



Monthly Report, For April 2006

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)



Chairman, CCC
Prof. Durai Singham,

Highlights Till Date

- ✓ Over 35 Lac hits received till date from 50 countries across the globe to www.core.nic.in
 - ✓ Over 12 Lac Requests
 - ✓ Over 2 Lac visits
 - ✓ In April 2006, the figures are 291560 hits, 82398 requests, 16008 visits respectively
 - ✓ Top 10 most popular Search Engines are able to identify key words relating to CORE Centre
 - ✓ 3600 Subscribers of CORE Centre E-Newsletter
-
- ✓ Over 12 Thousand Complaints received from 15th March 2005 to 30th April 2006 from all parts of India as also from abroad.
 - ✓ 1231 Complaints received in April 2006
 - ✓ Total 1740 complaints (14.1% of all complaints handled) were resolved by CORE Centre from 15th March 05 to 30th April 06

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About CCC

Consumer Coordination Council (CCC) is a National Coalition of over 57 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 12 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 software is also to be acquired to make the Website more effective.

We would however, like to place on record that in the meanwhile we have **four subscribers** to CORE Centre 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 CENTRE

(From 15th March 2005 to 30th April 2006)

Table 1

	From March 05 –Dec' 05	January'06	February'06	March 2006	April 2006
Total Hits	23,41,114	372,213	255,035	281,221	291,560
Cached Requests	8,62,755	114,418	74,730	78,460	82,398
Failed Requests	6,187	951	601	665	777
Total Visitors	84,617	17,068	13,361	16,028	16,008
Avg. Visitors Per Day	2,675	533	460	500	516
Total Unique IPs	55,145	11,384	8,282	9,319	9,108
Avg. visit length (mints.)	00:03:40	00:06:14	00:05:39	00:05:10	00:05:42
Total Page Views	6,97,767	112,885	80,764	91,548	97,000
Avg. page views per day	22,061	3,525	2,784	2,860	3,129
Avg. page Views per Visitor	5.08	6.61	6.04	5.71	6.06

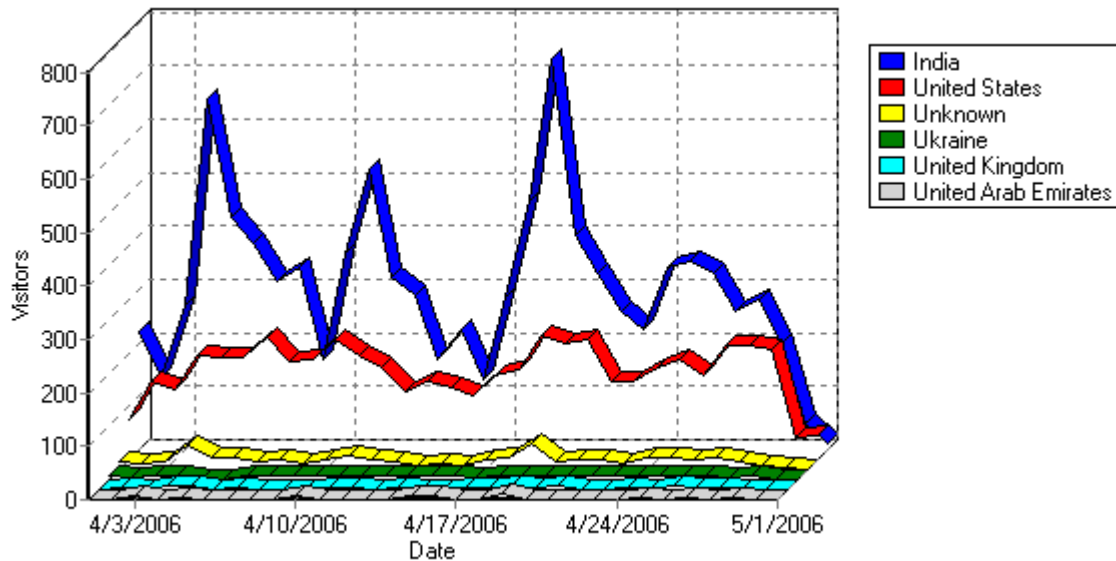
The figures in **Table 1** will show that there has been a steady increase in the number of hits and other parameters relating to the CORE Centre website.

