



Monthly Report, For September 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:

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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 also 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 55 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 proposed was initiated by CCC in October 2004 and was approved and sanctioned by the Ministry after a few rounds of presentation on record time by February 2005.

The CORE Centre was located in the premises of the National Institute of Standardization of BIS in February itself and was inaugurated on 15th 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 30th 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.

**ANALYSIS OF HITS, VISITS, REQUEST AND OTHERS TO THE CORE WEBSITE
(CUMULATIVE from 15th March 2005 to 30th SEPTEMBER 2005)**

Analysis of Hits, Visits etc, (Cumulative as on 30th September)

• Number of Hits	—	14,04, 371
• Number of Requests	—	5,57,353
• Number of Visits	—	1,11,787
• Average No. Requests per visit	—	4.98
• Average visit duration	—	00:02:53

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

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

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 30th September 2005

- Articles – 49
- Consumer Focus – 252
- Press Release- 20
- Case Laws - 87,353
- Consumer Studies – 516
- FAQ's – 91
- Legislations – 821
- Rules - 221
- News – 691
- Consumer Alert – 6
- Report & Surveys – 125
- Member Activities – 63
- Advocacy Campaign – 18
- About CCC – 6
- Test Report – 11
- CORE Status – 74
- Publications – 18
- National Conventions- 22

Details of the Content Uploaded on to the CORE Website

The Contents of the CORE Website are in comprehensive state 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.**

