

Consumer Grievance Redressal Forum, Kalyan Zone Behind "Tejashree", Jahangir Meherwanji Road, Kalyan (West) 421301 Ph: – 2210707 & 2328283 Ext: - 122

IN THE MATTER OF GRIEVANCE NO. K/ E/274/301 OF 2009-2010 OF SHREE SARVOTTAM DAMANI, VASAI REGISTERED WITH CONSUMER GRIEVANCE REDRESSAL FORUM KALYAN ZONE, KALYAN ABOUT EXCESSIVE BILLING.

Shri Sarvottam Damani

Gala No. 13,Godawani

Tungareshwar Industrial Complex

Village Sativali, Vasai(E),Dist.Thane

Versus

(Here-in-after referred as Consumer)

Maharashtra State Electricity Distribution
Company Limited through its
Dy. Executive Engineer
Vasai Road (East) Sub-Dn.
Vasai, Dist. Thane.

(Here-in-after referred as licensee)

1) Consumer Grievance Redressal Forum has been established under "Maharashtra Electricity Regulatory Commission (Consumer Grievance Redressal Forum & Ombudsman) Regulation 2006" to redress the grievances of consumers. This regulation has been made by the Maharashtra Electricity Regulatory Commission vide powers conformed on it by Section 181 read with sub-section 5 to 7 of section 42 of the Electricity Act, 2003. (36 of 2003).

The consumer is a L.T.-V > 20 KW consumer of the licensee with C. D. 54 KVA. The Consumer is billed as per Industrial tariff. Consumer registered grievance with the Forum on 29/06/2009 for Excessive Energy Bills. The details are as follows: -

Name of the consumer :- Shri Sarvottam Damani

Address: - As given in the title

Consumer No : - 002170781867

Reason of dispute: Excessive Energy Bills.

- 3). The batch of papers containing above grievance was sent by Forum vide letter No EE/CGRF/Kalyan/807 dated 29/06/2009 to Nodal Officer of licensee. The licensee filed reply vide letter No. DYEE/VSI/(E)/B/5597, dated 16/07/2009.
- 4) The consumer has raised these grievances before the IGRC and the Executive Engineer (O&M) Division, MSEDCL, Vasai Division, on 13/04/2009. The said Internal Redressal Cell did not give any hearing to the consumer & also did not send any reply resolving the said grievances to the consumer. Therefore, the consumer has registered the present grievance before this forum on 29/04/2009.
- 5). The forum heard both the parties on 16/07/2009 @ 15.00 Hrs. in the meeting hall of the Forum's office. Shri Harshad Sheth, representative of the consumer & Shri S. B. Hatkar, A.A. representative of the licensee, attended hearing. Minutes of the hearing including the submissions made by the parties are recorded and the same are kept in the record. Submissions made by each party in respect of each grievance shall be referred while deciding each of the grievances to avoid repetition.

- 6). The following grievances raised by the consumer in its letter dated 20/04/09 sent to the concerned Executive Engineer of which copy the consumer has attached with the grievance made before this forum, arise for consideration, and considering the reply dtd. 16/07/09 filed by the licensee, record produced by the parties, and submissions made by the parties, the finding or resolution on each of such grievance is given against it, for the given reasons.
- 7) As to grievance No. (1)(a) – Regarding refund of excess fix charges as per MD based tariff, PF penalty and demand penalty recovered during the period from Aug. 08 to March 09: - The consumer claims that the licensee has recovered total excess fix charges of Rs. 3700, PF penalty of Rs. 42,532.36 during the period from Aug. 08 to March 09, by illegally applying MD based tariff from 1st Aug. 08 without completion of 100% work of installation of MD meters and therefore, the licensee be directed to refund the said above referred amount together with interest to the consumer. The consumer relies on order dt. 20/06/08 passed by MERC in case No. 72 of 2007, circular No. 81, dt. 07/07/08 and the order dt. 12/09/08 passed by MERC in case No. 44 of 2008 in support of it's such contention. As against this, the licensee claims that on completion of 100% TOD metering and as per directions given in circular No. 81, dt. 07/07/08, MD based tariff is applied to the consumer from Aug. 08 i.e. at the rate of Rs. 100 per KVA per month for 65% of maximum demand or 40% of contract demand whichever is higher and charging of such charges is correct and hence the consumer is not entitle for any refund on this count.
- 8) As far as the consumer's prayer for refund of alleged excess fix charges and PF penalty charged by the licensee during the period from

