



Monthly Report, For December 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 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 15th March 2005 — World Consumer Rights Day — by Shri Sharad Pawar, Hon'ble Minister for M/o C.A., F&PD. A formal CCC with the Ministry has also entered into Memorandum of Understanding (MOU) 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 Consumer 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.

PROPOSED ACTION PLAN FOR GENERATING REVENUE FOR CORE PROJECT AND TO MAKE IT SELF RELIANT

Paragraphs 8 & 9 of the MOU entered into by CCC with the Ministry of Consumer Affairs, Food & Public Distribution read as follows: -

- “8. The Second Party shall make every effort to make the project self supporting to the maximum extent within the project period of 5-years and in any case ensure that the project becomes fully self supporting commencing from the 6th year, by generating sufficient revenue on its own from the project.*
- 9. The Second Party shall report regularly to the First Party about the status of progressive self-reliance of the CORE Centre.”*

CORE Project has completed about 9 months since its inauguration on 15th March 2005. As such the project is still in its early stages of implementations and has not reached its full potential. The process of migrating the CORE Website and its database from a private server where these are presently located to the NIC Server is still in progress. Substantial improvement to the CORE Website can take place only thereafter. Some more softwares are also to be acquired to make the Website more effective.

We would however, like to place on record that in the meanwhile we have two subscribers to our Website who have registered themselves by paying an Annual Subscription of Rs.2,200 for accessing our Website. These subscriptions will no doubt prove a source of revenue for the project, but it will take time to build up.

The following are some tentative proposals under consideration for raising revenue for the project: –

- Holding of discussions with the National Consumer Disputes Redressal Commission and the Ministry of Consumer Affairs to enable the CORE Website to act as a Resource Centre and Database for the National Commission for accessing of Legal Information & Judgments. Initiative in this regard will be taken after transfer to the NIC Server is completed. Suitable financial arrangement in this regard will also be worked out thereafter.
- Similar proposals for linking the State Commissions and the District Fora will also be considered.
- The current subscription rate of Rs.2,200 per annum will be reviewed to see how this can be rationalized and differential rates fixed, for various stages of accessibility of Information on the Website.
- Though, currently the Weekly/Fortnightly/Monthly/Quarterly Newsletters are accessible free of cost, possibility of making those available on payment of subscription will be examined.

- Presently, complaints are being handled free of cost. However, the rate of resolving of complaints is not sufficiently encouraging and those whose complaints are not resolved are advised to take the case to Consumer Court. Some suitable methodology is proposed to be worked out for charging suitable fees for helping such complainants to take the matter before the Consumer Courts. Already between NCH and CORE Centre a panel of about 50 Consumer Counselors have been drawn up for advising the complainants and helping them in filing cases. The modalities of working out a mechanism in this regard will be worked out to enable generation of revenue for the CORE Project.
- State Governments are proposed to be approached, to utilize the CORE Centre Project for providing a portal for lodging and resolving complaints on the basis of some suitable financial arrangements to be worked out with them.
- Marketing Consultants are proposed to be approached, to explore various possibilities for generating revenue for the project, while at the same time keeping in mind the Code of Conduct of not generating funds through the Corporate Sector.
- Possibility of providing Consultancy Services, for generating data and for research on various consumer issues, is also proposed to be explored.
- Suitable periodical Workshops and Brainstorming Sessions will be held to generate ideas for raising revenue.

The above processes will naturally take time for formulation and implementation. The Project Proposal as approved, envisages generation of revenue only from the second year onwards. It is therefore, proposed to review the progress made in this regard on a quarterly basis, commencing from 1st April 2006 onwards, while at the same time initiating action on the suggestions as indicated above.

MONTHLY SUMMARY OF HITS, VISITS, REQUESTS etc. TO THE CORE WEBSITE

(From 15th March 2005 to 31st December 2005)

Table 1

	From 15 th March 05 - June 05	31 st July	31 st Aug	30 th Sept	31 st October	30 th Nov	31 st Dec
Hits							
Total Hits	6,48,188	249,088	202,600	304,495	287,120	276,043	373,580
Cached Requests	2,90,576	88,463	73,508	104,846	97,955	88,788	118,619
Failed Requests	1,243	720	1,010	693	716	688	1,117
Visits							
Total Visitors	16,225	8,024	8,074	11,352	11,792	12,588	16,562
Avg. Visitors Per Day	516	250	252	366	368	406	517
Total Unique IPs	10,345	5,650	5,153	7,582	7,527	8,259	10,629
Page Views							
Avg. visit length (mints.)	NIL	00:02:06	00:02:53	00:08:34	00:07:27	00:07:00	00: 06:55
Total Page Views	1,73,006	77,047	62,706	94,827	92,098	84,336	113,747
Avg. page views per day	5485	2,407	1,959	3,058	2,878	2,720	3,554
Avg. page Views per Visitor	10.92	9.60	7.77	8.35	7.81	6.70	6.87

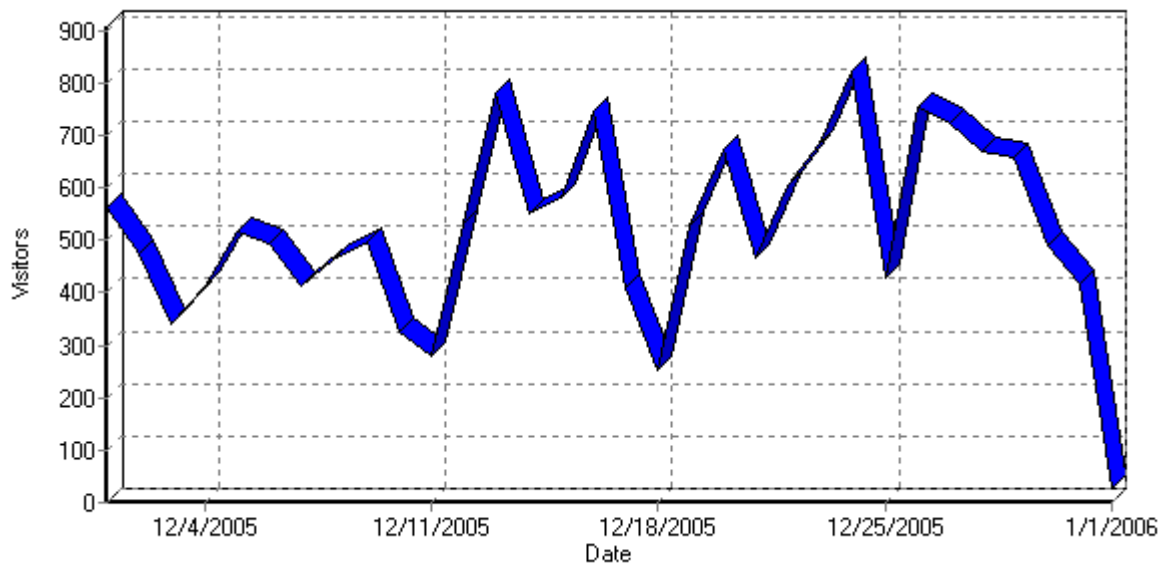
The figures in **Table 1** will show that there has been a steady increase in the number of hits and other parameters relating to the CORE Centre website. There has been a significant increase of **35.34%** in the No. of Hits in December, as compared to November. There has however been an increase in the no. of visits which is an encouraging trend.

