

Consumer Dialogue

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E-newsletter

Rhoda Karpatkin International Consumer Fellow to George Cheriyan

George Cheriyan, Director, CUTS International and Head, CUTS Centre for Consumer Action Research & Training (CART), was recognised as the Rhoda Karpatkin International Consumer Fellow for 2013 in the Annual Conference of American Council on Consumer Interests (ACCI) held in Portland, Oregon, US on April 11-12, 2013.



ACCI established in 1953, is a leading membership organisation for academicians and other professionals involved in consumer and family economics. Rhoda Karpatkin Consumer International Award was established in 2005 to honour the pioneering work of Rhoda Karpatkin to enhance the welfare of consumers throughout the world. The award recognises those who have made significant contributions to the welfare of consumers on an international stage and be a member of ACCI or Consumers International.

Specialised lawyer in consumer and education law, Karpatkin is presently President Emeritus of Consumers Union (CU) of US. She was the President of CU for 27 years from 1974-2001 and served two terms as President of Consumers International (CI). Currently, Karpatkin serves as a member of US President's Advisory Committee on Trade Policy and Negotiations and the Committee on Trade and Environmental Policy. She is a member of various boards of several International Trade, Human Rights and Policymaking organisations.

Consumer Protection Training to Uzbekistan Delegation

CUTS CART organised a four-day training on Financial Consumer Protection to a group of nine delegates from Uzbekistan representing Central Bank, German International Cooperation (GIZ)-supported consumer organisations (Federation of Consumer Protection Societies of the Republic of Uzbekistan, National Association of Microfinance Institutions) and GIZ, during May 13-16, 2013.

The objective of the training was to make the visiting team familiar with consumer protection mechanisms/organisations and a developed regulatory framework in India and to help increase their knowledge about existing regulations/grievance redressal mechanisms in dealing with complaints related to financial services.

In addition to various sessions facilitated by CUTS staff and external resource persons, delegates also visited Reserve Bank of India, National Bank for Agriculture and Rural Development, CUTS and Centre for Community Economics and Development Consultants Society to learn and enhance their knowledge.



CUTS CART

ACTIVITIES



Celebration of World Consumer Rights Day, March 15, 2013

Swedish Society for Nature Conservation visited CUTS

Eva Eiderström, Head of Department, Shop and Act Green-Good Environmental Choice Ecolabel; Sara Nilsson, Programme Officer, Sustainable Consumption; and Annelie Andersson, Staff in-charge, Green Action Week Cooperation from Swedish Society for Nature Conservation (SSNC) visited CUTS, Jaipur during May 03-05, 2013.

The purpose of the visit was to explore the possibility of collaboration between SSNC and CUTS on sustainable consumption-related issues under the Green Action Fund. The team visited CART office and had detailed discussions and made presentations. The team also met with Pradeep S Mehta, Secretary General, CUTS and had detailed discussions about CUTS and its various activities.



REPRESENTATION



Unfair Commercial Practices

George Cheriyan and Amarjeet Singh attended a workshop on Unfair Commercial Practices and Misleading advertisements in India organised by GIZ at New Delhi on April 01-02, 2013.

Advisory Committee of RERC

Deepak Saxena and Dharmendra Chaturvedi attended the meeting of the Advisory Committee Meeting of Rajasthan Energy Regulatory Commission on April 17, 2013.

Appellate Authority of Telecom Service Providers

Deepak Saxena and Dharmendra Chaturvedi attended the meeting of the Appellate Authority of Tata Docomo and Aircel, on April 08 & 23, 2013 respectively. They also attended an open house organised by MTS on April 26, 2013.

Inauguration of iCED, Jaipur

George Cheriyan participated in the inauguration function of the International Centre for Environment Audit and Sustainable Development (iCED) under the Comptroller and Auditor General of India in Jaipur by the Hon'ble Vice President of India M Hamid Ansari on May 04, 2013.

