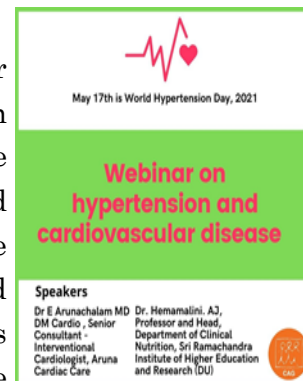


CONSUMER UPDATE



World Hypertension Day 2021

On the occasion of World Hypertension Day, CAG organised a webinar "Hypertension and Cardiovascular Disease" on 17 May 2021 in collaboration with the Tirunelveli District Consumer Protection Movement, to create awareness about hypertension and heart health. The speakers included Dr Arunachalam, Dr Hemamalini and Dr Sirkali K Sivachidambaram. The doctors spoke about hypertension, its causes and effects, diet management and precautions to be followed to prevent the onset of the disease. The session was streamed live on Facebook and there were more than 150 participants. The event was covered extensively in [print](#) and visual media like [Maa Tv](#), [Tharani Tv](#), [Tamira Tv](#) and [Mayuri Tv](#).



World Food Safety Day 2021

World Food Safety Day is observed on June 7 every year. To mark the occasion this year, CAG organised a couple of webinars, titled 'Safe food today for a healthy tomorrow', in association with Social Consumer Protection Movement, Salem and Kathir College of Arts and Science, Coimbatore. The events brought out the strong link between the nutrients of concern like high salt, sugar and fat in processed food and non-communicable diseases and highlighted the need for Front of Pack Labels. Dr Kathiravan, Designated Officer - Food Safety Department, Salem presided over the session in Salem and Ms. Keerthana from CAG addressed the college students in Coimbatore. The session began with [video messages](#) from doctors, professors, bakery/hotel representatives and general consumers. The event saw coverage in [Dinamalar](#), [Dinakaran](#), [Maalaimalar](#) and [Nav Indiar times](#).

This or That - Which food to choose?

CAG ran a weekly social media posters campaign to educate consumers on choosing between foods that are high on trans fats and are trans fat free.



RISK OF CARDIOVASCULAR DISEASE INCREASE BY 29%
UPON DAILY CONSUMPTION OF TRANS FATS .



New norms on Gold Hallmarking

India is the biggest consumer of gold and yet the level of hallmarked jewellery is very low. Hence, the Ministry of Consumer Affairs, Food and Public Distribution has announced that gold hallmarking would be made mandatory and that it would be implemented in a phased manner, in order to bring in transparency, purity and to weed out anomalies and corruption in manufacturing gold jewellery. In this first phase, gold hallmarking is made available to 256 districts in India and is applied to jewellers who have an annual turnover above Rs. 40 lakh. The norms have exempted hallmarking to certain categories of jewellery that are meant for export and re-import, for international exhibitions, domestic business-to-business exhibitions and categories of jewellery like Kundan, Polki, Jadaau, watch and fountain pen. Source: [The Gazette of India](#)

Mandatory to mention FSSAI License/ Registration

In a recent directive, FSSAI has mandated that all food businesses mention their FSSAI License/Registration number on receipts/ invoices/ cash memo/ bills etc. from October 1, 2021 onward. Failure to mention would be considered non-compliance or non-registration/ licensing by the food business. The move would lead to a robust customer grievance system in the country and improve the overall awareness of FSSAI. Consumers can also visit the FSSAI's portal and 'Food Safety Connect' app for accessing information about FSSAI license or registrations.

Source : [FSSAI Order](#)

Telecom Regulatory Authority of India - Channel Selector Portal

In 2017, TRAI introduced the New Regulatory framework which gave the consumers the freedom to choose the channels they wanted to watch. Later, in 2020 it also introduced the Channel Selector App to reduce difficulty in choosing the bouquet of channels. It has now introduced a [Channel Selector Portal](#) to cater to consumers who do not have access to a smartphone. This would enable all users to customize and optimize their selection, thereby getting the best value for the amount they pay. This also increases transparency as the consumers are able to browse all the options provided by their service provider and are able to access all the relevant information before making a choice.

தஞ்சாவூர் மாவட்ட நுகர்வோரின் வங்கி கணக்கு பாதுகாப்பிற்காக ஒரு சைபர்குற்றம் உதவி எண்ணை தஞ்சாவூர் மாவட்ட காவல்துறை அறிவித்துள்ளது. இதன்படி, OTP மூலமாகவோ அல்லது வேறுவகையிலோ வங்கி கணக்கில் மோசடி ஏற்பட்டால், 24 மணி நேரத்திற்குள் 155260 என்ற எண்ணை தொடர்பு கொண்டு புகார் தெரிவிக்கலாம்.



Calcutta High Court directs Banking Ombudsman to re-hear the case

In the case of Plaudit Techno India Private Ltd vs Union of India & Ors, the petitioner filed a writ petition before the High Court of Calcutta against an order passed by the Banking Ombudsman. In this case, the court dealt with the question of whether the Ombudsman could shut out the petitioner at the very inception under clause 13(a) of the 2006 Banking Ombudsman Scheme, without hearing them. The Banking Ombudsman, Kolkata rejected the petitioner's complaint about the respondent bank refusing their request to restructure their loan, despite them being eligible under RBI guidelines. The complaint was rejected under clause 13(a) of the Banking Ombudsman Scheme which allows them to reject complaints that do not fall under clause 8 (grounds of complaint) or clause 9(3) (criteria for approaching the Banking Ombudsman). But the petitioner argued that this decision was incorrect as their case fell well within the scope of clause 8 (1)(u), which allows the consumer to make a complaint in cases of deficiency in service that violate RBI guidelines. The court stated that the complaint was rejected merely on the basis of maintainability, when, clause 8(1)(u) of the Scheme squarely relates to violation of directives issued by the Reserve Bank in relation to banking or other services and non-observance of directions or instructions of the Reserve Bank specified for this purpose from time to time. The court observed that "it was for the Ombudsman to decide the rival contentions of the parties and to adjudicate upon the same on merits within the purview of the 2006 Ombudsman Scheme. It was, however, patently illegal and de hors the Scheme to shut out the petitioner at the outset", and set aside the impugned order. It also ordered the Banking Ombudsman to re-hear the case and decide based on the merits, in accordance with law. For more details, [click here](#)

