सत्यमेव जयते

Consumer Handbook

JAGO GRAHAK JAGO

Department of Consumer Affairs
Government of India

Consumer Handbook

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Government of India

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RAM VILAS PASWAN

उपभोक्ता मामले,
खाद्य और सार्वजनिक वितरण
मंत्री
भारत सरकार
नई दिल्ली–110 000 001
MINISTER
FOR CONSUMER AFFAIRS,
FOOD & PUBLIC DISTRIBUTION
GOVERNMENT OF INDIA
NEW DELHI-110 001

MESSAGE

I am happy to know that the Department of Consumer Affairs, Ministry of Consumer Affairs, Food and Public Distribution in association with the Centre for Consumer Studies, Indian Institute of Public Administration, New Delhi is bringing out a Consumer Handbook to educate and empower the consumers. It meets a long felt need for such a Handbook which includes comprehensive information in a simple language and illustrations about the rights, responsibilities and the protections available to the consumers against exploitation.

I am sure the consumers will take full advantage of the valuable information this Handbook offers, and also share it with their family and friends. It is important that all consumers are made aware of their rights and responsibilities. I would request various state governments and other stakeholders to translate this Handbook in various languages for larger benefit of the consumers.

I congratulate the Department of Consumer Affairs, GoI and the Centre for Consumer Studies, Indian Institute of Public Administration for their laudable efforts in bringing out this Handbook.

Dated: 30.06.2015
Place: New Delhi

(Ram Vilas Paswan)

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MINISTRY OF CONSUMER AFFAIRS, FOOD AND PUBLIC DISTRIBUTION
Department of Consumer Affairs
KRISHI BHAWAN, NEW DELHI-110001

FOREWORD

Globalization and liberalization have broadened and deepened the linkages of national economies with the worldwide market for goods and services. The movement of capital goods and services across international boundaries has resulted in progressive breakdown of trade barriers and increasing integration of the world market. This has widened consumer choices, minimized costs, maximized efficiencies and has provided value for money for the consumers. However, at the same time the quality of goods and services remains a manor area of concern for the consumers, just as deceptive, unfair and unscrupulous practices of traders and service providers.

The market for consumers is becoming ever more complex, requiring consumers to navigate and process increasing amounts of information and make appropriate choices. Consumer education that inculcates skills, knowledge and understanding necessary to prevent consumer detriment and enhance consumer protection has therefore become a necessity.

Consumers, thus, need access to reliable information about rights, responsibilities and the protection available to them while engaging with market place. Consumer Handbook prepared by the Department of Consumer Affairs, Ministry of Consumer Affairs, Food & Public Distribution, Government of India in association with the Centre for Consumer Studies, Indian Institute of Public Administration, New Delhi is a step in this direction. The Handbook provides consumers with the options they need to make informed decisions; to guard against deceptive practices and weigh potential risks and benefits in the open market. It is a practical, easy to use guide in the ever changing consumer landscape.

I am confident that the consumers will find this Handbook useful. I also request the various stakeholders particularly the VCOs to make use of this Handbook to educate and empower the consumers.

Dated: 23.06.2015
Place: New Delhi

(C. Viswanath)

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PREFACE

Consumption is an important facet of life. The pace and scope of consumption has broadened under the forces of globalisation, liberalisation and technological innovations. As the products and markets are becoming increasingly complex, there is need for empowering and educating the consumers; to make them skilled and informed so that they can understand their rights and responsibilities. Consumer Education aims to empower, enable, equip the consumers and provide them tools of self-reliance. Empowered consumers make optimal decisions, know their rights, and can complain and seek redress when their rights are violated. Empowered consumers who complain and assert their rights are also effective in helping businesses to innovate and improve. Consumer Education also benefits the society by creating more active and informed citizens.

Interest in consumer education seems to be growing rapidly among public policy makers, consumer protection personnel, educators, and business executives throughout the world as a vehicle for improving both consumers' functional competency and satisfaction. The Department of Consumer Affairs, Ministry of Consumer Affairs, Food and Public Distribution, Government of India in association with the Centre for Consumer Studies, Indian Institute of Public Administration, New Delhi has brought out a Consumer Handbook which is an endeavour to provide answers to common consumer questions and empower them with practical tools to resolve their consumer problems. This Handbook contains useful consumer information, which can help consumers to protect their consumer rights and get value for their money. We acknowledge the use of material from various sources particularly internet and publications of various departments / organisations. We do not claim any copyright on such material. This has been used only to provide full information to the consumers.

We are grateful to Shri Keshav Desiraju, Former Secretary, Department of Consumer Affairs; Shri G. Gurucharan, Additional Secretary, Department of Consumer Affairs; Shri Manoj Kumar Parida, Former Joint Secretary, Department of Consumer Affairs and other Officers for their valuable inputs and support they extended in preparation of this Handbook. We are also thankful to Shri Anil K. Gupta, from Publication Section, IIPA for getting the Handbook printed in time.

Dated: June 22, 2015
Place: New Delhi

Suresh Misra
G.N. Sreekumaran
Sapna Chadah

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இடம் : ஹென்றி ஸ்ட்ரீட், டெரிக் ஜங்ஷன், நாகர்கோயில்.

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NEED OF CONSUMER PROTECTION

Consumers play a vital role in the economic system of any nation. Consumers are the key players in the market place and their consumption patterns greatly influence the society and the economy. In the modern philosophy of marketing, consumer is supposed to be the 'king' and business is expected to provide maximum possible satisfaction to consumers. Technology has made available a variety of goods and services to the consumers from all over the world, which are only a click away. New products and services throng the market every day, many of which disappear very soon. Coupled, with the revolution in information technology the consumers are facing new challenges, such as cyber-crime, plastic money, unsustainable consumption, global warning etc., which affects them in a number of ways. The consumer who is referred to as 'king' is actually a 'victim' of the market malpractices. Producers and sellers have only one motto; to maximize profit by engaging in all sort of deleterious practices and producing products that do not meet acceptable quality standards. In order to maximize profits, many businessmen exploit consumers by supplying poor quality goods at higher prices. Consumers are exposed to physical, environmental and other hazards. As a result consumers do not get value for their money.

The Industrial revolution and the development in international trade and commerce has led to vast expansion of business and trade. As a result, a host of services have been made available to the consumers like insurance, transport, electricity, housing, entertainment, finance and banking. A well-organized sector of manufacturers and traders with better knowledge of markets has come into existence, thereby affecting the relationship between the traders and the consumers making the principle of consumer sovereignty almost inapplicable. The advertisements of goods and services in television, newspaper and magazines influence the demand for the same by the consumers though there may be manufacturing defects, imperfections, or shortcomings in the quality, quantity and the purity of the goods or there may be deficiency in the services rendered. For the welfare

of the public, the glut of adulterated and sub-standard articles in the market has to be checked. Therefore, it has become necessary to protect the consumers from exploitation, to save them from adulterated sub-standard goods and services, and to safeguard their interests. Though there have been many laws to protect the consumers but in order to provide for better protection of the interests of the consumers the Consumer Protection Act was enacted in 1986.

Who is a Consumer?

A Consumer is a person who purchases a product or avails a service for a consideration, either for his personal use or to earn his livelihood by means of self employment. The consideration may be:

- Paid
- Promised
- Partly paid and partly promised.

It also includes a beneficiary of such goods/services when such use is made with the approval of such person.

Who is not a Consumer?

A person is not a consumer if he/she:

- purchases any goods or avails any service free of charge;
- purchases a good or hires a service for commercial purpose;
- avails any service under contract of service

What are Goods?

"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 the sale.

What is a Defect?

"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 time being

in force or under any contract, express or implied, or as is claimed by the trader in any manner whatsoever in relation to any goods.

What are Services?

"Service" means service of any description which is made available to potential users and include, 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 services.

Contract of Service – It implies a relationship of a master and servant and involves to obey the order in the works to be performed and as to its mode and manner of performance. This does not come within the purview of CP Act.

Contract for Service – It implies a contract whereby one party undertakes to render services e.g., profession or technical services to or for another in the performance of which, he is not subject to detailed direction and control but exercises professional skills and uses his own knowledge and decisions.

What is Deficiency in Service?

"Deficiency" means any 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 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 service.

What is Unfair Trade Practice?

An "unfair trade practice" means a trade practice, which, for the purpose of promoting any sale, use or supply of any goods or services, adopts unfair method, or unfair or deceptive practice.

Some of these practices include:

➡ *False Representation*

- When goods and services are not of stated standard, quality or grade;
- When second hand, renovated goods are sold as new ones;

- When the seller does not have the required sponsorship, approval, affiliation;
- When goods and service do not have the claimed use, usefulness or benefit;
- When products / services do not have the claimed warranty / guarantee;

- *When the price of product or service is misleading.*
- *False and Misleading Advertisement of selling at Bargain price.*
- *Offering gifts, prizes, etc. to lure customers with no intention of providing them.*
- *Selling goods which do not fall within the safety standards set up by competent authority.*
- *Hoarding or destroying goods with the intention of raising the cost of these or similar goods manufactured in greater number so as to manipulate higher prices.*
- *Manufacturing or offering spurious goods or adopting deceptive practices in the provision of services.*

Do you know?

If the seller displays:

- "Goods once sold will not be taken back" or
- "No exchange", or
- "No refund under any circumstances"

It amounts to Unfair Trade Practice and does not carry any legal weight.

What is Restrictive Trade Practice?

"Restrictive Trade Practice" means a trade practice which tends to bring about manipulation of price or conditions of delivery or to affect flow of supplies in the market relating to goods or services in such a manner as to impose on the consumers unjustified costs or restrictions and shall include—

(a) delay beyond the period agreed to by a trader in supply of such goods or in providing the services which has led or is likely to lead to rise in the price;

(b) any trade practice which requires a consumer to buy, hire or avail of any goods or, as the case may be, services as condition precedent to buying, hiring or availing of other goods or services;

UNITED NATIONS GUIDELINES FOR CONSUMER PROTECTION

The General Assembly of the United Nations passed a Resolution on April 9, 1985 adopting a set of guidelines for consumer protection to persuade the member countries to adopt policies and laws for better protection of the interests of the consumers. These guidelines provided a set of basic consumer protection objectives upon which governments have agreed, thereby serving as a policy framework for implementation at the national level.

The guidelines provided that the governments should develop or

maintain a strong consumer protection policy, taking into account the guidelines. In doing so, each Government should set its own priorities for the protection of consumers in accordance with the economic, social and environmental circumstances of the country and the needs of its population, bearing in mind the costs and benefits of proposed measures. The guidelines (as expanded in 1999) are intended to meet the following needs:

(a) Protection of consumers from hazards to their health and safety;

(b) Promotion and protection of the economic interests of consumers;

(c) Access of consumers to adequate information to enable them to make informed choices according to individual wishes and needs;

(d) Consumer education, including education on the environmental, social and economic impacts of consumer choice;

(e) Availability of effective consumer redress;

(f) Freedom to form consumer and other relevant groups or organizations and the opportunity of such organizations to present their views in decision-making processes affecting them;

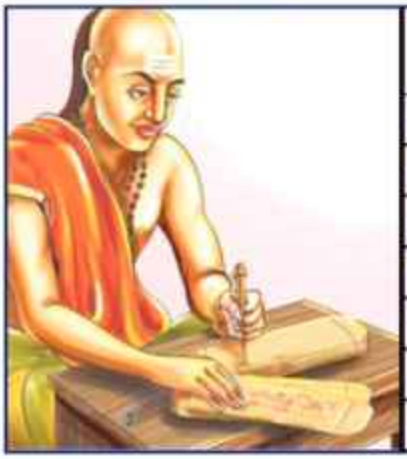
(g) Promotion of sustainable consumption patterns.

CONSUMER PROTECTION IN INDIA

Historically consumer welfare dates back to the Vedic Age. Four broad types of criminal offences were prominent in the ancient period: adulteration of food stuff, charging of excess prices, fabrication of weights and measures, and sale of forbidden articles. For these offences statutory measures were recommended from time to time by the leading texts of the time.

- *Manusmriti* advocated severe punishment for unfair business practices.
- To deal with faulty weights and measures the *manusmriti* provided that all weights and measures must be duly marked by the king and should be re-examined every six months.
- *Manusmriti* explains that it was obligatory on the king to fix the rates for the purchase and sale of all marketable goods and the fixation of price by the king was to be made public.

