

# BHARAT JYOTI

## CONSUMER AWARENESS PROGRAMME

### SUMMARY AND OBSERVATIONS OF THE CONSUMER CLUBS

Consumer awareness and protection is a revolutionary concept, the aim of which is to ensure that every citizen is acknowledged about his/her rights. Opening of Consumer Clubs in schools is a fragment of this programme so that the young and impressionable minds get involved and help in spreading the message to the masses. Through these clubs the students will be helped in enhancing their knowledge so that they can further spread the message efficiently.

Bharat Jyoti has inaugurated Consumer Club in C.V. Girls Inter College, Lucknow in the year 2009. It has also inaugurated a consumer club in City Convent on 17<sup>th</sup> of April 2010, in Playway Academy, on 1<sup>st</sup> of May 2010. Bharat Jyoti organizes programmes not only in the best schools of the city but also in the schools of the less fortunate, so that the knowledge and practice of the Consumer Protection does not stay limited and spreads to the masses, to the people in general and to each and every child who is going to be a part of the future generation of our nation.

We recently witnessed the inauguration of a Consumer Club at St. Paul's college, Lucknow on 13<sup>th</sup> of May 2011. It was attended by Mr. Vijay Acharya (founder president of Bharat Jyoti), Mrs. Madhu Mathur (project director) and Mr. Pawan Grover. It was co-attended by the BIS authorities-Mr. A.K Sinha and Mr. Kamal Johri. The programme was attended by the students of class 11<sup>th</sup> and 12<sup>th</sup>. The programme was initiated by Mrs. Madhu Mathur who gave an introductory speech to the students about the Consumer movement. Then eventually views were expressed by the founder president of Bharat Jyoti Mr. Vijay Acharya and Mr. Pawan Grover. The necessity of standardization of the food products, jewellery and the like was explained very efficiently by Mr. A.K Sinha. He spoke about the deficiency in the Consumer-Seller relation and suggested ways by which consumers can be protected against theft and cheat. He spoke about the rights and the duties of the consumers. It is the duty of the consumers to ask for standardized products. Various organizations like hallmark, AGMARG, BIS etc. provide the standard sign on jewellery and agricultural products. This has to be taken into account by the buyer before paying for their products.

After the speeches, came the queries by students which were stimulating as well as remarkable. All the students then asked for the setting up of the Consumer Club in their school as well. They seemed enthusiastic about the upcoming Consumer Club in their school and agreed to initiate profitable and acknowledging programmes in their schools with the co-operation of their teachers every month.

We have observed that the understanding through books and dialogues is limited. Not only students but the general and responsible crowd of our nation tend to ignore some of the very essential practices, rights and duties of consumers. Students require to be communicated with the help of a source which demonstrates them the actual meaning of the malpractices of the buyers and the methods through which they can be protected from the impact of such malpractices. We plan to make students experience the situation practically. We want to give them knowledge on Consumer practices, which never fades and spreads to the masses with great optimism and outcome. Hence, in the near future we positively plan to initiate this idea and giving students an idea of the Consumer- Buyer relation in the real world, by taking them to the actual market and asking them to buy different products from different places. This will not only give them a fair knowledge of the on-going malpractices but will also make them understand the importance of asking for the bills and the need of standardization.

These steps and practices of our organization will surely give positive results amongst students. We not only intend to open such clubs in Lucknow but also in various districts of U.P. This is how, step by step, we anticipate to achieve our aim of a mass movement, soon.

By-

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## Survey by Bharat Jyoti related to Consumer Awareness

### Methodology Adopted

In the above survey mainly students between the ages of 18 to 25 have been considered for the survey. People surveyed are mostly pursuing graduation. Following 5 questions were asked in relevance to consumer rights:

