

2026 Edition • As per the new laws BNS • BNSS • BSA

75+
problems
covered

A COMMON PERSON'S PROBLEM-SOLVING GUIDE

The Law Book for Every Home

From the farm to the police station, from the bank to your mobile — simple, clear solutions to everyday problems

75+ problems —
step-by-step answers

20 ready letters &
applications

33 helpline numbers
in one place



Farmers



Police



Roads



Online fraud



Land



Govt work



Women



Elderly



Banks



Health



Jobs



Shopping

✓ Simple English ✓ Step-by-step ✓ Based on official sources

Publisher



Before You Read — Important Notice

Please read this page



! What this book is — and is not

- This is a book of **legal information** for ordinary people — so that you know your rights and can take your matter to the right office, in the right way.
- It is **not a substitute for a lawyer's advice**. Every case is different. In serious matters (arrest, land disputes, divorce, large sums) do meet a lawyer — if you cannot afford one, a **free government lawyer** is available (Part 2, Tool 3).
- Laws and government rules keep changing. This book is based on information up to **October 2026**. If any rule, fee, time limit or portal has changed, treat the information at the office/portal as final.
- Many rules **differ from state to state** (land, electricity, pension, ration). The main examples in this book are from **Uttar Pradesh**; differences for other states are given in the 📌 boxes.
- This book is not for fighting anyone or escaping the law — it is for raising your matter **calmly, in writing, at the right place**. Making a false complaint is itself a crime.
- The author/publisher will **not be responsible** for any decision taken on the basis of this book, or for its result or any loss — confirm with the concerned office or a lawyer before acting.

📖 Where the information comes from

Sections, time limits, helplines and portals have been checked against **official sources** of the Government of India and state governments (text of laws on India Code, PIB, RBI, NALSA, ministry portals, Supreme Court judgments) and written **in our own words**. A list of sources for each part is at the end of the book.

This is a **private publication** — no government body, court, bank or company has made, checked or approved it. Names of institutions, apps and brands belong to their owners and are used only for identification/information.

If you find a mistake, tell us at fitjeevan.co.in/contact.php — it will be checked and corrected in the next edition.

💬 Characters in the stories

The short story at the start of each card and its characters are **fictional** — used to explain real-life situations.

🔒 Licensed copy — this PDF is issued to



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How to Use This Book

4 easy ways + what each card contains



1



Find your problem

Look for your problem in the **Problem Index** on the next page — the page number is right there. The coloured **tabs** on the edge show the part.

2



In a crisis, red pages

Arrest, accident, fraud, violence, a missing child — open **Part 1 (red pages)** directly. The first 60 minutes are written there.

3



Learn the 5 tools once

RTI, complaint portals, free lawyer, Lok Adalat, Consumer Commission — **Part 2**. They work in almost every problem.

4



Fill in ready formats

Part 15 has 20 ready letters/applications — just fill in the blanks, photocopy and submit.

The parts of a Solution Card (flowchart and record table in longer cards)



Story

A real-life situation — "Is this my problem?"



Answer in one line

The most important point, first



Your rights

What the law gives you



Step by step

What to do, in order



What to say

Polite but firm words for officials



Take with you

Checklist of papers



Where to go

Offices, helplines, portals



Avoid mistakes

Where people often get stuck



Path at a glance

An "if-then" flowchart



Complaint ladder

The next door if no one listens



Myth vs fact

What everyone believes — but is wrong



Complaint record

Note dates, receipts, replies

The standard path for every complaint

1



Write it
application

2



Get a stamped receipt
stamp + date

3



Keep proof
photo, copy, number

4



Wait the time
given in the card

5



Go higher
complaint ladder

★ 5 Golden Rules — in every office, every police station

- Give everything **in writing** and always take a **receiving** (copy with stamp and date).
- Keep a **photocopy** of every paper and a **photo** on your phone.
- **Note down** name, designation, date, time and complaint number.
- Stay **calm** and polite — but do not be afraid to ask for your rights.
- Never pay a **bribe**; if someone asks, complain in writing.

Problem Index — Where is my problem?

Find your problem and go to the page number on the right



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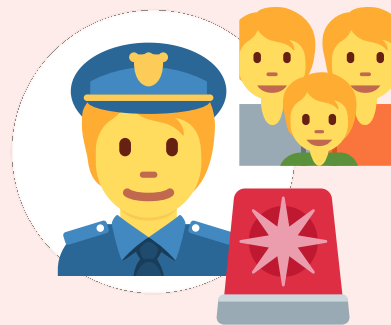
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Act Now • 1.1

Police took a family member away



... At 11 pm, police took Sunita's son Ajay from home. They showed no paper and did not say which police station they were taking him to.

Answer in
one line

Don't panic. Ask at once which case it is and which police station. See the arrest memo, then talk to a lawyer.

