MAY- JUNE 2024. Volume IX, Issue 3

# CONSUMER UPDATE

Educating. Empowering.

# Hypertension Care and Control – A Tiruvannamalai Case Study

On May 28, 2024, CAG, in collaboration with SINAM NGO, organized a stakeholder meeting in Tiruvannamalai on 'Hypertension Care and Control – A Tiruvannamalai Case Study.' The meeting was presided over by Dr. Susikanamma (Tiruvannamalai District Sidha Medical Officer), Dr. S. Ganesan (Swathi Shri Hospitals), L. Periyarmannan (Assistant Professor of Food and Nutrition Department, Chezhian Arts and Science College), and saw the participation of media personnel, women health volunteers, civil society organizations, and the public. During the event, CAG presented the findings of its pilot study on hypertension care offered at 16 Primary Health Centers (PHCs) in Tiruvannamalai. The positive feedback received about the functioning of the government healthcare facilities and concerns regarding difficulties with access, difficulties reading medication labels etc were highlighted during the presentation. The meeting received substantial media coverage, emphasizing the urgency and importance of involving stakeholders in addressing these critical issues.



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## Consumer Protection is one of Citizen consumer and civic Action Group's core

areas of work. This newsletter brings you the news on various consumer issues and related happenings, including our own activities.

If you have specific questions on your rights and responsibilities as a consumer, write to us on helpdesk@cag.org.in



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# **CONSUMER UPDATE**

# Consumer Awareness Program on Telecom Services



On June 22, 2024, CAG with support from the Telecom Regulatory Authority of India (TRAI), conducted a consumer awareness program on telecom services at Damal village, Kancheepuram district. The main objective was to inform consumers about TRAI's consumer-friendly regulations and the available grievance redressal support. This event drew approximately 100 participants, including consumers and executives from BSNL. BSNL officials presented their consumer-friendly plans and redressal methods and also responded to consumer inquiries regarding network connection issues, unsolicited commercial communications (UCC), and challenges in obtaining customer support.

# Supreme Court Holds Celebs & Influencers Accountable for Deceptive Ads

In an effort to safeguard consumers against misleading advertising, the Supreme Court has taken action against misleading endorsements by celebrities and social media influencers. The court's decision holds these public figures as accountable as the advertisers themselves for any proven misinformation about the promoted product or service. This ruling comes in the wake of a case involving Patanjali Ayurved, which faced allegations of misleading advertising, underscoring the court's specific attention to the health and food industries. In addition, the court has mandated broadcasters to secure a self-declaration form from advertisers, confirming the compliance of their commercials with advertising regulations. **Source - NDTV** 



# The New Telecom Act



The Telecommunications Act of 2023, scheduled for June 26, 2024, will supersede the long-standing Indian Telegraph Act of 1885. The new legislation is primarily geared towards upholding user rights, instituting reforms in Right of Way protocols, and ensuring efficient utilization of the spectrum. It includes provisions empowering the government to temporarily assume control of telecommunications services in the interest of national security. Furthermore, the Act mandates the use of verifiable biometric identification (Aadhaar) for new SIM card registrations/connections and outlines preferred methodologies for spectrum allocation. Additionally, the Universal Service Obligation Fund (USOF) will be transferred to Digital Bharat Nidhi to facilitate funding for research, development, and pilot initiatives in rural areas. The Act also prioritizes shielding users from unsolicited communications and equips the central government with the authority to establish common ducts and cable corridors. **Source - The Hindu Business Line** 

# CCTV Surveillance Enhances Security at North Chennai Ration Shops

To enhance security measures and promote equitable distribution of essential items, the authorities from Washermanpet area have deployed CCTV surveillance at 23 Public Distribution System (PDS) ration shops in the northern part of Chennai. This initiative, spearheaded by Balaii. the Managing Director of Washermanpet Cooperative Stores Society, has resulted in a noteworthy 90% decrease in theft-related incidents. Subsequent to the installation of surveillance cameras, the local authorities have also provided a link to cardholders, enabling them to access real-time information about store operating hours and product availability. The community has embraced this endeavour, acknowledging enhanced transparency and expedited resolution of stock availability and concerns around staff conduct. Source - DT Next



# Understanding Expiry Date vs. Best Before Date



When it comes to packaged food items, it is essential to consider the significance of the 'best before' and 'expiry' dates. As defined by the Food Safety and Standards Authority of India (FSSAI), the 'best before' date indicates that the food may lose its freshness and flavour after this date but remains safe for consumption. In contrast, the 'expiry' date serves as a clear indication that the food has become unsafe to eat, posing potential health risks. By checking these dates when purchasing and consuming packaged foods, individuals take proactive measures to ensure the safety and quality of their food consumption. **Source - Hindustan Times** 

