

January - February 2026. Volume XI, Issue 1

CONSUMER UPDATE

Educating. Empowering.

Indian Folk Rice Conference 2026



Saroja, representing CAG, served as a panellist at the Indian Folk Rice Conference 2026, engaging in a session titled “Nutrition and Consumption Markets for Folk Rice: From Field to Table.” In her remarks, she emphasised the critical importance of promoting traditional and diverse food systems. Saroja discussed the nutritional advantages of folk rice varieties and underscored the need to enhance consumer awareness and establish robust market linkages. Her insights aimed to foster sustainable consumption and encourage healthier food choices among the public.

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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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Healthy Minds; Healthy Future Awareness Programme



In January and February 2026, CAG continued its outreach efforts through various initiatives for the Healthy Minds; Healthy Future (HMHF) program. Several awareness sessions were conducted at schools and colleges, engaging students on essential topics such as nutrition, food environments, and the effects of processed foods on health and cognitive development. These sessions successfully reached a total of 1,425 participants across multiple institutions, including Prince Shri Venkateshwara Arts and Science College (80 participants), Sri Gurusurthy Vidyalaya High School (110), CMS H&S Factory (Chennai Corporation Middle School) (55), Patrician College of Arts and Science (95), Don Bosco Matriculation Hr. Sec. School (360), Scholar's Academy (14), Vidhya Ratna (181), Prim Buds Garden School (130), and SIET College (400). The session highlighted the ill-effects of ultra processed foods and the importance of fresh, homemade, and traditional meals, helping students understand how nutritious food choices support both physical health and mental well-being.

Insurance claim cannot be rejected due to insurer's administrative error: Bombay HC

The Bombay High Court recently ruled that a consumer should not be penalised for an insurer's negligence in processing a premium cheque. In a case involving New India Assurance Co. Ltd. and a housing society, the insurer denied a claim for flood damage on the grounds that the premium cheque had bounced. However, the court determined that the dishonour of the cheque was not due to insufficient funds but instead stemmed from operational issues within the insurer's handling of the payment. Furthermore, the court noted that the insurer had already issued the renewed policy, thus assuming the associated risk. Affirming previous decisions of the consumer fora, the court concluded that the insurer's repudiation of the claim was unjustified and clarified that consumers should not be deprived of insurance benefits due to the insurer's administrative errors.

Source: [SCC online Times](#)



Consumer Awareness Session on Telecom Services



In January and February 2026, CAG organised three consumer awareness and education sessions related to quality of service in the telecom sector, digital rights, and grievance redressal mechanisms, in collaboration with TRAI.

These sessions took place across various locations and reached approximately 320 participants, comprising telecom consumers, students, and community members. CAG, as a member of the TRAI Consumer Advisory Group, attended the Customer Education Workshop organised by Vodafone Idea in Villupuram.



The session focused on service awareness, grievance redressal mechanisms, and consumer safety measures against cyber threats and fraudulent activities. Overall, these sessions underscore a commitment to enhancing consumer awareness in the digital and telecom industries.

Consumer Commission orders action against insurer for rejecting genuine mediclaim

The District Consumer Disputes Redressal Commission-II in Chandigarh has held Oriental Insurance Company Ltd. and Raksha Health Insurance TPA Pvt. Ltd. accountable for deficiency in service and engaging in unfair trade practices following their unjust closure of a policyholder's legitimate mediclaim as a "No Claim." The complainant provided hospital records and relevant treatment documentation; however, the insurer and TPA repeatedly requested additional paperwork and ultimately dismissed the claim without appropriate justification. The Commission determined that the claim was incorrectly rejected despite the presence of adequate medical evidence and concluded that the arbitrary denial of a valid mediclaim constitutes unfair treatment of consumers. Consequently, the Commission ordered the insurer and TPA to honour the claim and compensate the complainant for the distress caused by the unwarranted denial. **Source** : [Law Notify.in](http://LawNotify.in)



