



AWAKEN

CONSUMER CLUB

KAMALA NEHRU COLLEGE, UNIVERSITY OF DELHI



Consumer Club Committee



From Left to Right: Mr Rahul Chopal, Ms Shweta Jain, Ms Parul Tomar, Dr Kalpana Bhakuni (Principal), Dr Sheetal Kapoor (Convenor) and Dr Kumari Anita

STUDENT MEMBERS



Left to Right (I Row): Deeksha Agarwal, Komal Adlakha, Nabida, Alisha Ansari, Prachi Chanana, Laveena Arora, Shivani Rawat, Akansha, Kanika Bhagat, Ishika Agarwal

Left to Right (II Row): Shruti Shrivastava, Gaurika Garg, Lakshya Mehta, Lisha Sain, Palak Gulati, Shaheen

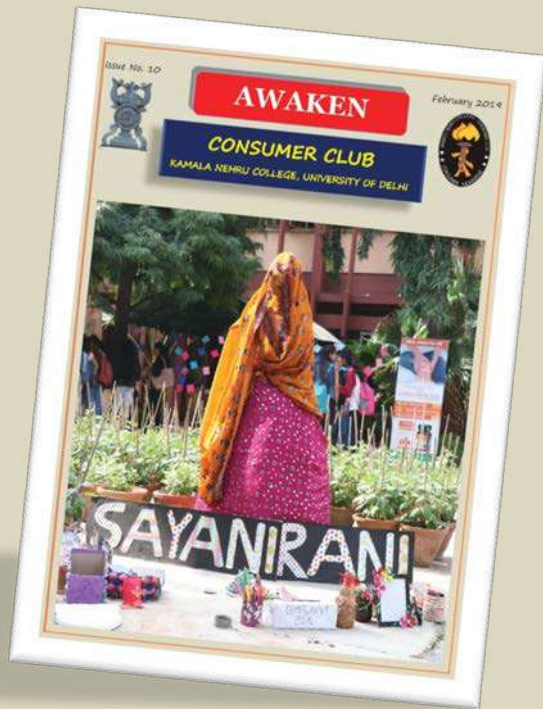


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To educate students to act as healthy consumers by making them aware about their rights and redress mechanisms and to act as beacons of the society



Build a society of enlightened consumers who would raise their voice against unfair trade practices and who are empowered to protect themselves and make "consumer sovereignty" a reality

PRINCIPAL'S ADDRESS



Very recently, the Consumer Affair Ministry has tackled the misleading Ads which are endorsed by celebrities through glossy prints and enticing bytes. Such endorsements use celebrities or famous personalities who have a huge following and command high popularity. Endorsements are a form of advertising that uses famous personalities or celebrities who command a high degree of recognition, trust, respect or awareness amongst the people. Such people advertise for a product lending their names or images to promote a product or service. There is a new set of guidelines released to protect the welfare of consumer and hold the celebrities accountable in case of misleading Ads. The statement reads “Celebrity should do due diligence to ensure that all description, claims and comparisons made in the advertisements they appear in or endorse are capable of being objectively ascertained and capable of substantiation and should not mislead or appear deceptive,”. Stating that celebrities have a huge responsibility to ensure that the products they endorse are true to the claims made in advertisements, it said that such ads should not violate the ASCI (The Advertising Standards Council of India) code. “Celebrities have a strong influence on consumers who are guided by the choices they make or endorse. It’s important that both celebrities and advertisers are cognizant of the impact and power of advertising and therefore make responsible claims to promote products or services.”

Recently, some celebrities have decided not to endorse a carbonated beverage or a fairness product so that the public should also refrain from health hazards and the bias against skin color.

It is desirable that we should not entirely base our choices on the endorsements by celebrities, and make our own discreet and conscious choice as a wise consumer. I convey my best wishes to the Consumer Club team, Kamala Nehru College for all the initiatives they take to support the cause of consumers.

Dr Kalpana Bhakuni
Principal

CONVENOR'S ADDRESS

**"Because we are human, we have rights.
And because we have rights, governments are bound to protect them."**

-Hillary Clinton



I am glad to unfold 'Awaken' the Annual magazine of Consumer Club. It is a mirror of the enormous work done by the Club in the area of consumer protection. It seeks to record and highlight how the Club has been empowering students to speak up for their rights. As consumers we are victims of many unfair and unethical practices adopted by the industry and the business. We come across many problems related to defective goods, deficiency in service, food adulteration, spurious goods, hoarding, use of deceptive and fractional weights, late deliveries, variations in the contents of the pack, poor after sales service, misleading advertisements, hidden price components, price discrimination, ATM and credit card frauds, financial frauds, real estate problems and problems related to public utilities. As the sellers and traders do not act responsibly the Consumer Club tries to inculcate this habit of self-help amongst its members and educates them about their consumer rights and timely and effective redressal mechanism. We are glad to inform our readers that the Club is working in the area of spreading consumer awareness through various programmes such as talks, Workshops, Nukkad Natak. The Club organised a talk on digital frauds where manager National Consumer Helpline, Mrs Deepika Sur apprised the students how they can do safe transactions and the method of consumer grievance redressal. Consumidor, the Annual inter college event showcased the latent talent of the students and amongst that Nukkad Natak, debate, ad mad were appreciated and acknowledged by one and all.

A comprehensive upgradation of the existing Consumer Protection Act, 1986, by way of introduction of a new Bill is currently under consideration in the Rajya Sabha, aimed at preventing frauds due to online shopping and problems related to E-Commerce.

The collaboration and cooperation of many excited hands and hearts worked relentlessly behind the scenes to bring out the Awaken magazine. I take this opportunity to thank our Principal, Dr. Kalpana Bhakuni for her constant support and encouragement. I am also thankful to the Consumer Club faculty members and students for their cooperation at every step.

Dr. Sheetal Kapoor
Chief Editor and Convenor, Consumer Club

PRESIDENT'S ADDRESS

"Customers don't expect you to be perfect. They DO expect you to fix things when they go wrong."



I have been a part of the consumer club society from my 1st year from being the treasurer of the society to be the president it has been an incredible journey throughout. My association with the society is one of my most memorable parts of my college life; expanding my knowledge in all the spheres. From becoming an aware customer, to making customers aware about their rights.

As the President and member of The Consumer Club, it is my duty to educate not only the students but also my fellow citizens to act as healthy consumers by making them aware of their rights and redress mechanisms and to act as beacons for the society. We shall strive to follow healthy consumption, promote wise consumerism and become ideal consumers. The teachers and members of the club have been inspiring students to be aware of their rights, practice their duties and exercise these rights freely and BE VIGILANT.

The club had involved various activities like seminars, workshops and talks on various aspects of consumer affairs. Our Consumer Club continues with our aim of "SPEAK UP TO BE HEARD". I would like to appreciate and commend the efforts of my teacher Convenor, Dr. Sheetal Kapoor and my team members.

Prachi Chanana
B.Com. Programme 3RD Year



CONSUMIDOR' 18

Consumidor 2018, the Annual Cultural fest of the Consumer Club of Kamala Nehru College was hosted on February 1, 2018. Continuing the tradition of many previous years, the club was ready to thrill the participants with many events. Prof Suresh Misra, Chair Professor, CCS, IIPA was the Chief-Guest for the day, who along with the Dr. Kalpana Bhakuni (Principal) and Dr. Sheetal Kapoor, released the annual magazine 'AWAKEN' of consumer club. Among the many events of the fest, the most entertaining was 'The Nukkad Natak', held in the Amphitheatre/Chaupal, with empowering plays based on various consumer issues. The team from SRCC was adjudged the winner closely followed by the teams from College of Vocational Studies and Deshbandhu College.



