



Indian Consumers in the New Age: A Forward Looking
Agenda to Address the Concerns of the Common Man
(ConsumersUp)

Annual Progress Report
2012

Supported by



Consumer Welfare Fund (CWF)
Department of Consumer Affairs
Ministry of Consumer Affairs,
Food & Public Distribution
Government of India

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About CUTS International

Established in 1983-84 as a rural development communications initiative, Consumer Unity & Trust Society (CUTS) is now at the cutting edge of the consumer movement in India as well as across the globe and has expanded into trade and development, competition, investment and economic regulation and human development. Today, CUTS International, with a staff of over 100, operates out of:

- Three programme centres in Jaipur (CUTS Centre for International Trade, Economics and Environment, CUTS Centre for Consumer Action, Research and Training and CUTS Centre for Competition, Investment and Economic Regulation), one in Chittorgarh (CUTS Centre for Human Development);
- An advocacy centre in New Delhi, and a Centre in Calcutta (focusing on Consumer Safety and Grassroots Economic Development), India; and
- Four resource centres in Lusaka, Zambia; Nairobi, Kenya; Hanoi, Vietnam, and Geneva, Switzerland.

The organisation elects its Board/Executive Committee every fourth year, while the Secretary General heads the Secretariat. The organisation is accredited to the United Nations Conference on Trade and Development (UNCTAD) and the United Nations Commissions for Sustainable Development (UNCSD).

CUTS works with several other regional, national and international organisations, such as: Consumer International (CI); International Centre for Trade and Sustainable Development (ICTSD); South Asia Watch on Trade, Economics and Environment (SAWTEE); World Trade Organisation (WTO); the World Bank; International Finance Corporation (IFC); Organisation for Economic Cooperation and Development (OECD); the Commonwealth Secretariat, East Africa Community Secretariat; various development cooperation and trade ministries all over the world and, in India, various federal and state ministries and departments, National Bank for Agricultural and Rural Development (NABARD), the Consumer Coordination Council of India, etc. It also serves on several policy-making bodies of the Government of India.

CUTS International's vision is "consumer sovereignty" and mission is "consumer Sovereignty is in the framework of social justice and equality, within and across borders". In all its work, it follows the method of research-based advocacy and connects the grassroots with the international policy making processes.

CUTS CART

CUTS Centre for Consumer Action, Research & Training (CUTS CART) is a Programme Centre of CUTS established in 1996. This programme centre was created as a result of the diversification of CUTS in order to move ahead with its inherited agenda consumer protection and education - and to create a more responsible society. In order to contribute in the CUTS' vision of CONSUMER SOVEREIGNTY, CUTS CART endeavors through the mission 'To enable consumers, particularly the poor and the marginalized to achieve their right to basic needs, sustainable development and good governance through strong consumer movement'. Continuous pioneering work in the area of consumer protection found CUTS CART at the forefront of the consumer movement in India and beyond.

For more information please visit: www.cuts-international.org/CART/index.htm

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Implementing Organisation
CUTS International

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Preface

We are pleased to submit the 2nd Annual Report of the project “Indian Consumers in the New Age: A Forward Looking Agenda to Address the Concerns of the Common Man” ConsumersUp, for the period April 2012 to November 2012.

In the year 2011, the Indian Consumer Protection Act has completed 25 years, which came into existence in 1986 and coincidentally this is also the 50th year of John F Kennedy’s historical speech to the American Congress on March 15, 1962, which he delivered to uphold four basic rights of the consumers, which led to the start of modern consumer movement. Looking to these two important occasions, government has taken up Consumer Protection on high priority in its agenda and now there is a big debate going on across the country that to what extent, we have achieved so far in the last 25 years of the enactment of the Act, what all are the challenges, we are still facing and how to overcome those challenges.

The Consumer Protection Act (COPRA), enacted in 1986 is one of the benevolent social legislation, intended to protect the large body of consumers from exploitation. The 3-tier quasi-judicial grievances redressal mechanism is the backbone of the Act. The Act has come as a panacea for consumers all over the country and assumed the shape of practically the most important legislation enacted in the country during the last few decades. While the Act completed 25 years of its enactment in 2011, it was a good opportunity to assess its real impact on the ground and further

strengthen it in addressing the new and emerging consumer issues because the recent survey conducted by CUTS in Rajasthan in 2011, depicts the picture that 63 percent and 35 percent of the people of Rajasthan were still not aware of the Act and rights respectively and that is the only data available. This being a serious issue and it's a very crucial time for all of us, so all the stakeholders must come forward.

In the present era, every consumer has to realise own role and importance in the right perspective. However, empowerment of consumers and the strengthening of the consumer movement in India have a long way to go. Keeping all these aspects in mind, CUTS International implemented a one year project entitled “Indian Consumers in the New Age: A Forward Looking Agenda to Address the Concerns of the Common Man” ConsumersUp to address these emerging challenges.

This Annual report is a product, designed to showcase the project progress for the financial year April 2012 to November 2012 i.e in its concluding year along with outreach, observations, findings, assessments, and lessons learned on issues related to consumer protection. This document can also be conceived as a work in progress to encourage the exchange of ideas about issues of consumer protection.

I sincerely thank my colleagues Amarjeet Singh, Arjun Kant Jha, Abhimanyu Singh, Jai Shree Soni and Sumanta Biswas for the implementation of the project activities during the financial year and also Abhimanyu Singh with team for preparing this report, and acknowledge the valuable guidance of Pradeep S Mehta, Secretary General, CUTS International. We also gratefully acknowledge the guidance and support of the other members of the CUTS whose guidance helped in implementing the project successfully.

We sincerely express our thanks to the Department of Consumer Affairs, Ministry of Consumer Affairs, Food and Public Distribution, Government of India, especially to Shri Pankaj Agrawala, Secretary, Consumer Affairs and Shri Manoj Kumar Parida, Joint Secretary, Consumer Affairs for the funding support from the Consumer Welfare Fund. We also thank the Chairman and members of the Monitoring Committee of project under the Department of Consumer Affairs for their valuable guidance and suggestions.

We thank both print and electronic media for providing wide coverage to all the project activities.

We are grateful to the four state partners for providing their support in project implementation especially in the activities done at the field level and that of concerned departments/ consumer forums in respective states.

We also acknowledge the contribution of Madhuri Vasnani in editing and that of Mukesh Tyagi and Rajkumar Trivedi in the layout of the annual report and other publications of ConsumersUp.

We also thank the IT team and the Finance team of CUTS, for their support for developing and maintaining the project webpage, as well as for maintaining the accounts of the project and fulfilling all the accounting and auditing requirements of the project, respectively.

We express our sincere gratitude to all without whom the successful implementation of the project would not have been possible.

Jaipur
October 2013

George Cheriyan
Director, CUTS &
Head, CUTS CART

1

Introduction

India has an ancient history of consumer protection. Consumer movement was part of its ancient culture and formed the core of its administration. Kautilya's 'Arthashastra' of 400 BC was the basic law of ancient India and the same was strengthened with provisions to protect consumers. Sale of commodities was organised in such a way that general public was not put to any trouble. For traders, profit limit was fixed and for services timely response was prescribed. Sellers were fined heavily for shortfall in weighing/measuring, passing off inferior products, adulteration and cartelising.

