

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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Also at Delhi, Calcutta and Chittorgarh (India); Lusaka (Zambia); Nairobi (Kenya); Accra (Ghana); Hanoi (Vietnam); Geneva (Switzerland); and Washington DC (USA).

Experts Reject Draft Regulations on FoPL

The State Level Consultation on the Importance of Front of Pack Labelling was organized against the backdrop of rising concerns regarding non-communicable diseases (NCDs) and the need for informed consumer choices. With the collaboration of CUTS International and CECOEDECON, the event aimed to delve into the significance of front-of-pack labelling (FoPL) as a means to empower consumers with essential information about the nutritional content of packaged food items. By fostering discussions and knowledge sharing, the event sought to advocate for policies that promote transparent labelling practices, ultimately contributing to public health and well-being.



The event witnessed participation from various stakeholders including representatives from government bodies, NGOs, industry experts, and academia. Key participants included Manju Bala Joshi, CEO of CECOEDECON, Jaipur; Pushyamitra Bhargav, Mayor of Indore; Dr Tarun Gupta, Chief Medical Health Officer, Indore; Dinkar Sabnis, Rashtriya Sangathan Mantri, *Grahak Panchayat*; Harish Gangrade, Fortification Expert, Public Health Engineering Department, Government of MP; and Manoj Panchal, Vice President, Laghu Udyog Bharti, MP, along with around 80 attendees.

The workshop commenced with a welcome by Mohan Joshi, Secretary, CECOEDECON, followed by a welcome speech from Joshi. Deepak Saxena, Associate Director, CUTS International, in his opening remarks, said that the purpose of FoPL is to help consumers make informed purchasing decisions by correctly, quickly and easily identifying unhealthy ingredients.

Keynote speeches by Bhargav and Gupta underscored the critical role of FoPL in combating the rising prevalence of NCDs and promoting public health awareness. Their insights emphasised the imperative of empowering consumers with accurate and accessible information to make informed dietary choices. Sabnis highlighted the alarming increase in deaths attributed to NCDs, emphasising it as a major concern for public health.

The active participation of students from the Government New Law College, Indore, added a youthful and dynamic dimension to discussions. Their articulate advocacy for FoPL, grounded in evidence from WHO reports and legal frameworks, resonated strongly with the audience, underscoring the societal demand for transparent labelling practices.



Grahak Sahayta Kendra (Consumer Care Centre) works as a ONE-STOP CENTRE catering to a spectrum of services for consumer welfare. GSK also functions on a common National and State Consumer Helplines IT platform. It provides services in Hindi and English with trained personnel experienced in counselling, drafting complaints, and providing information.

GSK has established collection centres at Bhilwara, Chittorgarh, Pratapgarh, Dausa, Udaipur, Ajmer, Dholpur, Bundi, Jodhpur, Kota, Jhalawar, Bundi, Banswara and Sawai Madhopur, respectively. These centres work as extended arms for *Grahak Sahayta Kendra* Jaipur, where aggrieved consumers may register their complaints. Similar centres will operate very soon in other cities of Rajasthan as well.

GSK details can be accessed at:

<https://cuts-cart.org/consumer-support-centre-grahak-sahayta-kendra/>

For being a part of GSK family visit:

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

Online Submission of Complaints:

You Can Post Your Complaint via gsk@cuts.org by filling the complaint forms in either language as under:

Hindi

https://cuts-cart.org/pdf/Post_Your_Complaint_Format-Hindi.pdf

English

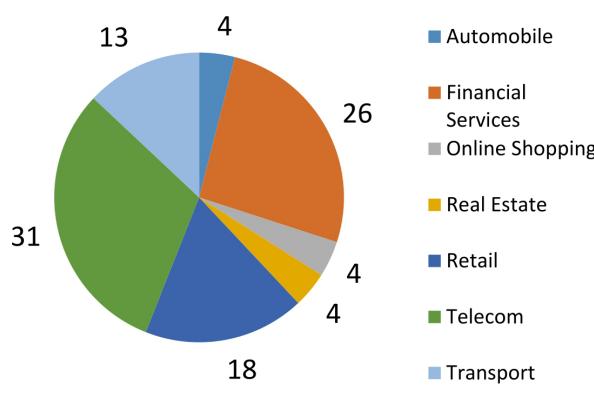
https://cuts-cart.org/pdf/Post_Your_Complaint_Format-English.pdf