Another show-stopper event of the day was AD-MAD, around 20 teams participated in a four-round event. It involved 'Poster making on Digital India', followed by 'Identify the logo', then 'Identify Company with their tag lines' and finally preparing one-minute advertisement. The Inter- College Debate Competition, as part of Consumidor '18, proved to be another attraction amongst the participants. The topic for the debate was "Is a developing nation, like India, ready to be a digital economy?". Best out of Waste, an informal event also got huge participation from across the DU colleges. All the teams participated with great enthusiasm and their thoughts evoked awareness amongst us all. Overall, Consumidor '18 was a huge success!



FEW GLIMPSES FROM THE EVENTS



FAREWELL '18



The graduating batch of 2015-2018 was given a farewell party, by their loving juniors, in the month of March '18. During the event, the seniors were duly acknowledged for all their commendable efforts and for contributing towards the betterment of the Consumer Club.

The fun activities were also included which made the parting process a little less heavy. Dr Sheetal Kapoor thanked all the graduating members from the bottom of her heart and the event concluded with the cake cutting ceremony.



Nukkad Natak

During the month of April, the Consumer Club team got together and organised a meaningful and informational street play to spread awareness on the topic of Banking Sector.



The play was performed in prominent locations all over Delhi such as Connaught Place and Dilli Hatt- reaching vast groups of people with their excitement and rigour. Attracted by the drama several people joined the audience and took pictures.



Lecture on "Consumer Rights and Making Digital Market Safer"

The Orientation for Consumer Club was held on August 1, 2018. The event saw the presence of Ms Deepika Sur, Project Manager at National Consumer Helpline (NCH) delivering a lecture on "Consumer Rights and Making Digital Markets Safer."



The event began with the lighting of the lamp and it was followed by an offering to Goddess Saraswati, in the form of a melodious Manglacharan.

Following this, the Convenor and the founder of Consumer Club, Dr Sheetal Kapoor addressed the gathering and shared the vision and participation of our club. She expounded upon the work



done by the club over the years, which included various seminars and interactive sessions by prominent personalities as well as the activities that have been undertaken to spread awareness regarding consumer rights and redressal mechanisms.

The guest of the day, Ms Deepika Sur is an expert in Consumer Protection, having moved to the social sector, after more than 25 years in the corporate system, working in the area of marketing and customer service. She

has conceptualised and successfully implemented innovative programs in the areas of alternate grievance redressal mechanism and consumer empowerment.

She enlightened the students regarding various precautions one must take as a consumer, our rights and our redressal mechanisms. She made the students aware about the benefits of the National Consumer Helpline. Furthermore, she educated the students regarding protection and safeguards that can be implemented to make E-Commerce safer.





Top: Dr Sheetal Kapoor while addressing the audience



Left:
Deeksha Aggarwal, while compereing
Right:
Faculty members and the Esteemed Guest



All Smiles: Group Picture of the Guest and Faculty Members with the enthusiastic student members



EDUCATION & CONSUMER RIGHTS

Commercialisation of education in India demands that students and parents need to be cautious about educational institute. While taking admissions in a school or college or technical institute one should never be in a hurry. Always check the credentials of the institute before seeking admission in it and don't be swayed by misleading statements made by the educational institutes.

Under the Consumer Protection Act, 1986 if an institute fails to provide proper service or is involved in an unfair trade practice and gives wrong statements in its brochures, prospectus and advertisements a legal case can be filed against the institute under 'deficiency in service' and 'unfair trade practice'. 'Deficiency in service' means any fault, imperfection, short-coming or inadequacy in the quality, nature and manner of performance which is required to be maintained by or under law or which the provider of service has undertaken to perform in pursuance of a contract. For example, not providing proper labs and infrastructure by an educational institute and advertising about them in prospectus is a deficiency in service.

An 'Unfair trade Practice' as defined under the CPA is a trade practice where a trader adopts any unfair or deceptive method or practice for the purpose of promoting the sale, use or supply of any goods or services. Section 2(r) of the Consumer Protection Act, 1986 defines what constitutes an unfair trade practice. Amongst them Misleading Statements covers all kinds of 'commercial speech' used by an educational institute. It can be in the form of advertisements, pamphlets, leaflets, signboards or even an oral statement.

Any such statement, whether orally or in writing or by visible representation, which has the effect of making a false representation on any of the following specific aspects provided under section 2 (1)(r) of the Consumer Protection Act, shall considered to be a misleading statement.

- (i) That the services are of a particular standard, quality, grade which they fail it shall amount to unfair trade practice due to misleading statement on quantity.
- (ii) That the Institute has an affiliation, sponsorship or approval which it does not have, e.g., a college claims that it has affiliation to a foreign university, which it does not have, may amount to an unfair trade practice.
- (iii) That the services satisfy a need or use which they actually do not satisfy, e.g., qualified teachers which in reality it does not do, will result in an unfair trade practice.

One of the recent judgements given by the National Commission with regard to refund of fees and deficiency of service by an educational institute has been mentioned here. The facts of the case are that the complainant Govind Prasad Rath admitted his son Anjan Kumar Rath to Sri Chaitanya Educational Institution in a course which had to last for two years. He paid Rs 90,000 to the Institution towards admission fees, boarding charges, etc. The student was withdrawn from the college on account of his ill-health and food problem. The complainant mentioned in its complaint that the food in the hostel was prepared in unhygienic conditions which resulted in the student developing food problem. On withdrawing his son from the institution, the complainant asked the institution to refund the money, which he had deposited. Since the institution refused to refund the fees, the complainant filed a consumer complaint in District forum alleging deficiency in service.



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deposited. Since the institution refused to refund the fees, the complainant filed a consumer complaint in District forum alleging deficiency in service.

The complaint was resisted by the Institute and they denied any unhygienic condition in preparation of the hostel food. It was further stated that once a student is admitted, there is no scope for admission of another student on his seat for the next two years and in case they are made to refund the fee on withdrawal of the student they would suffer financial loss in running the Institution.

The District Forum after hearing both the parties directed the Institute to refund the amount of Rs 90,000/ along with interest @ 12% p.a. being aggrieved by the order passed by the District Forum, the opposite party filed an appeal in the State Commission which was dismissed. After that the complainant filed a revision petition in National Commission. The Commission found that due to poor quality of food many students including the complainant's son suffered from food poisoning and therefore the complainant had withdrawn him from the Institute. Further the petitioner could not produce any rule of the Institution prohibiting filling of vacant seats on account of withdrawal of students. Thus, the National Commission upheld the order passed by the District Forum.

Dr Sheetal Kapoor

Covenor, Consumer Club

CYBER SECURITY

"Distrust and caution are the parents of security." – Ben Franklin

We work hard to make ends meet and save. But without protecting our assets, we could be at risk of loss. While cyber security may be relatively new, Ben Franklin's words are as important today as they were over 200 years ago! With data breaches multiplying in frequency and scale, the importance of addressing cyber-security at the highest levels of corporate leadership cannot



be understated. While organizations are trying to secure our information, we too must work to protect our information.

As India continues to leapfrog into the digital revolution and brace the dream of Digital India that Prime Minister Narendra Modi has for the nation, it is also time to take into cognisance the threats that are surrounding us. One of the major challenge that India is currently facing is related to data security and addressing the privacy issues. The need of the hour is to ensure growth of

the digital economy while keeping personal data of citizens secure and protected.

