



## CONSUMER UPDATE

### Awareness about trans fats during the lockdown

**A trans fat-free lifestyle during the lockdown**  
Consumers share their experiences

*Exploring balanced meals*

I used to eat rich food with lot of cheese, butter, and oil. I was completely aware of its harmful effects & yet it was normal for me to eat such meals at least four times a week. Initial days of lockdown was quite a struggle, as all the shops were closed and non-essentials were not available. I cultivated a habit of eating more fruits and vegetables. Once the lockdown is over, I may eat junk food but definitely not like I used to because I have seen myself not eating them for more than a month and I feel good about myself. I feel healthy inside and outside.

- Afroze, Chennai

Trans fats are harmful to health and continued consumption of food rich in trans fats could lead to several non-communicable diseases like cardio vascular disease, stroke, Alzheimer's disease, and so on. Presently, with the lockdown, we tend to consume more fried food (high in trans fat content), sitting at home. Thus, CAG realised that consumer education was a must and chose different ways to alert consumers. One such activity was developing crossword puzzles using transfat related key terms. While playing the puzzles, consumers would get to know more about trans fats. The puzzles were made available in CAG's social media page. The other activity involved posting of experiences shared by health-conscious consumers. In addition to this, CAG's podcast,

Studio CAG, carried an episode titled "Are you thinking to reuse the cooking oil?" which explains in detail about the harmful effects of Repurposing of Used Cooking Oil (RUCO). This is available on Spotify, iTunes and Google Podcasts.

Link on Spotify: <https://spoti.fi/2NT8nwM>

Google: <https://bit.ly/31JhGYb>

iTunes: <https://apple.co/3dQW2DH>

**A TRANS FAT-FREE LIFESTYLE DURING THE LOCKDOWN**  
CONSUMERS SHARE THEIR EXPERIENCES

*Reduced oil use during Lockdown*

Normally, I buy 5 litres of cooking oil per month because I prefer making poori, pakoda, rice papad, pickles, sweets - mysore pak, athirasam, etc at home. Twice a week, my family enjoys such snacks. However, climbing stairs number of times, walking and other physical activities in workplace as well as going out for shopping, to market, to temples helped burn calories. Since this lockdown has us confined to our houses, I reduced the preparation of fried snacks on to once a week. We never know how much the oil is reused in restaurants whereas we use fresh oil to make the same food at home and we don't re-use oil for frying again.

Food we intake = physical activity

- Radha, Coimbatore

### Beware of online frauds!

With the pandemic continuing to play havoc with our lives, public are advised against stepping out of their homes unless there is an absolute need and so, most purchases and transactions are being made online. While this may be safe health wise, consumers need to be very careful about several things while transacting online.

Rita, a school teacher in the city, fell prey to a typical "Nigerian scam" during the lockdown. She received a message on phone from someone in Netherlands offering a large sum of money. She replied to it and the person started interacting with her. He told her that he was planning to settle down in India and once the money reached her, she should take a few lakhs for herself and keep the balance for him, to be handed over when he reached India. He told Rita that he trusted her and so on and she fell for it! He took her bank details and later told her that all banks were closed in Netherlands due to the pandemic and so he was sending the money by post! The woman blindly believed him. Then started the actual game! She received a call from someone claiming to be from Delhi customs.

The person told her that she has received a parcel from Netherlands and she should pay Rs.50,000/- to get it cleared. Rita immediately messaged our *friend* and asked him about it. He told her that it was true as he also received a message about it. He asked her to pay upfront and take it from the money that was going to reach her. She went ahead and transferred the amount to the ICICI bank account, details of which were shared. She received an acknowledgement for this and a few days later, she was asked to deposit a sum of Rs. 30,000/- for the parcel to be transferred from Delhi to Chennai. She promptly did that as well and all the while she was in conversation with our *Netherlands friend*. Subsequently, she was asked to make another payment of Rs.35,000/- which is when she realised that things were not okay. She wrote to the customs office and received a prompt response that there was no parcel, they had not called her and that she should be careful as someone was trying to cheat her. The *friend* disappeared from the scene and there were no more messages. This is when she approached us. We advised her to file a complaint with the cyber-crime police. However, it is going to be next to impossible for her to get the money back!