**CUMULATIVE SUMMARY OF HITS, VISITS, REQUESTS etc. TO THE CORE WEBSITE
(From 15th March 2005 to 31st December 2005)**

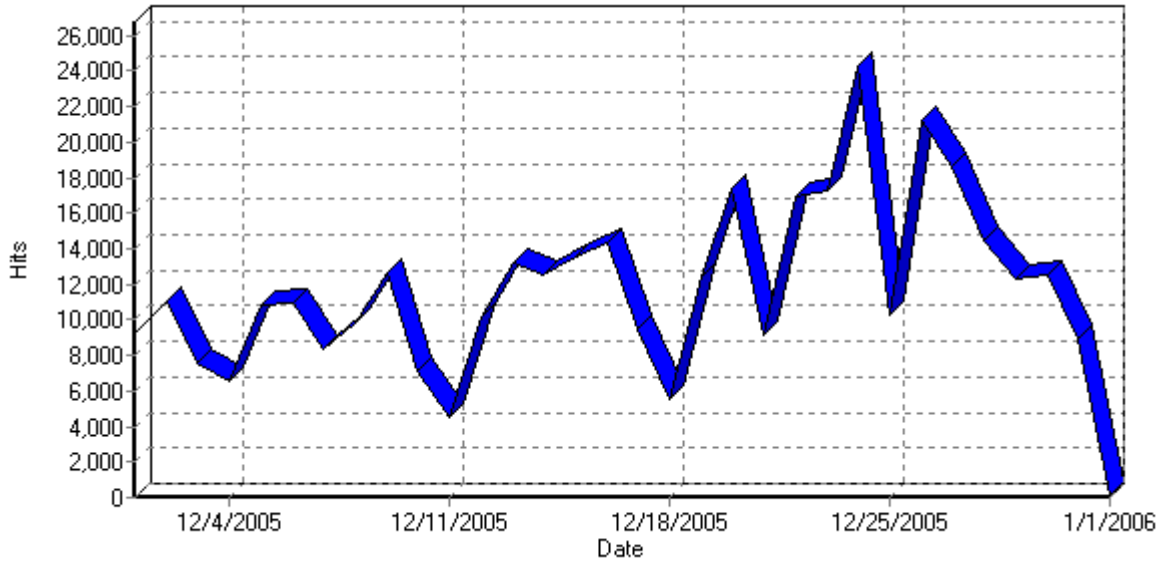
1.	Total Number of Hits	23,41,114
2.	Total Number of Requests	8,62,755
3.	Total Number of Visits	1,52,739
4.	Average No. Requests per visit	5:65
5.	Average Visit Duration (in Minutes)	00:05:81

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)**

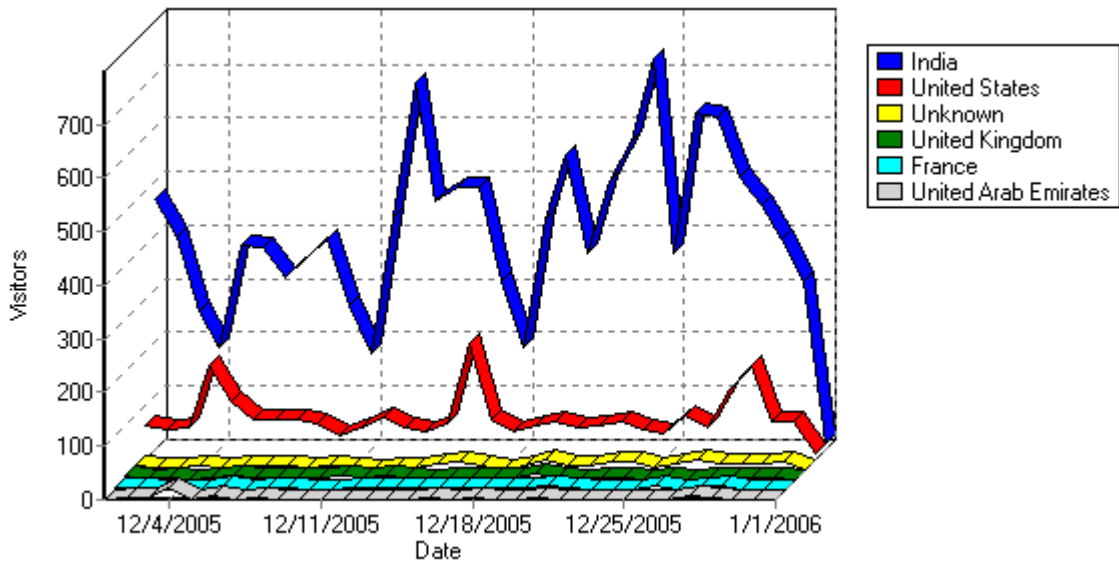


Daily Hits
(Figure 2)

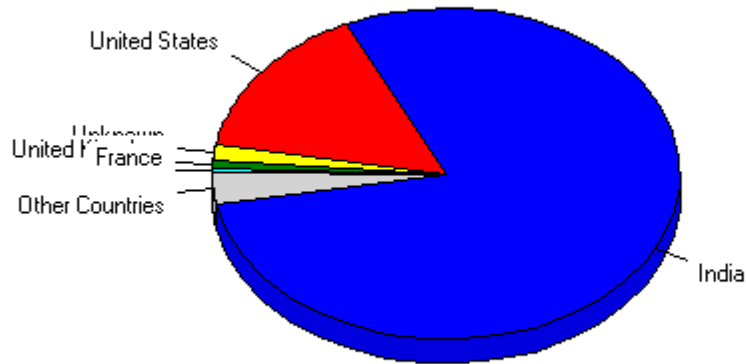


Figures 1 & 2 show the graphic picture of daily visits & daily hits.