Leela Palace, Udaipur, penalised ₹10 lakh for violating guest privacy



A consumer court in Chennai has mandated that The Leela Palace, Udaipur, compensate a Chennai-based couple with ₹10 lakh following an incident involving a member of the housekeeping staff who accessed their occupied hotel room using a master key. This breach occurred despite the guests' explicit refusal of service, leading to the staff entering the room while the couple was in the washroom. The couple reported feelings of humiliation and mental distress as a result of this invasion of privacy. The District Consumer Disputes Redressal Commission held the hotel liable for a deficiency in service, highlighting a significant violation of guest privacy. The court stated that the hotel's internal standard operating procedures cannot compromise a guest's fundamental right to safety and dignity. In addition to the compensation, the court ordered the hotel to refund approximately ₹55,000 in room charges with interest and cover litigation costs. This ruling underscores the imperative for hospitality providers to uphold and respect consumer privacy with the utmost seriousness.

Source: [The Economic Times](#)

E-commerce platform fined for selling toys without BIS certification

Snapdeal has been fined ₹5 lakh by the Central Consumer Protection Authority (CCPA) for allowing the sale of toys on its platform that lacked the mandatory Bureau of Indian Standards (BIS) certification, thereby violating the Toys (Quality Control) Order, 2020. The CCPA's investigation revealed that non-compliant toys remained available for listing on the platform well into late 2025 and that Snapdeal primarily relied on sellers' self-declarations rather than conducting independent compliance verifications. Furthermore, the authority identified several listings that lacked essential information, including manufacturer details and BIS certification numbers. In holding the platform accountable for facilitating the sale of potentially unsafe products and engaging in unfair trade practices, the CCPA mandated that Snapdeal ensure that only BIS-compliant toys are listed going forward and that grievance redressal contact details for consumers are prominently displayed.

Source: [Business Standard](#)



Homebuyer wins ₹89 lakh refund as promised, road to the project not built

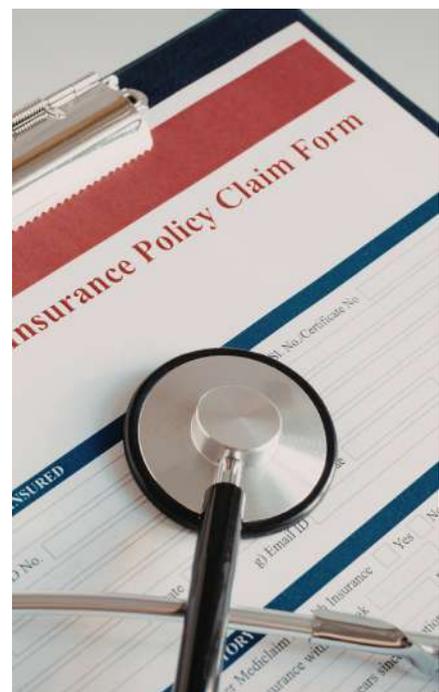


The National Consumer Disputes Redressal Commission (NCDRC) has mandated that Godrej Premium Builders refund approximately ₹89 lakh, along with interest, to a homebuyer who had purchased an apartment in the Godrej Summit project located in Gurugram. This ruling followed the developer's failure to construct the promised 24-metre-wide access road that was intended to connect the project to the Dwarka Expressway. Despite heavy marketing of this road as a critical feature influencing buyer decisions, it remained unbuilt years after bookings commenced, forcing residents to utilise a significantly narrower alternative route. The Commission determined that this constituted deficiency in service, noting that builders cannot evade responsibility by attributing delays to government infrastructure issues, particularly when such facilities were integral to the marketing of the project. Consequently, the buyer was upheld as entitled to a full refund, inclusive of accrued interest.

