

## **Success Stories**

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While handling dozens of consumer complaints received by CART every year there is always a lot of success stories to be told. Many of the problems received get resolved, but the feedback is often not given to CART by the consumer/ complainant and that is why it can't be said that how many problems are solved by CART every year. But those of which CART receives feedback are highly motivating and needed to be told. These stories not only motivates people at CART to work towards the issue of consumer protection in a more dedicating manner but also encourages people to come out from their cocoon shells and fight for their rights which they are being continuously deprived of.

### **Credit Card interest being charged without any use being made by the complainant**

In August 2006, CART received a complaint from one Lt. Col. Anurag Saxena regarding his harassment done by the officials of Standard Chartered Bank regarding his credit card in 2004. The complaint received stated that Mr. Saxena got the Standard Chartered Bank Credit Card by an agent with a one time enrolment fee of Rs. 1599 and subsequently he received his first statement of Rs. 1726 and payment of which was made by him though no transaction was done through the credit card. Later, in October 2004, he received an offer from the bank to convert his 'Visa Olympic Primary Card' to 'Gold Card' which he agreed and again the one time fee of Rs. 2500 was paid. The bank officials noted his new address details and told that now all correspondence will take place from the new address. But, the bank never stopped sending the statements to the complainants old address which was his parental address and therefore, delaying the statements to reach to him. And later the bank accrued an interest of Rs. 6,500 in his account and started tot threaten him and his parents for a legal course of action and in fact he never used the credit card for any transaction.

CART advised him to file his complaint with the Banking Ombudsman and as a follow up, CUTS CART also sent the letter of complaint to the same. Banking Ombudsman took a note of the complaint and ordered the bank to rectify the erroneous transactions and interest accrued thereupon. And in the end Lt. Col Saxena's story got a happy ending.

### **Direct to Home television service disconnected before the expiry of service date**

In August 2007, CART received a complaint from the retired Lt. Col. S. K. Singh that his channels are blocked by the DTH service provider Dish TV. He stated in his complaint that in July 2006 his annual subscription got expired and then he went to the office of the aforesaid company to renew his connection with a quarterly subscription. In October 2006, before the expiry of the quarterly subscription, Mr. Singh went to the office again and opted for annual subscription of 90 channels' 'welcome plan', and thus he received channels accordingly. In early 2007, Mr. Singh received a letter from the Dish TV Delhi office stating that an amount of Rs. 1008.20 is due on his account, considering of which he went to the office of Dish TV in Jaipur and where he got an assurance from one Mr. Shailendra that nothing is due on his account and he will take care of the matter. In July 2007, Mr. Singh witnessed that many of his channels were blocked and therefore he went to the office where he came to know that his subscription was blocked due to non-payment of the amount required for the request of extra channels asked by him which apparently he never did.

Therefore, regarding this matter, CART took the step to write a letter to Essel Agro Ltd. in Delhi (Dish TV) and therefore, retired Lt. Col. Singh got his subscription back and with an extended 35 days of which he was deprived of in between period.

### **Non replacement of a faulty battery**

In August 2006 CART received a problem regarding non replacement of the faulty battery of a Nokia 1100 handset by Deen Seva Sansthan of Bharatpur. Responding promptly, CART wrote a letter to the shop owner M/S Mittal electronics stating the grievance and asking to take appropriate measure in this regard. The shop owner finally acted through his wisdom and replaced the faulty battery with an immediate response.

### **Scooty Blues**

In November 2007, CART received a complaint from Mr. Deepak Gulati of Deedwana, Nagaur that he had purchased a Bajaj Scooty from the regional shop and which, much

lower to his expectations yielded an average of mere 15 kilometres per litre. He complained the same to the shop owner, who carried a series of servicing on the Scooty but to no effect. The complainant contacted to the Bajaj's head office in Jaipur and they responded by saying that his matter will be considered immediately. But nothing happened. Frustrated and exhausted Mr. Gulati contacted CUTS CART and immediately, a letter was written to Bajaj Auto office in Jaipur asking to do the needful or face the consequences.