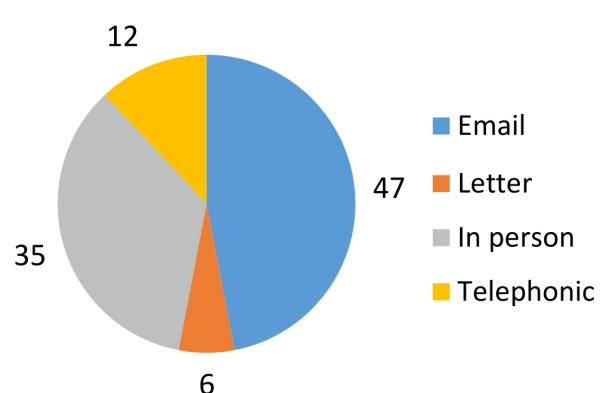
Status of Complaints in January-March 2024

GSK, Jaipur, has been dealing with complaints by various modes, like in person, through mail, post, or telephone. GSK has been solving most of these complaints through its Complaint Follow-Up (CFU), which is its standard way of dealing the complaints, such as talking to parties, writing responses, or serving notices when required. The complaints and advisories, which GSK has received during January-March, 2024 months are presented

Sectorwise Complaints (in percentage)



Mode of Complaints (in percentage)



Success GSK Cases



Successful Resolution of Cheque Book Error

Rakesh Kumar Parmar from Samajik Vikas Samiti, Basedi, Dholpur filed his complaint via email regarding an inaccurately issued chequebook by the State Bank of India branch in Basedi, Dholpur. Despite contacting the branch proposal, his complaint remained unresolved.



Subsequently, Rakesh sought assistance from the GSK, where a counsellor engaged in a phone conversation with the branch manager. Responding promptly to GSK's intervention, the manager committed to issuing a new chequebook with the correct details within seven working days. Following this assurance, the complainant confirmed the receipt of the new chequebook containing accurate information.

Warranty Dispute Resolved with Royal Enfield

Narpat Singh Shekhawat filed his complaint via mail against Royal Enfield Ltd authorised service centre regarding the refusal of free servicing of his bike, which was still under warranty. Despite facing harassment, the aggrieved consumer escalated the issue to GSK. Upon GSK's intervention, the service centre manager immediately agreed to provide the necessary free servicing, averting potential legal action and bringing relief to the consumer.



Waiving of Unjust Bouncing Charges

Mukesh Sharma filed a complaint via mail against Aditya Birla Housing Finance, a Non-Banking Financial Company (NBFC), seeking the waiver of bouncing charges on his bounced EMI, which was deemed excessive and contrary to banking norms. Despite his efforts, the company declined any relief, citing the terms of the loan agreement. Sharma, feeling unheard, escalated the issue to GSK after encountering difficulties in communication with the company. Following intervention by a GSK counselor, the concerned authority at the finance company agreed to waive the unjust bouncing charges on the EMIs, providing relief to Mukesh.



Dealing Successfully with Spoiled Sweet

Ramesh Ukande lodged a complaint via email against a departmental store regarding a packet of 'Haldiram Sonpapdi', he purchased, only to find it rotten upon opening. Despite his request for a refund or replacement, the store refused to address his complaint. Upon GSK's suggestion, he emailed his grievance to GSK, prompting the team to engage in phone discussions with the concerned person at the department store. After persistent follow-ups and discussions, the store admitted fault and agreed to provide a fresh replacement of the 'Sonpapdi', resolving the issue satisfactorily.