**CUMULATIVE SUMMARY OF HITS, VISITS, REQUESTS etc. TO THE CORE CENTRE
(From 15th March 2005 to 30th April 2006)**

1.	Total Number of Hits	35,41,143
2.	Total Number of Requests	12,12,761
3.	Total Number of Visits	2,15,304
4.	Average No. Requests per visit	5:64
5.	Average Visit Duration (in Minutes)	00:05:42

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 Countries Activity
Figure1**



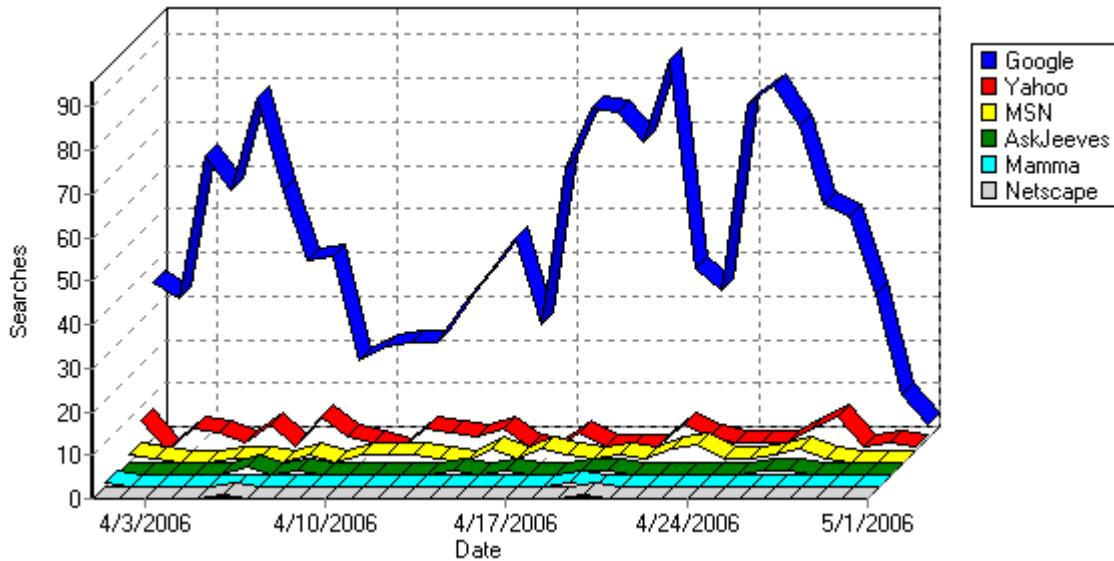
**Most Active Countries
Table 2**

	Country	Hits	Visitors	% of Total Visitors	Bandwidth (KB)
1	India	244,700	9,475	59.19%	2,342,124
2	United States	26,199	5,187	32.40%	531,871
3	Unknown	13,860	542	3.39%	129,116
4	Ukraine	376	188	1.17%	14,148
5	United Kingdom	1,005	73	0.46%	11,175
6	United Arab Emirates	307	53	0.33%	3,483
7	Australia	844	53	0.33%	10,041
8	China	321	50	0.31%	3,364
9	Singapore	594	42	0.26%	9,475
10	Germany	259	31	0.19%	1,774
11	France	211	27	0.17%	2,326
12	Korea, Republic of	487	19	0.12%	2,513
13	Canada	273	17	0.11%	3,237
14	Netherlands	68	16	0.10%	4,027

