



Consumer Handbook

Department of Food &
Supplies and Consumer Affairs
Chandigarh Administration

Sincere Thanks to

Shri Shivraj V. Patil

Governor

of Punjab and Administrator Union Territory, Chandigarh

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Adviser to the Administrator

Shri Bhupinder S. Bhalla, IAS

Secretary, Food & Supplies and Consumer Affairs

Shri Mohammed Shayin, IAS

Director, Food & Supplies and Consumer Affairs.

for their innervating & invaluable guidance which was vital for the success
of the project



JAGO GRAHAK JAGO

“A customer is the most important visitor on our premises. He is not dependent on us. We are dependent on him. He is not an interruption of our work. He is the purpose of it. He is not an outsider of our business. He is part of it. We are not doing him a favour by serving him. He is doing us a favour by giving us the opportunity to do so.”

Mahatma Gandhi

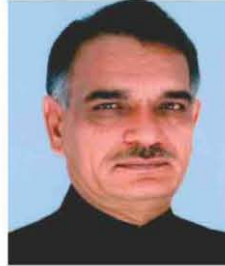
“Just as consumers have the right to know what is in their credit contract, so also do they have the right to know what is in the package they buy”

President John F. Kennedy

Shivraj V. Patil



Governor of Punjab and
Administrator
Union Territory, Chandigarh



Message

I am happy to note that a "Consumer Handbook" is being published by the Chandigarh Administration on the occasion of National Consumer Day, 2014. The handbook includes comprehensive information about the rights & duties of a consumer envisaged in Consumer Protection Act, 1986.

With increased industrial development and rising consumerism, there is wide availability of goods and services in the market, including in Chandigarh. Public is, however, still not fully aware of their rights under the law framed by the Parliament. It is, therefore, paramount that all consumers are made aware of the provisions of the Act, provided relevant information pertaining to various products and services and also made aware of procedure to file a complaint with regard to any product or service. The Consumer Handbook will, therefore, be of immense utility to the public.

I extend my congratulations to the Department of Food & Supplies and Consumers Affairs, Chandigarh Administration for publishing the Consumer Handbook and also convey my best wishes to all stakeholders on the National Consumer day 2014.

(Shivraj V. Patil)

K.K. Sharma, IAS

Adviser to the Administrator
Union Territory, Chandigarh



Message

Today, millions of Indians use a broad range of products and services including food products, electronics/gadgets, textiles, medicines and availing telecommunications as well as transport facilities etc. for a better tomorrow for themselves and their families.

Yet, irresponsible and deceptive trade practices pose serious risk to consumers. In view of the complexity of the market place and technology and impact of liberalization, the consumer needs to be protected. In the past, there was the system of barter and consumers did not have to choose from a larger range, the allocation of resources was simple. However, the situation has changed considerably. With the growth and dominance of the marketplace, consumer interests and protections have taken a back seat.

The empowerment of consumers by making them aware about their rights and responsibilities is of utmost priority. Furthermore, the provision of effective, inexpensive and speedy redressal system to the consumers is the dire need of modern times.

Customers world over, are on the move and demanding the value for money in the form of quality goods and better services. This "Consumer Handbook" which is going to be released by the Department of Food & Supplies and Consumer Affairs, U.T., Chandigarh is a practical guide for both the complex and the routine issues consumers encounter every day. I encourage all age groups to take advantage of this valuable tool.

K.K. Sharma
17-12-2014
(K.K. Sharma, IAS)

Bhupinder S. Bhalla, IAS



Secretary
Food & Supplies and Consumer Affairs
Union Territory, Chandigarh



Message

With substantial industrial development and an increasingly open economy, members of the public have the advantage of availability of a large number of goods and services in the market to choose from. However, their interest as a consumer needs to be protected. The Consumer Protection Act, 1986 is one of the benevolent legislation intends to protect such interests of the consumer. Although, the Act has been in place for around three decades, not every person is aware of his/her rights laid down by law.

This "Consumer Handbook" being published by the Department of Food & Supplies and Consumer Affairs, Chandigarh Administration is intended to bridge this information gap. Not only does it provide relevant highlights of the Consumer Protection Act, 1986, but it also gives the gist of what consumer should look at when purchasing the goods or service as well as if he/she has any grievance in respect of such good or service.

I congratulate the officers of the Department of Food & Supplies and Consumer Affairs, Chandigarh Administration for this wonderful initiative, and hope that all consumers in Chandigarh will be benefitted by this endeavour.

(Bhupinder S. Bhalla, IAS)

Mohammed Shayin, IAS



Director
Food & Supplies and Consumer Affairs
Union Territory, Chandigarh



Message

Consumer is the real deciding factor for all economic activities. It is now universally accepted that the extent of consumer awareness as well as protection is a true indicator of the level of progress of a nation. The growing size and complexity of production and distribution systems, the high level of sophistication in marketing and selling practices and forms of promotion like advertising, etc. has contributed to the increased need for consumer protection and awareness.

When people as consumers become conscious of their rights, while purchasing various goods and services, they will be able to discriminate and make informed choices. This "Consumer Handbook" prepared by the Department of Food & Supplies and Consumer Affairs, U.T., Chandigarh, is intended to help you become better informed and more confident as a consumer. It offers information on wide range of topics to help you develop and also polish your skills as a consumer.

I am of immense hope that this handbook will prove a truly practical guide for both the complex and the routine issues consumers encounter in day-to-day life.

(Mohammed Shayin, IAS)



BE AWARE OF YOUR RIGHTS

- If not satisfied with the Goods / Services of a packaged commodity, approach consumer care cell, the details of which are given on the package.
- It is your right to know the gross weight of packaged commodity and demand a printed receipt free of cost from the retailer dealing in packaged commodities.

**Be alert
and enforce
your rights
as a
Consumer**



Ministry of Consumer Affairs,
Food and Public Distribution
Department of Consumer Affairs
Government of India, Krishi Bhawan,
New Delhi- 110001
website : www.fcamin.nic.in

**FOR GUIDANCE CALL
NATIONAL CONSUMER HELPLINE NO. - 1800-11-4000
(TOLL FREE-BSNL/MTNL. 011-27662955-58
(NORMAL CALL CHARGES)**

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Preface

Welcome to the Consumer Handbook. From purchasing a home to raise a family in to securing a loan to pursue an education, monetary decisions have enormous capacity to make our lives better. Having the tools to understand and make the most of these decisions is not only vital to individuals, but also to our economy, which is fueled by consumers.

That is why we are committed to strengthening consumer protections and helping people make sound decisions in the marketplace. Our aim is to provide the resources so citizens can make smart and informed choices.

The Consumer Handbook is one of these important resources. With practical tools and tips on a broad range of topics, including clothes, credit and loans, insurance and various purchases, this handbook can help individuals and families navigate their financial future.

The Department of Food & Supplies & Consumer Affairs, U.T., Chandigarh welcome you to the Consumer Handbook. Whether you are looking for helpful tips on everyday consumer matters or you need trustworthy guidance for major purchases, the Consumer Handbook can help you.

It's a hard work to be an informed consumer. The Handbook makes it easier, by compiling practical consumer information into one comprehensive resource.

We encourage all consumers of Chandigarh to take advantage of this valuable information.

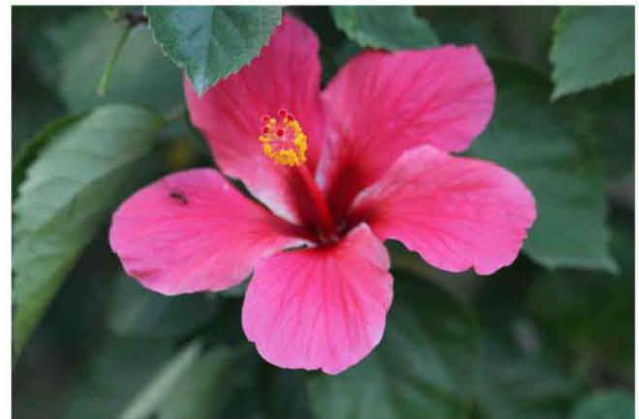
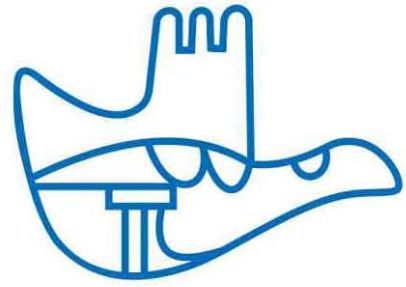
Danish Ashraf, IAS

Joint Director Food & Supplies and
Consumer Affairs, U.T., Chandigarh



Be a
Savvy
Consumer

About CHANDIGARH



“City Beautiful”



Chandigarh, the dream city of India's first Prime Minister, Sh. Jawahar Lal Nehru, was planned by the famous French architect Le Corbusier. Picturesquely located at the foothills of Shivaliks, it is known as one of the best experiments in urban planning and modern architecture in the twentieth century in India.

Chandigarh derives its name from the temple of "Chandi Mandir" located in the vicinity of the site selected for the city. The deity 'Chandi', the goddess of power and a fort of 'garh' laying beyond the temple gave the city its name "Chandigarh-The City Beautiful".

The city has a pre-historic past. The gently sloping plains on which modern Chandigarh exists, was in the ancient past, a wide lake ringed by a marsh. The fossil remains found at the site indicate a large variety of aquatic and amphibian life, which was supported by that environment. About 8000 years ago the area was also known to be a home to the Harappans.

Since the medieval through modern era, the area was part of the large and prosperous Punjab Province which was divided into East & West Punjab during partition of the country in 1947. The city was conceived not only to serve as the capital of East Punjab, but also to resettle thousands of refugees who had been uprooted from West Punjab.

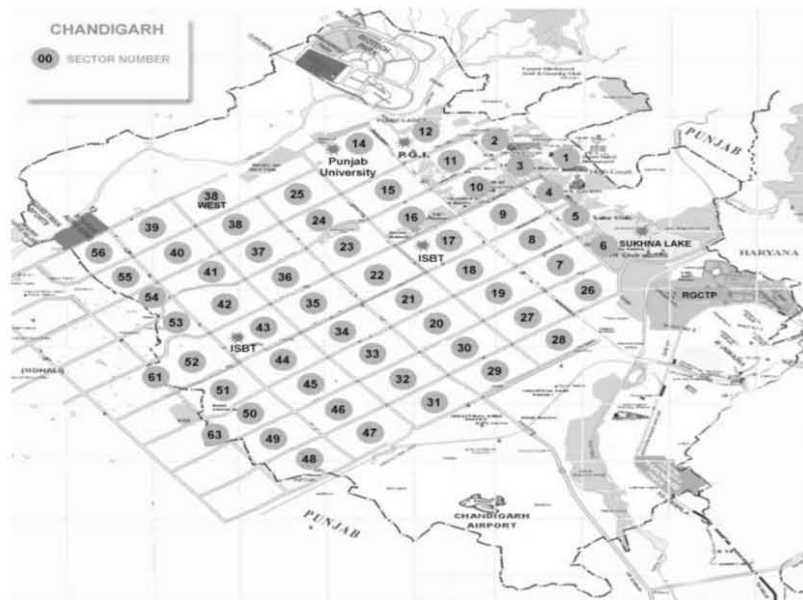
Fact File

The basic geographical and demographic profile of Chandigarh is as under:

<i>Area</i>	114 sq kms
<i>Longitude</i>	76° 47' 14E
<i>Latitude</i>	30° 44' 14N
<i>Altitude</i>	304-365 meters above MSL with 1% drainage gradient
<i>Annual Rainfall (average)</i>	1110.7 mm
<i>Monsoon</i>	July-September
<i>Prevalent Winds</i>	From the North West to South East in Winter and reverse in Summer
<i>Total Population (2011 census)</i>	1055450
<i>Density of population/sq. km. (2011 census)</i>	9258
<i>Birth Rate (per 1000)</i>	11.01 (2012)
<i>Death Rate (per 1000)</i>	4.23 (2012)
<i>Infant Mortality Rate (per 1000)</i>	22.35 (2012)
<i>Sex Ratio (females per 1000 males-2011 census)</i>	818
<i>Decennial Population Growth (2001-2011)</i>	27.0 %
<i>Literacy Rate (2011 census)</i>	86 % (Male – 90 %, Female – 81.2 %)

The Master Plan of Chandigarh

Le Corbusier conceived the master plan of Chandigarh as analogous to human body, with a clearly defined head (the Capitol Complex, Sector 1), heart (the City Centre Sector-17), lungs (the leisure valley, innumerable open spaces and sector greens), the intellect (the cultural and educational institutions), the circulatory system (the network of roads, the 7Vs) and the viscera (the Industrial Area). The concept of the city is based on four major functions: living, working, care of the body and spirit and circulation. Residential sectors constitute the living part whereas the Capitol Complex, City Centre, Educational Zone (Post Graduate Institute, Punjab Engineering College, Panjab University) and the Industrial Area constitute the working part. The Leisure Valley, Gardens, Sector Greens and Open Courtyards etc. are for the care of body and spirit. The circulation system comprises of 7 different types of roads known as 7Vs. Later on, a pathway for cyclists called V8 were added to this circulation system.



