

Annexure III

Overview of State Consumer Helpline Knowledge Resource Management Portal Activities

Statistical Report on Complaints/Calls received by State Consumer Helplines:

The State Consumer Helplines are receiving calls from the consumers through telephone normally toll free number as well as other mode of communication like letters, emails, walk in consumers as well as consumers logging their calls directly on the website using online complaint registration. The online complaint registration is also used by the consumers in the States which are not yet networked with IT Portal. The statistical report is given below:

Status Wise Report – July 2013 to June 2014

State Name	Call Received	Complaint Received	Intimated	Inprogress	Onhold	Discarded	Case Referred	Solved	Pending
ANDAMAN AND NICOBAR	0	0	0	0	0	0	0	0	0
ANDHRA PRADESH	76	76	0	0	0	0	0	0	76
ARUNACHAL PRADESH	3	3	0	0	0	0	0	0	3
ASSAM	18	18	0	0	0	0	0	0	18
BIHAR	1235	393	0	0	0	1	0	150	242
CHANDIGARH	0	0	0	0	0	0	0	0	0
CHATTISGARH	27	25	0	0	0	0	0	0	25
DADRA & NAGAR HAVELI	1	1	0	0	0	0	0	0	1
DAMAN & DIU	0	0	0	0	0	0	0	0	0
GOA	10	8	0	0	0	0	0	0	8
GUJARAT	12588	943	0	0	0	0	0	442	501
HARYANA	4009	1426	0	2	2	1	5	1260	165
HIMACHAL PRADESH	8	8	0	0	0	0	0	0	8
JAMMU AND KASHMIR	2	2	0	0	0	0	0	0	2

JHARKHAND	14	14	0	0	0	0	0	0	14
KARNATAKA	129	127	0	0	0	0	0	0	127
KERALA	20	20	0	0	0	0	0	0	20
LAKSHADWEEP	0	0	0	0	0	0	0	0	0
MADHYA PRADESH	3720	96	0	0	0	0	0	12	84
MAHARASHTRA	10829	5022	0	0	0	0	0	2158	2864
MANIPUR	0	0	0	0	0	0	0	0	0
MEGHALAYA	0	0	0	0	0	0	0	0	0
MIZORAM	1	1	0	0	0	0	0	0	1
NAGALAND	0	0	0	0	0	0	0	0	0
NCT DELHI	207	207	0	0	0	0	0	0	207
ODISHA	2255	741	0	0	0	0	1	558	183
PUDUCHERRY	1	1	0	0	0	0	0	0	1
PUNJAB	85	80	0	0	0	0	1	3	77
RAJASTHAN	14	14	0	0	0	0	0	0	14
SIKKIM	1	1	0	0	0	0	0	0	1
TAMIL NADU	48	48	0	0	0	0	0	0	48
TELANGANA	0	0	0	0	0	0	0	0	0
TRIPURA	1	1	0	0	0	0	0	0	1
UTTAR PRADESH	1602	438	0	0	0	0	0	0	438
UTTRAKHAND	17	17	0	0	0	0	0	0	17
WEST BENGAL	157	157	0	0	0	0	0	1	156

Sector-wise calls received

Sector wise complaint report during 01-July-2013 to 30-June 2014												
Sector	2013						2014					
	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	March	April	May	June
Aadhaar card	0	0	0	0	0	0	6	2	6	4	6	9
Airlines	3	2	5	2	5	6	6	5	4	6	8	7
Banking	61		66	75	46	66	84	64	80	82	74	60
Domestic Appliances	113	41	147	171	96	116	144	103	101	112	123	224
Education	62	14	45	62	20	35	42	35	68	39	51	72
Electricity	53	32	49	66	49	69	55	79	98	67	70	101

Insurance	33	17	39	51	34	32	45	25	58	49	28	62
Legal Metrology	38	22	54	77	51	41	57	85	34	56	73	127
Medical Negligence	7	7	2	6	6	11	8	10	15	13	22	8
Telecom	246	118	280	263	278	322	305	341	223	285	365	247
Others	573	301	777	517	531	546	689	586	867	732	914	1106

States on Board:

Bihar	Gujarat
Haryana	Himachal Pradesh
Maharashtra	Odissa
Puducherry	Rajasthan
Tamil Nadu	Uttar Pradesh

States with whom MoU have been signed to share IT Portal

Andaman & Nicobar	Bihar
Chhatisgarh	Delhi
Haryana	Himachal Pradesh
Karnataka	Mizoram
Puducherry	Uttar Pradesh

With this, the total number of states who have signed MoU with IIPA to share IT Portal has become 11.