15	Spain	24	14	0.09%	1,387
16	Taiwan	33	13	0.08%	966
17	South Africa	19	11	0.07%	764
18	Japan	99	10	0.06%	846
19	Austria	51	10	0.06%	449
20	Norway	146	9	0.06%	1,842
21	Switzerland	25	9	0.06%	1,933
22	Hong Kong	153	9	0.06%	1,853
23	Saudi Arabia	18	9	0.06%	295
24	Turkey	70	9	0.06%	476
25	Sweden	107	9	0.06%	1,339
26	Bahrain	171	8	0.05%	2,899
27	Malaysia	81	8	0.05%	1,036
28	Kuwait	66	8	0.05%	1,300
29	Philippines	138	7	0.04%	1,776
30	Costa Rica	6	5	0.03%	212
31	Iran	39	5	0.03%	474
32	Belgium	47	5	0.03%	396
33	Denmark	143	4	0.02%	686
34	Nigeria	18	4	0.02%	90
35	Russian Federation	56	4	0.02%	81
36	Poland	5	4	0.02%	162
37	Nepal	43	4	0.02%	521
38	Italy	86	4	0.02%	988
39	Pakistan	15	3	0.02%	145
40	Thailand	26	3	0.02%	141
41	Finland	4	3	0.02%	56
42	Czechia	3	3	0.02%	29
43	Israel	14	3	0.02%	308
44	Colombia	4	3	0.02%	124
45	Indonesia	44	2	0.01%	411
46	Ethiopia	43	2	0.01%	1,038
47	Portugal	14	2	0.01%	116
48	Kenya	27	2	0.01%	166
49	Somalia	2	2	0.01%	86
50	Romania	9	1	0.01%	50
	Subtotal	291,353	15,984	99.85%	3,094,140
	Total	291,560	16,008	100.00%	3,096,535

Figures 1 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 2**



**Top Search Engines
Table 3**

	Search Engine	Searches
1	Google	1,454
2	Yahoo	95
3	MSN	42
4	AskJeeves	9
5	Mamma	2
6	Netscape	2
7	Altavista	2
8	Lycos	2
9	Dogpile	1
10	AOL	1
	Total	1,610

Figures 2 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 (Pages) As on 30th April 2006

- Articles – 51
- Consumer Focus – 252
- Press Release- 46
- Case Laws - 87,353
- Consumer Studies – 556
- FAQ's – 96
- Legislations – 821
- Rules - 221
- News – 695
- Consumer Alert – 8
- Report & Surveys – 165
- Member Activities – 82
- Advocacy Campaign – 58
- About CCC – 6
- Test Report – 11
- CORE Status – 532
- CORE Achievements - 10
- Site of Interest - 6
- Publications – 18
- National Conventions- 67
- MOU – 8
- Consumer Events - 3

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.**

Electronic Newsletter:

Currently the Weekly/Fortnightly/Monthly/Quarterly Newsletters are accessible free of cost in CORE Centre. The list of Newsletters is uploaded onto the CORE Website, in the following link <http://www.corecentre.org/quest/newsletter/> . At present **3600** subscribers are already registered themselves for accessing CORE Centre E-newsletter. February issue of E-newsletter is enclosed as an **Annexure – 2**.

ANALYSIS OF THE COMPLAINTS RECEIVED

In the month of April 2006, 1231 Complaints were received from various corners of the country, as against 929 for the month of March 2006.

Figure-3 shows the comparative picture of complaints received by CORE Centre from 15th March 2005 to 30th April 2006. As will be seen there from, though there has been a steady increase in the number of complaints received from 15th March 2005 onwards, there are small variations in the numbers in between the months. This reflects the impact of advertisements being issued by the Ministry of Consumer Affairs.

Comparative analysis of the complaints received from 15th March 2005 to 30th April 2006.

