

Helpline? Just a Phone Call Away

This is the story of an aggrieved consumer, Mohammed A Selar, of Valan takula, Karjan, Baroda dist. His phone call to the Gujarat State Consumer Helpline at the CERC for advice helped him complain to the consumer court and clinch justice.



Selar had admitted his daughter to the SCIT College of Management & IT Study Centre, Surat. But he had to cancel the admission because of non-receipt of study material for long. He applied for the refund of fees, including those for the hostel facilities. But the college denied him any refund. He phoned the Helpline.

The Helpline sent Selar a draft complaint and advised him to complain to the college authorities and seek refund. Eventually, he had to complain to the district forum and the Helpline sent him relevant judgments to support his contention.

The Forum's order went in favour of Mohammed Selar. The college has since refunded the fees. A thankful Selar wrote to the Helpline for its "support all the way".

The CERC's Complaints Handling Team strives to resolve consumer complaints through negotiation and mediation. When negotiation and mediation fail, the CERC, the action arm of CERC, resorts to litigation. The following are only a few of the many complaints thus resolved or settled recently:

COMPLAINTS RESOLVED

Agony of a 70-year-old Investor



As the 'karta' of his small Hindu Undivided Family (HUF), N. Narasimha Moorthy (70) of Secunderabad (A.P.), applied for four Infrastructure Bonds of the Infrastructure Development Finance Company Limited (IDFC), nominating his wife, as the sole surviving member of the HUF. But he was issued a bond certificate only in his name. After a prolonged correspondence with the IDFC, he approached the CERC, saying, "I may not survive till the maturity of the Bonds; my wife should then not be deprived of the right to redemption of the Bonds".

The CERC's follow-up moved the IDFC to settle the issue. A bitter Moorthy wrote to the CERC, "They did not express any regret for brewing the matter for over a year...Such entities have no right to be in the service sector...It was only after you pursued the matter that the nomination was registered".

Consumer Regrets Online Order



Vilas Vaidya, Pune, ordered online a piece for home décor from Indiatimes Shopping, paying Rs. 1,124 to gift it to his sister. The product was not delivered to Vaidya for 10 months. He kept sending reminders and finally was shocked at its response: "We are unable to assist you ...as you have intimated us after such a long time." He complained to the CERC. At its persistent follow-up, the company relented and refunded the amount. Vaidya thanked the CERC for "making Indiatimes Shopping realize that it cannot ignore the customer and its responsibility to society."

Web Designer Made to Refund Money



Sumit Bagrecha, Virshakti Laminates, Commissioned SRN Technologies, for online catalogue designing for his company's website. He paid the SRN Rs. 3,000 but was not provided with either the service or refund for months. He complained to the CERC, which wrote to the service provider, giving it a fortnight to respond. In the face of total silence, the CERC sent it a reminder, referring to possible legal action. SRN which had been delaying matters, trying to keep Bagrecha in good humour, refunded the amount.

SETTLED AT CONSUMER COURTS

'Pre-existing Disease' Plea Rejected



Ayesha Begum Bharty, held a Family Floater Mediclaim Policy of the National Insurance Co. Ltd. For Rs. 1 lakh in the name of her son, Abdul R. Bharty, for 28 March 2008 -- 27 March 2009. She was diagnosed with intraductal carcinoma in the right breast and underwent a mastectomy, followed by sustained treatment. She submitted her claim for Rs. 70,772, which remained unanswered. On her complaint, the CERC along with her complained to the Consumer Forum, Ahmedabad City (Additional).

The Forum observed that the insurer had not substantiated its claims that Ayesha Begum had been suffering from the carcinoma of the breast and had taken treatment for it before obtaining the policy. The Forum directed the insurer's local office to pay her Rs. 56,618 with interest; Rs. 10,000 as compensation; and Rs. 5,000 towards cost. The company's "nodal office" in a State was responsible for extending the service even when a policy is issued outside the State, the Forum added.

Farmer's Death Due To Herbal Remedy Ruled Out



Anandrao Jogdana, a farmer, Dapaka village, Nanded district, was insured by the Maharashtra Government with United India Insurance Co. Ltd. for a year from August 2009 under the Farmer Personal Accident Insurance Scheme, Group JPA (Janata Personal Accident). A liquor addict but keen on giving up the habit, he visited an ayurvedic practitioner who gave him a herbal remedy. Apparently, the remedy resulted in poisoning and death. His widow, Renuka, submitted her claim but the insurer repudiated it on the grounds that the death was not accidental and that it was owing to the "poisonous herbal remedy".

Renuka complained to the District Forum, Nanded, which directed the company to pay her Rs. 1 lakh with interest; Rs. 5,000 as compensation for mental agony, and Rs. 2,000 towards cost. The insurer went to the State Commission which upheld her claim. The company filed a revision petition before the National Commission, which too concluded that she was entitled to her claim with compensation.

COMPARATIVE PRODUCT TESTING

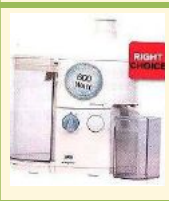
Juicers: Which One for You?

