



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/278/305 OF 2009-2010 OF
SHREE SHYAMLAL DAMANI, VASAI REGISTERED WITH CONSUMER
GRIEVANCE REDRESSAL FORUM KALYAN ZONE, KALYAN ABOUT
EXCESSIVE BILLING.

Shri Shyamlal Damani
Gala No. 12, Godavari
Tungareshwar Industrial Complex
Village Sativali, Vasai(E),Dist.Thane

(Here-in-after
referred
as Consumer)

Versus

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).

- 2) The consumer is a L.T.-V > 20 KW consumer of the licensee with C. D. 80 KVA. The Consumer is billed as per Industrial tariff. Consumer registered grievance with the Forum on 01/07/2009 for Excessive Energy Bills. The details are as follows: -

Name of the consumer :- Shri Shymlal Damani

Address: - As given in the title

Consumer No : - (i) 001849031320 - Super L.T. from Jan.08

(ii) 002170780887 – LT-V

(iii) 002170286599 – 1 ph. PD in Dec.07

Reason of dispute: Excessive Energy Bills.

- 3). The batch of papers containing above grievance was sent by Forum vide letter No EE/CGRF/Kalyan/611 dated 01/07/2009 to Nodal Officer of licensee. The licensee filed reply vide letter No. DYEE/VSI/(E)/B/5720, dated 20/07/2009.
- 4) The consumer has raised these grievances before the IGRC and the Executive Engineer (O&M) Division, MSEDCL, Vasai Division, on 29/04/2009. The said Internal Redressal Cell did not send any reply resolving the said grievances to the consumer. Therefore, the consumer has registered the present grievance before this forum on 01/07/2009.
- 5). The forum heard both the parties on 07/08/2009 @ 15.00 Hrs. in the meeting hall of the Forum's office. Shri Harshad Sheth, representative of the consumer & Shri N.V.Waghmare, LDC 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 25/04/09 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. 20/07/09 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)- Regarding refund of Excess SD & interest on SD :
The consumer claims that the licensee gave the said connection to it in Sept.02. 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 with CL of 65 HP. Thereafter the consumer paid SD of Rs.25,000 while getting the load extended to 107 HP in Jan.08. Thereafter the licensee also collected some amount as Addl.SD to make the total SD of Rs.34,400/- which now displayed in the bills issued for new consumer no. but the previous SD of Rs.31,700/- has disappeared. Therefore the licensee be directed to refund Rs. 31,200/- with interest of Rs.11505 as per the statement Annexure -2. As against this, the licensee claims that the connection has been given on 11.9.02 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. In view of the above contentions of the parties, the licensee is directed to verify the correct amounts of SD paid from time to

time in connection with old consumer no.002170780887 and present consumer no. 001849031320 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.

- 8). 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. 2646.36, Rs. 2324.32, Rs. 2055.89, Rs.957.80 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 Mar06 to Sept.06, second amount is of TOSE of the period from Sept.05 to Feb.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.

- 9) As far as the above referred third amount is concerned, the licensee claims 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.2055.89 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.
- 10) As far as the above referred fourth amount of Rs.957.80 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.
- 11). As to grievance No. (3) - Regarding refund of difference of MD based charged and HP based charges from Oct.06 to Mar 07 : The consumer

claims that the licensee was to refund an amount of Rs.11,584.18 and Rs.397.52 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. 3916.33 with interest. 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. It has not filed copy of the CPL for the month Jan.07. The CPL for May 07 filed by the licensee does not shows any entries in all columns except first two columns which are also contained zero only. The CPL for June 09 shows credit given Rs.83,142.86 as that of arrears, credit of Rs.85,421 as that of closing arrears and credit of Rs.175.15 as that of TOD tariff EC. The said amounts do not tally with the balance amount of Rs.3916.33 on this count. 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.

