



## CONSUMER UPDATE

### Webinar - World Heart Day 2021



Warning labels help in making healthier food choices. CAG, in association with Sri Ramachandra Institute of Higher Education and Research (DU), C3 Research Foundation, Chennai and Women Consumer Protection Association, Madurai organised a webinar on World Heart Day, September 29, titled, "Heart Health and Front of Pack Labelling/ Warning Labels". The speakers of the session included Dr Vinodkumar Balakrishnan and Dr AJ Hemamalini.

### Webinar - World Food Day 2021

On account of World Food Day, Citizen consumer and civic Action Group (CAG), in collaboration with the Home Science Department of Women's Christian College, Chennai organised a webinar titled "Front of Pack Labelling (#FoPL) - its relevance to a healthy food environment" on October 21, 2021. The speakers include Dr Pradeep Agarwal, Ms Manju P George and Dr AJ Hemamalini. The event saw wide media coverage.



### Webinar on eliminating trans fat in the food supply - Ramanathapuram



CAG, along with Consumer Welfare Association, Kilakarai conducted a webinar on "Elimination of trans fat from the food supply chain" on 6th September. The speaker of the session, Dr Vijay Kumar - Designated Officer, TNFSD, Ramanathapuram addressed the need for elimination of trans fat, how FSSAI is monitoring compliance through survey and the establishment of new RUCO collecting agencies.

### Vegan Regulations, first time in India

Food Safety and Standards Authority of India (FSSAI) has directed the e-commerce platforms to de-list plant based beverages under dairy after the Dairy Federation of India objected to labeling such beverages as 'milk'. On the same line, FSSAI has also formulated a draft Food Safety and Standards (Vegan Food) Regulations 2021 which introduces a new logo for vegan foods, proper licensing for vegan food manufacturing industries, safety regulations and labelling rules to identify vegan food products. The regulations also propose that vegan food will not be tested on animals for evaluating final product safety.

Read more [here](#)

## RBI's new rules on auto debit

The Reserve Bank of India (RBI) mandated new auto-debit rules. It states that there will be no auto-debit recurring payment for various services like phone recharge, DTH and OTT recharge. For others, the Additional Factor of Authentication (AFA) has become mandatory. Banks are required to intimate and get approval by the consumer in advance about recurring payment and transactions.

**One Time Registration Process** - Consumers are required to go through the One Time Registration Process for subsequent transactions. In the registration process, consumers can provide the validity period for further transactions.

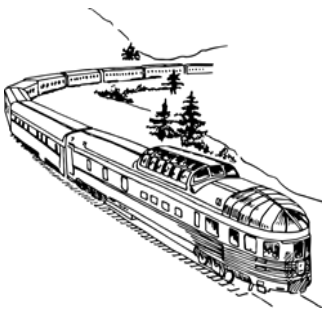
**OTP for payments above ₹5,000** - As per the new guidelines, the banks are required to send One Time Password to consumers for transactions above Rs.5000/-

**Choose to opt-out** - Consumers can choose to opt out or mandate any particular transaction through the link provided in the pre-debit notification.

According to RBI, the new guidelines make the digital transactions safe and secure and to safeguard the consumers from frauds. It says, the AFA rule will not affect the standing instructions registered using bank accounts for mutual funds, Systematic Investment Plans (SIPs) and equated monthly instalments for loans. Read more [here](#)

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## Delay in arrival of trains - deficiency in service, unless proved otherwise : Supreme Court



In 2016, Mr Sanjay Shukla and three others missed their flight to Srinagar due to the delay in arrival of Ajmer Jammu Express Train at Jammu Tawi station by four hours. Besides losing the expenses incurred in booking flight tickets, the complainant and others had to take a taxi to travel to Srinagar from Jammu. The National Consumer Dispute Redressal Commission (NCDRC) denied the argument of the Northern Western Railways (NWR) which stated that running late of train cannot be considered as deficiency in service on Railways' part and that there shall not be any liability to pay compensation for late running of train as there may be number of reasons for such delayed running of trains. In addition, the NWR provided no evidence for the delay and late arrival at Jammu. On 8 September 2021, the Supreme court upheld the NCDRC's verdict and observed that railways are required to provide evidence and explain the reason behind the delay. The Apex Court also stated that every passenger's time was "precious" and that Railways are liable to pay compensation for the "delay and late arrival of trains" unless it proves that the delay was due to reasons beyond its control. It also directed the NWR to pay Rs.15,000 for taxi expenses, Rs.10,000 towards booking expenses along with Rs 5,000 each towards mental agony and litigation expenses incurred by the complainant, along with interest. Read more [here](#)