Altogether 14 models of centrifugal juicers were tested⁺ and scored, based on their performance and ease of use, viz. Philips Juicer HR1861, Morphy Richards Juice Xpress, Braun Multiquick 5 Juicer, Prestige Juicer PCJ 4.0, Philips Juicer HR 1853, Jaipan Sogo High Power Juicer, Havells Fusion, Inalsa Nectar, Wonderchef Essence Extractor, Morphy Richards Max Juice Extractor, Inalsa Licquas, Jaipan Juicy, Prestige Juicer PCJ 2.0, and Padmini 'Juicet'. While some of the most effective ones in the market squeezed out 63% of the original weight, some yielded as little as 38%. If you serve a large family or routinely consume juice, this may significantly impact your shopping bill. The test highlights with the scores and prices :



80% Philips Juicer HR1861 (Rs. 9,995): This comes with a large 1500ml juice jug, which holds double the volume of the jug for the smaller Philips HR1853. The juice produced was smooth with little or no sediments left. You get about 59% of fruit or vegetable after straining. **Pros:** Great all-round results, easy to use; **Cons:** Heavy, expensive.

76% Morphy Richards Juice Xpress (Rs.5, 495): The leftover pulp in the side container was easy to clean. This was the fastest – it scored five stars for speed -- and quietest of the juicers tested, having yielded around 57% of fruit or vegetable. **Pros:** Fast, quiet; **Cons:** Sieve not so easy to attach.



75% Braun Multiquick 5 Juicer (Rs. 5,200): Despite its less powerful motor, the model with a handy safety feature yielded more juice than any other model -- 60% of the input. Easy to use, it was, however, not so efficient with time and was the slowest and noisy, too. **Pros:** Avoids waste, extra safety feature; **Cons:** Slow, noisy, vibrates a lot

73% Prestige Juicer PCJ 4.0 (Rs. 5,495): The 800W motor makes the model the most powerful. It produced smooth juice – 53% -- with a great level of froth, almost not leaving sediments. The model was more than twice the price of Prestige's PCJ 2.0, but the tests showed it was faster, easier to use and clean. **Pros:** Great results, easy to use; **Cons:** Some juices were slightly fibrous.



72% Philips Juicer HR1853 (Rs. 4,995): The only juicer that scored top marks for removing fibres from tough ingredients like beetroot and pineapple. This two-speed juicer was half the price of the top-scoring Philips HR1861 and was just as easy to use and clean. The yield, however, was 48%. **Pros:** Inexpensive, good at removing fibres; **Cons:** Gets less output.

+Courtesy: Right Choice, Aug. 2013

(website:www.whichrightchoice.com)

*Price as on 10 June 2013

MISLEADING ADVERTISEMENTS

The CERC examined several advertisements in print and/or on TV which made claims that were too good to be true. It complained to the Advertisement Standards Council of India (ASCI), which upheld eight complaints. Six of them are:

Product	Claim
Slimlife Weightloss Supplement	"Lose up to 5 kg in 1 month naturally";
NOVA Food Steamer	"Steam away the calories";
Radikal Rice	"Low-fat Radikal Rice" and "Low-fat and healthy carbohydrates";
Lupin Wellness Noni	"100% herbal; without any known side effects";
Amul Cheese	25% free (consumer is charged extra)
Kent Ozone Veg Purifier	"Removes insecticides, pesticides and farm chemicals from vegetables, fruits and meat"

ADVICE TO INVESTORS

DO'S	DON'TS
<ul style="list-style-type: none"> Invest your hard earned money only with sufficient knowledge and analysis Deal with only SEBI Registered Brokers or sub-brokers. Give clear & unambiguous instructions to the broker/ sub-broker on the price, quantity, buy /sell, order type. Keep a record of all instructions issued to your broker / sub-broker. Verify your trades on www.bseindia.com. 	<ul style="list-style-type: none"> Do not invest with borrowed money. Do not expect unrealistic /guaranteed returns. Do not be influenced by advertisements/rumours / tips, etc. Do not invest on any explicit/ implicit promises made by anyone. Do not give wrong/contradictory/incomplete information in the client Registration Form. Do not execute Power of Attorney in favour of employee/representative of broker /DP.

FEEDBACK*

The CERC sends this monthly e-Newsletter FREE to all*

I would like to subscribe to your e-Newsletter...Shall be glad to make online payment. – **BKR Murthy***

If you accept subscription online, I may send the payment. – **Madhusudan Khandwala***

Do keep up the wonderful work and guide people in asserting consumer rights. – **Dr. Rajesh Gopal, MD**

May God strengthen your hands in helping consumers? – **Dr. Tarang Patel**

Shall upload the Newsletter at the Consumer Coordination Council website.– **Amritlal Saha, Chairman**

– *Thanks. Maybe, in the future.*

– *Will seek support in the future. Thanks.*

– *Appreciate your goodwill.*

– *Great.*

– *Please do.*

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