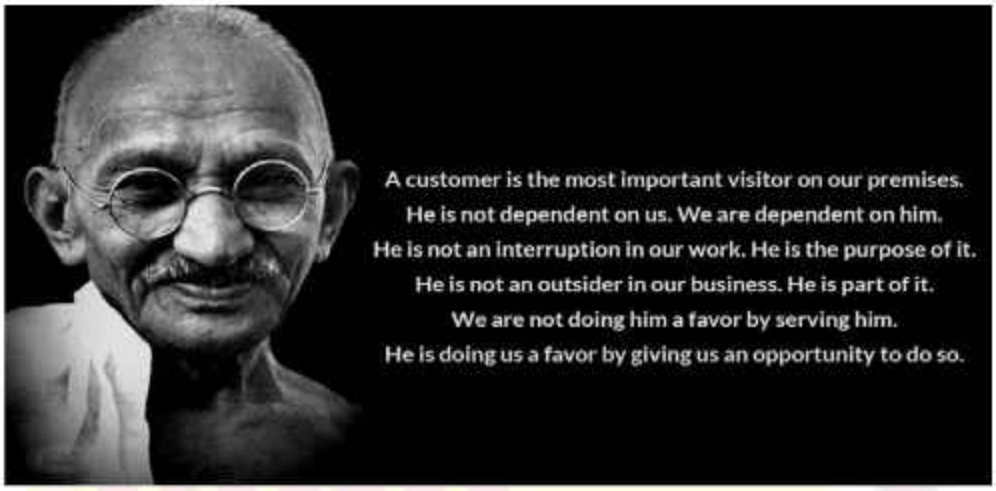
- In Kautilya's *Arthashastra* consumer protection occupies a prominent place. It describes the role of the State in regulating trade and its duty to prevent crimes against consumers.
- To protect the customer from the excessive prices charged by the traders, it was provided that the state declares the rates for the purchase and sale of all marketable commodities in order to protect the customers from arbitrary exploitation by the traders.
- Adulteration was recognized as an offence in *Arthashastra* and punishment for same was specified. Adulteration of grains, oil, medicine, perfumes, salt, sugar attracted severe penalty.
- Traders who during the purchase and sale raised the price or secured an extra profit of five percent beyond the limit fixed by the state were heavily fined.
- If the merchants conspired to raise the prices of the commodities at their own will they were severely dealt with.
- *Arthashastra* expresses two other key areas concerning consumers- regulation concerning sale of animal flesh; and obligation of professionals like artisans, craftsmen, washermen, weavers, goldsmith, actors and physicians.



SOME OTHER INTERESTING CONCEPTS OF KAUTILYA FROM A GOOD GOVERNANCE PERSPECTIVE

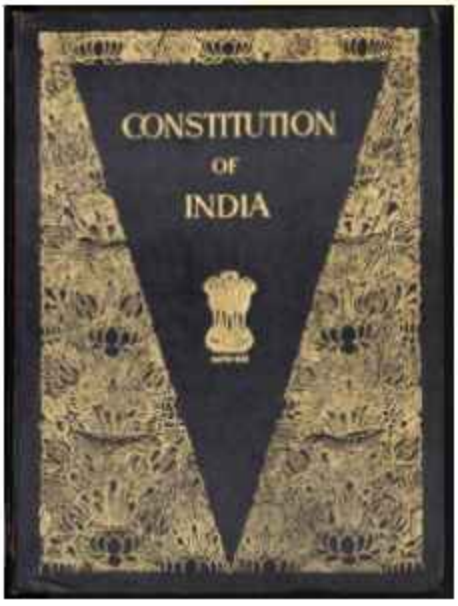
- Interest
- Wages
- Prevention of Unfair Trade Practices
- Conceptualising Good Governance
- Principles of Economic Administration
- Profit Margins
- Principles of Taxation

The British regime was only concerned with protecting and promoting British interests rather than welfare of Indians. However, Britishers introduced a number of Acts like Indian Contract Act, 1872, Sales of Goods Act, 1930 etc. to protect consumers. However, these legal measures mainly led to litigation with little relief to consumers.



Mahatma Gandhi, the Father of the Nation attached great importance to what he described as the poor consumer, who according to him should be the principal beneficiary of the consumer movement.

THE CONSTITUTION OF INDIA AND SOCIO-ECONOMIC JUSTICE



The Constitution of India includes different provisions in the Fundamental Rights and Directive Principles of State Policy, which lay emphasis on expansion of public enterprise, avoid concentration of economic power in few hands and restriction of private monopolies, safeguarding the interests of the consumers of manufactured goods and producers of raw materials etc. to further the concept of welfare state. Thus consumer justice is a part of social and economic justice enshrined in the Constitution.

Following the Constitutional mandate, a number of laws have been enacted to protect the consumers. Some important ones are:

- Drugs Control Act, 1950;

- Prevention of Food Adulteration Act, 1954;
- Drug and Magic Remedies (Objectionable Advertisements) Act, 1954;
- Essential Commodities Act, 1955;
- Export Quality Control and Inspection Act, 1963;
- Monopolies and Restrictive Trade Practices Act, 1969;
- Standard of Weights and Measures Act, 1976;
- Prevention of Black-marketing and Maintenance of Supplies of Essential Commodities Act, 1980.

CONSUMER PROTECTION ACT- A MILESTONE

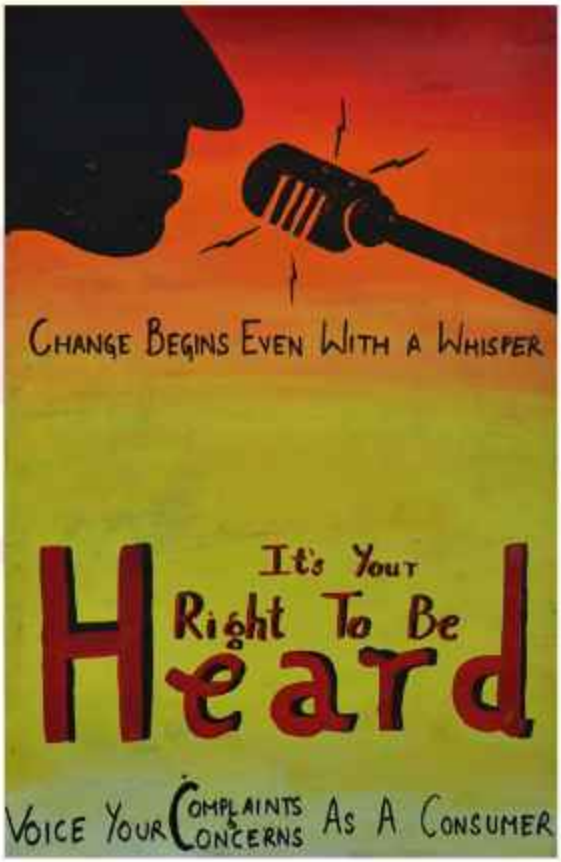
In 1986, the Indian Parliament passed the landmark **Consumer Protection Act** which is a milestone in the history of socio-economic legislation and is directed towards achieving public welfare by enabling the consumer to participate directly in the market.

- The Act was enacted with an objective to provide better protection of the interests of the consumers.
- It applies to all goods and services and covers all sectors-private, public and cooperatives.
- The Consumer Protection Act is a weapon in the hands of consumers to fight against exploitation by traders, manufacturers and sellers on one hand and providers of services on the other.

- It provides redress to the grievances of the consumers and makes provision for the establishment of Consumer Councils and other quasi-judicial authorities for the settlement of consumer disputes.
- It provides for simple, speedy and inexpensive access to redress of consumer grievances and provides for granting compensation to the consumers for the inconvenience suffered.
- The Act has been amended thrice in 1991, 1993 and 2002 to keep pace with time and to provide more teeth. The third amendment has brought drastic changes in the Act.

What are the rights guaranteed under the Act?

The Consumer Protection Act guarantees the following six Consumers Rights:



✓ **Right to Safety**

The right to be protected against the marketing of goods and services, which are hazardous to life and property.

✓ **Right to be informed**

The right to be informed about the quality, quantity, potency, purity, standard and price of goods or services, as the case may be so as to protect the consumer against unfair trade practices.

✓ **Right to Choose**

The right to be assured, wherever possible, access to a variety of goods and services at competitive prices.

✓ **Right to be heard**

The right to be heard and to be assured that consumer's interests will receive due consideration at appropriate fora.

✓ **Right to Redressal**

The right to seek redressal against unfair trade practices or restrictive trade practices or unscrupulous exploitation of consumers.

✓ **Right to Consumer Education**

What are Consumer Protection Councils?

The Act provides for establishment of Consumer Protection Councils at Centre, State and District levels. The purpose of these Councils are to review consumer related policies of the government and suggest measures for further improvements for protecting and promoting rights of the consumers. The composition of these councils is broad based. The Minister In-charge of Consumer Affairs in the Centre is the Chairman of the Central Consumer Protection Council and it has other official and non-official members. The State Consumer Protection Council is headed by Minister In-charge of Consumer Affairs in the State and the District Consumer Protection Council is headed by the Collector of the District. These Councils are advisory in nature and their object is to protect the rights of the consumers enshrined under the Act.

What are Consumer Disputes Redressal Agencies?

The Act provides for a three tier Consumer Disputes Redressal Agencies. These are: District Consumer Disputes Redressal Forum in the District, State Consumer Disputes Redressal Commission at the state level and the National Consumer Disputes Redressal Commission at the national level.

When can complaint be made?

A complaint may be made in writing under the following circumstances:

- Loss or damage is caused to the consumer due to unfair or restrictive trade practice of a trader or service provider;
- the article purchased by a consumer is defective;
- the services availed of by a consumer suffer from any deficiency;
- a trader or service provider, as the case may be, has charged for the goods or for the service mentioned in the complaint a price in excess of the stipulated price;
- Goods or services, which will be hazardous to life and safety, when used, are being offered for sale to the public.

Who can file a Complaint?

- Any consumer;
- Any voluntary consumer association;
- Central Government or any State Government;
- One or more consumers, where there are numerous consumers having same interest
- In case of death of a consumer, his legal heir or representative.

Where to file a Complaint?

As per the Consumer Protection Act, 1986 a complaint can be filed in:

- **District Consumer Disputes Redressal Forum (DCDRF)**: If the value of the claim is upto ₹ 20 lakh
- **State Consumer Disputes Redressal Commission (SCDRC):** If the value of the claim exceeds ₹ 20 lakhs but is within ₹ one crore.
- **National Consumer Disputes Redressal Commission (NCDRC)** If the value of the claim exceeds ₹ one crore.

I District Forum:

- Each District has a District Forum.
- District Forum consists of three members.
- Out of the three, one is President, who is or has been or is qualified to be a District Judge.
- One of the members shall be a woman.
- It entertains complaints where the value of claim is up to ₹ 20 Lakhs.

II State Commission:

- Each state has one State Commission.
- It consists of a President, who is or has been a Judge of a High Court and two other members, one of whom shall be a woman.
- Complaints can be filed in State Commission where the value of claim is above ₹ 20 Lakhs upto ₹ one Crore.
- Appeals against the Orders of the District Forums can also be filed in the State Commission.

III National Commission:

- The National Commission is located in Delhi.
- It consists of a President who is or has been a Judge of the Supreme Court and not less than four other members, one of whom shall be a woman.
- Complaints for value of claim exceeding rupees one crore can be filed in the National Commission.

- It takes appeals against Orders passed by the State Commissions.
- The Orders of this Commission can only be challenged in the Supreme Court.

Structure for Redressal Mechanism

What is the Jurisdiction of Consumer Fora?

A complaint shall be instituted in a Consumer Forum within the local limits of whose jurisdiction the opposite party resides or carries on business or has a branch office or personally works for gain, or where the cause of action, wholly or in part, arises.

Is there any Fee for filing Complaint?

Every complaint filed shall be accompanied by a fee as specified in the table given below in the form of crossed Demand Draft drawn on a nationalized bank or through a crossed Indian Postal Order drawn in favour of the Registrar of the State Commission and payable at the respective place where the State Commission or the National Commission is situated.

Sl. No.	Total Value of goods or services and the compensation claimed (in ₹)	Amount of fee payable (in ₹)
	District Forum	
(1)	Upto one lakh rupees – For complainants who are Below Poverty Line holding Antyodaya Anna Yojana Cards	Nil
(2)	Upto one lakh rupees – For complainants other than Antyodaya Anna Yojana card holders.	100
(3)	Above one lakh and upto five lakh rupees	200
(4)	Above five lakh and upto ten lakh rupees	400
(5)	Above ten lakh and upto twenty lakh rupees	500
	State Commission	
(6)	Above twenty lakh and upto fifty lakh rupees	2000
(7)	Above fifty lakh and upto one crore rupees	4000
	National Commission	
(8)	Above one crore rupees	5000

Is there any exemption from payment of Fee?

The complainants who are Below the Poverty Line shall be entitled for the exemption of payment of fee for complaints upto rupees one lakh on production of an attested copy of the Antyodaya Anna Yojana card.

How to file a Complaint?

