

About CART

Established in 1983 as a small voluntary group of concerned citizens, Consumer Unity & Trust Society (CUTS) expanded its activities and CUTS CART was set up in 1996 as a programme centre to pursue the cause of common consumers, initially being undertaken by CUTS as the mandate.

The programmes of the Centre are primarily aimed at generating awareness, creating a more responsible society and encouraging changes at the policy level by advocating with the government machinery and sensitising it to the issues of concern of the common man. The Centre has spearheaded several campaigns and pioneered consumer empowerment.

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National Conference on Consumer Rights

A National Conference on Consumer Rights was held at New Delhi on March 18, 2015 on the theme 'Consumers' Rights to Healthy Food'. Ram Vilas Paswan, Hon'ble Minister of Consumer Affairs, Food and Public Distribution, addressed the conference and emphasised on the importance of making the life of Indian consumers easier. The conference witnessed participation from Honourable Justice D K Jain, President, National Consumer Disputes Redressal Commission; Department of Consumer Affairs; Central ministries; Bureau of Indian Standards; Central Consumer Protection Council, Press and voluntary consumer organisations.



Two technical sessions viz. (i) Consumer Rights to Healthy Food, and (ii) Grievance Redress Mechanisms in Consumer Courts were organised. George Cheriyan and Deepak Saxena attended the conference and Saxena received the sanction letter for the *Grahak Suvida Kendra* (Consumer Care Centre) from the Minister.

Meeting of the Third Ad Hoc Expert Group on the UNGCP in Geneva

Delegation of the Government of India participated in the Third Ad Hoc Expert Group on the United Nations Guidelines for Consumer Protection (UNGCP). The Delegation consisted of Kesav Desiraju, Secretary to the Government of India, Department of Consumer Affairs & Head of the Delegation; A K Jain, Deputy Secretary, Bureau of Indian Standards & National Test House; and George Cheriyan, Director, CUTS International.

Following the first expert meeting held on July 12-13, 2012, an Ad Hoc Expert Meeting on Consumer Protection: *The Interface between Competition and Consumer Policies*, it was decided that UNCTAD should begin a consultation process on the revision of UNGCP. The Second Ad Hoc Expert Meeting on Consumer Protection held on July 11-12, 2013 discussed the Implementation Report and its conclusions, and proposed the creation of four Working Groups (e-commerce, financial services, other issues and implementation) that would feed into the UNCTAD Secretariat report. The third Ad Hoc Expert Meeting on Consumer Protection was held on January 22-23, 2015.

Alpana Dubey, Counsellor (Economic), PMI, Geneva accompanied the delegation during the inaugural session. Nathakie Homobono, DG, Directorate for Competition Policy, Consumer Affairs and Fraud Control, Department of Economic Affairs, Government of France and Chair of the Working Group chaired the meeting. Hassan Qaqaya-HQ, Head, Competition Law and Consumer Policies Branch, UNCTAD made presentation on modalities and highlights of the draft resolution. Desiraju, made a statement expressing broad consensus on the content of the draft revised resolution/UNGCP, and the proposal for setting up an international institutional mechanism.



Followed by the opening session, discussions were channelled through 'structured sessions', in order to allow for detailed discussions on the draft resolution for revision of UNGCP. Each of the country delegations and consumer organisations provided their comments and recommendations. Cheriyan participated in discussions on Working Group on E-commerce and Financial Services. The Secretariat made available the revised draft after incorporating comments from the previous day. Guillermo Valles, Director, Division on International Trade in Goods and Services and Commodities, UNCTAD made concluding remarks.

Mis-selling and Financial Incentives in Indian Banks

67 percent consumers of financial services feel that provision of incentives lead to Bank Staff providing wrong information or mis-selling of financial products while 56 percent are unaware of existence of grievance redressal systems. These were some of the findings of a study conducted by CUTS in partnership with Consumers International (CI) and Which?, UK. The findings were shared during the National level Dissemination cum Advocacy meeting at Jaipur on February 20, 2015.

Referring to the Reserve Bank of India (RBI) Charter on Customer Rights, George Cheriyan, Director, CUTS International said that under the Right to Suitability of the RBI Charter, the onus of providing suitable product for the consumer lies on the provider of financial services. If properly enforced, this will help address in the mis-selling.

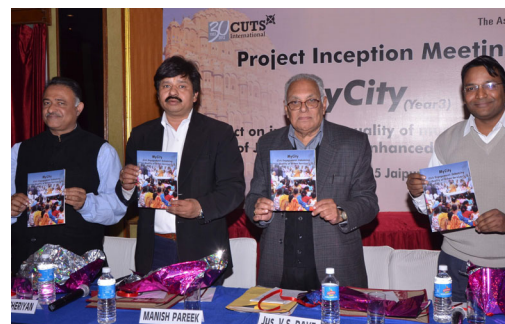


Dharmendra Azad, Assistant General Manager, Department of Banking Supervision, RBI said that banks need to be transparent in their operations and ensure suitability of products sold to consumers. Shirish Deshpande, Chairman, *Mumbai Grahak Panchayat* stated that bankers are becoming product-centric instead of customer and this culture needs to be changed. R K Meena, Assistant General Manager, State-level Bankers Committee stressed upon the need of financial literacy of banks along with consumers to avoid the misspelling.

