



World Consumer Rights Day, 2011

Chittorgarh, Rajasthan, March 15, 2011

CUTS Centre for Human Development (CUTS CHD), Chittorgarh (Rajasthan, India) in collaboration with the District Supply Office (DSO) organised a district-level consultation on World Consumer Rights Day (WCRD) at *Panchayat Samiti* Hall Chittorgarh on March 15, 2011.

Welcoming all the participants, Shyam Sundar Sharma, District Supply Officer Chittorgarh said that the theme for current year is very apt and it is the need of the hour.

Ashish Tripathi, Acting Centre Coordinator CUTS CHD in his introductory remarks said that WCRD, which was first observed in 1983, is celebrated on March 15 every year and the need for consumer satisfaction and protection has been recognised. Consumers today want value for money, a product or service that would meet reasonable expectations is safe in use and there is full disclosure of the product specification.

Speaking on the theme for 2011 'Consumers for Fair Financial Services', I M Sethiya, Social Worker & Practising Chartered Accountant, Chittorgarh said that Indian financial market has increased manifolds and several services such as investment, mutual funds, car, home and personal loans, credit cards, equity market, mobile banking, insurance, etc. are available and customers have multiple choices. However, it is a pity that the consumers fall in trap of financial companies and lose their hard earned money.



Advocate Rajneesh Pitaliya, lamented over the fact that most of the cases at district and state consumer redressal forums are not disposed off within the stipulated time. Citing example from his own experience, he said consumers are facing new challenges from the market forces and are often lured by false advertisements or agents of financial service providers. He said that all consumers should carefully read and understand the terms and conditions of financial institutions before entering into any contract or agreement with them to protect themselves from abusive charges and unfair contracts.

Stressing on the need of financial inclusion, Badrilal Jaat, Chairman, Chittorgarh Dairy stated that it is the right of the disadvantaged and low income segments of society that they should have access to financial services at affordable costs; and it is the responsibility of financial institutions and regulatory bodies to make this happen. He further said that while most of financial services

are available to the urban masses, rural masses in India have no idea of insurance and farmers still do not have access to formal sources of credit.

Lauding the efforts of CUTS, Chief Guest Mitthu Lal Jaat, *Up Zila Pramukh* opined that the efforts taken by CUTS to raise consumer awareness in the district are exemplary. He said that there is a need to take the initiative of raising consumer awareness to the most backward parts of the district.

He said that service providers should perform their duties honestly and provide appropriate information to the consumers.

More than 110 participants from different parts of the district involving *Panchayati Raj Institution* (PRI) members, NGOs, media, Chittorgarh *Viklang Manch* members, *Jan Mangal* Couples, etc. participated.