



## **Monthly Report, For November 2005**

# **Consumer Online Resource and Empowerment (CORE) Project**

*Supported by*

**The Ministry of Consumer Affairs, Food and Public  
Distribution, Govt. of India**

**and**

*Managed by*  
**Consumer Coordination Council (CCC)**



*By:*

**Bejon Misra,  
Chairman, CCC**

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## **About CCC**

Consumer Coordination Council (CCC) is a National Coalition of over 50 Leading Consumer Organizations in the country, working on issues relating to consumer interests as well as on various government policies affecting consumers and other related matters. CCC is also an Affiliate Member of Consumers' International (CI) U.K. As a non-profit and issue based National Coalition of Consumer Organizations, it provides a common platform for Consumer Organizations working in the area of diverse consumer issues. CCC is registered under the Societies Registration Act, as also under Foreign Contribution Regulation Act (FCRA). CCC has by now completed over a decade of service to Consumers in general and Member Consumer Organisations in particular.

CCC presently has a membership reach of 57 leading Consumer Organisations, spread over different parts of the country. Its Governing Council of 12 Members consists of well-known consumer activists belonging to established Consumer Organisations of long standing.

### **Vision:**

Consumer Sovereignty.

### **Mission:**

To be an effective National Coalition of consumer protection groups so as to provide thrust to common issues affecting consumers.

### **Aims & Objectives:**

- Influencing policies, legislation and administrative framework towards promoting consumer interests.
- Empowering consumer protection groups to work towards a responsible constructive movement.

### **Need for an Institutional Approach to Consumer Awareness & Consumer Protection:**

Based on its own experience and the experience of its Member Organisations, CCC has been strongly of the view that significant, sustainable and measurable achievement of its Vision, Mission and Aims & Objectives as indicated earlier, is possible only through an Institutional Approach and not by mere funding of individual and sporadic stand alone projects.

## **Consumer Online Resource & Empowerment (CORE) Centre Project:**

In the background of what has been stated above and the emerging vibrant Information Technology, CCC proposed to the Ministry of Consumer Affairs, Food & Public Distribution (M/o C.A., F&PD) a Project for Web Based Institutional Approach to Consumer Awareness & Protection to be called Consumer Online Resource & Empowerment Centre, briefly CORE Centre. CCC is happy to acknowledge and record the highly proactive approach by the present team of Senior Officials of the M/o C.A., F&PD for their positive response, in coming forward to approve and sanction CCC's CORE Centre Project Proposal. In fact the proposal was initiated by CCC in October 2004 and was approved and sanctioned by the Ministry after a few rounds of presentation in record time by February 2005.

The CORE Centre was located in the premises of the National Institute of Training for Standardization of BIS in February itself and was inaugurated on 15<sup>th</sup> March 2005 — World Consumer Rights Day — by Shri Sharad Pawar, Hon'ble Minister for M/o C.A., F&PD. A formal Memorandum of Understanding (MOU) has also been entered into by CCC with the Ministry on 30<sup>th</sup> June 2005, incorporating the Terms & Conditions under which the project will be supported by the Ministry and managed by CCC. In the meanwhile, two other initiatives taken by the Ministry towards Consumer Awareness & Protection viz. the National Helpline Project & the Consumer VOICE Project, were also integrated with CORE Centre project for an Integrated Publicity & Promotion Policy through a joint MOU between the three Projects.

### **Details of the CORE Project:**

#### ***The various Components of the CORE Project are: -***

- (i) National Resource Centre;
- (ii) Online Database / Portal;
- (iii) Newsletter Service;
- (iv) Network between Consumer Organisations, Consumer Information Centres, Government & Non-Government Organisations;
- (v) Online Complaint Registration & Mediation Mechanism.

#### ***The main Objectives of the CORE Centre Project are: -***

- (i) Development of National Information gathering mechanisms on consumer related issues;
- (ii) Dissemination of information on important consumer issues;
- (iii) Establishing a Research & Documentation Centre (highlighting the work of partner members) on various consumer issues;
- (iv) Providing information and analysis of consumer related Laws & Judgments;

- (v) To provide Online Support and pursue Consumer Complaints;
- (vi) Raise Resources to become Self Supporting at the end of five years.

**MONTHLY SUMMARY OF HITS, VISITS, REQUESTS etc. TO THE CORE WEBSITE  
(From 15<sup>th</sup> March 2005 to 30<sup>th</sup> November 2005)**

**Table 1**

	<b>From 15<sup>th</sup> March 05 - June 05</b>	<b>31<sup>st</sup> July</b>	<b>31<sup>st</sup> Aug</b>	<b>30<sup>th</sup> Sept</b>	<b>31<sup>st</sup> October</b>	<b>30<sup>th</sup> Nov</b>
<b>Hits</b>						
Total Hits	<b>6,48,188</b>	<b>249,088</b>	<b>202,600</b>	<b>304,495</b>	<b>287,120</b>	<b>276,043</b>
Cached Requests	<b>2,90,576</b>	<b>88,463</b>	<b>73,508</b>	<b>104,846</b>	<b>97,955</b>	<b>88,788</b>
Failed Requests	<b>1,243</b>	<b>720</b>	<b>1,010</b>	<b>693</b>	<b>716</b>	<b>688</b>
<b>Visits</b>						
Total Visitors	<b>16,225</b>	<b>8,024</b>	<b>8,074</b>	<b>11,352</b>	<b>11,792</b>	<b>12,588</b>
Avg. Visitors Per Day	<b>516</b>	<b>250</b>	<b>252</b>	<b>366</b>	<b>368</b>	<b>406</b>
Total Unique IPs	<b>10,345</b>	<b>5,650</b>	<b>5,153</b>	<b>7,582</b>	<b>7,527</b>	<b>8,259</b>
<b>Page Views</b>						
Avg. visit length (mints.)	<b>NIL</b>	<b>00:02:06</b>	<b>00:02:53</b>	<b>00:08:34</b>	<b>00:07:27</b>	<b>00:07:00</b>
Total Page Views	<b>1,73,006</b>	<b>77,047</b>	<b>62,706</b>	<b>94,827</b>	<b>92,098</b>	<b>84,336</b>
Avg. page views per day	<b>5485</b>	<b>2,407</b>	<b>1,959</b>	<b>3,058</b>	<b>2,878</b>	<b>2,720</b>
Avg. page Views per Visitor	<b>10.92</b>	<b>9.60</b>	<b>7.77</b>	<b>8.35</b>	<b>7.81</b>	<b>6.70</b>

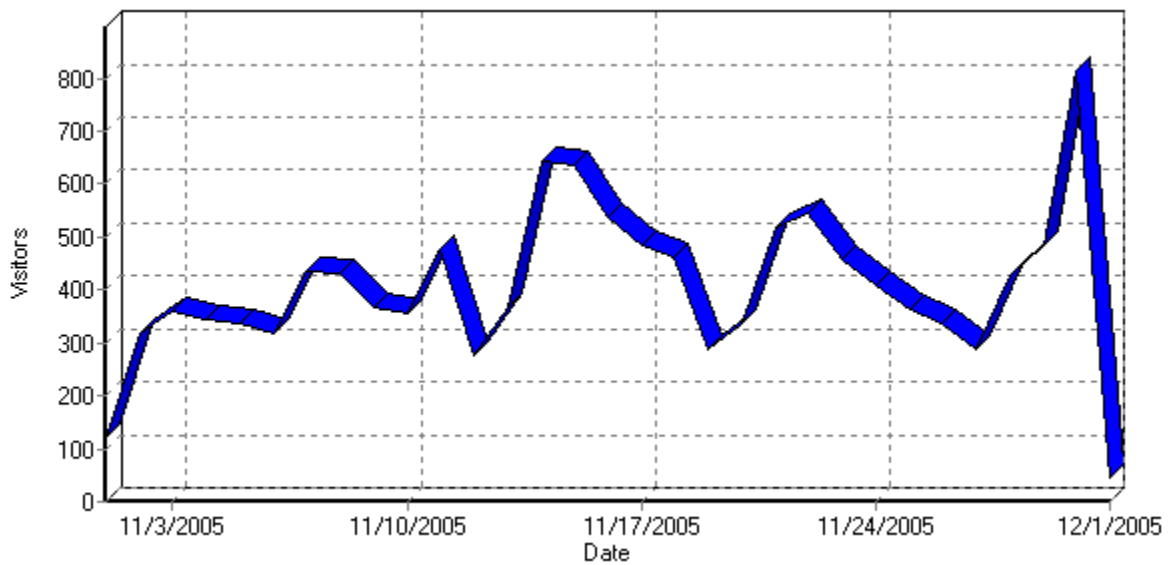
The figures in **Table 1** will show that there has been a steady increase in the number of hits and other parameters relating to the CORE Centre website. However there has been a marginal decrease of 3.9% in the No. of Hits in November, as compared to October. There has however been an increase in the no. of visits which is an encouraging trend.

