

Citizen Guide

People Friendly Version



Consumer – The King

Awareness, Alertness, Awakeness



This handbook is for informational purposes only. The information given in this book is merely for reference and must not be taken as binding in any way. This Manual is intended to provide guidance to the readers, but cannot be a substitute for the Act and the Rules made thereunder. If any comments or suggestions please connect us at: contact@citizensupport.in

A Citizensupport Initiative

www.citizensupport.in

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Be aware.....

Don't be a victim of shady deals and scams...

1. Attractive offers which motivate your dreams! promises to fix your credit problems, low- interest credit card offers, deals that let you skip credit card payments, online job opportunities, risk- free investments, and free travel etc. Would be a door to cheat on you.

2. Asking personal information frequently? It might be through SMS, over phone or internet. Don't share your personal information until you verify the originality and safety.

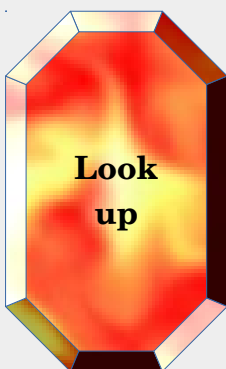
3. Beware of pay day and tax refund loans. Interest rates on these loans are usually excessive. A cash advance on a vcredit card may be a better option.

4. Read and understand any contract, legal document or vterms of service before you sign or click "I Agree". Do not sign a contract with blank spaces or where the terms are incomplete. Some contracts include a clause that prohibits you from taking legal action and require you to engage in mandatory arbitration with a company in the case of a dispute.

5. Examine estimations of construction, vehicles repairing, machine installation etc. With various stakeholders to ensure the price and service band.

6. Before you buy, make sure you understand and accept the store's refund, return and early termination/ cancellation policies, especially for services and facilities that charge monthly fees.

7. While using online stores, make sure that the site having secure webpage and security systems to protect your information.



- *Protect your personal information. Do refrain from sharing your personal information, like official identification number, birthdate, credit card number, bank account number, password, or other personal data.*
- *Don't be intimidated. Be suspicious of calls or emails that want you to provide or verify personal information immediately. Do not entertain with such malicious conversations.*
- *Monitor your financial accounts. Review bank and credit card statements carefully, and report unauthorized transactions to your financial institution immediately.*

Dynamic pricing

Online shoppers often see the price tag of a product changing day by day. Retailers may change price multiple times over few days or even within hours. Airlines, online shopping cartels, professional sporting events etc. often practice this technique to boost their profit. Before you taken a decision, you must;

- check price tracker websites to compare the prices at different retailers.
- Using price predictor websites to track if the price is expected to go up or down.
- Clearing your Internet cookies so online retailers cannot use your browsing history to adjust prices.

Grey charges

You may notice a small amount of charge affixed in your credit/debit card statement which you can't figure out simply.

there are several common types:

Take steps to protect you wallet;

- Before you buy, read the terms of service. Disclosures about fees may be hidden or near the end, so read the entire document.
- Mark your calendar as a reminder to cancel free trials by a set date.
- Contact the seller to have the grey charges removed.
- Dispute the charges with your credit card company.

Phishing scams

Most among us have seen phishing mails designed to steal personal information such as credit card numbers, bank account PINs, and passwords. Usually Phishing emails often ask you to verify this type of information. Scammers also go "smishing," or phishing using text messages, by asking you to verify or confirm sensitive information. Legitimate companies never ask for your password or account number via email. If you are not sure whether the email is trustworthy, call the company directly and confirm it. If a mail delivered with suspicious information like lottery, interview letters, transation of wealth etc. Don't reply.. The email may even threaten to disable your account. Don't believe it

Online account Security

It is better to use two factor authentication to protect your account. After entering user name and password, the website will either send a text or call you with a unique, short single-use code that you will type in on the login page. You don't have to remember or record this code or download any software. Even if a hacker steals your password, they will not be able to access your account without access to your phone to receive the text message or phone call with the code.

Identity Theft – bank account, passwords etc.

Protet your privacy while at home or at public place.

At home:

- Turn on encryption. When you buy a wireless router, it is important to turn on the encryption feature. This scrambles information that you send over the Internet so other people cannot access it.
- Rename your router. Change the name from the manufacturer's default name to something only you would know.
- Change the password. Routers come with a standard password. Create a new one with a mix of letters, numbers, and special characters.
- Turn off your router when you are not using it.
- Be aware of cookies. Cookies are small text files that some websites place on your computer to collect information about the pages you view and your activities on the site. They also allow the site to recognize you when you return.

At public wireless spot

Don't assume the network is secure. Most public wireless networks do not encrypt information you send. Avoid sending private information from public locations. Or, consider using a virtual private network (VPN) to secure information you send via public networks.

- Use encrypted websites. If you must send sensitive information from a public network, make certain that URL starts with "https" ("s" means secure). Look for that on every page you visit.
- Log off sites after you finish using them rather than using "remember me" features.

Online File Sharing

File sharing is very common today's digital World. Any type of content such as games, video, music, softwares etc. The software which you use to transfer the content would be free of cost and easy to access. However it covers number of risks like while you sharing content, third parties may rush to steal your important information which you never intend to share. If downloading item is copyright protected; legal issues would be the result. Also you could download a virus or facilitate a security breach; or you could unwittingly download pornography labeled as something else.

To secure the personal information stored on your computer,

- Be aware of spyware and use a good anti-spyware program.
- Close your connection and quit from the program when you are not using it.

Lost or stolen cell phones

If your phone is lost or stolen, your privacy, identity, and bank accounts could also be in jeopardy. Cell phone carriers and manufacturers have taken steps to protect you, in these situations. The service provider of your SIM manage stolen phone databases, where they can record your phone's unique ID number when you report it missing. This makes it impossible for your lost or stolen phone to be reactivated on their network (also called "bricking"). There are also apps available to help you locate your phone. Take steps to protect your phone's content and your privacy:

- Export and backup your sensitive information onto an external device, like a USB drive.
- Report your lost or stolen phone to your cell phone carrier and the police immediately. Keep your cell phone provider's phone number in a separate

•Use an effective anti-virus program and update it regularly.

place so that you can report your lost phone. Ask for written confirmation from your carrier to verify that you reported your phone missing.

•Ask your carrier to remotely delete the content, contacts and apps on your phone.

Dropbox or **Lost Android app** can be your last resort if all other approaches don't bring you any closer to finding your phone. For this to work, however, Dropbox needs to be installed on your phone and the "Camera Upload" feature has to be activated. This way, **every time your phone's thief takes a picture, it automatically gets uploaded to your Dropbox "Camera Uploads" folder.** So, if he or she takes a nice selfie you might be able to identify the thief. And if you're lucky, you can make out the location by looking at the background of the uploaded pictures.

Mobile payments using a digital wallet

Paying for your purchases using a smart phone app has become more common and convenient. In a sense you have a digital wallet that contains your credit card numbers, store loyalty cards, and even digital coupons. When you get to the checkout counter, you pay by swiping your phone at the checkout. You can also use it online. Before you decide to use a digital wallet provider, make certain that your phone has the required chip that allows you to use the mobile payment app. Also find out how the mobile wallet service ensures the security of your cards and each transaction. Some questions to ask:

•Is it possible to freeze your wallet if your phone is lost or stolen?

Text message spam scams

Spam text messages can be annoying, but did you know they are illegal? Some common scams use text message spam to lure you into revealing personal information in exchange for a "free gift", like a gift card or vacation package.

How it works: In order to collect your gift, the message will instruct you to reply to the text with your personal information such as a bank account or your address. The spammer may charge your bank account so you can claim your "free gift" that you will probably never receive. In certain situations, spammers then sell your personal information to outside parties, leaving you vulnerable to identity theft. Take these steps to limit your chances of getting scammed:

- Are the details of your purchases shared or sold for marketing purposes?
- Is there a PIN to secure access to your digital wallet?
- Are there other security measures in place (encryption of your cards, security codes)?
- Can you freeze or delete your account remotely (via phone or website) if your phone is lost or stolen?
- Who is responsible for fraudulent or unauthorized purchases, and what is your liability if this happens?