Daily Countries Activity
Figure 3



**Most Active Countries
Figure 4**



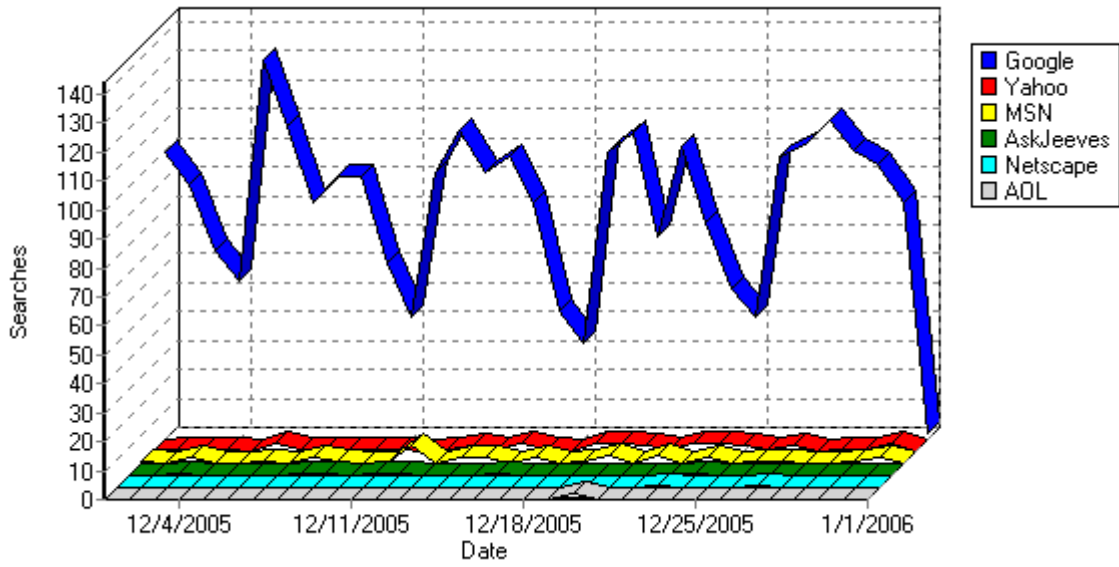
**Most Active Countries
Table 2**

	Country	Hits	Visitors	% of Total Visitors	Bandwidth (KB)
1	India	339,960	13,090	79.04%	3,182,994
2	United States	19,327	2,496	15.07%	473,097
3	Unknown	5,504	258	1.56%	56,010
4	United Kingdom	1,642	114	0.69%	17,492
5	France	1,538	83	0.50%	19,992
6	United Arab Emirates	368	57	0.34%	4,749
7	Germany	497	45	0.27%	8,392
8	Singapore	664	41	0.25%	8,368
9	China	202	40	0.24%	2,399
10	Australia	704	39	0.24%	5,305
11	Canada	1,036	37	0.22%	14,780
12	Hong Kong	400	29	0.18%	4,448
13	Vietnam	28	16	0.10%	773
14	Saudi Arabia	33	15	0.09%	560
15	Sweden	126	11	0.07%	970
16	Italy	134	10	0.06%	922
17	Belgium	51	9	0.05%	357
18	Japan	96	9	0.05%	674
19	Switzerland	61	9	0.05%	211
20	Korea, Republic of	147	8	0.05%	1,338
21	Iceland	10	8	0.05%	295

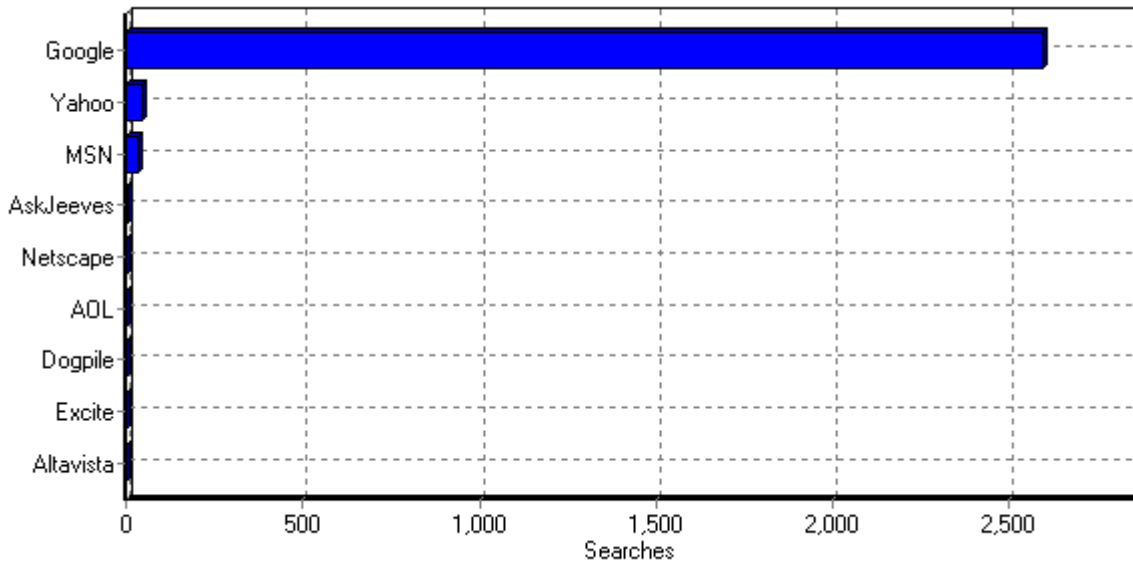
22	Malaysia	87	8	0.05%	868
23	Kuwait	44	7	0.04%	377
24	Russian Federation	9	7	0.04%	147
25	Ukraine	14	7	0.04%	528
26	Thailand	36	7	0.04%	1,190
27	Netherlands	9	6	0.04%	306
28	Finland	68	6	0.04%	815
29	Oman	112	6	0.04%	1,603
30	Spain	8	5	0.03%	387
31	Pakistan	39	4	0.02%	457
32	New Zealand	15	4	0.02%	208
33	Poland	43	4	0.02%	325
34	Hungary	6	4	0.02%	237
35	Yemen	51	4	0.02%	89
36	South Africa	33	4	0.02%	243
37	Egypt	18	4	0.02%	144
38	Israel	11	4	0.02%	25
39	Ireland	36	4	0.02%	220
40	Bahrain	88	3	0.02%	772
41	Romania	20	3	0.02%	146
42	Norway	11	3	0.02%	170
43	Turkey	33	3	0.02%	243
44	Mexico	15	3	0.02%	106
45	Brazil	21	2	0.01%	131
46	Qatar	42	2	0.01%	186
47	Iran	11	2	0.01%	151
48	Austria	5	2	0.01%	14
49	Philippines	23	2	0.01%	150
50	Cote d'Ivoire	9	2	0.01%	184
	Subtotal	373,445	16,546	99.90%	3,814,575
	Total	373,580	16,562	100.00%	3,816,441

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	2,595
2	Yahoo	44
3	MSN	33
4	AskJeeves	7
5	Netscape	2
6	AOL	2
7	Dogpile	2
8	Excite	2
9	Altavista	1
	Total	2,688

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 31st December 2005

- Articles – 49
- Consumer Focus – 252
- Press Release- 45
- Case Laws - 87,353
- Consumer Studies – 556
- FAQ's – 96
- Legislations – 821
- Rules - 221
- News – 692
- Consumer Alert – 8
- Report & Surveys – 165
- Member Activities – 69
- Advocacy Campaign – 58
- About CCC – 6

- Test Report – 11
- CORE Status – 232
- Publications – 18
- National Conventions- 67
- MOU - 8

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 December 2005, 1498 Complaints were received from various corners of the country, as against 881 for the month of November 2005.

