

## **AGENCY SERVICES**

<https://consumerhelpline.gov.in/faq-details.php?fid=Agency%20Services>

### **1. What are agency services?**

An agency service makes its facilities available to others for a fee for example:

- Boutique/Laundry.
- Car/Bike Rental/Resale.
- Entertainment which includes Cinema or Concert.
- Events like Marriage, Party or Gatherings.
- Repair services or Product Installation.
- House cleaning or improvement and housekeeping (maid services).
- Matrimonial.
- Placement, Manpower hiring.
- Immigration/Visa services.

### **2. What does the word deficiency in service mean in agency services?**

As per Consumer Protection Act, 2019: "deficiency" means any fault, imperfection, shortcoming or inadequacy in the quality, nature, and manner of performance which is required to be maintained by or under any law for the time being in force or has been undertaken to be performed by a person in pursuance of a contract or otherwise in relation to any service and includes:

- Any act of negligence or omission or commission by such person which causes loss or injury to the consumer; and
- Deliberate withholding of relevant information by such person to the consumer.

### **3. What should a consumer do before hiring any service?**

- Make sure you are aware of service charges, estimated time of completion, and cancellation and refund policies, as well as the further warranty clauses.
- If making online payments keep your financial information and passwords safe and always make payment through secured gateways like 'https and lock image' in its URL.
- Read the fine print (terms and conditions) carefully before hiring an agency.

### **4. If a consumer has paid for a service but the agency did not provide it, can he apply for a refund?**

If the consumer applied and paid the amount then Company is not providing the services properly as promised, in that case, the consumer can demand a refund, as per the company policy.

**5. Can one ask for compensation if services are provided later than asked for?**

If one is faced with an immediate or actual loss due to the services not being provided, he can seek compensation under Consumer Protection Act by filing a complaint in a consumer commission, as there is no regulatory body in India which handles consumer grievances in this sector.

**6. Is there any time limit to provide the services?**

The service provide time of booking can be varied and depend upon its availability with the company. The same is usually declared on the website by the company at the time of providing services.

**7. If a consumer hired the agency but didn't make payment, can he complain against it?**

If the work order is accepted by the company and assured the consumer for completion, even if the amount is not paid but it was "promise to pay" he can complain to the company in writing, and if no response received, he may move to the consumer commission.

**8. What will you suggest if the consumer has booked the banquet hall before lockdown and after lockdown the agency denies to refund?**

In that case, the consumer needs to go through the guidelines of the particular state for the same, whether the booking has been cancelled and the amount has to be refunded to the consumer, or, booking will be extended till a specific time period.

**9. If a consumer is not satisfied with the company response/not responding in that case what can the consumer do?**

If the consumer is not satisfied with the company reply and the company is not responding after sending the complaint, the consumer can move to the consumer commission directly because there is no appellate authority or regulator.

**10. If a consumer wants compensation from the company because of harassment & delay in resolving issues, what can the consumer do?**

If a consumer wants compensation from the company on account of harassment and delay in resolving issues, he may file a case in the consumer commission.

**RIGHT TO INFORMATION**

1. What is the objective of Right of Information Act?

The basic object of the Right to Information Act is to empower the citizens, promote transparency and accountability in the working of the Government. The Act extends to the whole of India except the State of Jammu and Kashmir.

## 2. What is information?

As per Act, Information is any material in any form. It includes records, documents, memos, e-mails, opinions, advices, press releases, circulars, orders, logbooks, contracts, reports, papers, samples, models, data material held in any electronic form.

## 3. What does Right to Information mean?

As per act, it includes right to:

- Obtain information in form of printouts, diskettes, floppies, tapes, video cassettes or in any other electronic mode or through printouts.
- Inspect works, documents, records.
- Take notes, extracts or certified copies of documents or records.
- Take certified samples of material.

## 4. What are the exemptions?

As per sections 8 and 9 of the Act, few categories of information are exempted. These include information received from foreign governments, information prejudicial to security, strategic, scientific or economic interests of the country, breach of privilege of legislatures, etc. And also, information relating to allegations of corruption and human rights violations.

