

JULY - AUGUST 2025. Volume X, Issue 4

CONSUMER UPDATE

Educating. Empowering.

Empowering Consumers: Consumer Awareness Programme on Telecom Services & Cyber Hygiene in Salem & Trichy



CAG, in collaboration with the Telecom Regulatory Authority of India (TRAI), successfully conducted two consumer awareness programmes on telecom services and cyber hygiene at the School of Allied Health Science in the Veerapandi Block of Salem District and at the Arignar Anna Government Arts College in the Musiri Block of Trichy District. Both the events attracted the participation of over 220 consumers, along with representatives from BSNL, Jio and Vi India. Educating consumers about the effective utilisation of telecom services, introducing them to the latest features and technologies, outlining relevant regulations, and informing them about TRAI's consumer protection initiatives were part of the day's activities. Attendees gained insights into reporting service deficiencies, and safety measures to guard against malicious activities, financial fraud, and online scams. Mr. B. Senthil Kumar, Lead District Manager, Salem, and Ms. Kavitha Sri, Sub-Inspector of Police, Musiri AWPS, graced the sessions as chief guests and delivered special addresses on the importance of consumers staying vigilant against cyber frauds and adopting safer digital practices. [Media Coverage for the event.](#)

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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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Spreading Awareness: Waste Management Knowledge Session at Guindy Children's Park

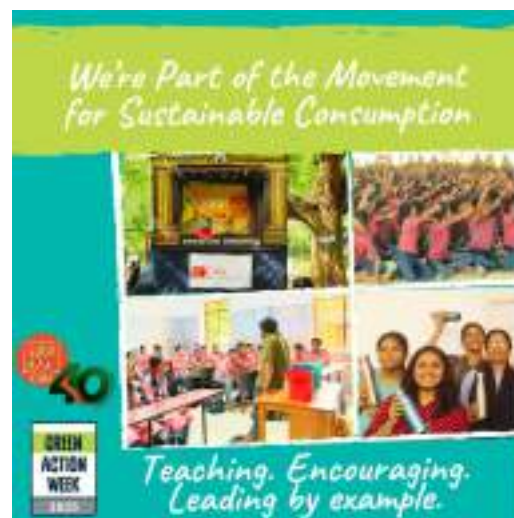
As part of the ongoing Green Action Fund project, CAG organised a puppet show at Guindy Children's Park on 24 Aug 2025, to create awareness on the importance of reducing and correctly managing household waste. The engaging format of puppetry was chosen to connect with children and families in a fun, relatable, and memorable way. The show highlighted simple yet powerful messages on segregating waste, reducing plastic use, and embracing eco-friendly practices in daily life. Through storytelling and lively characters, children were encouraged to see waste not just as "garbage" but as a resource that can be reused, recycled, or composted.

By combining education with entertainment, the puppet show successfully captured the attention of young minds while planting the seeds of sustainable thinking. Initiatives like this underline our commitment to spreading environmental awareness in creative ways and inspiring the next generation to become champions of a cleaner, greener planet.



Green Action Fund Initiative: Live Composting Sessions at Schools

As part of the ongoing Green Action Fund project, CAG organised an interactive session on waste management, composting techniques, and mindful consumption. The program aimed at creating awareness on how small, consistent changes in daily habits can contribute to a more sustainable lifestyle. During the session, students were introduced to the importance of waste segregation and the environmental benefits of composting organic waste at home. Practical methods of turning everyday kitchen scraps into nutrient-rich compost were demonstrated, showcasing how simple actions can reduce landfill pressure while enriching the soil. The session also highlighted the concept of mindful consumption, encouraging everyone to make thoughtful choices while shopping, using resources, and managing household waste. By focusing on reducing, reusing, and recycling, the initiative emphasised that every individual can play a vital role in conserving resources and protecting the environment. This initiative under the Green Action Fund reflects our collective commitment to building a greener, cleaner, and more responsible community.



Consumer Commission Rules Against Navi General Insurance in Hospitalisation Claim Dispute



The Bengaluru Urban District Consumer Disputes Redressal Commission has issued a critical ruling against Navi General Insurance for its improper handling of a hospitalisation claim filed by Veeresh Rathod. Rathod had consistently paid Rs 67,606 in premiums without submitting prior claims. He sought reimbursement of Rs 14,500 for his mother's medical treatment; however, his claim was rejected, and his policy was subsequently cancelled due to alleged lapses at the hospital. The Commission found that the insurer's allegations of fraud, which included discrepancies in medical reports, were unfounded. It emphasised that decisions regarding treatment do not inherently constitute fraudulent activity. Furthermore, the Commission noted that Navi General Insurance failed to provide adequate notice prior to the termination of Rathod's policy. As a result, the Commission ordered Navi to compensate Rathod with Rs 1 lakh for mental distress, in addition to the original claim amount along with interest, litigation costs, and punitive damages. Additionally, the Commission mandated the reinstatement of Rathod's policy and instructed Navi to remove any associated fraud alert from his records. **Source:** [Times of India](#)