It was followed by a Panel Discussion chaired by D C Anjaria, Director, Indian Institute of Financial Services, Ahmedabad.

Inception of MyCity (Year III)

Thousands of crores are needed to solve and maintain civic amenities in the city of Jaipur such as better roads, street lights etc. Only awareness will not make any difference until and unless there is proper



implementation of policies and shortage of resources are not fulfilled. These were views expressed by Manish Pareek, Ex-Deputy Mayor, Jaipur Municipal Corporation (JMC) in the 'Project Launch Meeting of MyCity' at Jaipur on January 16, 2015.

As chief guest of the programme, Justice V S Dave, former Chairperson of the Empowered Committee appointed by the Supreme Court to make Jaipur world class city said that participation of younger generation is essential to make sustained efforts for better cities.

About 100 participants took part in the meeting including representatives of Jaipur-based CSOs, resident welfare societies, councillors of various wards, officials from JMC, line departments and media.

Study Visit to SSNC, Stockholm, Sweden

On invitation from SSNC, George Cheriyan visited Stockholm (Sweden) during January 18-21, 2015 to attend various meetings at SSNC, Swedish International Development Cooperation Agency (SIDA) and Swedish International Centre for Local Democracy (ICLD). He also visited Geneva during January 21-24, 2015.



Cheriyan met with senior staffs of SSNC, SIDA, Maria Larsson and Christer Akesson from ICLD and had detailed discussions about possible collaborations. In addition, he made a presentation on 'Organic Gaining Ground in India – How Strategic Interaction between Consumers, Producers and Authorities Creates Change'.

Pothole Contest

For improving the road conditions of Jaipur city a campaign was initiated on the theme 'Find Pothole and Win Prize' which was publicised in newspaper and FM Channel Radio City. Good responses were received through mail and Whatsapp. The photos were compiled and a copy was given to chief executive officers of Jaipur Municipal Corporation and Jaipur Development Authority and to the Mayor for initiating an action on.

Later, JDC office informed that the same has been divided among their zones for further actions. *Rajasthan Patrika* published the campaign on January 29-30, 2015. The prize winners of the contest were awarded on January 16, 2015.

Public Procurement Observatory in Rajasthan

CUTS Institute for Regulation & Competition (CIRC), New Delhi in collaboration with CUTS Centre for Consumer Action, Research & Training (CUTS CART) supported by the World Bank, New Delhi is implementing a project entitled, 'Setting up a Public Procurement Observatory in Rajasthan (ProOb)' to develop key procurement indicators, collect and analyse procurement data, policies, rules and implementation of the same in the state.

The project design meeting was held at Jaipur on January 28, 2015. 15 key participants from concerned departments and CSO representatives attended the event. Shanker Lal, Senior Procurement Specialist from the World Bank and Ashwini K Swain, Fellow from



CIRC also participated in the meeting through Skype. George Cheriyan, Director, CUTS provided a brief overview of the project and objective of the meeting. Madhu Sudan Sharma, Senior Project Coordinator, CUTS made a presentation about the project and identified key procurement indicators.

Meeting of Central Consumer Protection Council

George Cheriyan participated in the 29th meeting of reconstituted Central Consumer Protection Council (CCPC) at Patna, Bihar on February 05, 2015. Union Minister of Consumer Affairs, Food and Public Distribution, Ram Vilas Paswan chaired the meeting and made the presidential address. CCPC discussed measures to protect and promote consumer rights as enshrined in the Consumer Protection Act.

Awareness Workshop on Hallmarking

CUTS with the support of Bureau of Indian Standards organised a workshop on Hallmarking of gold products at Saraswati Convent School in Jobner Block of Jaipur on March 25, 2015. The objective was to raise awareness of local people on the need of investing only in hallmarked gold products.



Visit by Johanna Sandahl

Johanna Sandahl, New President of Swedish Society for Nature Conservation (SSNC), visited CUTS on January 15, 2015. George Cheriyan, Amarjeet Singh,



Deepak Saxena and Arjun Kant Jha accompanied her to *Krishi Vigyan Kendra*, Chomu campus to view organic farming practices and interact with farmers along with partners. It was followed by a meeting with CART staff. Amarjeet Singh made a presentation about SSNC-supported interventions. There was also discussion to further strengthen the partnership between CUTS and SSNC.

World Consumer Rights Day, 2015

On the occasion of World Consumer Rights Day 2015, CUTS International organised a workshop on Consumer's Right to Healthy Diet for school children at



Ahinsa Vidyapeeth School, Jaipur. The workshop on healthy diets primarily focussed on making the school children aware about the importance of reducing salt and sugar consumption; viewing nutrition labelling on pre-packaged foods; and promoting healthy food in schools.