Capacity Building of States Consumer Helplines:

IIPA has been continuously imparting training for capacity building of functioning of States Consumer Helpline. Two training programmes have been held during July 2013 to June 2014 viz.

1. 6th Training programme during September 04-06.2013
2. 7th Training programme during February 03-05, 2014

A total of 39 Participants from 13 states have participated in the above training programme. A list of the States from where the participants attended the training programme is given below:

6 th Training Programme (Sept 04-06, 2013)	7 th Training Programme (Feb 03-05,2014)
Andaman & Nicobar	Delhi
Haryana	Gujarat
Maharashtra	Himachal Pradesh
Puducherry	Karnataka
Rajasthan	Punjab
West Bengal	Sikkim
	Uttar Pradesh

In addition to the above two training programmes held at IIPA, New Delhi, hand-holding support was provided to Haryana, Himachal Pradesh, Delhi and Uttar Pradesh in setting up State Consumer Helpline and their operationalization.

IIPA has imparted training to all the States other than the four States namely Dadra Nagar and Haveli, Jammu & Kashmir, Lakshadweep and Meghalaya who have not attended despite inviting for the nominations for the trainings.

Online Complaints:

The IT Portal facilitates the consumers to register their complaints online giving them an access on 24x7 basis. Numbers of consumers have been registering their complaints/queries online at IT Portal. These complaints are directly diverted to the State Consumer Helplines who are using our IT Portal. These State Consumer Helplines take appropriate actions on such dockets. The complaints for those States which are not using IT Portal are downloaded and are regularly transmitted electronically to those States to take appropriate steps. While forwarding those complaints electronically, the States are also being requested to join the IT Portal. The following table provide the number of complaints registered for the States which are yet to use our IT Portal. However, there is no feedback from these States on the complaints forwarded to them for appropriate action.

Online Complaint during July 2013 to June 2014

S.no	States Name	Complaint Received	Solved	Pending
1	Andhra Pradesh	76	0	76
2	Assam	18	0	18
3	Chhattisgarh	25	0	25
4	Jharkhand	14	0	14
5	Karnataka	127	0	127
6	Kerala	20	0	20
7	NCT Delhi	207	0	207
8	Punjab	80	3	77
9	Uttranchal	17	0	17
10	West Bengal	157	1	156
	Total	741	4	737

Opinion Poll:

The opinion poll for 6 issues has been sought from the consumers through our online IT Portal. A list of the issues uploaded on the Portal is given below. Some of the responses as received were analysed and used for our advocacy papers.

List of Opinion Polls in 2014

Sl.#	Poll Question	Expiry Date	Choice 1	Choice 2	Choice 3
1	Consumer Forum were set up to provide relief to consumers in 90 days. How much time is being taken	10-11-2013	6-12 months	12-18 months	more than 18 months
2	Do mobile subscribers feeling respite from menance of telemarketing calls after warning to 5 banks?	15-12-2013	Yes	No	
3	Is there any reduction in promotional calls after TRAI imposed penalty on few Banks/Companies	30-04-2014	Yes	No	Can't say
4	On-line shopping has become craze now-a-days. Are you facing any problem with on-line shopping?	31-05-2014	Yes	No	Can't say

5	TRAI have tried its best to solve nuisance of telemarketers. Has the regulations solved the problem?	30-09-2013	Yes	No	Can't say
6	Whether legislation of Food Security Bill by Govt. will boost the development of poor community?	15-10-2013	Yes	No	Can't say

493 Nos. of reports / articles pertaining to the consumer concerns appeared in various print media and have been uploaded on the IT Portal.

Advocacy with ASCI on misleading advertisements:

The Portal has initiated from May 2014 for raising of the complaints to ASCI on misleading advertisement on its own. The following complaints raised to ASCI have been upheld.

