

GSK Alert

A monthly news alert of *Grahak Suvidha Kendra* (GSK), Jaipur



Grahak Suvidha Kendra (Consumer Care Centre) is a new initiative of the Department of Consumer Affairs (DoCA), Government of India as a **ONE STOP CENTRE** catering to a spectrum of services for consumer welfare. GSK is functioning as an extended arm of State Consumer Helpline and on a common IT platform of National and State Consumer Helplines. It has both local language, English & Hindi service with trained personnel, experienced in counselling, drafting complaints and providing information. Consumer Unity & Trust Society (CUTS) was selected and managing one such GSK for the western region based in Jaipur. The GSK started its functioning on July 01, 2015. Consumer Complaints Handling, Information and Advisory services (CHIAS) are provided by GSK.

GSK Starts its Collection Centres

GSK has also established its Collection Centres at various districts in Rajasthan like Bhilwara and Chittorgarh. These centres will work as an extended hand for *Grahak Suvidha Kendra* Jaipur, where aggrieved consumers may register their complaints. Soon, there will be three more such collection centres starting at Udaipur, Kota & Sawai Madhopur.

GSK details can be accessed at:

http://www.cuts-international.org/CART/Grahak_Suvidha_Kendra.htm

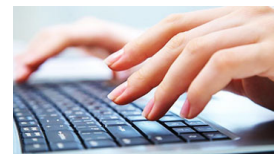
For being a part of GSK family visit:

<https://www.facebook.com/GrahakSuvidha-Kendra-GSK-Jaipur-1459230614407574/?fref=ts>

Online Submission of Complaints:

Online consumer complaints for GSK can be registered at:

<https://docs.google.com/a/cuts.org/forms/d/14B78zgXN1cQa61MTuZSPtcrF6rEoUBTkbtYel4ajXx0/viewform?c=0&w=1>

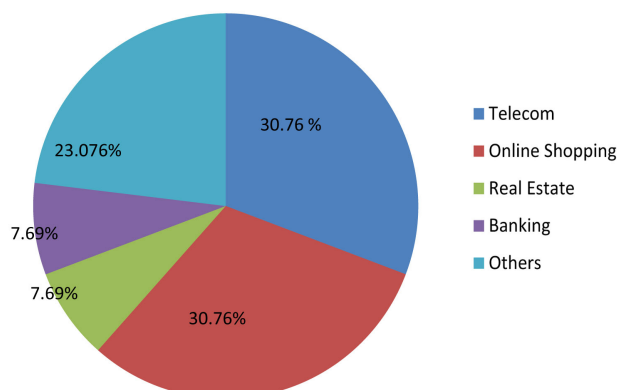


For online registration of consumer complaints against misleading advertisements, Ministry of Consumer Affairs of Government of India has developed the web portal:

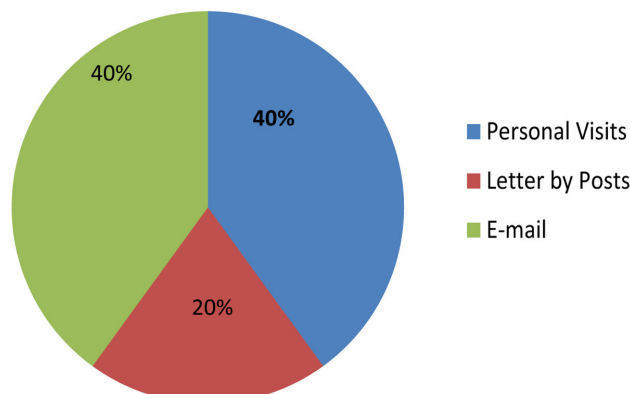
<http://gama.gov.in/Default.aspx>

GSK, Jaipur has been dealing with complaints coming to it by various modes like in person, through mail, post or telephone. GSK has been able to solve majority of these complaints through its standard way of dealing, such as talking to parties, writing responses or serving notices, when required.

Complaint Analysis of GSK, May 2016



Mode of Receiving Complaints, May 2016



Step towards Food Security and Consumer Empowerment

A seminar cum exhibition was organized by the Ministry of Food, Consumer Affairs and Public Distribution of Government of India at Patna, Bihar. The purpose behind organizing this event was to showcase the initiatives undertaken during the last two years across various segments



of consumer affairs including consumer welfare, education, advocacy etc. The event had a huge participation of around 2500 people coming from and nearby Patna, which comprises of people from trade unions, farmers, local traders and many people from various segments of the society. Besides this, a reasonably good representation from the Ministry of Food and Consumer Affairs and Public Distribution.