- Register your number on the National Do Not Call List .
- Delete spams messages.
- Never click on links provided in spam messages. Links often carry malware or send you to fake websites.
- Never reply to these texts or give out your personal information.

Warranties & service contracts

when we buy a product, companies make a promise to give service during warranty period, it may extend some time. Sellers offer these service contracts at the time of purchase. Thousands of incidents shows that these contracts always spelt on the side of the seller, any discrepancies in the contract may harm the consumer. Sometimes, third party firms also try to sell warranty. Some other cases, extended warranties may be a duplicate warranty that you automatically received from the manufacturer/ seller. Before you reach an agreement or purchase, please be clear the below questions.

- Does the dealer, the manufacturer, or an independent company back the service contract?
- How are claims handled? Who will do the work, and where will it be done?
- What happens to your coverage if the dealer or administrator goes out of business?
- Do you need prior authorization for repair work?

Identifying and stopping fraud

Here are some warning signs to protect yourself;

- You are asked for your bank account or credit card number.
- Someone you do not know offers you the chance to receive a credit card, loan, prize, lottery, or other valuable item, but asks you for personal data to claim it.
- The solicitation looks like a government document and suggests that contest winnings or unclaimed assets are yours for a small fee. (The government does not solicit money from citizens.)
- Someone you do not know asks you to send money or money orders to claim a prize, lottery, credit card, loan, or other valuable offer like job offer etc.
- An unknown caller claiming to be a lawyer or in law enforcement offers to help you get your money back (for a fee).
- The deal is only good “for today” or a short time.
- A “repair person” suddenly finds a dangerous defect in your car or home.
- You are given little or no time to read a contract.
- A sale item is suddenly unavailable, but a “much better item” is available for

- Are there any situations when coverage can be denied? slightly more money.

Home Shopping

Late delivery, shipment of wrong or damaged items, and hidden costs are common complaints when consumers shop from home. To avoid problems and resolve them more easily, here are some general tips:

- Know the total price. Make sure it includes all charges, shipping, handling, insurance, and taxes. Coupons and other discounts should be deducted properly.
- Watch for words such as “refurbished,” “reconditioned,” “closeout,” or “discontinued.”
- Delete your card details from the shopping website after purchase.
- Keep a record of your purchase. Save any information the seller gives you, such as order confirmation number, product description, delivery date, cancellation policy, privacy policy and warranties.
- Keep track of your order. If it’s late, you have the right to cancel and demand a refund.
- Use trustworthy websites only.
- Read reviews from other consumers and independent experts.
- If product you received in damaged condition, return it after taking its photos or videos.
- Avoid making online purchases on public Wi-Fi hotspots; these may not be secure, and your payment information could be stolen over the network
- Use social media platform to spread the experience you faced.
- Inform company official and complain via www.nationalconsumerhelpline.in
- Even still problem persists lodge a petition in consumer court.

Online Auctions and Sellers

When participating in an online auction, remember to:

- Check how the auction works. Can you cancel a bid? Don’t assume that the rules one auction site uses apply to another. Some sites offer step-by-step instructions that will take you through the bidding process.
- Find out what protections you have. Does the site provide free insurance or guarantees for items that are not delivered or are not what the seller claimed?
- Follow the strategies used in any auction. Learn the value of the item before you begin bidding, then establish your top price and stick to it.
- Read past customers’ ratings and comments to determine if the seller is reputable and delivers quality products, as promised.
- If the seller cannot accept payment by credit card, use an escrow service. A third party holds your money until you get your purchase and approve release of your payment to the seller.

after purchase

Even careful buyers can run into unforeseen problems later on. To minimize them, follow these steps after you buy:

- Save all papers that come with your purchase. Keep all contracts, sales receipts, canceled checks, owner’s manuals, and warranty documents.
 - Read and follow product and service instructions. The way you use or take care of a product might affect your warranty rights.
- If you have a problem with the item you purchased, file a complaint.

Automobile purchase

- Research the dealer's price for the car and options. It is easier to get the best price when you know what the dealer paid for a vehicle. The dealer invoice price is available on a number of websites and in printed pricing guides. Try to locate the wholesale price; this figure factors in dealer incentives from a manufacturer and is a more accurate estimate of what a dealer is paying for a vehicle.
- Find out whether the manufacturer is offering rebates that will lower the cost.
- Avoid low-value extras such as credit insurance, extended warranties, auto club memberships, rustproofing, and upholstery finishes.
- Hybrid cars are popular among consumers interested in fuel economy and reducing their negative impact on the environment. These cars combine the benefits of gasoline engines and electric motors and can be configured to achieve different objectives, such as improved fuel economy, increased power, or additional auxiliary power. Also look for the Smartway logo to identify cleaner, more fuel-efficient cars and trucks.

RBI's credit card regulations

As per Reserve Bank of India's regulations, banks and credit card companies cannot deploy collection agents for recovery without prior information to the customer. The agents should not make anonymous or threatening calls and should not resort to intimidation or harassment of any kind against any person in their debt collection efforts.

Pre-conditions for lodging a complaint

Credit cards

There are many types of credit cards with various features, but there is no one best credit card. The card you use depends entirely on how you plan to use it. Are you going to use it for everyday purchases or larger purchases? Do you plan to pay your balance off each month? When you apply for a credit card, consider:

- Annual Percentage Rate (APR). If the interest rate is variable, how is it determined, and when can it change?
- Periodic rate. This is the interest rate used to determine the finance charge on your balance each billing period.
- Annual fee. While some cards have no annual fee, others expect you to pay an amount each year for being a cardholder.
- Rewards programs. Can you earn points for flights, hotel stays, and gift certificates to your favorite retailers? Use online tools to find the card that offers the best rewards for you.
- Grace period. This is the number of days you have to pay your bill before finance charges start. Without this period, you may have to pay interest from the date you use your card or the date the purchase is posted to your account.
- Finance charges. Most lenders calculate finance charges using an average daily account balance, which is the average of what you owed each day in the billing cycle. Look for offers that use an adjusted balance, which subtracts your payment from your beginning balance. This method usually has the lowest finance charges. Check whether there is a minimum finance charge.
- Other fees. Ask about fees when you

with the Ombudsman:

- ✓ The complainant should have made a representation to the insurer who either rejected the complaint or did not respond or did not provide a satisfactory response
- ✓ The complaint should be made not later than one year after the insurer's reply
- ✓ The same complaint should not be pending before any Court, Consumer Forum or Arbitrator

get a cash advance, make a late payment, or go over your credit limit. Some credit card companies also charge a monthly fee.

Be careful: sometimes companies may also try to upsell by offering other services such as credit protection, insurance, or debt coverage.

Complaints

To complain about a problem with your credit card company, call the number on the back of your card or try to resolve it with the mediators. If you fail to resolve the issue, ask for the name, address, and phone number of the card company's regulatory agency.

Employment agencies and recruiters

If you are looking for a job, you may come across ads from employment agencies or receive calls from recruiters that promise wonderful opportunities. While some companies honestly want to help you, others are more interested in taking your money. Be wary of:

- Promises to get you a job and a guaranteed income
- Up-front fees, even when you are guaranteed a refund if you are dissatisfied
- Employment agencies whose ads read like job ads
- Promotions of "previously undisclosed" government jobs.

Get a copy of the employment agency contract and review it carefully before you pay any money.

Work-at-home companies

Not all work-at-home opportunities deliver on their promises. Some classic work-at-home schemes are medical billing, envelope stuffing, and assembly or craftwork. Legitimate work-at-home program sponsors should tell you, in writing, what is involved in the

Net-Based Business Opportunities

Many Internet business opportunities are scams that promise more than they can possibly deliver. These companies lure would-be entrepreneurs with false promises of big earnings for little effort. Some tips for finding a legitimate opportunity:

- Consider the promotion carefully.
- Study the business opportunity's franchise disclosure document.
- Get earnings claims in writing and compare them with the experience of previous franchise and business opportunity owners.
- Visit previous franchise and business opportunity owners in person, preferably at their places of business.
- If the business opportunity involves selling products from well-known companies, verify the relationship with the legal department of the company whose merchandise you would promote.
- Consult an attorney, accountant, or other business advisor before you put any money down or sign any papers.
- Take your time. Promoters of fraudulent business opportunities are

program they are selling. Here are some questions you might ask a promoter:

- What tasks will I have to perform? (Ask the program sponsor to list every step of the job.)
- Will I be paid a salary, or will my pay be based on commission?
- Who will pay me?
- When will I get my first paycheck?
- What is the total cost of the work-at-home program, including supplies, equipment, and membership fees?
- What will I get for my money?