Misleading Advertisements - Decision UPHELD			
Subject	Advertiser	Complaint No. & Date	Decision
EMI Free Car	EMI Free Car Pvt. Ltd.	E-Mail, Dtd 21 May 2014	Upheld 27/08/2014
Unprofessional Medical Ethics	Dr. Pauls	SCHKRMP/IIPA/Medical/2014-15, 21/08/2014	Upheld 14/10/2014
	Richfeel Hair Forever (Times of India 23/05/2014)	E-Mail, Dtd 25 August 2014	Complaint Upheld 14/10/2014
	Dr. Nigam Ltd Hair Transplant Spl.	IIPA/SCHKRMP/Medical/2014-15	Complaint Upheld 05/11/2014
	Daiveey Anusandhan Sansthan from ABP News	IIPA/SCHKRMP/Medicine/2014-15 08/10/2014	Complaint Upheld 23/11/2014
	Dr. A's Clinic titled "Award Winning Hair Transplants" (Times of India 06/11/2014)	E-mail 06/11/2014	Complaint Upheld 17/12/2014

	Enhance Clinic (Times of India 15/11/2014)	IIPA/SCHKRMP/Medical/2014-15, 19/11/2014	Complaint Upheld 24/12/2014
	RG Stone Hospital (Times of India 09/11/2014)	IIPA/SCHKRMP/2014-15, 12/11/2014	Complaint Upheld (17/12/2014)
	Dr. Batra's (Times of India 15/11/2014)	IIPA/SCHKRMP/Medical/2014-15, 19/11/2014	Complaint Upheld (03/12/2014)
Zero Interest EMI	Mom & Me 08/10/2014	IIPA/SCHKRMP/EMI/2014-15, 08/10/2014	Complaint Upheld 21/11/2014
	Nissan Group of India (NBT 21/10/2014)	E-mail 21/10/2014	Complaint Upheld 05/12/2014
Zero Interest EMI and Free Insurance	Renault (NBT 21/10/2014)	E-mail 21/10/2014	Complaint Upheld 04/12/2014
Unsubstantiated Claim being No.1	DA Gems (India) Pvt. Ltd. (Nav Bharat Times 09/11/2014)	IIPA,SCHKRMP/2014-15, 12/11/2014	Complaint Upheld 17/12/2014
Magical Claims			

The following are the complaints which have not been upheld by ASCI

Misleading Advertisements - Complaints Not UPHELD				
Subject	Advertiser	Complaint No. & Date	Department	Decision
Unprofessional Medical Ethics	Thyrocare Technologies Ltd. (Mediffee)	SCHKRMP/IIPA/Medical/2014-15 29/09/2014	Advertising Standard Council of India	Not Upheld 21/11/2014
	Diagno Labs Pvt. Ltd.	IIPA/SCHKRMP/Medical/2014-15 10/10/2014	Advertising Standard Council of India	Not Upheld 21/11/2014
Tobacco	Kamla Pasand Pan Masala (Nav Bharat Times 05/11/2014)	E-Mail Dt. 06/11/2014	Advertising Standard Council of India	Not Upheld 20/11/2014

	Kamla Pasand Pan Masala (Nav Bharat Times 05/11/2014)	E-Mail Dt. 06/11/2014	Food Safety and Standard of India	No Response
Sensodyne Toothpaste	Against Dr. Niharika Gulati (Sensodyne Toothpaste)	IIPA/SCHKRMP/Medical/2014-15, 22/09/2014	Advertising Standard Council of India	Not Upheld
	Sensodyne Toothpaste	IIPA/SCHKRMP/Medical/2014-15 dtd 08/10/2014	Advertising Standard Council of India	Not Upheld
	Against Dr. Niharika Gulati (Sensodyne Toothpaste)	IIPA/SCHKRMP/Medical/2014-15, 08/10/2014	Department of Consumer Affairs	Not Upheld
Zero Interest EMI	Voltas (Dainik Jagran 08/10/2014)	IIPA/SCHKRMP/EMI/2014-15 09/10/2014	Advertising Standard Council of India	Not Upheld 21/11/2014
	Volksfet (Times of India 17/10/2014)	IIPA/SCHKRMP/EMI/2014-15, 17/10/2014	Advertising Standard Council of India	Not Upheld 21/11/2014
	Hariom Electronics (Nav Bharat Times 12/10/2014)	IIPA/SCHKRMP/2014-15, 13/10/2014	Advertising Standard Council of India	In Complete- 11/12/2014
	Videocon (Nav Bharat Times 14/10/2014)	IIPA/SCHKRMP/Financing/2014-15, 14/10/2014	Advertising Standard Council of India	In Complete 11/12/2014
	Sargam Electronics (Nav Bharat Times 14/10/2014)	IIPA/SCHKRMP/Financing/2014-15, 14/10/2014	Advertising Standard Council of India	Not Upheld 05/12/2014
	Sony (Dainik Jagran 10/10/2014)	IIPA/SCHKRMP/2014-15, 15/10/2014	Advertising Standard Council of India	Not Upheld 05/12/2014
	HP (Times of India 16/10/2014)	IIPA/SCHKRMP/2014-15, 16/10/2014	Advertising Standard Council of India	In Complete 11/12/2014