Guidelines for Banning Misleading Ads by Coaching Institutes

Coaching institutes' advertisements cannot claim all their students are selected for jobs or colleges, said the Consumer Affairs Ministry as a measure against misleading information.

<https://tinyurl.com/ym6d3z86>

Preventing False Pro-Green Claims by Companies

The government has finalised draft guidelines to prevent 'greenwashing' or false pro-environment claims being made by companies across sectors.

<https://tinyurl.com/4rwb27j3>

DGCA Fines IndiGo, Mumbai Airport in Tarmac Case

The regulator said the reply to the show cause notice was not found satisfactory as the response submitted by MIAL showed that they had failed to adhere to the safety requirements.

<https://tinyurl.com/bdz9f47t>

NCDRC Orders Maruti Suzuki to Pay for Misleading Claims

The National Consumer Disputes Redressal Commission has directed Maruti Suzuki India Ltd to pay Rs 1 lakh in compensation to a customer for providing misleading information about the fuel efficiency of his purchased car.

<https://tinyurl.com/53aydabn>

CUTS Proposes Telecom Compliance Review in Budget Recommendations

CUTS International has put forth a series of budget recommendations to streamline and enhance the efficiency of the telecom sector. Pradeep S Mehta, Secretary General of CUTS International, outlined these recommendations, emphasising the need for transparency, accountability, and consumer-centric policies within the telecom industry.

<https://tinyurl.com/3x7yx8ju>

Husband Wins Health Insurance Claim Against LIC After a 5-year Battle

Life Insurance Corporation of India was ordered by National Consumer Disputes Redressal Commission to pay ¹ 1.57 crore to the husband of deceased policyholder. She died from breast cancer in April 2017 and in March 2018, LIC rejected her husband's insurance claim. NCDRC said in its order that LIC provided a deficient service by rejecting the insurance claim in 2018, when it should have honoured it.

<https://tinyurl.com/mrxvdzj5>

DGCA Penalises Air India for Passenger's Death

The Directorate General of Civil Aviation has imposed a financial penalty of ¹ 30 lakhs on civil airline Air India following a February 16, 2024 incident of non-availability of a wheelchair to an 80-year-old passenger who collapsed and died after walking from the aircraft to the airport terminal at Mumbai.

<https://tinyurl.com/ymkaz5p8>

Crackdown on Pesky Callers Imminent

Unwanted promotional calls from unregistered phone numbers may attract stringent action in the near future, with the Central Consumer Protection Authority preparing to crack down on the practice.

<https://tinyurl.com/32wepdb6>

Theatre Fined for Denying Viewers Film Beginning

The complaint was filed by the people, who went to watch the Tamil movie 'Ponniyin Selvan' on April 30, 2023. According to the complainants, they reached the theatre at 6.45 PM but were entry citing cleaning work being done before the show. They alleged that they were misled by the theatre management.

<https://tinyurl.com/bdeh7pue>

Homeopathy Practitioner Punished for Pretending to be a Gynaecologist

The Uttar Pradesh State Consumer Disputes Redressal Commission recently ordered a nursing home and a homeopathic practitioner in Lucknow to pay over INR 30 lakh as compensation to a man whose pregnant wife died soon after the delivery of their child due to medical negligence [*Vinay Kumar Mishra vs. Mankameshwar Nursing Home*].

<https://tinyurl.com/3ut43xpj>

CCPA Partners with ASCI to Safeguard Consumer Interests

The Central Consumer Protection Authority (CCPA) under Department of Consumer Affairs (DoCA), Govt. of India and the Advertising Standards Council of India (ASCI) will be working closely to strengthen advertising regulation in the country to safeguard consumers against misleading advertising practices. This collaboration ensures swift and effective handling of any misleading advertising concerns raised by ASCI under the Consumer Protection Act.