The Capital complex comprises three architectural masterpieces: the "Secretariat", the "High Court" and the "Legislative Assembly", separated by large plazas. In the heart of the Capital Complex stands the giant metallic sculpture of "The Open Hand", the official emblem of Chandigarh, signifying the city's credo of "open to given, open to receive".

The city centre (Sector 17) is the heart of Chandigarh's activities. It comprises the Inter-State Bus Terminus, Parade Ground, District Courts, etc. on one hand, and vast business and shopping center on the other. The 4-storey concrete buildings house banks and offices above and showrooms/shops at the ground level with wide pedestrian concourses. The Neelam plaza in the center has fountains with light and water features. Proposal to set up an eleven storey building in Sector 17 is in the offing. Sector 34 is another newly developed commercial sector.

Department of Food & Supplies and Consumer Affairs

The Department of Food & Supplies and Consumer Affairs, Chandigarh Administration, manages Targeted Public Distribution System (TPDS) in Chandigarh for regulating production, supply and distribution of, and trade and commerce in, essential commodities with a view to maintain or increase supplies thereof and secure their equitable distribution and availability at fair prices by enforcing the Essential Commodities Act, 1955 and various Control Orders made thereunder.

Consumer Affairs Wing of the department provides for better protection of interest of consumers by setting up State Commission and District fora for redressal of consumers disputes, as provided under the Consumer Protection Act, 1986.

Over the years the Department has witnessed many changes and has kept itself abreast with the developments. Striving hard to achieve its multiple objectives and achieving its multifarious functions, the Department has been instrumental in giving effect to various Schemes framed by the Government of India for the benefit of the Consumers. We are holding on to our mission of ensuring efficient distribution of Essential Commodities to every class of consumers. Entering into the era of e governance has been the biggest breakthrough for the Department through which we aspire to achieve excellence and serve the citizens of Chandigarh to maximum satisfaction. Recently the Department has been successful in implementing National Food Security Act 2013 in Chandigarh. Besides this the Department is also working on successful implementation of "Smart Card based Public Distribution System" (SCbPDS) project.

Weights & Measures Department, UT, Chandigarh

The departments enforce the Standards of Weights & Measures Act 1976, The standards of Weights & Measures (Packaged Commodities) Rules 1977. Weights & Measures Laws are basic consumer protection legislation which affect every section of the Society. During the enforcement of these legislations, the department has to interface with the public. The credit ability and accountability to the public is maintained. The credit ability and accountability to the public is maintained. The public should get the right quantity for which they pay for and the enforcement officials should repose confidence not only among the consumers but also with the traders and manufacturers by ensuring fair trade practices.

Under the above Acts/Rules department is to carry out the standardization of Commercial Weights, Measures, Weighing & Measuring Instruments. The department is also looking after the packaged commodities and according to the Standards of Weights & Measures (Packaged Commodities) Rules 1977, these are required to have declarations such as Name of Commodity, MRP, Date of packing/import/manufacturing, Name & address of packers/ manufacturer and net quantity.

Highlights of Consumer Protection Act, 1986



- **Why we need this Act ?**
- **Who is a Consumer ?**
- **Consumer Dispute Redressal Agencies**
- **What are Consumer Protection Councils ?**
- **Rights of a Consumer**



“Why we need this Act ?”

Before the implementation of the Act most of the consumer disputes were dealt by the Civil Court (under MRTP -Monopoly and Restrictive Trade Practices- Act, 1969 and various other Acts). It was a time taking process as the court is already burdened with many cases. And for domestic purchases like, edible oil, washing machine, etc. filing a case in civil court becomes a very expensive and time taking procedure. In view of all these difficulties Parliament passed a legislation in 1986, known as Consumer Protection Act (hereafter CPA or Act).

This Act is meant to provide speedy & inexpensive redressal of complaints & better protection of rights and interests of consumer. It makes provision for the establishment of consumer councils and other authorities for the settlement of consumers' disputes and for matters connected therewith. The basic provision in this Act is the formation of hierarchy of consumer courts/tribunals/forums, which are being segregated on the basis of compensation claimed, jurisdiction & other factors.

The provisions of this Act cover 'goods' as well as 'services'. The goods are those which are manufactured or produced and sold to consumers through wholesalers and retailers. The services are in the nature of transport, telephone, electricity, housing, banking, insurance, medical treatment, etc.

Who is a Consumer ?

A person who buys any goods or services for a consideration which has been paid or promised or partly paid & partly promised, or under any system of deferred payment is a consumer.

But consumer doesn't means a person who obtain such goods for resale or for any commercial purpose. However, if such goods bought and used by him and services availed by him exclusively for the purposes of earning his livelihood, by means of self-employment.

For example if a person buy a car for its own use then he is a consumer as per the provisions of the Act, but if the person gives this car for taxi service, then he/she can't claim as a consumer as per the Act.

* Person claiming himself as a consumer of goods should satisfy that –
- the goods are bought for a consideration

Any person who use the goods with the approval of the buyer is a consumer

Any person who obtains the goods for resale or commercial purpose isn't a consumer

Person buying goods for self-employment is a consumer. However if such buyer takes assistance of two or more persons to help him in operating the vehicle or machine, etc, he does not cease to be a consumer

Person claiming himself as a consumer of service should satisfy that –

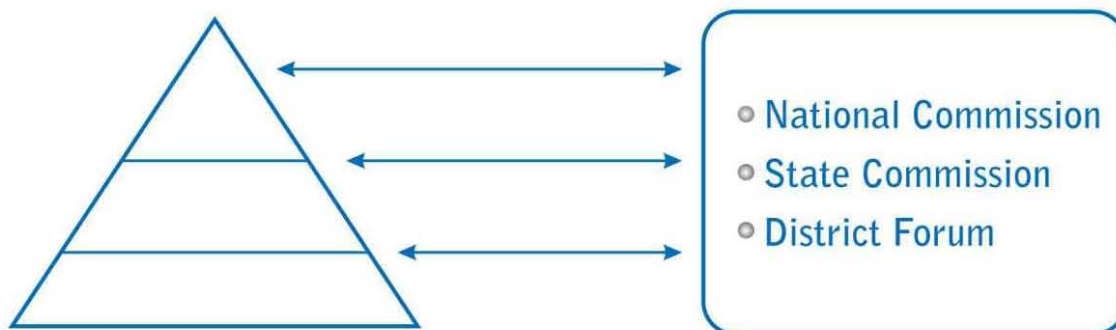
Services are hired or availed of.If a person goes to doctor to get himself treated for a disease, he/she is hiring the service of the doctor, so is a consumer.

Consideration must be paid or payable. However payment is not necessarily be immediate & can be in instalments. For the free services, as nothing is charged from the person, he/she isn't a consumer under the Act.

The main function of these consumer court/forums is to provide some extra privilege to the consumers and to maintain fair practice by the seller or the service provider towards the consumer. Submitting complaint is very simple and consumer has no need to hire any lawyer. **Approaching a consumer court is very simple and extremely cheap as you can represent yourself without having to hire a lawyer and not required to pay any court fee but just a nominal fee.**

“Consumer Disputes Redressal Agencies”

Chapter III of the Act gives details about these consumer forums/courts, which are called as “Consumer Disputes Redressal Agencies” under the Act. The details are as follows –



Hierarchy of Consumer Forums

Name of the Forum	Jurisdiction/Compensation	Location	Appeal against order	Composition
National Commission (National Consumer Disputes Redressal Commission)	value of the goods or services and the compensation, if any, claimed exceeds Rs. 1 Crore i.e. more than 1 crore	New Delhi	to the Supreme Court within a period of 30 days from the date of the order by National Commission	At least 5 members (one of whom shall be women)
State Commission (Consumer Disputes Redressal Commission)	value of the goods or services and the compensation, if any, claimed exceeds Rs. 20 lacs but not exceed Rs. 1 Crore i.e. > 20 lacs & upto 1 crore	State Capital	to the National Commission within a period of 30 days from the date of order by State Commission	At least 3 members (one of whom shall be women)
District Forum (Consumer Disputes Redressal Forum)	value of the goods or services and the compensation, if any, claimed does not exceed Rs. 20 lacs i.e. upto 20 lacs	District HQ of all districts	to the State Commission within a period of 30 days from the date of the order by District Forum	3 members (one of whom shall be women)

“What are Consumer Protection Councils ?”

Chapter II of Consumer Protection Act 1986 mentions creation of Consumer Protection Councils at central, state & district level. The objects of these Councils shall be to promote and protect the rights of the consumers such as,--

- To be protected against the marketing of goods and services which are hazardous to life and property;
- To be informed about the quality, quantity, potency, purity, standard and price of goods or services so as to protect the consumer against unfair trade practices;
- To be assured, wherever possible, access to a variety of goods and services at competitive prices;
- To be heard and to be assured that consumers' interests will receive due consideration at appropriate forums;
- To seek redressal against unfair trade practices or restrictive trade practices or unscrupulous exploitation of consumers; and Right to consumer education.

District Consumer Protection Council - As per S.6 of the CPA 1986, State Government shall establish for every district by notification, a council to be known as District Consumer Protection Council. Action will be initiated legally through the Department concerned on the petitions regarding the defects filed before this Council which function under the chairmanship of the **District Collector**.

Restrictive Trade Practice	Unfair Trade Practice
A trade practice which tends to bring manipulation of price or its conditions of delivery or to affect flow of supplies in the market relating to goods or services in such a manner that consumer bears unjustified costs or restriction.	A trade practice which, for the purpose of promoting the sale, use or supply of any goods or for the provision of any service, adopts any unfair method or unfair or deceptive practice.

“What are the Rights of a Consumer ?”

Following Rights are directly guaranteed under the CPA 1986 -

- **Right to Safety** – the right to be protected against production/marketing/selling of goods & services which are hazardous to life & property

- **Right to Choose** – right to have access to a variety of goods & services at competitive and fair price

- **Right to Information** – right to be informed about genuineness, quality, quantity, purity, standard, price & potency of a product or service, so as to protect the consumer from UTP (unfair trade practices), misleading advertisement, etc.

- **Right to Consumer Education** – right to acquire knowledge , awareness & skills for making required and informed choices in respect of goods & services.

• **Right to Redressal** – right to seek redressal against any malpractice, exploitation, unsatisfactory service, under-standard goods or services, etc resulting in a just, fair & reasonable settlement or redressal.

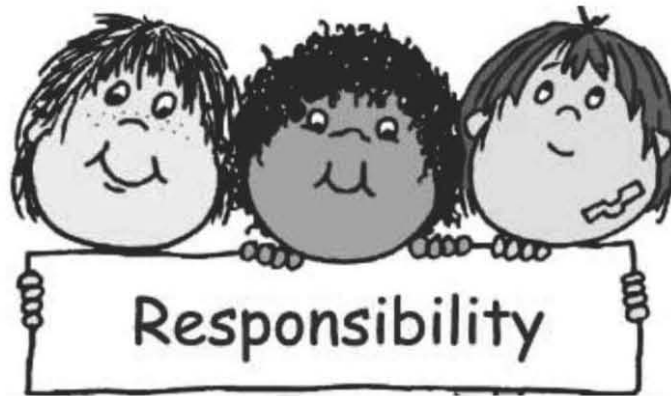
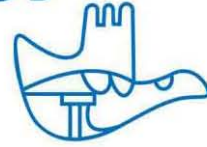
• **Right to be Heard** – right to be heard or represented so that consumers interest receive due & sympathetic consideration at appropriate fora for creation of consumer friendly government policies.

Besides these Rights , following Rights are implied as per Constitution of India –

• **Right to Healthy Environment** – right to a healthy & safe environment which will enhance the quality of life for sustainable present as well as future.

• **Right to Basic Needs** – this right ensures access to basic goods & services for survival. It includes – adequate food, clothing, shelter, health care, education & sanitation.

Responsibility of a Consumer



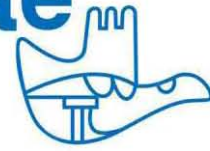
- **Before Buying**
 - **While Buying**
- **After Buying**

Consumer's Day

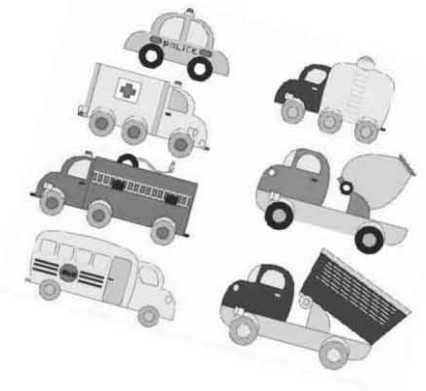
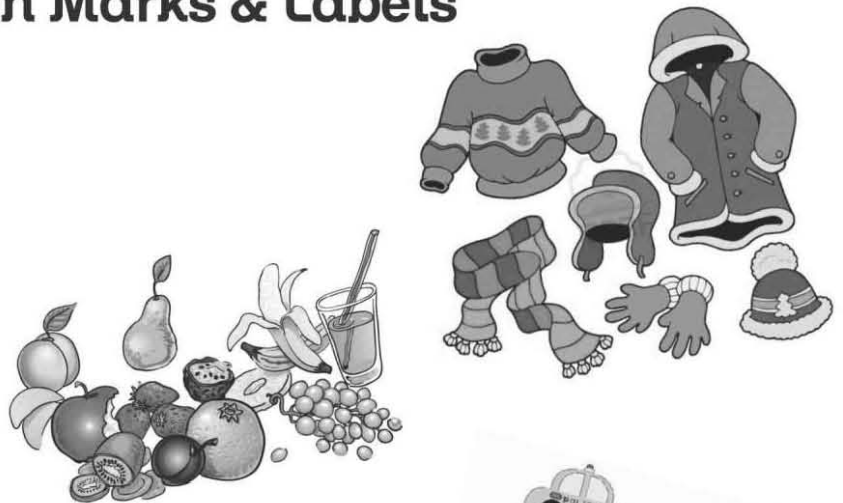
World Consumer Rights Day is celebrated on 15th of March every year and the **National Consumer Rights Day** on 24th of December.