	Vijay Sales (Times of India 18/10/2014)	E-mail, dt. 20/10/2014	Advertising Standard Council of India	Not Upheld 23/11/2014
	Bosch (Times of India 18/10/2014)	E-mail, dt. 20/10/2014	Advertising Standard Council of India	Not Upheld 23/11/2014
	Cheil India Pvt. Lmt. (Samsung Galaxy Note 4) Times of India 18/10/2014	E-mail, dt. 20/10/2014	Advertising Standard Council of India	Not Upheld 23/11/2014
	Bajaj Finserv through Vaid Electronics (Times of India 18/10/2014)	E-mail, dt. 20/10/2014	Advertising Standard Council of India	Not Upheld 05/12/2014
	Sansui India (NBT 21/10/2014)	E-mail, dt. 21/10/2014	Advertising Standard Council of India	In Complete 11/12/2014
	Reliance (NBT 21/10/2014)	E-mail, dt. 21/10/2014	Advertising Standard Council of India	Not Upheld on Review by Advertiser 16/12/2014
...Minutes drive from point x	JM Housing Ltd (Times of India 09/11/2014)	IIPA,SCHKRMP/2014-15, 12/11/2014	Advertising Standard Council of India	Not Upheld 16/12/2014
	Amrapali Group (Times of India 16/11/2014)	IIPA/SCHKRMP/2014-15, 19/11/2014	Advertising Standard Council of India	Not Upheld 19/12/2014
	Krishna Bhumi (NBT 16/11/2014)	IIPA/SCHKRMP/2014-15, 19/11/2014	Advertising Standard Council of India	Not Upheld 19/12/2014
	Shri Banke Bihari Kunj (NBT 16/11/2014)	IIPA/SCHKRMP/2014-15, 19/11/2014	Advertising Standard Council of India	Not Upheld 24/12/2014

	Ansal API (Times of India 15/11/2014)	IIPA/SCHKRMP/2014-15, 19/11/2014	Advertising Standard Council of India	Not Upheld 31/12/2014
Others- Free Shopping	Future Gropu	IIPA/SCHKRMP/2014-15 07/10/2014	Advertising Standard Council of India	Not Upheld

Advertisement on which ASCI is yet to take decision

Misleading Advertisements-No Decision by ASCI

Subject	Advertiser	Complaint No. & Date
Unprofession al Medical Ethics	Dr. Pauls (Times of India 11/10/2014)	E-mail Dt. 11/10/2014
	Perma Healthcare (Times of India 27/10/2014)	IIPA/SCHKRMP/Medical/2014-15, 27/10/2014
	Perma Healthcare (Times of India 27/10/2014)	IIPA/SCHKRMP/Medical/2014-15, 27/10/2014
	Enhance Clinic (Times of India 06/11/2014)	E-mail Dt. 07/11/2014
Zero Interest EMI and Free Insurance	Videocon (NBT 18/10/2014)	E-mail Dt. 20/10/2014
	FIAT (Times of India 27/10/2014 at Page no. 2)	E-Mail Dt.27/10/2014
	SKODA (TOI 09/11/2014)	IIPA,SCHKRMP/2014-15, 12/11/2014
	Volvo XC60 (TOI 11/11/2014)	IIPA,SCHKRMP/2014-15, 12/11/2014
	Hyundai (TOI 11/11/2014)	IIPA,SCHKRMP/2014-15, 12/11/2014
	Ford (TOI 11/11/2014)	IIPA,SCHKRMP/2014-15, 12/11/2014
	Chevrolet (Times of India 16/11/2014)	IIPA,SCHKRMP/2014-15, 20/11/2014
	Volvo (Times of India 16/11/2014)	IIPA,SCHKRMP/2014-15, 20/11/2014
	SKODA (Times of India 15/11/2014 (2 Ads))	IIPA,SCHKRMP/2014-15, 20/11/2014

