

- ◆ HDFC Bank levies unfair charge
- ◆ Torrent Power slapped with Rs 50-lakh fine
- ◆ Think before you pick up that bar of chocolate!
- ◆ Ministry of Consumer Affairs officials visit CERC
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## BEST BUYS & WHY

### Packaged soup: Taste vs health

Consumed as an appetiser or a handy snack, packaged soup is often marketed as 'healthy' and having '100% real vegetables'. But is it really healthy and nutritious?



Though packaged soups may lack fat, they may be loaded with salt and sugar making them anything but a healthy choice. Also, they contain powdered or dried vegetables so you won't get much (if any) nutrition, vitamins or fibre.

We lab tested six brands of tomato soup to find out salt and sugar content. We also conducted a taste test where each soup was judged on appearance, smell, consistency, flavour, taste and overall appeal. *HyperCity Everyday* was judged the tastiest brand. *Knorr Classic Thick Tomato Soup* (second lowest sodium) and *Maggi Healthy Soups Rich Tomato* (lowest sugar and sodium) came in second and third in our taste test, respectively.

We found sugar content varied from as little as 1.9g per serving (*Maggi*) to 4.7g per serving (*Ching's*). As for salt, our tests revealed that most soups have similar levels of sodium – between 0.3-0.4g/100ml – making them all fall under the medium level.

**TIPS :** ( i ) Make your packaged soup more nourishing by adding some freshly cooked vegetables, beans or lentils to it. ( ii ) A small percentage of people are sensitive to preservatives/additives so it helps to read the food label. ( iii ) MSG is a flavour enhancer that may cause reactions among those sensitive to it. So check the label to know that the product is safe for consumption.

Courtesy: [www.whichrightchoice.com](http://www.whichrightchoice.com)

BRAND	SALT (g/150 ml)	SUGAR (g/150 ml)	TASTE SCORE (%)
Maggi Healthy	1.17	1.94	70
Knorr Classic	1.2	2.16	76
HyperCity Everyday	1.28	2.73	77

**BEST BUY :** Maggi is the Best Buy as it has the lowest salt and sugar content and its taste score is close to the top.

**AVOID :** Ching's Secret Tomato Soup, with the highest salt and sugar content, had the lowest taste score.

## Naturals hair and beauty salon

## TALL TALK



When it comes to beauty products and care, the competition is stiff and one-upmanship common. Many manufacturers and service providers claim to be number one in their business. Often, these claims are just froth and companies

cannot substantiate them. Take the example of Naturals hair and beauty salon, promoted by Groom India Salon & Spa Pvt. Ltd. In a print ad in Femina issue dated 16 March 2014, the salon chain claimed to be "India's No. 1 hair and beauty salon".

We wrote to the Advertising Standards Council of India (ASCI) asking it to look into the matter. We objected to the claim by Naturals. On what basis was the statement made? Had any independent research been conducted to prove the claim? We asked ASCI to, should it so decide, stop the advertiser from making false and misleading claims.

ASCI upheld the complaint. In the absence of comments from the advertiser, it concluded that the claim was not substantiated. The advertisement contravened Chapter I.1 of the ASCI Code as per which: "Advertisements must be truthful. All descriptions, claims and comparisons which relate to matters of objectively ascertainable fact should be capable of substantiation."

*Just a numbers game?*

## STARTING TROUBLE

## CERS MEDIATES

## DAMAGED GOODS

### Dealer assures customer that new car is roadworthy

The Ford Ecosport Siddhant Bansal bought from an authorised dealer, Cargo Motors in Ahmedabad, developed problems within five days of purchase. The multi information display (MID) flashed a warning that the engine was malfunctioning. But when he took that car to the authorised service centre the message disappeared. This happened twice. The next day the MID displayed a 'steering lock malfunction' and Siddhant was unable to start the car. In spite of repairs, the problem persisted. Siddhant wanted a written assurance from Ford that the car was roadworthy. When he did not get that, he contacted CERS which wrote to the dealer. Finally, Cargo Motors gave Siddhant a letter stating that the car had been repaired properly and faulty parts had been replaced.



### Online portal pays for delivering defective BlackBerry

Ashish Patel ordered a BlackBerry Smart Business Phone online from ShopClues.com for Rs. 21,149 making an advance payment. When he received the package, the seal of the box was broken, headphones were missing and the colour of the phone was not of his choice. Worse still, he found a gap between the screen panel and the body of the phone. Ashish immediately wrote to ShopClues.com. After repeated reminders, the portal responded saying that since only the seal of the box was broken, he was not eligible for refund, replacement or repair. Ashish approached CERS which took prompt action. In three days, Ashish received a mail from the portal assuring him of speedy refund.