Before you buy	While Buying	After you buy
<ul style="list-style-type: none"> ● Planning in advance is very essential. ● Do a brief research while buying any product ● Enquire about past performance of a product/ service ● Check for any Standardisation/Certification Mark ● Enquire about reputation & past performance of the seller/service provider ● Don't buy under any sales/salesman pressure ● Decide the features you need in a product/service ● Compare price at different stores 	<ul style="list-style-type: none"> ● Check terms of Guarantee/Warranty/Maintenance etc, and get it signed/sealed by dealer ● Check Manufacturing details , expiry date/ best before/ use before ● Insist on a proper sale bill/receipt/invoice/voucher with proper address, serial number, name of seller/manufacturer/service provider, contact number etc ● Ask seller/service provider to show demo (in case of electronic products etc) ● Check for any hidden cost e.g. extra charges, delivery fee, making charge, assembling/installation charge,etc ● Check return or exchange policy of the store ● Read every document related to goods & service very carefully before signing ● Be careful while giving personal/financial details. ● Be aware of tempting/luring/misleading offers/advertisement ● Take your time. Don't buy in hurry. 	<ul style="list-style-type: none"> ● Keep all guarantee/warranty /receipts/bills/invoice/voucher/e transaction order receipt etc documents with proper care ● Read and follow product or service care instructions ● In case any fault is found, contact the seller / dealer /service provider immediately. Don't try to repair/meddle it yourself ● In case any correspondence is made (by written application or by e-mail) keep a record in case of any legal necessity. ● Seek immediate redressal. Don't wait too long

Consumer Tips / Guide










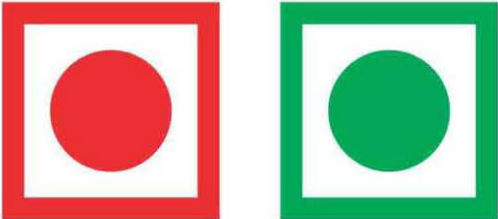
- **Standard/Certification Marks & Labels**
- **Clothes/Textiles**
- **Food Products**
- **Electronics/Gadgets**
- **Jewellery**
- **Transport**
- **Electricity/Power Sector**
- **Real Estate**
- **Banking**
- **Telecommunication**
- **Purchasing Drugs/Medicines**
- **Cosmetics**
- **Packers & Movers**
- **TPDS (Targeted Public Distribution System)**

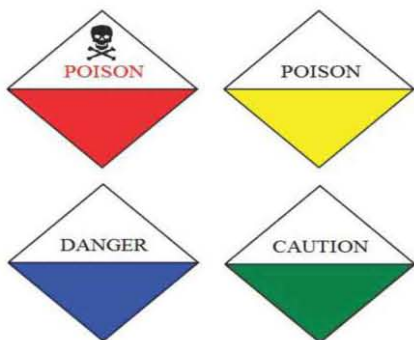


Standard / Certification marks & labels

Through a system of certification & standardization Government of India (GoI) has fixed some standards to be followed in respect of some products. These marks/labels is given to a product which fulfil those standards with respect to quality in terms of raw materials used, packaging, durability etc. These certifications are managed by various agencies, and hold various statuses before the law. Some of these marks are mandatory for such products to be manufactured or to be placed in the Indian market while some of the marks hold only an advisory status or voluntary. All the industrial standardization and industrial product certifications are governed by the "Bureau of Indian Standards" (BIS - the national standards organization of India), the national standards organization of India, while standards for other areas (like agricultural products) are developed and managed by other governmental agencies. Some of these standardization marks/labels are as follows.

	<p style="text-align: center;">ISI Mark (Indian Standards Institute)</p> <p>For industrial products. Certifies that a product conforms to a set of standards laid by the Bureau of Indian Standards.</p>
	<p style="text-align: center;">FPO Mark</p> <p>"Food Products Order" a mandatory mark for all processed fruit products in India. Certifies that the product was manufactured in a hygienic 'food-safe' environment.</p>
	<p style="text-align: center;">AGMARK</p> <p>A certification mark employed on agricultural products in India, assuring that they conform to a set of standards. AGMARK standards cover quality guidelines for 205 different commodities spanning a variety of Pulses, Cereals, Essential Oils, Vegetable Oils, Fruits & Vegetables, and semi-processed products like Vermicelli.</p>

 <p>The logo is a circular emblem with a green border. Inside, the text 'NON POLLUTING VEHICLES' is written in white on a dark green background. The outer ring of the circle contains the text 'Conforming to Low on Emission under CMCVP' in white.</p>	<p align="center">NON POLLUTING VEHICLE MARK</p> <p>Mark on motor vehicles certifying conformity to the Bharat Stage emission standards.</p>
 <p>The logo features a blue triangle with a white circle inside, containing a red dot. Below the triangle, the text 'मानक: पथप्रदर्शक:' is written in red, and 'Bureau of Indian Standards' is written in red below that.</p>	<p align="center">BIS HALLMARK</p> <p>It is a hallmarking system for gold as well as silver jewellery sold in India certifying to the purity of the metal. It certifies that the piece of jewellery conforms to a set of standards laid by the Bureau of Indian Standards, the national standards organization of India.</p>
 <p>The logo shows a stylized green plant growing from a red and white base, with a blue arc above it containing the text 'India Organic'.</p>	<p align="center">INDIA ORGANIC</p> <p>It is a certification mark for organically farmed food products manufactured in India. Those standards ensures that the product or the raw materials used in the product were grown through organic farming, without the use of chemical fertilizers, pesticides, or induced hormon</p>
 <p>The logo is a simple line drawing of a pot or bowl with a lid, enclosed within a circle.</p>	<p align="center">ECOMARK</p> <p>It is a certification mark issued by the BIS to products conforming to a set of standards aimed at the least impact on the ecosystem.</p>
 <p>Two square symbols are shown side-by-side. The left one has a red border and a red circle in the center. The right one has a green border and a green circle in the center.</p>	<p align="center">VEGETARIAN & NON-VEGETARIAN MARK</p> <p>The Vegetarian mark (green dot symbol) and the Non-vegetarian mark (brown dot symbol). Either of this is mandatory for packaged food products. To distinguish between vegetarian and non-vegetarian food</p>



TOXICITY LABEL

Mandatory on the containers of pesticides sold in India. Identifies the level of toxicity of the pesticide in four levels.

Red label – Extremely Toxic – e.g. Monocrotophos, zinc phosphide, ethyl mercury acetate, and others.

Yellow Label - Highly Toxic – e.g. Endosulfan, carbaryl, quinalphos, and others.

Blue Label – Moderately Toxic – e.g. Malathion, thiram, glyphosate, and others.

Green Label – Slightly Toxic – e.g. Mancozeb, oxyfluorfen, mosquito repellent oils and liquids, and most other household insecticides

Counterfeit/Duplicate Products

It is estimated that India has a \$2 billion fake market which is involved in making counterfeit/ duplicate products of the reputed brands of medicines, daily wear, chocolates, electronics, cigarettes, cosmetic products etc. Because of resemblance (e.g. the labels, logo, packaging) consumers are often unaware that they are not buying the genuine products that merely 'resemble' what they actually want. The predominant drivers behind buying these products are – illiteracy, lack of awareness, low price, escaping taxes, etc. but there are many serious problems regarding these products e.g. health & environment incompatibility, legal action, no warranty on products, etc. These products also flout Intellectual Property rights. Yet the producers & Government are trying to control this menace by implementing several innovations, e.g. Bar coding, hallmarks, etc. but ultimate responsibility lies on the consumer's awareness (e.g. by simply checking the genuine packaging, safety certification label etc). Consumer need to understand how they will benefit from foregoing purchases of counterfeit or pirated products to be inspired to change, and also understand and appreciate the full repercussions of their counterfeit purchases.



International Organization for Standardization




The International Organization for Standardization known as **ISO**, is an international standard-setting body composed of representatives from various national standards organizations. Founded in 1947, the organization promotes worldwide proprietary, industrial and commercial standards. It is headquartered in Geneva, Switzerland. India is a member of ISO. ISO is a voluntary organization whose members are recognized authorities on standards, each one representing one country. Members meet annually at a General Assembly to discuss ISO's strategic objectives. ISO's main products are international standards. ISO also publishes technical reports, technical specifications, publicly available specifications, technical corrigenda, and guides.

Do you know

Disclaimers such as – “Goods once sold will not be taken back”, “No exchange”, “No refund under any circumstances” printed on bills/receipt/invoice etc. are misleading and do not carry any legal weight.

Clothes / Textiles

Tip1 - While buying clothes check following logo/marks which has been designed by Government of India (or accepted worldwide) to provide collective identity to all kinds of textile products in India. These marks not only popularize the products but also serve as a proof of guarantee from a trusted brand.

Handloom Mark		Insist on this mark for genuine hand woven products. This logo has been designed by the Ministry of Textiles for genuine hand woven products.
Silk Mark		Insist on this mark while buying silk clothes. It is logo designed by Ministry of Textiles for symbolising quality assurance as well as protecting the consumer's interest.
Wool Mark		This is a certification mark recognised throughout the world for quality wool products.

Tip 2 – When buying textile product in packaged form or any form check whether it includes different mandatory declarations or not e.g.- Name/ Address of manufacturer/mill, importer, month & year in which product is packed/imported/manufactured.

Tip 3- Store reputation is another important factor that can be easily be gained from your neighbours and friends.

Tip 4 – Check the washing instructions.

Tip 5 – In case you are buying cloths from a showroom look for the labels to verify genuineness.

Tip 6 – Special care should be taken while buying clothes for baby/childrens. Check out the product used as well as hooks, buttons etc used in it from safety point of view.

Tip 7 - If you have a complaint about faulty items, shop notices such as "No Refunds" or "No Exchanges" do not limit your rights. Some shops display these notices, particularly during the sales, but this does not take away your rights under consumer protection law if the goods are faulty.

Food Products

It is important for consumers to think about food safety at each step, from shopping, to cooking, to cleaning, to storing leftovers to help avoid food borne illness. Smart buying is the first step to ensure the safe and healthy consumption of food. While buying food items from market following points need to be properly checked & verified –




- ▶ **Ingredients**
- ▶ **Expiry Date (Best Before/ Use Before Date)**
- ▶ **Certification Marks/Labels (e.g. FPO, Agmark)**
- ▶ **Veg/ Non Veg Symbol (Green/ Red Dot)**
- ▶ **Storage/Use Instructions**
- ▶ **Allergy Instructions/Advice**
- ▶ **Nutrition Information**

Tip 1 – Avoid cheap and colourful food with hazardous colour additives. If the food items are perishable, check if it has been stored in freezer / cold storage properly.

Tip 2 – Avoid food products without any manufacturer address. You have no recourse in case of any problem.

Tip 3 – Check for following Food Marks/ Labels -

	<p style="text-align: center;">FPO Mark</p> <p>Food Products Order, a mandatory mark for all processed fruit products in India. Certifies that the product was manufactured in a hygienic 'food-safe' environment</p>
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	<p style="text-align: center;">AGMARK</p> <p>A certification mark employed on agricultural products in India, assuring that they conform to a set of standards. AGMARK standards cover quality guidelines for 205 different commodities spanning a variety of Pulses, Cereals, Essential Oils, Vegetable Oils, Fruits & Vegetables, and semi-processed products like Vermicelli.</p>
<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  <p>Red</p> </div> <div style="text-align: center;">  <p>Green</p> </div> </div>	<p style="text-align: center;">VEGETARIAN & NON-VEGETARIAN MARK</p> <p>The Vegetarian mark (green dot symbol) and the Non-vegetarian mark (brown dot symbol). Either of this is mandatory for packaged food products. To distinguish between vegetarian and non-vegetarian food.</p>

Tip 4 – Preserve the bills.

Tip 5 – Avoid buying food sold in unhygienic condition. If the food is prepared in unsanitary or unhygienic conditions bring it to the notice of the Health Officer of your city.

The Food Safety and Standards Authority of India (FSSAI) has been established under Food Safety and Standards Act, 2006 which consolidates various acts & orders that have hitherto handled food related issues in various Ministries and Departments. FSSAI has been created for laying down science based standards for articles of food and to regulate their manufacture, storage, distribution, sale and import to ensure availability of safe and wholesome food for human consumption.

In case of violation of food standards & safety, public can inform the Commissioner Food Safety or Food Safety Inspectors of their respective State/ UT for inspection of food business, sample testing, testing for adulteration etc.