Friends, this is just an example. There are several such ways by which fraudsters attempt to cheat us. It could be through a fake website, asking to fill in KYC details, a phoney call, asking for card details and so on. Recognising the increase in the number of such cases, the Reserve Bank of India issued a [warning to the general public](#) asking to ensure safety while transacting online. Beware!

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### **Insurance Regulatory and Development Authority (IRDA) offers health insurance policies for treatment of corona virus**

The [IRDA](#) issued a circular advising insurance companies to come up with short term health insurance policies to cover the COVID- 19 disease. It allows all life, health and general insurance companies to offer specific insurances on a short-term basis so that insurance protection is available to various sections of people during the crisis. This short-term coverage is applicable for a minimum period of 3 months and not exceeding 11 months depending upon the policies, with the waiting period not exceeding fifteen days. These guidelines will remain valid till 31st March 2021, unless extended further.

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### **Pandemic changes consumer behaviour says a study report**

According to [EY Future Consumer Index](#), behaviour of consumers is drastically changing due to the pandemic. The report states that 60% of the consumers believe that COVID 19 would alter the way they shop. It elaborates that there could be five categories of consumers as we move ahead – consumers, **1.** who will be back with a bang, which will constitute 38% **2.** who will continue to remain careful (29%) **3.** around 19% who will continue to cut costs **4.** 11% who will be guardedly extravagant and **5.** 2% who will be normal. 1046 consumers from urban areas were surveyed about current behaviour, sentiment and intent.

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### **World Food Safety Day**

Last year, the United Nations declared June 7 as World Food Safety day to draw global attention to the health consequences of contaminated food and water. Accordingly, World Food Safety Day 2020 was celebrated on June 7 with the theme for this year being “Food safety, everyone’s business”, aiming to promote awareness about food safety globally and call upon countries and policy makers, civil society organisations, businesses, and the public to take action.

Food Safety and Standards Authority of India released the results of the [second Food Safety Index](#) to celebrate World Food Safety Day. The ranking is done through a rigorous evaluation process and it is interesting to note that Tamil Nadu stood second on the list.

CAG wrote a [guest blog](#) for Consumers International on account of World Food Safety Day 2020.

## **Registered construction worker, as a beneficiary to the statutory schemes, is a consumer:**

### **Supreme Court**

In the case of The Joint Labour Commissioner and Registering Officers Vs. Kesar Lal, the dispute involved the respondent, who was a beneficiary under the Rajasthan Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996. Based on the Rules formulated under the Act, the Welfare Board had formulated several schemes for beneficiaries registered under the Act. One such scheme was the rendering of financial assistance of Rs.51,000/- for the wedding of the daughter of a beneficiary, and the assistance was limited to two such occasions. The respondent had applied under the scheme in 2012 and after nine months, his application was rejected by the Joint Commissioner of Labour, Jaipur on grounds of technical defects.

Challenging this, the respondent approached the Consumer Forum for relief. The government argued that beneficiaries under statutory schemes were not consumers under the Consumer Protection Act and therefore the District Forum did not have jurisdiction to hear the complaint. The District Forum accepted this argument and ruled against the construction worker. However, the State and the National Commissions set aside the decision of the Forum and directed the Welfare Board to pay the amount sought by the worker.

The government filed an appeal before the [Supreme Court](#) against the order of the National Commission. The question before the Court was whether a construction worker who was registered under the 1996 Act and a beneficiary of the scheme announced by the Welfare Board in line with the Rules under the Act, would qualify as a 'consumer' within the meaning of Section 2(d) of the Consumer Protection Act, 1986.

Section 2(1)(d) of the Consumer Protection Act defines a '*consumer*' to include not only a person who has hired or availed a service but even a beneficiary of a service. Therefore, the Court concluded that the registered workers were clearly beneficiaries of the service provided by the Board in a statutory capacity.

It was noted that a welfare fund was created to meet the expenses of the Board in the discharge of its statutory functions, like payment of salaries, allowances and for meeting other expenses. Thus, the Court observed that the Board was delegated with specific functions which fell within the definition of service as defined under the Consumer Protection Act. The Court added that the Board did not provide free service to the beneficiaries and dismissed the appeal.