India has been pioneer in consumer protection and a source of inspiration to other countries. We had a unique Consumer Protection Act (COPRA), which was passed in 1986. The Act provides not only easy and quick redressal of grievances of consumers but also a mechanism to promote and protect their interests.

The Act is now more than 25 years old yet, majority of consumers do not have proper information about their rights and the procedures involved to access these. Adding to this, now there is drastic change in the scenario. Globalised market and emergence of various new services has posed many new serious threats and challenges before consumers. Unfair, restrictive and monopolistic trade practices are being used to maximise profits by the business community.

As evident from the evolution of the consumer movement in the developing world over the last two decades, the Indian model has emerged as an effective medium for cooperation on a subject having its bearing on the poor and rich alike. However, the Indian consumer movement is to evolve itself with new challenges and opportunities so that concerns of the common man and new generation consumer issues are addressed in a systematic manner. While policy inertia (concomitant with less than required political will, as evident from the operationalisation process of establishing the National Consumer Protection Authority which is proposed in the Eleventh Five Year Plan document) is a larger issue which should mainly be addressed at the governmental level, some emerging issues need immediate attention.

2

Project Objectives

Long-term Objective

“To create an enabling environment for protection and promotion of consumer interest contributing towards the national interest”

Immediate Objective

“To bring out thematic reports on the ‘State of the Indian Consumer’ and to enhance the knowledge of the civil society organisations (CSOs) working on consumer issues in four identified states in India with the facts and information on the concerns of the common man and on new generation consumer issues, with the aim to strengthen and take the Indian consumer movement forward”

The programme objectives were as follows:

- **Research**
To conduct comprehensive thematic research on the state of the Indian consumer and come up with credible report on the same annually
- **Advocacy**
To advocate with relevant stakeholders on consumer issues emerging out of the research with the help of network of consumer organisations

- **Networking**
To mobilise consumer organisations and networking at regional and national level for coordinated action on issues affecting common consumers
- **Knowledge Enhancing**
To equip the consumer organizations with knowledge and skills to handle emerging and relevant new generation consumer issues woven around basic needs, to ensure improvement in service delivery and to play the watchdog role in their respective states.

3 *Target States*

The project was implemented in the following 4 (Four) states namely **Haryana, Tripura, Jharkhand, and Karnataka.**

Selected CSOs (Civil Society Organizations) working on consumer issues were the implementing partners in each of these target states. Apart from the selected CSOs in 4 states, policy-makers and CSOs from other states also were invited during regional and national level activities. Only for the research purpose, the additional 15 states and 3 Union Territories, as mentioned below were covered to ensure the national representation.



19 States (including 4 project states) were: Along with the four target states of Haryana, Tripura, Jharkhand and Karnataka, the other states were Kerala, Andhra Pradesh, Madhya Pradesh, Bihar, Chhattisgarh, Goa, Gujarat, Maharashtra, Orissa, Punjab, Rajasthan, Tamil Nadu, Uttar Pradesh, Uttarakhand and West Bengal. **3 Union Territories:** Chandigarh, Delhi and Pondichery.

4

Activities Accomplished

The objective of two-days Knowledge Enhancement Workshops (KEWs) are to enhance the knowledge of consumer organizations from the state on new generation consumer issues, on research, advocacy, communication, and resource mobilization skills by helping them to make further interventions on frequently occurring problems and to ensure improvement in service delivery and act as ‘watchdogs’ in their respective state.

Total five KEWs were organised in the first and second phase after the first financial year. Details of the KEWs are as follows:

1.	April 06-07, 2012	Chandigarh, Haryana	45
Second Phase			
2.	April 26-27, 2012	Mysore, Karnataka	94
3.	May 07-08, 2012	Gurgaon Haryana	44
4.	May 14-15, 2012	Ranchi, Jharkhand	62
5.	May 18-19, 2012	Agartala, Tripura	94
Total			339

After the completion of three KEW in the first phase, the last KEW of the first phase was organised in Chandigarh (Haryana).

4.1 KEW at Chandigarh, April 06-07, 2012

The workshop was inaugurated by Madhu P. Singh, Ex-Judge, Consumer Forum, Chandigarh and enlightened by George Cheriyan, Director, CUTS International. Pravin Kumar, Bureau of Indian Standards; Sardar Charanjeet Singh, Managing Director, Core Communications; T R Jain, Financial Consultant; Dinesh Singh Rawat, Citizen Research Foundation; Prakash Kaur, Food Adulterations and Testing Institute; Akshat Mehta, Phd holder; Surinder Verma, Chairman, Citizen Awareness Group as the privileged and honoured speakers. Arjun Kant Jha and Abhimanyu Singh, Project Officers from CUTS facilitated the workshop.



Madhu P Singh informing on redressal mechanism

George Cheriyan, Director, CUTS International made a presentation on 'Realising Consumer Rights as per the UN Guidelines on Consumer Protection: Its Possibilities and Challenges'. He informed that the Union Ministry of Finance is going to provide Bank Account Portability Service, allowing the bank customers to change their service providers without sacrificing an account number.



George Cheriyan informing participants on Consumer Rights as per the UN Guidelines

Only glitch is about the technical feasibility, as all banks have to adopt a uniform kind of software to implement these provisions.

For detail report visit the link:

http://www.cutsinternational.org/CART/ConsumersUp/pdf/Report_Knowledge_Enhancement_Workshop_Chandigarh.pdf

5 *Phase II of KEW*

5.1 KEW at Mysore, Karnataka, April 26-27, 2012

C G Betsurmath, Commissioner, Mysore Urban Development Authority (MUDA) and Prof. Suresh, Principal, JSS Law College, Mysore inaugurated the workshop. He stated that only through consumer awareness things could not be changed in society. He opined that consumers should have personal responsibility and producer social responsibility. Pointing out instances of adulteration of food products, he said, adulteration always seems attractive to make quick money. He added that to save the money consumers should deal directly with producers without the interven-



C G Betsurmath, Commissioner, Mysore Urban Development Authority (MUDA) inaugurating the workshop

tion of middlemen. Quoting the 21st century he stated that this is an era of choice and massive changes will take place in all sectors.

Prof. Suresh, Principal, JSS Law College, Mysore stated that government enact laws and provide services, but it is also important to know at what extent services are reaching common man. He applauded CUTS' efforts and national research to know consumer status, which is a very important tool for advocacy.

Amarjeet Singh, Project Coordinator, CUTS made a presentation about ConsumersUp project.

Y G Muralidharan and Y T Rajesh from CREAT, local resource person Prof. M.P.Nagendra Murthy, JSS Law College, Mysore, Dr. Ashok Patil, Associate Professor from Chair on Consumer Law & Practice NLSIU, Bengaluru, Prashant Kone, Janapara Seva Samsthe, Belguam were present and delivered their respective sessions. More than 70 participants actively attended the KEW.