Figure-7 shows the comparative picture of complaints received by CORE Centre from 15th March 2005 to 31st December 2005. As will be seen there from, though there has been a steady increase in the number of complaints received from 15th March onwards, **there is an Increase of 70% in the complaints received during December, as compared to November.**

Comparative analysis of the complaints received from 15th March to 31st December 2005.

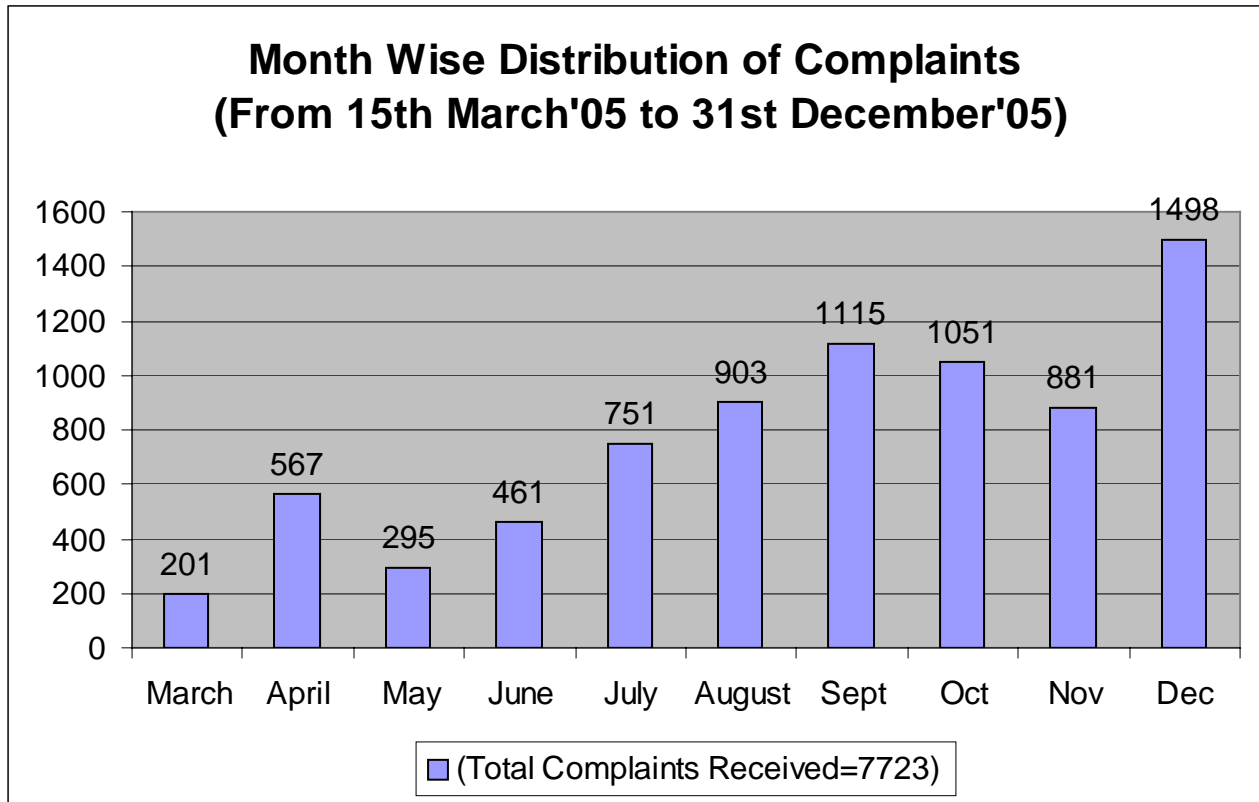


Figure-7

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

GEOGRAPHICAL BREAK OF COMPLAINTS

S. No.	NAME OF THE STATE	COMPLAINTS HANDLED			
		NOVEMBER 2005		DECEMBER 2005	
		NUMBERS	PERCENTAGE	NUMBERS	PERCENTAGE
1	Assam	10	1	15	1
3	Andhra Pradesh	29	3	30	2
4	Bihar	11	1	15	1
5	Chhattisgarh	7	1	5	0
6	Delhi	249	29	419	28
7	Goa	2	0	0	0
8	Gujarat	57	6	77	5
9	Haryana	62	7	122	8
10	Jharkhand	7	1	7	0
11	Nagaland	1	0	4	0
12	Kerala	9	1	9	0
13	Karnataka	42	5	107	7
14	Madhya Pradesh	16	2	32	2
15	Maharashtra	88	10	195	13
16	Meghalaya	0	0	2	0
17	Sikkim	0	0	0	0
18	Orissa	12	1	16	1
19	Punjab	59	7	88	6
20	Pondicherry	0	0	0	0

S. No.	NAME OF THE STATE	COMPLAINTS HANDLED			
		NOVEMBER 2005		DECEMBER 2005	
		NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
21	Rajasthan	17	2	33	2
22	Tamil Nadu	33	3	62	4
23	Himachal Pradesh	6	1	5	0
24	Uttar Pradesh	81	10	135	8
25	Uttranchal	7	1	5	0
26	West Bengal	72	9	103	5
27.	Jammu & Kashmir	3	0	3	0
28.	Mizoram	1	0	1	0
TOTAL		881	100	1498	100

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, Haryana, Karnataka & Uttar Pradesh. Similarly on Region wise demarcation, it is seen that complaints from smaller states like Bihar, Gujarat, Punjab and Orissa are on the increase.