The answers to these questions may help you determine whether a work-at-home program is appropriate for your circumstances and whether it is legitimate.

likely to use high-pressure sales tactics to get you to buy in. If the business opportunity is legitimate, it will still be around when you are ready to decide.

Action against Public Servant

If you have grievance against a corrupt public servant (government employee) you can report the matter to the Lokayukta. Lokayukta is set-up with the aim of disciplining public servants, improving public governance and ensuring transparency in administration. The Lokayukta makes recommendations to the government and works to hold officials accountable for their actions and also for their lapses. The public may lodge complaints with the Lokayukta and provide information about corrupt practices they have experienced by sending an e-mail or writing to the Lokayukta Registrar or PRO and Vigilance Officer

Steps to ensure the safety of locker

it is important to consider the terms and conditions regarding the locker hiring process. Always open your locker after the bank employee, who accompanies you to the vault, leaves the place. Also ensure the locker is properly locked before you leave the vault. Important measures to curb locker theft are as under:

1. CCTV Cameras – ensure the bank have 24Hours CCTV facility.
2. Receipt of Belongings – A proper receipt of belongings should be held with the customer. The receipt will be beneficial for the customer at the time of seeking compensation from the concerned bank in case of any theft or robbery.
3. Security Check – The customer should ask from the Bank Manager that

whether he has complied with your Bank Locker Safe - Liability of Banks in case of Locker Theft the Security Guidelines as proposed by the Reserve Bank of India from time to time.

4.Frequent Locker Visit – The Customer should visit the locker frequently and check the articles in the locker in order to be sure of security of the locker.

Be Alert

Types of Online frauds can include:

- | | |
|--|---|
| <ul style="list-style-type: none">• Account takeover• Advance fee frauds• Bank card and cheque fraud• Business directory fraud• Business opportunity fraud• Charity donation fraud• Clairvoyant or psychic scams• Click fraud• Domain name scams• Fraud recovery fraud• Government agency scams• Health scams• Holiday fraud• Identity fraud• Mass marketing fraud | <ul style="list-style-type: none">• Miracle health scams• Money muling• Online shopping fraud• Plastic card fraud• Rental fraud• Romance scams• Vehicle matching scams• West African or 419 scam• Work from home scams• Inheritance fraud• Internet auction fraud• Internet dialler scam• Land banking scams• Loan scams• Lottery scams |
|--|---|

Market – 'The place where buyers and sellers interact each other, once they entered into an equilibrium, trade happens.' The above definition often heard by at least Economics students. Now World is mushrooming new definitions to scale up the above definition. Why? With the continuous changing pattern of consumer behaviour and abundance of choices, choice uproots the equilibrium of market. Flourishing markets closely watching the quality, service and availability of goods and services rather prefer consumer capacity.

In India, a booming market, expecting high growth rate and huge market potential; World focus its attention to trap the opportunities. But how is our consumerism behaves? It is very important to be attentive about market, products, quality and sellers promises as well. At the current stage of trade behaviour, Government as well as civil society organisations clear that it is the responsibility of consumer to protect themselves to stay at safe zone.

Airlines



It is observed a large number of consumer disputes arise out of deficiency in service provided by the airlines. Malfunctioning of domestic airlines are much higher than the international service providers. It increases difficulties and passenger strikes frequently. Civil Aviation Requirement Rules (CAR) on passenger facilities like At present there is no proper regulatory body/ authority to resolve the issues quickly. DGCA adopted revised refund rules, compensation on denial of boarding cases , declaration of consolidated fares with clear understanding of break-up components etc. Several Gazette notifications has been recently issued under this head. Ministry of Civil Aviation /DGCA as a nodal body in airlines sector have provided guidelines and norms facilitating to the passengers. Ministry of Civil Aviation has created a Regulatory Body AERA (Airport Economic Regulatory Authority) to regulate Economic operation in this sector.

Redressal portfolio

Step1: First hand complaints are required to be made with the CRCs/ Nodal officers of the respective Airlines.

Step2: If no result is achieved, complainants can forward their case to the Nodal Officer, DGCA for redressal.

Step3: Complainants can move to Consumer Forum for redressal.

Step4: Social Media

Step5: International online platforms- this may affect company's goodwill.

Usual issues of Airline passenger

1. Cancellation /Rescheduling of Flights /Delays
2. Poor responses while enquiring on phones.
3. Misinformation provided by Airlines staff when called on phones.
4. Promised services are not provided.
5. Long procedure in getting refund or even denial of refund.
6. Denying boarding to the passengers having valid ticket and reported at proper check - in time at the last moment due to over booking or some unknown reasons.
7. Misleading advertisement luring passengers inviting free travel.
8. Misinformation on confirmed booking.
9. Unfriendly terms and conditions framed by the private airlines which caused discomfort to the passengers
10. Loss of baggage for which compensations are not paid or when paid it is very meager.
11. Pilferage of baggage.
12. No proper guidance when the passengers are in harness.
13. Misbehavior at the counter.

Automobile



Usual Issues

1. Actual average output obtained is very low against the claim of companies in their publicity campaigns.
2. Car purchased new but company's manufacturing date is very old.
3. After purchase of car/motor cycle there is abnormal delay in getting documents viz, RCs, Smart Card, Insurance papers etc.
4. Dealers are charging for repairing work in spite of the deals being within the warranty period.
5. Companies are selling old version of car as new model suppressing the facts
6. Consumers are charged both VAT & Service charges together. General consumers are raising questions whether is it legal for claiming Service & VAT charges together simultaneously.
7. Problems faced during warranty period are not attended to by the dealer.
8. Though the customers are paying full amount on purchase but the receipts are given in discounted figure.
9. Manufacturing faults accrued during warranty period which may cause major accident (Failure of power steering while driving etc.) for which company is not taking any responsibility.
10. There is no opportunity to cross-check the prices indicated against the items shown in the bill of repair provided by the service station.
11. Misleading advertisement claiming high performance/ high average before selling their product which appears incorrect when put to actual use.

Resolving Mechanism

As it is seen that the respective Manufacturers with their appointed dealers are responsible to attend and rectify the defects or solving any other issues related to their products but in reality it has been observed that in several cases Manufacturers of the vehicles are lingering the process with number of excuses making it difficult for the customer. If customer turned for any legal procedures, it might take few years to resolve, company/dealer is very much aware of this fact and try to delay every step of process ultimately. Consumers that before filing any case to the consumer court they should at least take off their problem to the Industry Association named **SIAM (– Society for Indian Automobile Manufacturer ,Director General, Core 4B , 5th Floor, IHC, Lodi Road, ND-110003)** Convergence at **National Consumer Helpline** (online redressal system): NCH has tied up with 10 automobile manufacturing companies like, TATA Motors, Mahindra & Mahindra, Hero Honda, Honda Motorcycles & Scooters India Ltd. etc. and continuing this program to redress consumer grievances.

Redressal Channel

1st Tier redressal: Complaint should be filed to the Authorized Dealer from where the purchase deal has been conducted. If it fails, take up directly to the Company's Regional CRC with a copy to H/Q of the company.

2nd Tier redressal: One Trade Association exists namely S.I.A.M (Society for Indian Automobile Manufacturer), most of the Indian Automobile Manufacturer are the members of the Association. Issue can be taken up with them.

3rd Tier redressal: Mediation through consumer organisations

4th Tier redressal: It is observed that there is no further Appealing authority or Regulator in this sector. Consumers have no other alternative but to approach the consumer courts.

BANKING



Resolving Mechanism

NCH has entered into convergence with several banks where complaints related to respective banks are sent through electronic mail for immediate redressal. It facilitate companies to get back to their consumer & vice versa consumer to the respective companies

Convergence

The following banks, both under Public & private sectors, are a part of convergence at NCH.