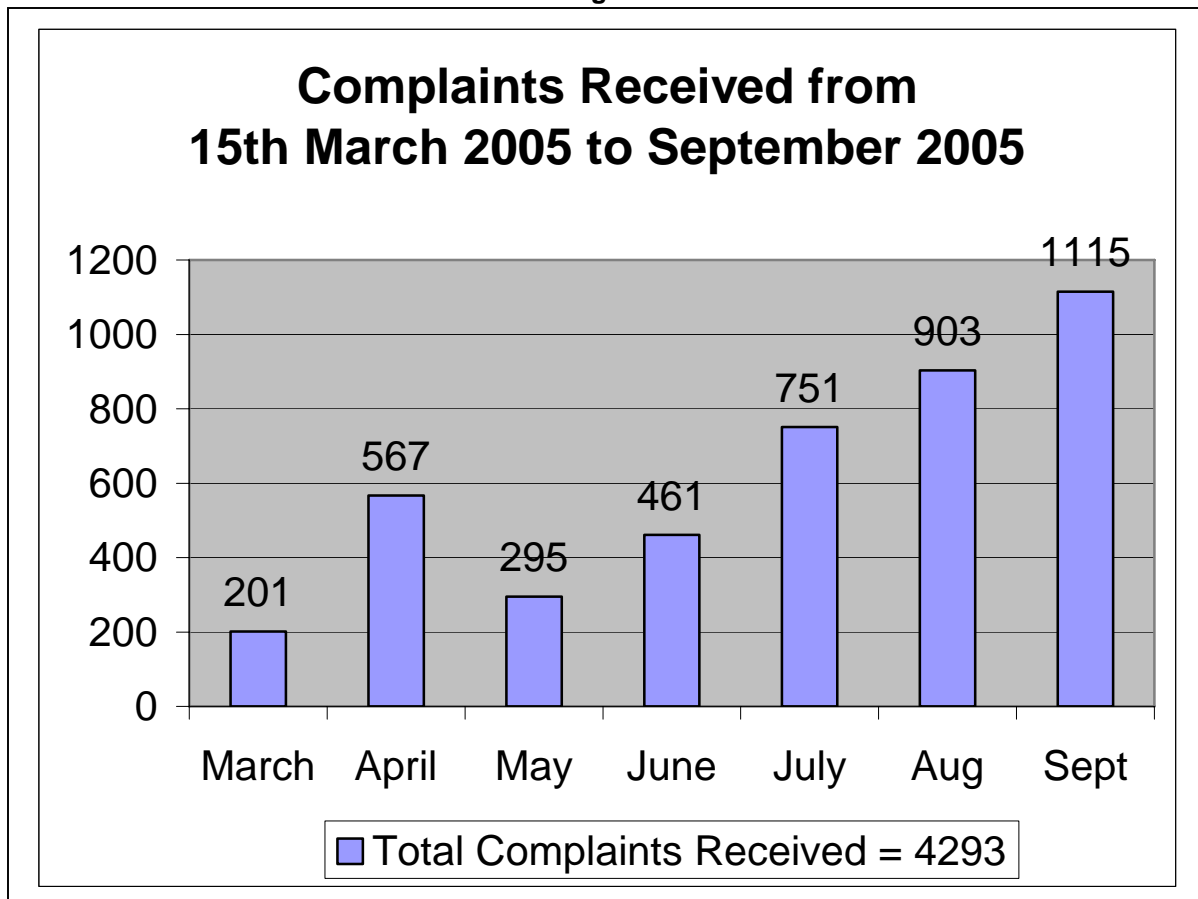
ANALYSIS OF THE COMPLAINTS RECEIVED

In the month of September, 1115 Complaints were received from various corners of the nation, as against 903 for the month of August 2005. There was a substantial increase of 24% in the month of August.

Figure-1 shows that during the month of September 2005, 1115 complaints were received at the Consumer On Line Resource and Empowerment Centre (CORE) from Consumers of different States as compared to 903 complaints received in August 2005. Due to mouth of word publicity and advertisements the complaints have shown an upward trend , which goes on to prove the increasing popularity of Core Centre.

Comparative analysis of the complaints received from 15th March to 30th September 2005.

Figure-1



Comparative Geographical analysis of the complaints handled during the months of August and September, 2005 are shown in Table- 1:

GEOGRAPHICAL BREAK OF COMPLAINTS

S. No.	NAME OF THE STATE	COMPLAINTS HANDLED			
		AUGUST 2005		SEPTEMBER 2005	
		PERCENTAGE	NUMBERS	PERCENTAGE	NUMBERS
1	Assam	1	7	1	14
3	Andhara Pradesh	2	19	2	25
4	Bihar	1	10	0	5
5	Chhattisgarh	1	8	1	12
6	Delhi	42	380	33	363
7	Goa	0	1	0	0
8	Gujarat	4	29	5	53
9	Haryana	5	44	7	76
10	Jharkhand	1	10	1	14
11	Jammu & Kashmir	0	1	0	1
12	Kerala	0	9	1	9
13	Karnataka	2	19	3	33
14	Madhya Pradesh	2	18	3	29
15	Maharastra	15	136	15	159
16	Meghalya	0	1	0	4
17	Sikkim	0	0	0	1
18	Orissa	1	8	1	9
19	Punjab	4	28	6	64
20	Pondicherry	0	2	0	3

S. No.	NAME OF THE STATE	COMPLAINTS HANDLED			
		AUGUST 2005		SEPTEMBER 2005	
		PERCENTAGE	NUMBER	PERCENTAGE	NUMBER
21	Rajasthan	2	19	3	31
21	Tamil Nadu	3	26	2	25
22	Himachal Pradesh	0	3	1	8
23	Uttar Pradesh	8	70	9	99
24	Uttranchal	1	8	0	5
25	West Bengal	5	46	6	71
26	Chicago	0	1	0	1
27	USA	0	0	0	1
TOTAL		100	903	100	1115

Table-1

As can be seen from the **Table-1**, there is a clear demographic distribution of the complaints with Delhi State taking the lead followed by Maharashtra and 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. In month of September we also received complaints from abroad.

As can be seen from **Figure-2**, major share of the complaints have come from four states namely Delhi, Maharashtra, Uttar Pradesh, West Bengal and Haryana. Similarly on region wise demarcation, it is seen that complaints from smaller states like Assam, Chhatisgarh, Bihar, Gujarat, Orissa and Jharkhand are on the increase.