Cyber security comprises technologies, processes and controls that are designed to protect systems, networks and data from cyber-attacks. Effective cyber security reduces the risk of cyber-attacks and protects organisations and individuals from the unauthorised exploitation of systems, networks and technologies.

India's cyber security market size is about \$4 billion, which is expected to grow to \$35 billion by 2025. In recent years; cyber security has become a major disrupter across the globe. In a business landscape that depends on digitization and accelerated transactions, cyber security is crucial to both providers and consumers. Those consumers must consider cyber resilience when shopping for services or products, even if vulnerability doesn't directly affect the device itself. The bottom line is that all parties involved in a purchase — the vendor, the consumer and, if applicable, the financial institution facilitating the transaction — have a stake in the security of a given product. If either the provider or consumer fails to follow security best practices, the entire ecosystem is at risk.

Based on findings by App Annie, India surpassed the U.S. as the second largest smartphone market, spurred by the rise in home grown smartphone production. The easy availability of smartphones and unprecedented affordability of data now ensures that Indians can access the internet



with ease, but ease of access has come at a cost. Researchers from Akamai, Cloudflare, Flashpoint and RiskIQ successfully contained a volumetric attack against Android devices. After surveying data from more than 100 countries, it was found that a significant amount of suspicious traffic originated from India.

Cyber security experts have observed that the maximum cases are that of ATM frauds and suggested that before dispensing any money, the ATM machine can be programmed to ask for an OTP and that can help eliminating this fraud. The only remedies that the consumers today have are under the Information Technology Act. There is a need for a stronger law as the IT Act on its own is not sufficient. Cyber-crimes are the new normal and all users should do their own due diligence.

By taking a few simple steps, we can better protect our personal and financial data online and at home, which are as follows:



- * **Keep Your Secrets Safe:** Don't respond to emails or phone calls that request your personal information and be careful about sharing personal information on social media.
- * **Passwords:** Create "strong passwords" for your online transactions: at least 8 characters in length with a mixture of letters, numbers, and symbols.
 - Try not to use words found in the dictionary, and use different user names and passwords for your banking and shopping websites.
 - Secure your smart phone and computer with a screen lock and/or "power-on" password.
- * **Software:** Download and install software only from websites you know and trust and use security software on your computer and make sure it updates automatically.
- * **Investigate:** Check out the companies where you shop online to ensure security in your transactions and review your financial and shopping statements for any suspicious activity.
- * **Encryption:** Give personal information only over encrypted websites – look for "https" addresses.
- * **Public Access:** Avoid using unsecured, public wireless access points, such as those found in airports, coffee shops, and hotels.

Unless cyber threats are addressed in time, India's rousing digital success story could go a very different way very soon.

Ms Parul Tomar

Assistant Professor, Department of Commerce

ONLINE TRANSACTIONS SECURITY



The use of internet in India is growing rapidly. It has given rise to new opportunities in the field of business, education, entertainment and many more. Shopping and banking occur constantly in the internet marketplace. Technology has been making banking and shopping instant and convenient. With technology come convenience and sadly the associated risks too. Such risks come in many forms,

including malware, theft of personal details, flawed authentication, phishing and more.

Here are some suggestions to make online transactions a safer experience:

1. Passwords

- Use a hard-to-guess password that contains upper and lower case letters, numbers and symbols.
- Do not use the same user name and password for all online accounts.
- Change passwords as often as possible, but at least every three months.
- Do not share your passwords or user identification information.

2. Online Shopping Tips

- Always log out of bank, credit card, and merchant sites after you have completed your transaction.
- Do not allow your computer to store user names and passwords for merchant or banking websites



3. Secure E-Commerce websites

- Use a reputable third-party pay service such as PayPal for online transactions whenever possible. These sites provide secure transactions and dispute resolution services.
- Secure online transactions should occur only on a website that begins with "https://." Do not trust a vendor without the "S" after "http" at the start of the web address.

4. Firewalls

- Always use the most up-to-date version of a strong anti-virus and firewall security program.

- Download and apply updates from your virus and firewall programs when available.

5. **Anti-Virus Program**

- Run virus scans regularly on your computer.
- Use an ad-blocking software program and a spyware detection program.



6. **Never use public Wi-Fi for online transaction**

Never attempt an online transaction on a public Wi-Fi unless it is essential. They often have a fewer security features than a private network and enhance the risk of data theft. So always switch to your phone data.

7. **Never reply to fraud emails and texts**

Phishing or the attempt to gain your personal information generally over email or text is rampant. Your inbox is probably full of emails, claiming that you have won a contest or you have been credited a certain amount of money. Never open these emails and never reply to them.



Ms Shweta Jain

Assistant Professor, Department of Commerce

BANKING FRAUD

HOW NIRAV MODI MADE HIGHLIGHTS THROUGH PNB SCAM

While researching about this one of the biggest scams in the limelight, I boiled down to this point- "Face is the biggest cheat. And so is the conscious."

The frauds in the banking sector are no new to the world. One such fraud created the greatest limelight in 2018 so far. Popularly known as the "PNB Scam", it stirred the banking sector to a great extent.

A good-looking man with an average height, semi-bald head and fine jawline, who gave birth to one of the most royal, contemporary and expensive jewellery brand, globalized the business in the most innovative ways. NIRAV MODI he is!



His Wikipedia page reads, "Nirav Deepak Modi (born 27 February 1971) is an Indian fugitive businessman and is wanted by the Interpol and the Judicial Authorities of India for criminal conspiracy, criminal breach of trust, cheating and dishonesty including delivery of property, corruption, money laundering since February 2018." This was an obvious editing that came after the big scam that he was involved into."

Venturing into Firestar Diamond International, buying a jewellery distribution and marketing business from Fredrick Goldman, getting into luxury fashion jewellery, launching the "Nirav Modi" brand and venturing into retail stores business, Modi left no stone unturned to get himself recognized globally. "I was born to a family which is into diamonds for seven generations. As a young boy, I heard my father and grandfather talking about the trade. I started working at the early age of 19 when I moved to Bombay to work for my uncle for 10 years in buying and selling polished diamonds," he said in an interview to *The Hindu* in November last year.



Modi's downfall happened as and when PNB found that two people, deputy manager Gokulnath Shetty and clerk Manoj Kharat, from its Brady House branch in Mumbai had apparently issued Letters of Undertaking (LoU) to Nirav Modi's companies and their banks without securing

collateral and without recording the transactions in the bank's system on which the bank's financial transactions are recorded. The fraudulent LoUs were discovered when Modi's companies Solar Exports, Stellar Diamonds and Diamonds asked PNB for buyers' credit in mid-January as per the reports.

Not only the Wikipedia page but the minds of people of India have had his image completely changed post the scam. The misfortune lies in the fact that people like him are still out of the hands of the police while we Indians, still struggle for even hike in the prices of petrol and small things like so.

Komal Adlakha (Editorial-Head)

B.A. Program (3RD Year)

DATA PRIVACY

In this digital age, data plays a huge role in our everyday lives. It's present in lots of obvious ways, for example in the most prevalent form of net banking and online shopping.

With social economic and governmental activities being increasingly carried out online, the flow of personal data is expanding. There exist fast raising issues related to storage and use.

Current technologies, cloud services and big data, as well as future technological innovations and increased connectivity through 5G networks, can deliver enormous benefits. But they also make it more urgent to address various concerns over data privacy.

The challenge for data protection regimes is in managing the risks and in addressing the concerns without restriction or eliminating potential benefits.

The role of governments and the industry in protecting online data is of paramount importance. It must be done with a great deal of trust and confidence. This requires collaboration across stakeholders and geographies.