- → The complaint can be filed on a plain paper.
- → Stamp paper is not required for declaration.
- → It should contain the details of the complainant and the opposite party.
- → Complaint can be registered, in person, by the complainant or through his authorized agent or by post addressed to the Redressal Agency.
- → It is not compulsory to engage a lawyer to file a case.
- → The fees charged are very nominal according to the value of the claim.

What is the Procedure to file complaint in Consumer Fora?

A complaint when made in District Forum or State Commission shall be filed in three sets and where it is filed in the National Commission, it shall be filed in four sets with additional sets equal to the number of opposite party(s).

Every complaint shall clearly contain particulars of dispute and the relief claimed and shall also be accompanied by copies of such documents as are necessary to prove the claim made in the complaint. A Consumer can argue his own case or can be represented through authorized person or agency.

Is there a need to engage a lawyer for filing a complaint in the fora?

There is no need to engage a lawyer or any other pleader and consumer can himself or through his representative file and represent his complaint.

What are the particulars that should be furnished along with the complaint?

The complaint should contain the following particulars:

- Name and complete address of the complainant.
- Name and complete address of the opposite party/parties.
- Date of purchase of goods or services availed.
- Amount paid for the above purpose.
- Particulars of goods purchased with numbers or details of services availed.
- Details of complaint, whether it is against Unfair Trade Practice / supply of defective goods / deficiency in service provided / collection of excess price, should explicitly be mentioned in the complaint petition.
- Bills / receipts and copies of connected correspondence, if any.
- Relief sought for under this Act.
- Complaint should be signed by the complainant or his authorised agent.

What is the time limit for filing a complaint?

A complaint has to be filed within two years from the date on which the cause of action/ deficiency in service/defect in goods arises. However, a complaint may also be filed after two years, if the complainant satisfies the District Forum that he/she has sufficient reasons for not filing the complaint within such period.

What is the provision for appeal?

- Aggrieved by the Order issued by the District Forum, appeal petition may be filed before the State Commission **within 30 days** from the date of receipt of Order.
- Aggrieved by the Order issued by the State Commission, appeal petition may be filed before the National Commission **within 30 days** from the date of receipt of Order.

- Aggrieved by the Order issued by the National Commission, appeal petition may be filed before the Supreme Court of India **within 30 days** from the date of receipt of Orders.

What are the Reliefs available to Consumers from Consumer Fora?

→ Removal of defects from the goods;

→ Replacement of the goods;

→ Refund of the price paid;

→ Removal of defects or deficiencies in the services;

→ Award of compensation for the loss or injury suffered;

→ Discontinue and not to repeat unfair trade practice or restrictive trade practice;

→ To withdraw hazardous goods from being offered for sale;

→ To cease manufacture of hazardous goods and desist from offering services which are hazardous in nature;

→ If the loss or injury has been suffered by a large number of consumers who are not identifiable conveniently, to pay such sum (not less than 5% of the value of such defective goods or services provided) which shall be determined by the forum;

→ To issue corrective advertisement to neutralize the effect of misleading advertisement;

→ To provide adequate costs to parties.

Which is the Nodal Agency for Consumer Protection?

The Department of Consumer Affairs (DCA), one of the two Departments under the Ministry of Consumer Affairs, Food and Public Distribution is the nodal agency for consumer protection. **The mandate of the Department is consumer advocacy.** Translating this mandate into action entails:

→ Enabling consumers to make informed choices;

→ Ensuring fair, equitable and consistent outcomes for consumers; and

→ Facilitating timely and effective consumer grievance redress.

The Department seeks to empower consumers through awareness and education; enhance consumer protection through prevention of unfair trade practices; enable quality assurance and safety through standards and their conformity; and ensure access to an affordable and effective grievance redress mechanism. The Department has been entrusted with administering:

- Internal Trade
- The Consumer Protection Act, 1986
- The Legal Metrology Act, 2009
- The Bureau of Indian Standards Act, 1986
- The Essential Commodities Act, 1955
- The Prevention of Black Marketing and Maintenance of Supplies of Essential Commodities Act, 1980
- National Test Houses
- Consumer Cooperatives

The Department also monitors the Prices and the Availability of Essential Commodities.

Website of the Department: http://consumeraffairs.nic.in

Do you know?

National Consumer Day

National Consumer Day is observed in India on 24 December as the Consumer Protection Act was enacted on this day in 1986.

World Consumer Rights Day

On 15 March 1962, President John F Kennedy while addressing the US Congress raised the issue of consumer rights. He was the first world leader to do so, and the consumer movement now marks 15 March every year as a means of raising global awareness about consumer rights.

The four Consumer Rights advocated by John F Kennedy are:

- Right to Safety
- Right to be Informed
- Right to Choose
- Right to be Heard

CONSUMER COMPLAINTS AND GRIEVANCE REDRESS

Where can Consumers get authentic information and counselling?

In case of a problem ... Seek help from Consumer Helplines

National Consumer Helpline

National Consumer Helpline is a project of the Department of Consumer Affairs, Government of India being executed by the Centre for Consumer Studies, Indian Institute of Public Administration, New Delhi. It recognizes the need of consumers for a Helpline to deal with a multitude of problems arising in their day-to-day dealings with business and service providers. National Consumer Helpline provides advice, information and guidance to empower consumers and persuade businesses to reorient their policy and management systems to address consumer concerns and grievances adopting global standards. A consumer from any part of the country can call National Consumer Helpline at a National Toll Free No-1800-11-4000 to seek information, advice or guidance for his queries and complaints. It advises consumers on dealing with problems related to defective products, deficiency in services and unfair trade practices. The National Consumer Helpline supports consumers by:

- Guiding consumers in finding solutions to problems related to Products and Services.
- Providing information related to Companies and Regulatory Authorities.
- Facilitating consumers in filing complaints against defaulting Service Providers.

- Empowering consumers to use available Consumer Grievances Redressal Mechanisms.
- Generating awareness among Consumers about their Rights and Responsibilities.

To seek more Information, Advice and Guidance on Consumer Problems Contact:

Project Director
National Consumer Helpline
Centre for Consumer Studies,
Indian Institute of Public Administration,
I.P Estate, Ring Road,
New Delhi-110002
Website: www.nationalconsumerhelpline.in

National Toll Free No. -1800-11-4000
(All Working days - Mon-Sat, 09.30 AM to 05.30 PM).

SMS can also be sent to **+918130009809** (charges apply) mentioning the name and city.

PRI No: 011-23762077 (charges apply)

Where can consumers get information and guidance in local language?

State Consumer Helplines

State Consumer Helplines have been established by various State Governments to advice and guide the consumers in regional language and to cater to the need of local people especially the rural masses. The advisors at State Consumer Helplines (SCHs) provide pre-purchase information, post-purchase advice, guidance and information and also offer "next-step advice" for resolution or redress in Hindi, English and Local language.

State Helpline Nos.

STATE CONSUMER HELPLINES		
Sl. No	State	Toll Free
1	Andhra Pradesh	1800-425-0082 / 1800-425-2977
2	Arunachal Pradesh	1800-345-3601
3	Assam	1800-345-3611
4	Bihar	1800-345-6188
5	Chhattisgarh	1800-233-3663
6	Delhi	011-23379266
7	Gujarat	1800-233-0222
8	Haryana	1800-180-2087
9	Himachal Pradesh	1800-180-8026
10	Karnataka	1800-425-9339 / 1967
11	Kerala	1800-425-1550
12	Madhya Pradesh	155343
13	Maharashtra	1800-22-2262
14	Mizoram	1800-231-1792
15	Nagaland	1800-345-3701
16	Orissa	1800-345-6724 / 6760
17	Puducherry	1800-425-1082 /1083 / 1084 / 1085
18	Rajasthan	1800-180-6030
19	Sikkim	1800-345-3209 / 1800-345-3236
20	Tamil Nadu	044-2859-2828
21	Uttar Pradesh	1800-180-0300
22	West Bengal	1800-345-2808

What is State Consumer Helpline Knowledge Resource Management Portal (SCHKRMP)?

JAGO GRAHAK JAGO

State Consumer Helpline Knowledge Resource Management Portal [SCHKRMP]

Empowering Consumers

The Department of Consumer Affairs has set up the State Consumer Helpline Knowledge Resource Management Portal under the Centre for Consumer Studies, Indian Institute of Public Administration, New Delhi. The Portal links State Consumer Helplines (SCHs) located in different States on a common IT platform and monitors activities of the State Helplines. The States access the website hosted by the Portal for providing information and counseling to consumers. Presently states viz. Bihar, Haryana, Chhattisgarh, Gujarat,

Madhya Pradesh, Maharashtra, Odisha, Rajasthan, Delhi, Himachal Pradesh, Uttar Pradesh, Mizoram and Tamil Nadu are linked with the Portal.

For Further Details Contact:
Project Director
State Consumer Helpline
Knowledge Resource
Management Portal
Room No. 7
Centre for Consumer Studies,
Indian Institute of Public
Administration,
I.P Estate, Ring Road,
New Delhi-110002
Email: schkrmp.iipa@gmail.com
Tel No. 011-23705054
Website: http://www.
consumeradvice.in/

What is Mediation? How Disputes can be resolved through Mediation?

Mediation is a negotiation process in which a neutral third party assists the disputing parties in resolving their disputes. A Mediator uses special negotiation and communication techniques to help the parties to come to a settlement. The parties can appoint a Mediator with their mutual consent or a mediator can be appointed by the Court in a pending litigation. Mediation always leaves the decision making power with the parties. A Mediator does not decide what is fair or right, does not apportion blame, nor renders any opinion on the merits or chances of success if the case is litigated. Rather, a mediator acts as a catalyst to bring the two disputing parties together by defining issues and limiting obstacles to communication and settlement.

What are the Benefits of Mediation?

1. Disputes can be dealt with promptly.
2. It provides an opportunity to address the situation before the problem accelerates.
3. Parties control the outcome of the dispute. It provides a win - win situation for both the parties as they play an important role in formulating the terms of the settlement.
4. Improves relationship between disputing parties.
5. Creates a forum where disputes and issues can be heard and addressed by the parties with the help of a neutral third party.
6. It saves money as the disputes are promptly settled or if not settled are referred back to the court immediately.

What is Grahak Suvidha Kendra?

ग्राहक सुविधा केन्द्र

The Government has launched Grahak Suvidha Kendra as a **One Stop Centre** catering to a spectrum of services for consumer welfare in six locations in the Country. It will function as extended arm of State Consumer Helplines on a Common IT platform of National and State Consumer Helplines. It will provide service in local language, English and Hindi. It will have trained personnel, experienced in counselling, drafting complaints, providing information, and also appearing on behalf of consumers in consumer fora.

QUALITY ASSURANCE

How can a consumer assess the quality of a product before purchase?

For a common consumer, it is normally not possible to assess the quality of the product purchased, at its face value i.e., by merely looking at it, touching it or smelling it. Standards are used as the basis to assess the quality of the product to be purchased. Presence of certification marks such as ISI, Agmark, woolmark etc. on a product implies that the product has been produced according to a specific standard.

What are Standards?

Standards are authoritative statements of the criteria necessary to ensure that the material, product or procedure is fit for its intended purpose. Product standards generally prescribe optimum levels of quality, safety and performance as well as sampling and methods of practical evaluation.

The standards ensure:

- Protection of safety and health
- Fitness for purpose (performance)
- Environmental protection
- Ease of use
- Quality and reliability
- Compatibility between products (interoperability)
- Transparency of product information and labelling
- Protection from false or misleading claims
- Fair competition, hence choice among goods and services and competitive pricing
- Systems of redress, such as complaints handling and processing of claims
- Consistency in the delivery of services
- Suitability of products for vulnerable populations (such as children, persons with disabilities, and the elderly)

Is it mandatory for all manufacturers to adopt Indian Standards?

Adoption of Indian Standards is generally voluntary in nature and their implementation depends on adoption by the manufacturer concerned. An Indian Standard becomes binding if it is stipulated in a contract, referred to in legislation or made mandatory by specific orders by the Central or State Governments.

How does a consumer identify products conforming to Indian Standards?

Third party certification scheme helps common consumers to identify products conforming to standards. Presence of certification mark on a product implies that the product has been produced according to a specific standard and that its production has been carried out under a well-defined system. It also indicates that it has been appropriately inspected and tested according to the agreed standard. Hence, products certified by well-defined certification schemes assure product quality and thereby enable consumers to identify products of daily use that conform to standards. In India, the Bureau of Indian Standards operates a Certification Marks Scheme for the use of the ISI Mark, under the provisions of the BIS Act, 1986.

What is ISI Mark?

ISI mark is a standardization mark issued by the Bureau of Indian Standards (BIS) to certify that the products conform to the minimum quality standards.

The Product Certification Scheme of BIS aims at providing Third Party Guarantee of quality, safety and reliability of products to the customer. Presence of ISI certification mark, known as Standard Mark, on a product is an assurance of conformity to the specifications. The conformity is ensured by regular surveillance of the licensee's performance by surprise inspections and testing of samples, drawn both from the market and factory. The manufacturer is permitted to self-certify the licensed products after ascertaining its conformity to the Standard.