Aug. 08 to March 09 is concerned, it is an admitted fact that this Forum vide order dt. 18/03/09 in grievance application No. K/E/159/181 M/s. Crystal Industries V/s. MSEDCL upheld the action of licensee of applying MD based tariff from 1st Aug. 08 to the above 20 KW Industrial consumers and the consumer in the said case filed representation No. 33 of 2009 before the Hon. Electricity Ombudsman against the above referred decision of this Forum. The Hon. Electricity Ombudsman vide order dt. 6th May 09 in the above referred representation though rejected the contention of the consumer to the effect that the Commission has not yet allowed the licensee to start MD based tariff for LT-V Industrial consumers, relying on the circular dt. 05/02/09, issued by the licensee held that as per the said circular, the licensee, inspite of completion of 100% metering work, decided to levy MD based tariff for LT-V Industrial consumers from April 09 and hence directed the licensee to refund the amount of MD charges collected over and above the fix charges recoverable as per tariff and also to withdraw PF penalty/incentive levied prior to April 09. It is also an admitted fact that the licensee challenged the above referred order of Hon. Electricity Ombudsman before the Hon. High Court vide Writ Petition No. 1273 of 2009 MSEDCL V/s. M/s. Crystal Industries. The licensee has filed copies of the petition filed by it before the Hon. High Court, affidavit in reply of the respondent No. (1), order dt. 17/07/09 passed by the Hon. High Court and the application dt. 31/07/09 filed by it for clarification of the above referred order dt. 17/07/09, in the said Writ Petition. The relevant extracts from the order dt. 17/07/09 passed by the Hon. High Court in the said Writ Petition reads as under:

"We have heard the learned Counsel appear for the parties. In the order dt. 6th May 09 passed by the Electricity Ombudsman, it has been recorded as under:

"7. It is clear from the above that the respondent MSEDCL is
8. As regards applicability of power factor penalty

2. The Learned Counsel appearing for Respondent No. 1 has not been able to demonstrate before us by reference to any cogent documents on record that the Petitioner has failed to complete 100% installation of meters which was a condition precedent to the circular issued. It is further clear from the record that the petition has agreed to refund the penalty and not to charge penalty and they would be entitle to MD based TOD tariff. In these circumstances afore-noticed, Rule. The operation of the order dt. 6th May 09 to remain stayed, but the Petitioner will not be entitle to charge any penalty and, in fact, if penalty recovered, shall be refunded or adjusted towards further bills.

9) It is thus clear from the above referred order that the Hon. High Court has stayed the effect and operation of the above referred order of Hon. Electricity Ombudsman regarding non applicability of MD based tariff and refund of PF with effect from 1st Aug. 2008 and the said question regarding applicability of MD based tariff and PF penalty with effect from 1st Aug. 08 is now for consideration before the Hon. High Court in the above referred Writ Petition. It is submitted by the representative of consumer (CR) that the licensee has sent a letter dt. 01/08/2008 to MERC informing that it has completed 100% metering work and therefore, is starting applying MD based tariff. Therefore, it should have charged the electric charges as per

MD based tariff for the consumption in Aug. 08 in the bill for Sept. 08, but it has charged such electric charges as per MD based tariff in the bill for Aug. 08 naturally for the consumption in July 08 which it could not do and therefore, the licensee be directed to refund such excess fix charges charged in the bill for Aug. 08. He further submits that as per Regulation No. 12.2 of MERC (Electric Supply Code etc.) Regulations 2005, the licensee was suppose to give three months time after applying MD based tariff to the consumer to take effective measures to raise the average power factor or control harmonics of his installation to a value to less than such norms, in accordance with Regulation 12.1, after applying charges as per MD based tariff for the consumption in August 08 in the bill for Sept. 08. Therefore, the licensee could not have charged PF penalty for the months of Oct. 08, Nov. 08 and Dec. 08 and therefore, PF penalty imposed by the licensee to the consumer in the said months be directed to be refunded to the consumer. He further submits that the above referred grounds for the refund of excess fix charges charged in the month of Aug. 08 and refund of PF penalty imposed during the period from Aug. 08 to Dec. 08 have not been pleaded in the above referred Crystal case and therefore, the said points are not under consideration of the Hon. High Court in the above referred Writ Petition. Therefore, this Forum can direct the refund of excess fix charges and PF penalty imposed by the licensee in the month of Aug. 08, and during the period from August 08 to Dec. 08, respectively. It is clear from the above discussion that the larger question about the legality of the applicability of MD based tariff to such consumers like the present consumer is under consideration before the Hon. High Court in the above referred Writ Petition, and though the consumer in the said Writ Petition did not raise the grounds raised by CR as above, the consumer in the said