Cross-border e-commerce presents developing countries with amazing opportunities but those countries that want to participate in the digital economy must consider the need for a legal and regulatory framework to protect the personal data that they collect. According to the United



Nations Conference on Trade and Development's global cyber law tracker, around 60 developing countries do not have current baseline protection laws in place and another 35 only have draft legislation.

As India heads towards greater digitalisation a recently introduced Srikrishna Committee has been tasked by the government with studying issues around data security and individual privacy. The one-year-old committee is expected to recommend a framework for addressing privacy concerns, and for building safeguards against data breaches in India's economy.

Therefore in a digital era, privacy must not be considered a privilege but rather, a priority.

Deeksha Aggarwal (Editorial-Subhead)

B. A. (H) Philosophy (2ND Year)



Stay Awake, Consumer!

Awake! Awake! Awake!
Know your rights as a consumer!

Stay away from all the rumours.

Correct weight, quality and price,
That's your basic right.

No need to pay under the table,
When you know what's right and you're able.

Be sure that right goods and services you get,
Because your life as a customer you cannot bet.



Sales is a must,
But consumers come first.

Gaining information is everyone's right,
And redressal mechanism is useful when you
know what to write!

Raise your voice
When you're out of choice

Be aware and use your skills,
And oh! Do not forget to take your bills!
Stay healthy and stay educated,
And as a consumer you will never be underestimated.

Jaishree Garg
Mehta B.Sc. (H) Mathematics (2ND Year)

Tanya
B.Com. (H) (2ND Year)

SHORT STORY

*Stay awake! Stay aware!
Be an informed consumer!*



It was not new to her. Maya had always been a victim of peoples' detestation. Whenever in a social gathering, she noticed people around her making disgusted faces and running away from her as if she was the stingiest thing on earth. Even in college she was made fun of and called names such as 'sweaty pants', 'stinky pie' and what not

due to the everlasting sweaty smell that came from her. However, this was not high school but her dream job that she could not risk at any cost. Maya did not want to face the same embarrassment at work because otherwise it would affect her chances of going to important field trips, business meetings and seminars. After all, which boss would like to send a smelly employee representing his company to finalise an important business deal.

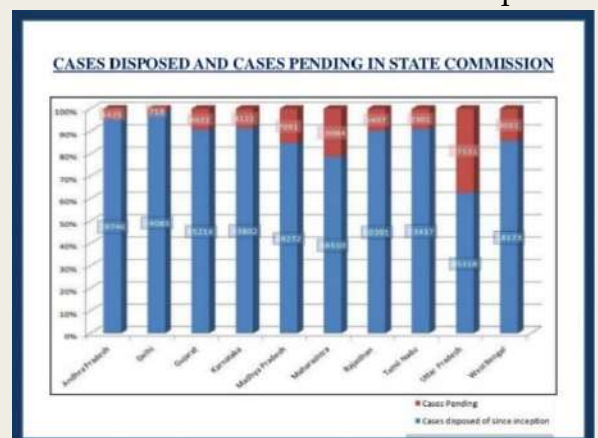
One day, as Maya was browsing through the television channels she came across an advertisement where a product claimed to scientifically prevent sweat and odour for a 'specified period of time'. Happy and relieved, Maya went to the market the very next morning and bought herself the Ivea energy fresh deodorant.

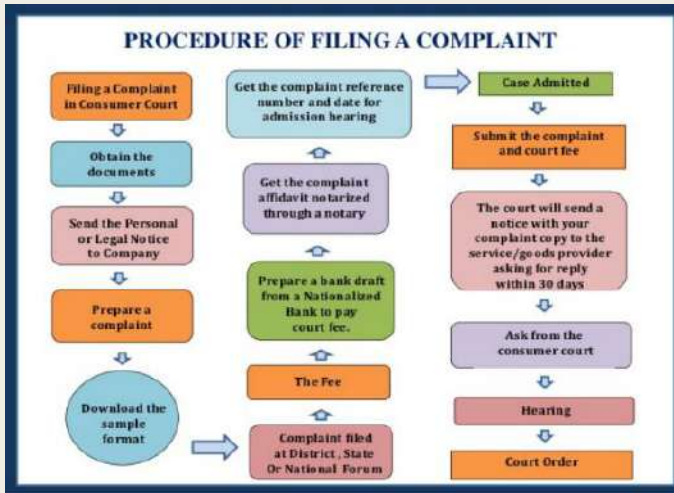
"Prevents sweat and body odour for 48 hours", the bottle read.

Maya started wearing the product daily to work in need and hope of some improvement. With regular and specified usage she could not notice a least bit change even after the whole bottle was consumed. Besides, now she could actually sense discomfort among her co-workers whenever she was around. As they passed by her she could mark a faint mocking smile on their faces that said it all. Maya became distressed at that point not knowing what to do next.

One day a thought struck her mind and she remembered what the deodorant claimed. "Why didn't it work then?" she thought. However feeling hesitant, being a responsible and dutiful consumer disappointed Maya wrote to Ivea asking them to reveal the test results to prove their claim. She decided to wait for a week at the end of which she would file a case in the consumer court. Whatsoever a little unsure Maya in the meantime started following the product on internet. She was bolstered by several internet reviews criticizing the product for over-promising as the product needed re-application every 5-7 hours.

Even after continuing legal requests to present the documentary scientific proof Maya got no response





from the company. After a few days of writing, the company responded by asking Maya redundant questions like when and where was the product purchased. Maya's request went unheard. It was when Maya started reading about the consumer rights and their responsibilities. After conducting a deep study she concluded that it was a clear violation of the 'Right to Information'. Now, what could actually amend this issue was also mentioned in law as the 'Right to be Heard'

and the 'Right to Redressal'. Proceeding as per the law Maya sent Ivea a notice demanding redressal of grievances which includes compensation and removal of advertisement. Afterwards Maya filed a case against the company in the consumer court for misleading consumers into buying an unmerited product.

Maya did not ask much. Her point was that if there were some particular conditions under which the deodorant would work for two days then the company should have mentioned those details. Otherwise, it entails that a person travelling in a non-ac bus in June from Delhi to Lucknow would still smell like fresh lilies. It is in fact a longer duration as compared to her usage of the product that said 48 hours.

After studying the law she also got to know that a consumer can even bargain upon the MRP as it is not a government fixed price. She felt wronged and cheated because she had to pay a higher price for a product that offered same services as of a product with a much lower price.

Maya's complaint and redressal was upheld. And after a hearing or two, referring to the scientific proof provided by the company and other customers' complaints the company was found guilty. The company paid a total of \$0.05 million as a fine and compensation to all its customers who bought this specific product. They even had to remove the words "clinically proven" and "scientifically proven" from their advertisement as well as from the product's crimp. That was the day when Maya realised how others' experience with a product composed in a paragraph could help so many others to know more about that product. Maya also learned how these basic consumer rights are essential for any consumer and how 'Right to Consumer Education' could actually help people in safeguarding their consumer rights.

There are around 20 to 30 million open and on-going cases in consumer courts of India itself that remain unresolved and will take approximately around 320 years to bring to a conclusion.

Devanshi Sinha

B.Sc. (H) Mathematics (2ND Year)

BASIC CONSUMER RIGHTS

Right to Safety tells us,

that everyone's protection is our duty. Right to Information tells us,

That everyone should know the facts and figures. Right to Choose tells us,

To let the consumers choice loose. Right to be Heard tells us,

Everyone's grievance should be understood. Right to Seek
Redressal tells us,

That everyone has a right to compensation. Right to Consumer Education tells us,

To teach one another and learn with dedication. Right to Basic Needs tells us,

To look beyond our own greed. Right to Healthy Environment tells us,

To keep our surroundings vibrant. Rights and Responsibilities tells consumers,
To stay vigilant and act the best in our capabilities.