Do You Know	
Adulterated Food	Junk Food
<p>Adulteration in food is normally present in its most crude form, prohibited substances are either added or partly or wholly substituted. In India normally the contamination/adulteration in food (Milk, Spices, Sweets, Oil etc) is done either for financial gain or due to carelessness and lack in proper hygienic condition of processing, storing, transportation and marketing. This ultimately results that the consumer is either cheated or often become victim of diseases.</p>	<p>Junk foods are often eaten in instead of regular food, an essential Indian diet that consists of wholesome chapatis and vegetables or snacks like upmas and idlis. Junk foods typically contain high levels of calories from sugar or fat with little protein, vitamins or minerals. Foods commonly considered junk foods include salted snack foods, gum, candy, sweet desserts, fried fast food, and sugary carbonated beverages.</p>

Such types of adulteration are quite common in developing countries or backward countries. However, adequate precautions taken by the consumer at the time of purchase of such produce can make him alert to avoid procurement of such food. It is equally important for the consumer to know the common adulterants and their effect on health.

Not surprisingly eating junk food leads to a sense of starvation both physically and mentally, as the feeling of satiation and contentment that comes after a wholesome meal is absent. Most of the times these junk foods contain colors that are laced with colors, those are often inedible, carcinogenic and harmful to the body. These foods and their colors can affect digestive systems, the effects of it emerging after many years. For children who have less vision of the heart disease, cancer, high blood pressure or diabetes that might befall them decades later, the tentacles of a junk food environment are virtually inescapable.

Food Poisoning/Food Borne Diseases

Causes	Symptoms	Treatment
<p>Food poisoning occurs when you swallow food or water that contains bacteria, parasites, viruses, or toxins made by these germs. Most cases are caused by common bacteria such as Staphylococcus or E. coli. Foodborne illness usually arises from improper handling, preparation, or food storage at grocery stores, restaurants, or homes. Some common causes are -</p> <ul style="list-style-type: none"> ● Frozen or refrigerated foods that are not stored at the proper temperature or are not reheated the right amount ● Raw fish or oysters ● Raw fruits or vegetables that 	<p>Symptoms from the most common types of food poisoning usually start within 2 - 6 hours of eating the food. That time may be longer or shorter, depending on the cause of the food poisoning.</p> <p>Possible symptoms include:</p> <ul style="list-style-type: none"> ● Abdominal cramps ● Diarrhea (may be bloody) ● Fever and chills ● Headache 	<p>Immediately consulting a Doctor as soon as possible is most important step to be taken in case of food poisoning. Make sure your body has the proper amount of fluids.</p> <p>Getting enough fluids and learning what to eat will help keep you or your child comfortable. You may need to:</p> <ul style="list-style-type: none"> Manage the diarrhoea Control nausea and vomiting Get plenty of rest <p>You can drink oral rehydration mixtures (mixed with fresh water) to replace fluids and minerals lost through vomiting diarrhoea.</p>

<p>have not been washed well</p> <ul style="list-style-type: none"> ● Raw vegetables or fruit juices and dairy products (look for the word "pasteurized," which means the food has been treated to prevent contamination) ● Undercooked meats or eggs ● Water from a well or stream, or city or town water that has not been treated 	<ul style="list-style-type: none"> ● Nausea and vomiting ● Weakness (may be serious) 	<p>If you have diarrhoea and are unable to drink or keep down fluids, you may need fluids given through a vein (by IV).</p>
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HACCP (Hazard Analysis and Critical Control Point)

First used in USA , it is a process control system designed to identify and prevent microbial and other hazards in food production. It includes steps designed to prevent problems before they occur and to correct deviations as soon as they are detected. Such preventive control system with documentation and verification are widely recognized by scientific authorities and international organizations as the most effective approach available for producing safe food. In this manner, HACCP is referred as the prevention of hazards rather than finished product inspection.

All businesses involved in the food supply chain from producers to retailers can use HACCP. Enterprises include, but are not restricted to, those linked with – e.g. fruits, vegetables, dairy products, meat products, bakery, spices, fish, confectionary,

Electronics / Gadgets

There are numerous options when it comes to buying electronics or gadgets, from items that make life a little easier to those that enhance home entertainment. Most of the time we rely on advertisements or some other information (e.g. friends talk, social networking chats etc) rather giving time on a brief research while buying electronic products. Following tips will be helpful while buying electronics / gadgets.

Tip 1 - The first step is to shop only with reputable companies, especially when buying electronic gifts.

Tip 2 – For availing warranty, purchase bills are must. These bills should always be kept. Check whether the product/item code, stamp of the shop/authorised dealer, date of purchase, amount paid etc are mentioned in the bill or not. It is also very important to examine the details of the warranty carefully, and to note the life of the warranty, when buying electronic gifts. Product registration and rebates are other important elements. Many types of electronics must be registered immediately to activate the warranty.

Tip 3 - If you're shopping online, be sure to check out reseller ratings and product reviews.

Tip 4 - If you're shopping in an electronics shop or discount store, always ask if items are new, if they are closeouts, or if they have been refurbished.

Tip 5 - Do some research or ask a knowledgeable sales representative about any soon to be released technologies. This way, you can better ensure that your electronic gifts will be compatible with other components and will not instantly become outdated. If you find an electronic item on sale at an extraordinarily low price, it may be a good indicator that the product is quickly becoming obsolete.

Tip 6 - If your electronic gifts require shipping, it is generally wise to pay a little more for shipping and handling insurance and to keep your receipts. Electronic gifts tend to be fragile and you don't want them to arrive damaged. If they do not arrive in acceptable condition, you'll be able to get a refund or a replacement if your purchases are insured.

Tip 7 – Many shops deny checking of the product till you buy it. Check it at once at the shop only (where you have purchased it) after purchasing. You can ask for demo of the product before buying it. If any defect is found, return it immediately and ask for a replacement.

Making Electrical Appliances Energy Efficient

Lighting System

- Turn off lights when not in use. Many automatic devices can also help in saving energy used in lighting, e.g. – infrared sensors, automatic timers, dimmers, solar cells etc.
- Dirty tube lights/CFL/Bulbs reflect less light and can absorb 50% of the light.
- Fluorescent tube lights & CFLs convert electricity to visible light upto 5 times more efficiently than ordinary bulbs & save about 70% of electricity for the same lighting levels.
- 90% of energy consumed by an ordinary bulb (incandescent lamps) is given off as heat rather than visible light.

Room Air Conditioners (AC)

- Use ceiling or table fan as first line of defence against summer heat. Ceiling fans, for instance, cost about 30 paise an hour to operate – much less than air conditioners (Rs 10.00 per hour).

- One will use 3-5% of less energy for each degree air conditioner is set above 22°C (71.50 F). So set the thermostat of Room Air Conditioner at 25°C (77°F) to provide the most comfort at the least cost.
- Using ceiling or room fans allow you to set the thermostat higher because the air movement will cool the room.
- A good AC will cool and dehumidify the room in about 30 min, so use the timer and leave the unit off for some time.
- Keep the doors of air conditioned rooms closed as often as possible.
- Clean the air conditioner filter every month. A dirty air filter reduces air flow and may damage the unit. Clean filters enable the unit to cool down quickly and use less energy.
- If room AC is older & needs repair, it's very likely to be very inefficient. It may work out cheaper on life cycle costing to buy a new energy-efficient AC.

Refrigerators

- Make sure that refrigerator is kept away from all sources of heat, including direct sunlight, radiators (e.g. oven, cooking range etc).
- Check if there is leakage in rubber seal (used in door closing), because it will lower down the performance. Keep the door seals clean and tight.
- Refrigerator's motor & compressors generate heat, so allow enough space for continuous airflow around refrigerator.
- Allow hot and warm foods to cool and cover them well before putting them in refrigerator.
- When dust builds up on refrigerator's condenser coils, the motor works harder and uses more electricity. Clean the coils regularly to make sure that air can circulate freely.

Water Heater

- To help reduce heat loss, always insulate hot water pipes, especially where they run through unheated areas. Never insulate plastic pipes.
- By reducing the temperature setting of water heater from 600 to 500, one could save over 18 % of the energy used at the higher setting.
- Microwave Ovens & Electric Kettles
- Microwave save energy by reducing cooking time. In fact, one can save up to 50% on your cooking energy costs by using a microwave oven instead of a regular oven, especially for small quantities of food.
- Remember, microwaves cook food from the outside edge toward the centre of the dish, so if you're cooking

more than one item, place larger and thicker items on the outside.

- Use an electric kettle to heat water. It's more energy efficient than using an electric cook top element.
- When buying a new electric kettle, choose one that has an automatic shut-off button and a heat resistant handle.

Computers

- A computer that runs 24 hours a day, for instance, uses more power than an energy-efficient refrigerator.
- If your computer must be left on, turn off the monitor; this device alone uses more than half the system's energy.
- Setting computers, monitors, and copiers to use sleep mode when not in use helps cut energy costs by approximately 40%.
- Screen savers consume much energy. Start-ups and shutdowns do not use any extra energy, nor are they hard on your computer components. In fact, shutting down when you are finished using them actually reduces system wear and saves energy.

Jewellery

Besides an item of special occasion or gift, jewellery has special value as investment too. So, utmost precautions should be taken while buying jewellery.



BIS Hallmark

It is a hallmarking system for gold as well as silver jewellery sold in India certifying to the purity of the metal. It certifies that the piece of jewellery conforms to a set of standards laid by the Bureau of Indian Standards, the national standards organization of India. BIS hallmarking Scheme is voluntary in nature and is operating under BIS Act, Rules and Regulations. It operates on the basis of trust and thus it is desirable that aspect of quality control are in built in the system responsible for managing quality.

A Hallmark, consists of five components i.e. BIS Mark, the Fineness number (corresponding to given caratage), Assaying and Hallmarking Centre's Mark, Jeweller's identification Mark and year of Marking denoted by a code letter and decided by BIS (e.g. code letter `A' was approved by BIS for year 2000, `B' being used for the year 2001 and `C' for 2002 and 'J' for 2008). The marking is done either using punches or laser marking machine. The BIS hallmark, a mark of conformity widely accepted by the consumer bestow the additional confidence to the consumer on the purity of gold jewellery.

Purity/Fineness

958	Corresponding to 23 Carat
916	Corresponding to 22 Carat
875	Corresponding to 21 Carat
750	Corresponding to 18 Carat
585	Corresponding to 14 Carat
375	Corresponding to 9 Carat

Q. What is Karat (Carat)? Why do the jewellers mention 22 Karat ?

Ans. 24 Karat is pure gold, but it is too soft and ornaments made out of it may not last longer. In India what we get from jewellery is usually 22 Karat Gold. That means it contains a certain percentage of other metals like Cadmium and Copper. 22 Karat means it contains $(22/24) * 100 = 91.6$ percentage Gold and remaining percentage contains other metals. That is why it is known as 916 Gold.

Suppose it is 21 Karat Gold, then it contains $21/24 * 100 = 87.5$ percentage Gold. So to get more value, make sure that you are buying 22 Karat Gold.

Q. How do Jewellers Calculate Price of Gold ?

Ans. Jewellery price include the following:

1. Price of gold as per market rate for the day * number of grams of gold
2. Making charges
3. Wastage charges
4. VAT

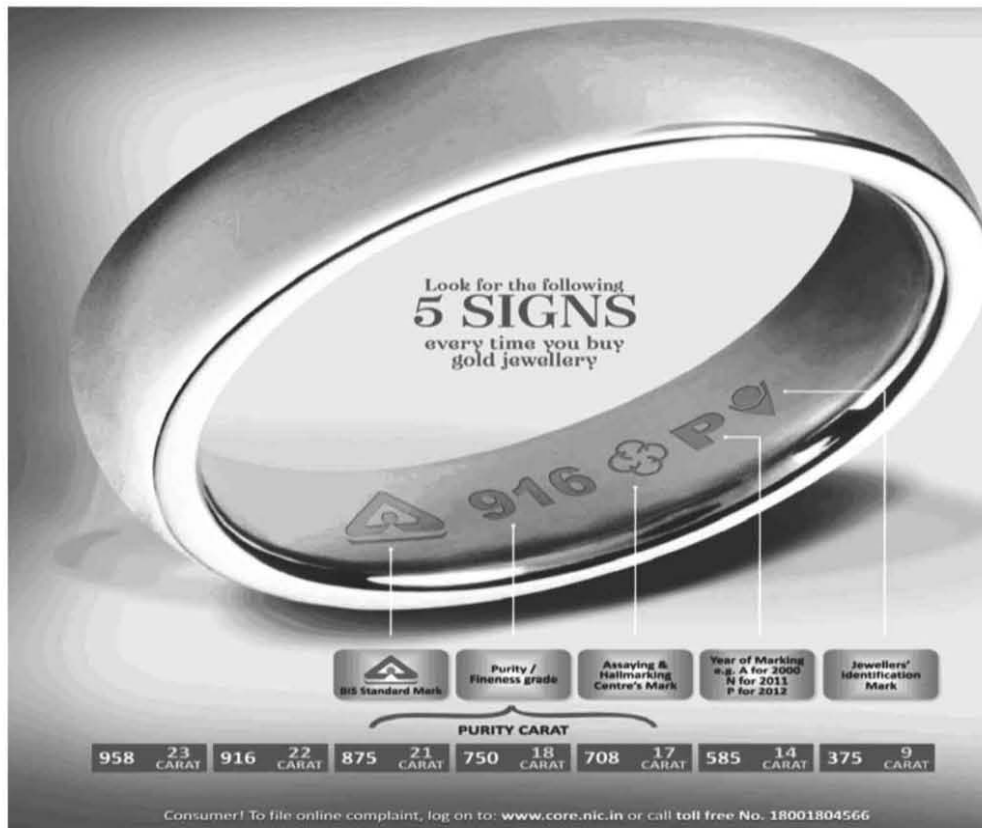
Suppose you are buying jewellery worth 8gm gold and the market price for gold is 20000 for 8gms.