State wise breakup of Complaints of the month of September 2005

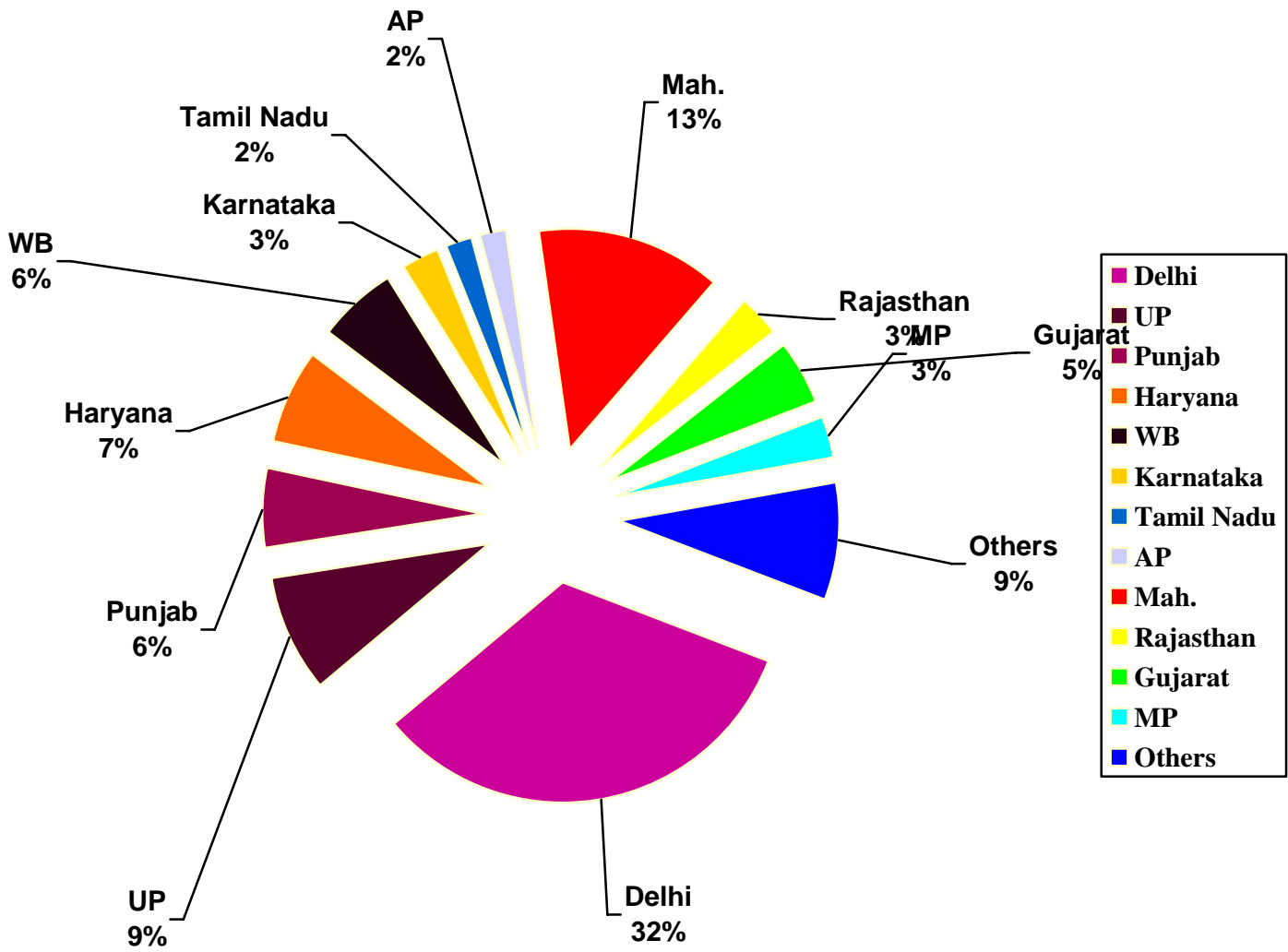


Figure-2

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

The procedure followed, to deal 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.

Figure-3 shows stage wise distribution of complaints handled by CORE in the month of September 2005.