Your Rights

- ✓ The **reason for arrest in writing**, in a language he understands — at least 2 hours before the remand hearing (Supreme Court, November 2025).
- ✓ Police must tell the family at once **where he is kept**. A family member or a respected local person must sign the memo as witness.
- ✓ He must be produced before a Magistrate within **24 hours** (not counting travel time). He has the right to **meet a lawyer** during questioning.
- ✓ No arrest of a woman **after sunset and before sunrise**. In special cases, only by a woman officer, with the Magistrate's prior permission.

What to Say

"Sir, please tell us which case this is and which police station you are taking him to. Please give the reason for arrest in writing and a copy of the memo — we will talk to a lawyer."

Take With You

- ☐ Accused's Aadhaar / ID card
- ☐ Photo of the arrest memo
- ☐ FIR number / notice (if given)
- ☐ Medicines and prescriptions
- ☐ Surety's papers (ID, land/income)

Now — in this order

- 1 Stay calm. Note the officer's **name, rank, police station** (name plate) and vehicle number. Ask: which case/FIR?
- 2 Sign the **arrest memo** only after reading it, and take a photo. If the offence is bailable, ask for bail at the station itself.
- 3 If you don't know where he was taken, ask **112** or the district police control room — it keeps details of arrested people.
- 4 Get a lawyer at once. No money? Ask for a free lawyer on **15100** — a person in custody has this right.
- 5 If he is hurt or ill, ask for a **medical check-up**. Hand over his medicines and old prescriptions.
- 6 Reach the court for the hearing — the lawyer will file a **bail application** there. Bring the surety (guarantor) and ID proof.

Where to Go / Whom to Tell

- 112** — Police emergency
- 15100** — Free legal aid (NALSA/DLSA)
- District police control room / SP office
- Magistrate court — hearing and bail

If the person held is a child (under 18), he is not kept in the lock-up — rules of the Child Welfare Police Officer and Juvenile Justice Board apply.

Police took a family member away

The Path at a Glance

1 Ask the case and station; photograph the memo

? Is the offence bailable?

✓ **Yes** Released from the station on a bond

✗ **No** Hearing within 24 hours — apply for bail there

? Not produced within 24 hours?

✓ **Yes** Complain to SP; lawyer goes to High Court

✗ **No** Bail hearing in court

Avoid These Mistakes

- ✗ Don't push the police or try to stop their vehicle — it will make things worse.
- ✗ Don't pay a tout who says "we'll get him released".
- ✗ Don't sign any paper without reading it.

✗ **Myth**

Police can keep someone at the station for many days.

✓ **Fact**

Custody beyond 24 hours without a Magistrate's order is illegal.

Not heard? — The Complaint Ladder

1 Station House Officer (SHO)

2 SP / District control room

3 Magistrate — bail

4 High Court — habeas corpus petition

My Complaint Record

Date	Where / to whom	Receipt / number	Reply

Notes

Solution Card 5.3

Police are not writing my FIR



... A pump was stolen from Rampal's field. At the station, the Munshi (clerk) said, "Sahab isn't here, come tomorrow... first search yourself." Three days of rounds now.

Answer in
one line

Writing an FIR for a cognizable offence (theft, assault, cheating, etc.) is the police's legal duty. If they refuse, go to the SP, then the Magistrate.

Your Rights

- ✓ File an FIR at **any police station**, wherever it happened (**Zero FIR**) — it will be sent to the right station.
- ✓ An FIR can be oral, written or **online (e-FIR)**. For an e-FIR, you must go and sign within 3 days.
- ✓ Getting a **free copy** of the FIR is your right.
- ✓ In 3–7 year cases, a **14-day** preliminary inquiry is allowed with DSP approval — not delay.

What to do — step by step

- 1 Take a written complaint (Tahrir) of the incident, in 2 copies, to the station. Get a **receiving stamp** on one copy.
- 2 If they refuse, note the officer's name, date and time.
- 3 Send the same complaint to the **SP (Superintendent of Police)** by registered post or online (BNSS Section 173(4)).
- 4 Also complain on the state police portal/app (e.g., UP: UPCOP app, uppolice.gov.in).
- 5 If still nothing, apply to the **Magistrate** under BNSS 175(3) with an **affidavit**. Attach a copy of the SP complaint.

What to Say

"Sir, this is a cognizable offence. Please register an FIR under BNSS Section 173 and give me a free copy. If you are refusing, please give it in writing."

Take With You

- ☐ Written complaint (date, time, place, loss)
- ☐ Copy with receipt stamp
- ☐ Postal receipt for the SP letter
- ☐ Photos / videos / names of witnesses

Where to Go / Whom to Tell

-  Your own or any nearby police station
-  SP / CO office
-  State police portal / app
-  District court — Magistrate

 In minor (non-cognizable) cases, police write an NCR — get a copy. Not writing an FIR for a sexual offence against a woman is itself a police crime (BNS 199).

Police are not writing my FIR

The Path at a Glance

1 Give a written complaint at the station; get receipt

? FIR registered?

✓ **Yes** Take the free copy; note FIR number

✗ **No** Complain to SP by post / portal

? Did the SP act?