State wise breakup of Complaints for December 2005

Total Complaints Received - 1498

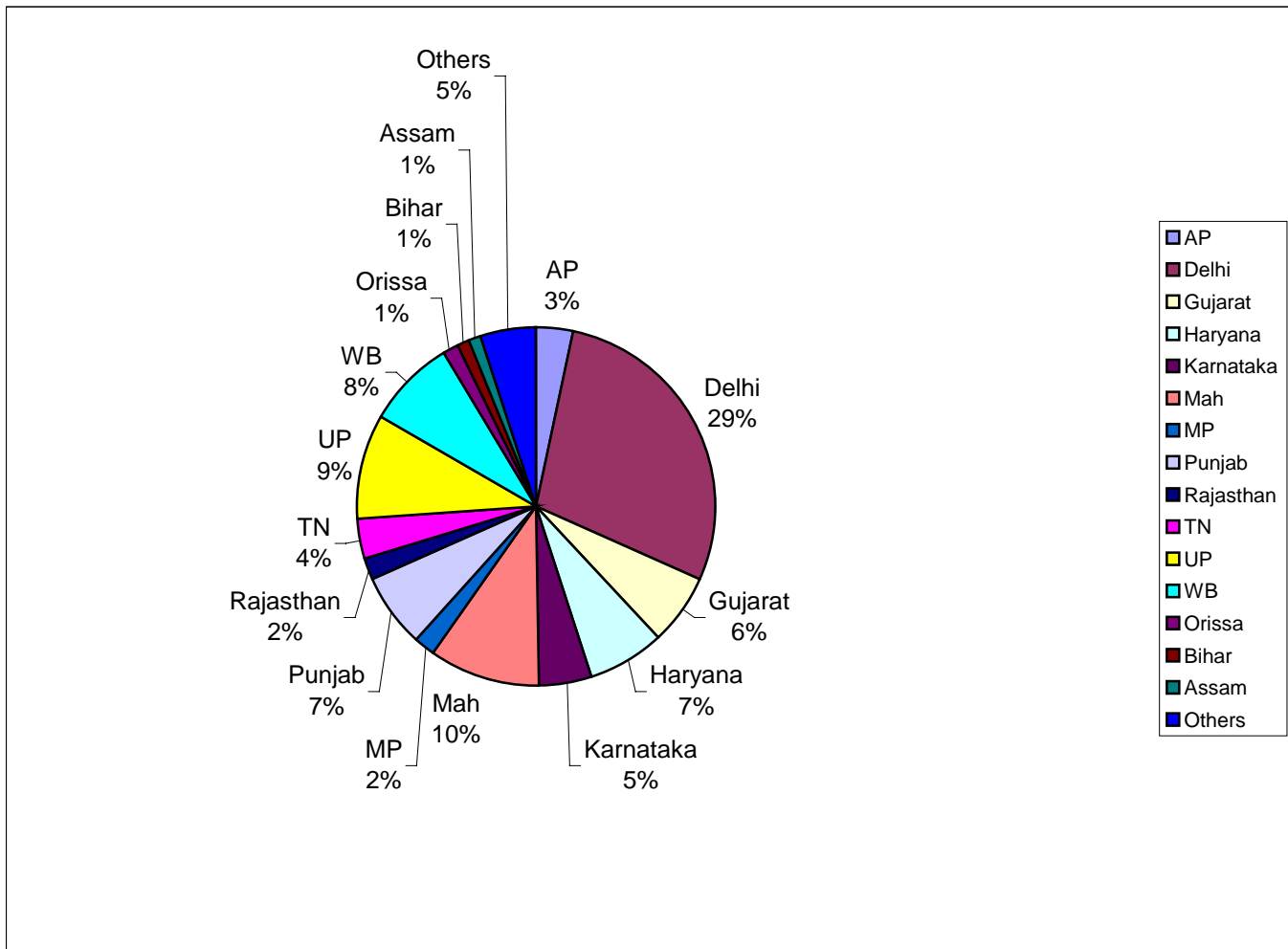


Figure-8

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 15th March 2005 to 31st December 2005

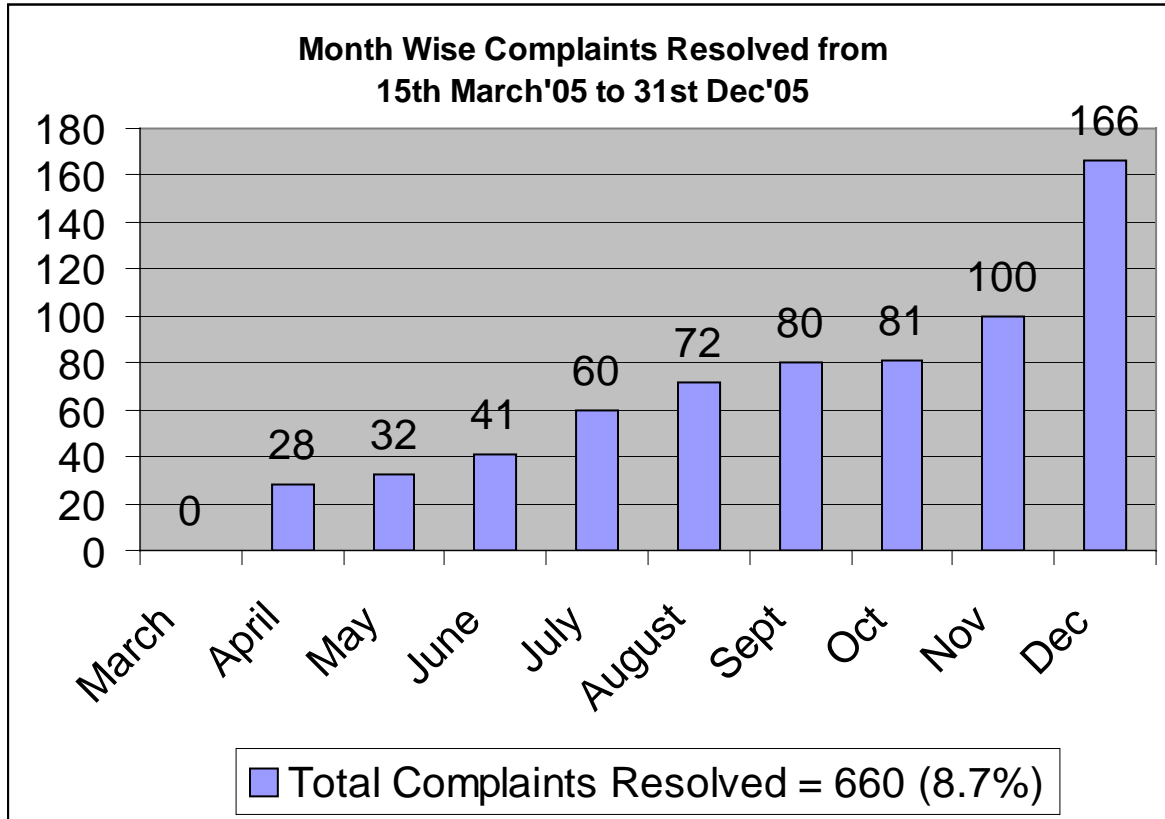


Figure 9

Figure 9 shows an increasing trend of the number of complaints resolved. However the percentage of complaints resolved is around 11%.