The price of jewellery = 20000 + making charges + wastage charges + VAT

Q. What are Making Charges?

Ans. Making charges are the cost involved in making jewellery from pure gold. It includes the price of additional metals and labour charges of the goldsmith. Most jewellers will club making charge and wastage charge together and name it as value addition charge. Some may charge it separately. Here also you can negotiate to reduce the price.

Gold Jewellery



- Check BIS hallmark for purity. Yet this hallmarking is voluntary in nature but still many jewellery brand and shops are now using it to win confidence of customer.
- Always ask for bill/invoice and keep it safely. It will be helpful while selling your gold.
- Buyers usually return to sell to the same jeweller from whom they bought gold. But brace for a price short of expectation. A jeweller's price will be around 5-10% lower than that quoted in newspapers or websites because of labour costs involved.
- Ask the salesperson about return policies and certificates of authenticity when purchasing gold jewellery.

Silver Jewellery

BIS has also launched hallmarking of Silver Jewellery/Artefacts in 2005.

Platinum Jewellery

Platinum is another precious metal used in jewellery. Recently it is much in demand because of its durability. A platinum hallmark identifies the type and purity of the metal used to create a piece of jewellery. Identifying the platinum hallmark gives you the reassurance that the precious jewellery you have chosen is high quality platinum which will last a lifetime. All platinum jewellery is hallmarked and there are a number of symbols or marks that should be displayed on a piece of jewellery to indicate that it is high purity platinum.



In India Platinum jewellery is stamped with a Pt950 mark, shown on the right (including other marks also e.g. 950 Plat, 950Pt, Pt950, Plat, 900Pt, Pt900, or 900Plat). Each of these markings refers to the percentage of platinum used in the piece.

Do You Know



White Gold

There are various colours of Gold available, of which White Gold is one of the most popular and Fashionable. White gold is an alloy of gold and at least one white metal, usually nickel, manganese or palladium. Like yellow gold, the purity of white gold is given in karats. For example, alloys which are mixed 14 parts gold to 10 parts alloy create 14 karat gold, 18 parts gold to 6 parts alloy creates 18 karat, and so on. This is often expressed as the result of the ratio, i.e. : $14/24$ equals 0.585 and $18/24$ is 0.750.

A common white gold formulation consists of 90 wt.% gold and 10 wt.% nickel. The alloys used in jewellery industry are gold-nickel-copper-zinc. Palladium and nickel act as primary bleaching agents for gold; zinc acts as a secondary bleaching agent to attenuate the color of copper.

Transport

Road Transport

Roads and Highways are strips of land. These provide routes for travel by automobiles or any other vehicles. Roads work as arteries of the economic, social and cultural health of a country by transporting men and materials overtime. The various modes of road transport include vans, buses, auto rickshaws, motorbikes, mopeds, bi-cycles etc. Public transport is the predominant mode of motorizes local travel. Buses occupy over 90% of public transport in Indian cities and is cheap and convenient for all classes of society. Services are mostly run by government owned state corporations.

The policies for road transport, road safety and national highways are formulated by The Ministry of Road Transport and Highways which is the top moat organization under Central Government, with the aim to increase efficiency of the road transport system in the country.

The Motor vehicle Act, 1988 provides procedures for issuance of licenses, making standards for components and parts of Motor vehicles, Standards for emission, provision for enhanced compensation in cases "hit and run" and "no fault liability" motor accidents, provision for payment of compensation by insurer to the extent of actual liability of victims of motor accidents, implementation of Road Safety Councils and so on.

Do You Know

Bharat Stage Emission Norms

Prescribed Emission Limits		
	CO(g/km)	(HC+Nox) g/km
BS I	2.72/3.16*	0.97/1.30*
BS II	2.20	0.50
	-	HC Nox
BSIII	2.30	0.20 0.15
BS IV	1.00	0.10 0.08

* Lower values are for type approval and the higher for conformity of production

Instituted by Central Pollution Control Board (CPCB), these norms are made to regulate the emission of air pollutants from internal combustion engines like motor engines etc. In simple terms this is a benchmark to measure pollution making capacity of a vehicle. All new vehicles manufactured after the implementation of the norms have to be compliant with the regulations. Since October 2010, Bharat stage III norms have been enforced across the country. In 13 major cities (NCR, Mumbai, Kolkata, Chennai, Bengaluru, Hyderabad, Ahmedabad, Pune, Surat, Kanpur, Lucknow, Sholapur, Jamshedpur and Agra) Bharat stage IV emission norms have been in place since April 2010.

Indian Railways

It is an Indian state-owned enterprise, owned and operated by the Government of India through the Ministry of Railways. It is the biggest Government institution of India which gives more than 17 Lakh people employment. Indian Railways is the largest railway system of Asia and the second largest railway system of the world.

All the information relating to train train schedules routes, fares, online reservation options, claims and refunds, passenger booking status and other announcements are available on the website of Indian railways - www.indianrailways.gov.in, www.indianrail.gov.in, www.irctc.co.in etc.

The passenger can approach the railway claims tribunal with benches (established under Railway Claims Tribunal Act, 1987) in different parts of the country if not satisfied with the decision of Railway Administration, which provides much relief to the rail users by way of expeditious payment of compensation to the victims of all rail accidents and to those whose goods are looser or damaged in rail transit. Information is also available at - www.rct.nic.in

Do You Know

- **Indian Railways is one of the world's largest railway networks comprising 115,000 km (71,000 mi) of track over a route of 65,000 km (40,000 mi) and 7,500 stations. As of December 2012, it transported over 25 million passengers daily (over 9 billion on an annual basis).**
- **During journey if a passenger finds that AC (Air Conditioner) of an AC coach is not operative, then the passenger is entitled for refund of the difference between the fare of AC and non-AC coach. In this regard the passenger has to collect a certificate from the TTE/Guard for proving his/her claim.**
- **Every passenger is entitled for certain amenities/facilities (e.g. food, bedding, cleanliness etc) during travel (depends on class of journey). If they aren't provided or are of inferior quality then the passenger is entitled for appropriate refund from rail authorities.**

- In case of death or injury caused due to train accident or dacoity during train journey the passenger is entitled for compensation
- Every train has a “Complaint Book” in which a Passenger can record his/her complaint. It is available with the guard or the train superintendent during their journey.
- Complaint can also be filed with the concerned Station master, Additional General manager/Director, Public Grievances.

Unclaimed/ Suspicious Object or Activity

If a passenger notice any unclaimed, suspicious object or activity anywhere in and around the railway stations' premises or inside train he/she should immediately inform Railway Protection Force (RPF) or Government Railway Police (GRP) or the Railway Personnel on duty or competent civil administrative authorities.

Airlines / Air Transport

Air transport is the most modern means of transport which is unmatched by its speed, time- saving and long-distance operation. It is very important for a large country like India. Through it one can easily reach to remote and inaccessible areas. The airlines sector has seen incredible rush in the business with inclusion of many private airlines. It is important to know what to do when standards and quality of services offered are compromised.

Some important points to be remembered –

- **A Passenger should be made aware of facilities being provided by the airlines through their respective websites**
- **If a Flight is cancelled, the amount paid by the passenger should be refunded immediately by the airlines office, if cash payment was made and positively within 7 days in case of payment made through credit card.**
- **Passengers who have not been informed at least 3 hours in advance about the cancellation of the flight on which they were scheduled to travel, shall be compensated by the Airlines for the inconvenience, refund of ticket prices, if the passenger does not wish to travel and by facilities at the airport.**
- **No Airlines can refuse to carry persons travelling in a stretcher or incubator, when they are escorted by a person who will cater to their needs.**

Frequent Complaints related to Air Transport

- Reservation/Ticking Errors
- Poor quality of service on board the aircraft and on the airport
- Abrupt cancellations
- Unreasonable Delays
- Loss/Damage of baggage

What to do when I have a complaint?

Complaint can be made 1. On Board 2. At the Airport.

- **On Board a passenger may request for the comment/complaint forms which are available on board the aircraft, or you can write the complaint on plain paper and hand it over to the captain. Always make two copies ensure that your copy is acknowledged by the Captain or senior crew member.**
- **At the Airport a passenger can express his/her grievance to the customer service executive by approaching the Airlines desk. He/she Meet the duty officer/Airport manager concerned and handover a complaint letter.**
- **In case of no response from the service provider, consumers can approach the appropriate District Consumers Redressal Forum for redressal of the complaint/s.**

Electricity / Power Sector

The electricity sector in India had an installed capacity of 233.929 GW as of December 2013, the world's fourth largest. This sector is mostly controlled by Government of India's Public Sector Undertakings. The Ministry of Power is the top most body responsible for development of electrical energy in our country.

Frequent Complaints related to Electricity sector:

- Electricity Supply Breakdown
- Defective/Non Functioning of meters
- Wrong Billing
- Delay in providing service/responding to complaint
- Voltage fluctuation

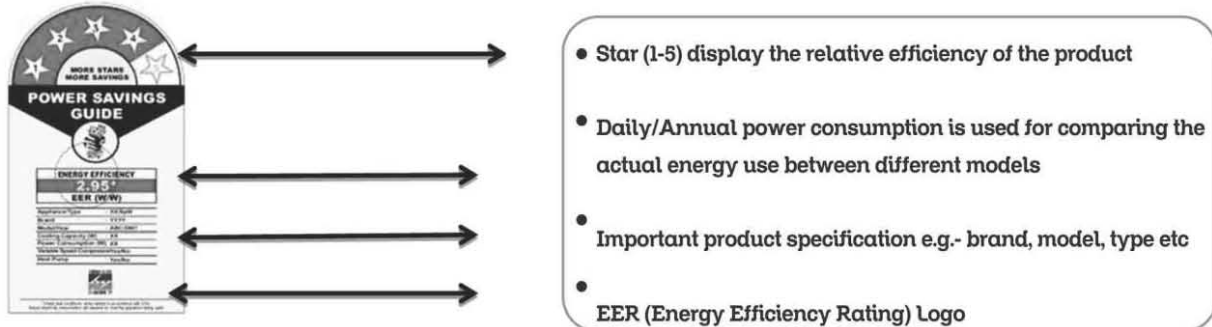
Consumer can submit a written petition to grievance redressal forum/officer of the respective area for redressal. If the issue is not resolved at that stage, consumers have the option of approaching the Electricity Ombudsman of the particular state.

Bureau of Energy Efficiency (BEE) Label



The Bureau of Energy Efficiency is an agency of the Government of India, under the Ministry of Power created in March 2002 under the provisions of the nation's 2001 Energy Conservation Act. The agency's function is to develop programs which will increase the conservation and efficient use of energy in India. The government has proposed to make it mandatory for all appliances in India to have ratings by the BEE starting in January 2010.

BEE has launched S & L (Standards & Labelling Scheme) scheme as voluntary basis under National Energy Labelling Program on 18th May 2006, covering 11 products phase wise. These are – Frost Free Refrigerator, Tubular Fluorescent Lamp, Room Air Conditioners, Direct Cool Refrigerator, Distribution Transformer (to be covered under Phase – I) & Induction Motors, Agricultural Pumps, Ceiling Fans, LPG Stoves, Electric Geyser & Colour TV (to be covered under Phase – II).



Real Estate

India's Real Estate Industry is the second largest industry next only to agriculture in terms of the contribution it makes to the gross domestic product (GDP) and the employment generation. Moreover, its share of contribution to the country's GDP is expected to increase only in the years to come.

The GDP contribution of this sector at current prices is approx. 6.5% or Rs.1, 37,000 crores i.e., over 30 billion US dollars. Similarly the commercial property market has compounded annual growth rate of over 30% during the last 5 years across major cities in India along with a phenomenal increase in demand for

office space. To be more precise, the next five years will see a rise of six percent from its present share of five percent contributed towards the GDP.

The availability of credit and an increase in income levels has led to a spurt in the housing and construction sector.

Persons booking apartments or engaging the services of a builder/construction company are also "consumers" and can approach the Consumer Disputes Redressal Forums if there are any deficiencies in service

Frequent Complaints against builders are

- Usage of substandard materials in construction
- Delay in handling over possession.
- Construction in violation of approved plan
- Arbitrary increase in cost of construction
- Documents not handed over

While booking or buying a flat/house

- Ask for approved plan from the local municipal or town planning authority
- Get a copy of building permit
- Get copies of relevant sale deed of the property
- Get copies of detailed drawings including structural details
- Check on the credentials of your builder/architect/engineer
- See if there are any hints of earlier encumbrances or multiple sales of the same property
- Check for the authenticity of stamp papers and property tax receipts
- Ensure transfer of the entire undivided share of the land

Grievances Redressal

If you have a complaint relating to structural defects/other deficiencies in construction in the flat /house you have purchased, you can:

- Get a licensed surveyor to access your flat and give you a report on the structural defects.
- If you have not taken possession, write a complaint letter to the builder/promoter listing the defects and demand that they are attended to before making the full payment.
- If you have already paid in full, then, you can list the defects in your letter to the builder/promoter and demand rectification and compensation.

