



## CONSUMER UPDATE

### Harnessing patient voices on Hypertension

Citizen consumer and civic Action Group (CAG), in collaboration with Sinam (an NGO), Tiruvannamalai, organised a program titled “High Blood Pressure - The Silent Killer’ at the Thandampattu Block on January 27, 2024, and at the Tiruvannamalai Block on February 7, 2024 in Tiruvannamalai, to understand the quality of treatment and the availability of medicines at the Primary Health Centres located in these Blocks. Over 60 patients receiving treatment for hypertension at these centres attended the sessions. CAG recorded the experiences of the patients by administering a questionnaire. There was also a brief awareness session, where the patients were sensitised about the need for hypertension diagnosis, care and control. Awareness pamphlets containing information about diagnosis and treatment procedures were distributed to patients, advising them on periodic check ups. Women health volunteers and local administrators facilitated the meetings. The event was well covered by the [media](#).



### Consumer Awareness Programmes on Telecom Services

Citizen consumer and civic Action Group (CAG), with support from the Telecom Regulatory Authority of India (TRAI) organized consumer awareness programs at Jairam Arts and Science College, Salem on January 29, 2023, and at Perumathur Village in Neyveli Town on February 2, 2024. The aim was to educate consumers about TRAI's consumer-friendly regulations and the available grievance redressal support. Both events witnessed participation from approximately 120 individuals, including telecom consumers, consumer organization representatives, and executives from BSNL and Jio. Telecom service providers discussed their consumer-friendly plans and redressal methods. They also addressed consumer queries related to network connection issues, discrepancies in recharge plans, unsolicited commercial communications (UCC), varying data quality, and difficulties in connecting with customer care.



### “Cashless Everywhere” system by Health Insurers - The General Insurance Council

The General Insurance Council, along with all the general and health insurance companies is launching an initiative under which insurers can clear the fees of patients without having prior tie-ups and arrangements with the hospitals. This facility, modified from the status quo where unless the hospital had a cashless facility, the patient had to undergo a long-drawn reimbursement process, encourages customers to opt for health insurance and reduces fraud in the health industry. The customers are required to either inform the insurers, 48 hours before admission at the hospital or within 48 hours in case of emergencies.

Source - [The New Indian Express](#)

## **FSSAI Training for all Government Bhawans/Canteens - FoSTaC Programme**

As part of the Food Safety Training and Certification (FoSTaC) programme in line with fostering a safer food environment, the Food Safety and Standards Authority of India (FSSAI) is providing training to food handlers at government office canteens and Bhawans (state guest houses) of all states and Union Territories, located in the national capital. With training already being conducted in Bihar, Karnataka, Maharashtra and Sikkim so far, the programme is being extended to Andhra Pradesh, Telangana and Manipur Bhawans in the coming days with all canteens as well. The training includes rules and regulations regarding personal hygiene, labelling, documentation, etc. Successful trainees will be conferred with the Food Safety Supervisor (FSS) certificate, recognised across India. Source - [Press Information Bureau](#)

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## **Standard Chartered Bank to pay Rs 1 lakh for not updating CIBIL records**

VV Venkatesh Babu, despite surrendering his credit card in 2010, was being harassed by the bank for various rental charges. He opted for a one-time final settlement of Rs 15,500 to close his account and even received a confirmation from the bank. Despite the same, Mr Babu soon discovered that his CIBIL accounts (which cited him as a debtor of Rs 33 lakhs outstanding) had not been updated by the bank. Furthermore, the bank's assignee, Shaha Finlease, demanded an extra sum of Rs 20,491 for issuing a no-dues certificate and updating his CIBIL records. Aggrieved by this, Venkatesh approached the Consumer Commission seeking redressal against damages caused by faulty services. He was awarded a compensation of Rs 1 lakh and Rs. 3000 towards litigation costs, to be paid by both, the bank and its assignee. Source - [CNBC](#)

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## **Benling scooter explodes, to pay Rs 10 lakhs as compensation**