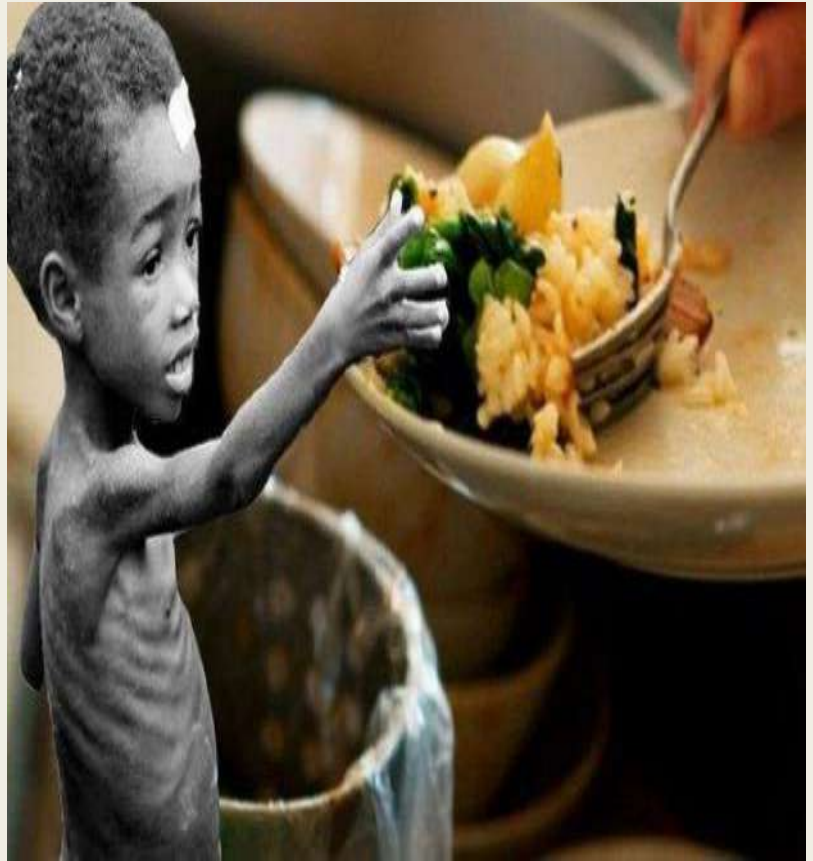


Chandrika Sud
B. Com. (H) (2ND Year)

FOOD WASTAGE

Food wastage is a global issue. In more developed countries of the Western world, consumers contribute mainly to the high amount of wasted food, whereas in less developed countries, it's the retailers that waste more. It is a problem that needs to be tackled by all countries and India is no exception.

The Global Nutrition Report 2016 has shown India's slow progress in tackling the problem of under nutrition, especially in children. With 17% of the world's population, India is home to a quarter of the world's undernourished people, a third of the world's underweight children and a quarter of the world's hungry. This demographic obviously cannot result in a productive and efficient workforce, or be converted into any economic dividend.



There is a great need to hasten efforts to prevent food waste, at the household level and in the supply chain.

An unfortunate irony of our lives today is that in spite of adequate food production and advances in technology, one in three persons worldwide is not getting enough food to eat and approximately 800 million people sleep hungry every night. Add to this the fact that the world adds 200,000 new people to its population every day, of which India adds 58,000, and the need to feed two billion more people by 2050 and you have a grave situation on your hands.

There is clearly a structural component to this, and there is a urgent need for higher investment in food system infrastructure: storage, transportation, processing, etc.; investment in information systems that help identify loss by crop and region so solutions can be tailored to the problem; use of technology to connect supply and demand; public-private partnerships with companies to reduce spoilage and loss etc. Reducing food loss has the potential to be transformative in many ways.

Hyundai India has come up with an innovative method to reduce food wastage in their canteens that can be replicated by other companies.

At their facility in Chennai, 30,000 meals are served every day across its four canteens. The volume of food to be prepared is calculated on the basis of average attendance and according to the swipe-in details. Still, they are left with an excess of around 200 meals a day. While extra food is

sent to an old-age home, food from the canteen bins is put in a decomposer and that manure is used for campus landscaping.

Companies have been innovating ways to use the leftovers from the plates too. “We work with clients who have bio-gas plants. Some large companies have put up plants to convert waste into energy as well as manure,” Sodexo’s Tikekar says. The companies have the added advantage of saving on LPG by using biogas.

However, the problem of food wastage is not limited to end users only, every year around 1.7 billion tonnes, or almost one-third of food produced for human consumption, are lost or wasted globally. This includes wastage that begins at the farm level due to inadequate storage and transportation facilities. It is here that grocery chains and retailers are helping to reduce it. Rain-can, a Pune-based grocery delivery company works on a subscription model to make sure it orders from vendors just what is needed by the customers, minimising wastage.

A very similar model is followed by online grocers, who keep limited stock.

NGOs and play a vital role in the collection of food from restaurants and cafes to distribute to the poor and disadvantaged.



start-ups also play a role. In 44 cities, volunteer-led Feeding India projects have been set up. They use extra food from restaurants, cafes, caterers, and other venues to feed the poor and disadvantaged.

Robin Hood Army is another player, with over 8,000 volunteers who follow a model that is ‘hyper local’, those staying in say Saket area of New Delhi will collect food from restaurants there and distribute to the needy in the same place. This saves time as well as costs.

Government institutions are trying to make a difference too. Food Safety and Standards Authority of India (FSSAI) has introduced food labelling norms that will allow hotels and restaurants to indicate calorie counts and nutritional information on their menus as part of their ‘Eat Right Movement’. This will surely allow consumers to make more informed choices and this will, in turn, lead to reduction of food wastage.

Thus it can be said that food wastage is a problem that must be addressed at all levels of food production, from farm to table.

Gaurika Kapoor

B.A. (H) Philosophy (2ND Year)

REDRESSAL MECHANISMS

“A Grievance is most poignant when almost redressed.”

Consumers play a key role in maintaining the economy of India. Confident, informed and empowered consumers are the backbone of a vibrant economy.



The Consumer Protection Act 1986 lays down rights, duties of consumers & certain provisions regarding various consumer redressal agencies in India which demand a lot of attention in the present Indian scenario. Many people are still not aware that there are such agencies working in favour of consumers in every district. Due to this reason, many of them are not getting proper solutions for their problems as consumers.

Power of redressal forums

- Examining, enforcing as well as summoning the witness on oath;
- Discovering and producing any material evidence;
- Receiving evidence on affidavit;
- Requesting for report or test analysis from the concerned authorities and laboratories;
- Issuing commission for examining the witness;
- Enforcing any other powers prescribed by the Central or State Government.

THE REDRESSAL SYSTEM

District Forum: It is established by the state government in each district of the state. It entertains cases where value of goods & service or compensation claimed is up to Rs. Twenty lakhs. The need for district forums for consumer redressal is that majority of the people who face any consumer rights violation are unable to file a complaint in a state or national forum because such forums have to look at matters concerning various other district forums which result in a large number of pending cases.



State Commission: It is established by state government in each state. It entertains cases where the value of goods or services or the compensation claimed, if any, exceeds the number of Rs. twenty lakhs but does not exceed Rs. one crore. It entertains appeals against any District Forum within the state and also looks after any pending disputes or cases decided by any of the District forums in which the forums have exercised a jurisdiction not vested in them by the law, or has been exercised illegally or with any material irregularity.