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### **Consumer Courts require an overhaul for new act to work**

The Consumer Protection Act, 2019 has been drafted to keep pace with the diverse issues that consumers face in the digital era. But, unless the workings of consumer forums are overhauled to ensure speedy redress, the spirit of the socio-benevolent legislation will be lost, says Saroja in her column [Consumer Courts require an overhaul for new act to work](#), published in Times of India.

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### **UNCTAD asks governments to advise airlines to value consumer rights**

Lockdowns across the globe, to contain the pandemic, resulted in cancellation of flights for months together. Most airlines were refusing to offer a full refund causing great agony to air passengers. Organisations like Consumers International, Mumbai Grahak Panchayat, and others took the issue to the notice of UNCTAD, following which [UNCTAD](#) issued an advisory asking governments to engage with airlines to ensure consumer rights were not violated, to design appropriate voucher schemes that should be voluntary, to be transparent about cancellations and refunds and make sure that effective dispute resolution systems were in place.

## ரூ.205-க்கு பதிலாக ரூ.211 வசூல் : பல்பொருள் அங்காடிக்கு ரூ.13 ஆயிரம் நுகர்வோர் கோர்ட் அபராதம்

ஷாம்புக்கு முழு சலுகை விலை வழங்க மறுத்த பல்பொருள் அங்காடிக்கு ரூ.13 ஆயிரம் அபராதம் விதித்து நெல்லை நுகர்வோர் கோர்ட்டில் தீர்ப்பு கூறப்பட்டது. நெல்லை பாளையங்கோட்டையை சேர்ந்தவர் வக்கீல் பிரம்மநாயகம் என்ற பிரம்மா. இவர் பாளையங்கோட்டையில் உள்ள ஒரு பிரபல பல்பொருள் அங்காடியில் பொருட்கள் வாங்கினார். அதில் ரூ.270 மதிப்பு கொண்ட ஷாம்பு ஒன்றும் வாங்கினார். அந்த ஷாம்பு டப்பாவுக்கு ரூ.65 சலுகை விலை குறிப்பிடப்பட்டு இருந்தது. ஆனால் சலுகை தொகை ரூ.65-ஐ கழித்து ரூ.205-க்கு பதிலாக ரூ.211 வசூல் செய்து விட்டார்கள். அதாவது கூடுதலாக ரூ.6 வசூலித்து விட்டனர். பில்லில் சலுகை விலை முழுமையாக கழிக்கப்படாமல் இருப்பதை கண்ட பிரம்மா, இதுதொடர்பாக அந்த அங்காடி நிர்வாகத்திடம் கேட்டார். ஆனால் முழுமையான சலுகை தொகையை கழிக்க அந்த நிர்வாகம் மறுத்து விட்டதாக தெரிகிறது. இதுதொடர்பாக பிரம்மா நெல்லை நுகர்வோர் கோர்ட்டில் வழக்கு தொடர்ந்தார்.

இந்த வழக்கை நீதிபதி, உறுப்பினர் ஆகியோர் விசாரித்து தீர்ப்பு அளித்தனர். அதில் பிரம்மாவுக்கு ஏற்பட்ட மன உளைச்சலுக்கு ரூ.10 ஆயிரம், வழக்கு செலவுக்கு ரூ.3 ஆயிரம் மற்றும் சலுகை தொகை பாக்கி ரூ.6 ஆகியவற்றுடன் சேர்ந்து ரூ.13ஆயிரத்து6 வழங்க, அந்த பல்பொருள் அங்காடிக்கு உத்தரவிடப்பட்டது. மேலும் சம்பந்தப்பட்ட ஷாம்பு காலாவதி ஆகி இருக்கும் என்பதால், அதற்கு பதிலாக புதிய ஷாம்பு வழங்கவும் உத்தரவிடப்பட்டது. Source: nellaionline



# CAG

Citizen consumer and civic Action Group

CAG is a 34 year old non profit, non political, professional organization working towards protecting citizen's rights in consumer and environmental issues and promoting good governance including transparency, accountability and participatory decision making.

The complaints cell at CAG addresses specific problems of consumers. Also CAG regularly conducts consumer awareness programmes for schools, colleges and special target groups.

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