For detail report visit the link:

http://www.cutsinternational.org/CART/ConsumersUp/pdf/Report_of_Second_Knowledge_Enhancement_Workshop_Mysore.pdf

5.2 KEW at Gurgaon, Haryana: May 07-08, 2012

Jayashree Gupta, Former Additional Secretary to the Government of India and President of Consumer India inaugurated the workshop. Poonam Pandey, Project Associate, GIZ; Prabhakar Rai, Director, BIS Faridabad; Rajinder Raja, B P Yadav, DSO, Surinder Kumar from Food & Supply Department, Gurgaon, Haryana; Rajesh Kumar, Assistant Professor, MDU, Rohtak; B K Mitra from Telecom User Group of India were present as the privileged resource persons and speakers. Amarjeet Singh, Project Coordinator; Arjun Kant Jha and Abhimanyu Singh, Project Officer, CUTS, Surinder Verma, Chairman, Citizen Awareness



Jayashree Gupta addressing the participants

Group, Chandigarh state partner facilitated the workshop and also took few sessions.

Jayashree Gupta stated that drug industry makes a whole lot more money on pharmaceuticals that patients must take perpetually for chronic conditions, rather than on those, they take occasionally for isolated illnesses. Talking about generic medicines, she informed that a generic medicine is a medicine that is developed to be the same as a medicine that has already been authorised (the 'reference medicine'). However, the name of the medicine, its appearance (such as colour or shape) and packaging can be different from those of the reference medicine.

Poonam Pandey informed participants about various avenues available to consumers for redressal of grievances and how consumer issues and awareness can be taken in the rural areas as 70 percent of the Indian population reside in villages. She informed that 'for weak projection and implementation of consumer awareness & protection' governmental organisations, departments and their employees alone were not at fault. In her view, 'negligence on part of consumers' was equally responsible for the current situation.

Amarjeet Singh briefed about key advocacy skills that should be garnered to take up consumer protection issues. He also explained research methods, such as quantitative, qualitative and sampling techniques with special reference to consumer organisations.

For detailed report, visit the link:

www.cuts-international.org/CART/ConsumersUp/pdf/Report_Knowledge_Enhancement_Workshop_Gurgaon.pdf

5.3 KEW at Ranchi, Jharkhand: May 14-15, 2012

The workshop was inaugurated by Sanjay Kumar, Director, Arun Sharma, Manager, Employee State Insurance Corporation (ESIC) Jharkhand. Arun Sharma said that in courts of law huge unreasonable claims are considered irresponsible and may go against consumer's interest. Hence, as a consumer one must be careful while claiming compensation. He emphasised that one should not make unreasonably large claims while making complaints and claiming compensation.

Sajjan Saraf, President, Jharkhand Chamber of Commerce and Industries stated that consumers are saddled with problems of choosing between too many products with too less information. With the concentration of market in hands of a few large corporations, it becomes important that consumers should be aware of their rights to ensure proper standards for goods and services for which they make payment. Ashok Kumar Thakur, Retired Deputy Zonal Manager, Bank of India insisted that one should be very cautious while purchasing any product or scheme and taking loan from banks. He also said that one should read documents carefully before signing while taking any loan from banks.

Other speakers/key resource persons were B N P Singh, Electricity Consultant, Ranchi, Sajjan Saraf, President, Kishore Mantri, Vice President, Jharkhand State Chamber of Commerce and Industries Association, Om Prakash, Advocate, Consumer Forum; Pankaj



Participants at the workshop in Ranchi (Jharkhand)

Kumar, Media Representative, Ramakant Pathak from UNICEF, Manish Kumar, Managing Director, Dynamic Tarang Pvt. Limited; Subir Kumar from Urban Health Programme, Government of Jharkhand; Arjun Kant Jha and Abhimanyu Singh Project Officer, CUTS were present and delivered their respective sessions.

For detailed report visit the link:
www.cuts-international.org/CART/ConsumersUp/pdf/Report_Knowledge_Enhancement_Workshop_Ranchi.pdf

5.4 KEW at Agartala, Tripura: May 18-19, 2012

Hon'ble Justice S Talpatra, Gauhati High Court inaugurated the KEW at Agartala. Other resource persons, such as B Kilikder, Retd. Judge; K K Roy, Principal, Tripura Government College; Hari Das Dutta, Advocate, Guwahati High Court; Indraneel Bhowmik, Reader, Tripura University; Shukla Saha, Assistant Professor, Ramthakur Degree College; Shreelekha Roy, Executive Director, Voluntary Health Association of Tripura, Agartala; and Samya Bharadwaj, Director, Consumer Legal Protection Forum,



Hon'ble Justice S Talpatra making inaugural speech during KEW

Assam were also present and played vital role in their respective topics prominently. More than 94 participants attended KEW. The event received excellent media coverage in national and local newspapers.

Hon'ble Justice S Talpatra stated that licence should be given to only those shopkeepers who provide cash memo/bills; this would help reducing the time to redress consumer grievances and all the states should adopt this. He mentioned that European market as compared to Indian is more open and with increasing access to remote rural markets with little regulations in place, investor/traders are maximising their profits at the cost of consumers' interest. He also expressed his concern and said that 2.4 crore cases are pending for judgment in various courts across India. Such a situation is a threat to our democracy. He insisted that that all consumer organisations/forums need to take forward the Indian consumer movement.

George Cheriyan, Director, CUTS also stated that rural India is having the biggest market and in 2010, 55 percent of insurance was sold by Life Insurance Corporation in rural areas. Also, many items of vehicle, electrical, etc. are sold in rural areas since urban areas are saturated; however they do not have any grievance redressal mechanism below the district level. He reinstated the

need for making consumer protection law and grievance redressal mechanism workable for the poor and rural consumers and the role of local administrative bodies in this regard.

Amrit Lal Saha, President of CPA & Chairman, Consumer Coordination Council (State Partner) said that there is three-tier structure comprising National and state commissions and district forums to lodge complaints on any consumer issue, but most of consumers do not use this mechanism due to lack of awareness. In one of his recommendations, he stated that complaints handling procedure need to be made more accessible to common consumers and the fee required to register a complaint should be less or eliminated. He said that India has the best legislation in the world, also appreciated role of CUTS in the consumer protection movement and asked grassroot CSOs to take guidance from CUTS to take consumer movement forward in their respective region.

For detailed report visit the link:

www.cuts-international.org/CART/ConsumersUp/pdf/Report_of_KEW-II_at_Agartala_Tripura.pdf

6 *Regional Consultation*

The main objective of the regional consultation was to disseminate the preliminary findings from the field research and to get feedback from various stakeholders, such as representatives of State Department of Consumer Affairs, consumer organisations, consumer redressal bodies, policymakers, media, academia etc. Apart from dissemination of preliminary research findings, consultation will serve the purpose of advocacy with policymakers on region-specific consumer issues emerging out of research.