After the welcome of the guests, it was lighting of lamp by the chief guests. Started with presentations by Department of Consumer Affairs showcasing the initiative taken by them in last few years. The presenter was P V Ramashastry, Joint Secretary. Then, there were couple of more presentations by NTH and Food and Public Distribution. After the presentations, there were speeches by Bejon Misra (Online Consumers Foundation); Ashish Binod (SAVERA); Hem Pande, Secretary, Consumer Affairs; Vranda Swaroop, Secretary, Food and Public Distribution; Sushil Modi, Ex Deputy CM, Bihar and Ram Vilas Paswan, Minister for Food and Consumer Affairs. This all started by 1130 am and got over by 130 pm. The speeches were revolved around government initiatives, new schemes.



Exhibition

There were stalls from BIS; Food Corporation of India; National Test House; National Sugar Institute; Central Warehousing Corporation; Central Railside Warehouse Co. Ltd.; Indian Grain Management Research Institute; Department of Food, Consumer Affairs and Public Distribution, GSK, Patna; GSK, Jaipur; GSK, Ahmedabad and Consumers Online Foundation. A total no. of 409 persons visited our stalls and many of them even enquired about our work and GSK. Some even sought advises. Minister Paswan and Sushil Modi, ex Deputy CM too came along with a huge mob.



IRCTC Taken to Ride

Ashish Srivastava filed a complaint through GSK with regard to the refund of the amount for cancellation of Double Dekker train. Ashish booked online ticket dated April 16, 2016 travelling from Jaipur to Delhi along with his team. Initially he tried to pursue the matter on his own using online Indian Railway Catering & Tourism Corporation (IRCTC) complaint portal for refunding the amount, he paid for the tickets which were cancelled by Indian Railways and because of which he had suffered due to inconvenience. IRCTC got back to his complaint and refused to refund the said money on the basis of their claim that the train did not get cancelled. Hence, when the matter came to GSK, a strong notice was sent. Reacting to the notice, IRCTC responded that they took the matter at their zonal level and finally the train has been declared as cancelled and IRCTC has decided to repay back all passengers.



BSNL Reacted Fast

George Cheriyan from Jaipur moved his house within the same locality and submitted an application for shifting his landline phone.



The connection got disconnected in the process. Cheriyan, in order to get the things move faster, personally visited the BSNL office but the shifting was getting delayed by more than one week and as a result of which, his day-to-day work – both at the official and personal level was getting suffered. Finally, he filed a complaint through GSK to the Chief General Manager, BSNL Rajasthan followed by a notice. Reacting to the notice, BSNL restored services with effect from May 24, 2016 itself. Thus, he got his matter resolved.

Consumer Compensated for Defective Seeds

Fateh Singh from Nasirabad, District Ajmer approached GSK with regard to his complaint of defective onion seeds, he purchased from M/S Adarsh Krishi Seva Kendra, Nasirabad. After sowing seeds, he realised that these were defective because of which he suffered a huge loss. He approached the owner for the refund but he refused. Hence, aggrieved consumer filed a complaint through GSK with regard to the refund of the entire amount for which he purchased seeds. Fateh Singh received a refund of ₹3000 directly from M/S Adarsh Krishi Seva Kendra, within one week of filing his complaint.



Know Your Customer Rights As Banker

- 1. Right to Fair Treatment:** Both the customer and the financial services provider have a right to be treated with courtesy. The customer should not be unfairly discriminated against on grounds, such as gender, age, religion, caste and physical ability when offering and delivering financial products.
- 2. Right to Transparency, Fair and Honest Dealing:** The financial services provider should make every effort to ensure that contracts or agreements it frames are transparent, easily understood by and well communicated to the common person. The product's price, the associated risks, terms and conditions that govern use over the product's life cycle and the responsibilities of the customer and financial service provider, should be clearly disclosed. The customer should not be subject to unfair business or marketing practices, coercive contractual terms or misleading representations. Over the course of their relationship, the financial services provider cannot threaten the customer with physical harm, exert undue influence, or engage in blatant harassment.

3. **Right to Suitability:** The products offered should be appropriate to the needs of the customer and based on an assessment of the customer's financial circumstances and understanding.
4. **Right to Privacy:** Customers' personal information should be kept confidential unless they have offered specific consent to the financial services provider or such information is required to be provided under the law or it is provided for a mandated business purpose (for example, to credit information companies). The customer should be informed upfront about likely mandated business purposes. Customers have the right to protection from all kinds of communications, electronic or otherwise, which infringe upon their privacy.
5. **Right to Grievance Redress and Compensation:** The customer has a right to hold the financial services provider accountable for products offered and to have a clear and easy way to have any valid grievances redressed. The provider should also facilitate the redress of grievances stemming from its sale of third party products. The financial services provider must communicate its policy for compensating mistakes, lapses in conduct, as well as non-performance or delays in performance, whether caused by the provider or otherwise. The policy must lay out the rights and duties of the customer when such events occur.



Frequently Asked Questions

- **On Whom and How are the ISISO 9001 Standard Applicable?**

The ISISO 9001 standards are applicable to all types of organisations. The definition of the term 'product' in ISISO 9000 also includes services and their combination. Therefore, the requirements of ISISO 9001 are equally applicable to service sector as it is applicable to product manufacturing company.