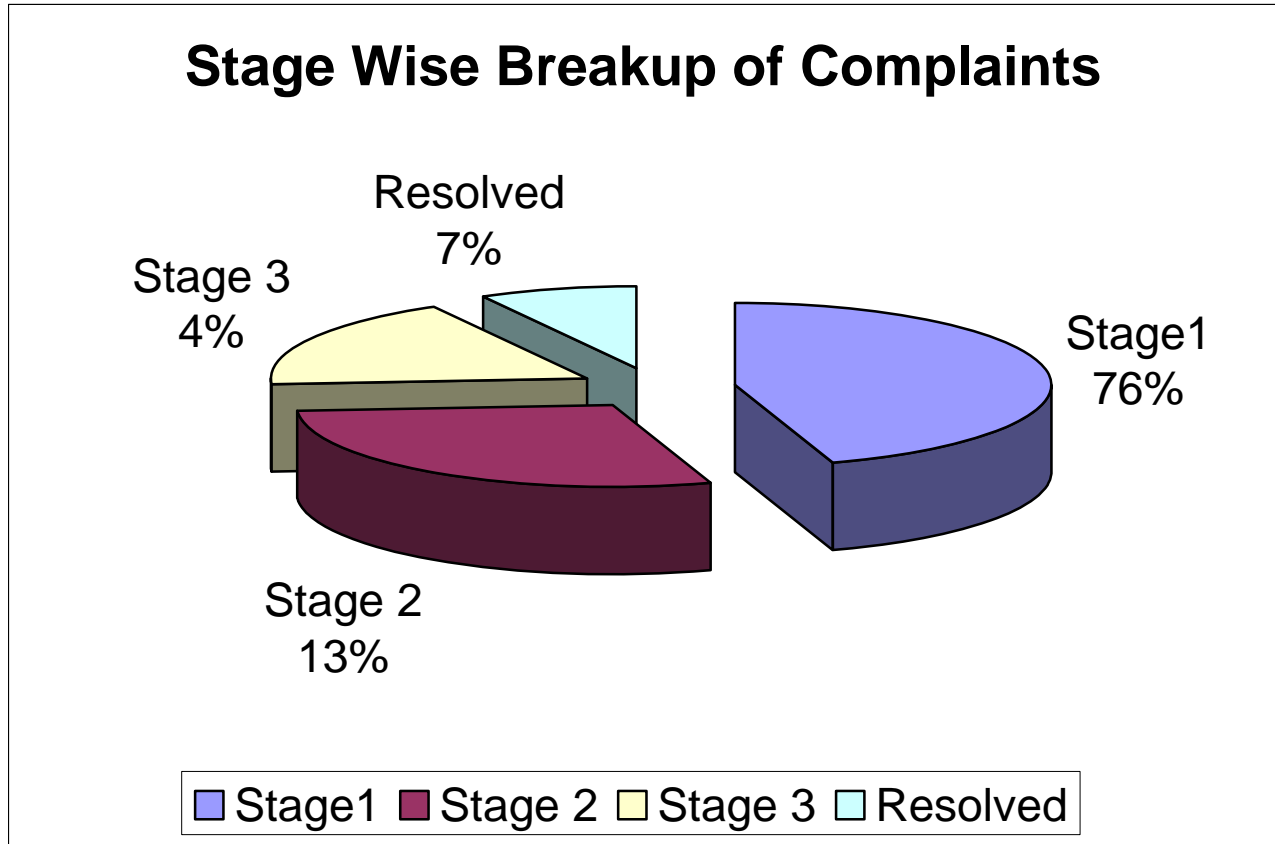


Figure-4

SUBJECT WISE BREAK UP OF COMPLAINTS

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

- Services
- Telecom
- Products
- Banking
- Miscellaneous

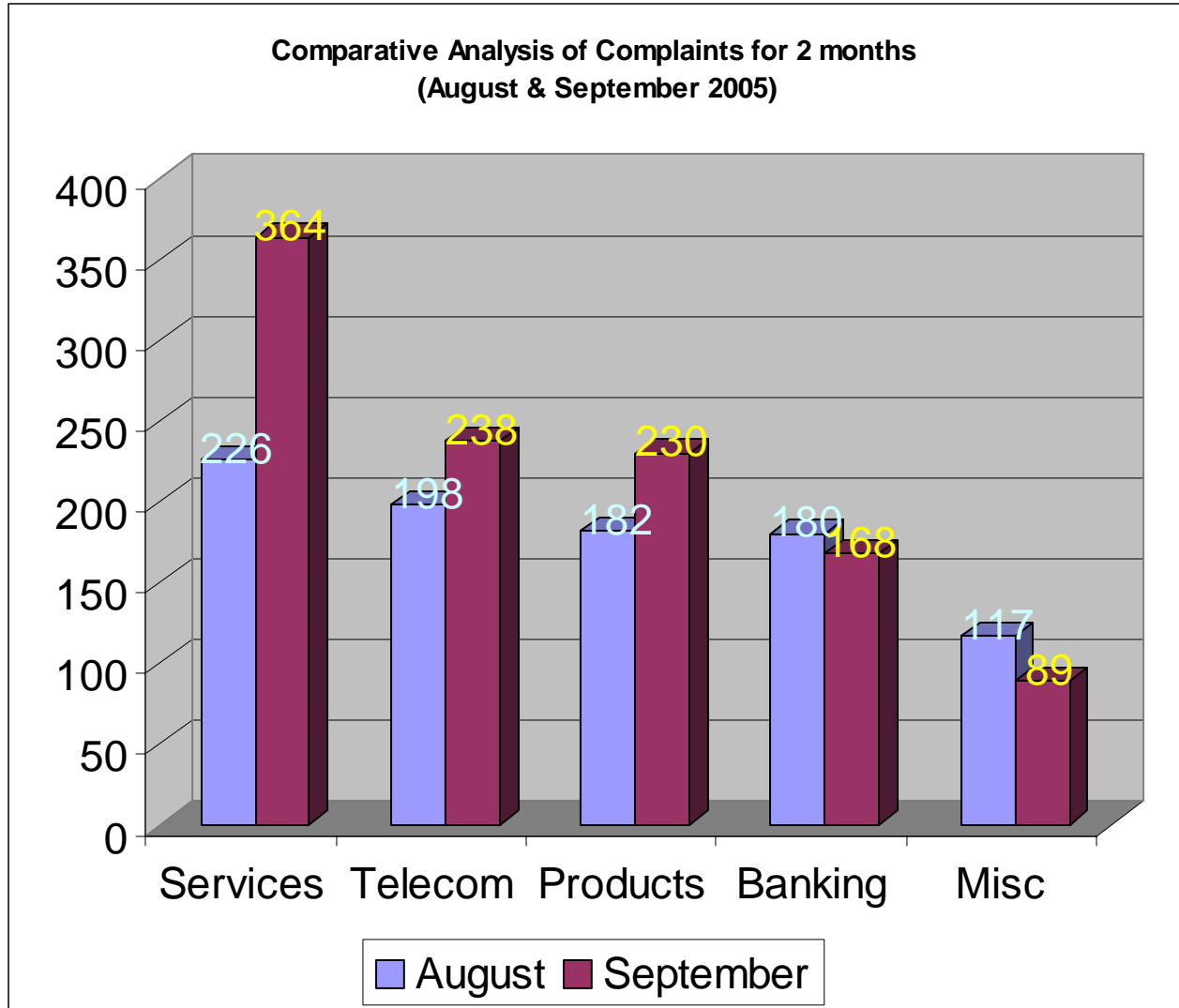


Figure-4

As can be seen from the **Figure 4 and 5**, highest percentage of complaints is from the Services category. Telecom sector and Product category shows an upward percentage trend in September, while the trend in the Banking sector shows a downward trend.

As is apparent, owing to the consumerism, there appears to be some fall in complaints from Banking Sector, which entails in its ambit various consumer items. However, another area which

is showing a increased trend is the Product and the Service industries is of concern and may need more emphasis in the future.

Figure-5 shows Subject-wise distribution for the month of September 2005.

