Govt. of NCT of

Delhi and Department of Consumer Affairs. Prior to taking up the issue with DERC being regulator in Delhi, the issue was also taken up with DISCOMs directly as well as assisting the consumer for taking up complaint with BSES and CGRF. DERC vide their letter No. F.3(353)/Tariff/DERC/2014-15/4237/12/94 dtd. 22/08/2016 intimated that the Commission has removed the definition of month from Tariff Schedule dated 24/09/2015 issued clarification vide their letter No. F.3(353)/Tariff/DERC/2014-15/42371/1949 dated 12/10/2015. The said letter was nowhere available on their website at the time of taking up the issue with DERC and surprisingly the DISCOMs also did not refer the said clarification letter in their response to the Portal. While the CGRF did not respond to the consumer complaint, the responses of DISCOMs also did not refer to the said clarification letter dtd. 12/10/2015 in their responses. The initial response of DERC dtd. 12/07/2016 to the issue escalated by the Portal also did not refer to the said clarification letter dtd. 12/10/2015. A corrigendum dtd. 12/10/2015 as downloaded from the DERC website did not have any reference of the amendment of the said Tariff Schedule on the definition of month.

2. Dakshin Haryana Bijli Vitran Nigam (DBHVN), a state PSU Electricity Distribution Company in Haryana has been charging additional amount for payment of electricity bills through their online payment system using credit/ debit and cash cards. The additional amount being charged is 1% of the bill amount if the consumers prefer to pay online using their debit cards and Rs.4/- for each transaction if the payment is made using internet banking services. Such charging of additional amount 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 Department of Consumer Affairs vide letter no.IIPA/SCHKRMP/ELECTRICITY/2016 dtd.18 July 2016, Reserve Bank of India vide letter No. IIPA/SCHKRMP/ELCETRICITY/2016 dtd.17 August 2016 and vide letter No. IIPA/SCHKRMP/ELECTRICITY/2016 dtd.02 September 2016. While on above, the issue was also taken up directly with Dakshin Haryana Bijli Vitran Nigam and Haryana State Electricity Regulatory Commission. Reserve Bank of India vide their email dtd. 01/09/2016 sought additional details and supporting documents. These additional details and documents were provided to Reserve Bank of India vide our email dtd. 02/09/2016 and letter No. IIPA/SCHKRMP/Electricity/2016. RBI vide their email dtd. 27/09/2016 intimated that the issue has been forwarded to Department of Payment and Settlement System (DPSS), RBI for taking necessary action. While there is no further response from RBI, the latest information as downloaded from the DISCOM website still states charging of transactional fee at the rate of 0.65% for

making payment of electricity bills through debit cards. Department of Consumer Affairs have been requested to intervene in the matter vide our letter No. IIPA/SCHKRMP/Electricity/2016 dtd. 12/09/2016.

3. The Project Manager, SCHKRMP was in receipt of a bill pertaining to electricity consumption. The bill exceeded the slabs limits just for few units like 10 units and there was a huge difference in the amount of the bill due to change of slab systems to the fixed rate due to increase in consumption shown by 10 units. While the bills in the locality indicates the same date of reading and the bills raised in any locality may be exceeding thousands, it is not possible that all the meter readings are taken on the same date. The date of meter reading shown on the bills may not tally with the actual date of meter reading and even difference in one day consumption matters a lot due to excessive amount on account of change in the slab system, the DHBVN authorities were requested to maintain a log report for the meter readers.
4. The Portal brought out some of the unethical business practices through Dakshin Haryana Bijli Vitran Nigam and Uttari Haryana Bijli Vitran Nigam sought appropriate intervention of Department of Consumer Affairs vide letter no. IIPA/SCHKRMP/ELECTRICITY/2016 dtd. 12 September 2016. Some of the problems being faced by the consumers while making online payments through credit/debit cards are : (1) charging of additional fee as surcharge/ service charge for making online payments through credit/debit cards. The company was earlier charging 1% service charge for making online payment of electricity bills using credit card, debit cards and cash cards. (2) Charging additional fee for online applications, receiving bills be emails instead of hard copy, receiving printed electricity bills against fee etc. Dakshin Haryana Bijli Vitran Nigam (DHBVN) would be charging an additional amount of Rs. 50/- per application for online application for getting electricity connection.

## Other activities

- **Awareness on electricity and consumer rights:** - Project Manager, SCHKRMP, discussed the issues with senior citizens on electricity and consumer rights in the meeting held at Sector-37 Faridabad on 3 July 2016. The meeting attended by 18 participants was mainly with an objective to create awareness on the rights and responsibilities of the consumers in the sector of electricity with the penal provisions to the DISCOM as laid down in regulations. The members were also briefed on the complaint redressal mechanism as available to electricity consumers in Haryana such as local distribution area, Head Office, CGRF and Electricity Ombudsman. The Project Manager also shared with the participants on his recent experience with the Electricity Authorities in Haryana wherein the negligent staff was penalized financially.
- **Conference on Partnership in Industry for Timely Redressal of Consumer Grievances on 12 July 2016 :-** Project Manager, SCHKRMP, participated in a Conference on Government-Industry Partnership on Consumer Grievances Redressal organized by Department of Consumer Affairs at Mavalankar Auditorium, Constitution Club of India on 12 July 2016. Secretary, Consumer Affairs Shri Hem Pande chaired the conference which was attended by all the leading Chambers of Commerce and Industry viz. ASSOCHAM, FICCI, CII, PHD, DICCI and 130 companies across different sectors such as Consumer Products, E- Commerce, Banking, Insurance, travel etc.
- **Stakeholders' consultation meeting on 26th July 2016 at BIS:** - A Stakeholders' consultation meeting under the chairmanship of Addl. Secretary (CA) for discussion on Draft Rules under the BIS Act, 2016 was held at BIS, Manak Bhawan, New Delhi on 26th July 2016. The participants in the consultation meeting included senior officials from the Department of Consumer Affairs, BIS, selected Ministries/Departments of Government of India, Industry Associations, representatives from VCOs and consumer experts. The Project Manager, SCHKRMP also attended the meeting.
- **Session on 'Telecom and Consumer' during 10th Training of Trainers Programme for Heads and Members of VCOs/ NGOs in Consumer Protection and Welfare :-** Centre for Consumer Studies, IIPA organized 10th Training of Trainers Programme for Heads and Members of VCOs/ NGOs in Consumer Protection and Welfare during July 26 -29, 2016. Shri. S.K. Virmani,

Project Manager, SCHKRMP took a session on “Telecommunication and Consumer” on 27 July 2016. 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. The participants were also explained of grievance handling mechanism in telecom companies as per TRAI regulations.

### 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 - Essential Commodities Act,1955, Motor vehicle act,1988
2. Sector wise FAQs – Registering & Licensing Authority, Pradhan Mantri Jeevan Jyoti Bima Yojan, urban development.
3. Consumer advisories
4. Quarterly Newsletter “Consumer Connect”
5. Monthly “Consumer Bulletin”
6. FOPs and the benchmark of services wherever specified
7. Contact details of service providers- Contact Details of Consumer forum like District ,State, National level, Contact Details of Ombudsman’s like Banking, Insurance , Electricity.
8. Newspaper Reports (424Nos) on consumer issues.

.....