✓ **Yes** Keep asking about inquiry progress

✗ **No** Apply to Magistrate under 175(3) (with affidavit)

Avoid These Mistakes

- ✗ Don't sign a blank paper without reading.
- ✗ Don't exaggerate or lie in the complaint — a false complaint is itself a crime.
- ✗ Don't pay anyone for an FIR.

✗ **Myth**

The incident wasn't in our area, so no FIR here.

✓ **Fact**

A Zero FIR can be filed at any police station — the law says so clearly.

Not heard? — The Complaint Ladder

1 Police station (written complaint)



2 SP by post / portal



3 Magistrate (Section 175(3))



4 Free lawyer — 15100

My Complaint Record

Date	Where / to whom	Receipt / number	Reply

Notes

RTI application (Right to Information)

When: You want information, a copy of a paper, or the status of your application from a government office.

To: The Public Information Officer (PIO) of that department — by hand at the office, by registered post or online.

To,

The Public Information Officer,

_____ (Name of department/office)

_____ (Address)

Subject: Application for information under Section 6(1) of the Right to Information Act, 2005.

Sir/Madam,

I am a citizen of India. Kindly provide the following information:

1. _____

2. _____

3. _____

(Period of information: from _____ to _____)

The application fee of ₹10 has been paid by _____ (cash receipt / postal order / demand draft) No.

[Or: I am a BPL card holder; a copy of the certificate is attached.]

I wish to receive the information _____ (by post / in person / by email). I will pay the photocopy charges as applicable.

If this information relates to another department, kindly transfer the application to that department within 5 days under Section 6(3) and inform me.

Enclosures: 1. Fee receipt / postal order 2. _____

Place: _____

Date: _____

Name: _____

Father's/Husband's name: _____

Address: _____

Mobile: _____

Signature/Thumb impression: _____

Attach

- ☐ Receipt / postal order / demand draft of ₹10 fee
- ☐ Copy of BPL certificate (if you are BPL)
- ☐ Keep a photocopy of the application with you

Keep in mind

- UP departments: fee ₹10, application up to 500 words; no fee for BPL.
- Reply in 30 days; in 48 hours if life or liberty is involved. No need to give a reason.
- Online: central departments rtionline.gov.in, UP departments rtionline.up.gov.in.



Important Helplines — on One Page

Save them in your phone. "UP:" numbers are for Uttar Pradesh; in other states look up your own state's number.

Number	For	Number	For
112	Emergency help (police, ambulance, fire) Any emergency, 24 hours	155261	PM-Kisan Helpline Instalment, e-KYC, registration problems
1930	National Cyber Crime Helpline Online fraud, money taken from account — call at once	14447	Crop Insurance (PMFBY) Helpline Report crop loss, insurance claim
181	Women Helpline Domestic violence, harassment, women in trouble	1800-180-1551	Kisan Call Centre Farming, seed, fertiliser, pest advice
1098	Child Helpline (for children) Children in trouble, child labour, child marriage	14434	e-Shram Helpline Unorganised workers' registration, info
101	Fire service In case of fire	1947	UIDAI Aadhaar Helpline New Aadhaar, correction, complaint
1033	National Highway Helpline (NHAI) Highway accident, vehicle breakdown, toll complaint	1950	Voter Helpline (Election Commission) Name in voter list, voter card
1906	LPG Gas Leak Helpline Cylinder/gas leak	139	Rail Madad Safety (RPF), medical help, complaints on train/station
1070	State Disaster/Relief Control Room Flood, earthquake, disaster help	14490	National Commission for Women Helpline Violence against women; also 7827170170
14567	Elderline — Senior Citizens Helpline Information, legal and emotional help for the elderly	14433	National Human Rights Commission (NHRC) Human rights violations
15100	NALSA — Free Legal Aid Free lawyer and legal advice	1800-180-5522	National Anti-Ragging Helpline Ragging in college/hostel
1915	National Consumer Helpline (1800-11-4000) Complaints about goods/services; WhatsApp 8800001915	1076	UP: Chief Minister Helpline Complaint about any government department
14448	RBI Contact Centre RBI Ombudsman information, complaint status	1090	UP: Women Power Line Eve-teasing, harassment by phone/online
155255	IRDAI Bima Bharosa (1800-4254-732) Complaints against insurance companies	108 / 102	UP: Free Ambulance Service Taking patients, injured, pregnant women to hospital
14555	Ayushman Bharat PM-JAY Helpline Ayushman card, free treatment, hospital complaints	1912	UP: Electricity Complaint (UPPCL) Power cuts, wrong bill, meter
14446	De-addiction Counselling Helpline Advice and counselling to quit addiction	1800-180-0150	UP: Food and Supplies Department Ration card, Kotedar complaints
14416	Tele-MANAS (mental health) Free advice for stress, sadness, mental distress	1077	UP: District Disaster Control Room District-level help in flood, fire, disaster
1933	MANAS — National Anti-Narcotics Helpline Secret tip-off on drug trade/trafficking, help		