- 12). As to grievance no. (4) – Regarding refund of excess ASC charged in the bill for Dec.07 : The consumer claims that the licensee has charged excess ASC in Dec.07 by considering the consumption of two months but giving the advantage of cheap power for one month only. As against this, the licensee claims that the bill issued on average basis in Nov.07, has been credited in Dec.07. However, the ASC charged in Dec.07 is under

scrutiny and action will be taken accordingly, if applicable. It is clear from the copy of the bills for the months Nov.07 and Dec.07 (Annexure 8 & 7 respectively) that the bill for Nov.07 (Annexure 8) has been issued for average consumption of 9949 units and that the meter was changed at the end of Nov.07 and the bill for Dec.07 has been issued for the consumption during the period 1.11.07 to 1.12.07, and therefore there is a possibility of charging of excess ASC. Therefore the licensee is directed to find out actual consumption in each of the said month i.e. Nov.07 and Dec.07 by retrieving the MRI reports of the concerned meters and then recalculate the ASC which could be charged in each of the said month from the actual consumption in each of the said month, and refund excess ASC recovered, if any, 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 30 days from the date of decision in this case.

- 13) As to the grievance No. (5) in main grievance application and grievance No. 1 (d) in rejoinder dt. 21/07/09 - 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. 94,530.66 during the period from Aug. 08 to March 09, and PF penalty in the bills for the months of Aug. 08 to Dec. 08 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 its 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.

- 14) 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 petitioner 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.

15) 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.

- 16). As to grievance No. (6) – Regarding refund of RLC amount : The consumer claims that the licensee has to refund the RLC amount paid from Dec. 03 to Sept. 06, in 58 installments out of which 09 installments are due in the year 2008-2009. The consumer No. of the consumer was changed in June 07 while the load of 65 HP was extended to 107 HP. However, the installments of the RLC have not been paid or credited in this new consumer No. since then. It further claims that such RLC amount for the consumer comes to Rs. 01,74,674 and the same is to be refunded in monthly installments of Rs. 1693.77. The licensee is also liable to pay interest at 6% if the refund had not started by July 08, as per the directives by the MERC. It further claims that such amount together with interest for the consumer comes to Rs. 01,01,626. As against this, the licensee claims that refund of balance RLC will be credited to new consumer No. It is an admitted fact that after enhancement of the load, earlier consumer No. 002170780887 of the consumer is changed to consumer No. 001849031320. Therefore, the licensee is directed to credit all the due installments of RLC from the old consumer No. 002170780887 into the new consumer No. 001849031320 of the consumer in the ensuing bill after 30 days from the decision in this case and go on crediting the remaining installments of RLC of the consumer into the said new consumer number, as per directions of MERC.

- 17) As to grievance No. (7) – Regarding refund of Security Deposit & RLC from single phase connection bearing consumer No. 002170286599 : The consumer claims that it's above referred single phase connection has been disconnected in Jan. 08 and therefore, the licensee should refund the SD amount and the amount of RLC installments which had become due by this date into it's account of new consumer number and should go on depositing further RLC installments of the said single phase connection into the account of it's new consumer No. As against this the licensee claims that the consumer should produce original receipt of the SD amount in the said connection for it's refund and the RLC installments of the said single phase connection shall be credited into the new consumer No. of the consumer. In view of the above say of licensee and admitted facts, the licensee is directed to refund the SD amount of the consumer in the single phase connection with consumer No. 002170286599 together with interest at the Bank rate of RBI, and all the due installments of RLC from the single phase connection with consumer No. 002170286599 as per directions of MERC and credit such total amount into the new consumer No. 001849031320 of the consumer in the ensuing bill after 30 days from the decision in this case and go on crediting the remaining installments of RLC of the consumer into the said new consumer number, as per directions of MERC.
- 18) The consumer after receipt of CPL of it's connections submitted Rejoinder dt. 21/07/09 received on 04/08/09 and it's representative (CR) requested the Forum to consider the grievances given in the said rejoinder as the same are based on entries in the CPLs which were not available to the consumer earlier. Considering the fact that the licensee has provided

CPL to the consumer recently after filing the main grievance application and as the representative of the licensee (LR) undertook to file reply of such rejoinder, the Forum heard both the parties on the grievances made in the said rejoinder and decided to consider the same. However, the LR did not submit any reply to the said rejoinder dt. 21/07/09 till this date.

