

Advantage Consumer

Monthly News Letter of Consumer Protection Council, Rourkela

"An aware consumer is an asset to the nation"

Website : www.advantageconsumer.com

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Queries & Answers through the Web

(www.advantageconsumer.com) is the website of Consumer Protection Council, Rourkela. One of the major attractions of the website is that a visitor can ask queries on issues relating to consumer protection. Answers to these queries are made free of cost, by the Chief Mentor of the Council, Sri B. Vaidyanathan.)

"SPECIAL SUPPLEMENTARY ISSUE"

Callous attitude of Zomato – Refusing to take responsibility for the undelivered item of the Order placed.

Vaidyanathan B

An Order (#8340043284) was placed on 15th July, for ₹1,548.44, with Grand Sweets & Snacks, Adyar, Chennai. On delivery, it was found that one item, "Onion Thokku (Onion pickle)" was missing. Matter was immediately reported to Zomato, through chat. As advised, in the chat, the issue was reported to "order@zomato.com", along with a snap of the items delivered.

Unbelievably, Zomato had the audacity to inform their inability to process the refund, or replace the missing item, as the evidence was lacking. Incidentally, I had paid a delivery fee of Rs. 142/-, as our residence happens to be at a distance of more than 7 km, from the Restaurant, where the order was placed, in addition to the Platform fee of Rs. 14.90/-

After experiencing being "pickpocketed" (by Zomato), I took up the matter with the Restaurant. After verifying the Order details, they agreed to supply the left-over item. On 21st July, I received the missing item, without any help from Zomato.

I don't understand why Zomato is charging "**Platform fee**", if they don't even have capacity to ensure proper service to the paying public, other than paying lip service about their regrets, etc., through a couple of emails. All the expression of regret does not mean anything worthy to those who part with their hard-earned money.

Attached please find the selfie with the Rapido agent, who delivered the "Onion Thokku" on the 21st July, and a snap of the said missing item.

I believe, having been subjected to such a bad experience, as an aware consumer, it will be my duty to educate others, *about the fraud committed by Zomato, on its unsuspecting customers*. Incidentally, I have been a customer of Zomato for a decade or so and have decided to stop patronising. 🍌



UPI mechanism coming soon to ensure MDR not passed onto consumers on transactions above Rs 2,000

Indian banks will monitor merchants to ensure that the Merchant Discount Rate (MDR) on UPI transactions will not be passed on to consumers. The Finance Ministry will hold meeting with Indian Banks' Association (IBA), Confederation of All India Traders (CAIT) on MDR issue. The IBA will make a mechanism and make sure that MDR on UPI is not passed on to consumers, reported news agency ANI.

What are the charges?

From October 15, a 0.4 per cent MDR will apply to person-to-merchant UPI payments above Rs 2,000. Merchants, not consumers, will pay the charge, capped at Rs 300 for transactions of Rs 75,000 or more. Payments between individuals, as well as the vast majority of everyday merchant payments, will remain free. Essential services - railways, telecom, fuel and insurance - get a flat Rs 5 fee per transaction above Rs 2,000.

Capital markets transactions (mutual funds, stockbroking) get a lower 0.02 per cent rate, also capped at Rs 300.

Small merchants collecting up to Rs 1 lakh a month via UPI QR codes remain fully exempt from any new charge - a carve-out, officials say, shields about 96 per cent of all merchant transactions.

Details on UPI MDR transactions

Special rate for essential sectors: Transactions above Rs 2,000 involving sectors such as Railways, telecom, insurance, fuel and agricultural inputs will attract a flat MDR of Rs 5 per transaction. These sectors account for nearly 17 per cent of UPI P2M transactions by volume and around 46 per cent by value.

Charges on stock investments: Payments related to mutual funds, securities, stockbrokers and dealers will attract an MDR of 0.02 per cent, capped at Rs 300 per transaction.