Banking

India has a large network of banks and other financial institutions spread across the length and breadth of the country. The banks basically keep the depositors money safely and return it on demand to the depositor with interest. Apart from this the banks offer variety of other services like lending money to assist setting up of or growth of business, manufacture or trade. thus, banks play a more varied role in providing services and have become big business themselves.

One should be aware of rights as a consumer when he/she opens an account in a bank

General Banking Tips :

While Opening a bank account

- Learn about the minimum balance requirements.
- Know the penal provisions if the balance falls below the minimum stipulated amounts or if cheques issued are bounced
- Ask for details of charges, if any, for issue of cheque books and limits fixed on number of withdrawal, cash drawings etc.

Take proper care of your cheque book. A signed bearer cheque getting into wrong hands would mean a loss

Check if there is adequate amount in your account before issuing cheques

When there is a loss of cheque, report it to the bank immediately and give a Stop Payment Instruction to them

Constantly review account information for obvious errors

Here we have tried to provide an overview of the consumer issues in the banking sector, the regulations involved and the possible solutions.

Commercial Banking

Financial Services

Cheques

Consumer Issues

- Dishonor of Cheque when there were sufficient funds
- Non credit of cheque collected
- Cheque misplaced
- Cheque bounced for fault of the bank
- Cheque missing from the drop box
- Cheque with forged signatures

Regulation/ Legislations

- The Banking Ombudsman Scheme, 2006
- Negotiable Instruments Act, 1881 (NIA)
- Reserve Bank of India Act, 1934
- Banking Regulation Act, 1949
- Consumer Protection Act, 1986

Redressal possibilities

The listed problems will come under section 2(1)(g) of Consumer Protection Act (CPA) if the consumer forum is satisfied it is a deficiency in service on the part of the bank.

The redressal possible under CPA and the Banking Ombudsman Scheme is compensation for the loss suffered by the individual. Courts at their discretion can also award compensation for mental agony. Interest to be awarded for the delay in settlement lies in the range of 8 %-18%.

According to NIA, there are civil and criminal liabilities too in case of forged signatures

- (1) Imprisonment up to two years
- (2) Fine upto twice the amount of cheque, or
- (3) Both



Loans

Consumer Issues

- Non-issuance of proper receipt on loan repayment.
- Interest rate changed on housing loan from 8% to 12.75%.
- Non-observance of RBI Directives on interest rates.
- Non-acceptance of application for loans without furnishing valid reasons to the applicant.
- Non-adherence to the provisions of fair practices code for lenders as adopted by the bank.
- Non-observance of RBI guidelines on engagement of recovery agents by banks.
- Non-observance of any other direction or instruction of the RBI as may be specified by the RBI for this purpose from time to time.

Regulation/ Legislations

- The Banking Ombudsman Scheme, 2006
- Reserve Bank of India Act, 1934
- Banking Regulation Act, 1949
- Consumer Protection Act, 1986

Redressal possibilities

- The Supreme Court has held that loans such as personal loans, credit card loans and housing loans amounting to less than Rs. 10 lakhs can be referred to Lok Adalats.
- The RBI can issue temporary ban on bank's recovery agents for engaging in abusive practices.
- The listed problems will come under section 2(1) (g) of CPA if the consumer forum is satisfied it is a deficiency in service on the part of the bank.
- The redressal possible under CPA and the Banking Ombudsman Scheme is compensation for the loss suffered by the individual. Courts at their discretion can also award compensation for mental agony. Interest to be awarded for delay in settlement of claim lies in range of 8 %-18% depending on the decision of the court.

Credit Cards/Debit Cards/ ATM

Consumer Issues

- Credit card statements not being delivered
- ATM / Credit card / Debit card lost
- Unsolicited cards being issued
- Unsolicited loans with credit card facilities being offered
- Endless marketing calls from banks after reaching a threshold limit for availing various types of loans
- Default informing Credit Information Bureau before following the due procedure for credit card repayment
- Card issuing bank unilaterally upgrading the account of the holder
- ATM not dispensing the money but debiting the amount
- Pre-closure charges at the time of pre-closure of credit facilities
- No use of the ATM card but service charge worth Rs. 3,500/- deducted
- Lower amount dispensed from the ATM

Regulation/ Legislations

- The Banking Ombudsman Scheme, 2006
- Information Technology Act, 2000
- Reserve Bank of India Act, 1934
- Banking Regulation Act, 1949
- Consumer Protection Act, 1986

Redressal Possibilities

- The Banking Ombudsman may award compensation not exceeding Rs 1 lakh to the complainant for mental agony and harassment only in the case of complaints relating to credit card operations. The Banking Ombudsman will take into account the loss of the complainant's time, expenses incurred by the complainant, and harassment and mental anguish suffered by the complainant while passing such award.

- The amount, if any, to be paid by the bank to the complainant by way of compensation for any loss suffered by the complainant is limited to the amount arising directly out of the act or omission of the bank or Rs 10 lakhs, whichever is lower.
- The listed problems will come under section 2(1) (g) of CPA. if the consumer forum is satisfied it is a deficiency in service on the part of the bank. The redressal possible under CPA is compensation for the loss suffered by the individual. Courts at their discretion can also award compensation for mental agony

M-banking

Consumer Issues

- No connection despite new PIN being issued
- Poor quality service
- Change in mobile number not updated.
- Payment done through m-banking debited twice
- Payment done for mobile recharge debited but no credit in the prepaid service
- Incompatible with lower version mobiles

Regulation/ Legislations

- The Banking Ombudsman Scheme, 2006
- Information Technology Act, 2000
- Banking Regulation Act, 1949
- Reserve Bank of India Act, 1934

Redressal Possibilities

- The listed problems will come under section 2(1) (g) of CPA if the consumer forum is satisfied it is a deficiency in service on the part of the bank. The redressal possible under CPA and the Banking Ombudsman Scheme is compensation for the loss suffered by the individual. Courts at their discretion can also award compensation for mental agony.
- Interest to be awarded for delay in settlement of claim lies in range of 8 %-18% depending on the

- decision of the court

General

Consumer Issues

- Payment of lower interest rate on a Fixed Deposit
- Interest not paid on excess amount deposited in violation of PPF rules.
- Cash wrongly debited but not credited back by the bank
- Non payment of Pension Fund
- Refusal to open an account.
- Fraudulent transfer of money from the account

Regulation/ Legislations

- Reserve Bank of India Act, 1934
- Banking Regulation Act, 1949
- Consumer Protection Act, 1986

Redressal Possibilities

- The listed problems will come under section 2(1) (g) of CPA if the consumer forum is satisfied it is a deficiency in service on the part of the bank.
- The redressal possible under CPA is compensation for the loss suffered by the individual. Courts at their discretion can also award compensation for mental agony.
- Interest to be awarded for delay in settlement of claim lies in range of 8 %-18% depending on the decision of the court.

According to CPA section 2(1)(g), deficiency means fault, imperfection, shortcoming or inadequacy in the quality, nature and manner of performance which is required to be maintained by or under any law for the time being in force or has been undertaken to be performed by a person in pursuance of a contract or otherwise in relation to any person.

According to CPA section 2 (1) (o), service means service of any description which is made available to potential users and includes, but not limited to, the provision of facilities in connection with banking, financing insurance, transport, processing, supply of electrical or any other energy, board or lodging or both, housing construction, entertainment, amusement or the purveying of news or other information, but does not include the rendering of any service free of charge or under a contract of personal service.

Online Banking

E-banking has become the necessity these days. The technology and security standards are of prime importance as the entire base of Internet banking rests on it. Also the competition has increased to such an extent that the one who is not compatible with the changing environment is not able to survive for long. E-banking comprises of Internet Banking, Smart Cards, Debit Cards, Credit Cards, Automated Teller Machines and Charge Cards etc.

Be Alert of

Look-alike websites which might induce you to disclose sensitive information and then trick you. Always monitor your transaction. Review your order confirmation, credit card and bank statement as soon as you receive them to make sure that you are being charged online for transactions you made. In case of irregularities, report immediately.

Credit Cards

The credit card craze has created a tremendous change in the lifestyle of people as they don't have to carry cash around the places they go and which may cause a theft of the money. A simple credit card is enough to buy all the goods they want and pay the money later.

This has caused a big change in the world where traditional rules are being replaced by new ones which are being used to change the world we live in rapidly and giving rise to rising diplomats who can spend as they please and are not hard pressed for cash and hence live a

newer and different lifestyles which is different from the past ones thus giving rise to the phrase- 'Credit cards- creator of a new lifestyle'.

Credit cards are now available with lots of features in addition to the payment convenience and credit period. To promote the usage of card, most banks offer certain reward points and cash-back schemes. However, similar to two sides of coin, there are many problems as well that makes one skeptical about the usefulness to the credit card. A few common issues that people face are:-

- Purchasing items which are not required thus landing in vast debts
- Not being aware of the hidden costs
- Excessive billing
- Erroneous debit/credit
- Misplacing the card leading to fraudulent transactions
- Purchasing items which are not required thus landing in vast debts
- Torture by recovery agents

To protect themselves, consumers should be very caution while using credit cards

- Never get attracted by various offers promotions of the credit card companies. Go for one that would be suitable for you.
- Ask in detail about rate of interest, service charges, the offer period, etc.
- By no means give your PIN number to anyone
- Always remember to ask for the receipt after using the card
- If you lose card, inform credit card company immediately and make sure that the card is blocked.
- Make it a point to settle the entire amount before the credit period is over. Otherwise, you will end up paying higher rates of interest.

WHAT IS PIN?

PIN stands for Personal identification numbers. It is numerical code used in many electronic financial transactions. PINs are usually used in conjunction with user names or other passwords. They are also usually required when using bank debit or credit cards, and most banks or financial institutions issue PINs separately from the cards through the mail. PINs should be known only to the users and never disclosed to anyone else.

Are You Aware?

As per Reserve Bank of India regulations, banks and credit card companies cannot deploy collection agents for recovery without prior information to the consumer. The agents should not make anonymous or threatening calls and should not resort to intimidation or harassment of any kind against any person in their debt collection effort.

Redressal of Complaints:

Do not put up with inferior or fraudulent service. Send a complaint letter/written representation to the 'Service Provider', and ensure you receive an acknowledgment, either hand deliver the letter or send it by registered or speed post with acknowledgment. If there is no response from the service provider within the time frame stated or if you are not satisfied with the reply received, you could -

- 1) **File a complaint with 'The Banking Ombudsman' which is a quasi judiciary authority. It has the power to summon both parties i.e., the bank and its customer, to facilitate resolution of complaint through mediation. A complainant can file a complaint with the Ombudsman simply by writing on a plain paper. He/she can also find it online at : www.bankingombudsman.rbi.org.in or by sending an email.**

OR

- 2) **File a consumer complaint with the appropriate Consumer Disputes Redressal Forum.**

Non Banking Financial Companies (NBFCs)

Non-Banking Financial Companies (NBFC) have rapidly emerged as an important segment of the Indian financial system. Moreover, NBFCs assume significance in the small business segment as they primarily cater to the credit requirements of the unorganized sector such as wholesale & retail traders, small-scale industries and small borrowers at the local level.

NBFCs are broadly divided into three categories namely :

- (i) NBFCs accepting deposits from banks (NBFC-D).
- (ii) NBFCs not accepting/holding public deposits (NBFC-ND).
- (iii) core investment companies (i.e. those acquiring share/securities of their group/holding/subsidiary companies to the extent of not less than 90% of total assets and which do not accept public deposits).

Differences between Banks and NBFCs?

While the functions of NBFCs are just like banks, there are few differences between both the institutions. These are:

- (i) NBFC cannot accept demand deposits.
- (ii) NBFC is not part of the payment and settlement system as well as it cannot issue cheques drawn on itself .
- (iii) deposit insurance facility of Deposit Insurance & Credit Guarantee Corporation is not available for NBFC depositors unlike in the case of banks.

Telecommunication

Telecommunications is crucial for growth and modernity. It is one of the fastest sectors and has immense potential for future growth. As a prime support service needed for rapid growth and modernisation of all sectors of the economy.

Do You Know ?

India operates one of the largest telecommunication networks in Asia comprising over 25,394 telephone exchanges with a capacity of 272.2 lakh lines and 226.3 lakh working connections. India's telecommunication network is the second largest in the world based on the total number of telephone users (both fixed and mobile phone). It has one of the lowest call tariffs in the world enabled by the mega telephone networks and hyper-competition among them. It has the world's third-largest Internet user-base.

Major sectors of the Indian telecommunication industry are :

- I) **Telephony**
- ii) **Internet**
- iii) **Television broadcasting.**

Do You Know?

Indian Telecom Industry started in 1851 when the first operational land lines were laid by the government near Calcutta (seat of British power). In 1881 the Telephone services were introduced in India and telephone services were merged with the postal system in 1883.

