

CONSUMER UPDATE



Awareness about the ill-effects of trans fats

Hand book

Consumption of artificial trans fats, present in food products like vanaspathi, vanaspathi ghee, margarines, fat spreads, bakery shortenings, reused cooking oil, etc., leads to various non-communicable diseases, especially cardiovascular diseases. Studies reveal that, worldwide, around 5,00,000 people die, and in India, around 60,000 people die every year due to cardiovascular diseases.

CAG has been working to support the implementation of national trans fat regulations in Tamil Nadu. In order to educate consumers on trans fat and its ill effects, international and national policies on trans fat, and healthier food options, CAG released a hand book, titled, [“The dangers of trans fat: Adapting to a trans fat free lifestyle”](#). Copies of the book were handed over to the officials of the Food Safety Department.



On account of **World Food Day on October 16**, CAG published a poster in social media, to emphasis the need to consume trans fat-free food.

Land owners are not held responsible in joint ventures – TNRERA

The Tamil Nadu Real Estate Regulatory Authority (TNRERA) said that the land owners, who had executed general power of attorney to promoter are not liable for the action against whom home buyers can file cases for violation of the RERA Act.

In his order in the case of [Rohini Muthuswami Vs. SreeVardhana Builders Pvt. Ltd.& Ors](#), the Adjudicating Officer observed that, “the builder had entered into a registered joint venture agreement with the landowners, who in turn executed a general power of attorney to the builder. Later, the builder executed sale deed for the UDS in favour of the complainant, and entered into a construction agreement for construction and delivery of the apartment, on receiving consideration. In these circumstances, only the builder, which is the company, comes under the definition of “promoter” under the RERA Act and can be proceeded against and held accountable by the homebuyer for any breach or violation of the provisions of the RERA Act”.

DGCA issues guidelines on refund of cancelled flight tickets during Covid 19 lockdown

Following the Supreme Court judgment ordering for a full and immediate refund to passengers for the air tickets cancelled between March 25 and May 24, the office of the Director General of Civil Aviation issued [detailed guidelines](#) on the same. The DGCA categorised the consumers into three categories:

- Those who booked tickets between March 25 and May 24, 2020, for travelling within the same period – full refund, without any cancellation charges, within a period of three weeks from the date of cancellation
- Those who booked tickets prior to March 25 - but the travel period was before May 24 – airlines should take all endeavour to refund the amount within fifteen days from the date of issuance of the guidelines. If, on account of financial stress, any airline/s is/are not able to refund, they should provide a credit shell equal to the amount collected, which the passenger shall utilise before March 31, 2021. The credit shell can be used by the passenger on any route of his/her choice, or the passenger can transfer the credit shell to any person, including the agent through whom the ticket was booked. The agent can, in turn, utilise the credit shell for third party use.
- Those who booked tickets for a journey post May 24 – refund shall be processed in accordance with the existing Civil Aviation Requirements (CAR) rules.

If tickets were booked through agents, all transactions should be carried out through the agents, without delay.

Highlights of Telecom Subscription Data as on August 31, 2020

Particulars	Wireless	Wireline	Total (Wireless+ Wireline)
Total Telephone Subscribers (Million)	1147.92	19.89	1167.81
Net Addition in August, 2020 (Million)	3.74	0.07	3.81
Monthly Growth Rate	0.33%	0.34%	0.33%
Urban Telephone Subscribers (Million)	624.93	17.86	642.79
Net Addition in August, 2020 (Million)	4.25	0.09	4.34
Monthly Growth Rate	0.69%	0.48%	0.68%
Rural Telephone Subscribers (Million)	522.99	2.02	525.01
Net Addition in August, 2020 (Million)	-0.51	-0.02	-0.53
Monthly Growth Rate	-0.10%	-0.92%	-0.10%
Share of Urban Subscribers	54.44%	89.83%	55.04%
Share of Rural Subscribers	45.56%	10.17%	44.96%
Broadband Subscribers (Million)	695.72	20.47	716.19

In the month of August, 2020, 7.53 million subscribers submitted their requests for Mobile Number Portability (MNP). With this, the cumulative MNP requests were at 512.10 million at the end of August-2020, since implementation of MNP. **Source: TRAI**

Cash back for not skipping EMI's during lockdown

The Finance Ministry announced a [scheme for grant of ex-gratia payment](#) of the difference between simple interest for six months to borrowers in specified loan accounts between March 1 and August 31, 2020. The scheme applies to all lending institutions like banks, micro finance institutions, cooperative banks and housing finance companies. Borrowers, in the segments of MSME/education/housing/consumer durables/credit cards dues/automobiles/personal loans, having sanctioned limits and outstanding of not more than Rs. 2 crores as on 29.02.2020, were eligible under the scheme. Borrowers who availed the six month moratorium will be compensated for the compound interest they would be charged by the banks while those who paid on time will get as cash back the probable interest on interest that they would have paid.