**CUMULATIVE SUMMARY OF HITS, VISITS, REQUESTS etc. TO THE CORE WEBSITE  
(From 15<sup>th</sup> March 2005 to 30<sup>th</sup> November 2005)**

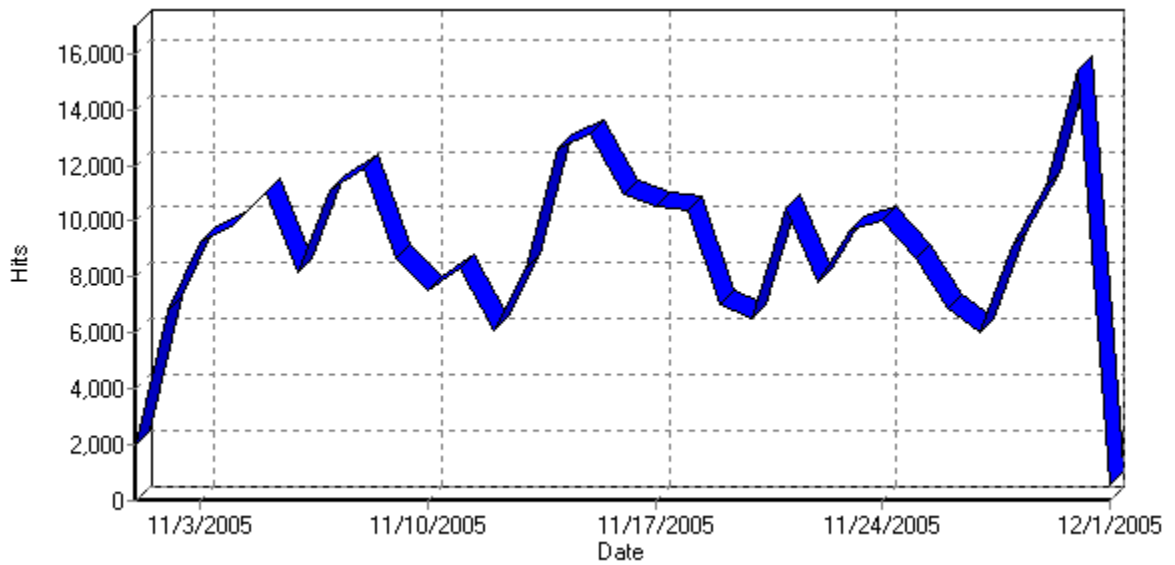
1.	<b>Total Number of Hits</b>	<b>19,67,534</b>
2.	<b>Total Number of Requests</b>	<b>7,44,136</b>
3.	<b>Total Number of Visits</b>	<b>1,36,167</b>
4.	<b>Average No. Requests per visit</b>	<b>5:47</b>
5.	<b>Average Visit Duration (in Minutes)</b>	<b>00:05:44</b>

**NOTE:** **Hit:** Any connection to the Website;  
**Request:** Any hit that successfully retrieves contents;  
**Visit:** Series of consecutive requests from a user;  
**Visit Length:** Time between first & last request of a visit.

**Daily Visitors  
(Figure 1 )**

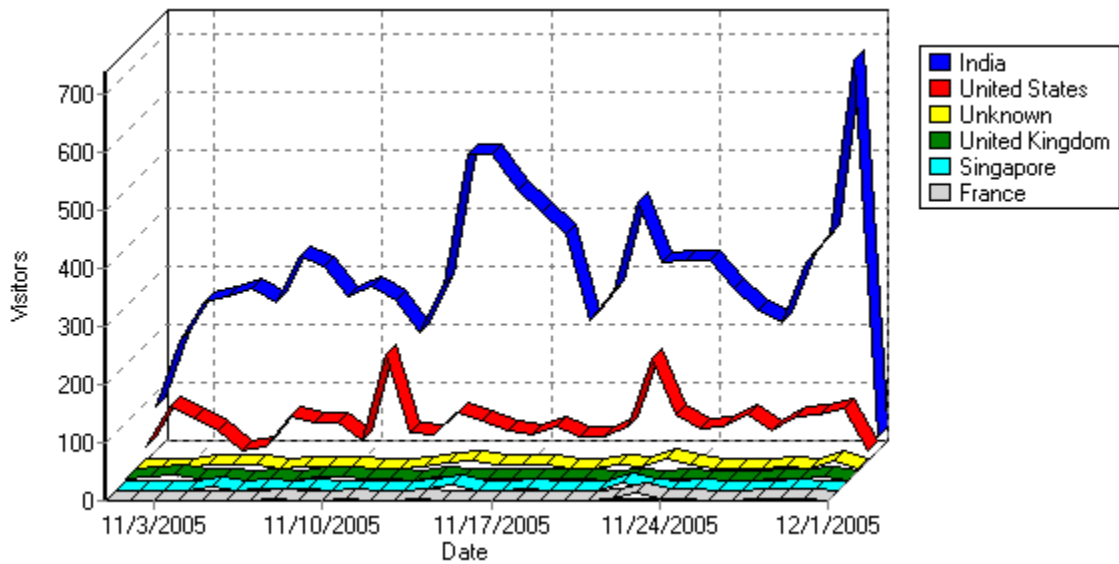


**Daily Hits**  
(Figure 2)

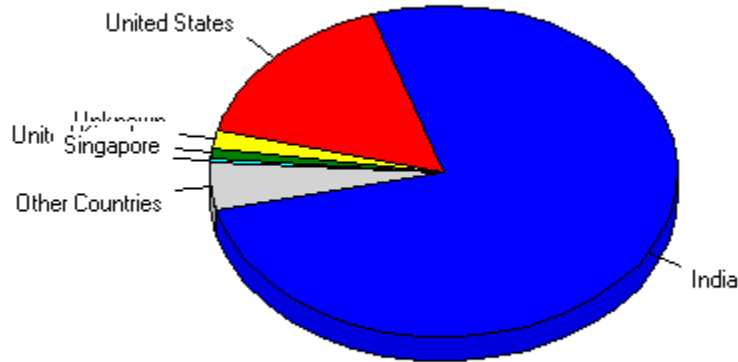


Figures 1 & 2 show the graphic picture of daily visits & daily hits.

**Daily Countries Activity**  
**Figure 3**



**Most Active Countries  
Figure 4**



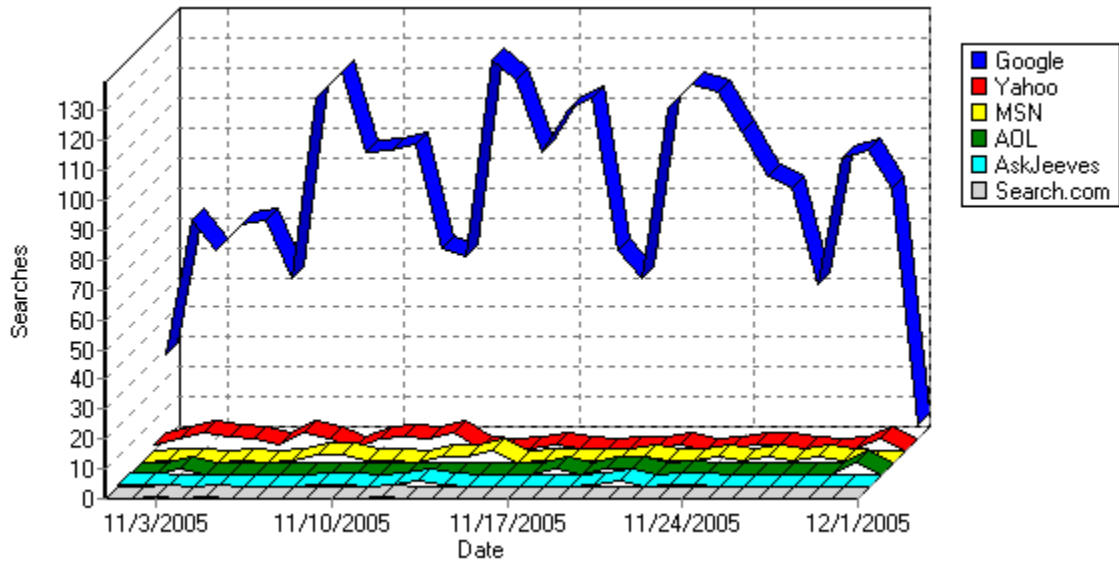
**Most Active Countries  
Table 2**

	Country	Hits	Visitors	% of Total Visitors	Bandwidth (KB)
1	India	248,924	9,574	76.06%	2,319,389
2	United States	14,822	2,015	16.01%	351,197
3	Unknown	5,686	229	1.82%	71,716
4	United Kingdom	876	105	0.83%	13,339
5	Singapore	647	66	0.52%	9,848
6	France	869	54	0.43%	10,990
7	Sweden	215	54	0.43%	4,829
8	Canada	294	43	0.34%	4,345
9	Australia	457	36	0.29%	5,575
10	United Arab Emirates	116	35	0.28%	2,216
11	Hong Kong	331	31	0.25%	3,747
12	Germany	435	30	0.24%	5,891
13	Saudi Arabia	52	27	0.21%	518
14	Malaysia	116	25	0.20%	1,642
15	Japan	133	19	0.15%	1,379
16	Netherlands	171	17	0.14%	1,231
17	Russian Federation	19	16	0.13%	376
18	Korea, Republic of	26	15	0.12%	475
19	Ireland	37	14	0.11%	581
20	Spain	31	13	0.10%	1,026
21	Switzerland	116	13	0.10%	655
22	South Africa	45	12	0.10%	775
23	Pakistan	76	12	0.10%	826
24	Thailand	92	10	0.08%	573
25	Nigeria	71	8	0.06%	1,033
26	Norway	119	8	0.06%	1,260