Observance of Road Safety Week

The Road Safety Week (RSW) was organised by the government during February 23-28, 2015. As part of the RSW, CUTS organised a Workshop on Motor Vehicles Act, Section 134 on February 27, 2015, which was supported by the Department of Transport, Government of Rajasthan. The event was attended by 88 people representing NGOs, health department officials, transport officials, media and CSOs of Jaipur.

REPRESENTATION IN MEETINGS/WORKSHOPS/SEMINARS ETC.

Recent Trends in Consumer Rights and Unfair Trade Practices

George Cheriyan facilitated a session on 'Recent Trends in Consumer Rights and Unfair Trade Practices' as a speaker in a National Conference of the Non-Judicial Members of the State Consumer Disputes Redressal Commissions organised by the National Judicial Academy, at Bhopal on January 02-03, 2015.

13th Meeting of Central Advisory Committee

George Cheriyan attended the 13th meeting of the Central Advisory Committee of Food Safety and Standards Authority of India at Gulmohar Hall, India Habitat Centre, New Delhi on January 08, 2015.

National Convention on Union Budget 2015-16

Jai Shree Rathore participated in the National Convention on Union Budget 2015-16 organised by Centre for Budget and Governance Accountability, at India International Centre, New Delhi on January 08-09, 2015.

Community-led Microfinance & Livelihoods 2015

Jai Shree Rathore participated in the 7th Colloquium on Community led Microfinance & Livelihoods 2015 organised by Centre for Micro Finance at Indira Gandhi Panchayati Raj Sansthan, Jaipur on January 19, 2015 and at Hotel Clarks Amer, Jaipur on January 20, 2015 respectively.

Living Condition of Children in Urban Poverty

Amar Deep Singh participated in the state level consultation on living condition of young children in urban poverty organised by *Humara Bachpan* supported by Bernard Van Leer Foundation at Jaipur on February 27, 2015.

Pre-Budget Consultation with MLAs

Madhu Sudan Sharma participated in the Annual Budget Consultation-cum-Review Exercise with MLAs organised by BARC, Jaipur on February 28, 2015.

Seminar on 'Make in India'

Madhu Sudan Sharma participated in the seminar on the theme 'Make in India: Zero Defect, Zero Effect', jointly organised by National Productivity Council and Rajasthan State Productivity Council at Jaipur on February 12, 2015.

Consumer Outreach Programme

Dharmendra Chaturvedi, Deepak Saxena and Amarjeet Singh attended consumer outreach programmes organised by Telecom Regulatory Authority of India regional offices at Nagaur on January 21, 2015; at Bharatpur on January 29, 2015; and at Sawai Madhopur on February 12, 2015 respectively.

National Seminar on E-Commerce

George Cheriyan attended a National Seminar on 'E-commerce vs Consumers: 'Safeguarding Consumers' Interests in the Emerging Era of E-commerce' organised by Citizen consumer and civic Action Group in Chennai on February 18, 2015.

Smart Cities-Laws and Governance in India

Amar Deep Singh and Vipin Chawla attended a consultation on Smart Cities conducted by Institute of Development Management at Jaipur on March 21, 2015.

Lecture by Prof Jean-Pierre Lehmann

Amart Singh attended a lecture organised by CUTS International Public Policy Centre in association with Shiv Charan Mathur Social Policy Research Institute on March 14, 2015. The Lecture was delivered by Prof Jean-Pierre Lehmann, Emeritus Professor, IMD, Laussane Switzerland, on 'Some thoughts on Asia & the new Global (Dis)order: Challenges and implications for India'.



CART IN MEDIA

The collage features several articles and reports:

- प्रोत्साहन राशि के प्रावधान ही हैं गलत तरीकों से वित्तीय उत्पादों को बढ़ावा देने का कारण** (The provision of incentive is the reason for the wrong ways of promoting financial products). A report by Jyoti Prakash, dated February 19, 2015, discussing how incentives lead to mis-selling.
- People should be pushed to help accident victims**. An article by Aprajita Vidyarthi from Jaipur, dated February 19, 2015, discussing accidents and road rage.
- Promises that are not kept**. A study conducted by Consumer Unity and Trust Society (CUTS) demonstrating that rampant mis-selling might be a result of the monetary gains to which the bank salesperson eyes as incentives.
- Financial Product Mis-Selling: Incentives to Blame, Says Report**. A report by Google, dated February 21, 2015, discussing the issue of financial product mis-selling.
- जनता ने दिखाया आईना** (People have shown the mirror). A report by Anurag, dated February 21, 2015, discussing the issue of financial product mis-selling.
- Lure of incentives leads to mis-selling to consumers**. A report by CUTS, dated February 25, 2015, discussing the issue of financial product mis-selling.
- हॉल मार्क जागरूकता कार्यक्रम आयोजित** (Hall Mark Awareness Program Organized). A report by Nitya Sarin, dated February 25, 2015, discussing the issue of financial product mis-selling.