Consumer products under Compulsory Certification are infant foods, food colours, cement, GLS lamps, electric iron, electric immersion water heater, some steel tubes, packaged bottle water etc. In all 93 products are covered under Compulsory Certification. The complete list of these products is available on BIS website www.bis.org.in. Some of the products under Voluntary Certification include biscuits, coffee powder, pressure cookers, L.P. gas stoves, detergents, fountain pen ink, carbon papers, dry distemper, paints, PVC pipes, ceiling fans, water heaters.

Before buying any such goods you should check whether the product bears standard marks for different products as presence of ISI Mark on a product signifies quality as per Indian Standards.

How to lodge a complaint about a ISI Marked Product?

In case of any complaint about the quality of ISI Marked product, the consumer should get in touch with the nearest office of the Bureau of Indian Standards. BIS has a system of attending to complaints on Marked Products. BIS arranges for their redress by way of replacement/repair of the product in case the complaint is found to be genuine. Necessary actions are taken to ensure that corrective measures are taken by erring manufacturers so that other consumers are not put to inconvenience. Such complaints are also treated as feedback information on the performance of the licensees. Detailed below are a few points for the consumer's reference.

- Online registration of complaints can be done on BIS website: www.bis.org.in
- Personally contact/ write to the nearest Regional Branch/ Inspection Office of BIS or directly to the Head, i-CARE Department at BIS Head Quarters at New Delhi.
- Inform the Name/ Type/ Size/ Grade of the Product/ Source and date of Purchase/ Batch No.
- Specifically indicate the nature of complaint.
- Preserve the cash memo, in case it is available.
- Keep the product complained about and its packing in safe custody till the visit of an inspecting officer of the Bureau of Indian Standards.

What is Hallmarking?

All that glitters is not GOLD

- Hallmarking is the accurate determination and official recording of the proportionate content of precious metal in precious metal articles. Hallmarks are thus official marks used in many countries as a guarantee of purity or fineness of precious metal articles.
- In India, at present two precious metals namely gold and silver have been brought under the purview of Hallmarking.
- The principle objective of Hallmarking Scheme is to protect consumers against victimization due to irregular gold or silver quality, and to develop India as a leading gold market centre in the World and to develop export competitiveness.

Features of Hallmarking:-

- Hallmarking of Gold Jewellery is a purity certification scheme of BIS launched in the year 2000.

- Hallmarked jewellery goes through stringent norms of manufacture and quality control.
- Hallmarked jewellery is assayed and marked by BIS recognized Assaying and Hallmarking Centres.

Look for

- Jewellery showroom selling hallmarked jewellery.
- BIS mark on the jewellery along with purity mark.

Buy

- Hallmarked jewellery only. It assures fineness mark.

Ask for

- Cash receipt which helps BIS to resolve complaints (if any).

Caution

- Do not get impressed by testing of jewellery by Karat meter or other similar instruments (it checks only surface fineness).
- Hallmark indicates that the jewellery article has been independently tested and assures that it conforms to the marked fineness.

Who operates the Hallmarking Scheme?

It is a voluntary scheme being operated by BIS through its network of Regional/ Branch Offices all over the country. As per this scheme licence is granted to a jeweller for certification of purity of gold (or silver) jewellery in accordance with IS 1417 (IS 2112 for Silver) (see list of licensed jewellers at www.bis.org.in). A licensee jeweller has to get the jewellery hallmarked through any of the BIS recognized Assaying and Hallmarking centres (see list of assaying centres at www.bis.org.in under Hallmarking of gold and silver).

What one should look for in a Hallmarked gold article?

BIS Mark

916 — **Fineness Mark:** a millesimal fineness number indicative of gold content, Corresponding to 22 carat on a scale of 1000

A&HMC's Logo — **Assaying and Hallmarking Centre's Mark:** The logo of BIS recognized Assaying and Hallmarking Centre where the jewellery has been assayed and hallmarked

Code Letter

Year of Marking: Code letter represents the year of hallmarking of jewellery as decided by BIS, e.g. denoted by a code letter e.g. 'A' for year 2000; 'B' for year 2001; 'C' for year 2002; 'R' for year 2013

Jeweller's Mark

Jeweller's Mark: Logo of Certified Jeweller/ Jewellery Manufacturer

Nos. Denominating Gold Purity for	958 23 Carat	916 22 Carat	875 21 Carat	750 18 Carat	708 17 Carat	585 14 Carat	375 9 Carat

How much does it cost to get a gold article hallmarked?

Following hallmarking charges are applicable:

- ₹ 25/- per article
- Minimum charges for a consignment shall be ₹ 150/- .
  (Services Tax and other levies as applicable shall be extra)

How much does it cost to get a silver article hallmarked?

BIS recognized Assaying and Hallmarking Centres have been advised to follow the following hallmarking charges for Silver:

- ₹ 10.00 per article upto 100 g
- ₹ 50.00 per article from 100 -500g
- ₹ 100.00 per article more than 500g
- Minimum charges per consignment is ₹ 150.00
  (Services Tax and other levies as applicable shall be extra).

What is AGMARK?

AGMARK is a certification mark on agricultural products in India, assuring that they conform to a set of standards approved by the Directorate of Marketing and Inspection, an agency of the Government of India. The AGMARK is legally enforced in India by the Agricultural Produce (Grading and Marking) Act, 1937. The present AGMARK standards cover quality guidelines for 205 different commodities spanning a variety of Pulses, Cereals, Essential Oils, Vegetable Oils, Fruits and Vegetables, and semi-processed products.

What are Vegetarian and Non-vegetarian Marks?

Packaged food products sold in India are required to be labelled with a mandatory mark in order to be distinguished between vegetarian and non-vegetarian.

Vegetarian Non-vegetarian Eggetarian

Mark of a small green or red circle inside a square is visible on the package of products. The red circle indicates that the food item contains non-vegetarian ingredients and the green circle indicates vegetarian ingredients. This helps the consumer to identify the food of their choice. The Government of India has made it mandatory for all packages of processed food items to bear the vegetarian or non-vegetarian mark.

Declaration by way of red dot /brown dot marking on the package for non-vegetarian/ eggetarian contents and green dot for vegetarian content in soaps, shampoos, tooth pastes and other cosmetics and toiletries has been made mandatory through the Legal Metrology (Packaged Commodities) (Amendment) Rules, 2014.

What is ISO Mark?

ISO stands for International Organization for Standardization. The objective of ISO is to make common standards of products and services at international level, which ultimately facilitate foreign trade. Some of the areas where ISO standards can be applicable are

manufacturing, processing, printing, electronics, steel, banking, telecommunication, hospital, insurance etc.

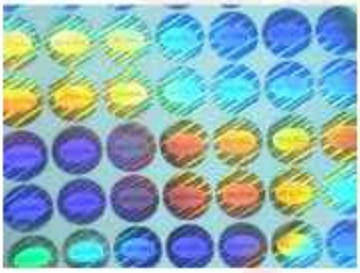
What is Silk Mark?

Silk Mark is a quality assurance label for pure silk. It helps consumers to identify Pure Silk. The consumer has long been having a difficulty of identifying pure silk from host of other fibers. Silk Mark was launched in 2004. By purchasing silk mark labelled products from the authorised users, consumers get an assurance that they are indeed purchasing 100 percent natural silk products. The Silk Mark protects the interests of both the consumers and genuine traders and manufacturers of silk. It also helps in Generic Promotion of Natural Silk.

What is Woolmark?

Woolmark is a certification mark used on textile products as an assurance that the product is made of 100% pure new wool. Woolmark is recognized throughout the world as a symbol of quality and reliability. This quality standard for woollen products is prescribed by the International Wool Secretariat.

What is Hologram?



Hologram is a small square size plastic sticker generally of silver colour, with some text written on it, pasted on the package of some products or on the cover page of some books. This is called Hologram. The purpose of sticking it on the package of the product is to establish the authenticity of the product.

What is Handloom Mark?

Handloom Textiles constitute a timeless facet of the rich cultural heritage of our country. It occupies a place second only to agriculture in providing livelihood to the people. Handloom Mark is given under the Handloom Mark Scheme launched in 2006. Handloom Mark is the Government of India's initiative to provide a collective identity to the handloom products in India and can be

used not only for popularizing the hand woven products but can also serve as a guarantee for the buyer that the product being purchased is genuinely hand woven from India. The 'Handloom Mark' is a symbol of rich legacy and tradition of Indian Handloom textiles.

What is Ecomark?

This earthern pot symbol categorizes the product as environment friendly. The logo for the Ecomark Scheme, signifies that the product which carries it does the least damage to the environment. It is a government operated seal of approval program for environmentally preferable consumer products. To increase consumer awareness, the Government of India launched the eco-labelling scheme known as 'Ecomark' in 1991 for easy identification of environment-friendly products. The criteria follows a cradle-to-grave approach, i.e. from raw material extraction, to manufacturing, and to disposal. The Ecomark label is awarded to consumer goods that meet the specified environmental criteria and the quality requirements of Indian Standards.

What is Recycling Mark?

The universal recycling is an internationally recognized symbol used to designate recyclable materials. It is composed of three mutually chasing arrows that form a Möbius strip (an unending single-sided looped surface).

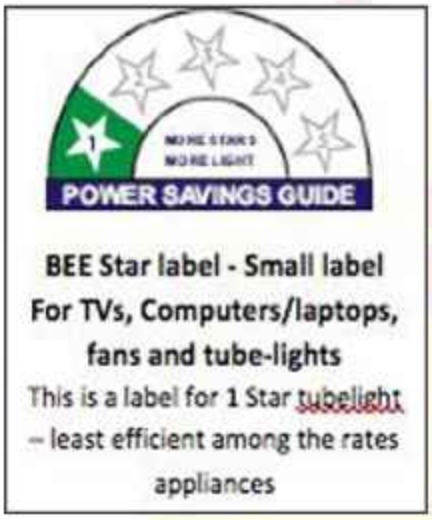
What is BEE Label?

The Bureau of Energy Efficiency (BEE) is an agency of the Government of India, under the Ministry of Power created in March 2002. The mission of Bureau of Energy Efficiency is to reduce energy intensity in the economy.

Today, when we go to purchase an electrical appliance, the number of choices available exceeds our capacity to understand and evaluate them. An important factor that must be understood is how much electricity that the appliance

will consume once it is purchased. In order to provide us with this information, Bureau of Energy Efficiency, introduced the Standards and Labeling Program in May 2006. Under this programme, the manufacturers are required to place a label showing how much electricity the appliance will consume under certain conditions.

The programme is currently running for refrigerators, air conditioners, televisions, geysers, tube lights and fans among the household appliances. The scheme is mandatory for some of the appliances while voluntary for others. The labels contain a number of items. The highlight though is the 'STARS'. More the stars more efficient is the appliance. Some of sample labels are shown below:



BEE Star label - Small label
For TVs, Computers/laptops, fans and tube-lights
This is a label for 1 Star tubelight – least efficient among the rates appliances

BEE Star Label – Big label

For refrigerators, air-conditioners, geysers and washing machine

This is a label for 4-star refrigerator. It consumes 700 kWh in a year. A 5 star refrigerator will consume lower units for same capacity and cooling

What is significance of FSSAI Logo?

fssai

Food Safety and Standards Authority of India

FSSAI Logo is one of the obligatory requirements, which is not a mark of certification but signifies a valid license for food business operators (FBO) as per the guidelines given under Food Safety and Standards (FSS) Act, 2006. It is now mandatory as per FSS Act to display it on your label as it signifies that the product is hygienic and approved. Every FBO in the country must obtain a 14-digit registration or licence number. The FSSAI Logo and licence number shall be displayed on the label of food package in contrast colour to the background.

MAXIMUM RETAIL PRICE

MRP -What does this mean?

- MRP stands for Maximum Retail Price which is inclusive of all taxes.
- No retailer/ dealer can sell the packaged commodity at a price more than MRP.
- Check the MRP on products before purchasing. Charging more than MRP is not allowed.
- Keep your eyes open and always check prices.

MANDATORY DECLARATION ON PACKAGED COMMODITIES

The Legal Metrology (Packaged Commodities) Rules, 2011 mandates declarations of name and address of the manufacturer / packer / importer, name of the commodity, net quantity, maximum retail price, month and year of manufacture / packing / import and consumer care details pertaining to pre-packaged commodities.

What must a consumer look for on the packaging of the commodity bought?