Passenger Secures Compensation After Six-Year Legal Battle Over Lost Luggage

An air passenger, successfully secured compensation of Rs 2.74 lakh following a protracted legal dispute spanning six years concerning the loss of valuable personal items from his damaged check-in luggage. Upon his arrival in Delhi from Canada on September 15, 2019, he discovered that several expensive items valued at approximately Rs 2 lakh were missing from his baggage. Initially, the airline offered him a mere USD 30 in compensation, a sum he deemed inadequate. Consequently, he pursued complaints with the District Consumer Commission and later, with the Haryana State Consumer Commission, which ultimately ruled in his favor. The Commission determined that the airline had mishandled his luggage and failed to provide appropriate compensation. The Consumer Commission mandated that the airline pay Rs 1.75 lakh, plus interest from the date the complaint was filed, in addition to an extra Rs 15,000 for harassment and legal expenses. During the proceedings, the airline was required to deposit Rs 95,000 as partial payment to the passenger. **Source :** [The Economic Times](#)



UPI Services for NRIs: Seamless Transactions with Foreign Mobile Numbers in India

Non-Resident Indians (NRIs) can now utilise UPI payment services in India using their foreign mobile numbers, following recent updates from the Reserve Bank of India (RBI) and financial institutions such as IDFC First. This development enables NRIs to conveniently pay rent, transfer funds, and settle bills without requiring an Indian SIM card.

To qualify for this service, NRIs must maintain either a Non-Resident External (NRE) or a Non-Resident Ordinary (NRO) account and utilize an international mobile number from an approved country, including the USA, UK, UAE, among others. The procedure entails opening a UPI-enabled account, registering the foreign mobile number, and utilizing applications like Google Pay or PhonePe to facilitate transactions.

It's important to note the tax implications associated with these accounts: NRE accounts offer tax-free status, whereas NRO accounts are subject to taxation and TDS (Tax Deducted at Source) on earnings. Furthermore, all UPI transactions are monitored and traceable by Indian authorities, ensuring compliance with regulatory standards. **Source - [Business Today](#)**



After Two Decades, Consumer Court Rules in Favour of Car Theft Insurance Claimant

A resident from Ghaziabad successfully concluded a 22-year legal battle against the National Insurance Company concerning a stolen vehicle. The Ghaziabad District Consumer Disputes Redressal Commission ordered the insurer to pay ₹1.4 lakh, equivalent to 75% of the car's insured value, along with a penalty of ₹5,000 for mental distress. Agarwal purchased his Alto car in March 2003, but it was stolen shortly thereafter. His initial insurance claim was denied on grounds of alleged negligence. Following multiple appeals over an extended period, the Commission ruled in Agarwal's favor, stipulating that if the payment was not made within 45 days, interest would accrue at a rate of 6% per annum. **Source : [LiveMint](#)**



Supreme Court Grants FSSAI Extension for Food Labelling Recommendations amid Public Health Concerns



The Supreme Court of India has granted the Food Safety and Standards Authority of India (FSSAI) an additional three-month period to provide its recommendations regarding the implementation of mandatory warning labels on packaged foods. This extension follows the FSSAI's request for more time to conduct comprehensive consultations with stakeholders, initiated in response to a Public Interest Litigation (PIL) filed by the non-profit organizations 3S and Our Health Society. The PIL advocates for the mandatory inclusion of front-of-package warning labels on products that are high in sugar, salt, and unhealthy fats—ingredients linked to lifestyle-related diseases. Initially, the FSSAI's expert committee was required to deliver its recommendations within three months of the court's directive issued in April 2023. However, the complexity of assessing over 14,000 public comments and engaging in consultations across various regions necessitated this extension. The court has made it clear that this is the final extension granted and has warned of potential contempt proceedings if the deadline is not adhered to. Among the proposed amendments to food labelling regulations is a star-rating system, which the petitioners argue fails to adequately inform consumers about unhealthy ingredients.