- 1) Are you aware of government authorities involved in protection of consumer rights in the sectors such as i) Medical-Indian Medical Association ii) Insurance-IRDA iii) Telecom-TRAI iv) Food and Public Distribution System-Food and PDS department v) Banking-Banking Ombudsman vi) Real Estate- Consumer Forum?
- 2) What do you know of consumer forum and their jurisdiction i) District Consumer Forum- less than 20 lakhs ii) State Consumer Forum- between 20 lakhs to 1 crore iii) National Consumer Forum -greater than 1 crore
- 3) How many marks related to product standardization you are aware of? i) Agmark ii) BIS iii) ISI iv) ISO v) Expiry Date in Medicines
- 4) Do you take bill after purchase of products? i) Yes ii) No iii) Sometimes not always
- 5) What are views regarding consumer protection in India?  
i) Need changes ii) No changes needed iii) Not aware of protection clauses

Sr.no.	Name	Phone no.	Question									
			I						2	3	4	5
			i	ii	iii	iv	v	vi				
1	Ankur Kumar	8960070083	*	*	*	*			Y	Y	iii	i
2	Mahesh	8960003089	*	*	*		*		Y	Y	iii	i
3	Abhinay Rawat	9044850196	*	*	*		*	*	Y	N	ii	iii
4	Harinder Maurya	8604349816		*	*				N	N	ii	ii
5	Arun Rawat	9696351608		*	*	*		*	N	N	i	iii
6	Shubhash Singh	8115269474		*	*		*		N	Y	iii	ii
7	Jyotsna	9026840488		*	*		*		N	Y	i	iii
8	Ankit Kushwansi	9670863523		*					N	Y	i	ii
9	Aman Srivastava	9453162758		*	*		*		N	Y	ii	i
10	Nagendra	8687962278		*	*	*		*	N	Y	ii	ii
11	Akram Khurshid	8574468367			*	*	*		N	Y	i	iii
12	Alok Singh	9369877764			*			*	N	Y	ii	i
13	Bharat Mahaur	9565637807	*	*	*		*		Y	Y	i	ii
14	Ranjit Muni	9771969607				*	*		N	Y	i	ii
15	Azam Khan	9450445786			*			*	N	N	i	iii
16	Eshan Saxena	9598911071	*	*	*	*			N	Y	iii	ii
17	Ankit Shukla	9721021156			*		*		Y	Y	i	ii
18	Sumit Singh	9807602117		*				*	N	Y	ii	i
19	Ankit Kumar	9389772765			*		*		N	Y	i	iii
20	Rishabh Shukla	9369197765	*		*	*		*	N	Y	i	iii
21	Satyendra Yadav	9044826447	*	*	*				N	Y	ii	ii
22	Neeraj Shukla	8423654503						*	N	Y	i	i
23	Aakash Shukla	8044252693					*		N	Y	i	ii
24	Munna	9935137661			*	*			N	N	iii	iii