Writ Petition can very well raise these grounds in the said Writ Petition at the time of final hearing. As far as the question regarding PF penalty is concerned, though the Hon. High Court by the above referred order issued certain directions regarding the penalty recovered, the licensee has filed application for clarification of such directions and the said application is pending before the Hon. High Court. It is true that the present consumer is not party to the above referred Writ Petition before the Hon. High Court. However, the finding of Hon. High Court on the above referred point would be binding on the licensee and the licensee will have to follow such finding and other directions which the Hon. High Court may issue in that regard, to all consumers including the present consumer, and thus such finding and directions will be applicable to all consumers including the present consumer. Moreover, if the present consumer wishes that it should be heard by the Hon. High Court in the said petition, it can apply for permission to be intervener in the said Petition. Therefore, in our considered view, it would not be proper for this Forum to consider the prayer of consumer for the refund of fix charges charged in Aug. 08 and PF penalty imposed from Aug. 08 to Dec. 08 at this stage and it would be proper to direct the consumer to file fresh grievance application about the same together with refund of fix charges and PF penalty recovered during further period, before this Forum, if necessary, within 60 days from the date of final decision of Hon. High Court in the above referred Writ Petition. Hence the consumer is directed accordingly.

10). As to grievance No.1(b) – regarding refund of excess electric charges recovered in Sept.08, Oct.08 and Dec.08 - The consumer claims that KWAH, KVA, RKVAH and KW readings are not displayed in the bills for the months Sept.08 and Oct.08, and in the bill for Dec.08, the P.F. comes 0.15

which is technically impossible and therefore the licensee appears to have charged excess electric charges during the said months and therefore the licensee be directed to refund such excess electric charges. As against this the licensee has claimed that the MRI data will be retrieved and action will be taken accordingly. Copies of the bills for the months for Sept.08, Oct.08 and Dec.08 justify such suspicion of the consumer. Therefore the licensee is directed to retrieve the MRI reports of the concerned meter for the months Sept.08, Oct.08 and Dec.08, recalculate the electric charges which could be charged in the said months and refund the excess amount recoved, if any, to the consumer by giving credit of such amount in the ensuing bill after a period of 30 days from the date of decision in this case.

As to grievance No.2 - regarding amounts of bill adjustments: The consumer claims that the licensee has added the debit bill adjustment charges of various amounts such as Rs. 2488.12, Rs. 1283.68, Rs. 2402,60 and Rs.1107.04 in the bills for Sept.07, Aug.07, March 07 and Jan. 07 respectively. The licensee should justify such adjustments and refund if the same are not justified. The licensee claims that the first amount is of TOSE for Sept. 05 to Feb. 06, second amount is of TOSE of the period from March 06 to Sept.06, third amount is of IASC charges for Jan.07 and the fourth amount is of tariff difference of Oct. 06/Nov. 06. The CR has relied upon the order dated 24th May 2005 passed by MERC in case No. 28 of 2004 in support of his contention that the licensee has earlier refunded the TOSE charged for the above referred periods as per the above referred order, but has again charged the same as above without any further order of MERC about it. The licensee has not filed any such order of MERC passed after the above order which enabled it recharge the TOSE. In view of the facts as discussed above, the licensee is directed to

give in writing an explanation as to how it has recharged TOSE as claimed particularly in reference to the order dated 24/05/2005 passed by MERC in case No. 28 of 2004, to the consumer within a period of 30 days & on failure to do so, or in case of unsatisfactory explanation, refund the excess amount if any, recovered as above first two amounts together with interest at the bank rate of RBI, by giving it's credit to the consumer in the ensuing bill after 30 days.