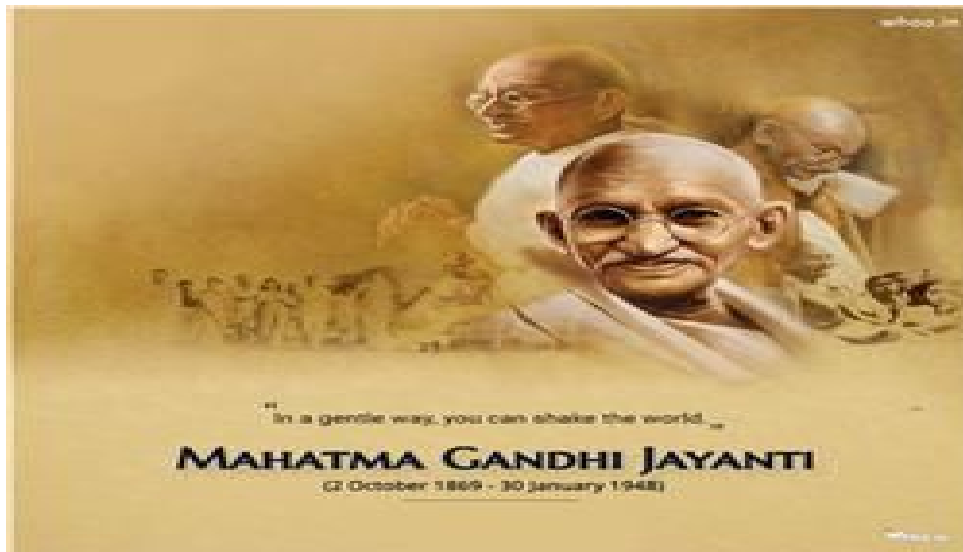
For Small vendors: Small merchants receiving up to Rs 1 lakh per month through UPI QR codes under the Person-to-Person-Merchant (P2PM) category will continue to enjoy mandatory zero MDR on all transactions.

No platform or hidden fees: UPI app providers will not be allowed to impose platform fees or hidden charges. Banks have also been advised to ensure that merchants do not pass MDR costs on to customers making UPI payments.

No monthly limits on free UPI transactions: Individuals will not face monthly quotas, volume limits or tiered caps on free UPI transactions. ■

Courtesy: India TV Business Desk

Happy Gandhi Jayanti!



"Let us remember his timeless message of truth, peace and non-violence."

Mahatma Gandhi's views related to Consumer Protection: Mahatma Gandhi viewed the consumer as the most important visitor and the very purpose of any business, laying the early philosophical foundation for consumer protection in India.

As early as in 1934, Mahatma Gandhi, the Father of the Nation, taught us the basic concept of Consumer Protection.

- He famously stated that a customer is not dependent on businesses; rather, businesses depend on the customer and are not doing a favour by serving them.
- He urged traders and manufacturers to treat consumers with high regard and fairness rather than viewing them merely as a source of profit.

With Maa Durga's arrival, may every beginning become shubho.

In the sound of dhaak, the prayers of anjali and the blessings of Maa, we welcome the heart of Durga Pujo.



Dear Esteemed Members,

Greetings from Consumer Protection Council, Rourkela.

As you are aware, our organization is a non-profit body dedicated to protecting consumer rights for over a decade. We have been running the organization primarily through the generous donations and contributions of our members.

At present, many of our senior and capable members are no longer based in Rourkela, and members across India have not been actively involved in the organization's functioning. As a result, the responsibility of running and sustaining this prestigious council now rests largely on the current Executive Committee Members.

We are presently facing a serious financial challenge. An amount of approximately Rs. 3 lakhs (House Rent, Water and Electricity charges) is pending dues with RSP, and our current office premises are not in a condition suitable for continuing our activities effectively. Therefore, we are planning to shift the office to a more suitable location that can also accommodate additional activities for the benefit of consumers.

However, due to the outstanding dues and limited funds, we are unable to manage the situation smoothly. We have initiated discussions with the RSP management, requesting them to grant us time to clear the pending dues. We are hopeful for their positive consideration.

In this critical situation, I humbly request all present and former members to extend their active financial support and contribute generously to help us overcome this crisis. Your timely contribution will play a crucial role in sustaining and strengthening our organization.

Let us come together to protect and preserve this prestigious council and continue our mission of safeguarding consumer rights.

Looking forward to your wholehearted support and cooperation.

With regards,

Consumer Protection Council, Rourkela
Office : B/90, Sector-7, Rorukela.

Support Your Cause

Consumer Protection Council, Rourkela is a registered voluntary organization, espousing the cause of the consumer. To a great extent, for its sustenance it depends on the good will of its donors like you. We solicit your support for sustaining the multifarious activities of the council. Donation to the council is eligible for tax exemption under Section : 80-G(5) (iv) of the IT Act. Donation may please be contributed through cash or crossed cheque / DD, drawn in favour of " **Consumer Protection Council, Rourkela**".

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