

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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Depositor Education and Awareness

"It is quite natural that consumers may have grievances and complaints if they are not satisfied with the banking services or products. But all bankers must take these complaints in good spirit and as an opportunity of reforming the banking services rather than taking them as a nuisance activity" said Madhavi Sharma, Banking Ombudsman, Reserve Bank of India (RBI), Jaipur.

She was delivering the inaugural address at the launch of the Depositor Education and Awareness Programme in Rajasthan organised by Consumer Unity & Trust Society (CUTS) with the support of RBI.

The RBI has established the 'Depositor Education and Awareness Fund (DEAF) Scheme 2014'. The Fund was created by taking over inoperative deposit accounts which have not

been claimed or operated for 10 years or more or any deposit or any amount remaining unclaimed for more than 10 years lying with various banks in India.

George Cheriyan, Director, CUTS International spoke about the Depositor Education and Awareness scheme. He said that as per the information provided in the Indian Parliament ₹3,652 crores of unclaimed deposits is



lying with various Indian banks.

Cheriyan also said as per RBI Annual Report of the Banking Ombudsman for 2014-15, consumer complaints increased by 11.2 percent. The number of complaints increased to 85,131 from 76,573 in the previous year. Failure to meet commitments/non-observance of fair practices code topped the list of complaints with 29 percent, and ATM/debit/credit card complaints were in the second position with 21 percent. Hence, there is a long way to go in protecting consumers of financial services.

P K Pradhan, General Manager, RBI and Deepak Gogia, Assistant General Manager, RBI spoke about the scheme.

S Balachandran, Senior Vice President, Axis Bank, Mumbai spoke about demystifying KYC norms. He explained in detail about the KYC norms, role of RBI in setting up norms, importance and future role of KYC in safeguarding the depositor's interest.

Munish P Kothari, Chief Counsellor DISHA Trust and former Regional Director of RBI, Mumbai provided a brief overview of customer rights, charter, overall protection of consumer concerns and more importantly grievance redressal mechanism of banks and compensation given to consumers.

Mukesh A Mehra, Chief Manager, Baroda Academy, Bank of Baroda shed light on steps initiated by the Bank for consumer awareness programmes, protection and complaint redressal.

N K Sharma, Chief Manager, State Bank of Bikaner and Jaipur (SBBJ) also shared his experiences and said that along with the responsibilities of banking officials it is also necessary that all consumers should follow their duties towards the internal grievance redressal of banks rather than approaching directly to high level officials.

More than 120 senior officials from various banks, NGO representatives and media actively participated. CUTS will be organising similar workshops in Sawai Madhopur, Kota, Bhilwara and Chittorgarh in the first phase.

Urban Governance Issues and the Way Forward

A Mayors' Conference was organised at Udaipur by CUTS with the support of The Asia Foundation and in collaboration with Department of Local Self Government, Government of Rajasthan and Udaipur Municipal Corporation. Chandra Singh Kothari, Mayor of Udaipur Municipal Corporation delivered inaugural address and shared his views about city developments.

Nirmal Nahata, Mayor of Jaipur shared initiatives of Jaipur Municipal Corporation. Sunita Vyas, Deputy Mayor of Kota also spoke about the implementation of several schemes and challenges on the ground. Manju Bala Purohit and KK Gupta, Chairperson of Banswara and Dungarpur shared practices of Urban Local Bodies (ULBs).

A Parumal, former Director, National Remote Sensing Agency presented GIS base mapping method which is helpful in improving finance of local bodies as well as overall urban governance. Satyarupa Shekhar, Director, Citizen consumer and civic Action Group (CAG) Chennai presented data-driven approaches for city planning and management. Zero waste management case study of Coimbatore city was presented by Amar Deep Singh of CUTS.



Himani Tiwari, Coordinator, City Managers' Association of Rajasthan, Directorate of Local Bodies, Government of Rajasthan also participated in the conference and shared city-related central- and state-sponsored schemes and their implementation. George Cheriyan mentioned that this is an exclusive platform for Mayors of Rajasthan state to discuss issues of urban local governance and learning on sharing basis.