## Competition in Cable TV sector

TRAI gave a conference paper on October 24th with regards to the issues identified with market design and rivalry in digital TV administrations. It noticed the subject of restraining infrastructure in the area as there is a generous change with the approach of computerized advances. In its conference paper, the TRAI referenced that many link administrators have begun offering broadband administrations by taking feeds from web access suppliers (ISPs) and telecom specialist organizations with the quick speed of innovative advances making it conceivable to give web and telephone utilities over satellite TV organizations. The telecom organizations can give admittance to communicate content notwithstanding media transmission administrations and comparatively, with digitisation, satellite TV organizations can give web access just as telephone utilities. This can prompt market intermingling and go about as one stop answers for customers to benefit wanted administrations. Read more [here](#)



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## E-commerce players violating norms



On 26 October 2021, the Union Government issued 217 notices to e-commerce entities for violating norms related to country of origin, mentioning wrong date of expiry/best before date, incorrect manufacturers address, charging more than MRP and non-standard units/net quantities. It is said that the highest violations were found in electronics appliances, followed by clothes and home products. Out of 217, entities that violated the country of origin were 202. Read more [here](#)

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## Insurer to refund the premium paid, on failure to deliver the policy document - Insurance Ombudsman

In the case of Mr. Chanti Praveen Kumar Vs. Reliance Life Insurance Company, the complainant approached the Insurance Ombudsman claiming that the insurer had wrongly rejected his request for cancellation of his policy and refund of the amount paid by him. The complainant took an insurance policy from Reliance Life Insurance company in March 2020 and paid the first premium amount. However, he did not receive the policy documents. So, he approached the insurance company and requested for the same. He was informed that the policy document would be sent shortly. In spite of repeated reminders the insurer failed to send the policy papers. Upset by this, the complainant decided to cancel the policy and asked the insurer to cancel the policy and refund the premium paid by him. Despite repeated follow-ups, he neither received the policy papers nor the refund of premium paid by him. The insurer, however, claimed that the policy document was dispatched and was delivered to him at his residential address. The insurer further stated that the request for cancellation was received after the expiry of the free look period and therefore

they were unable to cancel the policy. During the hearing before the Ombudsman, the insurance company was unable to substantiate its claim that the policy document was delivered. 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.

### **Compelling home-buyer to take possession without completion amounts to unfair trade practice – NCDRC**

The complainants had purchased a 3,900 sq.ft. luxurious villa from Mantri Constellation Technology Private Limited, in Chennai. The project was delayed by more than 2 years and later, the company asked the complainants to take possession of the villa. When the complainants went to the office, they were asked to sign a paper in which was written that they were receiving the villa in fully ready condition. However, the building was incomplete and the builder had not obtained completion certificate from the appropriate authority. When the complainants asked about this, the builder insisted that if they were to get the key for the villa, they should sign the paper. The complainants refused to take possession and filed a complaint in the Consumer Commission. Offering possession with incomplete construction and without obtaining completion certificate from the local authority amounts to unfair trade practice observed the National Commission and ordered for refund of the entire amount of around Rs.3.5 crore, along with interest.

### **இணையதளம் வழியாக மட்டுமே கட்டட அனுமதி: வழிகாட்டும் நெறிமுறைகள் வெளியீடு**

நகராட்சி நிர்வாக ஆணையகம் இணையதளம் வழியே கட்டட அனுமதி அளித்தல் மற்றும் விண்ணப்பித்தல் போன்ற விதிமுறைகளை வெளியிட்டுள்ளது. பொது மக்கள் கட்டட விண்ணப்பங்களை மற்றும் இணைப்பு ஆவணங்களை இணையதளம் வழியாக மட்டுமே விண்ணப்பிக்க அனுமதி. நேரடியாக சமர்ப்பிக்கும் முறையை முழுவதுமாக நிறுத்தப்பட்டது.

கட்டட விண்ணப்பங்களை [www.tnurbaneapy.tn.gov.in](http://www.tnurbaneapy.tn.gov.in) என்னும் இணையதளம் வாயிலாக சமர்ப்பிக்க வசதி செய்யப்பட்டுள்ளது.



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CAG is a 36 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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