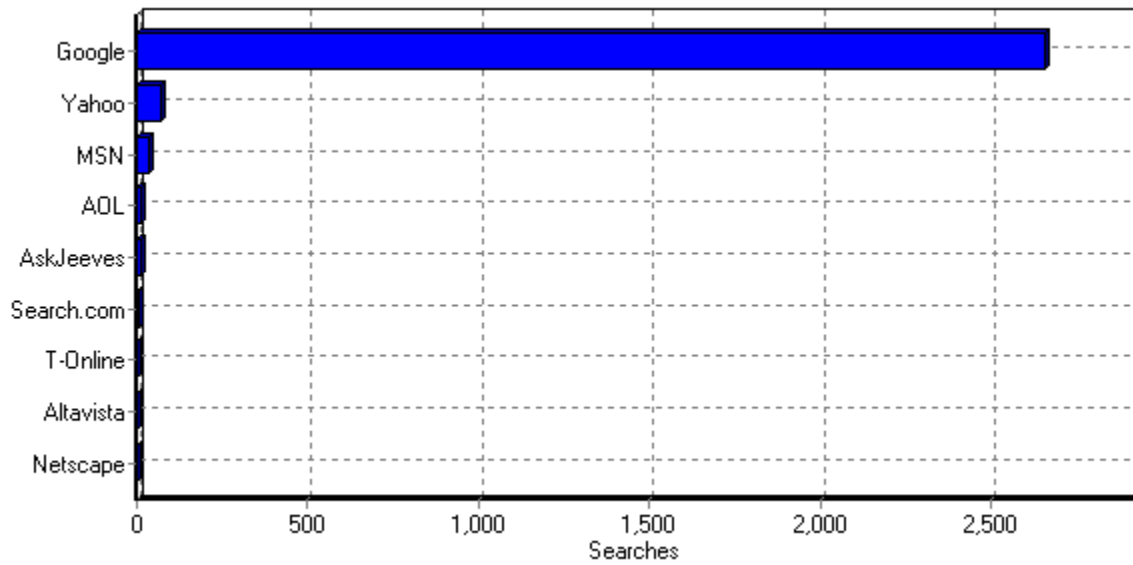
27	China	38	7	0.06%	1,472
28	Italy	136	7	0.06%	1,603
29	Kuwait	78	6	0.05%	568
30	Belgium	34	6	0.05%	180
31	Ukraine	15	5	0.04%	227
32	Austria	102	5	0.04%	949
33	Sri Lanka	359	5	0.04%	2,391
34	Turkey	15	4	0.03%	225
35	Iran	21	4	0.03%	577
36	Cambodia	4	4	0.03%	108
37	Philippines	31	3	0.02%	410
38	Nepal	73	3	0.02%	745
39	Angola	3	3	0.02%	81
40	Bahrain	24	3	0.02%	295
41	Israel	11	3	0.02%	51
42	Yemen	12	2	0.02%	93
43	Vietnam	2	2	0.02%	54
44	Taiwan	11	2	0.02%	152
45	Saint Lucia	18	2	0.02%	108
46	Egypt	14	2	0.02%	65
47	Kenya	17	2	0.02%	128
48	Cyprus	18	2	0.02%	226
49	Brazil	8	1	0.01%	235
50	Denmark	54	1	0.01%	300
	<b>Subtotal</b>	<b>275,874</b>	<b>12,565</b>	<b>99.82%</b>	<b>2,826,700</b>
	<b>Total</b>	<b>276,043</b>	<b>12,588</b>	<b>100.00%</b>	<b>2,830,695</b>

Figures 3 & 4 and Table 2 show interesting statistics regarding the countries from which access were made to the CORE Centre website. Since as many as 50 countries are listed, it can be inferred that the CORE Centre website is becoming popular. Incidentally there are substantial visits from the United States.

Daily Search Engines  
Figure 5



Top Search Engines  
Figure 6



**Top Search Engines  
Table 3**

	Search Engine	Searches
1	Google	2,654
2	Yahoo	73
3	MSN	37
4	AOL	13
5	AskJeeves	13
6	Search.com	3
7	T-Online	1
8	Altavista	1
9	Netscape	1
	<b>Total</b>	<b>2,796</b>

**Figures 5 & 6 and Table 3** show that most popular Search Engines are able to identify key words relating to CORE Centre website & enable visitors to access it easily. This we consider as a measure of the visibility & popularity of the CORE Centre website.

### **Present Status Of the CORE Centre Website**

Major Links provided in the CORE Centre Website are the following:

- ◆ Core Achievements
- ◆ Reports & Surveys
- ◆ CCC's Member Activities
- ◆ Consumer Focus
- ◆ Campaigns
- ◆ Consumer Judgments
- ◆ About CCC
- ◆ Test Reports
- ◆ Acts and Rules
- ◆ Frequently Asked Questions
- ◆ Articles
- ◆ Standards
- ◆ Consumer Alerts
- ◆ Press Releases
- ◆ News Desk
- ◆ File A Complaint
- ◆ Discussion Desk
- ◆ Advocacy Campaign
- ◆ Consumer Events
- ◆ Sites of Interest
- ◆ Core Centre Status

- ◆ Publications
- ◆ 4NC of CCC
- ◆ MOU

Other Major Links are:

- ◆ State and District Wise Names and Addresses of the Consumer Forums
- ◆ State and District Wise Names and Addresses of the Consumer Courts
- ◆ State and District Wise Names and Addresses of the Consumer Organizations

**Contents:**

The Contents of the CORE Website is proposed to be as comprehensive as possible to make it a truly National Resource Centre. These contents are not only in the process of being built up but are also updated as frequently as possible.

MOU's have also been entered into with the Member Organisations of CCC for providing useful consumer related material for being uploaded on the CORE Website. An Editorial Committee has also been constituted to vet the material before these are uploaded in the Website. The Member Organisations are proposed to be paid for their efforts in providing the material at various rates as specified in the MOU.

**Contents (Pages) As on 30<sup>th</sup> November 2005**

- Articles – 49
- Consumer Focus – 252
- Press Release- 43
- Case Laws - 87,353
- Consumer Studies – 556
- FAQ's – 91
- Legislations – 821
- Rules - 221
- News – 692
- Consumer Alert – 8
- Report & Surveys – 165
- Member Activities – 66
- Advocacy Campaign – 58
- About CCC – 6
- Test Report – 11
- CORE Status – 164

- Publications – 18
- National Conventions- 45

### **Details of the Content Uploaded on to the CORE Website**

The Contents of the CORE Website are intended to be as comprehensive as possible, in order to make it a truly National Resource and Information Centre. These contents are not only in the process of being built up but are also updated as frequently as possible.

MOU's have also been entered into with the Member Organisations of CCC, for providing useful consumer related material, for being uploaded on the CORE Website. An Editorial Committee has also been constituted to vet the material before these are uploaded in the Website. The Member Organisations are proposed to be paid for their efforts in providing the material at various rates as specified in the MOU. The detailed list of contents uploaded onto the CORE Website is, hereby, enclosed as an **Annexure – 1.**

### **ANALYSIS OF THE COMPLAINTS RECEIVED**

In the month of November 2005, 881 Complaints were received from various corners of the country, as against 1051 for the month of October 2005.

**Figure-7** shows the comparative picture of complaints received by CORE Centre from 15<sup>th</sup> March 2005 to 30<sup>th</sup> November 2005. As will be seen there from, though there has been a steady increase in the number of complaints received from 15<sup>th</sup> March onwards, there is a decrease of 16% in the complaints received during November, as compared to October.

Comparative analysis of the complaints received from 15<sup>th</sup> March to 30<sup>th</sup> November 2005.