Mandatory Declaration of Information on the Label of a Pack

1. **Name and address of manufacturer/packer/importer**
2. **Name of the commodity contained in the package**
3. **Net quantity:**

Ingredients: Enriched Corn Meal (Corn Meal, Ferrous Sulfate, Niacin, Thiamin Mononitrate, Riboflavin, and Folic Acid), Vegetable Oil (Contains One or More of the Following: Corn, Soybean, or Sunflower Oil), Whey, Salt, Cheddar Cheese (Cultured Milk, Salt, Enzymes), Partially Hydrogenated Soybean Oil, Maltodextrin, Disodium Phosphate, Sour Cream (Cultured Cream, Nonfat Milk), Artificial Flavor, Monosodium Glutamate, Lactic Acid, Artificial Colors (Including Yellow 6), and Citric Acid.
CONTAINS MILK INGREDIENTS.

Nutrition Facts

Serving Size 1 oz. (28g/About 21 pieces)
Servings Per Container About 10

Amount Per Serving	
Calories 160	Calories from Fat 90
	% Daily Value*
Total Fat 10g	16%
Saturated Fat 1.5g	8%
Trans Fat 0g	
Cholesterol 0mg	0%
Sodium 290mg	12%
Total Carbohydrate 15g	5%
Dietary Fiber less than 1g	1%
Sugars 1g	
Protein 2g	

Vitamin A 0%	•	Vitamin C 0%
Calcium 0%	•	Iron 4%
Vitamin E 8%	•	Thiamin 4%
Riboflavin 4%	•	Niacin 4%
Phosphorus 2%		

* Percent Daily Values are based on a 2,000 calorie diet. Your daily values may be higher or lower depending on your calorie needs:

	Calories:	2,000	2,500
Total Fat	Less than	65g	80g
Sat Fat	Less than	20g	25g
Cholesterol	Less than	300mg	300mg
Sodium	Less than	2,400mg	2,400mg
Total Carbohydrate		300g	375g
Dietary Fiber		25g	30g

Calories per gram:
Fat 9 • Carbohydrate 4 • Protein 4

- ✓ In terms of standard units of weight or measure.
- ✓ Commodities listed in Schedule II to the Rules should be packed in standard quantities.
- ✓ Terms like 'approximate', 'about', 'when packed' should not qualify as net content declaration.
- ✓ Sweets should be weighed without box.

4. Month and year of packing

- ✓ May be indicated as 02/05 or Feb/05.
- ✓ For products like tubes, the declaration may be on the crimped surface.

5. Retail sale price in the form "MRP" (inclusive of all taxes)

- ✓ The MRP is not a Government fixed price. Consumers can bargain.
- ✓ No retail dealer is allowed to sell the package at a price more than MRP.
- ✓ Penal provisions are available if a package is sold at a price more than MRP.
- ✓ Putting of price sticker to increase the printed price is not permitted.
- ✓ Putting of price stickers to reduce the printed price is permitted, provided the earliest declaration of the manufacturer is visible.

6. Consumer Contact

- ✓ Consumer Cell details, like name and address of the contact person, telephone no. and e-mail.

7. General

- ✓ All declaration shall be conspicuous and unambiguous.

MISLEADING ADVERTISEMENTS

What is a misleading advertisement?

An advertisement becomes false or misleading, when false or misleading statements are used in advertising. Misleading advertising is any published claim that gives a consumer an incorrect understanding of the product or service. Consumers have the right to know what they are buying. All necessary information on the label as well as in the content of the advertisement should be correct.

What are the types of misleading advertisements?

Misleading advertisements can be categorized into two groups:

- Advertisements that violate consumers' right to information and choice and thereby have the potential to cause the consumer financial loss and even mental agony.
- Advertisements of health cures and drugs of questionable efficiency and health gadgets of unknown values, which may have severe repercussions on the health and safety of the consumer.

What are the existing laws dealing with misleading advertisements?

- Drugs and Cosmetics Act, 1940
- Emblems and Names (Prevention of Improper Use) Act, 1950
- Drugs and Magic Remedies (Objectionable Advertisements) Act, 1954
- Young Persons (Harmful Publications) Act, 1956
- Consumer Protection Act, 1986
- Indecent Representation of Women (Prohibition) Act, 1986
- Infant Milk Substitute, Feeding Bottles and Infant Foods (Regulation of Production, Supply and Distribution) Act, 1992
- Pre-natal Diagnostic Techniques (Regulation and Prevention of Misuse) Act, 1994
- Transplantation of Human Organs Act, 1994
- Cable Television Networks (Regulation) Act, 1995
- Trade Marks Act, 1999.
- Food Safety and Standards Act, 2006

Who have the power to regulate advertising in their respective domains?

- Insurance Regulatory and Development Authority
- Telecom Regulatory Authority of India
- Securities and Exchange Board of India

- Reserve Bank of India
- Medical Council of India
- Food Safety and Standards Authority

Who regulates misleading advertisements and how does it function?

Advertising Standards Council of India (ASCI) is a self-regulatory voluntary organization of the advertising industry. ASCI deals with complaints received from consumers and industry against advertisements which are considered as false, misleading, indecent, illegal, leading to unsafe practices, or unfair to competition, and consequently in contravention of the ASCI Code for Self-Regulation in Advertising.

Is ASCI a Government Body?

ASCI is not a Government body. However, ASCI is represented on committees working on advertising content in many Ministries of the Government of India.

How can a consumer make a complaint against misleading ads?

If a consumer or even the industry, feels that an advertisement contravenes the code, a complaint can be sent to ASCI. In fact, ASCI whenever they come across advertisements, which in their opinion are false, misleading or unethical, they take up the cases on their own. For print ads, the complaint should include full particulars of the Print Advertisement, the name, date of publication and a clipping or copy of the print advertisement. In case an advertisement comes on TV, the Channel, date and time of the advertisement, reasonable description of specific claims or visual depictions which are considered to be false, misleading or objectionable and the reasons for the same are to be sent to ASCI.

Where can a consumer complain?

Consumers can complain by sending email to contact@ascionline.org or call toll free

number 1800-22-2724 or toll number 91-22-24955077 Fax Number: 91-22-24955071, or by filing an online form. Complaints can also be sent by post to their address- Advertising Standards Council of India, 717/B, AURUS Chambers, S. S. Amrutwar Marg, Worli, Mumbai- 400018, Website www.ascionline.org

How does ASCI protect the confidentiality of the complainant?

As a policy, ASCI does not disclose the identity of the complainant to the advertiser. It is only disclosed to the members of the Consumer Complaints Council, at the time of their meeting, which is usually held twice a month.

Does a complainant has to make any payment to register a complaint?

Registering a complaint is free of cost to a consumer and is chargeable for complainants from industry.

What relief a consumer can get if he files a case in Consumer Forum?

Section 2(1) (r) of the Consumer Protection Act, 1986 gives a comprehensive definition of Unfair Trade Practices (UTPs) and section 14 deals with the directions that the consumer fora can give to deal with such practices. The consumer fora can issue interim orders stopping such advertisements pending disposal of the case. They can give directions to the advertiser to discontinue such advertisements and not to repeat it and can award compensation for any loss or suffering caused on account of such false advertising. They can also award punitive damages and costs of litigation. Most important, they can direct the advertiser to issue corrective advertisement to neutralize the effect of misleading advertisement at the cost of the opposite party responsible for issuing such misleading advertisement.

Where can consumer complain for programmes/shows being broadcast on TV channels?

The complaints regarding content carried on TV Channels can be addressed to the Broadcasting Content Complaints Council (BCCC) an independent self-regulatory body of the Indian Broadcasters Foundation (IBF).

One can complain of any breach to the Self-Regulatory Content Guidelines for Non News and Current Affairs TV Channels including the following Principles of Self Regulations:

- National Interest
- Racial and Religious Harmony
- Children and Generally Accessible Programmes

- Social Values
- Sex and Nudity
- Violence and Crime
- Horror and the Occult
- Drugs, Smoking, Tobacco, Solvents and Alcohol
- Libel, Slander and Defamation

Which broadcasters are within the scope of BCCC?

Broadcasters who are Members of the IBF are within the scope of the redressal mechanism. However, any complaints received against non-IBF members, is forwarded to the Information and Broadcasting Ministry for appropriate action.

How to make a complaint?

A complaint must be made to the Standard and Practices (S&P) Department of the concerned TV Channel along with all relevant particulars including the name of the Television Channel, the date and time of telecast of the offending content, the title of the programme, details about the alleged offence, etc. The complainant must also give reasons, as to why s/he feels that the particular programme was not in compliance with the Content Guidelines.

If the complainant is not satisfied with the reply received from the Head of S&P Department of the TV Channel, he/ she can make a complaint to the BCCC within two weeks of receipt of reply from the Channel or within three weeks of filing of the complaint to the Channel.

Can I file a complaint directly before BCCC ?

Any person or a group of persons, may, either individually or jointly, file a complaint directly to BCCC against any programme broadcast on any of the TV Channels within fourteen days from the date of the first broadcast.

A complaint must be made in writing, either in English or Hindi, and must include the following:

- Name, age, complete address of the complainant
- Name of the TV Channel, specifying the programme
- Date and time of broadcast
- Short summary of the subject matter of the complaint

In case the complaint is sent by e-mail, a hard copy of the complete complaint with

enclosures may also be sent by post to Secretary, BCCC. The email id for complaints is bccc@ibfindia.com and the postal address is: Secretary General, Broadcasting Content Complaints Council, C/o Indian Broadcasting Foundation, B-304, Third Floor, Ansal Plaza, New Delhi – 110049, Phone Nos. 011-43794400, Fax No. 011-43794455.

What is the timeline for disposal of a complaint by BCCC?

The BCCC passes final orders within three weeks of the receipt of complaint. In case the BCCC is not able to dispose of a complaint within the stipulated period, the Chairman, BCCC would intimate the I & B Ministry giving justification for non-disposal. Thereafter, the Ministry may take a view in the matter.

How is a complaint decided by the BCCC?

All decisions of the BCCC are by simple majority of the Members present and is in writing and may specify the action to be taken by the concerned Television Channel in respect of the television program complained against.

Does the mechanism cover films and movie videos?

The complaint redressal mechanism does not cover films, movie videos and film trailers as these programmes are currently being pre-certified by Central Board of Film Certification.

AADHAAR

What is Aadhaar?

Aadhaar is a project of the Government of India under which the residents of this country are given a **Unique Identification Number** (UID). The Aadhaar number is a 12 digit unique number for every individual whose uniqueness is determined through the biometric (fingerprints, iris scan, photograph) and demographic (residential address) details of the individual.

Which is the regulatory body for Aadhaar?

The Unique Identification Authority of India (UIDAI) is the regulatory body for Aadhaar.

Who is eligible for Aadhaar?

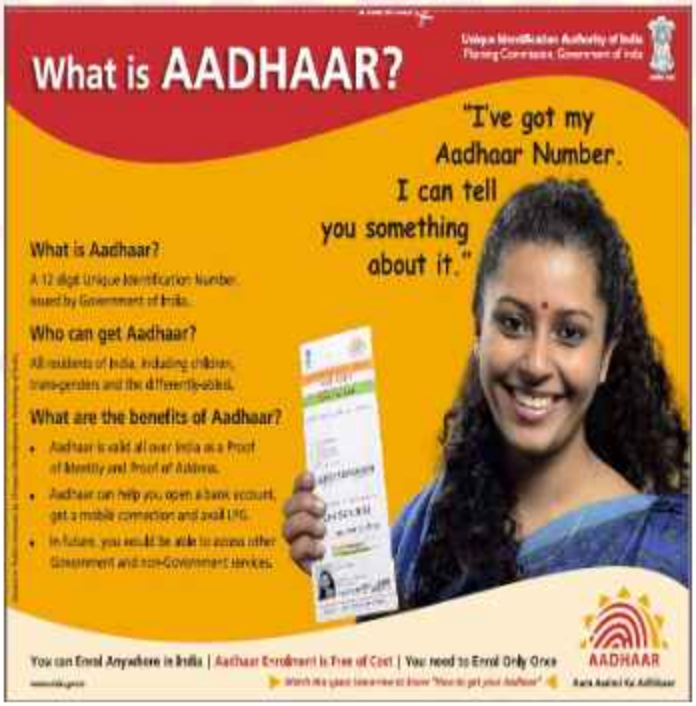
Any resident of this country including infants can enroll for Aadhaar. Even NRIs and foreign citizens residing in India can also enroll for Aadhaar.

Is Aadhaar a smart card?

Aadhaar is not a card rather it is a number, which is unique for every beneficiary of it.

Is it compulsory to enroll for Aadhaar?

Aadhaar is not a compulsory scheme at all, it is a voluntary based scheme and anyone who is interested can enroll for Aadhaar.



What is the fee charged for enrolling for Aadhaar?

No fee is charged at any stage under this scheme and Aadhaar is free for everyone.

How can I enroll for Aadhaar?