Canara Bank
Citi Bank
Deutsche bank
HSBC bank
HDFC bank
Kotak Mahindra Bank
ICICI bank
IDBI bank
ING Vyasa bank
Standard & Chartered Bank
Barclays PLC

Frequent Problems

- Charging High Interest than decided for loans
- ATM discrepancies (ATM related problems)
- Incorrect interest (ROI)/Excess Billing in Credit cards
- Not providing NOC for Auto/ Home Loans
- Insurance policy given on credit cards without consent
- Delay in Housing Loan and Auto Loan
- Misbehavior of DSA's/Call Centers/Recovery Agents
- Delay in sanction of loans
- Unsatisfactory redressal

Resolving Mechanism

Tier 1: The first tier of redressal is to complainants is the nodal officers of the banks concerned or the zonal heads. However in a number of banks, the internal redressal mechanisms of the banks were inadequate.

Tier 2: Banking is one of the few sectors, which have the tier II system in the Banking Ombudsman Scheme covering the entire country.

Tier 3: In case the Tier 1 & 2 do not provide respite, the consumer can approach the Reserve Bank of India. Convergence The following 15 banks, both under Public & private sectors, are a part of convergence at NCH.

Banking Ombudsman

How to take action against a bank

To get your grievance redressed, this is what you must do:-

- 1) Lodge a complaint, in writing, with the branch concerned.
- 2) If your grievance is not redressed at the branch, you may approach the higher authorities of the bank (Regional / Zonal Manager) whose contact details should be available at the branch.
- 3) If you do not receive a reply within 30 days of lodging your complaint with the bank or you are not satisfied with the reply, you may approach the Banking Ombudsman under whose jurisdiction the branch falls. The contact details of the Banking Ombudsman should be available at the branch as also at www.bankingombudsman.rbi.org.in

Banking Codes and Standards Board of India endeavours to bring about systemic changes in the member banks so as to ensure that these banks will at the minimum, render banking services as committed in terms of the Codes.

Write to
The Banking Codes and Standards Board of India,
Reserve Bank of India Building,
C-7, 4 th Floor,
Bandra Kurla Complex,
Mumbai - 400 051.



022 - 26573715, 26573724.

022 - 26573719.

help.bcsbi@rbi.org.in

The Banking Ombudsman

The Ombudsman Scheme is a system of expeditious and inexpensive resolution to the customer complaints. Any person whose grievance against a Bank is not resolved to his satisfaction by the Bank within a period of two months, he can approach the Banking Ombudsman if his complaint pertains to any of the matters specified in the scheme. Banking Ombudsmen have been authorised to look into the complaints concerning;

- Deficiency in banking service
- Sanction of loans and advances in so far as they relate to non-observance of the Reserve Bank of India directives on interest rates, delays in sanction or non-observance of prescribed time schedule for disposal of loan application or non observance of any other directions or instructions of the Reserve Bank, etc. and (c). Other matters as may be specified by the Reserve Bank. Ombudsman would make recommendations after listening to both parties. In case the recommendation made by the Banking Ombudsman is not accepted by either of the parties, Banking Ombudsman proceeds to make an award. The scheme is applicable to all scheduled commercial banks having business in India and scheduled primary co-operative banks except Regional Rural Banks. The procedure for the redressal of grievances under the Banking Ombudsman Scheme is profiled as under:

1. Written complaint is to be lodged by a person or an authorised representative.
2. Complaint shall include signature of the complainant or an authorised representative along with the name, address and also name and address of the bank office/branch along with supportive documents, the nature and extent of the loss incurred and the relief sought from the Banking Ombudsman and a statement about the compliance of the conditions referred to in Sub-clause (3) of this clause.
3. No complaint to the Banking Ombudsman shall lie unless:
 1. Written representation was made to the bank and either the bank had rejected the complaint or no reply was received from the bank within 60 days of receipt of complaint or in case of unsatisfactory reply received from the bank.
 2. The complaint is made one year after the rejection of the representation by the bank or dispatch of final reply by the bank on the representation.
 3. The complainant is not in receipt of the same subject matter if settled by the Banking Ombudsman in previous proceeding/s whether received from the same complainant or any one or more of the parties concerned with the subject matter.
 4. The complaint is not the same subject matter, for which any proceedings before any court, tribunal or arbitrator or any other forum is pending or a decree or Award or order of dismissal has already been passed by any such court, tribunal, arbitrator or forum.
 5. The complaint if not frivolous or vexatious in nature.

Action against the defaulting finance company

First, as soon as your cheque is bounced, try to collect as many investors as possible for a united action. To collect more people, give your advertisement free of cost in the helpline column of various newspapers asking the investors of the defaulting company to telephone you. When you

have collected many investors, hold a meeting and collect individual applications from each investor to make a joint complaint.

First thing you have to do is jointly approach the defaulting company with a written application asking for refund of your interest amount and the maturity amount. If you all are not satisfied with the reply of the owner of the defaulting company, then jointly lodge a complaint against the defaulting company with the local police department. If the value of the total amount of deposit exceeds Rs. 20,00,000.00. Then it falls in the vicinity of the Economic Offences Wing of the Crime Branch situated at the Crawford market, Mumbai. File your joint complaint with the Jt. Commissioner of Police at the EOW of Crime Branch.

Another recourse is that you file a complaint with the relevant Consumer Forum. You can also file a complaint against the defaulting company with the Reserve Bank of India, Company Law Board and MRTP (Monopolies and Restrictive Trade Practices, New Delhi).

Company Law Board (CLB) is now vested with additional powers to take action against the defaulting company. Details about Company Law Board and the format of filing a complaint is given below;

Recovering Principal And Interest Amount

Now the powers have been vested with the Company Law Board for directing the defaulting NBFCs to make repayment of the deposits/interest with a view to protect the interests of the depositors. Reserve Bank of India (Amendment) Act,1997 have added section 45QA to the Act so as to empower the Company Law Board to order repayment of deposit.

WHAT IS SECTION 45QA

Section 45QA reads as follows :

"Power of Company Law Board to order repayment of deposit. -

(1) Every deposit accepted by a non-banking financial company, unless renewed, shall be repaid and the other persons interested in the matter. To give effect to the above provisions, Company Law Board Regulations 1991 have been amended vide Notification No.GSR 433 (E) dated 1st August, 1997-(1997) 26 CLA (ST) 112.

The application for refund of deposits and interest thereon, can be made in prescribed Form No.4 of the Company Law Board Regulations 1991 in duplicate along with a fee of Rs.50 by way of Demand Draft/Pay Order in favour of Pay & Accounts Officer, Department of Company Affairs to the Bench Officer, Company Law Board, at New Delhi/Calcutta/Mumbai/Chennai under whose jurisdiction, the Registered Office of the defaulting company falls.

The following table gives the jurisdiction of various offices of the Company Law Board :-in accordance with the terms and conditions of such deposit.

(2) Where a non-banking financial company has failed to repay any deposit or part thereof in accordance with the terms and conditions of such deposit, the Company Law Board constituted under section 10E of the Companies Act, 1956 (1 of 1956) may, if it is satisfied, either on its own motion or on an application of the depositor, that it is necessary so to do to safeguard the interest of the company, the depositors or in the public interest, direct, by order, the non-banking financial company to make repayment of such deposit or part thereof forthwith or within such time and subject to such conditions as may be specified in the order:Provided that the Company Law Board may, before making any order under this sub-section, give a reasonable opportunity of being heard to the non-banking financial company.