Regional Consultations at a Glance

SN	Date	Place	Number of Participants
1	August 03, 2012	Bengaluru, Karnataka	55
2	August 17, 2012	Agartala, Tripura	63
3	August 22, 2012	Chandigarh, Haryana	108
4	August 31, 2012	Ranchi, Jharkhand	65
Total Participants			291

6.1 RC at Bengaluru, Karnataka: August 03, 2012

First RC was organised in partnership with state partners on August 03, 2012 at Bengaluru, Karnataka. C R Rajendra, Bangalore Branch Head and Scientist -'F' & Head, Bureau of Indian



C R Rajendra making comments on research key finding during the consultation

Standards, Bengaluru inaugurated the consultation. Panellists, discussants from Karnataka and nearby states, such as C. Rajashekhar, Dean, Faculty of Law and Professor, Department of Studies in Law, Karnataka University, Dharwad, Karnataka; George Cheriyan, Director, CUTS; Ashok R. Patil, Associate Professor, Chair of Consumer Law and Practice, National Law School of India University, Bengaluru; S. Saroja, Citizen consumer & Civic Action Group, Chennai; J. Vijayathilagam, Superintendent and Coordinator, State Consumer Help Line and Consumer Advice Centre, Department of Consumer Protection, Government of Tamil Nadu; M.S. Kamath, Secretary, Consumer Guidance Society of India, Mumbai; Vivek Patki, Vice President, Mumbai *Grahak Panchayat*, Mumbai; T. Balachandran, President, Kerala Consumer Service Society, Kochi; Divakar Babu Chennupati, General Secretary, Consumer Guidance Society, Andhra Pradesh, Roland Martins from Goa-Civic & Consumer Action Network; Y G Muralidharan, Secretary, CREAT actively participated in the consultation.

George Cheriyan highlighted the relevance of this project and ultimate goal of this whole activity is to access the level of consumer

awareness and the achievements made by the consumers in India during the past 25 years since Consumer Protection Act (COPRA) 1986 came into force. He cited two international developments happening in the field of consumer protection – a) this year marks 50 years since US President John F. Kennedy became the first ever serving world leader to directly address the issue of consumer rights; b) UNCTAD is considering to revise the United Nations Guidelines on Consumer Protection, in the light of new consumer concerns. Hence these developments make this project even more relevant and it is the right time to provide recommendations/suggestions through this project.

Amarjeet Singh, CUTS CART gave a brief presentation of the key findings from the survey.

After dissemination of preliminary research findings panel discussion on “25 Years of Consumer Protection Act in India: State of Realising the Consumer Rights & the Way Forward” was scheduled where panellists made the presentation on specific consumer rights and provided their insights. Panellists & discussants discussed and highlighted the good things that happened during the past 25 years and dynamic issues which diluted the COPRA. They provided few recommendations/suggestions for the way forward. Then the floor was open to general discussion.

More than 55 participants comprising Department of Consumer Affairs, representatives from consumer redressal bodies, consumer organisations, law institutes, consumer activists, media representatives, project team, etc. participated in the event. Participants fairly represented from Karnataka and other nearby states, such as Andhra Pradesh, Tamil Nadu, Puducherry, Kerala, Maharashtra and Goa.

For detailed report visit the link:

www.cuts-international.org/CART/ConsumersUp/pdf/ReportRegional_Consultation_Bengaluru_Karnataka.pdf

6.2 RC at Agartala, Tripura: August 17, 2012

Second Regional consultation was organised at Agartala, Tripura and inaugurated and addressed by Manik Dey, Minister for Consumer Affairs, Food & Civil Supplies Government of Tripura. He stated that various non-banking financial companies (NBFCs) are working in North-East region without legal licence from the Reserve Bank of India. Only Central Government can take proper steps to control these cheat funds. 84 cheat funds out 116 are functioning in Tripura. He urged NGOs and VCOs to undertake consumer awareness activities. Justice Pradip Kumar Sarkar, Lokayukta, Tripura also highlighted the need for monitoring and effective control over NBFC operating in Tripura as these institutions are robbing hard earned money of consumers and disappearing from the state.

Hon'ble Justice A B Pal, President, State Consumer Disputes Redressal Commission, Tripura & Mizoram raised the issue of *ad hoc* consumer forum and lack of consumer awareness about redressal mechanism.

George Cheriyan, Director, CUTS reinstated that the ultimate goal of the project is to access the level of consumer awareness



Manik Dey making comments on status of consumers

and the achievements made by the consumers in India during the past 25 years since COPRA, 1986 came into force. Amarjeet Singh, Project Coordinator, CUTS made a brief presentation of the key findings and shared that in Tripura approximately 49 percent are aware of the COPRA 1986, 48 percent respondents are aware of consumer rights, only 14 percent are fully satisfied with the government's effort to ensure adequacy, accessibility and affordability of basic needs. 92 percent respondents have never actually made a formal complaint; none of the respondents have approached consumer forums for grievance redressal, 89 percent respondents do not know about external redressal mechanism.

The presentation was followed by a panel discussion to take way forward to address these issues where Prof. Mihir Deb, Chairman, Tripura State Pollution Control Board, Agartala, K.K. Roy Ex-Principal, Tripura Government Law College, and Dr. Keya Ghosh, CUTS Kolkata shared their views that solid waste must be managed as per the Municipal Solid Waste (MSW) rules; Long term, nationwide, planned and structured consumer education and training programme on a regional basis; The Department of Consumer Affairs (DoCA), Bureau of Indian Standards (BIS) and Food Safety and Standards Authority of India (FSSAI) should jointly take the efforts to provide safety to consumers. More than 63 participants from Tripura and other nearby states such as Arunachal Pradesh, Mizoram, Assam and West Bengal were present.

For detailed report visit the link:

www.cuts-international.org/CART/ConsumersUp/pdf/ReportRegional_Consultation_Agartala_Tripura.pdf

6.3 RC at Chandigarh: August 22, 2012

NK Mittal, Deputy Director, Haryana Food and Supplies Department, Government of Haryana inaugurated the regional consultation organised by CUTS and Citizen Consumer & Civic Action Group (CAG), Chandigarh.



NK Mittal announcing the setting up of 'State Consumer Helpline' at headquarter of Haryana Food and Civil Supplies Department, Chandigarh

Madhu P Singh, President Consumer Forum, Faridkot; Anant Sharma Secretary, CAINS, Jaipur; Charanjeet Singh, Managing Director, Core Communication, Chandigarh; Vijay Acharya, President & Director General, Bharat Jyoti, Lucknow; Surinder Verma Chairman, CAG, Chandigarh and others were prominent key speakers from Chandigarh and nearby states.

NK Mittal announced the setting up of 'State Consumer Helpline' at headquarter of Haryana Food and Civil Supplies Department, Chandigarh soon on the pattern of National Consumer Helpline to make the consumers aware of their rights and to redress their grievances promptly along with setting Consumer Advice Centre in each district of the Haryana. He shared his concern and said for long time consumer organisations are working on several consumer issues at different levels but the desired results have yet not materialised.

George Cheriyan, Director, CUTS informed the participants about the project background, its objectives & various activities, etc. Sharing about the key findings of the research he mentioned that

in India only 20 percent consumers are aware of the COPRA even after 25 years of its enactment, and with regard to consumer rights, it is just 42 percent. He also shared that report on ‘State of the Indian Consumer 2012’ is a major output of the project. Amarjeet Singh, Project Coordinator, CUTS made a presentation and stated that in Haryana only 20 percent respondents are fully satisfied with government’s efforts to ensure adequacy, accessibility and affordability of basic needs, 14 percent respondents are aware of COPRA and 42 percent are aware of consumer rights, 81 percent are aware of *Jago Grahak Jago* Campaign, seven percent have registered their grievances with the seller, and none of them have approached consumer forums for grievances.