- **What is the Difference between Certification and Accreditation?**

In simple terms, accreditation is like certification of the certification body. Accreditation should not be used as an interchangeable alternative for certification or registration.

- **What is the Difference Between ISO 9000 and ISISO 9000 Standards?**

There is no difference. They are exactly the same. BIS have adopted the above mentioned ISO 9000 standard and these are numbered as ISISO 9000, ISISO 9001, ISISO 9004. These standards published by BIS are exact replica of ISO 9000 standards. BIS also provides certification against ISISO 9001 under its Management Systems Certification activity

- **A Court Case is Pending against a Person. Can a Passport be issued to him after successful verification?**

If a criminal case is pending against you in any court, you can be issued a passport subject to the condition that you enclose a written permission granted by the court allowing you to travel abroad. Normally a short validity passport valid for one year is issued, subject to conditions if any, mentioned in the Court order as per GSR 570 E dated August 25, 1993.

- **A mentally retarded person wants to go abroad for treatment. He does not have any address proof. Will he be able to get passport, if yes, then what is the procedure?**

The applicant has to apply for passport and submit parents'/legal guardians' address proof along with his/her birth certificate. Passport would be granted to the applicant subject to approval of Competent Authority.

- **A prepaid subscriber feels that he is being overcharged. Can he get itemised usage details in respect of his mobile connection?**

Yes, if a prepaid subscriber makes a request for itemised usage details, the service provider is required to supply him the same for a period of six months preceding the month in which the request has been made. The service provider may charge a reasonable cost not exceeding Rs 50 for providing such details.

- **Where will a consumer file a complaint in case adulteration of pulses and grains?**

Packed pulses and grains found to be containing harmful and or improper inferior ingredients.

Step 1: Initially complaints regarding safety of food articles lie before the Sub Divisional Magistrate cum Local Health Authority of District *Step 2:* If no result is achieved, the complaints can be lodged before the Commissioner of Food Safety of the State/Union Territory

Source: <http://mohfw.nic.in>

- **After making the PAN application, how can one check the status of his/her application?**

After applying for PAN, one can check the status of his application by using the track status facility available at websites of Income Tax Department or UTIITSL or NSDL, i.e. www.incometaxindia.gov.in or www.utiitsl.com and www.tin-nsdl.com

Depositor's Education and Awareness Programme

CUTS Centre for Consumer Action, Research & Training (CUTS CART) is initiating Depositor's Education and Awareness Programme with the support of Depositor's Education and Awareness Funds of Reserve Bank of India in the form of series of half day seminars to be organised initially on pilot basis in **five** select districts of Rajasthan over a period of five months starting from June 2016. These are **Chittorgarh, Bhilwara, Jaipur, Kota and Sawai Madhopur**.



The objective of the programme is to impart education and raise awareness for the promotion of depositor's interest and provide safe and secured deposit lessons to various depositors in five selected districts of Rajasthan. In addition, the programme will also encourage public to have a bank account, discourage public from keeping money in illegal non-bank entities, demystify KYC requirements, and provide information about customer rights as a depositor. The first programme-cum-launch at Jaipur is on June 07, 2016.

Reserve Bank of India (RBI), has established the 'Depositor Education and Awareness Fund (DEAF) Scheme 2014', comprising of unclaimed funds of depositors, for the purpose of utilizing for promotion of interests of depositors'. The statutory bases of this fund is Section 26 A of the Banking regulation Act, 1949 and on that this fund was created by taking over inoperative deposit accounts which have not been claimed or operated for ten years or more or any deposit or any amount remaining unclaimed for more than 10 years lying with various banks in India..

It is to be noted that as per the information provided in Indian Parliament in December 2013, Rs. 3,652 crore of unclaimed deposits is lying in Indian Banks. Out of this, 340 Crores deposited with the private bank and 75 Crores with the foreign banks. Among this amount 68 percent is of saving account and 13 percent is of fixed account. Rajasthan state also contributes to majority of this share, which includes major cities of the state like Jaipur, Kota, Udaipur, Ajmer, Chittorgarh, Bhilwara and Jodhpur etc. However, this does not extinguish the rights of the depositors/claimants to claim his/her deposits/unclaimed amount. Banks, on demand, shall repay the customer/depositor, along with interest if applicable and lodge a claim for refund from the fund for an equivalent amount paid. RBI has constituted a Committee to administer and manage the Fund in accordance with the Scheme. The fund needs to be utilized for promotion of depositors' interests and for such other purposes, which may be necessary for promotion of depositors' interest as may be specified by the Reserve Bank. RBI invited application from NGOs to conduct awareness related programmes from the Fund and for this, they registered NGOs with them. In first lag, as many as 20 NGOs got registered with RBI and for Rajasthan CUTS was assigned the task to implement the programmes in Rajasthan.



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