<p>ADDRESS OF CLB BENCH</p> <p>Bench officer, Western Region branch, 2nd Floor, N.T.C.House, 15, Narottam Morarjee Marg, Ballard Estate, Bombay : 400 038.</p> <p>Bench Officer, Company Law Board Southern Region Bench, Amindivi, Shastri Bhavan, 'A' Wing, 5th floor, Block 8 No.26, Haddows Road, Chennai : 600 006.</p> <p>Bench Officer, Company Law Board, Eastern Region Bench, 9, Old Post Office Street, 6th Floor, Calcutta: 700001.</p> <p>Bench Officer, Company Law Board, Principal Bench at New Delhi Shastri Bhavan, 5th Floor, 'A' Wing, Dr. Rajendra Prasad Road, New Delhi : 110 001.</p>	<p>TERRITORIAL JURISDICTION</p> <p>Madhya Pradesh, Goa, and Union territories of Dadra Haveli, Daman & Diu.</p> <p>Tamil Nadu, Andhra Pradesh, Kerala, Karnataka and Union Territories of Amindivi, Minicoy and Lakshadweep Islands and Pondicherry</p> <p>West Bengal, Orissa, Bihar, Assam, Tripura, Manipur, Nagaland, Meghalaya, Arunachal Pradesh and Mizoram.</p> <p>Jammu & Kashmir, Punjab, Himachal Pradesh, Rajasthan, Haryana and Union territories of Chandigarh, Delhi, and Uttar Pradesh.</p>
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Action against recovery agents

If you are not a defaulter, and your bank, finance company, cell-phone operator is harassing you to extort money through recovery agents then follow these steps:

- 1) Note down the telephone number from where the call is originating.
- 2) Try to get the name of caller.
- 3) If he visits you personally, ask for his identity card of employment in the institution from which you have subscribed the services.
- 4) If he is not the employee of the institute, you have no liability to deal with him as you have no contract/agreement of service with him.
- 5) immediately complain in writing to the Senior Inspector of the police station in your locality informing the telephone number and the name of person.
- 6) Complain to the head of institution- like Chairman, Managing Director, CEO, etc. about the incident and their defective services.
- 7) Complain to the Banking Ombudsman, if it is a banking institution.
- 8) Complain to the Chairman, Reserve Bank of India, who is responsible for all the banks in India.
- 9) Enclose the copy of the police complaint when you complain to these officers.
- 10) Write to the media.

PLEASE NOTE:

- 1) Recovery through agents is illegal.
- 2) Banks are not supposed to divulge your financial details and your address and telephone number to a third party.
- 3) Third party cannot represent your service provider for such crucial and sensitive information.

ADVICE:

- 1) Do not give any money to recovery agents as you have no contract with them.
- 2) Give money to your service provider only against proper receipt.
- 3) If any recovery agent calls you to any place, don't go alone, take the police with you and get them arrested. Plain clothes policemen will accompany you if need arises. If there is any emergency, dial telephone number 100 and inform the police control room your location.**

Home Appliances



Usual Issues

- Same problem exist after repairing
- Not repair in under warranty period
- Service center not entertaining
- Manufacturing defect No replacement/ Repair
- After Sales service is not provided

Redressal-Mechanism

Tier 1: There is no regulatory body to regulate the functioning of consumer durable companies. Consumers can complaint to the authorized Service Centre or Customer Care Centre of the respective company.

Tier 2: If the consumer is not satisfied then he can approach the corporate office of the company.

Tier 3: If still complaint does not get redressed, the consumer can approach NCH and the consumer Forum.

Electricity



As on now consumer can go for redressal of following grievances before the consumer forum as well as special electricity courts;

- Non- supply of electricity meter when applied
- Wrong and disproportionate bills
- Very old bills without notice
- Bill for others' connection
- Disconnection without notice and without reason.
- Bill without meter reading .
- Bill for defective /burnt meter.
- Bill without consumption.

However theft and un-authorized abstraction of electricity matters can be decided by the special courts established under the Indian electricity act only.

Food Safety



Frequently Occurring Problems (FOPs) in this sector are:

- Insect, dust, fungus in ready to serve drinks
- Adulteration of ghee, milk, pulses
- Adulteration of spice powders
- Sale of packaged food articles after expiry of best before date.

Complaint Redressal System

In case of any complaint, consumer can contact:

Tier I: Shopkeeper / manufacturer

Tier II: Local Health Authority of District or Commissioner of Food Safety of the State/ Union Territory

Tier III: Consumer Forum

Adulterated Food/ Medicines

Complaints should be addressed to the **Food and Drugs Administration department** in your city.

At Mumbai you can contact:

Food & Drugs Administration Survey No.341 Bandra Kurla Complex
Bandra (E) **Mumbai 400 051** Tel.No: 26592519 (Asst. Commissioner),
Thane: Tel. No: 2531 1988

The Prevention of Food Adulteration Act, 1954 aims at making provisions for the prevention of adulteration of food.

Insurance



Frequently Occurring Problems

- Delay in policy document delivery
- Non receipt of the claim amount
- Rejection of claim
- Non Cancellation of the Policy
- Rejection of providing cashless service
- Requested service not provided
- Less maturity amt. paid than entitled
- Refusal of payment of money back policy
- Unsatisfactory redressal

Redressal System:

Each insurance company has a designated grievance Redressal officer of a senior management level. Insurance companies shall also have a system and procedure for receiving, registering and disposing of grievances in each of its offices.

At present, redressal is through

Tier-1 i.e. the Divisional or Zonal Office and Grievance Redressal officer (GRO) of the company concerned,

Tier-2 through the Insurance Ombudsman whose decision on settlement is final and binding on the insurance company. However, in case the consumer is not satisfied about the amount and the entitlement of the claim, he can make a comprehensive representation to the Insurance Regulatory and Development Authority (IRDA).

Tier-3 entails approaching consumer courts.

IRDA has recently introduced the IRDA Greivance Call Centre (IGCC) that provides for a toll free number 155255. A consumer can lodge his complaint with the insurance companies first and if need be escalate them to the IRGA grievance Cell.

National Consumer Helpline

Under NCH, Convergence initiative have offered to forward to all insurance companies details of all complaints received at our call centre in respect of their respective companies which are compiled and forwarded to them through electronic mail periodically. All they are required to do is to have these complaints addressed /redressed as per their internal systems and send us regular feedback.

Legal Metrology



Frequently Occurring Problems ;

- Charging more than MRP
- Less weight than proclaimed
- Weighing sweets with box
- Missing mandatory labeling information
- Non- calibrated weighing scale
- Packing in non – standard weights

Complaint Redressal System:

In case of any complaint, consumer can contact:

Tier I: Shopkeeper / Manufacturer

Tier II: District Legal Metrological Officer or Controller, Legal Metrology of State / Union Territory

Medical Negligence



- Neither the very highest nor a very low degree of care and competence, judged in the light of the particular circumstances of each case, is that the law requires.

1) Damage to organ due to negligence.

2) Wrong treatment due to wrong diagnosis.

3) Money receipt or prescription or discharge summary or test reports when not provided.

4) When treatment not chosen as accepted and established in medical norms /as per medical research/available medical literature.

5) Theory of res ipsa loquitur [a thing speaks of itself] - in case any instrument left in the body, a wrong part removed, allopathic treatment given by a homeopathic doctor etc.

6) Govt Hospital liable if contribution from the employee's salary deducted OR Payment made by insurance company.

7) Negligent if three steps necessary are not observed by the medical practitioners.

First - To decide whether he has to take up the case or not:

Second- If taken up the case, he is to decide what treatment is to be given.

Third- Whether the treatment given as per the diagnosis made.

8) Hospital can also be negligent 'it is a case of non- availability of oxygen

cylinder either because of the hospital having failed to keep available a gas cylinder or because of the gas cylinder being found empty.

When Doctor Cannot Be Held Liable

- 1) If five methods available for treatment, one chosen, not negligent.
- 2) Doctor not guarantor for healing or curing the disease.
- 3) Error of judgement differ from wrong diagnosis.

Medical Profession

Principal Adopted By Apex Court

- 1) Though Indian Medical Council Act has to provisions to control the medical practitioners and take disciplinary action against erring doctors, consumer courts are additional remedy to the consumer under consumer protection act to get compensated.
- 2) Though medical PROFESSION is different from other OCCUPATIONS, but commercialization has already taken place when services are given by payment though it is still a noble profession based on faith and trust.
- 3) Though medical profession is technical in nature but it cannot be said that the members of the forum are not capable to deal with such matters .They are equipped with expert opinions on the subject, medical literature and other reports, eminent people from the society, judges or retired judges. Three members can be expert of three subjects only and if it is expected them to know every subject, it will be an impossible situation in all the courts.
- 4) Decisions in criminal case not found negligent do not affect cases under consumer protection act –gross negligence and intention to commit crime is the parameter in criminal cases.