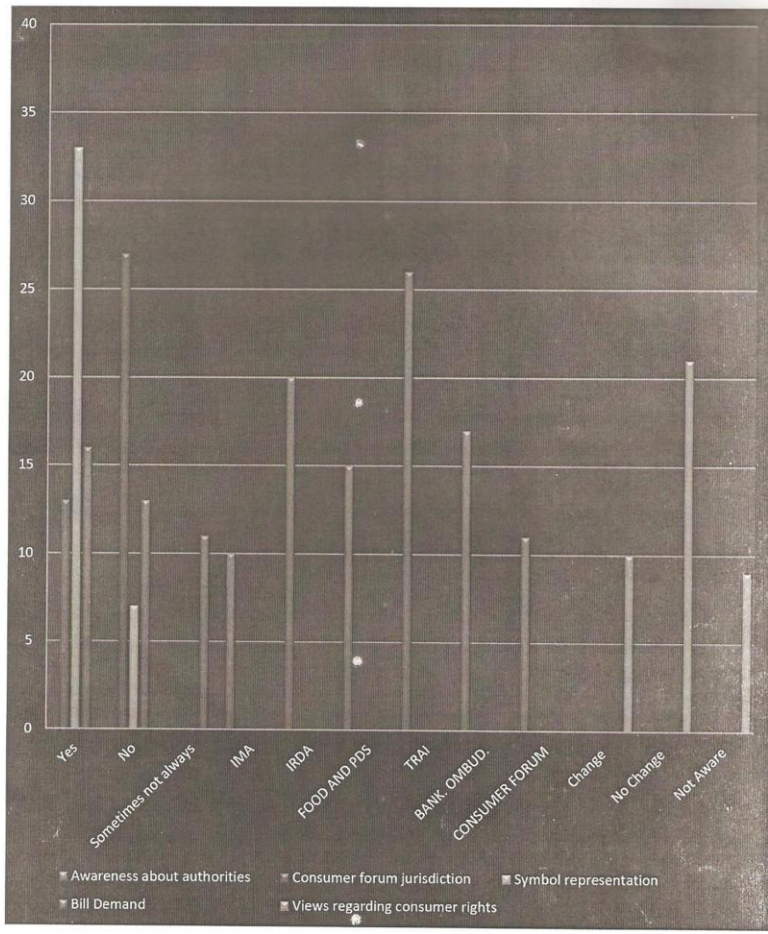
25	Sachin Pokhriyal	8960257751			*	*			N	N	iii	i
26	Aamir Usmani	8960415640		*	*	*			Y	Y	ii	i
27	Amit Prajapati	78605090550					*		N	N	ii	ii
28	Deepak Singh	9161113719			*		*		N	Y	ii	ii
29	Arun Verma	8090032860			*		*		Y	Y	iii	ii
30	Somit	9044622162						*	Y	Y	iii	ii
31	Anmol Chhabra	7275112502		*	*	*			Y	Y	i	ii
32	Juhi	8799603112					*		Y	Y	i	iii
33	Anurag Singh	8960661251		*				*	N	Y	i	ii
34	Gaurav Singh	8090266658		*	*		*		Y	Y	ii	ii
35	Anuj Verma	9026578821				*			N	Y	ii	ii
36	Abhinav Dubey	8864934268				*			Y	Y	iii	i
37	Deepanshu Singh	7376988033				*			N	Y	ii	i
38	Gurucharan Singh	8853933036	*	*	*		*		Y	Y	ii	iii
39	Alka	9453084541	*	*				*	N	Y	i	ii
40	Arpit Rastogi	9919716207	*			*			N	Y	ii	ii

\* denotes yes

Y- Yes

N- No

Here is the graph denoting awareness related to surveyed people



## Bharat Jyoti: Mechanism for resolving and redressal of Complaints

Bharat Jyoti has adopted a unique and innovative style of resolving complaints of consumers. To mention here are few of them:

- 1) **Consumer Information Centre:** In the year 2000 Ministry of Consumer Affairs, Government of India sponsored and gave responsibility to Bharat Jyoti for setting up First Consumer Information Centre at Lucknow in Uttar Pradesh. This Centre is involved in complaints redressal through telephonic conversation. On receiving complaints the Centre approaches the higher authorities of the respective department for grievances redressal. In case of not receiving satisfactory action the organization decides to approach consumer forum for complainant's redressal.
- 2) **Consumer Protection Council:** Bharat Jyoti under Consumer Information Centre enshrined with the responsibility to form Consumer Protection Council under Chairmanship of Justice K.C. Bhargav, Chairman of Consumer Redressal Commission along with elite intellectual class from various fields such as law, engineering, medical, banking, insurance, traders, industrialist, dealers etc. Council aids the organization not only as consultation organ but also as a gateway for resolving complaints outside consumer forums and other judicial authorities.
- 3) **Affiliation with different organizations:** Bharat Jyoti has affiliated itself with different products standardization and consumer organization such as BIS, Agmark, IIA, ISI, Telecom Regulatory Authority of India, Insurance Regulatory and Development Authority, Indian Medical Association, Nursing Home Association, U.P. ASSOCHAM, Weights and Measures Board, Ministry of Railways, Petroleum Regulatory Board. Making these organization aware about the complaints lead to immediate solution of the problem.
- 4) **Mass Communication through Upbhokta Front Fortnightly:** Complaints which are burning issues and common to the consumers are conveyed through "Upbhokta Front" to the masses. Since 1990 this paper is dedicated for the promotion of consumer rights and awareness.
- 5) **Consumer Information Centre Helpline no. :** 0522-2237899, a number for consumers is accessible from 10:30a.m. To 5:30p.m. On all working days to hear grievances of the consumers. Number is circulated among the masses to get their complaints resolved time efficiently and without any approach to consumer or other grievances redressal authorities.
- 6) **Consumer Advocacy Group:** This group is involved in organization various consumer meet between the customer and their service providers. For example: Consumer meets of the telecom service providers, Insurance service providers, Medical services, etc. Views, consultation papers and suggestions are sent time to time to the respective organizations from CAG. Beside this seminars and conferences are also organized by the Bharat Jyoti Consumer Advocacy Group.
- 7) **Circulation of Phone Number of Bharat Jyoti's Founder President:** Readers will be happy to know that most of the complaints are redressed through approach of Bharat Jyoti's, President telephonic conversation with complained authorities. Many times they are cooperative but in few where satisfactory action or difference of opinion arise organization approaches consumer forum along with complainant.