- As far as the above referred third amount is concerned, the licensee claims 12) that the same is as that of IASC charges for Jan. 07. It is clear from the order dated 17.09.08 passed by MERC in case No.45 that the MERC directed the licensee to refund the incremental ASC for the period Oct.06 to Apr 07 to all the consumers who have contributed towards ASC. It is clear from the CPL for Jan. 07 that the licensee has charged ASC to the consumer. The licensee claims that it has filed normal petition vide case No. 42, dt. 10/12/08 in respect of the concerned MERC's Order dt. 18/09/2008 in case No. 45. It has however, not filed copy of any such petition. Therefore, the licensee is directed to get any such petition filed by it before MERC decided within one month from the decision in this case. and on failure to do so or rejection of such Petition, refund the above referred amount of Rs.2402.60 of IASC together with interest at the Bank rate of RBI to the consumer by giving credit of such amount in the ensuing bill after a period of two months from the date of decision in this case.
- 13) As far as the above referred fourth amount is concerned, the licensee claims that the said amount is of tariff difference of the months Oct. 06/Nov. 06. Thus the licensee has given proper explanation of the said amount and therefore, the consumer is not entitle for the refund of such amount. Therefore, such request of consumer is rejected.

- 14) As to grievance No. (3) Regarding refund of IASC during the period
 - Feb. 07 to May 07: The consumer claims that the licensee is to refund IASC charges recovered during Feb. 07 to May 07 as per order dated 15.9.08 passed by MERC in case No.45 of 2005, and such amount is Rs. 2431.52, (Rs.890.10 Feb 07, Rs. 498.96 Mar. 07, Rs. 442.46 Apr. 07, and Rs. 560.00 May 07 i.e. total Rs. 2431.52) and therefore licensee be directed to refund the said amount to the consumer. The licensee claims that it has filed normal petition vide case No. 42, dt. 10/12/08 in respect of the concerned MERC's Order dt. 18/09/2008 in case No. 45. It has however, not filed copy of any such petition. Therefore, the licensee is directed to get any such petition filed by it before MERC decided within one month from the decision in this case, and on failure to do so or rejection of such Petition, refund the above referred amounts of IASC together with interest at the Bank rate of RBI to the consumer by giving credit of such amount in the ensuing bill after a period of two months from the date of decision in this case.
- As to grievance (4) in grievance application and grievance No.1 in the application dt.13.6.09 Regarding refund of Excess SD & interest on SD: The consumer claims that the licensee gave the said connection to it in March 2004. The licensee has collected SD of Rs. 19,500/- + Rs. 11,700/- as additional S.D. = Rs. 31,200/- at the time of giving new connection but the bills till Aug 2008 were showing SD as NIL. Thereafter the consumer paid Rs.50,200 as additional SD. Therefore the licensee be directed to refund Rs. 31,200/- in the next billing cycle. The licensee be also directed to pay the interest of Rs.9,555/- on the total SD as per the calculation sheet annexed by the consumer. As against this, the licensee claims that the connection has been given on 1.3.04 for 65 HP load. The Security

Deposit of Rs. 19,500 and addl. SD of Rs. 11,700 i.e. total Rs. 31,200 paid at the time of connection is not displayed in the bills, the same will be displayed the in the bills and interest will be paid as per rules. Considering the average bill, keeping the deposit balance, excess SD will be refunded to the consumer on submission of the original receipts. In view of the above contentions of the parties, the licensee is directed to verify the correct amounts of SD from time to time from its record and the record with consumer, display the correct amounts of SD, calculate the proper SD at this stage & refund the excess amount of SD & the interest at Bank rate of RBI on such amounts of SD at the prevailing rate, by giving it's credit to the consumer, in the ensuing bill after a period 30 days from the date of decision in this case.

16). As to grievance No. (5) in grievance application and grievance No.2 in letter dated 13.5.09 - Regarding appropriation of Security Deposit amount: The consumer claims that the licensee collected Rs. 50,200.00 as Security Deposit (SD) in Aug.08 by appropriating amount from the amount of monthly bill paid by him. The licensee has collected DPC of Rs.1986.34 and interest of Rs.1010.00 while recovering the arrears of earlier bill resulted due to the appropriation of amount of bill of earlier month paid by the consumer towards the addl. SD of Rs.50200/- and consumer also suffered loss by loosing PPD (prompt payment discount), and therefore, as per the order dated 23/03/09 passed by Hon. Ombudsman in representation No. 23 of 2009, licensee be directed to refund the said amounts of DPC, interest i.e. total amount of Rs.2996.34 and loss on account loosing PPD. The licensee claims that the Corporate office will take decision regarding refund of DPC plus interest plus PPD, action will be taken after reply from Head Office. Therefore the licensee is directed to