Visit any authorized Aadhaar Enrolment Centre nearby you with documents of your identity and address proof. Fill up the Aadhaar enrolment form and give your biometric and demographic details. After which you will get an acknowledgement slip, which can be used to track your Aadhaar status.

What are the documents required for Aadhaar enrolment?

You need to bring Proof of Identity (PoI) and Proof of Address (PoA) documents at the enrolment centre.

Following are the documents required for Aadhaar enrolment/registration:

- Filled Aadhaar Enrolment Form
- Proof of Identity (PoI) document
- Proof of Address (PoA) document
- Date of Birth (DoB) document

Except the Aadhaar enrolment form, you are required to take original or attested photocopies of the remaining three documents.

Where can I contact for any query or complaint?

You can contact UIDAI through any of the following means:

Telephone Number: 1800-300-1947 (Toll-free)

Fax: 080-2353 1947

Mailing Address: PO Box 1947, GPO Bangaluru – 560001

Email Address: help@uidai.gov.in and aadharcard@in.com

What is the use of Aadhaar Number?

Aadhaar Number will serve as the single source for your identification that can be used in various services like ticket booking, opening of bank accounts, transfer of welfare payments etc. Aadhaar will help the poor and needy people to get benefits from the services provided by the government.

What is Food Safety and Standards Act (FSS Act), 2006?

FSS Act, 2006 was enacted to consolidate the laws relating to food and to establish the Food Safety and Standards Authority of India. The Act was needed to bring out a single statutory body for food laws, standards setting and enforcement so that there is one agency to deal with.

Who is the Regulatory Authority under the FSS Act?

Food Safety and Standards Authority of India in association with State Food Authorities are responsible for implementation and enforcement of FSS Act, 2006.

Address: FDA Bhawan near Bal Bhavan, Kotla Road, New Delhi - 110002

EPABX: 011-23236975

Telefax: 011-23220994

Website: http://www.fssai.gov.in/

Toll Free Number: 1800-11-2100

What is the composition of the Food Authority?

The Food Authority consists of a Chairperson and 22 members out of which 7 ex-officio members represent the Ministries or Departments of Central Government *viz.* Agriculture, Commerce, Consumer Affairs, Food Processing, Health, Legislative Affairs, Small Scale Industries; two representatives from food industry; two representatives from consumer organizations; three eminent food technologists or scientists; five members to represent the States and the Union Territories on rotation basis; two persons to represent farmers' organizations and one person to represent retailers' organizations.

What does FSSAI do?

The mandate assigned to the Food Authority is (i) laying down science based standards for articles of food (ii) to regulate manufacture, storage, distribution, sale and import of food (iii) to facilitate food safety.

How consumers are benefitted by FSS Act?

(a) The representative of the consumer organizations are members of the Food Authorities and Central Advisory Committee.

(b) The consumer may analyze the samples of food on payment of fees.

(c) In case of injury or death of a consumer, there is a provision for compensation to the consumer.

Which agency investigates food borne illness and foreign object complaints?

Food Safety and Standards Authority of India and State Food Authorities investigate such complaints.

How FSS Act will curb increasing food adulteration?

There will be better auditing, Food Safety Management System (FSMS), traceability, recall and other systems in place, which will help in curbing food adulterants.

Who is the responsible authority for enforcement of FSS Act in States?

State Food Authorities (Commissioner of Food Safety of the States) are responsible for enforcement of FSS Act in the States.

What are GM foods and organic foods? Does FSSAI provide regulations for such type of foods?

GM food means food and food ingredients composed of or containing genetically modified or engineered organisms obtained through modern biotechnology, or food and food ingredients produced from but not containing genetically modified or engineered organisms obtained through modern biotechnology. The GM foods does not come under the purview of FSSAI.

"Organic food" means food products that have been produced in accordance with specified organic production standards.

What is a food recall? What is its purpose?

"Recall" means action taken to remove a marketed food from distribution, sale and consumption which is unsafe and violate the provisions of the Act and the rules and

regulations made there under. The purpose is to prevent, reduce or eliminate a risk arising from food to the consumer.

How can consumer complain about food bought from a shop or restaurant?

The consumer should complain to the Food Safety Officer / Designated Officer /DC of the area or Food Safety Commissioner of the State.

How do I report a potential food safety incident?

The consumer should complain to the Food Safety Officer / Designated Officer /DC of the area or Food Safety Commissioner of the State.

Where can one obtain information on food safety?

The information can be obtained from website of the FSSAI: www.fssai.gov.in/

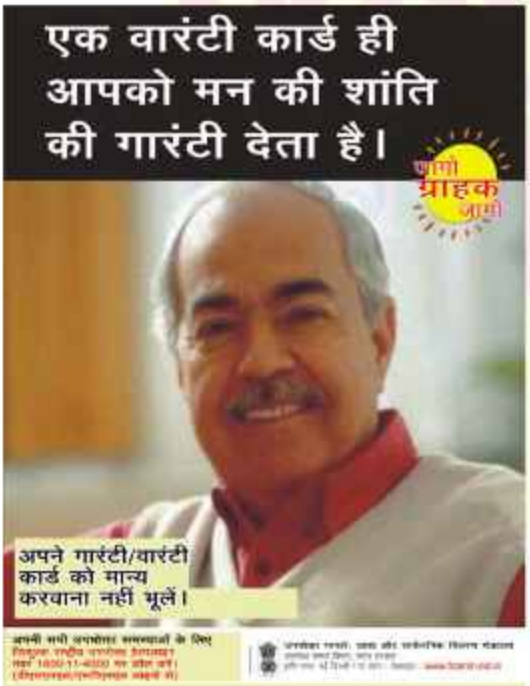
CONSUMER BEWARE

Adulterants in Common Food Items

S. No.	Food Article	Adulterant
1.	Rice, Wheat	Stone, Rice Bran, Dry Straws
2.	Gram, Pigeon Pea(Arhar Dal)	Kesari Dal, Metanil Yellow Colour
3.	Sugar	Chalk Powder
4.	Honey	Thick Sugar Syrup
5.	Ghee	Vanaspati, Animal Fat
6.	Milk	Water, Detergent, Urea
7.	Mustard Oil	Chemical, Red Chilli Powder
8.	Turmeric	Multani Mitti, Yellow Colour
9.	Tea Leaves	Iron Dust
10.	Grinded Spices	Sawdust, Dung

TIPS FOR SMART CONSUMERS

- Be careful in product selection: Search for standardized products: **I.S.I., AGMARK, HALLMARK, B.E.E., FSSAI.**
- Study the details printed on the packets: **Contents / Ingredients / nutritional information / weight / manufacturing date / expiry date / best before etc**.
- **Manufacturing Date**: Date of packing of the product, **Expiry Date**: Date till the product is safe for use.
- Carefully see the **Terms and Condition of Use / Refund and Replacement Policies / Warranty / Guarantee conditions.**



- Check goods are in good condition before accepting: **Sealed, not tampered/not puffed/not broken/torn**.
- Don't pay more than **MRP**: **Maximum Retail Price** is the maximum you ought to pay; Bargaining can also be done on MRP, **Penal Provisions** are available if a Package is sold at a price more than MRP, **Putting of price sticker** to increase the printed price is not permitted.
- Always take **Receipt**: ensure correct amount, name and address of the shop and other details are mentioned in the receipt.
- Don't hesitate to file a complaint at **District Forum/State Commission/National Commission**: Complaint can be submitted on a plain paper.
- **No need of Lawyer /Advocate**: Any individual consumer/Central Government/ State Government /Registered V.C.O./Legal Heir of deceased consumer can file a complaint in the Consumer Fora.
- **Reliefs available to consumer:** Replacement / Refund / Removal of defects / Compensation / Withdrawal/etc.

Online Shopping

- Do research on unknown companies retailing items online.
- Check that the site has a privacy policy.
- Ensure that online transactions are secure.
- When in doubt about the credibility of the website, err on the side of caution.

Before you sign a contract

- Read carefully the terms of the contract and appendices.
- Scrutinize the fine prints.
- If deposit is required, beware of terms that forfeit deposit.
- Pay particular attention to limitation, exclusion and disclaimer clauses.
- Commit all verbal promises to writing.
- Seek legal advice if the amount involved in the transaction is large.
- Do not sign blank contractual forms.

IF YOU ENCOUNTER A PROBLEM ON PURCHASE OF A PRODUCT OR SERVICE, THIS IS WHAT YOU SHOULD DO:

- Find out who is responsible for the problem.
- Collect the name and address of the dealer/seller and the manufacturer.
- Document your complaint – write letter of complaint to the Shop Manager / Dealer / Manufacturer / Service Provider clearly stating:
  - ✓ Nature of your problem
  - ✓ Evidence of having purchased goods or services to be provided
  - ✓ Relief claimed – repair / replacement / refund / compensation
  - ✓ A deadline for replying
- Send the letter by registered post with acknowledgement due.
- Always insist on a written reply from the opposite party.
- Where applicable, after expiry of deadline you must notify the concerned authorities / government department.
- Immediately initiate action to protect your rights.
- You can always contact a local consumer group for help, if necessary.
- If you have taken legal action, publicise the result, so that others gain awareness from your experience.

What can you do to protect yourself?

- Obtain full information regarding quality and price before making any purchases.
- Be careful, about false and /or misleading advertisement.
- Purchase only when you need and do not purchase in a hurry.
- Do not buy blindly.
- Demand full information before you buy.
- Do not compromise on the quality of goods and services.

CONSUMER RESPONSIBILITIES AND SUSTAINABLE DEVELOPMENT

Every right has a corresponding responsibility. While rights are legally mandated, responsibilities should be voluntarily adopted and followed by concerned citizens.

You have a duty to ...

- ✓ **Be Critically Aware**

The responsibility to be more alert and to question more – about prices, quantity and quality of goods and services.

- ✓ **Be Involved**

The responsibility to be assertive – to ensure that you get a fair deal as a consumer. Remember, if you are passive, you are likely to be exploited.

- ✓ **Be Organised**

The responsibility to join hands and raise voice in consumer interest.

- ✓ **Practice Sustainable Consumption**

The responsibility to be aware of the impact of your consumption on other citizens, especially the disadvantaged or powerless groups; and to consume based on needs – not wants.

✓ Be Responsible to the Environment

The responsibility to be aware and to understand the environmental consequences of our consumption. We should recognize our individual and social responsibility to conserve natural resources and protect the earth for future generations.

✓ Being Eco-Friendly Consumers

Today, large scale production, use and careless disposal of consumerable goods and services, excessive use of fossil fuels for energy generation and transport, excessive use of pesticides and fertilizers in agriculture, cutting down of forests and disposal of raw sewage and toxic waste into water bodies and sea are highly threatening and dangerous to the fragile ecosystems.

✓ Hazards to nature include

- Unsustainable and increasing use of natural resources.
- Increasing pollution (air, water, land, noise).
- Loss of forest cover and wildlife habitats.
- Excessive concentration of harmful pesticides in the soil and consequently in the food chain and water sources.

The Government has set up Central Pollution Control Board (CPCB) and Pollution Control Boards in all States for the prevention, control and abatement of pollution.

website : cpcb.nic.in

As consumers, we must be aware that the increasing pollution will affect us the most and must help in the task of reducing pollution and in conserving natural resources.

✓ An unpolluted and unspoiled environment is important to the wellbeing of all species.

✓ Practice it in our daily lives.

What is Information?

Information is any material in any form. It includes records, documents, memos, e-mails, opinions, advices, press releases, circulars, orders, logbooks, contracts, reports, papers, samples, models, data material held in any electronic form. It also includes information relating to any private body, which can be accessed by the public authority under any law for the time being in force.

What information can be obtained under the RTI Act?

A citizen has a right to seek information from a public authority which is held by the public authority or which is held under its control. This right includes inspection of work, documents and records; taking notes, extracts or certified copies of documents or records; and taking certified samples of material held by the public authority or held under the control of the public authority.

It is important to note that only such information can be supplied under the Act that is available and existing and is held by the public authority or is held under the control of the public authority. The Public Information Officer is not supposed to create information that is not a part of the record of the public authority.

What is the Fee for seeking Information?

A citizen who desires to seek some information from a public authority is required to send, along with the application, a demand draft or a banker's cheque or an Indian Postal Order of Rs.10/-, payable to the Accounts Officer of the public authority as fee prescribed for

seeking information. The payment of fee can also be made by way of cash to the public authority against a proper receipt. The payment of fee to the Central Ministries can also be made online through internet banking of State Bank of India or through Master/ Visa Debit/credit cards.

The applicant may also be required to pay further fee towards the cost of providing the information, details of which shall be intimated to the applicant by the PIO as prescribed by the Right to Information Rules, 2012.

SWACHH BHARAT ABHIYAN

स्वच्छ भारत
एक कदम स्वच्छता की ओर

Swachh Bharat Abhiyan and Sustainable Development

Prime Minister Narendra Modi's 'Swachh Bharat Abhiyaan' or 'Clean India' campaign started on 'Gandhi Jayanti Day' on October 2, 2014. The campaign is aimed at cleaning up India and improving sanitation facilities.