<https://tinyurl.com/bsvjxeah>

GLIMPSES of MORE ACTIVITIES

Health Expert Highlights the Need for FoPL

CUTS team recorded a podcast with Dr Anjali Phatak, a noted and renowned health nutritionist highlighting the need for a front of pack warning label. Amrat Singh,



Director, CUTS discussed with her on some critical issues related to importance and the need of FoPL on packaged food items with warning labels related to the risks of high fat, sugar and salt in the packed foods. The recording of the podcast was held on March 11, 2023.

Bank Customers Taught Lesson on Safe and Secured Banking

The first quarter under fourth phase of RBI supported Depositor Education Awareness Workshops commenced with the first workshop at Kekri on January 23, 2024. The speakers were M P Kothari, Retd, Regional Director, RBI; Saurabh Jhanwar, Branch Manager, HDFC; Keshav Singh, Branch Manager, SBI; Arvind Meena, BM, BRKGB; Rakesh Vedi, BM, ICICI; Suman Choudhary, BM, AU Bank and Sheetal Tanwar, BM, UCO Bank with around 56 participants.

Similarly, the second workshop at Mandor, Jodhpur, on January 30, 2024, for the semi-urban area saw the presence of 62 participants including students, farmers, housewives', and business class people. B R Chaudhary, Vice-Chancellor, Agriculture University, Jodhpur; Munish Kothari, Ex RD, RBI, Mumbai; Gaj Singh Sankhla, Manager, SBI, Mandor; Sri Ram Swami, Manager, FLCC, Bank of Baroda participated.



The third workshop was organised at Asnawar, Jhalawar on February 09, 2024. M P Kothari, Ex RD, RBI, and O P Soman, FLC, Bank of Baroda, Bhilwara, were the main speakers. Other bankers in attendance included Kavish Sharma, Regional Officer, Baroda Kshetriya Grameen Bank, Baran; Ashish Garg, Branch Manager, Baroda Kshetriya Grameen Bank,

Asnawar; Sumer Singh Meena, Branch Manager, SBI, Asnawar; and Rakesh Sharma, Branch Manager, Kendriya Sahkari Bank, Asnawar. In total, 55 participants, including 11 women, were present.

The fourth and the last one was conducted successfully at Badi Sadri, Chittorgarh on March 22, 2024 with a presence of around 56 participants comprising NGO, CSO, media, reps, teachers and students, farmers and local consumers. Ashok Kumar, Manager, Lead Bank, Chittorgarh; Mahendra Dudi, DDM, NABARD; Dinesh Sharma, Manager, SBI, Badi Sadri and Ram Kumar Jha, BM, SBI, Badi Sadri were the main speakers.



At all the four places, various issues of banking, such as banking at doorsteps, operational aspects of deposit accounts, KYC updation, digital mode of payments and various government schemes were imparted to participants by local bankers, FLCCs, LDMs and ex-Regional Director, RBI as the key trainer at all places.



Consumer Awareness Programme for Telecom Customers

The sixth programme of the quarter (January-March) year FY 2023-24, Telecom Consumer Awareness Programme (CAP) was organised by CUTS with the support of the Telecom Regulatory Authority of India at New Gayatri Vidhya Mandir Senior Secondary School Jobner, Jaipur on February 22, 2024.

The programme was organised in association with the presence of almost 106 students & school teachers and Mrs. Geeta Kumawat, School Principal welcomed all the participants.