The Telangana Consumer Commission has asked the Chinese company, Benling, to pay Rs 10 lakhs to the customer whose electric scooter spontaneously exploded two years after purchase. The court noted that the onus of enquiry and concern fell on the manufacturer and that the company had not demonstrated the necessary alacrity in investigating this further, thus prompting safety concerns. The central government has further ordered a probe into the case of 40 electric scooters from a Nashik-based company, focusing on EV batteries catching fire and having faulty designs. Source - [Op India](#)

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## **Indian Bank to compensate Rs.10 lakhs to consumer for unauthorised transactions**

Mr. Chander's mobile number was issued to another SIM card user as a result of deficient services provided by Jio. Due to this, the complainant received a notification of an unauthorised transfer of Rs. 10 lakhs from his account. He promptly approached the bank and requested that they freeze his account and report the incident. He also registered a complaint with the cyber crime police portal on the same day.

The bank remained unresponsive to his request. The complainant approached the District Consumer Disputes Redressal Commission for redress. The Commission examined the Reserve Bank of India (RBI) guidelines on unauthorised electronic transactions, where it places the onus of proving customer liability on the bank. It observed that though the bank was under zero liability as per RBI guidelines (as the fraudulent transactions happened before Mr. Chander approached the bank), the bank failed in its duty in obtaining the CCTV footage and conducting a thorough enquiry into the case. Thus, it held the bank accountable and directed the bank to pay Rs. 10,00,000/- along with interest @ 9% from the date of the

fraudulent transaction. In addition, a compensation of Rs. 1,00,000 was awarded for the harassment and mental trauma that Mr. Chandru suffered. Jio's deficient service was the main reason for the complainant's loss, stated the Commission. However, the complainant did not seek relief against Jio.

Source - [Hello Banker](#)

### **Delhi hospital to pay Rs 7.2 lakhs over medical negligence - Consumer Commission**

The Delhi State Consumer Disputes Redressal Commission (DSCDRC) has ordered the Gangaram Hospital and its five doctors to pay Rs.7.2 Lakhs to the husband of a deceased patient, inclusive of compensation for mental trauma and litigation costs. The diagnosis of the patient's condition, the treatment offered and the post-operative care were all called into question as it was difficult to establish if the doctors had removed the patient's spleen as part of her treatment. They either did not remove the spleen but charged the patient for the surgery, or wrongly treated her based on a wrong test report which showed the spleen intact, the Commission observed. The Commission also pointed out inconsistencies in the ultra sound report and the death report. While the death report mentioned that the liver was enlarged, the ultra sound report stated that the liver was normal in size. Equally serious was the hospital's withholding of the patient's records from her family, with the complainant being made to wait for two months before being allowed to access the patient's records. The Consumer Commission pointed out that the high moral obligation owed to patients by doctors had been breached in this instance. Source - [The Economic Times](#)

### **New India to reimburse 60% of medical expenses - NCDRC**

Bhogilal Mehta, following a fall from a staircase in Indonesia, was hospitalised several times before his death. His wife Jyoti, upon filing an insurance claim for Rs. 27.5 lakhs, received only Rs.25,200. The New India Insurance Company denied the claim on the basis of the unfulfillment of prior requirement of immediate, permanent and absolute disability, which was needed for a 100% insurance claim. The State Commission directed New India Assurance to pay Rs. 18,000 towards disability sustained by Mr Mehta, Rs 14.06 lakh towards medical expenses, Rs. 40,000 as accrued bonus, and Rs1.30 lakh as compensation and cost of litigation, to Ms Mehta. After an appeal by New India, the NCDRC upheld the State Commission's order except for the compensation of Rs 1 lakh. The National Commission observed that the insurance company had ignored the fact that the insured had paid an additional premium to meet medical expenses. The value of the policy, including the accrued bonus added up to Rs. 20,75,000/-. While the complainant was entitled to 60% of the expenses incurred and Rs.18,000/- for temporary disablement of the diseased, the insurance company illegally repudiated the genuine claim of Mrs. Mehta, it said. Source - [Money Life](#)