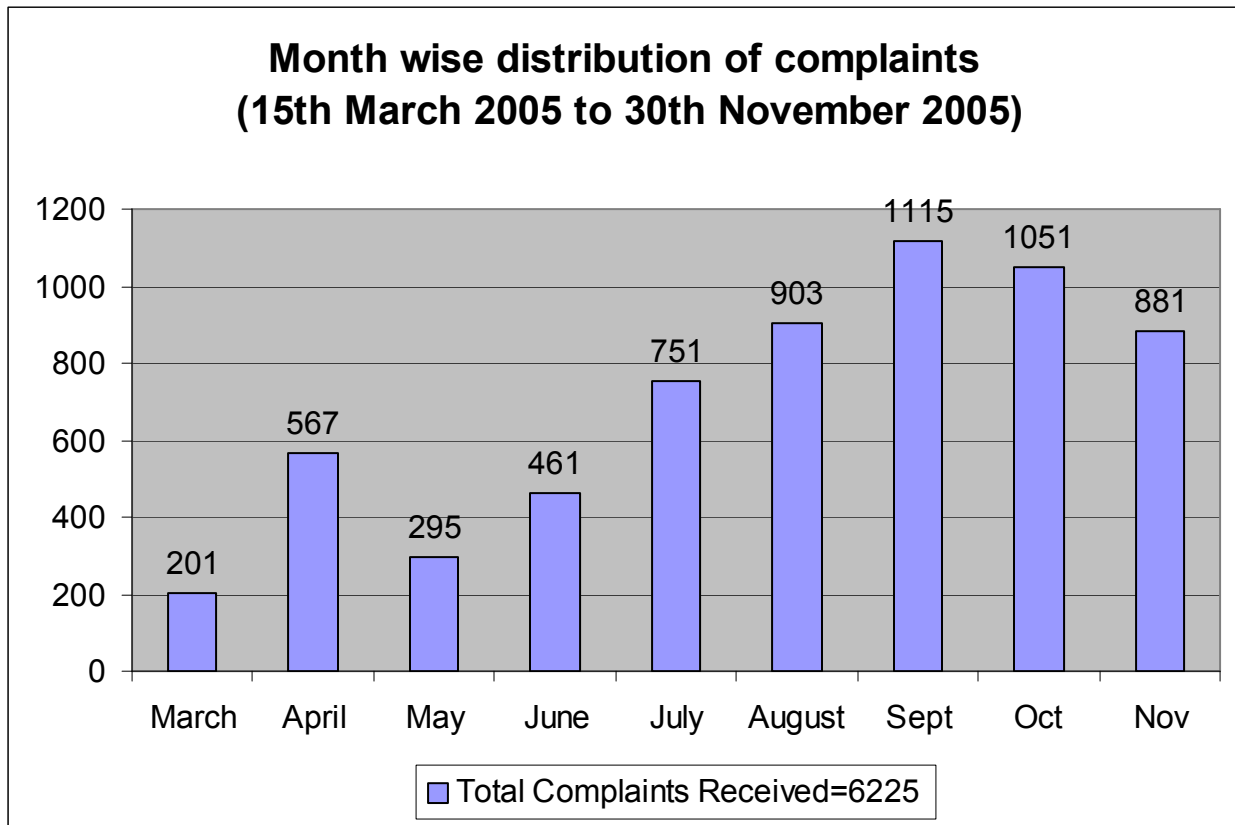


Figure-7

Comparative Geographical analysis of the complaints handled during the months of October & November, 2005 are shown in Table- 4:

**GEOGRAPHICAL BREAK OF COMPLAINTS**

S. No.	NAME OF THE STATE	COMPLAINTS HANDLED			
		OCTOBER 2005		NOVEMBER 2005	
		NUMBERS	PERCENTAGE	NUMBERS	PERCENTAGE
1	Assam	15	1	10	1
3	Andhra Pradesh	14	1	29	3
4	Bihar	10	1	11	1
5	Chhattisgarh	6	1	7	1
6	Delhi	361	36	249	29
7	Goa	1	0	2	0
8	Gujarat	45	5	57	6
9	Haryana	65	7	62	7
10	Jharkhand	8	1	7	1
11	Nagaland	2	0	1	0
12	Kerala	10	1	9	1
13	Karnataka	23	1	42	5
14	Madhya Pradesh	17	1	16	2
15	Maharashtra	122	12	88	10
16	Meghalaya	1	0	0	0
17	Sikkim	0	0	0	0
18	Orissa	9	1	12	1
19	Punjab	56	5	59	7
20	Pondicherry	2	0	0	0

S. No.	NAME OF THE STATE	COMPLAINTS HANDLED			
		OCTOBER 2005		NOVEMBER 2005	
		NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
21	Rajasthan	31	3	17	2
21	Tamil Nadu	38	3	33	3
22	Himachal Pradesh	9	1	6	1
23	Uttar Pradesh	63	6	81	10
24	Uttranchal	14	1	7	1
25	West Bengal	129	12	72	9
26.	Jammu & Kashmir	0	0	3	0
27.	Mizoram	0	0	1	0
26	Chicago	0	0	0	0
27	USA	0	0	0	0
<b>TOTAL</b>		<b>1051</b>	<b>100</b>	<b>881</b>	<b>100</b>

**Table-4**

As can be seen from **Table-4**, there is a clear demographic distribution of the complaints with Delhi State taking the lead followed by Maharashtra & Uttar Pradesh. This distribution also shows that majority of complaints have come from places where advertisements and Publicity of the Consumer Online Resource Centre are frequent.

As can be seen from **Figure-8**, major share of the complaints have come from four States namely Delhi, West Bengal, Maharashtra, Uttar Pradesh. Similarly on Region wise demarcation, it is seen that complaints from smaller states like Karnataka, Bihar, Gujarat, Punjab and Orissa are on the increase.

### State wise breakup of Complaints for November 2005

Total Complaints Received - 881

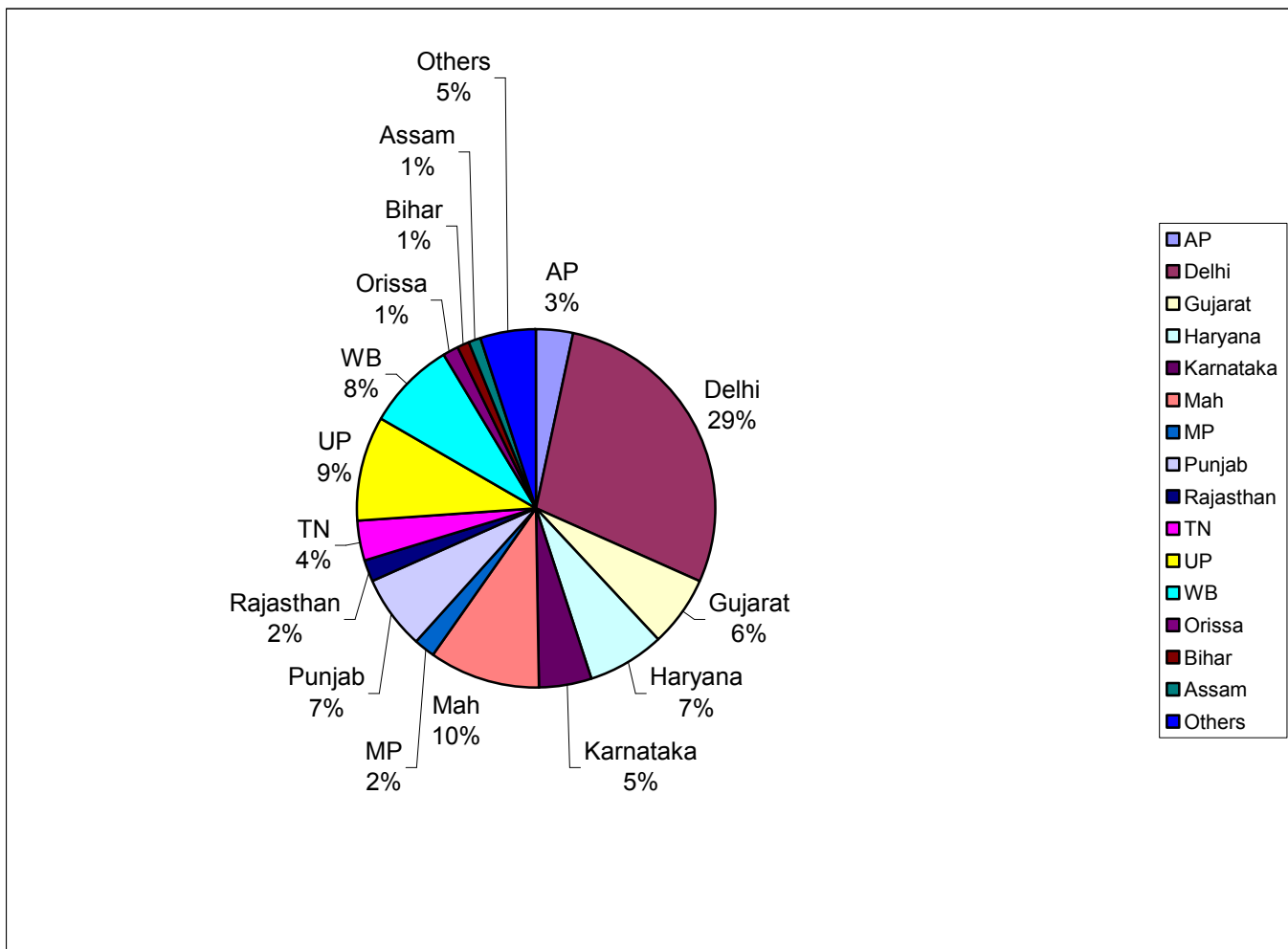


Figure-8

**Online Registration & Redressal of Complaints is one of the major day-to-day activities of the CORE Centre.**

The procedure followed, in dealing with Complaints Registered on the Website directly and received by email, as also written complaints, mostly forwarded by the Ministry of Consumer Affairs & other sources, is as follows:

**Stage # 1:** Acknowledgement immediately to the Complainant and forwarding the Complaint with a letter to the Opposite Party within 24 to 72 hours, requesting them to resolve the Grievance/Complaint within 15 days.