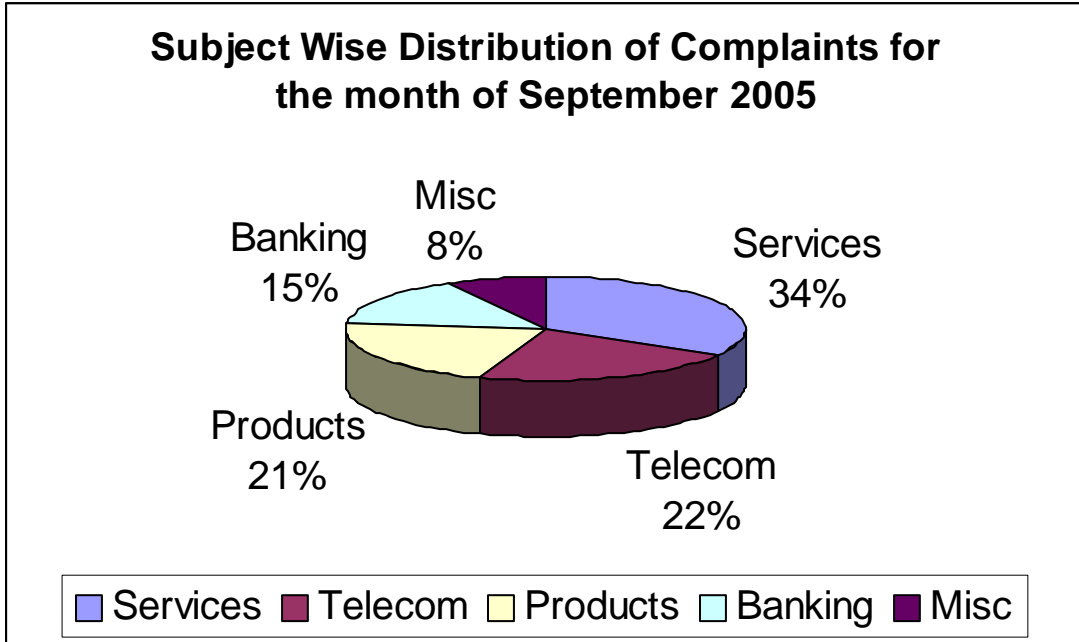


Figure-5

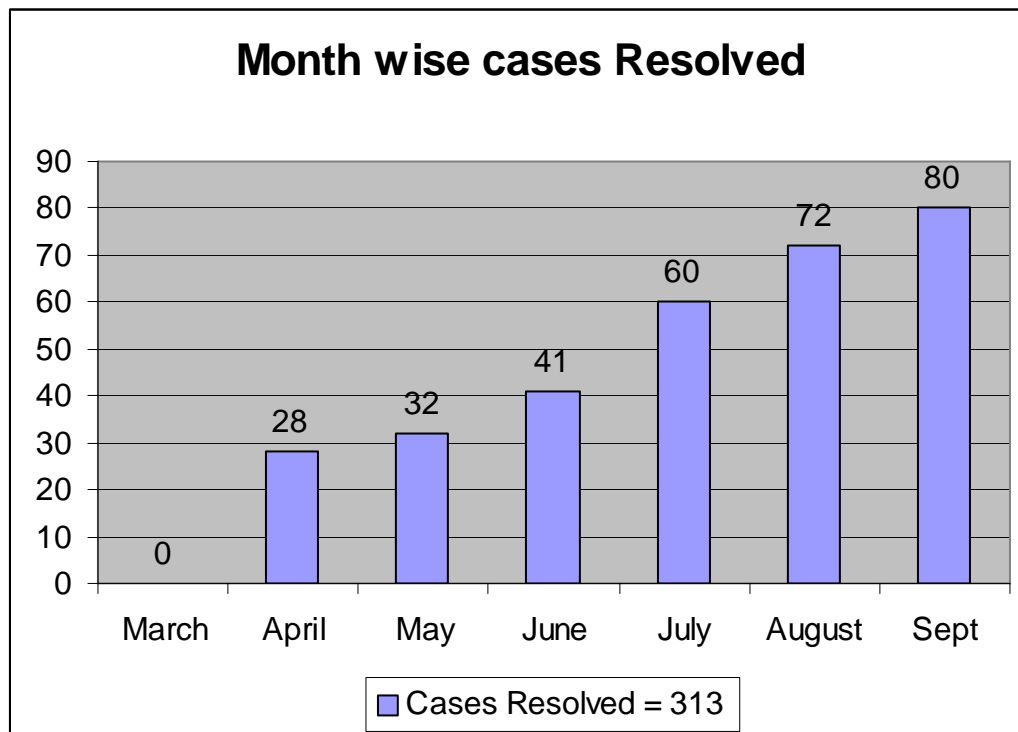


Figure-6

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

Table-2

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

Table-3

INSURANCE

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

Table-4

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

Table-5

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.

REMARKS

Sometimes, complaints are received from fields not pertaining to Consumer Law. We have received complaint against a Food Inspector of Maharashtra, and a Complaint against Officials of Bank or a Police Officer. However, we take up the Complaint and direct it to the concerned department like CBI and IB. We were pleasantly surprised to get response from the said departments.

AREAS OF CONCERN

1. The response from some companies is very disheartening, as they either don't respond, or give a negative response. The Telecom Sector especially has not given an encouraging response. Airtel is one such company that has not responded at all till date. Letter was sent to TRAI to look into the matter, but that evoked no response. It is imperative that the Ministry of Consumer Affairs takes up the matter with the Ministry of Communications on an urgent basis. The situation appears to be going from bad to worse.
2. A Catch22 situation arises; when despite several continuous efforts, the matter fails to get resolved and the complainant seeks advice for further action. We ask them to move to the Court, though that is one situation, we try to avoid as far as possible. But the question is, how it can be avoided fully, and the matter is resolved without the case moving to the Court. We have suggested a need of Counselors from varied fields with expertise in their respective fields to talk, suggest and guide the consumers accordingly.
3. Since our work is online based, our dependency on Internet connection and electricity supply increases a lot. Sometimes, power failure for a longer duration does hamper the work speed.