## Bharat Jyoti: Analysis of Complaints

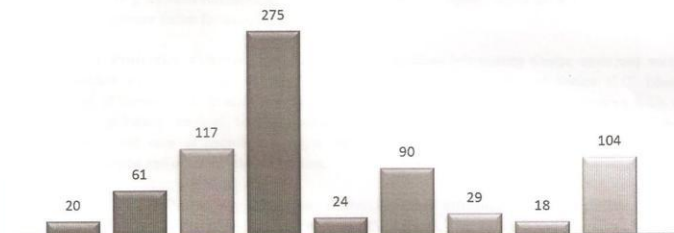
2012-2013

<b>Total Number of Complaints Registered</b>	<b>738</b>
<b>Complaints related to Medical sector</b>	<b>29</b>
Medical services are one of the vital services affecting the health and efficiency of development of the country. Medical service providers mainly include the Diagnostic Centre's, Medicine Sellers, Doctor Patient relationship resulting in medical negligence. Medical negligence by doctor and hospital authorities is among the most prevalent complaints by the patients.	
<b>Complaints related to Insurance sector</b>	<b>90</b>
Insurance complaints were mainly related to misalign of policies by the insurance agent. Policy holders felt cheated suffering from economic and mental harassment.	
<b>Complaints related to Telecom sector</b>	<b>117</b>
Complaints mainly were related to network problem, unnecessary balance deduction in prepaid connections and bill amount of postpaid connection.	
<b>Complaints related to Banking sector</b>	<b>20</b>
In this sector problem mainly is related to Loan recovery and the high amount of interest charged from the customers by the banking authorities.	
<b>Complaints related to Railways</b>	<b>24</b>
Complaints in railways were mainly with regard to coaches' maintenance. Insects, Pests found in coaches as well as dirty supply of bed roll in air conditioned coaches to passengers were major complaints received against railways authorities. Charging of extra amount by the on board and station vendors and food sellers from the passengers was another issue raised by the complainants.	
<b>Complaints related to Food and Public Distribution System</b>	<b>275</b>
With regard to food complaints it was related to price and quality of food products sold to the customers. Also with regard public distribution system where customers are either denied or high price is charged for the services. Non-issuing of bills by general stores was also prevalent complained	
<b>Complaints related to Real Estate Developers</b>	<b>61</b>
Pricing issues, misadvertising of service being offered by the real estate companies. Many times quality of material and construction done is also a concern of customers.	
<b>Complaints related to Petroleum Dealers</b>	<b>18</b>
Petroleum Dealers involved in malicious practices such as selling of unauthentic engine oil as well as cheating customer with regard to quantity of petrol as well as depiction erroneous initial readings in meter. Petrol Pumps offering different types of petrol charging unjustified rates from the petrol consumers was also a complaint received by Bharat Jyoti.	



## Sector Wise Complaints

- Banking Sector
- Real Estate
- Telecom Sector
- Food and Public Distribution
- Railways
- Insurance Sector
- Medical Sector
- Petroleum
- Others



Source: Bharat Jyoti Complaint files

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