**Stage # 2 :** If the Complaint is not resolved within 15 days and/or no response is received from the Opposite Party, another letter in stronger language is written requesting resolution of the dispute within another 15 days.

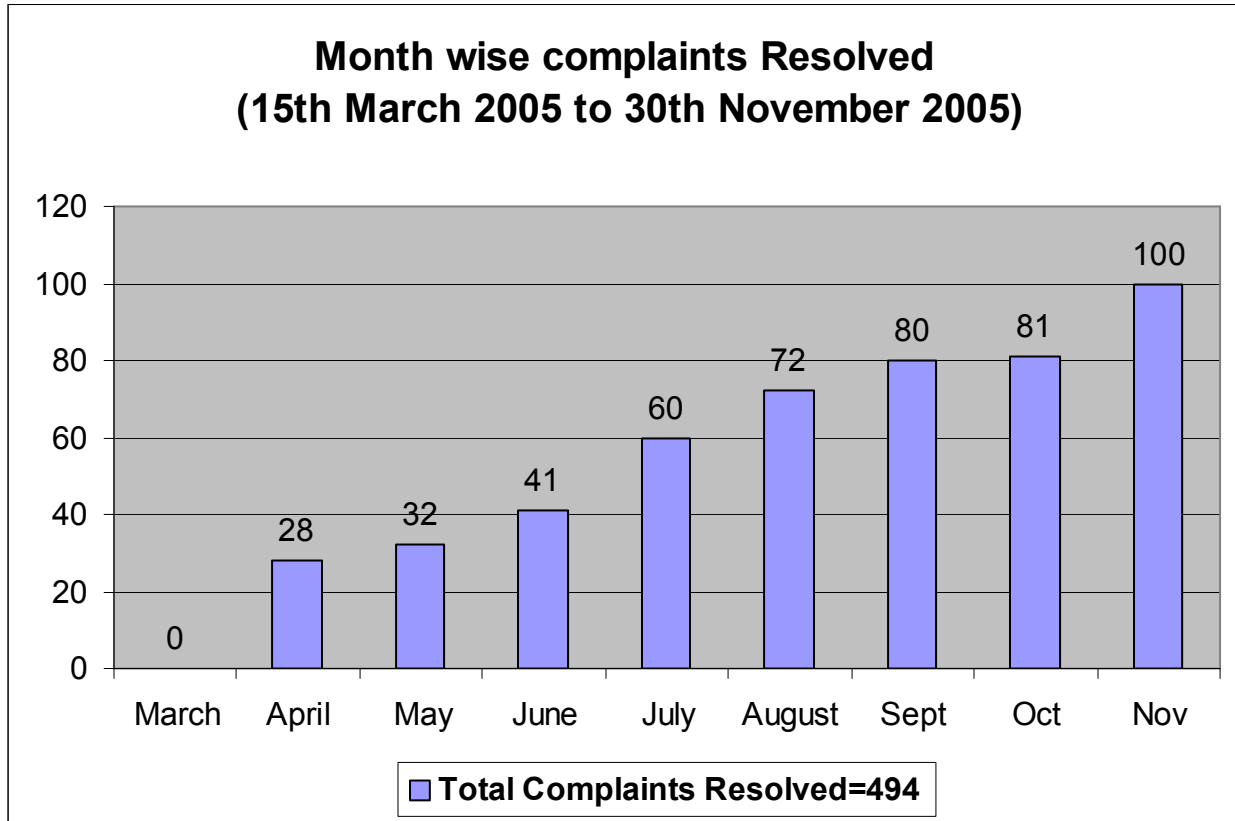
**Stage # 3:** If the Grievance/Complaint is still not redressed, a final letter is written to the Opposite Party, mentioning that their name will be included in a *List* titled “ Beware of such Organisations “ maintained by the CORE Centre and posted on the Website . It is also added in the letter that the Complainant was being advised to take the matter to the appropriate Consumer Court.

As for the Complainant, he is advised that it is up to him to decide, whether he would like to take the matter to the Consumer Court. For this, necessary support by way indication of the procedure and the contact address of the nearest Member Organisation of CCC, who can provide assistance in this regard is also provided to the Complainant.

**Stage # 4:** When a Complaint is happily resolved to the satisfaction of the Complainant, a suitable letter of thanks is written to the Opposite Party as also to the Complainant, thanking him for approaching the CORE Centre and to continue his contacts with the Centre and to subscribe to the Consumer Network Magazine of CCC, as also pass on the message to other friends and relatives, who may need assistance.

Thank you letters and letters of appreciation are also posted in the Website, by way of success stories, for the information those who visit the Website, about the achievements of the Centre. A “CORE” + List of 10 best Opposite Parties who have taken keen interest in resolving the Grievance/Complaint is also mentioned and posted on the Website.

**Month wise Distribution of Resolved Complaints**  
**From 15<sup>th</sup> March 2005 to 30<sup>th</sup> November 2005**



**Figure 9**

**Figure 9** shows an increasing trend of the number of complaints resolved. However the percentage of complaints around 11%, which shows an increase of 3% as compare to the last report.

**Analysis of Complaints remaining unresolved as on 1<sup>st</sup> December 2005**

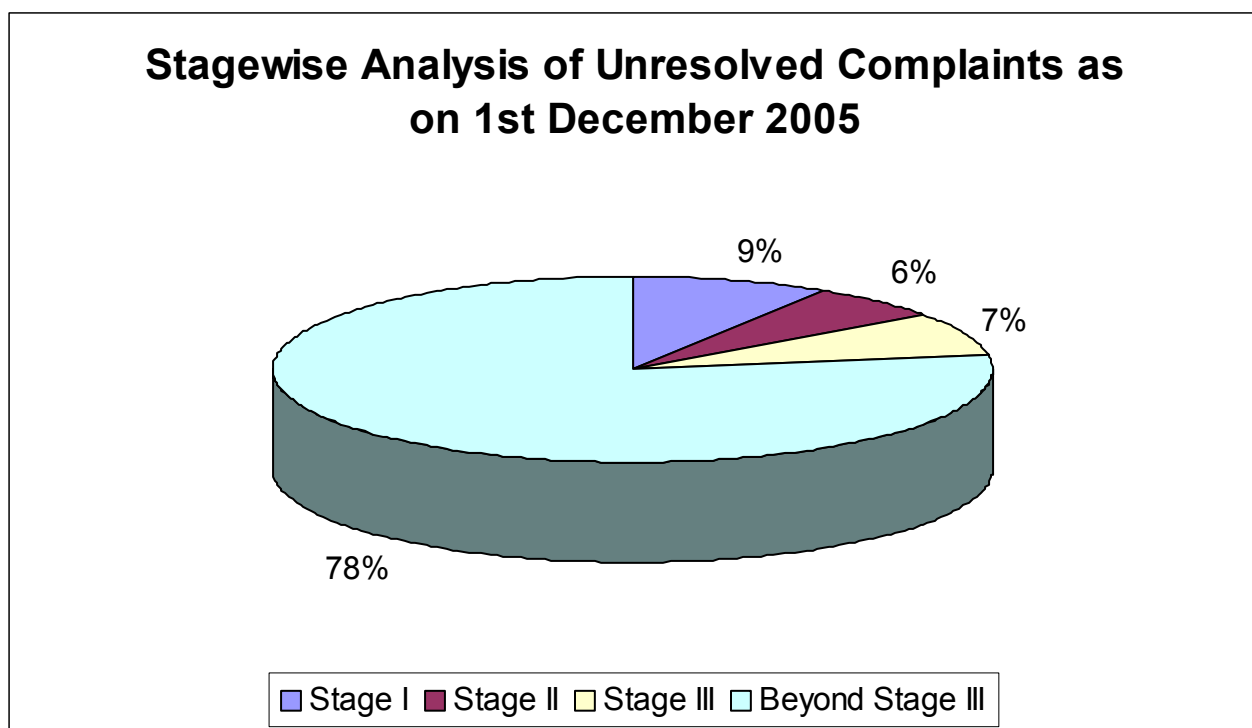
**Table 5**

<b>S. No.</b>	<b>Details</b>	<b>Numbers</b>
1.	Total no. of complaint received from 15 <sup>th</sup> March 2005 to 31 <sup>st</sup> October 2005	6225
2.	Total No. of complaints resolved till 31 <sup>st</sup> October 2005	494
3.	Balance no. of complaints remaining unresolved as on 1 <sup>st</sup> December 2005	5731