## 5. What should be the Format of Application?

There is no prescribed form of application for seeking information. The application can be made on plain paper. The application should, however, have the name and complete postal address of the applicant. Even in cases where the information is sought electronically, the application should contain the name and postal address of the applicant. It can be in English, Hindi, or in the official language of the area, to the Public Information Officer (PIO).

## 6. What is the fee for seeking information?

- In Central Government, the fee is Rs. 10
- In state Government, this may vary from state to state
- Below Poverty Line (BPL) category applicants are exempted, however, they should submit proof in support of their claim.

7. Who is the authority to whom the application is to be made?

Application for seeking information should be made to an officer of the public authority designated as Central Public Information Officer (CPIO). All the public authorities have designated their Central Public Information Officers and have posted their particulars on their respective websites. This information is also available on the RTI PORTAL ([www.rti.gov.in](http://www.rti.gov.in)). Persons seeking information are advised to refer to the website of the concerned public authority or the RTI PORTAL for ascertaining the name of the concerned CPIO. If it is found difficult to identify or locate the concerned Central Public Information Officer of a public authority, the application may be sent to the Central Public Information Officer without specifying the name of the CPIO at the address of the public authority.

8. What is the time limit to get the information?

- 30 days from the date of application.
- 35 days if the application is given to the Assistant Public Information Officer (APIO).
- 48 hours for information concerning the life and liberty of a person.

9. Who will give the information?

One or more officers in every Government Department have been appointed as "Public Information Officers" (PIO). If you want some information, you need to file an application with the PIO. The PIOs are responsible for collecting information wanted by you and providing that information to you.

10. Where do I submit the application for information?

You can submit the application with the PIO or APIO of the Government Department you are questioning.

11. Do I have to give reasons why I want a particular information?

No, you are not required to give any reasons other than your contact details (i.e. Name, Address etc.).

12. Can the PIO refuse to accept my RTI Application?

No. The PIO cannot refuse to accept the RTI Application. Even if the information does not pertain to his department, he has to accept it and then he would have to transfer it to the right PIO within 5 days.

13. What are the provisions related to Appeal?

- First Appeal: If an applicant is not supplied information within the prescribed time of thirty days or 48 hours, as the case may be, or is not satisfied with the information furnished to him, he may prefer an appeal to the first appellate authority who is an officer senior in rank to the CPIO. Such an appeal should be filed within a period of thirty days from the date on which the limit of 30 days of supply of information is expired or from the date on which the information or decision of the CPIO is received. The appellate authority of the public authority shall dispose of the appeal within a period of thirty days or in exceptional cases within 45 days of the receipt of the appeal.
- Second Appeal: If the appellate authority fails to pass an order on the appeal within the prescribed period or if the appellant is not satisfied with the order of the first appellate authority, he may prefer a second appeal with the Central Information Commission within ninety days from the date on which the decision should have been made by the first appellate authority or was actually received by the appellant.

14. What are the Important Websites related to RTI?

Given below are the addresses of some important websites which contain substantial information relevant to the right to information:

- Portal of the Government of India (<http://indiaimage.nic.in>).
- Portal on the Right to Information ([www.rti.gov.in](http://www.rti.gov.in)).
- Website of the Central Information Commission (<http://cic.gov.in>).

For more information please visit <http://www.rti.gov.in>.

## **WATER SUPPLY SECTOR**

### **Where can a Consumer make a complaint related to Water Sector?**

Water system is a state subject and every state has their own grievance redressal system.

### **I am not satisfied with the meter reading. Whom should I approach?**

The area Zonal officer of the concerned authority should be contacted. There is a provision of special reading after paying a nominal fee.

### **What is the criteria for raising of water bill if water meter stops functioning?**

If the consumer meter had remained functional for last 12 months, then consumer will be billed on the average consumption of that 12 months period till new meter is installed/ fixed by Water Supply Authority, otherwise for un-metered connections, the department charges at a flat rate of consumption as laid down by the water Department of the City.

### **Can the water being supplied be tested for checking of contamination?**

Yes, this facility is available free of cost and the complainant can contact the Director of Quality Control of the department.