Department of Telecommunications (DOT) was established which was an exclusive provider of domestic and long-distance service that would be its own regulator (separate from the postal system). Government has two wholly owned companies which were created as: the Videsh Sanchar Nigam Limited (VSNL) for international telecommunications and Mahanagar Telephone Nigam Limited (MTNL) for service in metropolitan areas in 1986. In 1990's the opening up of economy led to the benefits of telecom Industry. In 1994 the National Telecom Policy (NTP) was formulated which was the first attempt to give a comprehensive roadmap for the Indian telecommunications sector. Telecom Regulatory Authority of India (TRAI) was created in 1997. It was formed to act as a regulator to facilitate the growth of the telecom sector. Cable services and Broadband services also come under purview of TRAI.

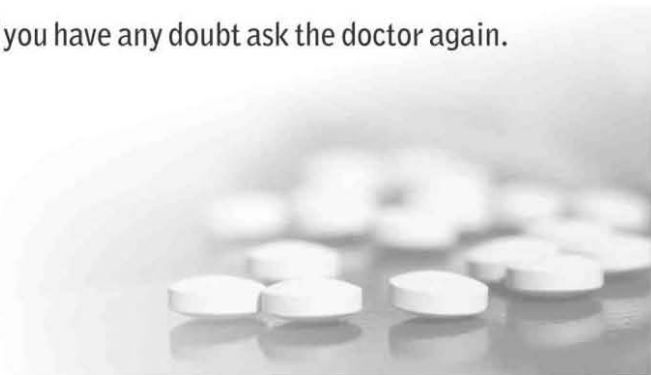
Principal points to remember

- * No value added services, like the hello tune, caller tune, welcome tune, etc. can be activated by the service provider without the permission of the consumer.
- * A tariff plan once offered by a service provider should be made available to the subscriber for a minimum period of 6 months from the date of his enrollment into that tariff plan.
- * Whenever a subscriber roams into another license area he can be charged for the roaming facility only when he chooses to either make or receive a call while roaming and no rental is to be charged.
- * A pre-paid subscriber can demand itemized bills from the service provider, for any period during the last 6 months, on paying a prescribed fee (not to exceed Rs.50/-).
- * Service providers are required to refund security deposits within a period of 60 days. Delay should be compensated with an interest @ 10 % per annum.
- * When the post-paid subscribers' usage and other charges reach 80% of the credit limit, the service providers are required to intimate them about the same rebates if fault is not attended within the prescribed period.
- * To avoid unsolicited SMS and calls, subscribers can register their telephone number with their service provider for inclusion in the National 'Do Not Call' Registry (the process varies from one service provider to another).
- * Group representation can be made to Telecom Disputes Settlement and Appellate Tribunal (TDSAT) for redressal of grievances.

Purchasing Drugs/ Medicines

Your pharmacist supervises an important part of your health care by providing the medications prescribed by other health care professionals. It is important that you are proactive and communicate honestly with your chemist.

- * Self Medication is very dangerous, so always consult a Registered Medical Practitioner.
- * Always check date of manufacture and date of expiry.
- * Verify the name of medicine by cross checking with the prescription.
- * Check the dosage thoroughly before consuming the medicine, if you have any doubt ask the doctor again.
- * Always check the Maximum Retail price on the strips.
- * Demand for bill with details of batch number etc.
- * Any complaints can be filed to the Local Drug Inspector.



Fraudulent Online Pharmacies

Fraudulent online pharmacies can also hurt your wallet. They may not have security processes in place to protect your personal information (ex. credit card numbers and your home address), putting your privacy at risk. They may also charge you for medicines you never received. Be suspicious if an online pharmacy:

- * Allows you to buy medication without a prescription from your doctor.
- * Offers medication at high discounts that seem too good to be true.
- * Is not licensed and has no physical address in India.
- * Sends unsolicited emails (spam) offering cheap drugs.
- * Does not have a licensed pharmacist available to answer your questions.

“Jan Aushadhi” Stores

(medicine at lower prices)



Jan Aushadhi Medical store is a chain of medical store initiated by the Central Government to offer quality generic medicines at much lower prices. Jan Aushadhi Medical Store have been opened in many places in Andhra Pradesh, Chandigarh, Delhi, Haryana, Orissa, Punjabi, Rajasthan, Uttarakhand, West Bengal etc.

Jan Aushadhi Price v/s Market Price

Name of the Salt	Dosage	Pack	Jan Aushadhi Price*	Average Market Price
Tab. Ciprofloxacin	250 mg	10	11.10	55.00
Tab. Ciprofloxacin	500 mg	10	21.50	97.00
Tab. Diclofenac	100 mg	10	3.35	36.70
Tab. Cetrizine	10 mg	10	2.75	20.00
Tab. Paracetamol	500 mg	10	2.45	10.00
Tab. Nimesulide	100 mg	10	2.70	25.00
Cough Syrup	110 ml	Liquid	13.30	33.00

*As per advertisement issued by Ministry concerned.

Jan Aushadhi Toll Free Helpline No.

1800 180 80 80

Jan Aushadhi Stores in Chandigarh

24x7 Jan Aushadhi Generic Drug Store, PGIMER, Chandigarh

Jan Aushadhi Store, Governmental Medical College, Sector 32

Jan Aushadhi Store, Multi Speciality Hospital, Sector 16

Cosmetics

What are Cosmetics?

Cosmetics are products intended to be applied to the human body for cleansing, beautifying, promoting attractiveness, or altering the appearance without affecting the body's structure or functions.

You may be wondering whether or not people actually believe cosmetic ads. The answer appears to be an emphatic "Yes!". In reality, some cosmetics are not as healthy as they claim to be. This is not to say that they are harmful to your health, but the benefits they promise are often not actually significant. For an example, we will look at Aloe Vera. Many lotions, creams, and other skin products contain a claim on their label saying that the product contains Aloe Vera. Although Aloe Vera has been used for the relief of itchy, scratchy, and burning skin for thousands of years, most cosmetics do not contain enough of the plant extract for it to actually have an effect. This is because Aloe Vera is quite expensive to manufacture and handle, so adding significant amounts to any product would skyrocket the price. Obviously, the constant barrage of beautiful people shown using cosmetics has an effect on how the everyday consumer spends his/her money on health products.

Cosmetics run the gamut from eye shadow to deodorant sprays. And consumers' concerns and questions are just as varied as the products themselves.

Consumers are so confused by the products out there because they all do so many different things, so it's important to send them away with a very clear understanding of product usage.

While buying cosmetics :

- * Remember that colors are mostly chemicals
- * Remember not to get carried away by colorful and misleading advertisements
- * Always check the date of manufacture and date of expiry
- * Consult other users

Common terms used in Cosmetic Products

Some of the more common terms used in cosmetics that consumers should be aware of include:

Natural: Implies that ingredients are extracted directly from plants or animal products as opposed to being produced synthetically. There is no basis in fact or scientific legitimacy to the notion that products containing natural ingredients are good for the skin.

Hypoallergenic: Implies that products making this claim are less likely to cause allergic reactions. There are no prescribed scientific studies required to substantiate this claim. Likewise, the terms "dermatologist-tested," "sensitivity tested," "allergy tested," or "nonirritating" carry no guarantee that they won't cause skin reactions.

Alcohol Free: traditionally meant that certain cosmetic products do not contain ethyl alcohol (or grain alcohol). Cosmetic products, however, may contain other alcohols, such as etyl, stearyl, cetearyl, or lanolin, which are known as fatty alcohols.

Fragrance Free: implies that a cosmetic product so labeled has no perceptible odor. Fragrance ingredients may be added to a fragrance-free cosmetic to mask any offensive odor originating from the raw materials used, but in a smaller amount than is needed to impart a noticeable scent.

Noncomedogenic: Suggests that products do not contain common pore-clogging ingredients that could lead to acne.

Shelf Life (Expiration Date): the amount of time for which a cosmetic product is good under normal conditions of storage and use, depending on the product's composition, packaging, preservation, etc. Expiration dates are, for practical purposes, a rule of thumb, and a product may expire long before that date if it has not been stored and handled properly.

Cruelty Free: implies that products have not been tested on animals. Most ingredients used in cosmetics have at some point been tested on animals so consumers may want to look for "no new animal testing," to get a more accurate indication.

The list of ingredients, once again, can help consumers determine if there is any significant difference between products labelled similar to the above, and competing brands that don't make these claims.

Packers & Movers

Various packers/movers companies/service providers are working throughout the Country which ensure delivery of all type of luggages to a destination, in case a person wants to shift his/her place of resident/office from one place to another. Following precautions have to be taken by the Consumer before booking his/her luggage through a packer or booking agent -

- Verify credential & balance sheet of the Packing & Moving Company in advance before booking your luggage.
- Don't just rely on the marketing companies that refer you to a Packing & Moving company. Verify thoroughly before assigning your luggage to a mover/packer.

Targeted Public Distribution System (TPDS)

TPDS is an Indian food security system, established by the Government of India under Ministry of Consumer Affairs, Food, and Public Distribution and managed jointly with state governments in India, it distributes subsidized food and non-food items to India's poor. Major commodities distributed include staple food grains, such as wheat, rice, sugar, and kerosene, through a network of Public distribution shops, also known as Ration shops established in several states across the country. Food Corporation of India, a Government-owned corporation, procures and maintains the Public Distribution System.

The Department of Food & Supplies and Consumer Affairs, Chandigarh Administration, manages TPDS in Chandigarh for regulating production, supply and distribution of, and trade and commerce in, essential commodities with a view to maintain or increase supplies thereof and secure their equitable distribution and availability at fair prices by enforcing the Essential Commodities Act, 1955 and various Control Orders made thereunder. Recently the Department has been successful in implementing National Food Security Act 2013 in Chandigarh. Besides this the Department is also working on successful implementation of "Smart Card based Public Distribution System" (SCbPDS) project.

Instructions for Card Holders (Applicable in Chandigarh)

1. Only the person/persons whose name appears on this card is/are entitled to draw the ration of controlled items like sugar/wheat/rice/kerosene etc., from the authorized fair price shop on production of this card.
2. This card should not to be handed over to any other person or left with the fair price shop holder.
3. This card is issued on the production of surrender certificate from the Civil Supplies Authorities of the area from which the individual comes to U.T. Chandigarh.
4. The card holder should intimate any change in the number of family members immediately on account of birth/death/marriage/departure from station.
5. In case a member of family leaves the station and does not reside with the family for a continuous period of two months, his name be got deleted from the card and certificate obtained from the Department.

6. New born baby shall be included in the ration card on production of a birth certificate.
7. When a card holder it to leave U.T., Chandigarh permanently he/she shall get this card deleted from the Registration Register of the Fair Price Shop from where he draws his ration and surrender his card in the office of issue and obtain a surrender certificate.
- 8 This card is usually valid only for the address which is recorded on it and for the persons whose names appear on it Ration card for Govt. Accommodation is issued in the name of allottee.



Instructions for fair price shop owners (Applicable in Chandigarh)

He / She Shall

1. Register all the Distribution Cards, allocated to his shop by the office of District Food and Supplies Officer, Union Territory, Chandigarh, in a register and obtain signature of the card holders in the same and submit a duplicate copy of Registration in the office of the District Food and Supplies Officer, U.T., Chandigarh.
2. Enter in every Distribution Card, registered with him, the registration number along with his full signature and his stamp on the space provided for the purpose.
3. Check the number of members of the family as indicated at the relevant page of the Distribution Card with the entries in his register quarterly, and intimate the change, if any, promptly to the District Food and Supplies Officer along with full particulars of the relevant card.
4. Record all the entries regarding issue of food grains, sugar, kerosene oil, etc., in the relevant columns along with date of issue in the card and initial the same so as to avoid double issue of commodities to the card holder.

5. Not be authorized except with the prior written permission of the District Food and Supplies Officer, to issue sugar to the card holder in respect of the card on which no issue have been made for a continuous period of two months. He shall delete such card immediately from his registration book and intimate the office.
6. On receipt of the request form the card holder in the event of transfer and change of residence, delete from his register the concerned card and issue a certificate of deletion to the individual and intimate to the office accordingly.
7. Under no circumstances the FPS owner shall keep in his custody/possession valid or surrendered Distribution Card.
8. Don't register any card unless specifically authorized to do so by District Food and Supplies Officer, U.T., Chandigarh.

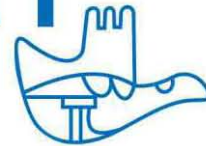
In case of complaint/s



Regarding Ration cards / Smart Cards Fresh ration card, New ration card or Surrender Certificate/ Addition - Deletion/ Change of Name / Duplicate (lost, tear) Ration Card for all these problem consumer may contact at the District Food & Supplies and Consumer Affairs, UT, Chandigarh, Sector-17 to the DFSO, AFSO or concerned Area Inspectors.

Toll-free No (1800-180-2068) and office land line phone no. 0172 2703956 has also been made functional for the benefit of the consumer so that the grievance/complaint of the needy can be sorted out.

FILING A COMPLAINT



Step 1

- Understanding the Complainant & complaint
- Some Helpful Definitions

Step 2

- Writing Complaint
- Model Form of Complaint

Step 3

- Approaching Relevant Forum
- Instructions for filing complaints in District Forum/State Commission, UT, Chandigarh

How can I file a complaint ?