**Table 6 shows Stage wise analysis of complaints remaining unresolved as on 1<sup>st</sup> December 2005.**

<b>S. No.</b>	<b>Stages</b>	<b>Numbers</b>
1.	<b>Unresolved complaints which are more than 45 days old</b> (These are complaints received from 15 <sup>th</sup> March to 15 <sup>th</sup> October 2005 on which Stage III action has already been taken, as on 1 <sup>st</sup> December 2005, but are still remaining unresolved)	<b>4444</b>
2.	<b>Unresolved complaints which are between 31 to 45 days old</b> (These are complaints received from 16 <sup>th</sup> October 2005 to 31 <sup>st</sup> October 2005 on which Stage III action has already been taken, as on 1 <sup>st</sup> December 2005, but are still remaining unresolved)	<b>421</b>
3.	<b>Unresolved complaints which are between 16 to 30 days old</b> (These are complaints received from 1 <sup>st</sup> November 2005 to 15 <sup>th</sup> November 2005 on which Stage II action has already been taken, as on 1 <sup>st</sup> December 2005, but are still remaining unresolved)	<b>350</b>
4.	<b>Unresolved complaints which are between 1 to 15 days old</b> (These are complaints received from 15 <sup>th</sup> November 2005 to 30 <sup>th</sup> November 2005 on which Stage I action has already been taken, as on 1 <sup>st</sup> December 2005, but are still remaining unresolved)	<b>516</b>
<b>Total Unresolved Complaints as on 1<sup>st</sup> December 2005</b>		<b>5731</b>

**Table 6**



**Figure-10**

**Tables 5 and 6 & Figure 10** show details of total number of complaints received till 30<sup>th</sup> November 2005, total number of complaints resolved, till 30<sup>th</sup> November 2005 and the balance complaints remaining unresolved as on 1<sup>st</sup> December 2005, as also percentage wise breakup.

- There are 78% of unresolved complaints numbering 4444, as on 1<sup>st</sup> December 2005, which are beyond Stage III.
- In the case of 370 complaints out of the above, relating to M/S Bharti Cellular Ltd., Standard Chartered Bank & M/S NOKIA India Ltd., their names have been posted in a “**Shame List**” under the heading **CONSUMERS BEWARE**, in the CORE Centre website, after writing a final letter to the head of the companies concerns. [http://www.corecentre.org/core\\_achievements](http://www.corecentre.org/core_achievements)
- Further possible course of action is to bring together, the defaulting parties and the complainants in suitable groups, for an on the spot resolution of complaints, to the extent possible, in a workshop.
- Now that CORE Centre has completed 6 months, the pending complaints are proposed to be analyzed product /service wise, company/organization wise, for organizing a workshop.
- Suitable software is also proposed to be developed for easy stage wise analysis of both resolved & unresolved complaints as also categorizing them suitably.

**SUBJECT WISE BREAK UP OF COMPLAINTS**

Complaints received in the CORE center can be categorized into following major heads for analytical purpose:

- Services
- Products
- Telecom
- Banking & Insurance
- Miscellaneous

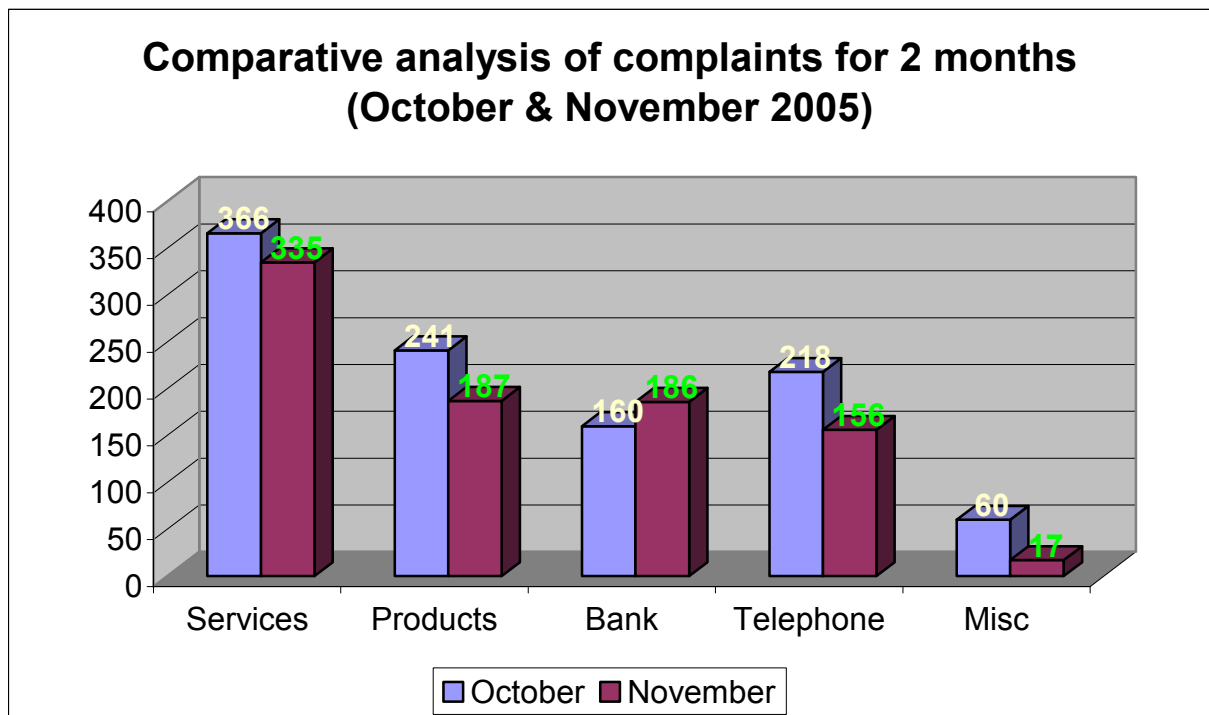


Figure-11

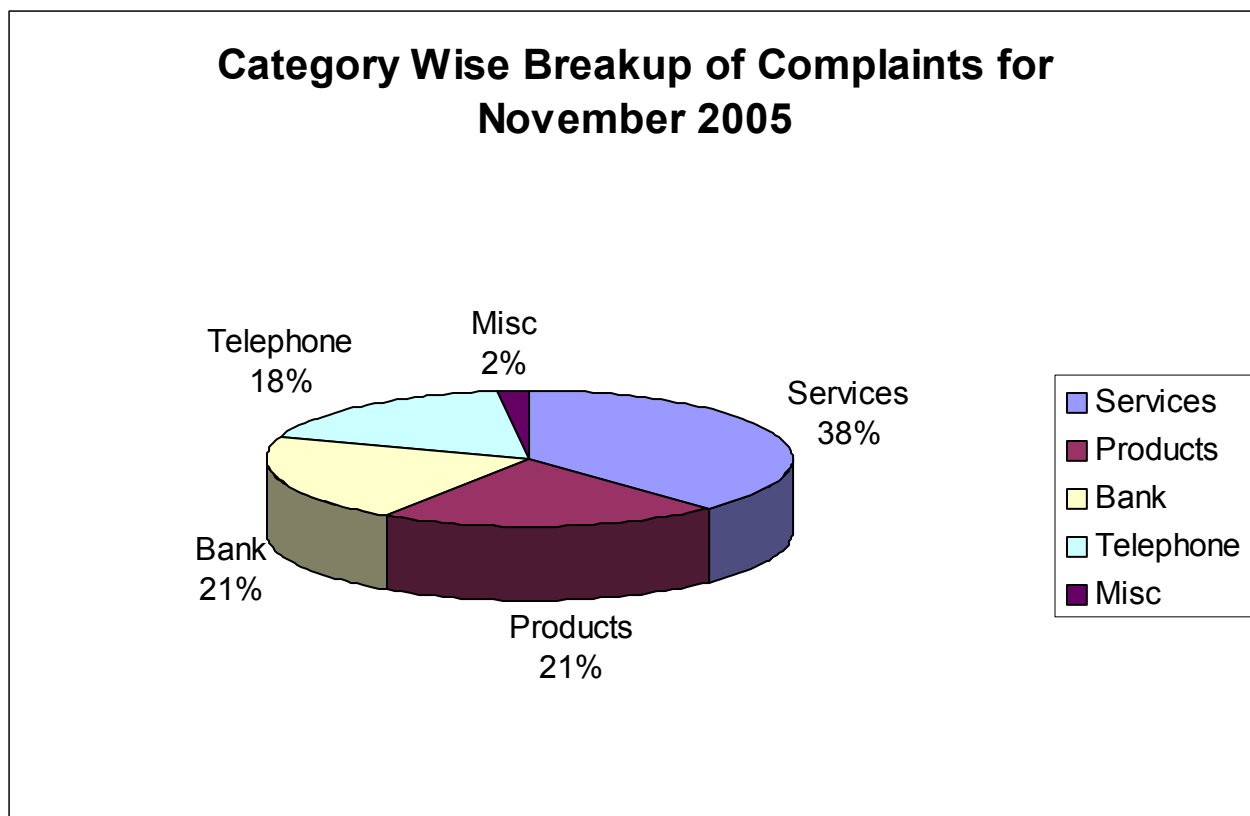


Figure-12

As can be seen from **Figures 11 and 12**, highest percentage of complaints is from the Services category. Product Category shows same percentage trend in November also, while the trend in the Banking shows increasing trend in the month of November as compared with October. Telecom sector shows a downward trend.

The further breakup of complaints within each sector is as follows:

#### TELECOM SECTOR

PROBLEM AREA	COMPANY
Billing	AIRTEL, HUTCH, RELIANCE. BSNL
Overcharging	AIRTEL, IDEA, SPICE, CELLONE, DOLPHIN, BSNL, MTNL, TATA INDICOM
Services	BSNL, DOLPHIN, CELLONE, RELIANCE
Internet	SIFY, MTNL BROADBAND
SMS Charging	AIRTEL, HUTCH, IDEA

#### DEFECTIVE PRODUCTS

PROBLEM AREA	COMPANY
T.V.	VIDEOCON, ONIDA, LG, SONY, AKAI, SANSUI,
Refrigerator	KELVINATOR, WHIRLPOOL, GODREJ, SAMSUNG, LG, VOLTAS,BPL
DVD	ONIDA
AC	LG, GODREJ,VOLTAS, KENSTAR, CARRIER
Water Purifier	AQUAGUARD
Shoes	WOODLANDS
Mobiles	NOKIA,SAMSUNG,LG,SONY ERICSON, RELIANCE
VCD	ONIDA,SAMSUNG, VIDEOCON
Bikes	HERO HONDA
PC	HCL, COMPAQ, HP
Cars	TATA INDICA
Battery	EXIDE, OKAYA
Stereo	PHILIPS, VIDEOCON, SANSUI
Inverter	MIKROTEK
Mixer & Grinder	JAIPAN,
Microwave	IFB, NATIONAL
JEWELERY	TANISHQ, RAM JEWELLERS
PRAM	LOCAL MADE

## INSURANCE

PROBLEM AREA	COMPANY
POLICY RELATED	LOMBARD GENERAL INSURANCE, NEW INDIA ASSURANCE, UNITED INSURANCE, LIC, ORIENTAL
PROMISED RATE OF INTEREST	ICICI PRUDENTIAL, GENERAL INSURANCE

## BANKING

PROBLEM AREA	COMPANY
Credit Card	ICICI, CITIBANK, KOTAK MAHINDRA, ABN-AMRO, SBI, BOB, AMERICAN EXPRESS, STANDARD CHARTERED
Customer Care	SBI, ICICI
Accounts	ICICI, CITIBANK, KOTAK MAHINDRA, ABN-AMRO, SBI, BOB, HDFC, IDBI
Loans	BOB,, ICICI, CITIBANK, STANDARD CHARTERED
Corruption by Bank Officials	SBI, PNB

## OTHER RELEVANT AREAS

### ELECTRICITY

BSES, MSEB, DESU, GSEB

- BILLING
- DEFICIENCY IN SERVICE

## **EDUCATIONAL**

NIIT, IGNOU, MEDICAL

- FEES
- DEFICIENCY IN SERVICE BY TEACHERS
- DELAYED SESSION

## **MRP**

MOVIE HALLS, DHABA, COLD DRINKS, WAFERS, AIRPORT, LOCAL SHOPS OUTSIDE RECREATIONAL AREA, PVR, AMUL MILK, RESTURANTS, FAST FOOD JOINTS.

- REFUSAL TO GIVE A CASH MEMO
- REFUSAL TO SELL THE PRODUCT IF QUESTIONED OTHERWISE.

## **MEDICAL**

MAX HOSPITAL, APOLLO, NEERAJ NURSING HOME, MEDICAL COLLEGE OF BURDWAN

- MEDICAL NEGLIGENCE
- CORRUPTION BY HOSPITAL STAFF
- BILLING

## **POSTAL & COURIER SERVICES**

GPO, BLAZE FLASH, DTDC

- DELAY
- ITEMS LOST

## **CONSTRUCTION**

DDA, GDA, HUDCO

- FRAUD
- CHEATING
- ILLEGAL CONSTRUCTION
- DEFICIENCY IN SERVICE

## **FREQUENTLY ANSWERED QUESTIONS (FAQ'S)**

### **LEGAL**

- COURT PROCEEDINGS
- ADDRESSES OF THE DISTRICT FORUM
- LEGAL QUERIES
- NAMES OF LAWYERS WITH EXPERTISE IN THE SAID FIELD

### **BIS**

- ADDRESS OF OFFICERS IN THE SAID FIELD
- STANDARDS FOR GOLD AND THE DETECTION OF PURITY
- WHERE TO COMPLAINT IN CASE STANDARDS ARE NOT MAINTAINED
- IS IT MANDATORY TO BUY ISI MARKED PRODUCTS
- IS IT MANDATORY TO BUY HALLMARKED JEWELRY ONLY.

### **OMBUDSMAN (BANKING & INSURANCE)**

- THE ROLE PLAYED BY OMBUDSMAN
- ADDRESS

### **LPG, PETROL (HPCL, INDIAN OIL, BPCL)**

- WAYS TO FIND OUT ADULTERATION.
- ROLE PLAYED BY THE DEALERS
- COMPANY POLICIES

### **VAT**

- LOTS OF QUERIES REGARDING ITS RATE AND WHERE IT'S APPLICABLE.

### **RECEIPT**

- IS IT A RIGHT OF A CONSUMER TO ASK FOR RECEIPT
- LIABILITY OF A SERVICE PROVIDER OR A SHOP IF THEY FAIL/REFUSE TO GIVE SO.
- CONCERNED AUTHORITY TO WHOM THEY CAN REGISTER COMPLAINTS.

### **CORE Staff Strength**

The total staff strength, as on 1<sup>st</sup> November 2005 is 10. This consist of seven Managers handling complaints, a Program Executive handling Contents of the CORE Centre Website and compiling the Consumer Network Magazine, Manager Technical who takes care of the Technical expertise and the Chief Operating Officer who ensures that the work runs smoothly under his guidance.

Besides these, there is an Accounts/Administrative Officer, an Accountant, A Computer Executive, Office assistance, a Caretaker, a Driver and a part time cleaner.

### **OUR REWARDS**

We have received a number of appreciation letters from the consumers, whose grievances have been resolved amicably through Consumer Online Resource and Empowerment (CORE) Centre, as also from those whose redressal is in process, for taking prompt action on their complaints. The opposite parties have also been responding positively and promising further support in resolving complaints referred to them by us. Such responses have encouraged us in our efforts. We consider this as our reward for our efforts. Some of the letters of appreciation/thanks are annexed for information. **(Annexure-3)**

## ANNEXURE- 1

### List of the Contents Uploaded On the Website

Sl. No.	Name of the Document	Type of the Document	Source of the Document	Content (In Pages)
<b>JUNE 2005</b>				
1.	RajKot Jila/ Saher Grahak Suraksha Mandal, Rajkot Gujrat celebrated "International Women's Day, 8 <sup>th</sup> March 2005"	Member Activities	Rajkot Saher/Jilla Grahak Suraksha Mandal, Rajkot, Gujrat	4
2.	"World's No Tobacco Day"	Press Release	Press Conference on "World's No Tobacco Day" organized by CCC and VOICE on 31 <sup>st</sup> May 2005	2
3.	Service Model on Solar Geysers and Cookers In the States of Gujrat and Maharashtra, India 2005"	Reports and Survey	Survey Conducted By CCC in association with Maharashtra Govt. and Mumbai Grahak Panchayat	72
4.	RAJKOT SAHER/JILLA GRAHAK SURAKSHA MANDAL, RAJKOT, GUJRAT celebrated "National Consumers' Rights Day- Week" from 24 <sup>th</sup> – 30 <sup>th</sup> December 2005	Member Activities	Rajkot Saher/Jilla Grahak Suraksha Mandal, Rajkot, Gujrat	5
5.	CONSUMER FORUM CHANDIGARH celebrated "World Consumer Rights Day – 12 <sup>th</sup> to 15 <sup>th</sup> March, 2005"	Member Activities	Consumer Forum Chandigarh	14
6.	BHAVNAGAR GRAHAK SURAKSHA MANDAL celebrated "World Consumer Rights Day on 15 <sup>th</sup> March 2005"	Member Activities	Bhavnagar Grahak Surakhsha Mandal,	7
7.	CONSUMERS FORUM CHANDIGARH observed "National Consumers' Rights Day, 24 <sup>th</sup> December 2005" as "National Consumers' Awareness Week December 2004"	Member Activities	Consumer Forum Chandigarh	9