With an immediate effect Bajaj Auto sent a mechanic from Nagaur to Mr. Gulati's place and repaired the Scooty. The company made him test the scooty for ten kilometres and much to the Mr. Gulati's satisfaction the scooty obtained 50 kilometres per litre mileage. The Auto Company also sent a letter to CUTS CART on resolving the matter. And thus, another happy face added to the CART success stories.

### **Unhappy Bond**

In January 2006, CUTS received a consumer complaint by Mr. Jai Kishan, R/o Jaipur regarding non payment of bond even after date of maturity by Unit Trust of India (UTI). In the year 1988, 1000 units of the bonds were taken under Children's Gift growth Fund-1986, from UTI, which become payable in the year 2004.

He applied on 14Feb. 2004 for payments of the bonds according to the procedure but even after one year the payment was not made, so he lodged a complaint with UTI in April 2005. But to his surprise he was told that payment had been credited in account of someone else. So after trying hard, he approached CUTS for help in redressal of his grievance.

Immediately after receipt of his complaint on 10 Jan. 2006 it forwarded to UTI with a letter of CUTS CART on 11 Jan.2006 to redress the consumer grievance. But no action was taken by UTI so on 24 Feb. 2006 a reminder was sent again. Then the matter was solved and Mr. Jai Kishan got the payment of Rupees 76,300/-. Thus the unhappy bonding resulted in happy ending without any legal expenses and hassle.

### **Consumer got new electric motor without any bill or warrantee card**

On Aug. 27, 2008 CUTS CART received a complaint of consumer named Mahesh Singh Rajput, R/o Jaipur, through post. He purchased an electric water motor on 29 April 2008 from Swastik Electric, MI Road Jaipur. He was told that this motor has one year guarantee but not given proper bill and guarantee/ warrantee card. On 15 Aug. 2008, the motor burn, so he contacted the vendor to change or repair the motor. After many visits to the shop by Mahesh the vendor denied to change or repair the motor. Then he sent his complaint to CUTS for help.

On the next day of receiving the complaint a letter was sent to the Swastik Electric to redress the consumer grievance. Immediately Mahesh was given the new motor and within 12 days on 09 Sept. 2008 we got a joint letter by the complainant and respondent that the matter has been solved amicably and complaint thanked CUTS.

### **Canadian Citizen got back her Rs. 16,500/-**

That Ms. Cassandra Brown, a resident of Canada on July 30, 2009, bought a saree and a salwar churidar outfit from store called Gotaa, located at G-2, "Silver Square" Mall, C-18, Bhagwandas Road, Jaipur. For the two items together, she paid Rs. 16,500/- in cash. The Shopkeeper claimed the itme made of finest Indian Silk.

When she told her friends about this purchase they all expressed suspicion at the price and quality and they stated that the price paid was astronomical given the quality. On July 31, 2009, she took the outfits to some other stores, for examination of its quality and price and it was told to her that the saree material was not pure silk, but actually a silk-crepe blend a cheap synthetic fabric.

On July 31, she again visited the shop and informed that the material was not of the quality as promised at the time of buying and demanded her money back, which he denied to pay.

Then she approached CHIAS at CUTS CART and told her story. On the basis of her complaint CUTS CHIAS issued a letter to the shopkeeper to resolve the consumer complaint. The respondents came to CUTS for discussion to settle the issue and after consultation and negotiation the respondent became ready to refund the full amount of (RS. 16,500) to her on return of the products.

### **Consumer got back her Rs. 25000/- of the policy premium sold by misinformation**

Dr. Anita Mathur, a social activist, resident of 1/244 SFS, Agarwal farm, Mansrovar, Jaipur (Rajasthan) was approached by executives from ICICI Bank & ICICI Prudential, Jaipur in September 2008 and persuaded to take an investment policy of ICICI Bank. Believing their statement she gave them a cheque of Rs. 25,000/- for premium installment

But to her shock when she received the policy, she discovered that the policy was a life insurance plan and that too of 10 years and the name of nominee was mentioned despite of giving specific instructions to put duration of policy for five years only. Immediately she informed the concerned executives about this and asked to get it rectified, and handed over the policy to them.

After that her harassment and suffering started. She kept on inquiring from the branch of Bank and ICICI Prudential but neither got satisfactory response nor the amended policy. After waiting /chasing for long time to get her complaint redressed, she approached CUTS CHIAS.