Analysis of Complaints remaining unresolved as on 1st January 2006

Table 5

S. No.	Details	Numbers
1.	Total no. of complaint received from 15 th March 2005 to 31 st December 2005	7723
2.	Total No. of complaints resolved till 31 st December 2005	660
3.	Balance no. of complaints remaining unresolved as on 1 st January 2006	7063

Table 6 shows Stage wise analysis of complaints remaining unresolved as on 1st January 2006.

S. No.	Stages	Numbers
1.	Unresolved complaints which are more than 45 days old (These are complaints received from 15 th March to 15 th November 2005 on which Stage III action has already been taken, as on 1 st January 2006, but no response has been received from the opposite party)	5132
2.	Unresolved complaints which are between 31 to 45 days old (These are complaints received from 16 th November 2005 to 30 th November 2005 on which Stage III action has already been taken, as on 1 st January 2006, and response is awaited)	456
3.	Unresolved complaints which are between 16 to 30 days old (These are complaints received from 1 st December 2005 to 15 th December 2005 on which Stage II action has already been taken, as on 1 st January 2006, but are still remaining unresolved)	574
4.	Unresolved complaints which are between 1 to 15 days old (These are complaints received from 15 th December 2005 to 31 st December 2005 on which Stage I action has already been taken, as on 1 st January 2006, but are still remaining unresolved)	901
Total Unresolved Complaints as on 1st January 2006		7063

Table 6

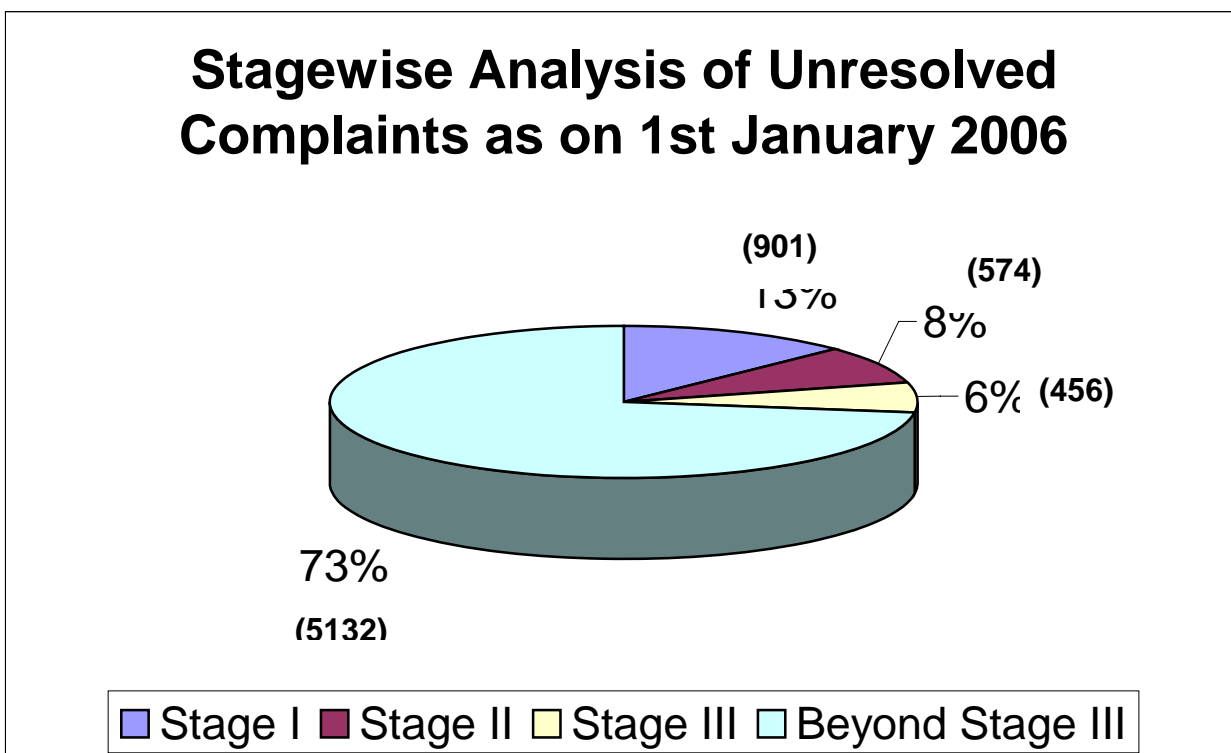


Figure-10

Tables 5 and 6 & Figure 10 show details of total number of complaints received till 31st December 2005, total number of complaints resolved, till 31st December 2005 and the balance complaints remaining unresolved as on 1st January 2006, as also percentage wise breakup.

- There are 73% of unresolved complaints numbering 5132, as on 1st January 2006, 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_achivements
- 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 9 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
- Miscellaneous