Launching the Abhiyan the Prime Minister, Shri Narendra Modi said : "On 2nd October we are launching Swachh Bharat Mission, a massive mass movement, that seeks to create a Clean India. Cleanliness was very close to Mahatma Gandhi's heart. A clean India is the best tribute we can pay to Bapu when we celebrate his 150th birth anniversary in 2019. Mahatma Gandhi devoted his life so that India attains 'Swarajya'. Now the time has come to devote ourselves towards 'Swachchhata' (cleanliness) of our motherland."

The Ministry of Consumer Affairs, Food and Public Distribution has urged all the voluntary consumer organizations to actively participate in the endeavour of Swachh Bharat Mission and undertake responsibility of cleanliness of atleast one toilet in a girl's school for the entire year.

REGULATORS

A **Regulatory agency** is a public authority or government agency responsible for exercising autonomous authority over some area of human activity in a regulatory or supervisory capacity. Regulatory agencies are usually a part of the executive branch of the government, or they have statutory authority to perform their functions with oversight from the legislative branch. Regulatory authorities are commonly set up to enforce standards and safety, or to oversee use of public goods and regulate commerce. Regulators exercise regulatory or supervisory authority over a variety of Sectors in India.

What is the need of Regulators? How they can help consumers?

Regulatory Authority's mission is to ensure that the interests of consumers are protected and at the same time to nurture conditions for growth of the sector at a pace which will enable India to play a leading role in the emerging global information society. For achieving these objectives, the Regulatory Authority issues from time to time regulations, directions, orders or guidelines with focus on providing consumer with adequate choice, and high quality of service.

Regulators in India

Useful Contact Telephone Numbers of Regulatory Bodies			
S.NO		**Telephone**	**Fax**
1	**Coastal Aquaculture Authority M/o Agriculture, Department of Animal Husbandry, Dairying & Fisheries**	044 - 2821 3785	044- 2821 6552
	Secretary, M/o Agriculture, Department of Animal Husbandry, Dairying & Fisheries	011 - 23382608 / 23385360 (4631)	011 - 23388006
2	**Ministry of Agro & Rural Industries**	011-23061431/ Udymi-Helpline 1800-180-6763	
	Khadi & Village industries Commission	011-23062573/23063295	011-23063295
3	**Veterinary Council of India, Ministry of Agriculture**	011 -26184149 / 26184354	011 - 26182434
4	**Coir Board, Ministry of Agro & Rural Industries**	Toll free no. 1800-425-9091 0484-2351807, 2351788, 2351954,	0484-2370034 , 2354397
	Secretary	0484-2372676	0484-2354397

5	Agricultural & Processed Food Products Export Development Authority (Ministry of Commerce & Industry)	011-26513204, 26514572, 26534186	011-26526187
6	Telecom Regulatory Authority of India, Ministry of Communications and IT	011-2323 6308	011-2321 3294
	Department of Telecommunications Ministry of Communications and IT	011-23739191 ,011-23372177	011- 23723330
	Department of Telecommunications	011 - 23719898	011-23711514
7	Telecom Disputes Settlement & Appellate Tribunal (TDSAT)	011-24103873/011-26876882, 011-26873411	011-24105171, 011-24122218
8	Department of Information Technology	011-23392457	011-23392402
	Secretary (IT)	011- 23392065	
	Office of Controller of Certifying Authorities M/o Communications & Information Technology	011-24363073	
9	Cyber Regulations Appellate Tribunal, Ministry of Communications and Information Technology, Department of Information Technology	011-23355881	011-23354689
10	The Competition Commission of India	011-23473400,Extension 736 & 735	011-23704686
	Ministry of Corporate Affairs	0124-4832500 / 011-23386110	
11	Forward Markets Commission, Ministry of Finance D/o Economic Affairs	022-22795300	022-22812086
12	Securities Appellate Tribunal	022- 22837062, 22837061, 22021520	011-22021341
13	Securities & Exchange Board of India M/o Finance D/o Economic Affairs	Toll free no.1800 -22 -7575/022-26449000/40459000	022 -2226449016-20/40459016-20
14	Insurance Regulatory and Development Authority M/o Finance	040 -23381100	040 - 6682 3334
15	Food Safety and Standards Authority of India	011-23236975	011-23220994
16	Medical Council of India M/o Health & Family Welfare	011 - 23061863/23063221	011 - 24104232
17	Pharmacy Council of India M/o Health & Family Welfare	011- 23239184, 23231348/011-45166005, 45166006	011- 23239184
18	Indian Nursing Council M/o Health & Family Welfare	011 - 23233764, 23233763, 23233762, 23235570, 23220075	011 - 23236140, 23232231

19	Dental Council of India M/o Health & Family Welfare	011-23238542, 011-23236740	
20	The Homeopathy Central Council M/o Health & Family Welfare, D/o Ayurveda, Yoga & Naturopathy, Unani, Siddha & Homeopathy (Ayush)	011-28525582 & 011-28520607	011 -28520691, 28526877, 28526873
21	The Indian Medicine Central Council, Ministry of Health & Family Welfare, D/o Ayurveda, Yoga & Naturopathy, Unani Siddha & Homeopathy (Ayush)	011- 28 525 464	
22	Petroleum & Natural Gas Regulatory Board (PNGRB) M/o Petroleum & Natural gas	011- 23457700	011 - 23709151
23	Brahmaputra Board M/o Water Resources	0361-2301309	0361-2301099
24	Tungabhadra Board M/o Water Resources	08394-259113	08394-259112
25	Narmada Control Authority M/o Water Resources	0731-2557276	0731-2559888
26	Betwa River Board M/o Water Resources	0510-2480210	0510-2480749 /237
27	Central Silk Board, Ministry of Textiles	080 -26282699/ 26282100	080- 26681511
28	Commissioner of Payments, Ministry of Textiles	022-22014446/22004510	022- 22004693
29	National Jute Board, Ministry of Textiles	033-22172107/ 22172540	022-22172456
30	Textiles Committee, Ministry of Textiles	022- 66527507/ 66527500	022- 66527509
31	National Highways Tribunal , Ministry of Shipping, Road Transport & Highways	011-23739085	011-23739085
32	Central Electricity Regulatory Commission	011-23353503	011-23753923
33	Atomic Energy Regulatory Board, D/o Atomic Energy	022-25990100	022-25583230
34	Central Pollution Control Board, Ministry of Environment, Forests & Climate Change	011-22307233	011-22304948
35	Protection of Plant Varieties and Farmers' Rights Authority, Ministry of Agriculture, Department of Agriculture and Co-operation	011-25843853	011-25840478
36	National Rainfed Area Authority Planning Commission	011-25842836	011-25842837

LIST OF CONSUMER DISPUTES REDRESSAL AGENCIES

National Consumer Disputes Redressal Commission

Upbhokta Nyay Bhawan,
'F' Block, GPO Complex,
INA, New Delhi-110 023
Fax No: 011-24651505, 24658505
PBX No : 011-24608801, 24608802, 24608803, 24608804

State Consumer Disputes Redressal Commissions

Sl. No.	State Commissions & Addresses
1.	**Andhra Pradesh** State Consumer Disputes Redressal Commission 'Eruvaka' Building, Kahairatabad, Hyderabad – 500004 Phone: 040-23317040 Fax : 040-23394399 E-mail : ap-sforum@nic.in
2.	**Arunachal Pradesh** State Consumer Disputes Redressal Commission Near Pawan Hans Office, (Old Secretariat Complex) Naharlagun, Itanagar Phone: 0360-2248620, 2247661 Fax : 0360-2350664 E-mail : arp-sforum@nic.in
3.	**A & N Islands** State Consumer Disputes Redressal Commission Deptt of Civil Supplies, Civil Supplies Complex, Port Blair-744102 Phone:03192-232321 Fax : 03192-232321 E-mail : an-sforum@nic.in
4.	**Assam** State Consumer Disputes Redressal Commission Housefed Complex, Central Block, 5th Floor, Front Portion, Beltola Bashistha Road, Guwahati – 781 006 Phone: 0361-62229766 Fax: 0361-62229766 E-mail : asm-sforum@nic.in
5.	**Bihar** State Consumer Disputes Redressal Commission R – Block, Road No.2, South of Daroga Prasad Rai Memorial Trust, Patna – 800 001 Phone:0612-2506395 Fax: 0612-2506395 E-mail: scdrc@sancharnet.in & bih-sforum@nic.in
6.	**Chandigarh** State Consumer Disputes Redressal Commission Plot No.5-B, Madhya Marg, Sector – 19 B, Chandigarh –160 019 Phone: 0172-2700183 Fax: 0172-2784225 E-mail: stcomm-chd@nic.in & cdg-sforum@nic.in

Sl. No.	State Commissions & Addresses
7.	**Chhattisgarh** State Consumer Disputes Redressal Commission Behind New Bus Stand, Pandri, RAIPUR - 492 004 Phone : 0771-2582902 Fax: 0771-2582904 E-mail : chg-sforum@nic.in
8.	**Dadra & Nagar Haveli & Daman & Diu** State Consumer Disputes Redressal Commission, Department of Civil Supplies, Collectorate, Daman – 396220 Phone: 0260-2230689, 2230698 Fax: 0260- 2230689 Email : daman@guj.nic.in & dnh-sforum@nic.in
9.	**Delhi** State Consumer Disputes Redressal Commission 'A' Block, First Floor, Vikas Bhawan, I.P. Estate, New Delhi –110 002 Phone: 011-23370799 Fax: 011-23370258 Email: statecommission@vsnl.net &del-sforum@nic.in
10.	**Goa** State Consumer Disputes Redressal Commission Junta House, 1st Lift, 4th Floor, Vivekanand Road, Panaji – 403 001 Phone: 0832-2222466 Fax: 0832-2425365 E-mail:gcdrc@goa.nic.in & goa-sforum@nic.in
11.	**Gujarat** State Consumer Disputes Redressal Commission 'Grahak Bhavan' Near Gota Cross Road, Towards Gandhinagar, S. G. Highway, Gota, Ahmedabad, Gujarat Phone: 02717-241614 Fax: 02717-241641 E-mail : guj-sforum@nic.in
12.	**Haryana** State Consumer Disputes Redressal Commission Bays No. 3 - 6, Sector – 4, Panchkula – 134 112 (Haryana) Phone: 0172-2567364 Fax : 0172-2567502 E-mail : har-sforum@nic.in
13.	**Himachal Pradesh** State Consumer Disputes Redressal Commission Block No.33, 2nd Floor, H.P. Nagar Vikas Pradhikaran Commercial Building, Kusumpati, Shimla – 171 009 Phone: 0177-2620797 Fax: 0177-2620855 E-mail : scc-hp@nic.in
14.	**J & K** State Consumer Disputes Redressal Commission i) 3, Manda Hill, Rehari, JammuTavi, Jammu & Kashmir ii) Near Municipality Office, Municipality Complex, Srinagar, STD Code: Jammu – 0191, Srinagar- 0194 Phone: 0191-2545232 0194-2477195 E-mail : jk-sforum@nic.in

Sl. No.	State Commissions & Addresses
15.	**Jharkhand** State Consumer Disputes Redressal Commission Near High Court, Dauranda, Ranchi - 834002 Telefax: 0651-2480171 E-mail : jkh-sforum@nic.in
16.	**Karnataka** State Consumer Disputes Redressal Commission Basava Bhavan, High Grounds Basaveswara Circle, Bangaluru – 560001 Phone: 080-22355065, 22262865 Fax: 080-22260590 E-mail : karscdrc@kar.nic.in & kar-sforum@nic.in
17.	**Kerala** State Consumer Disputes Redressal Commission Sisu Vihar Lane, Vazhuthacaud, Sasthamangalam P.O., Thiruvananthapuram – 695 010. Phone: 0471-2727220 Fax: 0471-2320578 E-mail : ker-sforum@nic.in
18.	**Lakshadweep** State Consumer Disputes Redressal Commission C/o Assistant Controller of Legal Metrology, Department of Legal Metrology & Consumer Affairs, U.T. of Lakshadweep, Kavaratti – 682555 Phone: 04896-262102 Fax: 04896-263298 E-mail : lak-accal@hub.nic.in & lak-sforum@nic.in
19.	**Madhya Pradesh** State Consumer Disputes Redressal Commission Plot No.- 76, Arera Hills Bhopal – 462 001 Phone: 0755 -2763673 Fax : 0755 -2553722 E-mail: scdrcbho@mp.nic.in & mp-sforum@nic.in
20.	**Maharashtra** State Consumer Disputes Redressal Commission Old Administrative Staff College Bldg., Opp. C.S.T. Station,Hazarimal Somani Marg, Mumbai – 400 001 Phone:022- 22072097, 22057409 Fax : 022-22018539 E-mail : mah-sforum@nic.in
21.	**Manipur** State Consumer Disputes Redressal Commission Deptt of Food & Civil Supplies,Sangaiprou, Imphal Phone: 0385-2220391 E-mail : man-sforum@nic.in