#### FSSAI Directs Installation of X-ray Machine After finding a Blade in Air India Food

After discovering a metal blade in a meal served on an Air India flight from Bengaluru to San Francisco, the Food Safety and Standards Authority of India (FSSAI) has directed TajSATS, the flight catering company under the Tata Group, to install an X-ray machine for the detection of metal fragments. This directive follows a comprehensive inspection conducted on June 20 at TajSATS Bengaluru, which revealed that the blade, found lodged in the vegetable, originated from one of the automatic vegetable cutters. This initiative aims to mitigate the occurrence of similar incidents in the future. Until the X-ray system is installed, FSSAI has stipulated that manual chopping of vegetables be employed to uphold food safety standards. **Source-** Money Control



# Contaminated Bisleri bottle - consumer wins ₹25,000 Compensation



A consumer in India successfully pursued legal action against Bisleri after discovering contaminated water in a sealed bottle. The National Consumer Disputes Redressal Commission (NCDRC) played a pivotal role in affirming the lower court's ruling that Bisleri is liable to compensate the consumer with ₹25,000 for the defective product. Despite Bisleri's assertion that the consumer failed to provide sufficient evidence and that the contamination could have occurred post-purchase, the NCDRC remained resolute. They highlighted the fact that the consumer reported the issue within 4 months of purchase, well before the expiry date, and provided a laboratory test indicating the presence of algae in the sealed water bottle. **Source -** Money Life

### Court asks dental clinic to pay ₹8 lakh fine

A consumer court in Hyderabad has ruled in favour of a consumer, ordering a dental clinic to compensate him ₹8 lakh due to negligence during implant surgery. The patient underwent a full-mouth implant and denture procedure in January 2021, subsequently experiencing swelling and pain. Despite the clinic's initial reassurances, the treatment failed, resulting in permanent jaw damage. The court attributed fault to the clinic for providing substandard service and failing to fulfill its commitments. Furthermore, the court rebuked the clinic's inadequate documentation. emphasizing the necessity for transparency in the healthcare sector. This case serves as a pertinent reminder for patients to be aware of their rights in the event of complications. Source - The New **Indian Express** 



#### Pre-Existing Diabetes No Barrier: A Widow Awarded ₹28 Lakh in Landmark Insurance Case



An important legal decision has been made in a Delhi Court, resulting in a victory for policyholders with common health concerns. The Court has ordered an insurance company to pay ₹28 lakh to a widow whose claim was initially rejected. The case revolved around the widow's husband, who passed away from complications unrelated to his pre-existing diabetes. The insurer, HDFC Life, had denied the claim, citing the policy holder's failure to disclose his diabetes diagnosis. However, the court found no evidence of the condition at the time of the policy purchase. Moreover, even if it had been present, the court ruled that common lifestyle diseases shouldn't automatically disqualify claims, especially when not linked to the cause of death. This landmark decision underscores the principle that insurers cannot reject claims based solely on pre-existing conditions unless they directly contribute to the death. It also emphasizes the importance of transparency for both policyholders (who should disclose all pre-existing conditions) and insurance companies (who should process claims fairly based on the cause of death, not just pre-existing conditions). **Source -** Economic Times

#### Kerala Hospital Under Pressure After Shocking Surgical Error

A serious medical error recently came to light in Kerala, prompting concerns about patient safety protocols. After being admitted for a routine surgery to remove an extra finger on her hand, a four-year-old girl was mistakenly operated on her tongue instead. This incident underscores potential communication lapses within the hospital, as the hospital had stated that the error occurred due to scheduling surgeries for two children on the same date. While the family plans to file a complaint with the police, Kerala's Health Minister has responded by ordering a comprehensive investigation to ensure accountability and prevent similar incidents in the future. **Source - The Times** of India



# New Cyber Fraud Threat: Money Stolen Without OTP



Cybercriminals are evolving their tactics to bypass security measures, and now seem capable of stealing money from bank accounts without requiring One Time Passwords (OTPs). In the Bengaluru Rural district alone, over Rs 40 lakh was stolen using this method. The scam typically starts with recipients receiving a seemingly legitimate bank message or link. Once clicked, funds are drained from their accounts without OTP verification. These fraudsters also utilize sophisticated tools like Remote Access Trojans (RAT) and Android Application Packages (APKs) to remotely control devices without detection. By creating fake apps resembling those of nationalized or private banks, they deceive victims into installing malicious software, granting them unrestricted access to financial information. Authorities warn against clicking on links in unsolicited messages, advising users to rely only on transaction alerts received through SMS and to disable mobile data to prevent unauthorized app installations. Recent cases highlight the increasing complexity and impact of such cyber threats, prompting the need for heightened vigilance and security measures among banks and users alike. Consumers need to stay vigilant to combat these evolving cyber threats. **Source - The New Indian Express** 