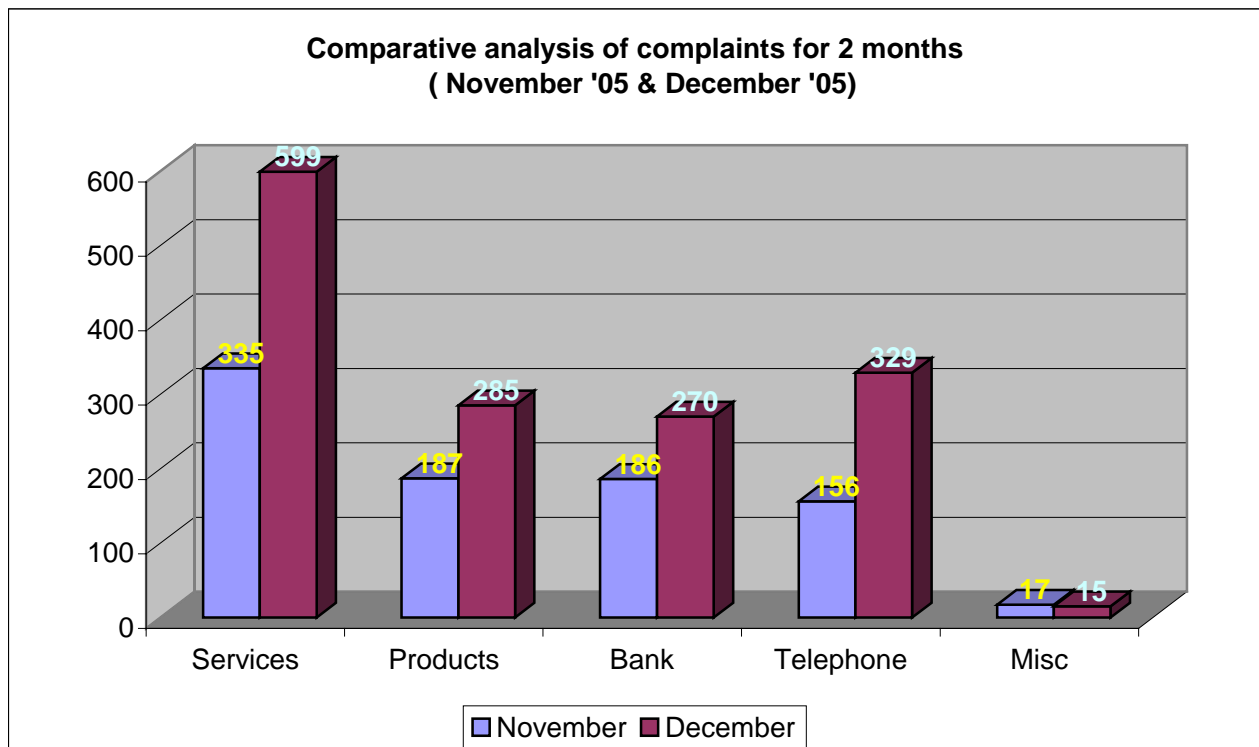
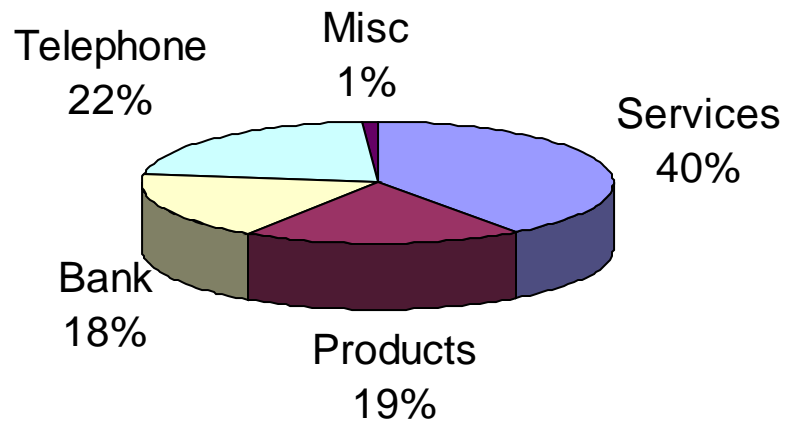


Figure-11

Categorywise Breakup of Complaints for December 2005



■ Services ■ Products ■ Bank ■ Telephone ■ Misc

Figure-12

As can be seen from Figures 11 and 12, highest percentage of complaints is from the Services category. Similarly Product, Bank & Telecom Category also shows increasing trend in December

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 1st 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)
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	Reports and Surveys	Department of Administrative Reform	42

	Role of NGOs	Surveys	Administrative Reforms 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 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
	Total Number of Pages		155	
OCTOBER 2005				
40.	CORE Activity Report for the Month of September 2005	CORE Status	CORE Team, CCC	42
NOVEMBER 2005				
41.	Address of the AICOC,	List of Consumer	AICOC, Jamshedpur	1

	Jamshedpur	Consumer Organisations		
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 th National Convention	National Conventions	Content Section, CORE Centre	23
49.	Guidelines for the presentation of the 4 th National Convention 2005 on the CORE Centre	LINKS- 19		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	Consumer Alert	Content Section	1

	of Dr. V S Krishna)	Alert		
59.	Weigh LPG Cylinder at time of delivery, IDC told	Consumer Alert	Complaints (TOI)	1
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
Total Number of Pages				159
DECEMBER 2005				
65.	Memorandum of understanding between "Department of Consumer Affairs, GOI and CCC	MOU	CCC	4
66.	MOU between CCC, VOICE and NCH	MOU	CCC	4
67.	Report for the Month of November 2005	CORE Status	CORE Centre (Complaints and Contents Section)	68
68.	CERS Moves PIL on Civic Elections	Press Release	CERC Ahmedabad	1
69.	NHRC issues notice to Govt. of Gujarat	Press Release	CERC Ahmedabad	1
70.	CFC, Chandigarh organized Rural Consumer Awareness Camp at Balongi Dist Ropar Punjab	Member Activities	CFC Chandigarh	1
71.	FOCO, Orissa organized its 10 th State Level Convention of VCOs as Cuttack	Member Activities	FOCO Orissa	2
72.	Recommendations- Parallel			

	Session 12	4 th National Convention	CORE Centre(Content Section)	1
73.	Recommendations- Parallel Session 11	4 th National Convention	CORE Centre(Content Section)	1
74.	Recommendations- Parallel Session 10	4 th National Convention	CORE Centre(Content Section)	3
75.	Recommendations- Parallel Session 9	4 th National Convention	CORE Centre(Content Section)	2
76.	Recommendations- Parallel Session 8	4 th National Convention	CORE Centre(Content Section)	1
77.	Recommendations- Parallel Session 7	4 th National Convention	CORE Centre(Content Section)	1
78.	Recommendations- Parallel Session 6	4 th National Convention	CORE Centre(Content Section)	3
79.	Recommendations- Parallel Session 5	4 th National Convention	CORE Centre(Content Section)	2
80.	Recommendations- Parallel Session 4	4 th National Convention	CORE Centre(Content Section)	2
81.	Recommendations- Parallel Session 3	4 th National Convention	CORE Centre(Content Section)	3
82.	Recommendations- Parallel Session 2	4 th National Convention	CORE Centre(Content Section)	2
83.	Recommendations- Parallel Session 1	4 th National Convention	CORE Centre(Content Section)	1
84.	FAQs for Right to Information Act, 2005	FAQs	Website of Personnel and Administration (Content Section)	5
	Total Number of Pages			108

ANNEXURE-2
(Electronic Newsletter of December 2005)
(Vol: 11, Dec 2005)



Your E-Newsletter

Dear CoreUser,

Welcome to the CORE CENTRE 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

Tobacco And Tobacco Products: Enemy No.1

Tobacco use is "the single most important preventable risk to human health in developed countries and an important cause of premature death worldwide". It is for this reason that the Government has legislated that from 1st January 2006, no person, individual or character in cinema or TV programmes can display cigarettes and other tobacco products or promote their use, except for certain exemptions provided. Even, indirect advertisements stand prohibited. This means that it is now prohibited to use a brand name of a tobacco product for marketing, promotion or advertisement of any other goods, services and events. This fortnight's newsletter focuses on the various consumer issues relating to the use and abuse of tobacco and tobacco products...