## HDFC Bank levies Rs 100 charge on third party cash transactions

## UNFAIR CHARGE



Dr Nailesh Gandhi from Ahmedabad is an account holder in HDFC Bank. On 18 October 2013, he sent his staff member to deposit Rs 10,000 in his daughter's account. The staffer was told that Rs. 100 would be charged for all third-party cash transactions up to Rs. 50,000. To Dr. Gandhi's knowledge, no other bank had such a rule. He contacted CERS. HDFC Bank said the charge had been imposed to deter online fraudsters and customers who were routing their business transactions through a savings account. The bank told Dr Gandhi that for genuine transactions like his, branch managers would waive the charge. CERS felt that Rs. 100 would not be a deterrent to a potential fraudster. Also, the charge penalises customers who do not have the time to visit the bank and have to explain every deposit to get a waiver. The bank responded that it was in the process of reviewing the matter but has subsequently decided not to modify the charge.

## THE LAW SAYS SO

## Torrent Power slapped with Rs 50-lakh fine

In a landmark judgement, the Consumer Disputes Redressal Cell (CDRC) of Gujarat has imposed a fine of Rs 50 lakh on Torrent Power Ltd for alleged illegal recovery of a hefty amount from a user by cutting off electric supply. "It has been proved that the company threatened to cut the power supply of a consumer. Later, power supply was cut to recover a hefty amount of Rs 78,000. This is only the tip of the iceberg and other such incidents would have occurred. Under such circumstances, the company is directed to submit a fine of Rs 50 lakh to the Consumer Welfare Fund within two months," the CDRC order said.



The CDRC acted on the appeal of Torrent Power in which it challenged the Surat District Consumer Forum's judgement telling the company to reimburse Rs 78,000 to a consumer. Torrent had collected the amount alleging that the consumer had damaged cable wires. The CDRC mentioned in the order: "As per the norms of the Electricity Act, the company was bound to give a notice to its consumer 15 days before cutting the power supply."

**Insurance firm rapped for denying valid mediclaim**

Harsha Parmar had taken a mediclaim policy for herself, her son and daughter from Reliance General Insurance Co. Ltd.



The sum insured was Rs. 1 lakh. Her son Jiten was admitted in hospital for Hepatitis E viral (jaundice) on 24 July 2009. The hospital bill came to Rs 22,600 and the

cost of medicines totalled Rs. 14,806. Harsha contacted the insurance company and submitted a claim for Rs. 37,406. To her disbelief, the TPA, Medi Assist, informed her that the claim was rejected. Harsha contacted CERS which first sent reminders and then a legal notice to the insurance company. When they did not get a positive response they filed a complaint before the District Forum, Ahmedabad City on 9 May 2013.

The insurance company argued that the documents submitted by her were not valid and were false and fraudulent. The Forum, in its verdict dated 14 February 2014, ruled in favour of the complainants. It found deficiency in service and unfair trade practice on the part of the insurance company. It ordered the company to pay Harsha the sum of Rs. 37,406 with 9% interest from 1 October 2009 till realisation. It awarded Rs. 2,000 as compensation for mental

Tara Shah's brother Kumudchandra Jesing Shah passed away on 19 February 2004. He had been working for a Jain temple trust and had accumulated a provident fund amount of Rs. 70,230. The temple trust issued a notice in a newspaper asking the legal heirs of Shah to collect his belongings, salary and gratuity. Neither his wife nor child came forward at that time. His other sister and brother gave a no-objection note saying Tara could receive the salary and gratuity amounting to Rs. 36,409.



However, the trust would not part with the PF amount as it said the nominee mentioned was Kumudchandra's wife Nita, from whom he had been separated for a while. Tara was asked to procure a succession certificate which she did. Still the assistant PF commissioner refused to pay up. Tara approached CERS for help. They filed a complaint before the District Forum, Ahmedabad City on 1 July 2011. After examining the evidence, the Forum allowed the complaint finding the PF authorities deficient in service. In its order dated 21 February 2014, it directed them to pay Tara the PF amount. She was asked to give an indemnity bond that if her sister-in-law Nita made a claim in the future it was her responsibility to deal with it.

**Mandatory recall of substandard, defective products proposed****BIS ACT AMENDMENT**

The Government of India is considering sweeping changes to ensure that consumers get quality products. It proposes to amend the Bureau of Indian Standards Act to give it more teeth. It will impose mandatory recall of defective/substandard goods and stiff penalties on manufacturers. Also, more products will come under mandatory standards. Service providers such as doctors, restaurants and Railways will be covered by the new regime. The focus will be on self-certification and market surveillance rather than inspectors visiting factories.



CERC has sent detailed comments on the draft of the BIS amendment Bill. Among its suggestions are that there should be provisions for: (i) a centralised authority dealing with product safety (ii) wide publicity of failure of certified products in safety parameters (iii) adequate compensation for consumers who have suffered loss or injury due to unsafe products (iv) addressing the problem of imported, smuggled and counterfeit goods (v) giving consumers a toll-free number to approach BIS easily (vi) addressing the issue of tall/misleading claims made on certified products.