CORE Staff Strength

The total staff strength, as on September 2005 is 8. There are four Managers handling complaints, and Manager PR taking care of the publicity. There is a Programme Executive handling Contents of the CORE Website and compiling the Consumer Network Magazine. The Manager Technical takes care of the Technical expertise. The Chief Operating Officer ensures that the work runs smoothly under his effective guidance.

There is an Office Assistant, and a sweeper and a driver who add to the staff strength.

OUR REWARDS

We have received number of appreciation letters from the consumers whose grievances have been redressed amicably from the Consumer Online Resource Centre as also from those whose redressal is in process, for taking a prompt action by the CORE Centre. Such response form the aggrieved consumers has proved to be the tool to boost up our efforts in more positive way. And this is the actual reward of our whole- hearted efforts. Some of the appreciations are annexed for information. **(Annexure-3)**

RECOMMENDATIONS

1. Training Sessions pertaining to the awareness of the consumers should be conducted periodically.
2. Representation should also be made at National level through the events like Trade Fair that happens every year in the Pragati Maidan.
3. CORE representative should be authorised to communicate with non-responsive Companies.
4. Regular interaction with at least Delhi based Companies so as to speedify the process of resolving the complaints.
5. Providing Online Consumer Chat Room Facility.
6. Conduct Consumer Quiz on dropped cases with gift to the winner and the winner's Photograph is published on the website (This will give an idea of the Public Opinion and provide guidance to CORE team to adopt future strategies on such cases).
7. Conduct painting competitions on Consumer Related issues at both rural and urban schools.
7. Publish in the CORE site, sale of Indian Multilingual Books/Journals/Guidelines on Consumer Rights made available at reasonable price, including CD's to both rural and urban section of consumers.

ANNEXURE- 1

List of the Contents that has been Uploaded Onto the Website

Sl. No.	Name of the Document	Type of the Document	Source of the Document	Content (In Pages)
JUNE 2005				
1.	RajKot Jila/ Saher Grahak Suraksha Mandal, Rajkot Gujrat celebrated "International Women's Day, 8 th 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 st 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 th – 30 th December 2005	Member Activities	Rajkot Saher/Jilla Grahak Suraksha Mandal, Rajkot, Gujrat	5
5.	CONSUMER FORUM CHANDIGARH celebrated "World Consumer Rights Day – 12 th to 15 th March, 2005"	Member Activities	Consumer Forum Chandigarh	14
6.	BHAVNAGAR GRAHAK SURAKSHA MANDAL celebrated "World Consumer Rights Day on 15 th March 2005"	Member Activities	Bhavnagar Grahak Surakhsha Mandal,	7
7.	CONSUMERS FORUM CHANDIGARH observed "National Consumers' Rights Day, 24 th 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 th 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
Total Number of Pages			118	
JULY 2005				
10.	294 th 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.	CERC 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 th May 2005	Member Activities & Report	Consumers Forum Chandigarh	17
Total Number of Pages			46	

AUGUST 2005				
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 nd National Convention 2001 of CCC	National Conventions	CCC	1
27.	Report on the 3 rd National Convention 2003 of CCC	National Conventions	CCC	2
	Total Number of Pages		77	
SEPTEMBER 2005				
28.	National Rural Health Mission (NHRM): Will it Make A Difference? - Article 4P	Article	National Rural Health Mission : Indian Pediatrics 2005 42:783- 786 Submitted by Dr. Umesh Kapil, Public Health Nutrition, Dept of Human Nutrition	4
29.	Indian Oil: LPG Services	FAQs	Website of Indian Oil: www.iocl.com	4
30.	Improved Service Delivery and Role of NGOs	Reports and Surveys	Department of Administrative Reforms	42

	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 th 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 August 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
	Total Number of Pages			155

ANNEXURE-2
(Electronic Newsletter of August 2005)

Your E-Newsletter

Dear CoreUser,

Welcome to the CORE CENTER E-Newsletter. Through these newsletters you can receive all the latest, relevant & up to date consumer news, events, articles and judgments. You can click on the links in the newsletter to access the relevant information. For more information you can visit our website www.core.nic.in.

