



CONSUMER UPDATE

FSSAI takes one more step towards eliminating trans fat

As reported in our previous newsletter, the Food Safety and Standards Authority amended the Food Safety and Standards (Food Products Standards and Food Additives) Regulations in December 2020, to reduce trans fat in oils and fats to be less than 3% by weight effective January 2021 and less than 2% from January 2022. ([Source: FSSAI notification dated 29/12/2020](#)).

In addition, by amending the Food Safety and Standards (Prohibition and Restrictions on Sales) Regulations in February, 2021 the FSSAI has said that food products which use edible oils and fats as an ingredient should not contain industrial trans fatty acids more than 2% by mass of the total oils/fats present in the product, starting January 1, 2022. ([Source: FSSAI notification dated 02/02/2021](#)).

Participation in programs of consumer interest

S. Saroja from CAG, participated as a panellist in a webinar organised by the Ministry of Commerce and Industry, Government of India and the Quality Council of India. The theme of the webinar was 'Challenges and opportunities for quality and productivity in the Indian industry'. The aim of the session was to discuss ways to bring in quality and productivity to the Indian industry that will offer customers better accessibility and affordability.



S. Saroja from CAG, on two different occasions, addressed the students of the Chevalier T Thomas Elizabeth College for women, and the Justice Basheer Ahmed Sayeed College for women, on consumer protection.

CCPA: 2 year jail, Rs. 10 lakh fine for COVID 19 related misleading advertisements

According to a report published by TAM Media Research, a television audience measurement analysis firm in India, owing to the pandemic, out of the overall TV advertising volume in 2020, 20% accounted for personal care and hygiene products. TV advertisements for hand sanitisers had increased by 100% in July 2020 compared with January in the same year. There was a steep increase in advertisements for food and dietary supplements with misleading claims like "boosts immunity", "kills 99.9% germs", "protects from Covid -19". For more details, [click here](#)

Taking cognizance of this, the Central Consumer Protection Authority (CCPA), established under the Consumer Protection Act, 2019 to protect and enforce the rights of consumers, issued an advisory asking the advertisers to support their claims with proper evidence and stated that resorting to misleading advertisement is an unfair trade practice and is liable for penal action which might range from fine upto 10 lakhs to imprisonment for up to 2 years.

Multi-Stakeholder e-meeting on elimination of trans fat



CAG, in association with SINAM Development Centre, organised a multi-stakeholder e-meeting on trans fat in Thiruvannamalai on February 13, 2021. The main objective of the meeting was to create awareness about trans fats and its ill-effects, to inform about the recent Food Safety and Standards Regulations (FSSR) regarding trans fat and stress upon the importance of its effective implementation in Tamil Nadu. The meeting was attended by the Designated Officer and the Food Safety Officer from the TN Food Safety Department - Tiruvannamalai district, a medical doctor, a

nutritionist, food business operators, media and consumers. The meeting saw wide media coverage from local papers like Malai Thamizhagam, Nav Indiar Times, Dina Seithy and Dina Boomi.

One Nation, one Ombudsman - RBI

To make the alternate dispute resolution mechanism simpler and more responsive to consumers, the RBI has decided to integrate the three Ombudsman schemes working at present - for banks, non-banking financial companies, digital transactions - under one umbrella. The RBI has planned to roll out the e-integrated Ombudsman Scheme by June 2021. The RBI has also introduced the Complaint Management System (CMS) portal for complaints resolution. For more details, [click here](#)

TPA's cannot reject claims: Consumer Commission

The Vadodara District Consumer Disputes Redressal Commission, citing Regulation 3 (2) of the Insurance Regulatory and Development Authority of India (Third Party Administrators - Health Services) Regulations, 2016 which states that "TPA's shall not reject or repudiate any of the claims directly" and "shall not directly make payments in terms of claims", ruled in favour of consumers in at least a half a dozen cases just because the TPA's had rejected the claims. Rejection of claims by the TPA's is against the provisions of the regulations and therefore illegal, stated the Commission. For more details, [click here](#)

RBI releases the 2019 - 20 annual report of Banking Ombudsman Schemes

The Banking Ombudsman Scheme was introduced for expeditious and inexpensive redressal of consumer grievances against deficiency in services provided by banks. Later the services were extended to complaints against Non Banking Financial Companies and Digital transactions. The Reserve Bank of India (RBI) releases the annual report of the Ombudsman schemes every year and the report for the period 2019-20 was released on February 8, 2021. The report states that the number of complaints received during this period increased by 57.54% and around 72.34% of the maintainable complaints were resolved through mediation.

The report states that the volume of digital transactions has gone up across all electronic modes over the years. The rising transactions in the digital space have inevitably led to rising complaints relating to deficiency of such services provided by banks.