	Mind Blowing (Times of India 15/11/2014)	IIPA,SCHKRMP/2014-15, 20/11/2014
	Chevrolet (Times of India 27/11/2014)	E-mail Dt. 05/12/2014

Advocacy with other Institutions

The portal has raised advocacy papers with

1. Telecom Regulatory Authority of India against activation of value added services and their auto-renewal without seeking the subscriber's consent. Intervention of Department of Consumer Affairs has also been sought.
2. Department of Consumer Affairs, State Governments and Department of Trade and Taxes against illegal trade practices of charging VAT on discounted prices by the retailers. The portal in association with Haryana State Consumer Helpline organized two workshops in the District of Faridabad and Rohtak with involvement of Controllers of Legal Metrology. Subsequent to the workshop, Department of Legal Metrology, Haryana has booked 17 cases out of which 10 cases have been compounded for which an amount of Rs. 54,000/- have been charged from the retailers violating Legal Metrology (Packaged Commodity Rules)
3. Reserve Bank of India: The Portal had submitted its memorandum to Reserve Bank of India against IBA move to restrict the free ATM Transactions to 4 and 3 in the cases of transactions at own bank and other bank ATMs respectively. However, Reserve Bank of India had gone ahead with the IAB move of restricting free ATMs without considering the points raised by Portal.
4. Reserve Bank of India: RBI was requested to intervene in the banking practices of charging fee for replacement of defective ATM/Debit Cards
5. Reserve Bank of India against unfair trade practices of the Banks towards charging of SMS alert fee from Banking consumers in violation of RBI notification No. **RBI/2013-14/381 DBOD No. Dir.BC.67/13.10.00/2013/14** dtd. 26/11/2013. With the intervention of Department of Consumer Affairs, Govt. of India, Ministry of Finance issued directives to all Banks vide letter no. F. No. 7/72/2014-BOA dtd. 14/08/2014 to implement RBI orders and submit Action Taken Report within 30 days. However, this is yet to be implemented by the Banks and Banks continue to violate the directives of RBI and Ministry of Finance. UCO Bank is the exception which has been charging SMS Alert Fee to the consumers adhering to RBI directives. It is estimated that such unfair trade practices by the banking industry could be to the tune of around Rs. 3,000 crores or so.

6. Ministry of Information and Broadcasting: To bane airing of advertisement of **“Shri Laxmi Kuber Dhan Versha Yantra”** being advertised by TVC Skyshop.
7. Department of Telecom and Department of Information Technology: To block domain name of www.emifreecar.com.
8. Department Of Consumers Affairs: Based on the above advocacy papers, Department Of Consumer Affairs has been requested to intervene in :
 - a. Blocking of Domain Name of **“emifreecar”** as it continued to be doing unfair business by misleading the consumers.
 - b. Stoppage of advertisement of **“Sensodyne Toothpaste”** as it continues to violate Code of Ethics for Medical Professional.
 - c. Reserve Bank Of India for limitless free ATM transactions at own bank ATMs and recovery/refund of unfair business of estimated Rs 3,000 Crores on account of SMS alert fee or transferred the same to Consumer Welfare Funds.
 - d. Release of advertisement regarding illegal charging of VAT by the retailer on discounted MRP.
9. Based on the complaint escalated by the portal, Department of Consumer Affairs have advised Delhi Police to register FIR against **“Aapka Roojgar”** which have been practising the business of duping public with promise of job.
10. Dr. Batra’s, Richfeel Tricology Center, Emifreecar and TVC skyshop advertisers are continuously resorting to the practice of misleading advertisement. Similarly the advertisement having claims of **“Zero Percent EMI”** and **“Free Insurance”** have not been seen as objectionable by ASCI. Real Estate have started advertising the project sites to be **“....minutes or hours drives from point”** and some of the advertisement even does not provide the detail of the address of the sites or corporate office.

Knowledge Creation:

The IT Portal has been updated with uploading of following knowledge based database:

1. Citation of 43 judgements on sector wise consumer issues.
2. Acts and regulations of various services.
3. Sector wise FAQs (903 Nos)
4. Consumer advisories.
5. Qrtly Newsletter **“Consumer Connect”**
6. Monthly Consumer Bulletin
7. FOPs and the benchmark of services wherever specified
8. Contact details of service providers
9. Newspaper Reports (493 Nos) on consumer issues.