### **Can a leaking service pipe line of a consumer be got replaced by Water Department?**

Yes at a nominal cost for which the applications are available free of cost in the office of the concerned Executive Engineer.

### **Can a consumer file a complaint before the consumer courts for contaminated water supply?**

A consumer can file a case in consumer court and can file a RTI in the same department.

## **GST**

Question 1. What is GST? How does it work?

Answer: GST is one indirect tax for the whole nation, which will make India one unified common market. GST is a single tax on the supply of goods and services, right from the manufacturer to the consumer. Credits of input taxes paid at each stage will be available in the subsequent stage of value addition, which makes GST essentially a tax only on value addition at each stage. The final consumer will thus bear only the GST charged by the last dealer in the supply chain, with set-off benefits at all the previous stages.

Question 2: What are the benefits of GST?

Answer: The benefits of GST can be summarized as under:

? For business and industry

- o Easy compliance
- o Uniformity of tax rates and structures
- o Removal of cascading
- o Improved competitiveness
- o Gain to manufacturers and exporters

? For Central and State Governments :

- o Simple and easy to administer
- o Better controls on leakage
- o Higher revenue efficiency

? For Consumers :

o Single and transparent tax proportionate to the value of goods and services: Due to multiple indirect taxes being levied by the Centre and State, with incomplete or no input tax credits available at progressive stages of value addition, the cost of most goods and services in the country today are laden with many hidden taxes. Under GST, there would be only one tax from the manufacturer to the consumer, leading to transparency of taxes paid to the final consumer.

? Relief in overall tax burden: Because of efficiency gains and prevention of leakages, the overall tax burden on most commodities will come down, which will benefit consumers.

Question 3: How will GST benefit the common consumers?

Answer: As already mentioned earlier, with the introduction of GST, all the cascading effects of CENVAT and service tax will be more comprehensively removed with a continuous chain of set-off from the producer's point to the retailer's point than what was not possible under the prevailing CENVAT and VAT regime. Certain major Central and State taxes will also be subsumed in GST and CST will be phased out. Other things remaining the same, the burden of tax on goods would, in general, fall under GST and that would benefit the consumers.

Question 4: Which taxes at the Centre and State level are being subsumed into GST?

Answer:

At the Central level, the following taxes are being subsumed:

- a. Central Excise Duty,

- b. Additional Excise Duty,
- c. Service Tax,
- d. Additional Customs Duty commonly known as Countervailing Duty, and
- e. Special Additional Duty of Customs.

At the State level, the following taxes are being subsumed:

- a. Subsuming of State Value Added Tax/Sales Tax,
- b. Entertainment Tax (other than the tax levied by the local bodies), Central Sales Tax (levied by the Centre and collected by the States),
- c. Octroi and Entry tax,
- d. Purchase Tax,
- e. Luxury tax, and
- f. Taxes on lottery, betting and gambling

Question 5. Which are the COMMODITIES proposed to be kept outside the purview of GST?

Answer: Alcohol for human consumption, Petroleum Products like petroleum crude, motor spirit (petrol), high speed diesel, natural gas and aviation turbine fuel and Electricity.

Question 6: What type of GST is proposed to be implemented?

Answer. It would be a dual GST with the Centre and States simultaneously levying it on a common tax base. The GST to be levied by the Centre on intra-State supply of goods and /or would be called Central GST { CGST } and that to be levied by the States would be called the State GST {SGST}. Similarly Integrated GST {IGST} will be levied and administered by Centre on every inter-state supply of goods and services.

Question 7. Why dual GST required?

Answer. India is a federal country where both the Central and the States have been assigned the powers to levy and collect taxes through appropriate legislation. Both the levels of Government have distinct responsibilities to perform according to the division of powers described in the constitution for which they need to raise resources. A dual GST will, therefore, be in keeping with the constitutional requirements of fiscal federalism.

Question 8: Which authority will levy and administer GST?

Answer. The Centre will levy and administer CGST & IGST, while respective States will levy and administer SGST.

Question 9. How would GST be administered in India?