Insurance Ombudsman asks insurance company to cancel the policy and refund the premium paid by the consumer

The complainant approached the Insurance Ombudsman of States of AP, Telengana and Yanam, claiming that the insurer had wrongly rejected his request for cancellation of his policy and refund the amount paid by him. The complainant submitted a proposal form for an insurance policy from Reliance Life Insurance company in March 2020. He did not receive the policy documents and approached the insurance company requesting for the same. He was informed that the policy document would be sent to him shortly. In spite of repeated reminders the insurer failed to send the policy papers.

Aggrieved by this, the complainant wrote to the company, asking them to cancel the policy and refund the premium paid by him. In spite of repeated follow-ups and reminders, the company did not respond to his requests. The insurer, however, claimed that the policy document had been dispatched and was delivered to him at his residential address. They stated that the request for cancellation was received after the expiry of the free look period (15 days from days of receipt of the policy papers), post which they claimed to have been unable to cancel the policy. The insurer was unable to substantiate their claims before the Ombudsman, by providing any evidence that established that the policy documents were delivered to the consumer. Taking into account the facts and circumstances of the case and submissions made by both the parties, the Ombudsman directed the insurer to cancel the policy and refund the premium paid by the complainant. *Ref.: Mr. Chanti Praveen Kumar V/S Reliance Nippon Life Super Endowment Plan; Complaint Ref. No.HYD-L-036-2021-0932*

மாவட்ட நுகர்வோர் குறைதீர் ஆணையங்களில் காலியாக உள்ள பதவிகள்: 4 மாதத்தில் நிரப்ப உயர் நீதிமன்றம் உத்தரவு

தமிழகத்தில், மாவட்ட நுகர்வோர் குறைதீர் ஆணையங்களில் காலியாக உள்ள தலைவர், உறுப்பினர் பணியிடங்களை 4 மாதத்திற்குள் நிரப்ப வேண்டும் என சென்னை உயர் நீதிமன்றம் உத்தரவிட்டுள்ளது.

தமிழகத்தில் 2020ஆம் ஆண்டு பிப்ரவரி மாதம் முதல் காலியாக உள்ள மாநில நுகர்வோர் குறைதீர் ஆணையத்தின் தலைவர் பதவிக்கும், திருநெல்வேலி, சேலம், செங்கல்பட்டு, கடலூர், பெரம்பலூர் மாவட்டங்கள் தவிர, பிற மாவட்டங்களில் உள்ள மாவட்ட நுகர்வோர் குறைதீர் ஆணையங்களில் தலைவர் மற்றும் உறுப்பினர் பணியிடங்கள் காலியாக உள்ளதாகவும், அவற்றை நிரப்பக் கோரி சென்னையைச் சேர்ந்த வழக்கறிஞர் அலெக்ஸ் பென்சிகர் சென்னை உயர் நீதிமன்றத்தில் வழக்குத் தொடர்ந்தார்.

இந்த வழக்கு தலைமை நீதிபதி சஞ்ஜிப் பானர்ஜி மற்றும் நீதிபதி செந்தில்குமார் ராமமூர்த்தி அடங்கிய அமர்வில் இன்று மீண்டும் விசாரணைக்கு வந்தது.

அப்போது, மாநில நுகர்வோர் குறைதீர் மன்றத் தலைவராக, உயர் நீதிமன்ற ஓய்வுபெற்ற நீதிபதி சுப்பையாவை நியமித்துள்ளதாகத் தமிழக அரசு சார்பில் ஆஜரான வழக்கறிஞர் முத்துக்குமார் தெரிவித்தார்.

இதையடுத்து, மாவட்ட நுகர்வோர் குறைதீர் மன்றங்களில் உள்ள தலைவர், உறுப்பினர் பணியிடங்கள் நிரப்புவதற்கான தேர்வுக் குழுவை ஒரு வாரத்தில் நியமிக்க வேண்டும் என அரசுக்கு உத்தரவிட்டனர்.

மேலும், இந்தத் தேர்வுக் குழு, காலிப் பணியிடங்களுக்கு விண்ணப்பங்கள் வரவேற்று விளம்பரம் வெளியிட்டு, 4 மாதத்திற்குள் காலிப் பணியிடங்களை நிரப்ப வேண்டும் என உத்தரவிட்டு வழக்கை முடித்துவைத்தனர். Source: Hindutamil, dated 16.07.2021



CAG

Citizen consumer and civic Action Group

New No.246, Old No.277-B,
T.T.K. Road (J.J. Road),
Alwarpet, Chennai 600 018.
Ph: 044 - 2499 4458 / 2466 0387
Email: helpdesk@cag.org.in

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.

TRUSTEES

Sriram Panchu
Suchitra Ramakumar
R. Hema
George S. Thomas
C. Rammanohar Reddy
Keshav Desiraju

ADVISORS

Tara Murali
N. L. Rajah