The highest number of complaints received were related to ATM/ Debit cards/ credit cards and online/mobile/electronic banking. The number of complaints related to digital transactions stood at 1,37,823 as against the total number of complaints of 3,08,630, accounting for 44.66% of total complaints. “Account debited but cash not dispensed by ATMs” and “Debit in account without use of the card or details of the card” (increased by 247.51%) occupied the highest sub category of ATM or Debit cards related complaints. Of the total number of complaints received relating to credit cards, 61.85% were against private sector banks which originated from metropolitan regions.

For more details, [click here](#)

Pushed out of the train: Consumer Commission awards compensation to elderly couple

An elderly couple, who had confirmed second class reservation for their train journey from Jabalpur to Bengaluru, were pushed out of the train by an unruly mob, when they tried to board at Jabalpur. They immediately complained to the station superintendent and the railway police. However, there was no proper response or action taken. Left with no option, the couple travelled by flight to Bengaluru. Later, they raised a complaint with the railway authorities, but in vain. Aggrieved by this, the couple filed a complaint before the District Consumer Commission, Bengaluru. The couple appeared in person and argued their case. The Commission admonished the railway authorities for their failure in performing their duties to safeguard the interests of consumers, held them responsible for the couple's plight and ordered the railways to refund the train and flight tickets costs and pay a sum of Rs. 5000 towards incidental expenses, Rs.5000 towards compensation and Rs. 1000 as litigation costs, within six weeks from the date of the order.

Source: *Times of India*

“பேட் புக் செய்தால் கோட் டெலிவரி” - பிளிப்கார்ட்டு ரூ1 லட்சம் அபராதம்

வீட்டில் இருந்தபடியே நமக்கு தேவையான பொருட்களை புக்கிங் செய்தால், குறிப்பிட்ட சில நாட்களில் அது நம்மை வந்து சேர்கின்றன. ஆன் லைன் வர்த்தகத்தில் ஐயன்பாக், ஃபேன் உள்ளிட்ட அன்றாடம் நாம் பயன்படுத்தும் அடிப்படை பொருட்கள் உட்பட எல்லாமே கிடைக்கின்றன.

ஆனால், ஆன்லைன் வர்த்தகத்தில் சிக்கல்கள் இல்லாமலும் இல்லை. சில நேரங்கள் பொருட்கள் குறிப்பிட்ட காலத்திற்குள் வருவதில்லை. அதேபோல், நாம் புக்கிங் செய்த பொருள் ஒன்றாகவும் நமக்கு டெலிவரி செய்யப்பட்ட பொருள் ஒன்றாகவும் இருக்கும். பொருள் மாறி வரும் பிரச்னை சமீபகாலமாக அதிகரித்துள்ளது.

இந்நிலையில், சமீபத்தில் பொருள் மாறி டெலிவரி செய்யப்பட்ட விவகாரத்தில் பிளிப்கார்ட் சிக்கியது. வதிராராஜா என்பவர் கடந்த 2017 ஆம் ஆண்டு தன்னுடைய மொபைல் போனில் இருந்து கிரிக்கெட் பேட் ஒன்றினை புக் செய்துள்ளார். அதே ஆண்டு ஏப்ரல் 10 ஆம் தேதி பொருளுக்கு உரிய ரூ6,074 பணத்தை பெற்றுக் கொண்டு டெலிவரி நபர் பார்சலை ராவிடம் கொடுத்துள்ளார். அந்த பார்சலை ராவ் பிரித்து பார்த்த போது கிரிக்கெட் பேட்டிற்கு பதிலாக கருப்பு நிற கோட் இருந்துள்ளது. இதுகுறித்து பிளிப்கார்ட் நிறுவனத்திடம் முறையிட்ட ராவ், தான் புக்கிங் செய்த பேட்டை வழங்குமாறு கேட்டுள்ளார். ஆனால், பலமுறை ராவ் வலியுறுத்தியும் பிளிப்கார்ட் உரிய பொருளை கொடுக்கவில்லை.

இதனையடுத்து, நுகர்வோர் மன்றத்தில் பிளிப்கார்ட் மீது இழப்பீட்டு தொகை கேட்டு புகார் ஒன்றினை ராவ் அளித்தார். இந்த விவகாரம் தொடர்பாக விசாரணைகள் நடைபெற்று தீர்ப்பு அளிக்கப்பட்டது. அதில், பிளிப்கார்ட் நிறுவனம் ராவ் புக் செய்த கிரிக்கெட் பேட்டை 6 வாரத்திற்குள் டெலிவரி செய்ய வேண்டுமென உத்தரவிட்டு, பாதிக்கப்பட்ட வாடிக்கையாளர் ராவ்வுக்கு இழப்பீடாக ரூ50 ஆயிரம் மற்றும் நுகர்வோர் நல நிதியத்திற்கு ரூ50 ஆயிரம் வழங்க நுகர்வோர் மன்றம் உத்தரவிட்டது. Source : PUTHIYATHALAIMURAI



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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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