verify as to whether it has appropriated such an amount of Rs.50,200/-towards SD in Aug.08 or so, and in case the consumer was required to pay DPC, interest and lost PPD due to such appropriation, refund the said amount of DPC, Interest, and lost PPD with interest at the bank rate of RBI to the consumer as per decision dated 26.2.09 of Hon.Ombudsman in rep. no.23, by crediting such amount in the ensuing bill after a period of 30 days from the date of decision in this case.

17) As to grievance No. (6) – regarding refund of excess ASC charged in Dec.06: The consumer claims that the licensee could not recover any ASC in the month of Dec.06 but it has taken average readings for three months i.e. Oct. Nov. & Dec.06 and recovered excess ASC of Rs.1079.85 and therefore the licensee be directed to refund the same together with interest as against this the licensee claims that the bill issued for Dec.06 was as per consumption recorded by the meter and therefore it was correct one. Therefore the question of any refund on this count does not arise. It is clear from the copy of the bill for the month Dec.06 filed by the consumer and also the CPL for Dec.06 that the previous reading was 218707 and the current reading was 229144 and thus it is clear that the said bill was issued for the actual consumption of 10437 units (229144-218707 = 10437units) as per meter readings, and therefore the question of recovering excess ASC on the basis of average consumption does not arise. It is however, true that as per the CPL for the month of Oct.06, the said bill is issued for average consumption of 9359 units as the status of meter was locked and both previous reading and current reading are given as 200390. It is also clear from the CPL for Nov.06 that during the said month, the previous reading is taken as 200390 which was also previous reading in the CPL for Oct.06, and the current reading has been taken as 218707 and the status

of meter is shown as normal. As per the said CPL for Nov.06, the bill for said month was issued for 18317 units and thus it appears that the said bill was issued for the consumption of two months i.e. Oct.06 and Nov.06 (218707 – 200390). In view of this, the possibility of charging excess ASC in the month of Nov.06 can not be ruled out. Therefore the licensee is directed to retrieve the MRI report of the concerned meter of the months Oct.06 and Nov.06, find out actual consumption in each of the said month from such MRI report, and then recalculate the ASC which could be charged in each of the said month, and refund excess ASC recovered during the said months, if any, together with interest at the bank rate of RBI to the consumer by crediting such amount in the ensuing bill after 30 days from the decision in this case.

As to grievance No.7 - regarding refund of excess ASC recovered in 18). Feb.08 and Mar 08. - The consumer claims that the licensee has recovered excess ASC by combining the consumption for the month Feb.08 and Mar 08 and giving advantage of cheap power of one month only and therefore the licensee be directed to refund an amount of Rs.6309.04 on this count. As against this, the licensee claims that the average bill charged in Feb.08 has been credited in Mar 08. However, it will take review of the matter and excess ASC shall be refunded, if necessary. It is clear from the copy of bill for Feb.08 that the said bill is issued for average consumption, and it is clear from the copy of bill for Mar 08 that the same has been issued for the consumption as per meter reading but the meter reading for 2.1.08 shown in the bill for the Feb.08, is also shown as previous reading as on 2.2.08 in the bill for the month of Mar 08. Thus the bill for the Mar 08 appears to have been issued for the consumption of two months i.e. Feb. & Mar 08. Therefore the possibility of charging of excess

ASC can not be ruled out. Therefore the licensee is directed to retrieve the MRI reports of the concerned meter for the month Feb.08 and Mar 08, find out actual consumption in each of the said month from such MRI reports, and then recalculate the ASC which could be charged in each of the said month by considering such consumption in each month by giving benefit of cheap power in each such month as per rules, and refund excess ASC recovered, if any, together with interest a5t the bank rate of RBI by crediting such amount in the ensuing bill of consumer after period of 30 days from the date of decision in this case.