In a panel discussion on “25 Years of Consumer Protection Act in India: State of Realising the Consumer Rights & the Way Forward”, panellists provided response, remarks and recommendations on research, specific consumer rights, current situation of consumer protection in India. More than 108 participants from the Department of Consumer Affairs, representatives from consumer redressal bodies, consumer organisations, institutes, consumer activists, media representatives, NGOs, project team, etc. were present. Participants fairly represented Punjab, Haryana, Delhi and other nearby states Rajasthan and Uttar Pradesh.

For detailed report visit the link:
www.cuts-international.org/CART/ConsumersUp/pdf/Report-Regional_Consultation_Chandigarh.pdf

6.4 RC at Ranchi, Jharkhand: August 31, 2012

Regional consultation was inaugurated by Mathura Prasad Mahto, Hon’ble Minister of Consumer Affairs, Food and Public Distribution, Government of Jharkhand. Hon’ble Minister underlined the important role of the district consumer forums as envisaged under the COPRA, 1986 and emphasised the need to



Amarjeet Singh presenting national key findings

build the capacity of members of the district consumer forums so that justice could be delivered efficiently. Further he focused on the need to protect consumers in the market economy and stressed on the need to focus on rural consumers, who lack awareness and are being exploited.

George Cheriyan, Director, CUTS briefed about the project and shared that in India only 20 percent of the consumers have heard about the COPRA even after 25 years of its enactment, and with regard to consumer rights, it is just 42 percent. He also expressed his concern for the people losing faith in redressal mechanism.

Amarjeet Singh, Project Coordinator, CUTS made a presentation on national key findings. Elaborating the findings of the research in Jharkhand, he informed that 31 percent of respondents are aware of consumer rights; 08 percent are aware of COPRA 1986; only 25 percent are aware of the electricity regulator; 33 percent are fully satisfied with the government's effort to ensure adequacy, accessibility, and affordability of basic needs; only 06 percent believe that the present grievance redressal mechanism is empowered to compensate aggrieved consumer.



Mathura Prasad Mahto informing state government initiatives

Naresh Prasad Singh, Joint Secretary, Department of Consumer Affairs, Food and Civil Supplies, Government of Jharkhand Prakash Roy, President, District Consumer Forum, Ranchi, Jharkhand; J.K. Bhagat, Sanrakshan, Patna, Bihar; P C Sahu, Secretary, BIRD, Ganjam, Orissa; Hari Ballabh Singh Arsi, Consumer Union, Jamshedpur; F R Mallick, Sanrakshan, Patna, Bihar were the panellists in a panel, put forward the issues that seek attention for protecting the interests of the consumers and provided feedback/recommendations. More than 65 participants from the Department of Consumer Affairs, representatives from consumer redressal bodies, consumer organisations, law institutes, consumer activists, media representatives, project team, etc. were present.

For detailed report visit the link:
www.cuts-international.org/CART/ConsumersUp/pdf/Report-Regional_Consultation_Ranchi.pdf

7 *Additional Activity*

7.1 Dissemination Meeting on Consumer Issues: Jaipur, September 13, 2012

One Dissemination Meeting on Consumer Issues in Jaipur was organised on September 13, 2012. The main objective of this evening meeting was the same as regional consultation. M.L. Mehta President, CUTS & Former Chief Secretary, Rajasthan chaired the meeting and stated in his special address that the knowledge of law is not widespread, people are not getting time to seek grievance. Right to live is of no use unless one have right to livelihood and basic needs. He emphasised on scientific research and advocacy and said knowledge should be spread through schools and underlined the need to put more money to create awareness and research.

George Cheriyan, Director, CUTS mentioned that main objective of the project is to bring out a credible report on the ‘State of the Indian Consumer Report 2012’. He stated that findings are still encouraging since five years before the consumer awareness was just 18 percent. Project Officer, CUTS, Abhimanyu Singh made a presentation highlighting key findings of the research. He shared that in the study it was found that Rajasthan is still behind in generating awareness about consumer rights, only 16 percent respondents are aware of consumer rights in Rajasthan as compared to India (42 percent). Only 20 percent respondents and only 11 percent respondents have heard about Consumer



M.L. Mehta making comments on status of Consumers in Rajasthan

Protection Act 1986 at the national level and in Rajasthan respectively.

The consultation was attended by more than 40 participants comprising representatives from State Consumer Dispute Redressal Commission (SCDRC) and District Consumer Dispute Redressal Forums (DCDRF); senior officials from Rajasthan Electricity Regulatory Commission (RERC), Reserve Bank of India (RBI), Telecom Regulatory Authority of India (TRAI), Bureau of Indian Standards (BIS), Securities and Exchange Board of India (SEBI) and other regulators, consumer organisations, policymakers, print and electronic media who provided their inputs on the study findings. The main objective of the meeting was to disseminate the information related to Rajasthan State and gather inputs which will be incorporated in the State of the Indian Consumer Report 2012 that will be formally released in the National Conclave.

8

National Conclave on Consumer Issues

National Conclave on Consumer Issues was organised by CUTS in partnership with Department of Consumer Affairs, Ministry of Consumer Affairs, Food and Public Distribution, Government of India at Indian Habitat Centre, New Delhi on October 11-12, 2012. The main objectives of this conclave were to release the report of 'State of the Indian Consumer 2012' and to discuss various national level consumer issues and to arrive at the recommendation for the policymakers to address issues.



Hon'ble Minister K V Thomas making introductory remark during the National Conclave

Hon'ble Minister of State (I/C) for Consumer Affairs, Food & Public Distribution, Government of India K V Thomas inaugurated and released the report with Pankaj Agrawala, Department of Consumer Affairs, Food & Public Distribution, Government of India; Indrani Thuraisingham, Head, Consumer International for Asia-Pacific & the Middle East; Pradeep S Mehta, Secretary General, CUTS in the presence of Mathura Prasad Mahto, Hon'ble Minister for Food, Public Distribution and Consumer Affairs, Government of Jharkhand; Okendro Singh, Hon'ble Minister for Food, Public Distribution and Consumer Affairs, Government of Manipur; Manoj Kumar Parida, Joint Secretary, Department of Consumer Affairs, Food & Public Distribution, Government of India and 110 participants representing 24 states and union territories of India.

CUTS Director, George provided a brief overview of the Project and National Conclave. Also, shared emerging few key findings and stated that 53 percent have not heard about grievance redressal mechanism, out of 47 percent who have heard 93 percent respondents have never actually made a formal complaint, only 0.3 percent respondents have approached consumer forums for grievance redressal. The main reason he cited was that 78 percent respondents have rated the grievance redressal process as "difficult".