STEP 1 **Understanding Complainant & Complaint**

1. A consumer ; (for definition of Consumer please read "Highlights of Consumer Protection Act 1986" section in this book)
2. Any voluntary consumer association registered under the Companies Act, 1956, or under any other law for the time being in force; or
3. The Central Government or any State Government, who or which makes a complaint;
4. One or more consumers, where there are numerous consumers having the same interest;
5. In case of death of a consumer, his legal heir or representative

*As per the Section 24 A of the Act a complaint should be filed within two years from the date of cause of action. If a complaint has been filed after two years the complainant has to satisfy District Forum (or other appellate forum, as the case may be) that he has sufficient cause for not filing the complaint within such period.

"WHAT IS A COMPLAINT ?"

As per the provisions of the Act, complaint means any allegation in writing made by a complainant that -

1. an unfair trade practice or a restrictive trade practice has been adopted by any trader or service provider;
2. goods bought by him or agreed to be bought by him suffer from one or more defects;
3. the services hired or availed of or agreed to be hired or availed of by him suffer from deficiency in any respect;
4. a trader has charged for the goods mentioned in the complaint a price in excess of the price-
 - fixed by or under any law for the time being in force;
 - displayed on the goods or any package containing such goods;
 - displayed on the price list exhibited by him by or under any law for the time being in force;
 - Agreed between the parties;

5. goods which will be hazardous to life and safety when used are being offered for sale to the public, -
 - in contravention of any standards relating to safety of such goods as required to be complied with, by or under any law for the time being in force;
 - if the trader could have known with due diligence that the goods so offered are unsafe to the public;
6. services which are hazardous or likely to be hazardous to life and safety of the public when used, are being offered by the service provider which such person could have known with due diligence to be injurious to life and safety,

Some helpful Definitions

- * **Defect** - means any fault, imperfection or shortcoming in the quality, quantity, potency, purity, or standard which is required to be maintained by or under any law for the time being in force or as is claimed by trader, in relation to goods;
- * **Deficiency** - any fault, imperfection, shortcoming or inadequacy in the quality, nature & manner of performance which is required to be maintained under any law or to be performed by person in a contract in relation to service.
- * **Goods**- means every kind of movable property other than actionable claims and money; and includes stock and shares, growing crops, grass, and things attached to or forming part of the land which are agreed to be severed before sale or under the contract of sale.
- * **Manufacturer** - means a person who -
 - makes or manufactures any goods or parts thereof; or
 - does not make or manufacture any goods but assembles parts thereof made or manufactured by others or,
 - puts or causes to be put his own mark on any goods made or manufactured by others
- * **Service** - means service of any description which is made available to potential users and includes, but not limited to, the provision of facilities in connection with banking, financing, insurance, transport, processing, supply of electrical or other energy, board or lodging or both, housing construction, entertainment, amusement or the purveying of news or other information, but does not include the rendering of any service free of charge or under a contract of personal service.
- * **Spurious Goods & Services**- such goods & service which are claimed to be genuine but they are actually not so.

* **Trader** - in relation to any goods means a person who sells or distributes any goods for sale and includes the manufacturer thereof, and where such goods are sold or distributed in package form, includes the packer thereof.

STEP 2 WRITING COMPLAINT

Writing a Complaint

Usually, the consumer complaint is a simple document in which the facts and problems are mentioned along with attached evidence. Consumer courts are usually consumer-friendly and filing a consumer is very easy. Moreover, you do not even need a lawyer and argue your own case in these courts.

You can file a consumer complaint if you believe that deficient or damaged goods and services are given. You may also file a complaint if the 'free' offers promised is not given. Misleading information, overcharging for goods and hoarding are also covered under this Act.

A Complaint shall be instituted in a District Forum within the local limits of whose jurisdiction -

1. The opposite party or each of the opposite parties or any of the opposite parties at the time of institution of complaint actually or voluntarily resides or carries on business or has a branch office or personally works for gain
2. The cause of action, wholly or in part, arises

Some necessary facts or information to be given in Complaint are following -

- Particulars of Complaint (i.e. Name & Address of the Complainant)
- Particulars of Opposite Party (i.e. Name & Address of the Opposite)
- Details of Good/s purchased or Service obtained (i.e. name of the seller or service provider, date of purchase/service availed, rupees paid/details of cheque etc., cash memo/receipt/invoice/bill no., warranty or guarantee details if available, etc.)
- Defect/Deficiency in goods or services
- Loss suffered / expenses incurred
- Prayer/Relief claimed (e.g. removal of defect, replacement, refund, payment of compensation etc)
- Place, Date & Signature

MODEL FORM OF A COMPLAINT

COMPLAINT UNDER THE CONSUMER PROTECTION ACT, 1986

Before the Hon'ble District /State Consumer Disputes Redressal Forum/Commission at

1. Details of Complainant :

- (a) Name:.....
- (b) Address.....
- (c) Village/Tehsil, City and State,.....

2. Details of the Opposite party (i.e. against whom complaint is made) :

- (a) Name of shop/trader/manufacture/firm
- (b) Address:.....
- (c) Village/Tehsil, City and State.....

3. Particulars relating to goods/ services complained of (Attach photocopy of bill/invoice/ voucher/receipt etc.)

- (a) details of goods/service (along with quantum, date of purchase/service obtained, amount paid/cheque no. , etc)
- (b) This complaint relates to:
 - Defects in goods or deficiency in services (mention nature & extent of defects or deficiencies).
 - Unfair Trade Practice or Restrictive Trade Practice adopted by any trader or service provider (also mention statement about quality, warranty/guarantee, sponsorship etc).
 - Charging a price in excess of the price by a trader or the service provider in lieu of goods or services (give details of price fixed and price charged).
 - Goods hazardous to life and safety being offered for sale to the public.
 - Services which are hazardous or likely to be hazardous to life and safety of the public, etc.

4. How many times complainant made his/her representation before the opposite party and what was the result ?

- Give details of complaint made (in written form) before the opposite party.
- Details of response given by the opposite party (mention can also be made of opposite party not giving reply in written form).

5. Details of evidences relied upon by complainant against opposite party

6. Relief Claimed : e.g. -

- Refund & providing adequate cost to the aggrieved party
- Withdrawal of any hazardous goods from being sold in public
- Replacement of defective goods with new goods of similar features/description
- Payment of compensation for any loss or injury suffered by the Consumer
- Removal of defects in goods or deficiency in services
- Discontinuation of Restrictive or Unfair Trade Practice/s and ensuring no repeating

7. Prayer - Give details of prayer in following-

Therefore it is respectfully prayed that

Place:

Date:

COMPLAINANT

8. Verification - (Statement of truth about the facts given or declarations made or evidences produced before the forum), e.g.

I (Name of the Complainant/authorised representative/advocate/voluntary organisation).....s/d/w/oresident ofdo solemnly declare and state that the particulars stated above are true to the best of my knowledge and no part there of is false and nothing has been concealed there from.

Verified at this day of 2014

Enclosure/Annexure/Exhibit

DEPONENT

1.

2.

STEP 3

APPROACHING RELEVANT FORUM

Consumer should file complaint in the relevant forum. The worth/price/compensation claimed in respect of good/s or service/s is the determinant of competency and jurisdiction of a forum, the details of which is as follows -

If the price or compensation claimed is	You should approach
Upto 20 lacs	District Forum or District Consumer Disputes Redressal forum
More than 20 lacs & upto 1 Crore	State Commission or State Consumer Disputes Redressal Commission
More than 1 Crore	National Commission or National consumer Disputes Redressal Commission

Powers of The Authority Include

- Refund & providing adequate cost to the aggrieved party
- Withdrawal of any hazardous goods from being sold in public
- Replacement of defective goods with new goods of similar features/description
- Payment of compensation for any loss or injury suffered by the Consumer
- Removal of defects in goods or deficiency in services
- Discontinuation of Restrictive or Unfair Trade Practice/s and ensuring no repeating

Instructions for filing complaints in the District Forum/State Commission, U.T., Chandigarh

To redress the grievances of the consumers, the Chandigarh Administration has established One State Commission and Two District Forums, under the Consumer Protection Act, 1986 in Union Territory of Chandigarh at Plot no. 5-B, Sector 19-B, Madhya Marg, Chandigarh. The main functions & features of these Redressal Agencies are as under :-

1. **Any person, who buys any goods and hires any service within Union Territory, Chandigarh for a consideration, dissatisfied with the quality of goods and hired services can file a complaint in the District Forum or State Commission if the claim is upto Rs. 20 lacs or above Rs.20 lacs to Rs.1 Crore, respectively.**
2. **Consumer is required to file three sets of complaint on plain paper along with affidavit/evidence plus similar sets of complaints for the respondents either by post or in person.**
3. **Advocate is not necessary for filing and contesting the complaint.**
4. **Complaint upto Rs. 20 lacs must be filed alongwith a court fee in the shape of bank Draft/Postal Order in favour of 'The President, District Forum - I, U.T., Chandigarh' and in the complaint case above Rs. 20 lakhs to Rs. 1 crore, the court fee should be in favour of 'The Secretary, State Commission, U.T., Chandigarh'.**

COURT FEE TABLE

Sr. No.	Total value of goods or services and the compensation claimed	Amount of fee payable
(1)	(2)	(3)
District Forum		
(1)	Upto one lakh Rupees - For complaints who are under the Below Poverty Line holding Antyodaya Anna Yojana cards	Nil
(2)	Upto one lakh Rupees - For complaints other than Antyodaya Anna Card holders	Rs. 100
(3)	Above one lakh and upto five lakh Rupees	Rs. 200
(4)	Above five lakh and upto ten lakh Rupees	Rs. 400
(5)	Above ten lakh and upto twenty lakh Rupees	Rs. 500
State Commission		
(6)	Above twenty lakh and upto fifty lakh Rupees	Rs. 2000
(7)	Above fifty lakh and upto one crore Rupees	Rs. 4000
National Commission		
(8)	Above one crore Rupees	Rs. 5000

5. **Priority is given to the Senior Citizen and Widow consumers for redressing their grievances**
6. **Enquiry regarding filing of complaint may also be made at phone No. 2700172 and 179 from the office of District Forum, U.T., Chandigarh.**



Important Contacts/Helplines & Address



National Consumer Helpline No.

Toll Free - 1800-11-4000(BSNL/MTNL Users)
(All working days - Mon-Sat, 09:30 AM to 05:30 PM)
Other Users Dial - 011- 27006500, 27662955, 56, 57, 58
(normal call charges applicable)

District/State Consumer Disputes Redressal Commission, UT, Chandigarh

Landline - 0172 - 2700183, 2700172, 2700179, Fax No. 0172 - 2784225

Office Address

Plot No. 5 -B, Sector 19 B, Madhya Marg, Chandigarh 160019

Department of Food & Supplies and Consumer Affairs, UT, Chandigarh

Toll Free - 1800-180-2068, Landline - 0172-2703956

Office Address

Food, Civil Supplies and Consumer Department, Annexe of MC Building, Sector 17, Chandigarh -
160017

Department of Weights & Measures, UT, Chandigarh

Landline - 0172 - 2653140

Office Address

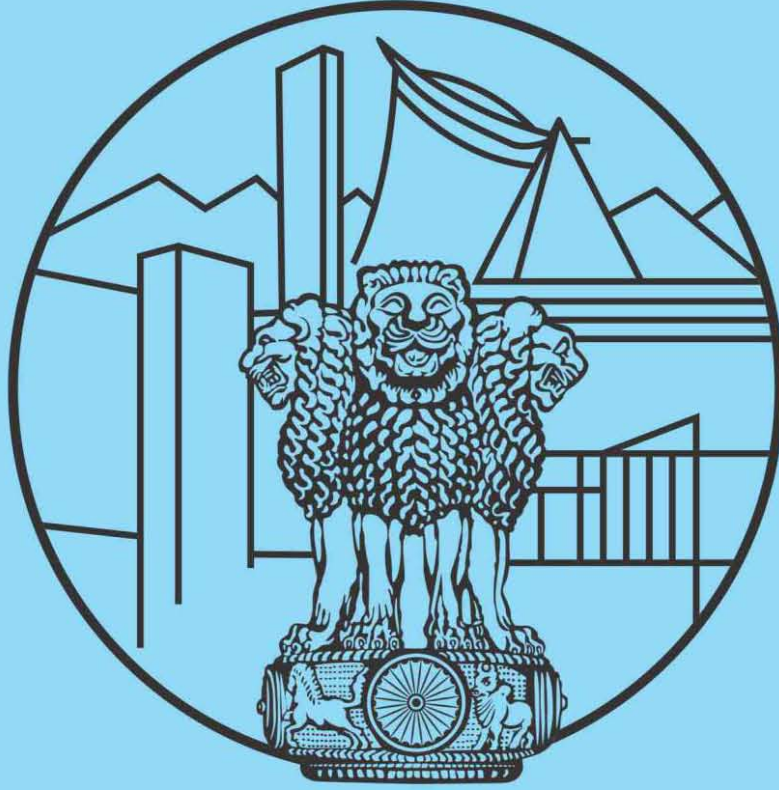
Controller, Weights & Measurement Department
39, DIC Building, Industrial Area- II, Chandigarh - 160002

Disclaimer



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सत्यमेव जयते

**Department of Food & Supplies and Consumer Affairs
Chandigarh Administration
Annexe of MC Building, Sector 17
Chandigarh - 160017**