Source: [Hindustan Times](#)

Empowering Consumers: Supreme Court Petition for Transparency in Product Information and Seller Disclosure

A petition has been submitted to the Supreme Court advocating for the affirmation of consumers' "right to know" regarding the quality, purity, and certification of products, along with pertinent details about sellers and distributors. The petition emphasizes the necessity for all traders and shopkeepers to prominently display their registration information, including name, address, and contact details, at their places of business. The rationale for this initiative is to empower consumers to make informed choices and safeguard themselves against unfair trade practices. With access to comprehensive information about suppliers, consumers will be better equipped to address concerns through established complaint mechanisms. The petition highlights the critical role of transparency in promoting a fair marketplace, enabling consumers to avoid deceptive practices while ensuring their rights under the Consumer Protection Act are upheld. The case is scheduled for consideration in the near future.

Source: [Hindustan Times](#)



பயணிக்கு சுத்தமற்ற இருக்கை: விமான நிறுவனம் மீது நுகர்வோர் ஆணையம் தீர்ப்பு

பிங்கி என்ற பெண் இந்த ஆண்டு ஜனவரி 2 ஆம் தேதி பாகுவிலிருந்து டெல்லிக்கு பயணம் செய்யும் போது அழுக்கு மற்றும் கறை படிந்த இருக்கை வழங்கப்பட்டதாகக் கூறி இண்டிகோ ஏர்லைன்ஸ் மீது டெல்லி மாவட்ட நுகர்வோர் குறைதீர் ஆணையத்திடம் புகார் அளித்தார்.

இந்த புகாரை விசாரித்த டெல்லி மாவட்ட நுகர்வோர் குறைதீர் ஆணையம் அழுக்கான, கறைபட்ட இருக்கையை வழங்கியதற்காக இண்டிகோ ஏர்லைன்ஸ் ரூ.1.5 லட்சம் இழப்பீடாகவும், ரூ.25,000 வழக்குச் செலவாகவும் செலுத்த வேண்டும் என உத்தரவிட்டுள்ளது.

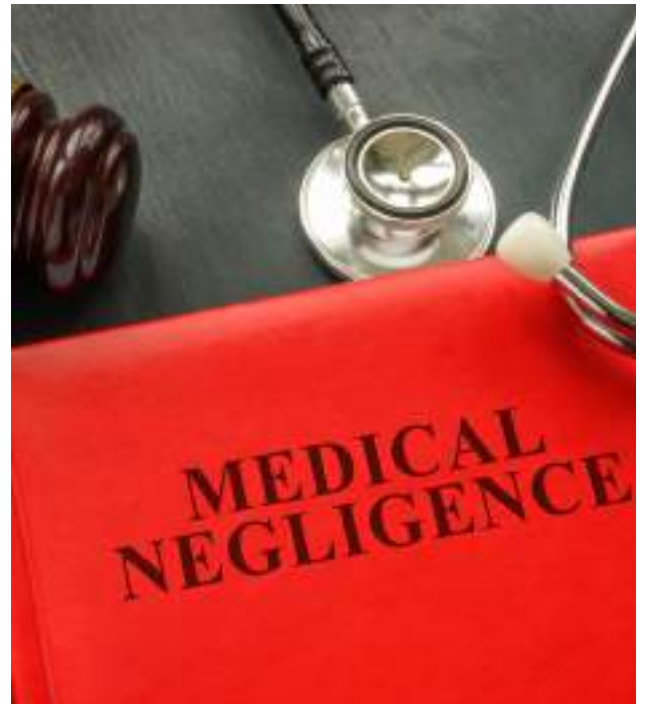
Source: [Malai Malar](#)



Ruling on Medical Negligence: Compensation Awarded Following Gallbladder Surgery Complications

The Tamil Nadu State Consumer Disputes Redressal Commission determined liability for medical negligence in a case involving complications from gallbladder surgery performed in April 2004. The Commission found that the surgeon had partially severed the bile duct and failed to respond appropriately to a histopathology report, resulting in significant complications for the patient, including jaundice. The patient ultimately required high-risk corrective surgery in Vellore. In addition to awarding Rs. 10 lakh in compensation for these complications, the Commission instructed the surgeon to pay Rs. 25,000 for litigation expenses within eight weeks. The complaint against the hospital was dismissed due to a lack of evidence.