Public Distribution System



The major commodities covered under PDS are as follows:-

Wheat
Rice
Sugar
Kerosene

Usual issues

- providing less quantity / adulterated stock
- black marketing
- problem with ration depot
- shopkeeper not providing ration on time
- unsatisfactory redressal complaint redressal system:

If you have a complaint, consumer can contact:

- :fair price shop owner
- :food & supply officer of district or department of food & civil supplies of state / union territory
- :consumer forum

Postal

भारतीय डाक



India Post

Frequently Occurring Problems

- Late Delivery
- Not delivered
- Delay or non receipt of Money Order
- Delay or misplaced of registered letter
- Delay or non receipt of speed post letter – Non-receipt or abnormal delay in receipt of Money order, even some cases Speed post MO are delaying much time.
- Non delivery or delay in receiving Speed Post letter. – Non receipt or delay in delivery of Parcels.

Financial Services

- Difficulties in opening SB Account.
- Problem in getting maturity value of PLI / RPLI
- Delay in clearing local cheques
- Non availability of Postal Orders/stamps etc. in rural post offices.
- Not crediting interest in MIS scheme.
- Transfer of SB Pass Book from one city to other takes an inordinate delay.

Couriers

Common Issues

- Non Delivery
- Late Delivery
- Misplace shipments
- Damaged shipments

It is very common in private courier companies default actions. In most cases Courier company never entertain with consumer complaints, because while registering the shipment, you have agreed their terms and conditions. Such cases consumer can approach respective consumer Forums

Advocacy:

Correspondences were made with DAK Bhawan (Director – Postal Grievance) regarding Postal grievances received from different parts of India. Consumers are advised that with the help of the “web-based grievance redressal system”, they can easily sort out their problems. Their website is <http://www.indiapost.gov.in>

Redressal System:

1st Tier: Complaints are to be registered first at the concerned processing Post Office. If it is not redressed, consumers can follow up with the

2nd tier:

- (i) Can complain SSPO of Customer Care Center of the Circle /Zonal Area.
 - (ii) Chief Post Master General (CPMG of the concerned State.)
 - (iii) At the central office to DDG (PG), DAK Bhawan.
- 3rd Tier: Can proceed to Consumer forum. Though the Grievance Redressal System in Postal Department is well net-worked throughout India, processing of redressal moves at a very slow pace.

Petroleum



Public sector Companies who are supplying Domestic LPG in cylinder are ;

- Indian Oil Corporation Ltd. with their subsidiary company IBP (Indo Burma Petroleum).
- Hindustan Petroleum Corporation Ltd.
- Bharat Petroleum Ltd.

In Private sector there are very few operators except Reliance under the company “Mahanagar Gas Distributors Ltd.” in Mumbai & Gujarat.

CNG produced by Gas Authority of India Ltd. (GAIL) is distributed by Indraprastha Gas Ltd. (IGL) in Delhi Region.

M/S. IGL is also responsible for running CNG filling stations and provide domestic cooking gas through Pipeline.

Frequently Occurring Problems

1. Complaint against domestic supply of PNG are negligible.
2. PNG complaints are mainly for delay in getting pipeline connection though the consumers have deposited their initial payment. The waiting period is enormous and not defined clearly.

HPCL has provided a dedicated site (CMS- Complaint Management system) for NCH to log complaints of consumers for on line redressal instead of forwarding to the Nodal officer. (CMS site <http://jihaan.hpcl.co.in/cms/nchlogin>)

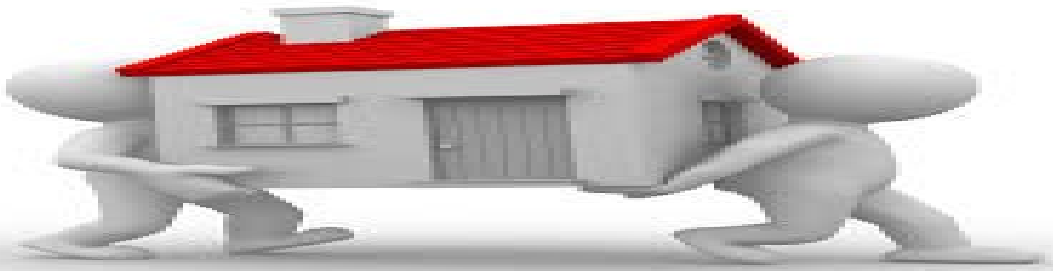
Redressal

1st Tier—PSU Oil Companies have provided their own network system to handle consumer grievance spread throughout the country. Each company has circulated their own IVRS which are applicable throughout all metro cities. State-wise Regional Customer care centers exist where grievances can be lodged. IGL has a 24 hrs customer care centre. Emergency telephone nos are provided by the agencies at various places.

2nd Tier —Complaint can be sent to the nodal officer of the Ministry of Petroleum & Natural Gas . The Petroleum and Natural gas Regulatory Board (PNGRB) is the regulator in this area. It is pay attention to regulation for consumer complaints.

3rd Tier—As a last step to approach the Consumer Forum.

Real Estate



Overview:

Food, Clothing & Shelter are considered essentials of life and every Human Being carries a sweet dream of owning a sweet Home in his life. Customers have very little knowledge of real estate business whether in public sector or in private sector and there is wide gap between the demand and supply. Customers are being victimized due to these reasons in the Real Estate Sector.

Usual Issues

- False assurances about provision of various amenities.
- Delays in handing over possession even after making full and final payments.
- Clandestine sale of disputed properties which do not have a clear title.
- Wrong measurements and usage of sub- standard materials.
- Charging of more money than agreed.
- Construction not completed within the promised duration.
- Not giving promised / booked plot / flat.

The aggrieved investor /consumer does not want to approach the Consumer Forum / Civil Courts for redressal as he apprehends that this also is time consuming process and a choked system of delivery. There is no Regulatory Authority in this Sector as in other Sectors like Banking, Insurance, Telecom, Stock Investment etc. The committee constituted by Ministry Of Urban Development has already recommended Government of India to consider setting up of Regulatory Authority in the Real Estate sector.

Ensure your protection

To safe guard yourself, be an enlightened consumer. Precautionary measures, while purchasing a property-

- 1) Whether the concerned realtor has obtained C.L.U. [commercial land use certificate] or permission letter from the competent authority wherein he is setting up Project for sale.
- 2) Do extensive survey about the market rates and negotiate.
- 3) Ascertain and confirm the target completion date.
- 4) Ascertain the date of possession when the property will be handed over to the buyer? Discuss penalties for delays.
- 5) There should be clarity about provision of Gardens, Public utilities, Electricity, Roads, Water and Sewage etc, which should be defined elaborately in the plan. Whether the buyer will have to pay extra charges for the above mentioned facilities
- 6) When buying property from the developer check carpet area, built-up area and super built up area, payment terms, study complete technical specifications of the design and material etc.
- 7) Ensure that the design offered is earthquake resistant.
- 8) Always insist for complete original documents and check the ownership of the Property to be purchased. Certificate of non encumbrance i.e. free from any dispute all dues including municipal taxes electricity, water and sewage etc paid.
- 9) If original documents are not available, make counter check of the ownership from the available photocopies. Verify the ownership from developing authority /Municipal Corporation or Tehsildar /Sub Registrar office.
- 10) If the property is to be transferred by means of Power of Attorney verify whether the attorney holder has the authority to sell the property.
- 11) Make proper verification /enquires regarding the property and the neighboring land by examining the site plan properly.
- 12) Find out whether the property is mortgaged /hypothecated with a bank or under

civil/criminal dispute.

- 13) Find out whether the property is free from any encroachment.
- 14) Ascertain whether land to be purchased comes under acquisition notification of Govt. u/s 4 & 6 of land Acquisition Act.
- 15) Verify whether the property is rented or partly sold out.
- 16) Get a certified copy of every document from the concerned Sub Registrar/ Tehshildar office.
- 17) Ensure that payments are made through cheques / DDs in the name of vendor against a proper receipt like sale deed, Agreement to sell etc.
- 18) Ensure that signatures/fingerprints are made on the documents by the vendor
- 19) No sale is complete without signatures of both the parties.
- 20) Customer should obtain a written agreement from builder. This written agreement will shield him at all times against exploitation by the realtor. He can approach consumer court against breach of any of above conditions.

Action against builder

Products and services by builder are covered under the Consumer Protection Act.