- ▶ [Why are Tobacco and Tobacco Products consumer unfriendly?](#)
- ▶ [News: Stringent Notification On Tobacco Packaging To be Issued Shortly](#)
- ▶ [The Courts and Anti-Tobacco Directives](#)
- ▶ [New Laws To Combat The Tobacco Menace](#)
- ▶ [Anti Tobacco Laws: The global picture](#)
- ▶ [Consumer Organisation's View Point - Inflictor Pays Principle](#)
- ▶ ['World No Tobacco Day' - Intervention of Consumer Coordination Council \(CCC\)](#)

CONSUMER NEWS ↓

- ▶ [Duping Of Investors: 229 Vanishing Companies Identified](#) (Tuesday, December 06, 2005)

A Central Coordination and Monitoring Committee, co-chaired by Secretary, Ministry of Company Affairs and Chairman, SEBI has been set up to look into issues relating to vanishing companies and their promoters.

- ▶ [National Disaster Management Bill 2005, Being Tabled In Parliament](#) (Tuesday, December 06, 2005)

The Government plans to establish an elaborate Disaster Management Structure across the

The Government plans to establish an elaborate Disaster Management Structure across the country in the form of a 'National Disaster Management Authority' headed by the Prime Minister

➤ [**Speed Breakers On National Highways Not Being Allowed**](#) (Tuesday, December 06, 2005)

As per the policy of the Government, construction of speed breakers are not allowed on National Highways as these defeat the basic objective of providing an obstruction free high speed facility.

➤ [**Stringent Notification On Tobacco Packaging To be Issued Shortly**](#) (Monday, December 05, 2005)

A stringent Notification fixing new norms for tobacco packaging and labeling will be issued soon, in a bid to check smoking, especially among the youth, cautioning about its ill-effects on health and Nicotine and tar contents etc.

RECENT CONSUMER EVENTS ↓

[**CCC 4th National Convention Presentations**](#)

Tuesday, November 08, 2005

PREVIOUS ISSUES ↓



The [previous CORE e-newsletter](#) focused on the unfair trade practices of "lotteries" to promote sales of goods. The newsletter focussed on the petition moved by Federation of Consumer Organisations in Tamilnadu (FEDCOT) against a multinational FMCG company which was using a lottery based incentive scheme aimed at promoting the sales of it soap. The newsletter discussed the role of Consumer Organisations in taking on the might of FMCG behemoths in Consumer Forums.

CORE CENTRE ACHIEVEMENTS ↓

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

➤ [**Report for the Month of November 2005**](#)



Your E-Newsletter

Dear CoreUser,

Welcome to the CORE CENTRE 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

Increasing Electricity Bills – New Issues for Consumers

On a petition of consumers, the Delhi High Court last week has given a clean chit to e-meters or Electronic Meters. While upholding the right of private power-distribution companies to replace existing electro-mechanical meters with e-meters, the Court blamed Distcoms for not educating consumers about faulty internal wiring. The Court said that if distcoms come across faulty wiring they'll have to give a week's notice to consumers to get it checked. This weeks issue deals with the various issues behind why consumer gets inflated electricity bills. Read more

- ▶ [News : HC Says E-Meters Are Fine, Fix Wiring](#)
- ▶ [What are the Possible Causes of High Electricity Bills?](#)
- ▶ [Internal Wiring & Earth Leakage: Latest Bugbears For Consumers](#)
- ▶ [Consumer Alert: Rollback of Tariff in New Delhi for Domestic Consumers](#)
- ▶ [4 Simple Steps to Cut Your Power Bill](#)

The Union Cabinet has given its approval for introduction of a Bill to repeal the Drugs (Control) Act, 1950.

➤ [Govt gives report on Implementation of Black Marketing Law](#) (Friday, December 16, 2005)

Shri Taslimuddin, Minister of State for Consumer Affairs, Food and Public Distribution provided information on steps taken under the Prevention of Black-marketing and Maintenance of Supplies of Essential Commodities Act.

➤ [MRTP Commission Directive on Advertisements In Video Cassettes](#) (Friday, December 16, 2005)

The Monopolies And Restrictive Trade Practices Commission (MRTPC) has passed a "cease & desist" orders against Indian Motion Pictures Producers Association & six of its members against the practice of insertion of advertisements in Video Cassettes affecting the feature films.

➤ [HC Green Signal To Electronic Meters In Delhi](#) (Thursday, December 15, 2005)

The Delhi High Court on Wednesday said electronic meters installed at the residences of power consumers in the national capital have been found to be in order.

RECENT CONSUMER EVENTS ↓

[CCC 4th National Convention Presentations](#) Tuesday, November 08, 2005

PREVIOUS ISSUES ↓



The [previous CORE e-newsletter](#) focused on the perils of tobacco smoking, use and consumption and which is today "the single most important preventable risk to human health in developed countries and an important cause of premature death worldwide".

CORE CENTRE ACHIEVEMENTS ↓

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

➤ [Report for the Month of November 2005](#)

CONSUMER NOTIFICATIONS & CIRCULARS ↓

[G.S.R. 732 \(E\)](#) (21/12/2005)

Draft rules - Drugs and Cosmetics (Amendment) Rules, 2005

[G.S.R. 706 \(E\)](#) (06/12/2005)

Corrigendum Notification No. GSR 356(E) dated 7-6-2005

[G.S.R.698 \(E\)](#) (30/11/2005)

Cigarettes and other Tobacco Products (Prohibition of Advertisement and Regulation of Trade and Commerce, Production, Supply and Distribution) Rules, 2004 - Amended

[G.S.R. 705 \(E\)](#) (28/11/2005)

Corrigendum Notification No. 463(E), dated 8th July, 2005.

CONSUMER JUDGMENTS ↓

[Akhil Bhartiya Upbhokta Congress v Messrs Aggarwal Jewellers](#) 12/12/2005 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)

Question with regard to purity of ornaments of a precious metal (gold) - Right of consumers in regard to sale and purchase of gold ornaments - Whether consumers/purchasers of ornaments of precious metal (gold) should be left at the mercy of the traders who according to ..

[Deepak Jaiswal v Oriental Insurance Company](#) 12/12/2005 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)

Insurance - Janta Personal Accident Policy for a sum of Rs.1 lakh - Petition contending that Insurance Company unjustifiably repudiated claim was dismissed on the ground that death was due to hypertension which resulted in brain haemorrhage - Appeal against was dismissed in ...