Her complaint was forwarded to the concerned officials of ICICI by CHIAS. After rigorous follow up they replied, which was not satisfactory. Then the complaint was forwarded to the Insurance Ombudsman. After long follow up finally on Sept. 3, 2009 she got a cheque of the total amount paid by her for the installment of the policy.

## Consumer got back his security money of Internet Connection

### **Fact of the consumer complaint**

1. The aggrieved consumer Mr. Ravi Tewari, resident of Nirman Nagar, Jaipur took a dial-up connection from Datainfosys on 31.01.2003 at his old residence on station road and was using it through Rainbow landline connection.
2. That Later on, he shifted to Nirman Nagar in September 2005 and came to know that no landline connection of any service provider was available there. So, he obtained the wireless connections of Rainbow, BSNL and Reliance. However, none of them could provide him connectivity to his dial-up Datainfosys connection.
3. That in November 2005, a Datainfosys marketing representative, Rakesh Sharma, came to him and said that his company could provide a broadband connection through a radio receiver.
4. That Mr. Sharma asked him to make payments as below in order to obtain this broadband:

Installation charges	Rs 5,000.00
Broadband connection charges	Rs 4,100.00
Refundable security deposit	<u>Rs 10,000.00</u>
<u>Total</u>	<u>Rs 19,100.00</u>

5. That in January 2008, he gave an application to discontinue the service and refund the security deposit.
6. That the company refunded a partial amount of Rs 6,000/- only and assigned no reason for this arbitrary act of withholding the remaining amount of Rs, 4000/- out of total amount of refundable security.

### ***Chronology of action taken and development in the matter***

- July 17, 2008- Received complaint from the consumer online (*RDM forwarded it to GC/DS and it was forwarded to AS7 for action, who took the action as mentioned below*)
- July 18, 2008- Asked for more particulars from the complainant
- July 23, 2008- after telephonic discussion drafted a notice to be sent to respondent and sent to complainant for his views
- July 24, 2008- complainant provided email addresses of respondent company
- July 25, 2008- Complaint forwarded to respondent for necessary action
- Aug 2, 2008 – Respondent replied that they are looking into the matter and it will be solved soon
- Aug 18, 2008 – complaint informed that his grievance not redressed so reminder sent to respondent to take action asap.
- Aug 20, 2008- Respondent replied that due to illness of their legal officer it is taking time.
- Aug 25, 2008- Second reminder was sent
- Aug 27, 2008- Legal officer of Datainfosys replied and assured to solve the matter soon
- Sept. 9, 2008- Complaint informed that legal officer has called him and to discuss the matter
- Sept. 9, 2008- Third reminder sent to take action in a time bound manner
- Sept. 11, 2008- Legal officer Datainfosys replied that being an old matter it is taking time and will be sort out soon

After that Datainfosys officer many time directly contacted the complainant to sort out the matter, which complainant informed me time to time and he was advised accordingly

*Nov.20, 2008 complainant informed he received the cheque of balance four thousand rupees and on Nov. 25, 2008 he sent a mail informing this and thanking for the support provided to solve his problem.*

*Thus the grievance of the consumer was redressed to his satisfaction without any cost to him and without any legal action and he got refund of Rs. 4000/- with assistance of CART CHIAS.*

**Widow got the insurance claim amount on death of her husband**

Sh. Raisingh Rathore S/o Sh. Ram Singh Rathore , R/o Village Piproli, Panchayat Nurda, District Udaipur has taken the policy of Agriculture Labour Social Security Scheme of Life Insurance Corporation of India (LIC) to save his family from financial problems in case of any accident.

On October 6, 2008 Sh. Raisingh passed away leaving behind his widow and children without any source of earning. His widow applied to LIC for his insurance claim on Dec. 23, 2008. But as usual the insurance company was not sensitive to her and kept on delaying the payment.

Then she approached a local CSO 'Arawali Research & Development Society, Udaipur' and they send her complaint to LIC but no action was taken.

Then they forwarded the complaint to CUTS CHIAS in July 2009 and the complaint was sent to LIC on July 7, 2009 with a notice to redress her grievance at the earliest.

On July 22, 2009 the LIC office informed that they have sent the cheque of (Rs. 22060/-) the insurance claim to the widow of the insured.