Discussion on Consumer Issues

George Cheriyan attended the Meeting of the Central Consumer Protection Council (CCPC) presided by Ram



Vilas Paswan, Union Minister for Consumer Affairs, Food and Public Distribution, Government of India at New Delhi on April 19, 2016. Cheriyan actively participated in discussions and raised several consumer issues.

Grahak Suvidha Kendra

Marking the completion of one year of *Grahak Suvidha Kendra*, the second meeting of the Advisory Committee was held at CUTS Conference Hall, Jaipur on June 30, 2016. The meeting was chaired by O P Singh Gurjar, President, District Consumer Forum, Jaipur III. It was attended by Geeta Pareek, Member, District Consumer Forum, Jaipur III; Anant Sharma, President, CANS; Seema Joshi, *Maulik Foundation*, Jaipur; Rakesh Parmar, *Samajik Vikas Samiti*, Dholpur; and George Cheriyan along with GSK team.



Promoting Organic Consumption in Rajasthan

Marking the commencement of activities, a Partners' Orientation Meeting was organised at Jaipur on April 08, 2016. The objective of the meeting was to present and discuss objectives of the next phase of the project and its work plan.

George Cheriyan made the opening address and provided background of the project and sustainable consumption. K Ramakrishnan, Retd. Professor of SKN Agriculture University, Jobner was the key resource person, who provided inputs of organic farming to all participants prior to other discussions.



A district level partner's meeting for Jaipur district was held on April 30, 2016 which was attended by eight block partners.

Amendments to Legal Metrology Act

CUTS has been nominated as part of the committee to recommend amendments to Legal Metrology (Packaged Commodities) rules, 2011, under the chairmanship of Joint Secretary, Consumer Affairs. George Cheriyan participated in the first meeting of the Committee to examine and recommend amendments in the Legal Metrology (Packaged Commodities) Rules, 2011 held at New Delhi on May 09, 2016.

Seminar-cum-Exhibition

Deepak Saxena participated in a seminar-cum-exhibition hosted by the Ministry of Food and Consumer Affairs of Government of India in Patna on May 17, 2016. GSK Jaipur also put up a stall in the exhibition where CUTS literature, manuals, reports, pamphlets, posters and other publications were distributed and showcased. As many as 409 people visited the stall including Ram Vilas Paswan and Sushil Modi, former Deputy Chief Minister (Bihar).



Visit of ADB Officials

Hiroiyuki Maruyama, Procurement Specialist, India visited CUTS office on June 08, 2016 and interacted with George



Cheriyam, Madhu Sudan Sharma and Varidhi Singh about CUTS, projects and other discussions. On June 09, 2016, Madhu Sudan Sharma met with Hiroiyuki Maruyama and Harsh Vardhan Sharma, Procurement Specialist from Asian Development Bank and discussed ongoing project activities and progress.

Consumer Protection in India



GSK organised a consultation on 'Consumer Protection in India: Challenges and Way Forward' at CUTS Conference Hall, Jaipur on April 22, 2016. The Chief Guest of the event was Justice V B Gupta, Member, National Consumer Disputes Redressal Commission, New Delhi. About 30 participants attended the consultation.

Adopting Organic Farming Techniques

A total 72 Gram Panchayat-level and two Block-level awareness events were organised in six project districts: Jaipur, Dausa, Udaipur, Chittorgarh, Pratapgarh and Kota, during April-June 2016. The main objectives of these programmes were to promote organic consumption by adopting organic farming techniques by farmers in the state of Rajasthan.



Best Practices in Solid Waste Management

First Knowledge Enhancement Workshop (KEW) under Rajasthan City Mayors Learning Platform intervention in partnership with The Asia Foundation was organised at Udaipur on June 14, 2016. Lokesh Divedi, Deputy Mayor of Udaipur delivered the inaugural address. Mandakini Surie, The Asia Foundation also participated and made opening remarks. D Sudhakar, Executive Engineer, Hyderabad Municipal Corporation was main resource person.