Answer: Keeping in mind the federal structure of India, there will be two components of GST ? Central GST (CGST) and State GST (SGST). Both Centre and States will simultaneously levy GST across the value chain. Tax will be levied on every supply of goods and services. Centre would levy and collect Central Goods and Services Tax (CGST), and States would levy and



collect the State Goods and Services Tax (SGST) on all transactions within a State. The input tax credit of CGST would be available for discharging the CGST liability on the output at each stage. Similarly, the credit of SGST paid on inputs would be allowed for paying the SGST on output. No cross utilization of credit would be permitted.

Question 10. What are the benefits which the Country will take you from GST?

Answer: Introduction of GST would be a very significant step in the field of indirect tax reforms in India. By amalgamating a large number of Central and State taxes into a single tax and allowing set-off prior-stage taxes, it would mitigate the ill effects of cascading of taxes and pave the way for a common national market. For the consumers, the biggest game would be in terms of a reduction in the overall tax burden on goods, which is currently estimated at 25 %-30%. Introduction of GST would also take our products competitive in the domestic and international markets. Studies show that this would instantly spur economic growth. There may also be revenue gain for the Centre and the States due to widening of the tax base, increase in trade volumes and improved tax compliance. Last but not the least, this tax, because of its transparent character, would be easier to administer.

### **Direct Selling FAQs**

1. What is direct selling?

Direct selling is the action of Marketing and Selling products directly to the consumers in a non-retail environment. This system often eliminates several of the middlemen involved in Product Distribution such as, the regional distribution center and wholesaler. Instead, product goes from manufacturer to the direct sales company, then to the distributor or representative, and then to the Consumer.

2. What is the type of direct selling companies?

There are two types of direct-selling companies.

- 1) Single level marketing
- 2) Multi-level Marketing

3. What is the single level marketing?

A direct seller makes money by buying products from a parent organization and selling them directly to consumers. This type of sales is done one-on-one, such as through door-to-door or by doing in-person presentation with the advent of the Internet and catalogues. It can also be said as a PROMOTIONAL TOOL.

4. What is the multi-level marketing?

Multi-Level Marketing / Network Marketing refers Multiple levels of people are marketing a Product to Consumers. A Sales Representative gets consumers and Recruits and train other Sales Person or Representative to get the end Consumer.

5. Is it mandatory for the Direct Selling entity, to submit the undertaking for conducting direct selling activities with the Department of Consumers Affairs?

In terms of the guidelines, any direct selling entity conducting direct selling activities is mandatorily required to submit an undertaking stating that it is in compliance with all the aspects of the Direct Selling Guidelines, 2016.

[https://consumeraffairs.nic.in/sites/default/files/file-uploads/direct-selling/Gazette\\_172443\\_0.pdf](https://consumeraffairs.nic.in/sites/default/files/file-uploads/direct-selling/Gazette_172443_0.pdf)

6. What information consumer should take after purchasing the product from the direct sales channel?

Below is the important information a Consumer should be aware of:

- Name of the Company
- Order Number
- Distributor Id (if purchased through distributor)
- Product Name
- Amount paid/ Mode of Payment
- Account Type- (Company / Personal)
- Date of Booking
- Date of Delivery of the product.

7. Which department deals with the matters related to Direct Selling and Multi- Level Marketing?

Internal Trade Division, Department of Consumer Affairs deals with the matters relating to Direct Selling and Multi-Level Marketing (MLM).

8. What initiative has been taken by the Department of Consumer Affairs, in order to strengthen the existing regulatory framework on Direct Selling and MLM Companies?

Department of Consumer Affairs issued an Advisory to State Governments/UT Administrations in the form of Model Framework for Guidelines on Direct Selling on 9th September, 2016, as guiding principles for State Governments to consider regulating the business of “Direct Selling” and Multi-Level Marketing (MLM).

9. Is there any Nodal Officer appointed under the Direct Selling Guidelines by State / UTs Governments?

Nodal officers are appointed by State/ UTs Governments under Direct Selling Guidelines, in order to prevent fraud and protecting the legitimate rights and interests of consumers. Details of the Nodal Officers is available -

[https://consumeraffairs.nic.in/sites/default/files/file-uploads/direct-selling/Direct-Selling\\_State\\_Nodal\\_Officers.pdf](https://consumeraffairs.nic.in/sites/default/files/file-uploads/direct-selling/Direct-Selling_State_Nodal_Officers.pdf)

10. Is it mandatory for a Direct Selling entity to submit the undertaking with the Department of Consumer Affairs?

Any direct selling entity conducting direct selling activities is mandatorily required to submit an undertaking stating that it is in compliance with all the aspects of the Direct Selling Guidelines, 2016.