National Commission: It is established by central government. The jurisdiction of the commission shall extend to any case where the compensation amount might exceed Rs. one crore and the Commission shall also entertain appeals against State Commissions. The Commission also has the power to check any pending disputes or cases decided by any of the State Commissions

where the State Commission has exercised a jurisdiction not vested in it by law or it has been exercised illegally or with any material irregularity.

LOOPHOLES OF REDRESSAL MECHANISMS

The Act has been in operation for the last 25 years, but there are deficiencies and shortcoming in respect of its effective implementation and operation. The purpose of the three tier quasi-judicial structure was to give quick and inexpensive justice to the consumers; however, the machinery is riddled with many problems making it difficult for the complainant to get justice in the prescribed time.

- 1) Lack of awareness about the Act and its provisions. The urban consumers are much more aware about the Act than their rural counterparts.
- 2) The Act has much less impact on the marginalised sections of the society who lack education and are living in the rural areas with low level of income.
- 3) The limited impact and the ineffectiveness of the Consumer Protection Act, 1986 to a large extent is not due to inadequacy of the law or its provisions but it is due to the poor implementation of the Act and the apathy of the governments and other stakeholders including the consumers.
- 4) The District Forums lacks the capacity to deliver speedy justice due to lack of adequate infrastructure, poor management of records, shortage of manpower and the required skill and knowledge of the members manning the District Forums.
- 5) The delay in filling up of the vacancies at all the three levels of the redressal mechanism has further added to the problem leading to large pendency of complaints.
- 6) The impact of computerization has been lacklustre due to lack of computer skills among the members of the redressal agencies, shortage of technical manpower and consumer peripherals, inadequate bandwidth leading to poor internet connectivity and also irregular power supply. This has led to delay in disposal of complaints and the Consumer Protection Act has not been very effective in protecting consumer interests in the country.
- 7) Consumer welfare does not seem to be a priority area for the State Governments as there is no separate Department of Consumer Affairs in the states and it has been merged with Food and Civil Supplies Department. As a result of this the line department dealing exclusively with consumer affairs down to the village level does not exist. The Civil Supplies officers are too over worked with PDS.
- 8) Enormous delay takes place in filling up the vacancies in the District Forums/State Commissions and also in providing infrastructure. State governments mainly depend on the grants from the central government. In a federal polity unless the state governments give importance to consumer welfare, not much can be achieved.
- 9) The Consumer Protection Councils at the District and the State level have largely not been constituted. Even where they have been constituted after a long delay, they have remained dysfunctional and purposeless and the meetings are just a formality and a ritual without any worthwhile agenda.

Tanya Mehta

B.Com. (H) (2ND Year)

THE CAPITALISED MODERN CONSUMER

'What is consumer awareness?', if you were to ask this question to the average man walking down the street, in the city of Delhi, chances are you'll receive a satisfactorily good answer. Yes! Thanks to efforts made by government agencies, information on consumer awareness and their rights is far better in the recent years than it ever was. From consumer awareness campaigns, to producing and selling standardised products, to creating legislations safeguarding the interests of consumers; all these vigorous endeavours have contributed significantly towards the cause 'consumer awareness'. However, is knowing what consumer awareness in theory enough, does it really translate into implementation and exercising of consumer rights, and does exploitation really end with mere awareness and how do we bridge the gap between the two.

We as consumers rarely understand the language of the sharp modern marketer who sells his lies in a bag named truth while en-cashing on the predictable mentality of the consumer. Every day we are bombarded with advertisements and other informational messages of different products and services. How sales go up, with a 'buy one get two free' or advertisements that make tall, unrealistic claims or the shops that place 'sale' prophesying that they are selling at lesser price, when in actuality it is just plain manipulation of pricing and coaxing the consumers, or do we really read the labels beyond the fancy

packaging and labelling? Are we really the smart consumer that we claim to be? We might be very well aware of our rights but the competitive times in which we live, very often, directly or indirectly leads to the fabrication of an environment which is conducive to consumer exploitation.

The modern and apparently educated and aware consumer is being taken advantage off, through artful, insidious ways that we often fail to recognize. Let's take for example, a typical case of an annual maintenance contracts (AMCs). An AMC, which is an extension to warranties given for products by companies, is essentially a contract wherein at a certain fixed cost, the seller assures to bear charges arising as a result of maintenance and repairs of the product. Yet, cases where customers despite signing up for an AMC, end up paying massive amounts for parts which weren't covered in the contract and are told about them later, when those units need to be replaced, are a commonplace. Regardless of the fact, that such instances are legally justifiable; consumers still stand at the receiving end of malpractices such as adulteration in food products, sale of sub-standard and hazard-



National Consumer Helpline
1800-11-4000



Food Adulteration-23x25-A



ous goods or making ambiguous claims in an attempt to lure potential consumers while concealing all major flaws in the given product or service that the consumer discovers later.

Even with consumers who are well aware of their rights, they too rarely exercise them; with a vast majority only approaching courts after they've suffered a significant or serious loss as a result of these exploitations. Moreover, many people also believe, that the time lent towards fighting cases in consumer courts is ten folds greater than the time taken to recover from the loss arising out of such negligence on the part of the seller. According to reports, cases/complaints in the various consumer

forums have been dwindling. But such notions are nothing but a figment of people's imaginations who fail to acknowledge and appreciate how uncomplicated and manageable fighting consumer exploitation has become, in this day and age. Our resolutions on consumer awareness cannot become a reality till the time we don't make use of the only weapon we have to rely on. In the same way we need to become smart enough to recognize and decipher what the modern marketer is trying to sell, for there is more to it than what meets the eye and appeals to the senses.



Prachi Chanana (President)

B. Com. (Prog.) (3RD Year)

DUAL MRPS

Dual MRP has now become an important point of discussion, as the practice of charging different prices, for the same product, at different premium locations, is spreading its roots in the Indian Economy. Charging higher prices at cinemas, railway stations, airports, bus stands etc. have become a common practice for the vendors all around the country. Be it a packet of chips or a water bottle, the list is endless. Coming over the main product which has uprooted a lot of competitors would be “Pepsi” or “coca cola”, their soft drinks, are usually sold at much higher prices than the MRP that the product actually carries. For Example, the case of “dominos”, a pizza chain, selling these soft drink bottles at Rs.55 when their actual cost is Rs.35.

To curb this problem, Government of India came up with a lot of regulations to follow, but none was executed well. Earlier this year, on January 1,2018, the Government came up with an amendment in the “Packaged commodity rules,2017”, thereby was restricting a product to a single MRP. This decision was taken after an appeal made by the “department of metrology of Maharashtra”. The LMO has now issued fresh notices to all these big market players to stop these practice of dual MRP and made it mandatory for all the companies to mention the following details about the product on their labels:

- Name & address of the Manufacturer / Packer / Importer.
- Common or generic name of the commodity contained in the package.
- Net quantity of the commodity contained in the package or where commodity is packed or sold by the number, the number of commodity contained in the package shall be mentioned.
- Month and year of manufacturing / pre-packing / importing.
- Retail sales price of the package (as maximum retail price Rs. ___, inclusive of all taxes)
- Dimensions of the commodity where the sizes of the commodity contained in the package is relevant



These steps are welcoming the new era whereby, the consumer will not be required to pay more price than required of any product just because of a premium location benefit.