8.	RAJKOT SAHER/JILLA GRAHAK SURAKSHA MANDAL, RAJKOT, GUJRAT celebrated " World Consumer Rights Day, 15 <sup>th</sup> March 2005"	Member Activities	Rajkot Saher/Jilla Grahak Suraksha Mandal, Rajkot, Gujrat	4
9.	"CERS Opposes Move to Change Power Tariff for Schools "	Press Release	CERC Ahmedabad	1
<b>Total Number of Pages</b>			<b>118</b>	
<b>JULY 2005</b>				
10.	294 <sup>th</sup> Monthly Meeting of the CONSUMERS FORUM, Chandigarh held on 25th June, 2005	Member Activities	Consumer forum Chandigarh	3
11.	Power Supply Restores to Ashram and 24 Others	Press Releases	CERC Ahmedabad	1
12.	Banking Ombudsman- A Cure To Deficiency In Banking Services	Consumer Studies	Website of Reserve Bank of India	7
13.	<b>CERC</b> Urges RBI to Direct Banks to Protect Customers in Bank Premises	Press Release	CERC Ahmedabad	1
14.	Fifth State-level Conference A Report by FEDCOT	Report and Surveys	FEDCOT, Tamilnadu	11
15.	Article on "Good Governance through protecting Consumer Rights"	Article	Prof S. S Singh, Prof. Of Justice & Administration, IIPA	3
16.	Banking Ombudsman	FAQs	Website of Reserve Bank of India	3
17.	Workshop Report on " Rational Use of Drugs (RUD)" organized by Consumers Forum Chandigarh on 26 <sup>th</sup> May 2005	Member Activities & Report	Consumers Forum Chandigarh	17
<b>Total Number of Pages</b>			<b>46</b>	

<b>AUGUST 2005</b>				
18.	Public Interest Litigation	Article	Shri V. S Vadivel , FCA ACS, Chartered Accountant, Chennai	3
19.	“The Right to Information Act, 2005”	Rules and Acts	The Gazette of India	26
	About Consumer Coordination Council	About CCC	CCC	2
20.	Frequently Answered Questions On PIL	FAQs	Human Touch March 2005	3
21.	Latest TRAI Guidelines	Consumer Alert	Money Magazine	1
22.	CORE Centre Project	About CCC	CCC	4
23.	CORE’s Monthly Report of July 2005	CORE Status	CCC	31
24.	Memorandum of Understanding between CASE, Singapore and CCC, India	CORE Achievements	CCC	2
25.	Report on the First National Convention 1999 of CCC	National Conventions	CCC	2
26.	Report on 2 <sup>nd</sup> National Convention 2001 of CCC	National Conventions	CCC	1
27.	Report on the 3 <sup>rd</sup> National Convention 2003 of CCC	National Conventions	CCC	2
	<b>Total Number of Pages</b>			<b>77</b>
<b>SEPTEMBER 2005</b>				
28.	National Rural Health Mission (NHRM): Will it Make A Difference? - <b>Article 4P</b>	Article	National Rural Health Mission : Indian Pediatrics 2005 42:783- 786 Submitted by Dr. Umesh Kapil, Public Health Nutrition, Dept of Human Nutrition	<b>4</b>
29.	Indian Oil: LPG Services	FAQs	Website of Indian Oil: <a href="http://www.iocl.com">www.iocl.com</a>	<b>4</b>
30.	Improved Service Delivery and Role of NGOs	Reports and Surveys	Department of Administrative Reforms	<b>42</b>

	Role of NGOs		and Public Grievances, Ministry of Personnel, Public Grievances and Pensions, Govt. of India	
31.	Photographs of the Inaugural Function of the 4 <sup>th</sup> National Convention, 2005	National Conventions	CCC	11
32.	Photographs of the Overseas Invitees Participated in the National Convention	National Conventions	CCC	6
33.	Country wise International Speed Post Rates (Merchandise), Govt of India	Consumer Alerts	Express Mail Services-Speed Post	2
34.	Country wise List of International EMS Speed Post Tariff	Consumer Alert	Express Mail Service	3
35.	Comparing the Life Insurance Products in the Indian Market: A Consumer Perspective	Consumer Studies	R. Rajagopalan, Dean(Academic Affairs) T.A Pai Management Institute Manipal- 576104	16
36.	CORE Activity Report for the Month of September 2005	CORE Status	CORE Team, CCC	43
37.	Public Audit and the National Mission of Developed India	Publications	Speech of the President of India at Vigyan Bhawan	18
38.	Meter Testing Campaign	Campaigns	Guidelines given by the Electricity Department, Govt. of India	4
39.	Court Fee Applicable to Consumer Complaints	Consumer Studies	International Consumer Rights Protection Council	2
	<b>Total Number of Pages</b>			<b>155</b>
<b>OCTOBER 2005</b>				
40.	CORE Activity Report for the Month of September 2005	CORE Status	CORE Team, CCC	42
<b>NOVEMBER 2005</b>				
41.	Address of the AICOC, Jamshedpur	List of Consumer Organisations	AICOC, Jamshedpur	1

42.	RAWs Refuses to Hiked Tariff: Demand Review of Privatization	Press Release	Times News Network	1
43.	Who Endorses GMOs in its New Report	Press Release	Gene Campaign	3
44.	Label GM Food- Put Consumers before Trade Interests!	Press Release	Consumer's International	2
45.	Conference of GMO Contamination at Crucial Time	Press Release	Consumer's International	3
46.	Beware Consumer	CORE Achievements	CORE Centre	1
47.	Report for the Month of October, 2005	CORE Status	CORE Centre	48
48.	Parallel Sessions (12) of the 4 <sup>th</sup> National Convention	National Conventions	Content Section, CORE Centre	23
49.	Guidelines for the presentation of the 4 <sup>th</sup> National Convention 2005 on the CORE Centre	<b>LINKS- 19</b>		1
50.	Failure to ratify Tobacco Treaty Leaves Zambia Isolated- Zaca questions government Commitment to Public Health	Press Release	Zambia Consumer Association, Zambia	2
51.	Consumer Gets Relief After 13 Years	Press Release	CPCR Rourkela	2
52.	CERS Wins Case against Cargo Motors	Press Release	CERS Ahmedabad	1
53.	US WTO Agriculture Proposal Keeps unfair System Intact: New Analysis – Details Reveal a conditional offer with No Benefit	Press Release	Institute of Agriculture and Trade Policy	2
54.	Consumer Wins case against Railways	Press Release	CERS Ahmedabad	1
55.	CERS Challenges Proposed GERS Amendment	Press Release	CERS Ahmedabad	1
56.	Appreciation Letters	CORE Achievements	Complaints Section	16
57.	Report of the Writ Petition filed in the Supreme Court: GMOs are Threatening the Food Safety and the Environment	Campaigns, Consumer Studies, Reports and Surveys	GM Crops Public Interest Writ Petition India- Booklet.	40
58.	Condolence letter (Sad demise of Dr. V S Krishna)	Consumer Alert	Content Section	1
59.	Weigh LPG Cylinder at time of	Consumer Alert	Complaints (TOI)	1

	delivery, IDC told	Alert		
60.	FEDCOT Initiates Action Against Sellers of Non- Iodized Salt	Press Release	FEDCOT Tamilnadu	1
61.	PIL On Overhead Wires Causing Deaths	Press Release	CERS Ahmedabad	2
62.	Report on Activities of FOCO, orissa on the occasion of WCRD 2005	Member Activities	FOCO Orissa	2
63.	Report of the Workshop on "The Role of Panchayati Raj Institution for the Promotion of Self help Groups"	Member Activities	RARE Sonapur	1
64.	State Consumer Dispute Redressal Forum orders to "Sell within MRP"	Consumer News	Content Section (TOI)	1
64.	CERS Charges GEB with unlawful calculation of Bills	Press Release	CERS Ahmedabad	2
	<b>Total Number of Pages</b>			<b>159</b>