Further, Amarjeet Singh, Project Coordinator shared that only 22 percent respondents are satisfied with government's efforts to ensure adequacy, accessibility and affordability of basic needs, 53 percent respondents strongly believed that right to basic needs should be enacted as a legal right. Pradeep S Mehta highlighted the exploitation of consumers in the monopoly age; he opined that Consumer Welfare Fund was a novel achievement and emphasised that right to basic needs should be legislated. Indrani Thuraisingham mentioned that it is high time that an action plan

should be developed by government agencies and consumer organisations to face the new generation consumer issues.

Formal release of the report ‘State of the Indian Consumer 2012’ was also done by Hon’ble Minister of State (I/C) for Consumer Affairs Prof. K V Thomas.

While addressing the dignitaries Prof. K V Thomas said, “We proclaim consumer is king, but unfortunately, larger sections of society do not know about rights and privileges given to consumers. The success of consumer movement will depend on consumer awareness”. He praised consumer organisations for taking the consumer movement at grassroots level and making the people aware of their rights and responsibilities. He concluded by saying that the key findings of the research that has emerged in form of recommendations will guide the policymakers to serve consumers through better ways and means. Pankaj Agrawala said that in most of the products it is written that goods once sold will not be returned. He emphasised on changing such kinds of laws. He mentioned that the Department is trying to empower and protect consumers and enhance the consumer welfare through various steps.

Inaugural session was followed by thematic sessions on each consumer rights where input chapter writers made presentation and discussants discussed the issues, provided remarks and feedbacks.

For detailed report visit the link:

www.cutsinternational.org/CART/ConsumersUp/pdf/ReportTwo_days_National_Conclave_on_Consumer_Issues_and_Release_of_the_State_of_Indian_Consumer_Report_2012.pdf

9

Publications and Documentation

- **Newsletter**

Total three Quarterly Newsletters were prepared covering the need of the ConsumersUp project, its activities, target states and the concerns of common man. These newsletters were disseminated during KEWs, RCs and at National Conclave in New Delhi to the stakeholders.

Please visit:

www.cuts-international.org/CART/ConsumersUp/Newsletter.htm

- Karnataka state partner CREAT has taken the initiative and prepared three Quarterly Newsletters in Kannada language which consisted about the ConsumersUp project, local issues and judgments.

10

Key Findings

Key findings that emerged from the project were as follows:

Right to Satisfaction of Basic Needs

- A fair price shop (FPS) of the public distribution system (PDS) is preferred source for food grains of 14 percent of respondents while 52 percent access a privately owned retail shop. Others use a mix of both options
- Of those using the PDS-FPS, almost 73 percent are BPL families. Just 26 percent of respondents accessing PDS-FPS have never received their entire entitlement while 11 percent have not received it at the prescribed price. 5 percent and 10 percent of such respondents respectively were unaware of their entitlements and the prescribed price
- About 18 percent respondents often make complaints regarding irregularities in PDS/FPS operations. Also, about 19 percent respondents do not have knowledge regarding the process of registering complaint
- Only 14 percent consumers are aware of the proposed Food Security Act
- About 70 percent sample respondents covered under the survey own a self-financed house on privately owned land, while 15 percent have received land from public housing scheme for construction of house and another 5 percent have received full or partial financial assistance from government for construction of house

- Only 12 percent of those who own a self-financed house on privately owned land have tried to access public housing finance or bank finance scheme. About 74 percent of such respondents believe that finance is not easily accessible to everyone
- Close to 54 percent of respondents meet their drinking water demand through public supply. However, the public supply is more common in urban areas (70 percent)
- About 74 percent of respondents receive adequate quantity of drinking water from these sources. However, only 69 percent respondents believe that the water from these sources is potable and safe for drinking. Only 22 percent respondents consider the primary source of drinking water expensive
- 26 percent of respondents do not have access to a toilet. In rural areas, 33 percent lack the access to a toilet.
- About 13 percent of the urban respondents use community toilets thus enabling access to toilet for 90 percent of urban respondents
- Only 16 percent of those who have toilet at home have reported receiving government support for construction of toilet at home. About 24 percent respondents are aware of government schemes, such as *Nirmal Gram Yojana*/Integrated Low Cost Sanitation Scheme/National Urban Sanitation Program aimed at providing affordable and hygienic sanitation facility
- About 79 percent of respondents covered under the survey have electricity connections
- About 23 percent of rural and 48 percent of urban consumers receive more than 20 hours of electricity supply on a normal day
- Only 62 percent consumers consider electricity to be affordable
- Only 33 percent of respondents are aware of the electricity regulator
- 46 percent of respondents use wood as the fuel for cooking while only 2 percent use kerosene. About 37 percent use LPG
- About 56 percent of those who use LPG or kerosene as their primary source of energy for cooking have reported incidence

of obtaining LPG/kerosene from black market while 20 percent of them always obtain LPG or kerosene from black market.

- Only 54 percent respondents consider their primary source of energy for cooking affordable
- 64 percent of respondents send their children to study in government schools
- Almost 80 and 70 percent respondents believe that access to education has increased due to Right to Education (RTE) and Mid-Day Meal Scheme respectively
- The most common mode of transport used by majority of respondents is Bus/Jeep (57 percent)
- About 78 percent respondents believe that their common mode of transport is easily available and accessible. However only 54 percent consider them to be affordable
- Only 26 percent of respondents have received institutional healthcare facility in last 6 months; 66 percent of these from government hospitals
- About 26 percent respondents have travelled more than 5 km to access institutional health care facility
- Close to 50 percent respondents have rated healthcare facility as 'fair', neither good nor bad.
- Only 44 percent respondents consider cost of obtaining healthcare services affordable.
- According to 59 percent respondents doctors do not generally prescribe generic or competitively priced drugs/medicines
- 90 percent of respondents have access to a telephone
- Only 22 percent respondents are satisfied with government's effort to ensure ensure adequacy, accessibility and affordability of basic needs
- About 53 percent respondents strongly believe that Right to Basic Needs should be enacted to cover products and services such as Food, Housing, Health, Water, Education, Sanitation, Energy, Transport and Communication

Right to Safety

- About 22 percent respondents have reported to always assess products or services from its potential to cause threat/hazard
- 40 percent of respondents do not refer to any safety or quality certifications such as ISI, ISO, Agmark, Codex etc. before making a purchase
- ISI is the most known certification referred by 44 percent respondent while making a purchase
- Only 2.5 percent respondents were able to correctly name at least one products other than cigarettes, pan masala, liquor, food material and medicines that should carry mandatory warnings/safety provisions or certifications
- About 83 percent respondents believe that certification and warnings are an important means to ensure right to safety.