REPRESENTATION/WEBINARS/MEETINGS/VISITS

- Deepika Ranawat attended BIS Foundation Day Ceremony organised at Jaipur on January 06, 2024.
- Amrat Singh and Varidhi Singh participated in the CII National CSR Summit in Delhi on January 11, 2024. They also participated in the Livelihoods India Summit organised by Access Development Services in New Delhi on January 17, 2024.
- Simi TB and Deepak Saxena attended GHAI webinar on January 18, 2024 for its Indian partners, featuring key speakers from Argentina, Mexico, and Colombia. The session focused on sharing country experiences and the latest evidence in the policy process for FoPL regulations.
- Amar Deep Singh participated as a speaker in the 'Multi Stakeholder Forum on Sustainable Production and Consumption' organised by Citizen consumer and civic Action Group in Chennai, on January 23-24, 2024.
- Amrat Singh, Deepak Saxena and Simi TB attended the introductory meeting with Grace Mathebula of Alliance for Innovative Regulations on February 06, 2024 related to CUTS' work on digital finance related efforts.
- Simi TB attended a webinar titled 'Fighting Greenwashing: The Role of Regulations to Empower Consumers' organised by UNEP on February 06, 2024.
- Rajdeep Pareek attended Indigenous Food Festival organised by CECOEDECON at Chaksu, Jaipur on February 07, 2024.
- Amrat Singh attended the GHAI-Food Policy Partners' Meet in New Delhi on February 09, 2024.
- Simi TB and Deepika Ranawat attended a webinar organised by GHAI on February 21, 2024, discussing the importance of Nutrient Profile Models: A Valuable Tool for Developing Healthy Food Policies.
- Deepika Ranawat and Deepak Saxena attended second webinar, 'Strategies for Short, Medium and Long Term,' part of the series "Accelerating Universal Health Coverage (UHC) in the Asia Pacific" organised by GIZ India's Indo German Programme on Universal Health Coverage (IGUHC) on February 21, 2024.
- Simi TB attended a webinar titled 'Making Asian Markets Green and Competitive' organised by e-nomics on February 21, 2024.
- Simi TB, Deepika Ranawat and Irham Qureshi attended a zoom meeting with IIHMR Bangalore team Jyoti Vijay, Assistant Professor) on February 27, 2024, regarding collaboration for the preparation of a proposal for implementation of health promotion and sustainable nutrition approach.
- Madhu Sudan participated in a specific group discussion to finalise the work plan within the working group of GRSP partners on March 04, 2024.
- Deepika Ranawat attended webinar on Catalysing Social and Economic Empowerment for Women Confirmation organised by American Indian Foundation on March 07, 2024.
- Simi TB and Deepak Saxena participated in the CTFK-GHAI India National Strategy Meeting in Kolkata from March 11-13, 2024.
- Bureau of Indian Standards honoured CUTS on March 15, 2024, in Jaipur, on the occasion of World Consumer Rights Day for their efforts in raising awareness on consumer information in rural areas of Rajasthan.
- Simi TB and Deepika Ranawat attended the Social Media webinar titled 'Social Media Mastery for Changemakers' on March 15 and 22, 2024.

From Thar to Triumph: Rajasthan's Quest for Road Safety Leadership

Policy Circle, January 23, 2024

Madhu Sudan Sharma

India is celebrating the 35th National Road Safety Month from January 15 to February 14, 2024. The theme, 'Be a Road Safety Hero', is particularly resonant for the newly elected government of Rajasthan. This presents an ideal opportunity for Rajasthan to emerge as a national leader in road safety by innovating policies for speed management and two-wheeler safety, and by ensuring the timely passage and implementation of the Rajasthan Road Safety Bill, 2022. These initiatives are vital for tackling the increasing rates of traffic accidents, injuries, and fatalities.