All in all, it may be inferred that it may sometimes be the case that the retailers are fixing a higher MRP and not the manufacturers, there is a lot of confusion and ultimately it is the end consumer who is on the losing side. The government of India keeps on stating that the policy of dual pricing is not allowed, but there are no clear rules and regulations mentioned in the law book. In the absence of such clear rules, the consumers will definitely lose because not everybody can approach the consumer forum that easily. Also the kind of hustle one has to face in such forums is worth considering. It takes a lot of time to settle such cases, due to which consumers feel very reluctant to raise a voice against such issues and tend to pay a few bucks more to such retailers.

Sukriti

B.Com. (H) (2ND Year)

DIGITAL LITERACY

*Lately, India has evolved as one of the most digitalized nations.
Along with digitalization, comes awareness of digital education.*



The term Digital Literacy involves gathering information and knowledge about how digital products can be put to use. Not only this, it also makes an individual capable enough to operate digital products without another individual's intervention.

In a country like India, digital literacy has gained importance right after the evolution of digitalization in the past few years. This has led to an increase in the number of institutions and organisations aimed at providing digital literacy to the citizens of the country.

Urban as well as rural areas of the country are being targeted by these organisations and digital education is being imparted with full force.

Facebook, the social media website has recently launched its Digital Literacy Library that is aimed at making young people use their internet facilities responsibly.

Digital literacy has become an essential part of an individual's life and is one of the basic things that one needs to know. Digital smart classes are being conducted in schools for which the teachers and the students both require digital literacy and awareness. Studying Computer Applications as a subject in high school has become the need of the hour. Schools have become the centre of gaining digital literacy.

Even the Government of India is doing efforts to maximize digital literacy in the country. Digital literacy has its own perks. Being digitally educated, helps in using social media websites to further connect with other people round the world. It helps in getting access to information in whichever field one wishes to research.



Consumers can shop online if given the right knowledge of operating digital gadgets like mobile phones, laptops, desktops, tablets etc. Not only has this, a lot of other transactions taken place online. E-commerce has flourished under digitalization and to be a part of all this, we need to have digital literacy.

Digital literacy is one of the main components in being a digitally aware citizen and can help people to communicate with family and friends on a regular basis.

Jaishree Garg

B. Sc. (H) Mathematics (2ND Year)

CROSSWORD

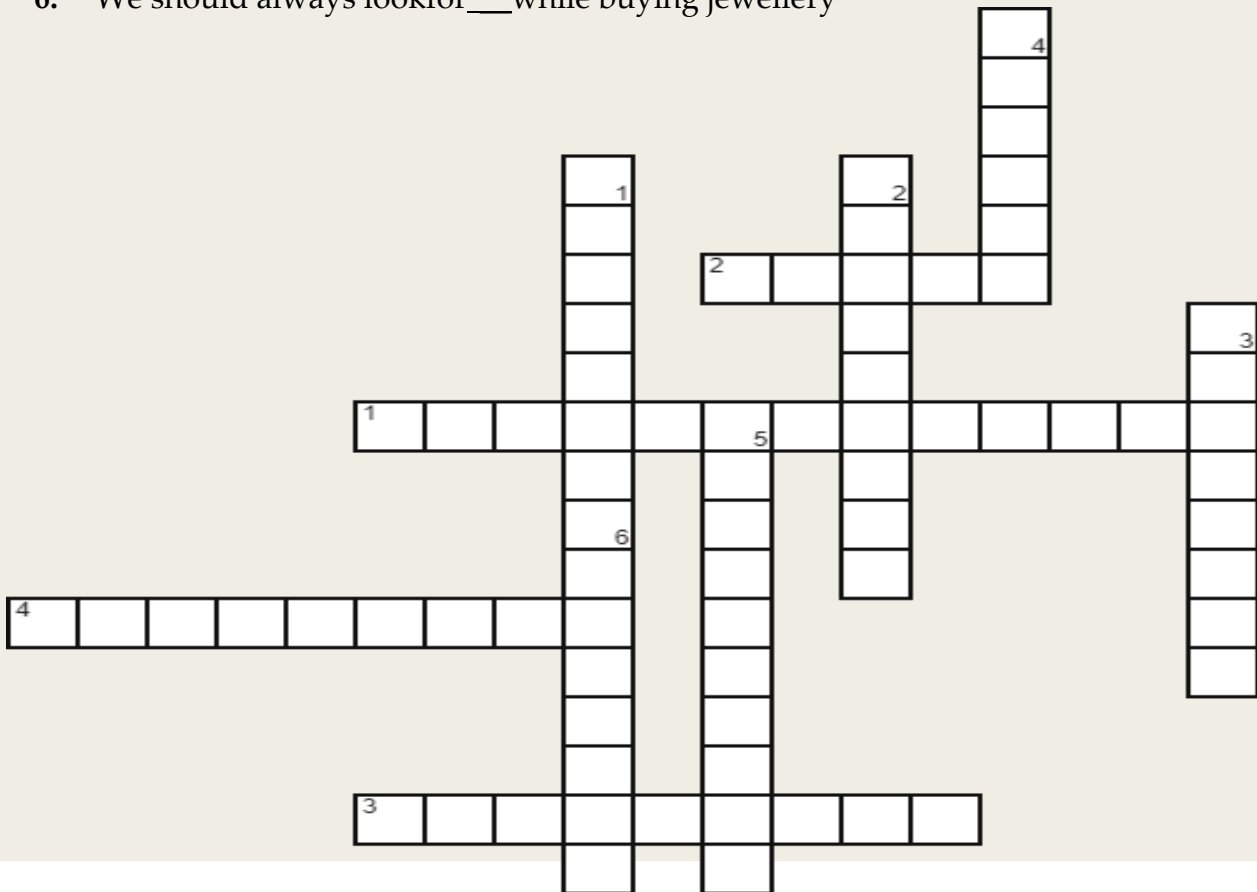
BY DEEKSHA (Editorial Sub-Head) & GAURIKA (Editorial Assistant)

Across

1. Presence of harmful chemicals or microorganism
2. Deception intended for financial gain
3. Knowledge of rights
4. Consumer courts are set up for the_____of consumer disputes.

Down

1. Refusal to buy goods or services
2. A written promise by a company
3. A person who buys goods and services
4. Getting your money back, form of redressal
5. False advertisements are ___
6. We should always lookfor___while buying jewellery



Across

1. Contamination
2. Fraud
3. Awareness
4. Redressal

Down

1. Boycott
2. Guarantee
3. Consumer
4. Refund
5. Misleading
6. Hallmark

RIDDLES

By Devanshi and Jaishree



1. James asks his shopkeeper about the price, the quality and even the quantity of the packet of chips he picks up. What do you think James is doing?

Answer: Using his consumer's right to information

2. Jenna's dad was reading the headlines and it said:
Misleading advertisements and banking frauds have increased by 2% since the past month!

Jenna's dad: I'm afraid that our _____ as a consumer is put to test.

Answer: Right to Safety

3. I provide protection to your interests as a consumer. I was established in India in 1986. Who am I?

Answer: The Consumer Protection Act of India

4. Susan's parents want to purchase gold and silver jewellery for her wedding. Which distinguishing character should they look for on the jewellery to certify its purity?

Answer: Hallmark

5. Karthik goes to a shoe palace. There he sees a variety of brands to choose from. Now he is trying to decide which one to buy out of Reebok, Nike, Adidas and Puma. What do you think Karthik is doing?

Answer: Exercising his consumer's Right to Choose

6. John bought an air conditioner a few days back which has stopped working now. He goes back to the shop and asks the shopkeeper either to replace/rectify it or he will have to approach the court in order to ask for compensation for providing him with a faulty good. John is using which consumer's protection right?