Source: [The New Indian Express](#)



CCPA Imposes Fine on VLCC for Misleading Advertisements



The Central Consumer Protection Authority (CCPA) has imposed a fine of ₹3 lakh on VLCC Limited for issuing misleading advertisements concerning fat-loss treatments using the CoolSculpting procedure. The advertisements in question featured exaggerated claims, suggesting significant weight loss and permanent inch reduction, thereby misrepresenting the legitimate purpose of CoolSculpting, which is approved solely for localised fat reduction in individuals with a Body Mass Index (BMI) of 30 or lower. This penalty follows a similar action taken against Kaya Limited for comparable misleading advertisements. The CCPA has instructed VLCC to ensure that all future advertisements provide accurate information. This includes specifying the targeted body areas, adhering to the proper BMI requirements, and clarifying the endorsement status of CoolSculpting in India. Additionally, they must explicitly state that the procedure is not intended for weight loss and has not been tested on the Indian demographic. The CCPA underscores the importance of strict compliance among all beauty and wellness providers utilizing CoolSculpting to avert legal repercussions. This initiative demonstrates the CCPA's commitment to safeguarding consumers against deceptive advertising practices in the health and beauty industry. Consumers are encouraged to exercise caution with respect to claims related to weight loss. **Source :** [PIB](#)

Medical Negligence Case: Hospital and Gynaecologist Ordered to Pay Compensation for the Loss of Fingers of a Premature Baby

The Chennai North District Consumer Disputes Redressal Commission has mandated that a local hospital and a gynaecologist compensate ₹33.75 lakh following the tragic case of a premature baby who lost all five fingers on his right hand due to gangrene, a result of medical negligence. The infant was delivered at 24 weeks after a cervical pessary procedure was conducted without proper informed consent or medical justification during the mother's fertility treatment. The Commission found that both the hospital and the attending physician failed to adequately inform the mother of the associated risks and did not secure her consent, thereby violating patient rights and ethical standards. The severe complications that the baby experienced underscore the critical need for stringent informed consent protocols, particularly in high-risk pregnancies. Medical experts stress that obtaining informed consent is essential to protecting both maternal and infant health, while advocates are calling for enhanced enforcement of patient rights. This case serves as a poignant reminder of the consequences of medical negligence and highlights the urgent need for increased accountability within the healthcare system. **Source:** [The Logical Indian](#)



சென்னை பூந்தமல்லியை அடுத்த சென்னீர்குப்பத்தை சேர்ந்தவர் திருஞானசெல்வம். இவரது மகள் விபூஷ்னியா. இவருக்கும், லோகேஸ்வரன் என்பவருக்கும் கடந்த 2023-ம் ஆண்டு ஜூன் மாதம் திருமணம் நடந்தது. இந்தோனேசியாவில் தேனிலவு சென்ற இந்த டாக்டர் தம்பதியினர், கடலில் 'போட்டோஷூட்' நடத்தும் போது கடல் அலை காரணமாக நிலை தடுமாறி விழுந்ததில் நீரில் மூழ்கி உயிரிழந்தனர். டாக்டர் விபூஷ்னியாவின் தந்தை திருஞானசெல்வம் சென்னை தெற்கு மாவட்ட நுகர்வோர் கோர்ட்டில் சுற்றுலா நிறுவனத்தின் அலட்சியம் மற்றும் தவறான வழிகாட்டுதலே காரணம் எனக் கூறி வழக்கு தொடர்ந்தார். அவர் தாக்கல் செய்த மனுவில், 'எனது மகள், மருமகன் உயிரிழந்த கடல் பகுதியில் ஏற்கனவே பல விபத்துகள் நடந்துள்ளன. சுற்றுலா நிறுவனம் இதை கருத்தில் கொள்ளாமல் அங்கு அழைத்து சென்றுள்ளது. சுற்றுலா நிறுவனத்தின் அஜாக்கிரதை மற்றும் தவறான வழிகாட்டுதலால் தான் இருவரும் உயிரிழக்க நேரிட்டுள்ளது எனக் கூறியிருந்தார். இந்த மனு மீதான விசாரணையின்போது சுற்றுலா நிறுவனம் தரப்பில் பதில் மனு தாக்கல் செய்யப்பட்டது. அதில், 'சுற்றுலா நிறுவனத்தின் எச்சரிக்கையை பின்பற்ற தவறியது இந்த விபத்துக்கு காரணம் ஆகும். இந்த விபத்துக்கு சுற்றுலா நிறுவனம் பொறுப்பேற்க முடியாது. மனுவை தள்ளுபடி செய்ய வேண்டும்' என தெரிவிக்கப்பட்டிருந்தது. மனுவை விசாரித்த நுகர்வோர் கோர்ட்டு, 'சேவை குறைபாட்டுக்காக ரூ.1½ கோடியும், மன உளைச்சலுக்காக ரூ.10 லட்சமும் என மொத்தம் ரூ.1 கோடியே 60 லட்சத்தை மனுதாரருக்கு சுற்றுலா நிறுவனம் வழங்க வேண்டும்' என உத்தரவிட்டது.

Source : [Dinathanthi](https://dinathanthi.com)



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