You can file a complaint in case the builder has given you deficient services regarding the following:

- 1) Charged higher than agreed amount.
- 2) Did not give a receipt against the paid amount.
- 3) Delivered a poor quality construction.
- 4) Delivered a house that does not comply with the specifications agreed upon.
- 5) Did not provide for free parking space within the compound / complex.
- 6) Did not form co-operative housing society and handed it over to its members.
- 7) Did not provide for water storage tank.
- 8) Did not provide for enough ventilation and light.
- 9) Did not deliver the house within the agreed time limit. If time limit not mentioned, it is assumed that the construction will be finished within maximum of 2 years from the date of start of work.
- 7) Did not give accounts for the expenses against which the builder has collected money, i.e. maintenance, electrical installations (transformer), etc.
- 8) And many more.....

If you have grievance against builder, send a notice to him in writing. Do not worry if he refuses to accept your notice as only proof of sending is required. Send the notice by registered post or Under Postal certificate. Retain the proof of sending. The proof of sending is valid in the Consumer Court

Under Section 28A (3) of the Consumer Protection (Amendment) Act of 2002 and will be considered as the notice has been duly served.

File your complaint in the consumer court in case the builder does not respond to your notice.

Common complaints against builders are:

- ✓ Usage of substandard materials in construction
- ✓ Delay in handing over possession
- ✓ Construction in violation of approved plan
- ✓ Arbitrary increase in the cost of construction
- ✓ Documents not handed over
- ✓ Ask for approved plan from the local municipal or town planning authority
- ✓ Get a copy of the Building Permit
- ✓ Get copies of relevant sale deed of the property
- ✓ Get copies of detailed drawings including structural details.
- ✓ Check on the credentials of your builder / architect / engineer
- ✓ See if there are any hints of earlier encumbrances or multiple sales of the same property
- ✓ Check for authenticity of stamp papers and property tax receipts
- ✓ Ensure transfer of the entire undivided share of the land

Tele Communications



Action against Advertisements

An advertisement that it is misleading, dishonest, or indecent, through any medium whatsoever, could be reported to the address given below;

The Advertising Standards Council of India,
205, Bombay Market, Tardeo Road,
Mumbai 4000034, E-mail: asci@vsnl.com

Complaint against mobile phone service

If you have complaint against mobile phone service or telephone services operator, first write a complaint to the customer care of the telephone service provider. Do not make verbal complaints. You should have written proof. You can get the complaint department / customer care contact details of any of the Indian mobile service providers from Telecom Consumers Complaint Monitoring System (TCCMS): www.tccms.gov.in

- ➔ If the customer care does not solve your problem, write to their Nodal Officer.
- ➔ If nodal officer fails to settle the issue, write to the Appellate Authority.
- ➔ The contact details of the above three have to be mandatory mentioned in the website of all the telephone service providers. Hence, visit their website, find their email / address and write to them.
- ➔ If you fail to get your grievance settled by writing to the above three authorities, you can then write to:-

The Telecom Regulatory Authority Of India, Mahanagar Doorsanchar Bhawan,
(next to Zakir Hussain College), Jawaharlal Nehru Marg, (Old Minto Road),
New Delhi : 110 002,

Tel: 011-2323 6308, 2323 3466, 2322 0534, 2321 3223

Fax: 91-11-2321 3294

E-mail: ap@traf.gov.in

Visit their website: www.traf.gov.in

Sardar Patel Bhawan, Sansad Marg, New Delhi - 110 001

Visit their website: www.pgportal.gov.in

Department Of Telecommunications

www.dot.gov.in

If your issue is not settled after writing to all the above authorities, you can contact ICRPC with your complaint and with copies of letters addressed to all the above authorities. We will help you to file a case in the consumer court. To know the procedure for filing complaint with ICRPC, send a request to icrpc.india@gmail.com.

NOTE: Please note that ICRPC will not entertain any complaint against the telephone service provider unless you have written to all the above authorities and submitted the proof of the same. Therefore, write to ICRPC only after writing to the above authorities and after not getting any favorable response from them.

Customers- Customers (landline and mobile) who do not want to receive commercial communications can dial or SMS to 1909 (toll free) and register in either of the two categories:

Fully Blocked Category- stoppage of all commercial Calls/SMS

Partially Blocked Category- stoppage of all commercial Calls/SMS except SMS from one of the opted preferences

For registering option using SMS, for '**fully blocked category**', write "**START 0**" and send it to 1909. For '**partially blocked category**', send SMS 'START' with one or multiple options from the list of seven categories.

There are at present 7 preferences to choose from- Banking/Insurance/Financial Products/Credit Cards-1, Real Estate-2, Education-3, Health-4, Consumer goods and automobiles-5, Communication/Broadcasting/Entertainment/IT-6, Tourism-7.

For example: To receive messages relating to only Health products, then send SMS "**START 4**" to 1909. Similarly, for receiving messages relating to Real Estate and Education, send SMS "**START 2,3**" to 1909.

On successful registration, customer will receive an SMS confirming exercised options and a Unique Registration Number within 24 hrs. The registration will be effective within 7 days of placing the request with the service provider. The customers can check the status of their registration by clicking on "Customer Registration Status".

Customer can also change the preferences after 7 days of registration or the last change of preference. <http://www.tccms.gov.in/>

Railways



Complaint can be made by writing a complaint in the COMPLAINT BOOK available at all town booking offices, goods sheds, parcel offices, reservation offices, refreshment rooms, pantry cars, station master's office, and the guard of the train. For on the spot action, you can approach the Public Grievance Redressal Booths at major stations. You can approach the Additional General Manager of the concerned zone, who is also the **Director of Public Grievances**. To report about bribery and corruption, contact the Senior Deputy General manager, who is also the **Chief Vigilance Officer** of that Railway. If you have a complaint against the railways regarding their deficient services, send your complaint to the address given below. Indicate your ticket number, PNR number, train number and name, and the date of travel.

Complaint against Central Railway:

The Additional Divisional Railway Manager
Public Grievance Cell
New Delhi Division (Northern Railway)
New Delhi Railway Station
New Delhi

Complaint against Western Railway:

The Additional General Manager
Director of Public Grievances
Western Railway
Churchgate, Mumbai

Please note:

For more information on the above visit www.indianrail.gov.in

Indian railway complaint booking portal: www.coms.indianrailways.gov.in

complaints can send through SMS : tel no is 9717630982

English/hindi language can be used to file complaints

Complaint Against Central Railway On Board Staff

Call 9969324451, 9969324452, 9969324453 and complain to the Vigilance Department about the corrupt activities of the on-board railway staff.

Co-operative Housing Society



To file a complaint against a co-operative housing society send your complaint to:

Registrar

Co-operative Housing Societies Federation Ltd.

Address of the office where your society is registered

City name

Complaint to Registrar is to be made on the matters of:

- 1) Registration of society on misrepresentation
- 2) Non occupancy charges
- 3) Non supply of copies of record and documents
- 4) Non maintenance or incomplete maintenance of records and books
- 5) Misappropriation of funds
- 6) Investment of funds without prior permission
- 7) Audit
- 8) Non conducting of election before expiry of the term of committee
- 9) Non calling of General Body Meeting
- 10) Resignation of committee

Complaint in Co-operative court is to be made on the matters of:

- 1) Repairs, internal repairs, leakages.
- 2) Parking
- 3) Escalation of construction cost
- 4) Unequal water supply
- 5) Excess recovery of dues from members

Complaint to Police is to be made on the matters of:

- 1) Nuisance carried out by unauthorized use of flat / shop / parking space / open space by member or builder.
- 2) Threatening / assault by or to the member of society
- 3) Creating noise after prescribed deadline hour in the evening

Complaint to General Body is to be made on the matters of:

- 1) Non maintenance of property by managing committee

2) Levy of excess fine

3) Not allowing authenticated use of the available open space of the society by managing committee

Please Note: *If your grievance is not redressed, you can contact the Commissioner of the Co-operative Housing Societies Federation Ltd., located in your State.*



First write to the editor of the publication, or head of the media program, if your problem is not solved you can address your complaints to the following address:

The Secretary,
Press Council of India,
Soochna Bhavan, 8-C.G.O. Complex,
Lodhi Road, New Delhi-110003
Email : pci@alpha.nic.in , pcids@vsnl.net

Complaints Procedure

If you have a complaint against a newspaper, or any publication which you find objectionable and effects you personally, or non-publication of a material, you should first take it up with the editor or other representative of the publication concerned.