The government has said that the banks would credit the amount to customers' account and claim it from the government later. To avoid legal complications, the government has clarified that the payment does not constitute a contractual, legal or equitable liability of the central government and is only an ex-gratia payment.

FSSAI's new food safety compliance system (FoSCoS) functional pan India from 1 November 2020

The Food Safety and Standards Authority said that FoSCoS, which was operational in nine states – Tamil Nadu, Delhi, Gujarat, Odisha, Goa, Puducherry, Ladakh, Manipur and Chandigarh – since June, will be functional pan India since 1 November, 2020. FoSCoS is a cloud based, upgraded food safety compliance online platform and will replace the Food Licensing and Registration System (FLRS), which has been the soul of the licensing ecosystem until now, operational across all states, with over 70 lakh licences/registrations issued till date. FoSCoS is conceptualized as a one stop for all engagement of a food business operator with the department for any regulatory compliance matter. *Source: **FSSAI***

Flipkart penalised for deficiency in service

Mr. Vadiraja Rao had ordered for an SG Player Edition English Willow Cricket Bat. A delivery boy of e-Kart courier service delivered a parcel after collecting Rs 6,074/-. When Rao opened the parcel, it contained a black coat instead of the cricket bat. Rao approached Flipkart to replace the product. Despite several requests, Flipkart failed to replace the product. Later, Rao approached the Shivamoga District Consumer Disputes Redressal Forum and lodged a complaint seeking compensation from Flipkart.

On hearing the matter, the Forum found Flipkart and the courier company guilty of deficiency in service. The Forum asked Flipkart to deliver the right product to the petitioner in six weeks. It also directed the respondents to pay a compensation of Rs 50,000/- to the consumer for the deficiency in service, mental agony the consumer went through and expenditure the consumer made towards the case. The Forum observed that Flipkart and other respondents followed unethical practices and cheated the customer. Hence, the Forum also asked the respondents to remit Rs 50,000/- towards Consumer Welfare Fund. *Source: **Indian Express***

மும்பையில் ஐஸ்கிரீமிற்கு கூடுதலாக ரூ.10 வசூலித்த உணவகத்திற்கு ரூ. 2 லட்சம் அபராதம்

மும்பையை சேர்ந்த காவல் உதவி ஆய்வாளரான பாஸ்கர் என்பவர் கடந்த 2014ம் ஆண்டு உணவகம் ஒன்றில் ஐஸ்கிரீம் வாங்கியுள்ளார். அவரிடம் ரூ.165 பில் கொடுத்துள்ளனர். ஆனால் கூடுதலாக ரூ.10 சேர்த்து ரூ.175 ஆக வசூலித்துள்ளனர். இதனால் அங்கு இருந்த உரிமையாளரிடம் அவர் வாக்குவாதத்தில் ஈடுபட்டுள்ளார். ஆனால் அவர்கள் கூடுதலாக வசூலித்த பணத்தை திருப்பி தர மறுத்து விட்டதாக கூறப்படுகிறது.

இதனையடுத்து பாஸ்கர், மாவட்ட நுகர்வோர் நீதிமன்றத்தை நாடியுள்ளார். இதுதொடர்பான வழக்கு நடந்து வந்துள்ளது. இந்நிலையில் சம்பந்தப்பட்ட உணவகத்திற்கு ரூ. 2 லட்சம் அபராதம் விதித்து நீதிமன்றம் உத்தரவிட்டுள்ளது. கடந்த 24 ஆண்டுகளாக செயல்பட்டு வரும் இந்த உணவகம், இதே போல் அனைவரிடமும் பணம் வசூலித்திருந்தால் ரூ.40,000 முதல் ரூ.50,000 வரை வசூல் செய்திருக்கக்கூடும் என்றும் நீதிமன்றம் கூறியுள்ளது.

வாடிக்கையாளர்களின் நலனை கருத்தில் கொண்டு உணவகங்கள் மற்றும் கடைகள் கூடுதல் கட்டணம் வசூலிக்கக் கூடாது என்றும் தெரிவித்துள்ளது. ஐஸ்கிரீமை சேமித்து வைப்பதற்கு அதிக செலவு செய்யப்படுவதால்தான் கூடுதல் கட்டணம் வசூலித்ததாக உணவகம் தரப்பில் வாதிடப்பட்டது. ஆனால் இந்த முறை நியாயமற்றது என நீதிமன்றம் அவர்களது விளக்கத்தை ஏற்க மறுத்துவிட்டது.

Source: <https://www.ns7.tv/ta/tamil-news/india/27/8/2020/restaurant-fined-rs-2-lakh-selling-ice-cream-above-mrp>



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CAG is a 35 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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