19). As to grievance No.8 – regarding refund of excess ASC recovered in May 08 and June 08. - The consumer claims that the licensee has recovered excess ASC by combining the consumption for the month May 08 and June 08 and giving advantage of cheap power of one month only and therefore the licensee be directed to refund an amount of Rs.6309.04 on this count. As against this, the licensee claims that it will review the concerned bills and take action accordingly. It is clear from the copy of bill for May.08 that the said bill is issued for average consumption, and it is clear from the copy of bill for June 08 that the same has been issued for the consumption as per meter reading but the meter reading for 4.4.08 shown in the bill for the May 08, is also shown as previous reading as on 5.5.09 in the bill for the month of June 08. Thus the bill for the June 08 appears to have been issued for the consumption of two months i.e. May and June 08. Therefore the possibility of charging of excess ASC can not be ruled out. Therefore the licensee is directed to retrieve the MRI reports of the concerned meter for the months May 08 and June 08, find out actual consumption in each of the said month from such MRI reports, and then recalculate the ASC which could be charged in each of the said month by considering such

consumption in each month by giving benefit of cheap power in each such month as per rules, and refund excess ASC recovered, if any, together with interest a5t the bank rate of RBI by crediting such amount in the ensuing bill of consumer after period of 30 days from the date of decision in this case.

As to grievance No.9 - Regarding refund of difference of MD based 20). charged and HP based charges from Oct.06 to Mar 07: The consumer claims that the licensee was to refund an amount of Rs.11,584.13 on this count as the charges of the relevant period were reverted back to the HP based tariff from MD based fix charges, due to non completion of installation of MD meters in entire Maharashtra. The licensee however refunded an amount of Rs.8065.32 only. Therefore the licensee be directed to refund the remaining amount of Rs. 3518.81 with interest and also an amount of Rs.395.61 recovered in excess in Oct.06 bill. As against this, the licensee claims that it has refunded the concerned amount in Jan.07, May 07 and June 07. It has however, not mentioned in the reply as to how much amount it has refunded in each of the said months. The CPL for the month Jan.07 shows that credit of Rs.1300/- has been given towards arrears and credit of Rs.1304.55 has been given as the adjustment amount. The CPL for May 07 shows a credit of Rs.8069.31 as that of arrears and credit of Rs.8065.32 as that of adjustment amount. CPL for the month of June 09 is not filed by the licensee to show the fact that credit of any such amount has been given to the consumer. Therefore the licensee is directed to again verify as to whether it has paid such remaining amount on this count to the consumer and if not, refund such remaining amount together with interest at the bank rate of RBI to the consumer by giving its credit to the consumer

- in the ensuing bill after period of 30 days from the date of decision in this case.
- 21) In view of the findings on the grievances of the consumer as above, the forum unanimously passes the following order.

O-R-D-E-R

- 1) The grievance application is partly allowed.
- 2) The licensee to comply the directions given in above para Nos. 10 to 12 and 14 to 20.
- 3) The grievance Nos. 1 (a) is not considered and the consumer is at liberty to file fresh grievance application in respect of such grievances within 60 days from the date of final decision of Hon. High Court in Writ Petition No. 1273 of 2009 MSEDCL V/s. M/s. Crystal Industries as observed in para 09.
- 4) Prayer of consumer for refund of an amount of Rs.1107.04 claimed in Grievance No. 2 is rejected as observed in para no.13..
- 5) The Compliance should be reported to the forum within 90 days from the date of decision.
- 6) The Consumer can file representation against this decision with the Ombudsman at the following address.
 - "Office of the Electricity Ombudsman, Maharastra Electricity Regulatory Commission, 606/608, Keshav Building, Bandra Kurla Complex, Mumbai 51"
 - Representation can be filed within 60 days from the date of this order.
- 9). Consumer, as per section 142 of the Electricity Act, 003, can approach Maharashtra Electricity Regulatory Commission at the following address:-

Grievance No. K/E/274/301 of 2009-2010 "Maharashtra Electricity Regulatory Commission, 13th floor, World Trade Center, Cuffe Parade, Colaba, Mumbai 05"

for non-compliance, part compliance or delay in compliance of this decision issued under "Maharashtra Electricity Regulatory Commission (Consumer Grievance Redressal Forum & Ombudsman) Regulation 2003"

Date: 25/08/2009

(Sau V. V. Kelkar) Member CGRF Kalyan (R.V.Shivdas)
Member Secretary
CGRF Kalyan

(M.N.Patale) Chairman CGRF Kalyan