Answer: Right to redressal



By Shreya Seth

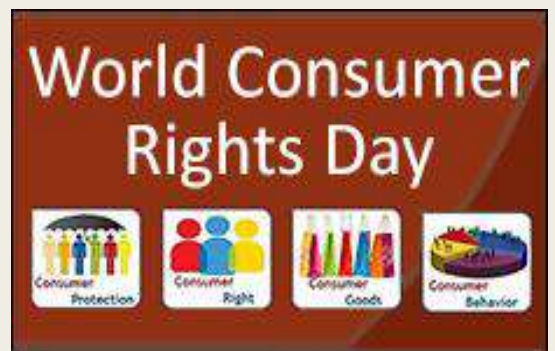
- 1) The National Consumer Day is celebrated on:
 - a) 24th December
 - b) 24th November
 - c) 24th October
 - d) 24th September

- 2) The Consumer Movement in India has led to the formation of various organizations which are locally known as:
 - a) Consumer Protection Council
 - b) The Consumer International
 - c) The Consumer Protection Act
 - d) The World Trade Organization

- 3) Which one of the following is the agency that develops standards for goods and services in India?:
 - a) COPRA
 - b) National Consumer Court
 - c) Consumer Protection Councils
 - d) Bureau of Indian Standards

- 4) When was the "Right to Information Act" passed?
 - a) January, 2002
 - b) March, 2004
 - c) October, 2005
 - d) July, 2007

- 5) Consumer Disputes Redressal Agencies are working on three different levels: National Commission, State Commission and _____
 - a) District Court
 - b) Supreme Court
 - c) District Forum
 - d) Gram Panchayat



6) "MRP" on a product means:

- a) Minimum Retail Price
- b) Maximum Retail Price
- c) Micro Retail Price
- d) None of the above



7) What is "COPRA"?

- a) Consumer Operating Protection Regulation Authority
- b) Consumer Protection Act
- c) Consumer Protection Authority
- d) All of the above

8) Which one of the following does not fall under Consumer Rights?

- a) Right to be Informed
- b) Right to Choose
- c) Right to seek Government Help
- d) Right to seek Redressal

9) The concept of Goods and Services Tax (GST) originated in:

- a) Canada
- b) USA
- c) Germany
- d) Britain

10) Who is the Head of the GST Council, presently?

- a) Amit Mitra
- b) Shashi Kant Das
- c) Raghuram Rajan
- d) Arun Jaitley

11) Which of the following tax has been abolished by the GST?

- a) Corporation Tax
- b) Service Tax
- c) Income Tax
- d) Wealth Tax



12) Which of the following good will not be covered under GST?

- a) Cooking Gas
- b) Liquor
- c) Petrol
- d) All of the above



13) Which Constitutional Amendment was done to pass the GST Bill?

- a) 101st
- b) 120th
- c) 122nd
- d) 115th

14) Which of the following tax rate is not applicable under GST?

- a) 5%
- b) 12%
- c) 18%
- d) 25%

15) In the market place, consumers are exploited when:

- a) Shopkeepers weigh less than what they should.
- b) Adulterated or defective goods are sold.
- c) Traders add charges that were not mentioned before.
- d) All of the above.

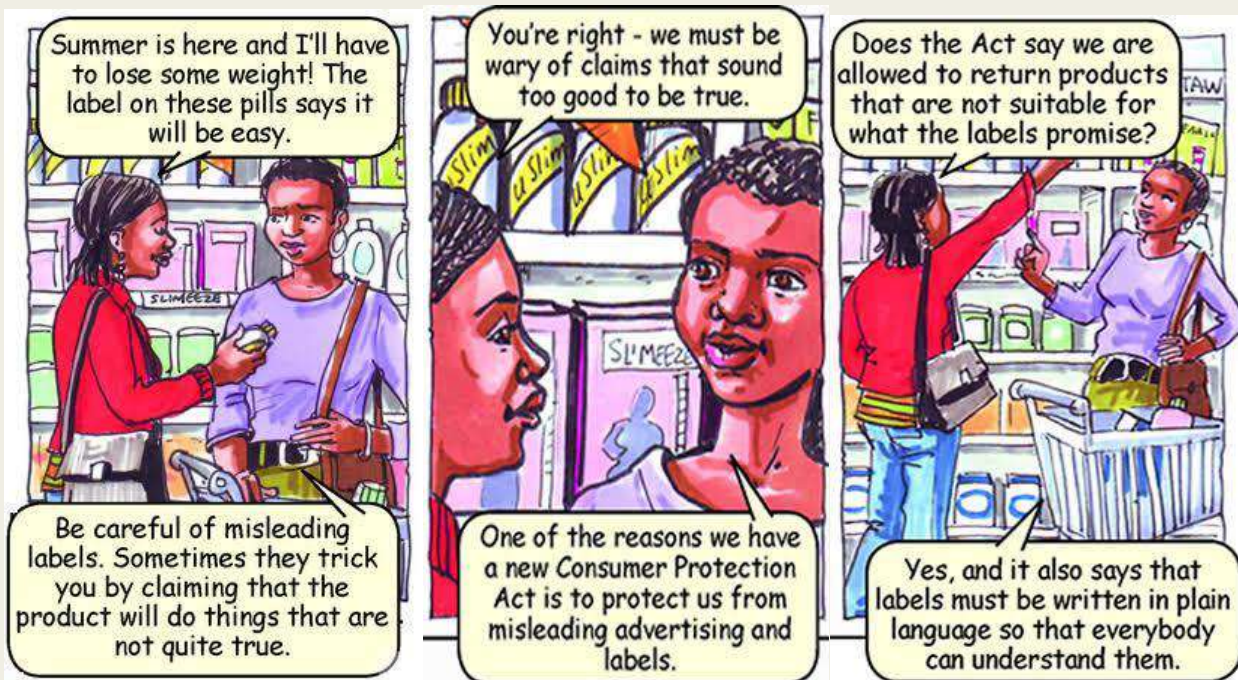
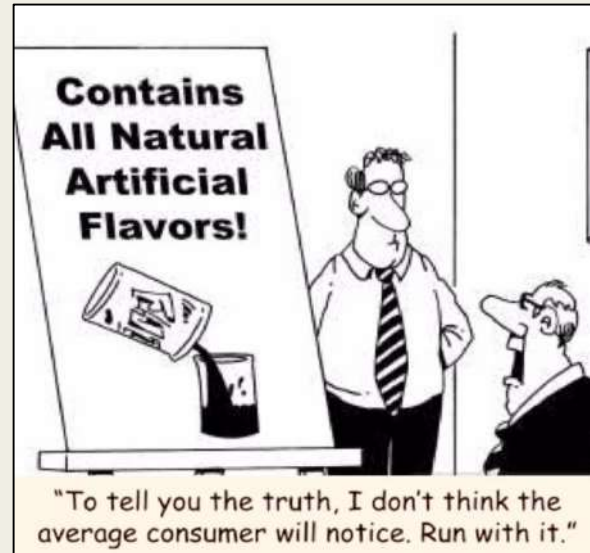


Answers:-

1. a) 2. c) 3. d) 4. c) 5. c) 6. b) 7. b) 8. c) 9. a) 10. d) 11. b) 12. d) 13. a) 14. d) 15. d)

GOING BACK TO THE CARTOON WORLD!

By Tanya Mehta



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AWAKEN: THE CONSUMER CLUB

Kamala Nehru College, University of Delhi
August Kranti Marg, New Delhi-110049, Phone: 26494881
E-mail: sheetal_kpr@hotmail.com



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