- 19) As to grievance No. (a) as per Rejoinder dt. 21/07/09 – Regarding refund of Rs. 5909.23 from the account of single phase connection with consumer No. 002170286599 : The consumer claims that the said single phase connection was permanently disconnected in Jan. 08. As per CPL last bill of Rs. 3249.24 was paid by the consumer by depositing Rs. 3250 on 25/01/08. The bills of earlier two months were of zero consumption but the licensee charged the charges of average consumption of 533 units in each of the said months and gave locked credit of Rs. 5903.23. However, subsequently the said amount has disappeared. Therefore, the licensee be directed to refund the said amount of Rs. 5903.23 by giving credit of the said amount into the present connection of the consumer. CPL for the months of Dec. 07 and Jan. 08 shows that consumption in both the said months was Nil but the consumer was charged with the charges of average consumption of 533 units in each of the said month. CPL for Jan. 08 shows that the net bill of the said month was Rs. 3249.24, and the CPL for Feb. 08 shows that the above referred bill of Jan. 08 was paid by the consumer by depositing Rs. 3250 on 25/01/08. The CPL for Feb. 08 further shows that the said connection was permanently disconnected in the said month and the net bill of the said month was 76 paise in credit. The said CPL for Feb. 08 shows credit of Rs. 5909.23 of Lock credit, but the said amount is not considered while calculating the amount of net bill of

the said month. CPLs for further period from March 08 to April 09 shows that the licensee did not consider the said amount of Rs. 5909.23. The LR also could not explain the above referred anomaly at the time of hearing. Therefore, the licensee is directed to give explanation in respect of the above referred amount of Rs. 5909.23 (in credit) mentioned in the CPL for Feb. 08 to the consumer in writing within a period of 30 days from the date of decision in this case, and in case of failure to give such written explanation within above time or in case of unsatisfactory explanation, credit the above referred amount of Rs. 5909.23 together with interest at the Bank rate of RBI in the ensuing bill after a period of 60 days from the date of decision in respect of present connection with consumer No. 001849031320 of the consumer.

- 20) As to grievance No. (b) as per Rejoinder dt. 21/07/09 – Regarding refund of Rs. 91.71 charged in the bill for Jan. 08 : The consumer claims that the licensee has charges Rs. 91.71 as arrears of interest in Jan. 08 bill in respect of single phase connection. Therefore, the licensee should give the reasons for charging the said interest and if charged wrongly, refund the said amount to the consumer. The CPL for Jan. 08 in respect of concerned single phase connection shows that the licensee has charged Rs. 91.71 as arrears of interest as claimed by the consumer. The LR could not explain the said charges at the time of hearing. Therefore, the licensee is directed to give explanation in writing in respect of the above referred charges of Rs. 91.71 as arrears of interest in the bill for Jan. 08 within 30 days from the date of decision in this case and in case of failure to give such written explanation within above time or in case of unsatisfactory explanation, credit the above referred amount of Rs. 91.71 together with

interest at the Bank rate of RBI in the ensuing bill after a period of 60 days from the date of decision in respect of present connection with consumer No. 001849031320 of the consumer.

- 21) As to grievance No. (c) as per Rejoinder dt. 21/07/09 – Regarding CPL of electric connection with consumer No. 002170780887 : The consumer claims that the licensee has not supplied CPL of the above connection and therefore, the licensee be directed to do so. The LR submitted that the CPL of the said connection will be provided to the consumer. Admittedly three phase connection was given by the licensee to the consumer in Sept. 02. The said connection with 65 HP was bearing consumer No. 002170780887, and the said connection was extended for 107 HP and therefore, it's consumer No. has changed to 001849031320 from Jan. 08. The licensee filed on record CPL with consumer No. 001849031320 of the period from April 07 onwards till June 09. Therefore, the licensee is directed to supply the copy of the CPL of the above referred connection of the period from the date of connection till March 07, within a period of 30 days from the date of decision in this case.
- 22) 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. 07 to 12 and 16, 17, and 19 to 21.
- 3) The grievance Nos. 5 in main grievance application and grievance No. (d) are 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 15.

- 4) Prayer of consumer for refund of an amount of Rs. 957.80 claimed in Grievance No. 2 is rejected as observed in para No.10.
- 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, Maharashtra 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.

- 7). Consumer, as per section 142 of the Electricity Act, 2003, can approach Maharashtra Electricity Regulatory Commission at the following address:-
“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 : 31/08/2009

(Sau V. V. Kelkar)
Member
CGRF Kalyan

(R.V.Shivdas)
Member Secretary
CGRF Kalyan

(M.N.Patale)
Chairman
CGRF Kalyan