Source: [The Indian Express](#)

Mediclaim rejection over pre-existing disease overturned by the Consumer Commission

The District Consumer Disputes Redressal Commission in Ahmedabad issued a ruling mandating an insurance company to fulfil its obligation under a mediclaim policy. This decision followed the insurer's wrongful repudiation of a claim, which was based on the assertion that the policyholder's hospitalisation was associated with a pre-existing condition, specifically hypertension. The Commission determined that the insurer did not provide adequate evidence to substantiate the claim that the medical issue treated during hospitalisation was linked to the pre-existing condition. Consequently, the Commission recognised the denial of the claim as a deficiency in service. It ordered the insurance company to disburse the insured amount, along with applicable interest and compensation. This case underscores the crucial principle that insurance providers cannot invalidate legitimate claims without clear and compelling medical evidence. Source: [The Times of India](#)



புதிய கார் என்று பழைய காரை விற்பனை செய்த சசி ஹூண்டாய் மீது நுகர்வோர் தீர்ப்பாயம் நடவடிக்கை



திருநெல்வேலியை சேர்ந்த திருமதி. பிரேமா பாக்கியத்தாய் புதிய கார் வாங்க முடிவு செய்து, கடந்த 2024 ஜூன் மாதம் ரூ.9,08,089/- செலுத்தி புதிய ஹூண்டாய் காரை சசி ஆட்டோ மோட்டார்ஸ் பிரைவேட் லிமிடெட் நிறுவனத்தில் வாங்கினார். வாகனம் வாங்கிய சில நாட்களிலேயே வாகனத்தில் பல கோளாறுகள் ஏற்பட்டதால் பழுது நீக்கம் செய்ய சசி ஆட்டோ மோட்டார்ஸ் நிறுவனத்தில் கார் ஒப்படைக்கப்பட்டது. இதற்கு ரூ.75,000 செலவு ஆகும் என்றும் இதனை காப்பீட்டிலிருந்து பெற்று கொள்ளலாம் என்று நிறுவனம் தெரிவித்தது. இதற்காக காப்பீட்டு தொகை கேட்டு விண்ணப்பித்தபோது இந்த வாகனத்தின் காப்பீட்டு வேறு ஒரு நபர் பெயரில் பதிவு செய்யப்பட்டிருந்தது கண்டறியப்பட்டது. விசாரித்தபோது அந்த ஹூண்டாய் கார் ஏற்கனவே சாந்தி என்ற நபருக்கு விற்பனை செய்யப்பட்டதை மறைத்து திருமதி. பிரேமா பாக்கியத்தாய் அவர்களிடம் 2வதாக விற்பனை செய்யப்பட்டது தெரிய வந்தது. இதனால் மனஉளைச்சலுக்கு ஆளான திருமதி. பிரேமா பாக்கியத்தாய் திருநெல்வேலி நுகர்வோர் குறைதீர் ஆணையத்தில் புகார் அளித்தார். வழக்கை விசாரித்த ஆணையம் சசி ஆட்டோ மோட்டார்ஸ் நிறுவனம் செய்தது முறையற்ற வாணிபம் மற்றும் சேவை குறைபாடு என்று தீர்ப்பளித்து, வாகனத்தின் முழு விற்பனை தொகை ரூ.9,08,089/-, காப்பீட்டு தொகை ரூ.34,075/-, பதிவு மற்றும் தொடர்புடைய செலவுகள் ரூ.1,12,214/- தொகையை 9 சதவீத வருட வட்டியுடன் சேர்த்து மொத்தமாக ரூ.12,14,267/- திருப்பி வழங்க உத்தரவிட்டது. மேலும் மனஉளைச்சலுக்காக ரூ.50,000/- நஷ்ட ஈடு மற்றும் ரூ.10,000/- வழக்கு செலவிற்காக உத்தரவிட்டது. இந்த தொகையை 45 நாட்களுக்குள் வழங்க வேண்டும் என்றும், தவறினால் கூடுதல் வட்டி விதிக்கப்படும் என்றும் ஆணையம் தெரிவித்துள்ளது.

Source [Polimer News](#)

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