CCC Northern Regional Convention

Dharmendra Chaturvedi and Abhimanyu Singh participated in the 2nd Northern Regional Consumer Convention 2013 organised by Consumer Coordination Council in Lucknow on May 11, 2013.

Lecture on Consumer Protection

Dharmendra Chaturvedi delivered a lecture on 'Consumer Protection' to 50 students of different law universities at OTS, Jaipur on May 27, 2013. Student's internship programme was organised by the Rajasthan State Human Rights Commission.

Child Labour

Dharmendra Chaturvedi attended a workshop on Child Labour organised by the *Rajasthan Bal Adhikar Sajha Abhiyan* and Action Aid on the occasion of World Anti Child Labour Day at Jaipur on June 12, 2013.

Open House with BSNL

Arjun Kant Jha attended an open house convened by BSNL on June 22, 2013 to discuss various consumer issues. Senior officials of BSNL attended the meeting.

Updating UNGCP for the Digital Age

Amarjeet Singh attended launch function of CI book entitled 'Updating UNGCP for the Digital Age' at New Delhi on June 28, 2013. Pankaj Agarwala, Secretary, Consumer Affairs, Government of India and representatives from various other organisations attended the function. Singh spoke about UNGCP, on-going amendment procedure and some issues based on CUTS work on internet/digital products.



Cadbury Ordered to Pay ₹30,000 Compensation

A Consumer Forum in Tripura has ordered Cadbury India Ltd. to pay a compensation of ₹30,000 to a complainant, who found an iron pin inside a chocolate bar made by the company.



A man purchased a Cadbury chocolate on December 16, 2011 for his three-year-old daughter and found an iron pin inside the bar, when the girl tried to eat it. Subsequently, he filed a complaint before a consumer forum.

After conducting a hearing, the West Tripura District Consumer Disputes Redressal Forum ordered Cadbury India Ltd to pay a compensation of ₹30,000 to the complainant within a month.

The Forum, which in its judgment said the chocolate was hazardous, also asked the chocolate company to pay ₹1,000 to the complainant towards the cost of litigation.

(IANS, 22.05.13)

Government Drafts Law on Direct Selling Businesses

The Government of India seems serious about drafting a policy on the direct selling industry to address the concerns of consumers and strengthen the credibility of the sector that is providing huge employment opportunity.

The industry sells various consumer products directly to customers rather than via retail shops. "We support the Direct Selling Industry. At the present moment, we are drafting a new consumer policy that would encompass new market practices," Pankaj Agarwala, Consumer Affairs Secretary said at a Federation of Indian Chambers of Commerce & Industry (FICCI) event in April 2013.

New market practices, such as money back guarantee, cooling off period and return policies would be incorporated in the policy to strengthen the credibility of this market, he said. Agarwala said it was necessary to adapt best marketing practices in the integrated global market.

On the occasion, Indian Direct Selling Association (ISDA) Chairman Amarnath Sengupta said direct selling has moved beyond cosmetics to include technology products, herbal medicine to garments.

He sought a separate regulation to govern this fast growing industry as it has the potential to grow ₹10,844 crore by 2015, from ₹6,385 crore currently.

ISDA said there is a need to give definitional and operational clarity to this industry. That apart, it also sought removal of the industry from the ambit of Prize Chits and Money Circulation Scheme (Banning) Act 1978.

(The Hindu Business Line, 17.04.13)



Newly Introduced Solar Policy: A Roadmap for Clean Energy

Restating its commitment towards promotion of renewable energy, the Government of Rajasthan introduced a progressive Solar Policy which aims to drive forward reforms and prepare the State for Renewable energy integration in partnership with the private sector.

Solar energy is the most readily available source of renewable energy and is the most important of the non-conventional source. India receives solar energy equivalent to over 5000 trillion kWh/year, which is far more than the total energy consumption of the country. Rajasthan situated in the sunniest zones of India is best poised to harness the tremendous power of solar energy.