## BEHIND THE BRANDS

### Think, before you pick up that bar of chocolate or packet of tea!

Did you know that the company making those tempting chocolates is not sensitive to climate change? Or, the cereal brand you reach for each morning is made by a company that does not care about the welfare of small farmers and farm workers? Read on to find out how socially and environmentally responsible the companies behind your favourite brands are...

In 2011, in tea plantations in India from which Unilever sources tea, researchers found problems regarding payment of minimum wage and discrimination against women. In Pakistan, rural communities say Nestle is bottling and selling valuable groundwater near villages that can't afford clean water.

These are examples of how the world's top food and beverage companies make an economic, environmental and social impact. The sourcing of commodities – cocoa, sugar, potatoes, tomatoes, soy, tea, coffee, and corn– is still plagued with injustice and inequity, much as it was 100 years ago.

Rank	Company	Size	Score (%)	Land	Women	Farmers	Workers	Climate	Water
1	Nestle ( <i>Nescafe, Maggi</i> )	1	64	5	5	6	7	8	7
2	Unilever ( <i>Lipton, Knorr</i> )	3	63	5	5	8	7	7	6
3	Coca-Cola ( <i>Coca-Cola, Minute Maid</i> )	5	54	7	6	2	6	6	6
4	PepsiCo ( <i>Lay's Tropicana</i> )	2	41	6	2	3	3	6	4
5	Mondelez ( <i>Cadbury, Oreo</i> )	4	33	3	5	4	3	2	3
6	Danone ( <i>Evian, Aqua</i> )	7	31	1	1	2	3	5	5
7	Mars ( <i>Wrigley, Pedigree</i> )	6	31	1	4	4	3	4	2
8	Kelloggs ( <i>Regular, Froot-loops</i> )	10	29	2	3	1	1	4	5
9	Associated British Foods ( <i>Twinnings, Ovaltine</i> )	8	27	3	2	2	3	4	2
10	General Mills ( <i>Pilsbury's Cheerios</i> )	9	21	2	1	2	2	2	4

\* Table is as per April 2014 data  
 \*\* The lower the score the poorer the performance  
 \*\*\* The brands mentioned are illustrative

Oxfam's Behind the Brands campaign is an initiative to work with consumers, governments and companies to hold the food and beverage industry accountable. The campaign evaluates where companies stand on policy in comparison with their peers and challenges them to begin a race to the top.

**The Big 10 :** The Behind the Brands Scorecard assesses the agricultural sourcing policies (in relation to developing countries) of the world's 10 largest food and beverage (F&B) companies. Company policies are examined in six areas: reducing discrimination against **women**, promoting welfare of small **farmers**, ensuring decent wages for farm **workers**, managing **water** use better, preventing **land** grabbing and reducing impact on **climate** by mitigating emissions of harmful greenhouse gases. (See table for details)

**What you can do:** Even big companies care what their customers think. You can change the way the food companies that make your favourite brands do business. You don't have to stop buying their products. Instead, if you want to make a difference and have a voice in making companies more responsible and not just focus on their profits, visit the campaign's interactive website ([www.behindthebrands.org](http://www.behindthebrands.org)) and register your views and suggestions. You can also share the relevant pages on the website through their social networks.

Source: [www.behindthebrands.org](http://www.behindthebrands.org)

## NEWS FLASH

### Soon, you can file consumer case where you live

In a major move to empower consumers, the Ministry of Consumer Affairs has proposed amendment of the Consumer Protection Act to allow filing of cases in a Consumer Forum in the district in which the complainant resides or works. At present, a consumer can only file a case in the district where the defaulting entity has its main office or branch office.

### Railway vendors can be fined up to Rs. 1 Lakh

The Railways has increased the fine for supply of poor food on trains from Rs. 5,000

to up to Rs. 1 lakh. Also, for the convenience of passengers, Railway restrooms in 67 stations can now be booked online 60 days in advance.

### Consumer courts can now settle gratuity rows

In a case involving Godrej Consumer Products Ltd, a Mumbai Consumer Forum has held that disputes relating to gratuity fall within its purview. It ordered the company to pay Rs. 2.21 lakh to a former employee as gratuity along with Rs 1.43 lakh compensation for the 13-year delay.



### Girl loses hair after using shampoo

The National Commission recently dismissed Procter and Gamble Home Products Ltd's appeal against compensation of Rs. 25,000 awarded to a girl who lost her hair after using Pantene Pro V shampoo made by the company.

### Pump owner to pay for filling petrol instead of diesel in car

The Delhi State Commission has asked a petrol pump owner to pay Rs. 24,000 to a customer for filling petrol instead of diesel in his car, causing damage to the engine.