Happy Reading!!

CONSUMER FOCUS

Health Insurance: Whose Life is it Anyway?



The recent directive by the Third Party Administrators (TPA's) of major private and public Medical Insurance Companies to blacklist hospitals not agreeing to restrict their costs of treatment for specified medical treatment or procedures violates the rights of consumers of health insurance plans like 'mediclaim policies', 'health shields' or on 'health plans'. Premium paying consumers have become unwitting victims in the crossfire between insurance companies and hospitals to maximize their profits. Are insurance companies justified in forcing hospitals to cut corners while treating patients merely in order to cut their claim costs? Read More...

- [▶ What is Health Insurance](#)
- [▶ Who are the Third Party Administrators?](#)
- [▶ The Recent TPA Directive on Price-Banding - Is it an Unfair Trade Practice?](#)
- [▶ Consumers Short-changed by Directive on Cost Containment](#)
- [▶ Factors which Consumers should consider before choosing their Insurance Company](#)

CONSUMER NEWS ↓

▶ [Food Safety And Standards Bill, 2005 Introduced In Lok Sabha](#) (Friday, August 26, 2005)

The Minister of Food Processing Industries, Shri Subodh Kant Sahai, introduced the Food Safety and Standards Bill, 2005 in the Lok Sabha today. The Bill seeks to consolidate the laws relating to food and establish the Food Safety and Standards Authority of India. It would facilitate scientific standards for food articles and regulate their manufacture, storage, distribution, sale and import to ensure the availability of safe and wholesome food for human

distribution, sale and import to ensure the availability of safe and wholesome food for human consumption.

[SC On Allotment Of Petroleum Products Dealership To Women](#)(Thursday, August 25, 2005)

The Supreme Court has held that a woman cannot be denied dealership of petroleum products only on the ground that her father-in-law already held a dealership of a public sector oil company.

[Private Bus Passengers Entitled For Compensation: HC](#)(Thursday, August 25, 2005)

The Madhya Pradesh High Court has ruled that the passengers of private buses involved in accidents are entitled for compensation awarded under the Motor Vehicle Accident Claims Tribunal.

ACTS/ BILLS/ NOTIFICATIONS ↓

[Fruit Products \(Amendment\) Order, 2005](#)

[Drugs and Cosmetics \(5th Amendment\) Rules, 2005](#)

[Regulation on Quality of Service of Basic and Cellular Mobile Telephone Services , 2005](#)

[Delhi Consumer Protection \(Amendment\) Rules, 2005.](#)

PREVIOUS ISSUES ↓



The [previous CORE e-newsletter](#) focused on the judgment dated August 5, 2005, where the Supreme Court directed law enforcement agencies not to proceed against doctors accused of rash or negligent act or omission without obtaining an independent and competent medical opinion to support the charges. Noting that cases of doctors being subjected to criminal prosecution were on an increase, the Supreme Court held that a private complaint alleging negligence against a doctor, should not be entertained unless the complainant produces before the court a credible opinion by another competent doctor supporting the charge.

CORE CENTRE ACHIEVEMENTS ↓

[See the achievements of the CORE Centre in complaint handling and management.](#)

CONSUMER JUDGMENTS ↓

Chairman, Madhya Pradesh Electricity Board and Others v Shiv Narayan and Another 24/08/2005 (SUPREME COURT OF INDIA)

Electricity Consumption - Whether the legal profession is a commercial activity or is it a trade or business - Held, unless the user is commercial the rate applicable to be commercial user cannot be charged merely because it is not considered to be domestic user - Views ...

Messrs Premier Engineers v Messrs Taj Rubber Industries and Another 12/08/2005 (SUPREME COURT OF INDIA)

Monopolies and Restrictive Trade Practices Act, 1960, S. 12-B; Respondent placed order for rubber mixing machine - Delay in delivery of machine. Whether unfair trade practice? Held- Respondent failed to aver as well as prove that actually any loss or injury was caused to it ...

Punjab State Electricity Board Limited v Zora Singh and Others 11/08/2005 (SUPREME COURT OF INDIA)

Indian Electricity Act, 1910; Electricity (Supply) Act, 1948 - Consumer dispute - Non-supply of electrical energy to consumers within a reasonable time despite taking deposits for same compliance of other formalities - Directions to release connections to all applicants and ...

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