11. What steps will the State Government / UT Administration will take in order stipulate the guidelines issued?

Respective State Government/UT Administration will set up a mechanism to monitor/supervise the activities of direct sellers, direct selling entities regarding compliance with the guidelines on direct selling.

12. What types of products can be purchased through the direct sales channel?

Direct selling suits the sale of almost every category of products that can be found in traditional retail locations and in department stores.

- Cosmetic and personal care products,
- Household items and wellness are the strongest sectors in direct selling.
- Other products categories include food and beverages, nutritional products, jewellery and clothes, books, toys and games, home improvement products, etc.

13. What are the Precautionary Measures to be taken care by the consumers in Direct Selling?

- Verify the company's contact details like physical address and landline telephone number. Don't rely on just an email address or a post box number. Check the Website domain.
- Make sure that the web address of the page starts https:// before you enter any personal information or payment details.
- The 's' stands for 'secure'. There should also be a small padlock that appears in the bottom of your screen. Avoid entering personal information if you found the website suspicious.

14. What is the Grievance Redressal Mechanism for the direct selling companies?

The Grievance Redressal mechanism for the direct selling company –

Tier-1- Written grievance to be sent by post at the Head office address of the Company and wait for 15 days for the response.

Tier-2- Reminder letter to be sent at the registered office address of the company by speed post and wait for another 15 days.

Tier-3- If not satisfied or no response received from the company, a consumer can file a case in the District Consumer Commission, following the procedure prescribed

For more information, you may visit [http:// www.ncdc.nic.in/districtlist.html](http://www.ncdc.nic.in/districtlist.html)

### **Liquefied Petroleum Gas (Cylinders) FAQs**

#### 1. What is LPG?

- LPG is a mixture of hydrocarbons in a gaseous state. It is highly flammable, odorless, colorless, and heavier than air.

#### 2. What are the uses of LPG?

- LPG is a safe, economical, and eco-friendly cooking fuel used in households in India.

#### 3. How do I get a new domestic connection?

- You can get a new domestic LPG connection from any distributor of PSU oil companies in your area by registering with a valid proof of identity and residence.

#### 4. What is the weight of the LPG used in homes?

- LPG is available for domestic use in 14.2 kg capacity cylinders, and in select areas, 5 kg capacity cylinders are also available.

#### 5. Which document can I submit as proof of residence?

- Answer: Documents such as Ration Card, Electricity Bill, Telephone Bill, Passport, etc., can be submitted as proof of residence.

#### 6. Do I need to buy a hotplate from the LPG distributor only?

- It is not mandatory to buy a hotplate from the distributor. Customers can purchase an ISI mark hotplate and rubber tube from any source.

7. What do I need to check when I receive my refill?

- Check the seal of the cylinder, safety cap, and for any leakage from the valve before connecting it to the hotplate.

8. How should I maintain my domestic LPG installation?

- Answer: Clean the hotplate after each use, clean the LPG hose periodically, keep the pressure regulator knob closed when not cooking, and clean the burner holes when cool.

9. Whom can I contact in case I need assistance?

- Contact your distributor for assistance with LPG supply or the Customer Service Cell of the company.

10. Where can I weigh my cylinder when it is being delivered?

- The delivery man should carry a spring balance. Customers have the right to get the cylinder weighed before delivery.

11. How do I transfer my Indane connection?

- Depending on whether you are moving within the same distributor's area, within the same town, or outside the town, different procedures apply.

12. What is Suraksha LPG hose and what are its special features?

- Suraksha LPG hose is a patented hose manufactured by approved manufacturers. It is manufactured under strict quality control checks.

13. Why does the flame lift from the burner port?

- The right mix of LPG and air is required for a blue-colored flame. Any imbalance can cause the flame to lift. Check the pressure regulator if this occurs.