Right to be Informed

- About 63 percent respondents always check weight/quantity of product before purchasing, while 32 percent respondents always check price of the product before making a purchase
- Only 20 percent respondents are aware of or have heard about COPRA 1986 while only 14 percent have knowledge about the Weights and Measures Act 1976
- Reserve Bank of India is the most common name recognised by 40 percent respondents followed by Telecom Regulatory Authority of India (27 percent) and Electricity Regulatory Commission (26 percent)

Right to Choose

- Only 1.6 percent respondents were able to correctly name at least one product/service which has only one or two producers/providers
- Only 3.4 percent respondents were able to name at least one product/service other than telecom which should be provided with portability

- Only 2.1 percent respondents were able to name at least one sector where free & fair competition will increase benefits to consumer
- Cost of alternative product/service (16 percent) and transaction fee (14 percent) are the two main barriers in choosing alternative product/ services

Right to Seek Redressal

- Over 61 percent of consumers normally voice their complaints to seller (the last person in the supply chain who directly interacts with the user)
- 93 percent have never actually made a formal complaint, while 3 percent respondents have registered their grievance with the company/producer. Only 0.3 percent respondents have approached consumer forums for grievance redressal, while 0.1 percent have approached sector ombudsman for redressal
- 78 percent respondents have rated the grievance redressal process as 'difficult'
- 75 percent of cases were not properly redressed while 18 percent of such unresolved cases were taken to a higher authority for redressal
- Over 67 percent of cases were not redressed within stipulated time frame of 90 days or 150 days whichever is applicable
- Three major reasons for delay in redressal is adjournment sought by advocates/parties (19 percent), followed by reasons such as lack of adequate administrative/support staff (18 percent) and educational status of complainant (11 percent).
- About 22 percent respondents reported that the direct cost of seeking redressal was high
- 55 percent respondents do not know about internal redressal mechanism of a company
- Only seven percent believe that the internal redressal mechanism is not transparent and accountable
- About 53 percent do not know about the external redressal mechanism

- Only 28 percent of those who know about external redressal mechanism believe that it is easily accessible by a common man while 37 percent of these believe that the external redressal mechanism is independent and accountable
- Only 12 percent consumers believe that the present grievance redressal mechanism is empowered to compensate aggrieved consumer
- About 34 percent of forum members believe that effective consumer education with respect to consumer rights should be helpful. On the other hand, 24 percent members believe that providing free technical/ legal assistance to complainant will make the process more convenient for consumers
- About 82 percent SCDRC & DCDRF members believe that the present grievance redressal mechanism is empowered sufficiently to compensate aggrieved consumers

Right to Consumer Education

- A little more than 40 percent respondents are aware of consumer rights
- Almost 50 percent of respondents are not aware of *Jago Grahak Jago* Campaign.
- 63 percent of respondents reported TV as most effective means of communication for consumer education
- Three major activities of consumer organisations are: awareness generation through seminar, workshop, books, publications, media, newspaper, street play, FGD, public meetings and camps among different section of the society
- Community engagement/development programme
- Consumer counseling – door to door counselling and individual counselling sessions for aggrieved consumers
- 27 percent of consumer organisations have reported lack of consumer awareness as one of the most important hurdles in promoting consumer rights
- Almost 53 percent of consumer organisations have reported spreading consumer awareness as a major tool for promoting

consumer rights, while 8 percent respondent have highlighted the need to enhance government support to NGOs for promotion of consumer rights where in such organisations can play a vital role in safeguarding consumer interest by educating and counselling them

- Another 9 percent of organisations have highlighted the need to include consumer education in school, college & university syllabus

Right to be Heard/Consumer Representation

- Only 23 percent are aware of the process of public consultation or consumer representation
- 28 percent of those who are aware about public consultation or consumer representation have also participated in such events
- About 81 percent of those who have ever participated in such events believe that their participation resulted in taking public friendly decisions/consumer friendly regulations
- Lack of awareness among people (64 percent) is the most important reason for not participating in such event

Right to Healthy Environment

- Only 13 percent respondents are aware of certifications and initiatives viz. Energy Star Rating, Bharat/Euro Emission for Automobiles, Organic Food & Natural Textiles and Recyclable Plastic etc.
- About 63 percent are aware of incentives from government to promote environment friendly products
- About 28 percent respondents those who know about such products always tend to buy such products
- About 65 percent those who purchase such products find them competitively price as compared to other similar products available in the market
- About 63 percent respondents those who know about such products are willing to pay some extra money to buy such products

11

Key Recommendations

Some key recommendations that emerged from the project were as follows:

- National Campaign for consumer awareness in all regional languages, especially focusing rural areas and women and uneducated mass. Multi-media can be more helpful in this.
- Create more awareness about regulatory agencies and their regulations for consumer protection and regulator should have dedicated fund for consumer protection.
- Emphasis on consumer education in school and college curriculum
- A separate department for consumer affairs to coordinate all consumer related affairs
- Simplify & speed-up process of consumer fora. There should be case management system in consumer fora for proper monitoring of disposal to ensure timely disposal
- Consumer forum at block/tehsil level and benches of State/ National Commission with mediation/consumer advice cells in their premises
- Regulators for education, health and real-estate sectors
- Promote sustainable consumption and production by providing incentives to green production & consumption
- Activate/empower consumer protection council at national/ state/district level
- A National Authority to curb unfair trade practices (mainly misleading advertisements)

12 *Outcomes*

Linking the objective we can say that we were successful in empowering people and created more than 505 activists in the four targeted states through eight KEWs as assertive consumers to uphold their rights and fight for justice which resulted in Questioning Society and CSOs are now capable of playing a “watchdog” role in their respective states. The project also created an enabling environment in the target states protecting the state interest which resulted in replicable model for other districts of as well.

Financial Statement

GOYAL DINESH AND ASSOCIATES
Chartered Accountants



C-97,, JANPATH, LAL KOTHI SCHEME JAIPUR,
JAIPUR RAJASTHAN 302015
Ph. 9414042635, 141-2740583

FORM NO. 10B

[See Rule 17B]

Audit Report under section 12A (b) of the Income-tax Act, 1961 in the case of charitable or religious trusts or institutions

We have examined the balance sheet of CONSUMER UNITY AND TRUST SOCIETY AAATC0869P [name and PAN of the trust or institution] as at 31/03/2013 and the Profit and loss account for the year ended on that date which are in agreement with the books of account maintained by the said trust or institution

We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of the audit. In our opinion, proper books of account have been kept by the head office and the branches of the above-named institution visited by us so far as appears from our examination of the books, and proper Returns adequate for the purposes of audit have been received from branches not visited by us subject to the comments given below:

As Informed by the management that there is Calcutta, Delhi, Chittorgarh Branches / Offices only . Accounts of these has been merged in head office and Audited with Head office Accounts .

In our opinion and to the best of our information, and according to information given to us the said accounts give a true and fair view: -

- i. in the case of the balance sheet of the state of affairs of the above-named institution as at 31/03/2013
- ii. in the case of the profit and loss account, of the profit or loss of its accounting year ending on 31/03/2013

The prescribed particulars are annexed hereto.