# Consumer Wins ₹60,000 After Finding Biscuits Underweight

In a recent legal case, a consumer in Kerala successfully contested Britannia Industries' advertising of their biscuit packs as weighing 300 grams each. Following the purchase of two packets, the consumer discovered that the actual weight of the biscuits was significantly less than the advertised weight. Consequently, a complaint was filed, and the court determined that both packets were underweight by over 50 grams each. In response, the court reprimanded Britannia for this notable service failure, imposing a penalty of ₹60,000. This amount includes ₹50,000 as compensation for the consumer due to the underweight products and an additional ₹10,000 to cover his legal expenses. Furthermore, the court issued directives for officials to enforce thorough weight checks on packaged goods, aiming to safeguard consumer rights. Source - Food Tech Network



# உணவு பாதுகாப்பு - ஒரு கேள்விக்குறி!



மனிதர்கள் உயிரினங்களும் வாழ்வதற்கு உட்பட அனைத்து உணவு இன்றியமையாதது. அத்தகைய தரமானதாகவும், உணவு பாதுகாப்பானதாகவும், ஆரோக்கியமாகவும் இருப்பது மிகவும் முக்கியம். வணிகத்தைப் பெருக்க குழந்தைகளையும், இளைஞர்களையும் குறி வைத்து விளம்பரங்கள், வெளியிடப்படும் அவர்களிடையே பெரும் தாக்கத்தை ஏற்படுத்துகின்றன. உயரமாக வளர, அதிக சக்தி பெற, மூளை வளர்ச்சிக்கு, மறதி இல்லாமல் இருக்க, அதிக புரத, தாது மற்றும் வைட்டமின்கள் நிறைந்தது, நிறைந்தது என்று எல்லாவற்றிற்கும் உணவு தயாரிப்புகள் ஆரோக்கியம் இருப்பதாக விளம்பரங்கள் வருகின்றன. மேலும், நாம் அன்றாடம் வாங்கும் எத்தனையோ பொட்டலம் செய்யப்பட்ட உணவு பொருட்களின் லேபிள்களில் தெளிவான தகவல்கள் இல்லாமல் போகின்றன.

இன்று, லாபத்தை அதிகரிக்க, உணவு உற்பத்தியாளர்கள் பெரும்பாலும் மலிவான, குறைந்த தரமான பொருட்களை உணவுடன் கலக்கிறார்கள். உணவுக் கலப்படத்தால் கடுமையான உடல்நலக் கேடு ஏற்படும் வாய்ப்புகள் அதிகம்.

உணவு பாதுகாப்பு மற்றும் தரநிலை அதிகார அமைப்பு (Food Safety and Standards Authority of India – FSSAI) வெளியிட்ட புள்ளி விவரங்களின் படி, 2022 -23 - இல், மொத்தமாக 1,77,511 உணவு பொருட்கள் அவற்றின் தரத்திற்காக சோதிக்கப் பட்டதாகவும், அவற்றில் 44,626 (25%) பொருட்கள் சட்டத்திற்கு இணங்கவில்லை (பாதுகாப்பற்றது, என்றும், தரக்குறைவு, தவறான ഡേിണ്, தவறான விளம்பரங்கள் - இப்படிப்பட்ட காரணங்களால்) இவற்றில், 6579 பொருட்கள் பாதுகாப்பற்றவை கண்டறியப்பட்டன. மேலும், என்றும் പல சிவில் கிரிமினல் செய்யப்பட்டு வழக்குகளும், வழக்குகளும் பதிவு சட்டத்தை மீறியவர்கள் மீது 163.5 கோடி ரூபாய் அபராதம் விதிக்கப்பட்டுள்ளதாக தெரிவித்தது.

மேலே கூறியதுபோல் நடவடிக்கைகள் இருக்கும்போது, பிரச்னை எங்கே உள்ளது? அதற்கான தீர்வு என்ன? இதனைப் பற்றி மேலும் அறிந்து கொள்ள Ms. S. சரோஜா, நிர்வாக இயக்குனர், சிட்டிசன் கன்ஸ்யூமர் & சிவிக் ஆக்க்ஷன் குரூப் (சிஏஜி) எழுதிய கட்டுரையினை படியுங்கள். Source - <u>Kalki</u>

# Surge in Digital Payment Frauds: India Reports 800 Cases Daily



The number of digital payment fraud cases in India has seen a significant rise, with almost 800 incidents being reported daily. The Reserve Bank of India (RBI) disclosed a staggering 5.4 lakh fraud cases totalling Rs 1,146 crore over the past five years. These frauds involve various methods of fraud, such as malware attacks, phishing scams, and voluntary transfers to fraudulent schemes. However, cases where customers voluntarily transfer funds are often not classified as banking fraud unless bank systems are breached. As digital transactions continue to grow, experts stress the need for improved consumer protection mechanisms to minimize losses. **Source - The Times of India** 