The Government of Rajasthan is playing an active role in realising State's renewable energy potential and many steps have been taken to integrate renewable energy as a more significant part of Rajasthan's energy mix. Among the most important steps being taken by the government for promotion of renewable energy, the progressive Solar Policy aims to drive forward reforms and prepare the State for Renewable energy integration in partnership with the private sector.

www.investrajasthan.com/latest_news_details.php?id=8



Post Offices to Provide Banking Services Soon

The proposal of the Postal Department to start banking services had not found many takers in the government for years. The government took a dramatic U-turn when it found its mainstay programme, DBT, flopping on account of reluctance of banks to open Aadhaar linked no-frills bank accounts.

The Delhi government had disputed with the Finance Ministry saying that the banks were insisting a minimum balance in accounts even for no frill accounts and it meant that people are not able to withdraw the first few transactions.

On suggestion of Rural Development Minister Jairam Ramesh and backed by Planning Commission, the Prime Minister's Office (PMO) decided to look at an alternative to banks. The PMO was quick to ask the Postal Department to bring a cabinet note to allow banking services in post offices.

According to the note, the Postal Department will set up 50 exclusive banking branches in major centres of the country with an extension counter in each post office. This counter will provide all banking services from loans to term deposits but at a lower scale than a normal bank. As of now, the post offices are allowed to open only saving accounts.

Before that happens, the Postal Department has sought ₹500 crore as seed money from the Centre to get the Reserve Bank of India's (RBI) approval to start "full-fledged" banking services. It would complete computerisation of all post offices by September 2013. *(The Hindustan Times, 28.06.13)*



RBI Nod to Set up White Label ATMs

Tata Communications Payment Solutions Ltd. (TCPSP), a subsidiary of Tata Communications rolled out the first-ever white label Automated Teller Machines (ATMs) network under the brand Indicash.

TCPSP, among others, had bagged a licence for the same. The first Indicash ATM was inaugurated at Chandrapada, a rural village in Thane district in Maharashtra in the presence of senior RBI officials.

TCPSP will deploy 15,000 Indicash ATMs in three years. Nearly 67 percent of ATMs will be deployed in semi-urban and rural areas, and the balance in metro and urban markets. It will engage with national and regional banks to support its rollout plans. In this front, the company has tied up with Federal Bank, which has been designated as a sponsor bank to take care of cash operations, dispute resolutions and regulatory reporting. The Indicash ATMs will be owned, operated and guarded by TCPSP.

Indicash offers a host of cash and non-cash services such as cash withdrawals, balance enquiries, mini-statements and PIN change. It will accept all domestic debit cards with the first five transactions a month being free, in line with RBI regulations for use of 'Other Bank ATMs'.

The Indicash ATMs have been designed to eliminate several concerns of cardholders. The Indicash machines are Dip machines, which cannot swallow cards. The goal is to rollout 50,000 ATMs by 2016.

(The Hindu, 28.06.13)



SC to hear PIL on US Surveillance of Internet Data

A PIL filed by one Delhi University Professor alleging that large-scale spying by the US authorities was detrimental to national security and urged the apex court to intervene in the matter.

The Supreme Court agreed to give an urgent hearing to a PIL on the issue of US National Security Agency snooping on Internet data from India and seeking to initiate action against internet companies for allowing the agency to access the information.

In his plea, Singh alleged that such large-scale spying by the US authorities is detrimental to national security and urged the apex court to intervene in the matter. He has claimed that the Internet companies are sharing information with the foreign authority in "breach" of contract and violation of right to privacy.

Singh submitted that it is a breach of national security as government's official communications have come under US surveillance as services of private Internet firms are being used by them. He has sought directions to the Centre to "take urgent steps to safeguard the government's sensitive Internet communications" which are being kept outside India in US servers and are "unlawfully intruded upon by US Intelligence Agencies through US-based Internet companies under secret surveillance programme called PRISM".

The Centre expressed surprise and concern over the snooping and will seek information and details from the US over reports that India was the fifth most tracked country by the American intelligence which used a secret data-mining programme to monitor worldwide Internet data.

(The Hindu, 19.06.13)



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