For GOYAL DINESH AND ASSOCIATES
Chartered Accountants




(DINESH KUMAR GOYAL)
PARTNER
Membership No: 072959
Registration No: 003884c

Place : JAIPUR
Date : 30/09/2013

Consumer Unity & Trust Society, Jaipur
Balance Sheet as at 31st March, 2013

Figures as at 31.03.2012		Liabilities	Sch.	Figures as at 31.03.2013	Figures as at 31.03.2012	Assets	Sch.	Amount in "Rs"	Figures as at 31.03.2013
3140395.50	Corpus Fund B/F			3140395.50		20596850.12	Fixed Assets	"C"	39642947.12
	Add: Additions			6550325.00	9690720.50	4990337.72	Cash & Bank	"D"	46333629.31
6946659.47	Capital Reserve B/F			6946659.47		6715189.96	Advances & Deposits	"E"	8729652.00
	Add: Additions			2700149.00	9646808.47	1932134.13	Income & Exp.A/c		
5501271.73	Grant In Aid (Net)	"A"		48108702.86			B/F		1932134.13
14189141.23	Depreciation Fund						For the year		2982146.87
	B/F			14189141.23					4914281.00
	Add: Additions			3660846.77					
	Less: Dep. On sold/			(444341.00)	17405647.00				
200000.00	Employee Welfare Fund				200000.00				
4257044.00	Sundry Creditors	"B"		5568630.60					
0.00	Loan from bank			9000000.00					
34234511.93				99620509.43	34234511.93				99620509.43

Significant Accounting Policies and Notes on Accounts

Sch. "F"

AUDITORS' REPORT

In terms of our report of even date annexed hereto
For Goyal Dinesh & Associates
Chartered Accountants

Dinesh K Goyal
Dinesh K Goyal
Partner
M N 072959



Jaipur
Dated **30 SEP 2013**

For Consumer Unity & Trust Society

Secretary General *Treasurer*
Secretary General Treasurer

Consumer Unity & Trust Society, Jaipur
Income & Expenditure account for the year ended on 31st March 2013

Previous year	Expenditure	Anx.	Current year	Previous year	Income	Amount in 'Rs.'	
						Anx.	Current year
28515795.00	To Salary & Honorarium	"A"	33241176.00	48752.00	By Contribution for Publication	"G"	37534.32
38681011.72	To Research & Investigation	"B"	36815745.99	113855397.10	By Grant in Aid (Utilised)		112633715.00
22318918.70	To Seminar & Workshop	"C"	25296433.32	2211275.77	By Interest received	"H"	2379841.04
15024747.12	To Office Costs	"D"	15913379.15	65000.00	By Membership		-
7509621.98	To Training & Networking	"E"	2013717.00	294378.15	By Miscellaneous Income	"I"	270348.00
2991942.39	To Publication	"F"	1811453.00	-	By Training Fee	"J"	449166.00
2477015.13	To Depreciation		3660846.77	1044249.02	By Excess of Expenditure over Income		2982146.87
117519052.04			118752751.23	117519052.04			118752751.23

Significant Accounting Policies and notes on Accounts Sch. "F"

AUDITORS' REPORT

In terms of our report of even date annexed hereto

For Goyal Dinesh & Associates
Chartered Accountants

Dinesh K Goyal
Partner
M N 72959



For Consumer Unity & Trust Society

[Signature]
Secretary General

[Signature]
Treasurer

Jaipur
Dated

30 SEP 2013

Ministry of Consumer Affairs, Food & Public Distribution, Department of Consumer Affairs
 Project: Indian Consumers in the New Age (Consumer's Up)
 Ref. Sanction letter dated 19/10/2011 No. -0-11011/121/2010-CWF
 Statement of Expenditure for the Financial Year 2012-13

in INR

Particulars	Budget (Balance as on 01.04.12)	Expenses (F.Y. 2012-13)	Balance
1. Personnel Cost	875,000	875,000	-
1.1 Project Director (Rs. 15,000 per month X 12 months) – 20% time	105,000	105,000	-
1.2 Project Coordinator (Rs. 30,000 per month X 12 months) – 100% time	210,000	210,000	-
1.3 Project Officers (Rs. 20,000 per month X 12 months X 4) – 100% time	560,000	560,000	-
2. Programme Cost			
2.1 Research: State of the Indian Consumers	2,729,100	2,723,963	5,137
2.1.1 Sample Survey (11000 questionnaires X Rs. 200 per questionnaire)	1,869,100	1,870,570	(1,470)
2.1.2 Analysis of Data & Findings	60,000	57,375	2,625
2.1.3 Commissioned Research Papers (10 papers X Rs. 50,000 per paper)	500,000	500,000	-
2.1.4 Printing & Distribution of the State of the Indian Consumer Report	300,000	296,018	3,982
2.2 Advocacy & Networking	2,371,400	2,421,458	(50,058)
2.2.1 Four Regional Consultation Meetings (1 day) (Rs. 2,50,000 X 4) (including venue, accommodation, communication, travel, food, resource kit, etc)	1,000,000	1,013,692	(13,692)
2.2.2 National Conclave of the Indian Consumer Organisations in Delhi (2 days)(inclusive of charges for venue, accommodation, communication, travel, food, resource kit, printing & distribution of the proceedings, etc)	1,200,000	1,236,329	(36,329)
2.2.3 Printing & Distribution of Quarterly Newsletter (4 per year X Rs.50,000) (inclusive of developing, editing, layout, printing and postage, etc)	146,400	146,437	(37)
2.2.4 Annual Charges for website Update & Maintenance	25,000	25,000	-
2.3 Knowledge Enhancing	1,102,862	965,379	137,483
2.3.1 8 State Level Knowledge Enhancement Workshops (2 in each of 4 project states) (2 days each) Rs. 2,00,000 X 8(Inclusive of charges for venue, communication, accommodation, travel, food, resource kit, honorarium for resource persons, etc)	1,102,862	965,379	137,483
2.4 Other Recurring Cost	609,818	440,007	169,811
2.4.1 Staff Travel for Monitoring and Coordination (Rs. 30,000 per month X 12 months)	249,818	80,007	169,811
2.4.2 Honorarium to State Partner Organisations (Rs. 10,000 per month X 4 partners X 12 months)	360,000	360,000	-
3. Total Direct Cost	7,688,180	7,425,807	262,373
4. Overheads (5% of Total Direct Cost & Rounded-off)	410,000	674,000	(264,000)
Total budget	8,098,180	8,099,807	(1,627)
CUTS Contribution	809,818	811,445	(1,627)
Total Grants in aid by MoCA	7,288,362	7,288,362	-

E & OE

For S.Mohnot & Company
Chartered Accountants


Sameer Mohnot
M N 79118

Date: 21.05.2013
Place : Jaipur



For Consumer Unity & Trust Society



G C Jain
Asst. Director (F&A)



Annual Progress Report 2012

ConsumersUp in Media

'Choices in every walk of life confuse customers'
A two-day knowledge enhancement workshop inaugurated in...

Survey to find out status of consumer rights in J'khand
HT Correspondent

'Consumers Should be Responsible'
Express News Service

Workshop on consumer protection to be held
Staff Correspondent

Consumers rights discussed at seminar
MYSORE: The Consumer and Trust Society

Only 20% consumers know about consumer protection law says study
RBI most known regulator among Indians: Survey

सामान खरीदने के दो साल बाद भी दर्ज करा सकते हैं शिकायत
20% consumers know about consumer protection law: Study

उपभोक्ता जनने अपने अधिकार
RBI most known regulator among Indians: Survey

Two-day Knowledge Workshop from April 26
Express News Service

Annual Progress Report 2012

Glimpses of Activities





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