### **பஞ்சு மிட்டாய் : ஜாக்கிரதை!**

மெரினா மற்றும் பெசன்ட் நகர் கடற்கரையில் விற்கப்படும் பஞ்சு மிட்டாய்களின் தரம் குறித்து தமிழக உணவுப் பாதுகாப்புத் துறையினர் திடீர் ஆய்வு மேற்கொண்டனர். புதுச்சேரியில் பஞ்சு மிட்டாய் தயாரிப்பில் கணிசமான புற்றுநோய் அபாயத்தை ஏற்படுத்தும் ரோடோமென் பி என்ற ரசாயனப் பொருள் சேர்க்கப்படுவதாகத் தகவல் கிடைத்துள்ள நிலையில், தமிழகம் முழுவதும் ஆய்வு நடத்த வேண்டியதன் அவசியத்தை தமிழக அரசு வலியுறுத்தியுள்ளது. பறிமுதல் செய்யப்பட்ட பஞ்சு மிட்டாய் மாதிரிகள் ஆய்வுக்காக ஆய்வகங்களுக்கு அனுப்பப்பட்டுள்ளன. முடிவுகள் கிடைத்த பிறகு சம்பந்தப்பட்ட விற்பனையாளர்கள் மீது உரிய நடவடிக்கை எடுக்கப்படும். முடிவு வரும் வரை, பெற்றோர்கள் தங்கள் குழந்தைகளுக்கு பஞ்சு மிட்டாய் வாங்குவதைத் தவிர்க்குமாறு கேட்டுக்கொண்டுள்ளது.

## காலாவதியான 'பிரட்' விற்பனை செய்த பேக்கரி உரிமையாளருக்கு எச்சரிக்கை - ரூ.4000 இழப்பீடு வழங்க நுகர்வோர் நீதிமன்றம் உத்தரவு

நாமக்கல்லை சேர்ந்த சுப்ரமணி என்பவர் செப்டம்பர் 2023-ல் கோதுமை 'பிரட்' பாக்கெட் ஒன்றை நாமக்கல் பஸ் ஸ்டாண்ட் அருகே உள்ள ஒரு பேக்கரியில் வாங்கினார். வீட்டுக்கு சென்று பிரட் பாக்கெட்டை பிரித்தபோது காலாவதியாகி இருப்பது தெரிந்தது. இதுகுறித்து, நாமக்கல் மாவட்ட நுகர்வோர் நீதிமன்றத்தில், அக்டோபர் 2023-ல் வழக்கு தொடுத்தார். அதற்கு பதிலளிக்கும்படி நீதிமன்றத்தில் இருந்து அறிக்கை அனுப்பப்பட்டது. அவற்றை பெற்றுக்கொண்ட சம்பந்தப்பட்ட பேக்கரி உரிமையாளர் நீதிமன்றத்தில் ஆஜராகவில்லை.

விசாரணைக்குப் பிறகு, பாதிக்கப்பட்ட நுகர்வோருக்கு, பேக்கரி உரிமையாளர் இழப்பீடாகவும், வழக்கு செலவு தொகையாகவும் 4,000 ரூபாயை, நான்கு வார காலத்துக்குள் வழங்க வேண்டும் என்று நீதிமன்றம் தீர்ப்பளித்தது. மேலும், ஒரு வார காலத்துக்குள் பேக்கரி உரிமையாளர், நீதிமன்றத்தில் ஆஜராகி, 'காலாவதியான உணவுப்பொருளை விற்க மாட்டோம்' என்ற உறுதிமொழியையும், குற்றச்சாட்டு நிரூபிக்கப்பட்டுள்ளதால், ஏன் உணவுப்பொருள் விற்பனை லைசென்சை ரத்து செய்யக்கூடாது என்பதற்கு விளக்கத்தினையும் சமர்ப்பிக்க வேண்டும் என்று கூறியுள்ளது. உறுதிமொழியை சமர்ப்பிக்க தவறினாலோ, விளக்கம் ஏற்புடையதாக இல்லை என்றாலோ, பேக்கரியின் லைசென்ஸினை ரத்து செய்ய மாவட்ட உணவு பாதுகாப்பு அலுவலருக்கு உத்தரவிடப்படும் என எச்சரிக்கை விடுத்துள்ளது.

[மேலும் படிக்க](#)



# CAG

Citizen consumer and civic Action Group

CAG is a 38 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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