क्यों जरूरी है पैकेट पर भी सरल और स्पष्ट लेबल

Rajasthan Patrika, February 08, 2024

Pradeep S Mehta

CUTS team published an article in Hindi focusing on the importance of warning label "क्यों जरूरी है पैकेट पर भी सरल और स्पष्ट लेबल", Rajasthan Patrika, February 08, 2024. This is part of sensitising rural consumers in India. The article was widely disseminated through social media platforms tagging relevant officials and policymakers.

www.patrika.com/opinion/why-is-it-important-to-have-a-simple-label-on-the-packet-as-well-8715668

Warning Label for Informed Choices Over Food: How to Navigate Challenges

Deccan Chronicle and The Asian Age, March 11, 2024

Pradeep S Mehta and Simi TB

As consumers, let's reflect on the challenges we face in making informed choices, particularly in India, where the need for transparency in our complex marketplace has never been more pressing. The abundance of options, complex product information, and aggressive marketing tactics often make it difficult for us to purchase products that best suit our needs and pockets. This struggle is aggravated by a lack of transparency, where inadequate product information, ambiguous labelling, and deceptive advertising make it difficult for consumers, to make the best choices.

<https://cuts-cart.org/warning-labels-for-informed-choices-over-food-how-to-navigate-challenges/>

Why Fair and Responsible AI is Non-negotiable for Consumer Welfare

The Economic Times, March 16, 2024

Pradeep S Mehta

Artificial Intelligence has transcended its mere buzzword status; now reshaping industries and societies. Its innovative applications across sectors, including healthcare, finance, transportation, and entertainment, benefit consumers. Generative AI, especially, enhances grievance redressal, consumer care, and access to affordable services, fostering economic growth opportunities. However, the path to AI-driven progress is fraught with challenges.

<https://tinyurl.com/y69syc2j>

CUTS@Key Roles in Brazil

Pradeep Mehta, the Secretary General, CUTS International has achieved a notable distinction by being appointed as a member of the International Advisory Council of T20 Brazil. Furthermore, Bipul Chattopadhyay, Executive Director of CUTS International, has been appointed as a co-chair of a sub-topic in Task Force 4 of T20 Brazil, focusing on Trade and Investment for Sustainable and Inclusive Growth. The International Advisory Council of T20 Brazil, comprising prestigious think-tanks from the G20 membership, will collaborate with counterparts in business, civil society, and other sectors under Brazil's G20 presidency. The G20, comprising 19 countries and two economic blocs, represents over 80 per cent of the global economy encompassing both developed and developing nations.

<http://tinyurl.com/yhhtens3>

**Upcoming Events/Project Activities**

- CUTS-GRSP-ROSA Activities (Phase IV)
- CUTS-GHAI-Consumer-Friendly FoPL in India (Phase III)
- CUTS-RBI DEAF Programme Phase IV
- CUTS TRAI CAP Programmes
- CUTS-Ford Foundation-Motivations & Impact of Grassroots Philanthropy in Rajasthan, India
- CUTS-GIZ-Scoping Study and Stakeholder Mapping for Localisation for SDGs at the State level in India

Internship at CUTS CART

Radha Pareek, an intern from USA is doing a study existing condition of roof water harvesting in Jaipur in the context of policy and implementation and perception of citizens in consultation with Amar Deep Singh.

CART at Social Network

- CART is managing FB pages, one each for MyCity, Insight into the Indian States (I3S), ProOb, ProOrganic & CoPSA (Community of Practice on Social Accountability), GSK and three dedicated web portals for (ProOb), COPSA and I3S.
- CART has a Twitter account with link: <https://twitter.com/CUTSCART>
Facebook: <https://www.facebook.com/cutsintcart>
LinkedIn: linkedin.com/in/cuts-cart-84b4b02a
Instagram: https://www.instagram.com/cuts_cart?igsh=MXIzOHAzZW8xN2Rudg%3D%3D&utm_source=qr
- Besides, CART is also responsible for moderating three google e-groups:
CUTSConsumersUp: Consumer Empowerment in India to take consumer protection issues forward.
CUTSGovForum: Discuss news and views on Governance issues and challenges in India.
CUTSRoadSafety: Discuss and disseminate relevant issues on road safety.
CUTS-G20 ConsumersForum: A e-platform through which all information related to wider aspects of consumer issues is being disseminated and taking forward the consumer protection agenda globally but with a specific focus on Global South and G20 nations.