If the complaint is not resolved to your satisfaction, you may refer it to the Press Council of India. The complaint must be specific and in writing and should be filed/lodged within two months of the publication of impugned news item in case of dailies and weeklies and four months in all other cases, along with the original/xerox copy of the impugned clipping (English translation if the matter is in vernacular). You must state in what manner the publication/non publication of the matter is objectionable within the meaning of the Press Council Act, 1978 and enclose a copy of your letter to the editor, pointing out why you consider the matter objectionable. His reply thereto or published rejoinder, if any, may also be attached to it. Declaration stating that the matter is not pending in any court of law is also required to be filed.

If a newspaper or journalist is aggrieved by any action of any authority that may impinge on the freedom of the press, he can also file a complaint with the Council. The aggrieved newspaper or journalist may inform the Council about the possible reason for the action of the authorities against him i.e. if it is as a reprisal measure taken by the authorities due to critical writings or as a result of the policy that may

effect the freedom of the press (supporting documents, with English translation if they are in vernacular, should be filed). Declaration regarding the non pendency of the matter in any court of law is also necessary.

On receipt of a complaint made to it or otherwise, if the Council is prima facie satisfied that the matter discloses sufficient ground for inquiry, it issues show cause notice to the respondents and then considers the matter through its Inquiry Committee on the basis of written and oral evidence tendered before it. If on inquiry, the Council has reason to believe that the respondent newspaper has violated journalistic norms, the Council keeping in view the gravity of the misconduct committed by the newspaper, warns, admonishes or censures the newspaper or disapproves the conduct of the editor or the journalist as the case may be. It may also direct the respondent newspaper to publish the contradiction of the complainant or a gist of the Council's decision in its forthcoming issue.

Similarly, when the Council upholds the complaint of the aggrieved newspaper/journalist the Council directs the concerned government to take appropriate steps to redress the grievance of the complainant. The Council may, if it considers necessary , make such observations, as it may think fit, in any of its decisions or reports, respecting the conduct of any authority, including Government.

Address your complaints or inquiries to :

The Secretary,
Press Council of India,
Soochna Bhavan, 8-C.G.O. Complex,
Lodhi Road, New Delhi-110003
Email : pci@alpha.nic.in , pcids@vsnl.net

Important Links

http://confonet.nic.in/ http://consumeraffairs.nic.in/consumer/?q=node/492 http://www.nationalconsumerhelpline.in/Index.aspx http://core.nic.in/Complainant/CRegistration.aspx www.consumer-voice.org www.cercindia.org www.whichrightchoice.com http://www.consumeradvice.in/ http://consumeraffairs.nic.in/consumer/?q=node/1	www.fcamin.nic.in www.indiapost.gov.in www.morth.nic.in www.rct.nic.in www.powermin.nic.in www.cpcb.nic.in www.consumeradvice.in http://www.jagograhakjago.in/ www.fssai.gov.in
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Public Grievances

Sr No.	Mode	Details
i)	By hand	Contact : Information & Facilitation Counter, Sanchar Bhawan, 20,Ashoka Road, New Delhi-110001.
ii)	By post	Address: Public Grievances Cell, Deptt. Of Telecom, Room No. 518,Sanchar Bhawan,20,Ashoka Road, New Delhi 110001.
iii)	Through FAX	FAX No. 011- 23357777
iv)	Through phone	Phone No 011- 23356666 ,1063(Toll Free)
v)	By Web Portal	URL: http://www.pgportal.gov.in

Details of Officers in PG Section

Designation of PG Officer	Name	Tel.No.	FAX.No.	Postal address
Dy. Director General (PG)	Shri D Manna	011-23372131	011-23372605	1210,Sanchar Bhawan,20-Ashoka Road,New Delhi 110001
Director(PG)	Shri R.K.Singh	011-23710537	011-23712350	1207,Sanchar Bhawan,20-Ashoka Road,New Delhi 110001
Director (MOC_PG)	Sh Sunil gautam	011-23372711	2093036364	1409,Sanchar Bhawan,20, Ashoka Road ,New Delhi -110001
Director(PHP-II)	Shri. R.K.Meena			13th Floor,Sanchar Bhawan,20 -Ashoka Road,ND,110001
ADG(MOC-PG CELL)	Vacant	01123036606	01123357777	518,Sanchar Bhawan,20 Ashoka Road,ND-01
ADG(PG-I)	vacanti	011-23036222	011-23752224	12th Floor,Sanchar Bhawan,20-Ashoka Road, New Delhi 110001
ADG(PG-II)	Vacant	011-23036934	011-23372582	12th Floor,Sanchar Bhawan,20-Ashoka Road, New Delhi 110001
ADG(PG-III)	vacant	011-23036717	011-23752272	12th Floor,Sanchar Bhawan,20-Ashoka Road, New Delhi 110001
ADG (PGL)	Shri R S Rana	011-23036731	011-23372657	1409 ,Sanchar Bhawan, 20-Ashoka Road,New Delhi 110001
SO(PG)	vacant	011-23036968	011-23372582	12th Floor,Sanchar Bhawan,20-Ashoka Road, New Delhi 110001

Director (PG) is available during 10:00 A.M. to 01:00 P.M. and DDG(PG) is available during 02:30PM to 04:30PM for visitors on Wednesday's.

Website	Hyperlink
Indiapost-taskforce	http://www.indiapost-taskforce.in
NTIPRIT	http://www.ntiprit.gov.in
Bharat Broadband Network Limited	http://www.bbnl.nic.in
NDSAP	http://www.ndsap.gov.in
Pensioners'Portal	http://www.pensionersportal.gov.in
Invest India (for investment related queries	http://www.investindia.gov.in
Air India	http://www.airindia.com
Government of India Website	http://indiaimage.nic.in

Website	Hyperlink
Indian Government Portal	http://www.india.gov.in
The Parliament of India	http://www.parliamentofindia.nic.in
Bharat Nirman : A Four year Business Plan	http://www.bharatnirman.gov.in
Controller of Certifying authorities	http://www.cca.gov.in
Telecom Disputes Settlement & Appellate Tribunal	http://www.tdsat.nic.in
Obtaining digital signatures	http://www.mtnltrustline.com/
Open Office	http://www.openoffice.org/
International Telecommunication Union	http://www.itu.int/home/
Asia-Pacific Telecommunity	http://www.aptsec.org
Telecom Regulatory Authority of India	http://www.trai.gov.in
Center for Development of Telematics	http://www.cdote.com
Wireless Planning & Coordination Wing	http://www.wpc.dot.gov.in
Bharat Sanchar Nigam Ltd.	http://www.bsnl.co.in
Indian Telephone Industries Limited	http://www.itild-india.com
Videsh Sanchar Nigam Limited	http://www.vsnl.net.in
Mahanagar Telephone Nigam Limited	http://www.mtnl.net.in
Telecommunications Consultants of India Limited	http://www.tcil-india.com
Sancharnet (BSNL Internet Service)	http://www.sancharnet.in
Directory of Indian Ministries and Departments	http://goidirectory.nic.in
Ministry of Information Technology	http://www.mit.gov.in
Ministry of Finance	http://www.finmin.nic.in
Department of Commerce	http://www.commin.nic.in
Ministry of External Affairs	http://meaindia.nic.in/
Reserve Bank of India	http://www.rbi.org.in
Securities and Exchange Board of India	http://www.sebi.gov.in/
Confederation of Indian Industry	http://www.ciionline.org
Associated Chambers of Commerce	http://www.assochem.org
Federation of Indian Chambers of Commerce and Industry	http://www.bisnetindia.com
Cellular Operators Association of India(COAI)	http://www.coai.com
Government Telephone Numbers	http://www.sarkaritel.com/
Directorate of Estates	http://www.estates.nic.in/
Telecom Equipment & Services Export Promotion Council	http://www.telecomepc.in
Association of Unified Telecom Service Providers of India	http://www.auspi.in
Telecom Equipment & Services Export Promotion Council - Driving Telecom Exports	http://www.telecomepc.in/