The second KEW was organised at Kota on June 15, 2016. Sunita Vyas, Deputy Mayor of Kota delivered the inaugural address and shared issues related to solid waste in Kota city.



Central Advisory Committee of FSSAI

The 17th meeting of the Central Advisory Committee (CAC) of Food Safety and Standards Authority (FSSAI) was held at New Delhi on June 22, 2016. It was the first meeting of the reconstituted CAC (2016-19), which was chaired by Ashish Bahuguna, Chairman, FSSAI. George Cheriyan attended the meeting.



VISITS

- The newly appointed Secretary of Minority Commission, Kailash Chand Meena (RAS) visited CUTS on May 27, 2016 and shared various schemes of the Commission where CUTS could collaborate, specifically about a socio-economic survey on the status of minorities in 27 blocks of Rajasthan.
- Trine M Jorgensen, a student from Oslo University, Norway and intern at Just Jobs Network visited CUTS on May 04, 2016 as part of her study on Mahatma Gandhi National Rural Employment Guarantee Act.

REPRESENTATION IN MEETINGS/WORKSHOPS/SEMINARS ETC.

TRAI Consumer Outreach Programme

Deepak Saxena attended Customer Outreach Programme organised by Telecom Regulatory Authority of India at Jaisalmer on April 28, 2016.

Training on Urban Governance

Madhu Sudan Sharma, Amar Deep Singh and Varidhi Singh participated in the Training of Trainers on Urban Governance and AMRUT project organised by Centre for Environment & Development at Jaipur on April 11, 2016.

Consultation on Government Schemes

Dharmendra Chaturvedi participated in a consultation on Government Schemes and Programmes organised jointly by ARAVALLI and Department of Rural Development, Government of Rajasthan on April 27, 2016.

Smart City Conclave

Amar Deep Singh participated in Smart City Conclave organised by Federation of Indian Chambers of Commerce and Industry and Department of Local Self Government, Government of Rajasthan at Udaipur on May 21, 2016.

Discussion on Programmes for Children

Dharmendra Chaturvedi and Manisha Joshi participated in the discussion on Policies and Programmes for Children in Rajasthan organised by Budget Analysis and Research Centre at Jaipur on May 05, 2016.

Vision Rajasthan 2019, CSR Conclave

George Cheriyan participated in the CSR Conclave: Vision Rajasthan 2019 organised by Sightsavers on the occasion of completing 50 years in India at Jaipur on May 27, 2016.

Vidhayak Samwad

Deepak Saxena and Madhu Sudan Sharma participated in the Vidhayak Sanwad on 'Green Growth and Energy Transformation' organised at Jaipur on June 08, 2016.

World No Tobacco Day

Amar Deep Singh attended a State Level Workshop on 'World No Tobacco Day' organised by Shikshit Rajgar Kendra Prabandhak Samiti and Department of Health, Government of Rajasthan at Jaipur on May 31, 2016.

MEETINGS

- George Cheriyan visited Department of Consumer Affairs (DoCA) and met Hem Kumar Pande, newly appointed Secretary; PV Rama Sastry, Joint Secretary; Anil Bahuguna, Joint Secretary; and Archana Verma, Deputy Secretary, along with Jayalakshmi Kannan and Sunil Kumar at New Delhi on May 09, 2016 and had discussion on pending issues.
- George Cheriyan visited DoCA and met Madhulika P Sukul, New Additional Secretary and P V Rama Sastry, IPS, Joint Secretary and had discussion on June 23, 2016. Cheriyan also visited Department of Administrative Reforms and Public Grievances and met C Viswanath, Secretary on June 23, 2016.
- George Cheriyan visited Chittorgarh to facilitate visit of Indrani Thuraisingham (Head, Office of Asia and the Pacific, Consumers International, Kuala Lumpur, Malaysia) to CHD on May 18, 2016 as part of scoping visit for finalising a CI proposal to IKEA Foundation.
- George Cheriyan along with Madhu Sudan Sharma visited Collectorate on May 31, 2016 and met newly appointed Collector of Jaipur Siddharth Mahajan.



CART IN MEDIA