Sl. No.	State Commissions & Addresses
22.	**Meghalaya** State Consumer Disputes Redressal Commission Horse Shoe Building, Lower Luchumiere, Shillong – 793 001 Phone: 0364-2222629 Fax: 0364-2222629 E-mail : meg-sforum@nic.in
23.	**Mizoram** State Consumer Disputes Redressal Commission Zodian Square, Aizwal – 796 001 Phone: 0389-2341451 Fax: 0389-2341453 E-mail : miz-sforum@nic.in
24.	**Nagaland** State Consumer Disputes Redressal Commission Old MLA Hostel Building, Kohima – 797 001 Phone: 0370-2221505 E-mail : nag-sforum@nic.in
25.	**Odisha** State Consumer Disputes Redressal Commission Sector – 1, Near Sati Choura Chowk, C.D.A. Bidanasi, Cuttack – 14 Phone: 0671-2363604 E-mail : ors-sforum@nic.in
26.	**Puducherry** State Consumer Disputes Redressal Commission Plot No.3, D.P. Thottam, Behind Hotel Sarguru, Muthialpet, T.V. Nagar, Puducherry – 605 003 Phone: 0413-2213862, 2210503 E-mail : scdrc@pondy.pon.nic.in & pon-sforum@nic.in
27.	**Punjab** State Consumer Disputes Redressal Commission Plot No. 1037, Sector – 37A, Dakshan Road, Chandigarh Phone: 0172-2693737 E-mail : pun-sforum@nic.in
28.	**Rajasthan** State Consumer Disputes Redressal Commission Handloom Haveli, Ashok Marg, C-Scheme 1st Floor, Jaipur- 302 001 Phone: 0141-2372237 E-mail : raj-sforum@nic.in

Sl. No.	State Commissions & Addresses
29.	**Sikkim** State Consumer Disputes Redressal Commission Palzor Stadium Road, Near Sikkim Nationalised Transport, Gangtok – 737 101 Phone: 03592-205027 E-mail : sik-sforum@nic.in, Statecommission_sikkim@hub.nic.in
30.	**Tamil Nadu** State Consumer Disputes Redressal Commission Frazer Bridge Road, V.O.C. Nagar, Park Town, Chennai – 600 003 Phone: 044-25340040 E-mail : scdrc@tn.nic.in & tn-sforum@nic.in
31.	**Telangana** State Consumer Redressal Commission 'Eruvaka' Building, Khairatabad, Hyderabad-500004 Tel. 040-23394399
32.	**Tripura** State Consumer Disputes Redressal Commission 'Khadya O Bhokta Bhawan', Ground Floor, Eastern Side, P.O. Kunjaban West Tripura - 799 006 Phone: 0381-2223514 Fax: 0381-2326308 E-mail : tri-sforum@nic.in
33.	**Uttar Pradesh** State Consumer Disputes Redressal Commission C – 1, Vikrant Block – 1, Near Shaheed Path, Gomati Nagar, Lucknow – 226 010 Phone: 0522-2306643, 2306655 Fax: 0522-2306645 E-mail : up-sforum@nic.in
34.	**Uttarakhand** State Consumer Disputes Redressal Commission House No.176, Ajabpur Kalan, (Near Spring Hills School),Mothrowala Road, Dehradun – 248 121 Phone: 0135-2669712 Fax: 0135-2669719 E-mail : utr-sforum@nic.in
35.	**West Bengal** State Consumer Disputes Redressal Commission Kreta Suraksha Bhavan, Ground Floor, 11A, Mirza Ghalib Street, Kolkata – 700 087 Phone: 033-22520308 Fax: 033-22520354 E-mail : wb-sforum@nic.in

USEFUL CONTACT ADDRESSES AND TELEPHONE NUMBERS

USEFUL CONTACT NUMBERS			
S.NO		Telephone	Fax
	Department of Consumer Affairs	011-23073619/23389752	
1	Secretary	011-23782807	
2	Additional Secretary	011-23383027	
3	Joint Secretary	011-23386666	
4	Director (Consumer Grievance Redressal Cell)	011- 23384872	
5	Director (Weights & Measures)	011- 23389489	
	Department of Food	011 - 23383911	
6	Secretary	011 - 23382349	
7	Joint Secretary (PDS)	011-23384308	-
8	Joint Secretary, (Food Security)	011-23389831 /011-23381176	011 23382417
9	PDS Helpline	1800-11-0841	
	Ministry of Health & Family Welfare		
10	Secretary	011 - 23061863 / 011- 23063221	011 - 23061252
11	Joint Secretary (Hospitals)	011-23061481/23063506	011-23063506
12	Bureau of Indian Standards	011 2323 9402/23230131, 23233375, 23239402 (10 lines)	
13	BIS Complaint Cell	011 -23235069	
14	Centre for Consumer Studies, IIPA	011-23468347	011-23705928
15	National Consumer Helpline	1800-11-4000	
16	State Consumer Helpline Resource Management Portal	011-23705054	
17	Consumer Online Grievances Redressal Centre (CORE)	1800-11-4566, 011-23071167/68	
18	Fire Service	101	
19	Delhi Police Control Room	100	
20	Railway Enquiry	139	
21	MTNL Enquiry	197/198	
22	Women Safety Cell Helpline	1091	
23	Delhi Pollution Control Committee	011-23865117, Ext.- 105/ 011 - 23869389	
24	Controller Legal Metrology, Delhi Government	011-23379266, 23379262	

25	University Grants Commission	011 - 23239627	
26	Delhi Development Authority	1800 -11- 0332	
27	NDMC (New Delhi Municipal Council)	011 - 4993555	
	MCD (Municipal Corporation Of Delhi)		
28	North/South Delhi Municipal Corporation	011-1266,23220010,23220016	
29	East Delhi Municipal Corporation	155303/011/22165880/23705054	
	LPG Complaint Cell		
30	HPCL	1800-2333-5555	
31	BPCL	1800-22-4344	
32	IOCL	1800-2333-555	
33	IGL Complaint Cell	011- 45195959	
34	Postal Service Complaint Cell	1800-11-2011 (For International Mails)	
	Major Hospital – Emergency		
35	AIIMS	011- 26588500 / 26588700	
36	Safdarjung Hospital	011-26194690/26161960	
37	RML Hospital	011- 23348200/23743769	
38	Kalavati Saran Children Hospital	011 - 23344160, Extn.-214	
39	GTB Hospital	011 - 22586262 /22588383	
40	Deen Dayal Upadhyaya Hospital	011- 25494336 /01125492463	
41	Guru Nanak Eye Hospital	011- 23235145	
42	Bara Hindu Rao Hospital	011 - 2391 9476	
43	Rajiv Gandhi Cancer Hospital	011 - 47022222/11-47022070 / 71	
44	Director, CGHS Dispensaries	011-23062800	
45	Chief Secretary, Delhi Government	011-23392100/23392101	
46	RBI Customer Care	011 - 23710538 to 42/011 - 23711250	
47	Water DJB (Control Room)	1961/011- 23538495/011-23527679	
	Electricity		
48	TATA POWER-DDL (NDPL)	011-66404040	
49	BSES Rajdhani Power Limited	011 - 399 99 707 (BRPL)	
50	BSES Yamuna Power Limited	011 - 399 99 808 (BYPL)	

IMPORTANT LINKS

S.No.	Organization/Institution/Department	Web Link
1	Bureau of Indian Standards	http://www.bis.org.in/
2	Bureau of energy Efficiency	http://beeindia.in/
3	Computerisation of Consumer Fora (CONFONET)	http://confonet.nic.in/default.htm
4	Competition Commission of India	http://www.cci.gov.in/
5	Central Pollution Control Board	http://cpcb.nic.in/
6	Centre for Consumer Studies	http://www.consumereducation.in/
7	Consumer Unity & Trust Society (CUTS)	http://www.cuts-international.org/
8	Consumer Voice	http://www.consumer-voice.org/
9	Consumer Online Resource Empowerment	http://www.core.nic.in/
10	Consumer Education & Research Centre	http://www.cercindia.org/
11	Central Electricity Regulatory Commission	www.cercind.gov.in/
12	Department of Consumer Affairs	http://consumeraffairs.nic.in
13	DigiLocker	https://digilocker.gov.in/
14	Deendayal Disabled Rehabilitation Scheme	http://socialjustice.nic.in/ddrs.php
15	Directorate General of Civil Aviation, Government of India	www.dgca.nic.in
16	E- Gazette(The Gazette of India)	http://egazette.nic.in/
17	Forward Markets Commission	http://www.fmc.gov.in/
18	Food Safety and Standards Authority of India	http://www.fssai.gov.in/
19	Grievances against Misleading Advertisements (GAMA)	http://gama.gov.in/
20	The Homeopathy Central Council	www.cchindia.com
21	The Indian medicine Central Council	www.ccimindia.org
22	CBSE	http://cbse.nic.in
23	Indian Railway	http://www.indianrail.gov.in/
24	Indian Rail Running Status	http://runningstatus.in/
25	Indian Medical Association of India	http://www.ima-india.org/ima/
26	Jan-Dhan se Jan Suraksha	http://www.jansuraksha.gov.in/Default.aspx
27	Make in India	http://www.makeinindia.com/
28	MyGov - Government of India	https://mygov.in/
29	Ministry of Petroleum & Natural Gas	http://petroleum.nic.in/
30	Ministry of Corporate Affairs	www.mca.gov.in
31	Medical Council of India	www.mciindia.org
32	Ministry of Finance	www.financialservices.gov.in/
33	National Consumer Helpline	http://nationalconsumerhelpline.in/
34	National Institute of Training and Standardization	http://www.bis.org.in/trg/train.htm
35	National Consumer Co-operative Federation	http://nccf-india.com/
36	National Consumer Disputes Redressal Commission	http://ncdrc.nic.in/
37	National Test House	http://www.nth.gov.in/nth/
38	National Disaster Management	http://www.ndmindia.nic.in/
39	National Career Service	http://www.ncs.gov
40	Pradhan Mantri Jan-Dhan Yojana	http://pmjdy.gov.in/
41	Public Distribution System	www.dfpd.nic.in
42	Public Grievances	www.pgportal.gov.in
43	Pharmacy council of India	www.pci.nic.in
44	Skill India	http://www.skillindia.in/
45	State Consumer Helpline Knowledge Resource Management Portal	http://consumeradvice.in/
46	Securities and Exchange Board of India	www.sebi.gov.in
47	Society of Indian Automobile Manufacture	www.siamindia.com
48	The Telecom Regulatory Authority of India	http://www.trai.gov.in/
49	Volunteer & Combination Officers Section	http://www.iafc.org/microsite/VCOSorg/index.cfm
50	Unique Identification Authority of India	https://uidai.gov.in/



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நாள்பட்ட வலி - CHRONIC PAIN

நாள்பட்ட / தீராத நோய் தொற்றுகள் - CHRONIC & RESISTANT INFECTIONS

முடக்கு வாதம், பிற ஆட்டோ-இம்முன்நோய்கள் - RHEUMATOID ARTHRITIS & AUTO IMMUNE

புற நரம்பு பாதிப்பு - PERIPHERAL NEUROPATHY

கேன்சர் புனர்வாழ்வு - CANCER REHAB & POST Chemo / Radio care

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மற்றும் பல நோய்களுக்கு சிகிச்சை - & FOR MANY MORE DISEASES

மூட்டுகளுக்கு ஓசோன் & PRP சிகிச்சை - PRP for joints | Ozone injections for pain

மூட்டு, முதுகு வலிக்கு மேனுவல் தெரபி - MANUAL therapy- Back | knee | any joint pain
Generalised Full body Pain

லேசர் சிகிச்சை | ஸ்லிம்மிங் இடை குரைப்பு சிகிச்சை - ALL LASER TREATMENTS | SLIMMING

உணவு முறை பரிந்துரை - WEIGHT LOSS | FUNCTIONAL NUTRITION

பீல்ஸ் | டாட்டூ ரீமூவல் | உதடு கருமை குறைப்பு - PEELS | TATOO REMOVAL | lIP LIGHTENING

முடி வளர் சிகிச்சை | முகப்பரு மற்றும் தழும்பு சிகிச்சை - HAIR GROWTH Rx | ACNE & ACNE SCAR Rx

ஊட்டச்சத்து சிகிச்சை | இரத்தக்குழாய் அடைப்பு நீக்கம் - IV NUTRITION | CHELATION THERAPY

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http://www.consumereducation.in
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