### Medico-legal fees declared illegal by police

Ahmedabad Police Commissioner has issued a notification that the medico-legal fee charged by government and private hospitals will be illegal from now.

### Agency fined for not providing satisfactory tutor for class II kid!

A home tutor agency based in Mumbai has been asked to refund the annual fees of Rs. 75,000 and pay compensation of Rs. 19,000 for failing to provide a teacher meeting the standards promised for a class II student.



## IN A CAPSULE

### Well-chewed food may increase satiety

Thoroughly chewing food might help keep hunger at bay for longer after a meal, according to researchers. Extra chewing not only aids digestion but also increases feelings of fullness. In a study, after chewing 40 times, the level of hunger remained low for three hours after the meal. Apparently, chewing has an impact on the hormones that signal hunger.

### Posture gives clues about emotional state

According to new research having a stiff neck or drooped shoulders may be indicative of anxiety and sadness since emotions affect muscles. Anxiety and stress leads to increased contraction of the shoulder and neck muscle groups. Similarly, the drooping of shoulders and dropping of the head may indicate sadness and depression.



### Moisturiser use prevents skin tears and wounds

Research has shown that using moisturiser twice a day could halve the incidence of skin tears in elderly people. As people age the skin becomes thinner and tears easily. These tears can develop into chronic non-healing wounds. The moisturiser should be applied to parts of the body vulnerable to be scraped such as arms, hands, legs and feet.

Source: [choice.com.au](http://choice.com.au)

**We invite consumer organisations to share their success stories and concerns.**

*This Newsletter is sent to all consumers who send us their email IDs. No subscription is involved.*

## Eat smart and save at restaurants

### TIPS

*Do you miss eating out now that you have tightened the purse strings? Here are a few tips on having a great restaurant experience and spending less.*



- ◆ **Avoid drinks and desserts:** Drinks usually have the highest markups and are a huge source of profit for restaurants. Desserts are also highly priced and have empty calories.
- ◆ **Get coupons:** Browse the various coupon sites and restaurant websites regularly to look out for happy hour deals or promotions. Start following or liking restaurants. You may receive coupons or some other special offers.
- ◆ **Look for reviews:** They will give you a fair idea of what to order, what to avoid and what to expect the bill to be.
- ◆ **Combo and kid's meals:** Combo meals can cost less than buying items individually even at fast-food joints. Avoid kid's meals. Sharing meals with kids not only cuts the bill but also reduces food wastage.
- ◆ **Try a new restaurant:** New restaurant owners are usually eager to provide quality service and special deals at decent prices.
- ◆ **Time your visit.** Look out for 'Restaurant Weeks' to try out exotic dishes at fancy places but at affordable prices. Eat out on weekdays as most restaurants hike up their rates during the weekend.

Sources: [www.today.com](http://www.today.com), [www.rd.com](http://www.rd.com), [usnews.com](http://usnews.com)

## MoCA officials visit CERC



Mr Keshav Desiraju, IAS, Secretary, and Mr G. Gurucharan, IAS, Additional Secretary, Ministry of Consumer Affairs, Government of India, visited CERC on 27 June 2014. The Secretary indicated that the Government would like a larger role for well established research based consumer organisations like CERC in the consumer movement.

Pritee Shah, Chief General Manager, CERC, said CERC was taking an initiative to form a national network of consumer groups to give better legal services to consumers. The Secretaries appreciated the initiative. Mr Desiraju said CERC was "doing excellent work in the field of consumer awareness, research and training".

## CERC sends suggestions for Gujarat Water Policy

K.K. Bajaj, Chief General Manager of CERC, has sent suggestions on Gujarat Water Policy to Chairman, Gujarat Water & Sewerage Board and Ahmedabad Municipal Commissioner for 24 hours water supply to



denizens of Ahmedabad and other major cities of Gujarat. He has recommended the constitution of Gujarat Water Regulatory Board (GWRB) which will determine tariff by telescopic method where people using less water will pay lower tariff.

## UGVCL erroneously asks consumer to pay reconnection charges

CERS resolved a complaint from a Uttar Gujarat Vij Company Ltd (UGVCL) consumer who was asked to pay reconnection charges of Rs 100 for late payment of bill though there was no physical disconnection of power.



I am very grateful to CERC for guiding me on how to deal with Lloyd Electricals & Engg. which sold me a defective AC. My complaint was resolved in 15 days when courts take years.

**Yagnesh V. Patel, Ahmedabad**

Read the current issue which was very educative, interesting and motivating. May I request you to kindly take up Induction Cook Top in your next issue. This will really help us in choosing a good brand.

**S.P. Singh, Faridabad**



## Consumer Education and Research Centre

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**Toll-free Gujarat Consumer Helpline : 1800 233 0222 [from BSNL]**

**\*Please send your feedback to : [enr@cercindia.org](mailto:enr@cercindia.org)**