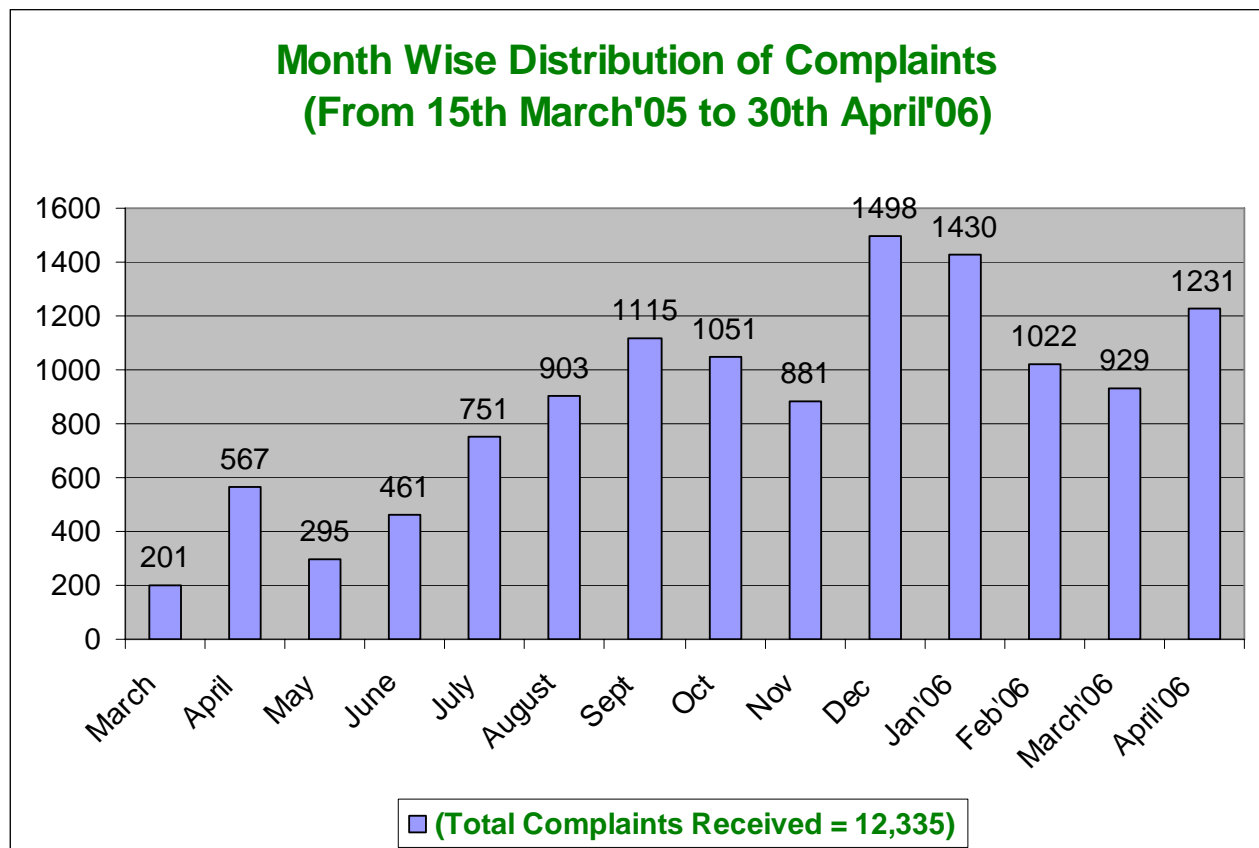


Figure-3

Comparative Geographical analysis of the complaints handled during the months of March 2006 & April 2006 are shown in Table- 4:

GEOGRAPHICAL BREAK OF COMPLAINTS

S. No.	NAME OF THE STATE	COMPLAINTS HANDLED			
		MARCH 2006		APRIL 2006	
		NUMBERS	PERCENTAGE	NUMBERS	PERCENTAGE
1	Assam	9	1	9	1
3	Andhra Pradesh	25	3	49	3
4	Bihar	11	1	10	1
5	Chhattisgarh	0	0	9	1
6	Delhi	280	32	383	30
7	Goa	0	0	0	0
8	Gujarat	47	5	39	3
9	Haryana	46	5	99	7
10	Jharkhand	3	1	19	2
11	Nagaland	0	0	0	0
12	Kerala	14	2	16	2
13	Karnataka	45	5	40	3
14	Madhya Pradesh	17	2	34	3
15	Maharashtra	129	12	126	10
16	Meghalaya	2	0	8	0
17	Sikkim	0	0	0	0
18	Orissa	11	1	19	2
19	Punjab	44	5	48	4
20	Pondicherry	0	0	0	0

S. No.	NAME OF THE STATE	COMPLAINTS HANDLED			
		MARCH 2006		APRIL 2006	
		NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
21	Rajasthan	27	3	29	3
22	Tamil Nadu	48	6	36	3
23	Himachal Pradesh	1	0	6	0
24	Uttar Pradesh	92	9	122	10
25	Uttranchal	9	1	19	2
26	West Bengal	66	6	105	10
27.	Jammu & Kashmir	3	0	8	0
28.	Mizoram	0	0	0	0
29	Manipur	0	0	2	0
30.	Arunachal Pradesh	0	0	1	0
30	Abroad	0	0	0	0
TOTAL		929	100	1231	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-4**, 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 April 2006
Total Complaints Received - 1231

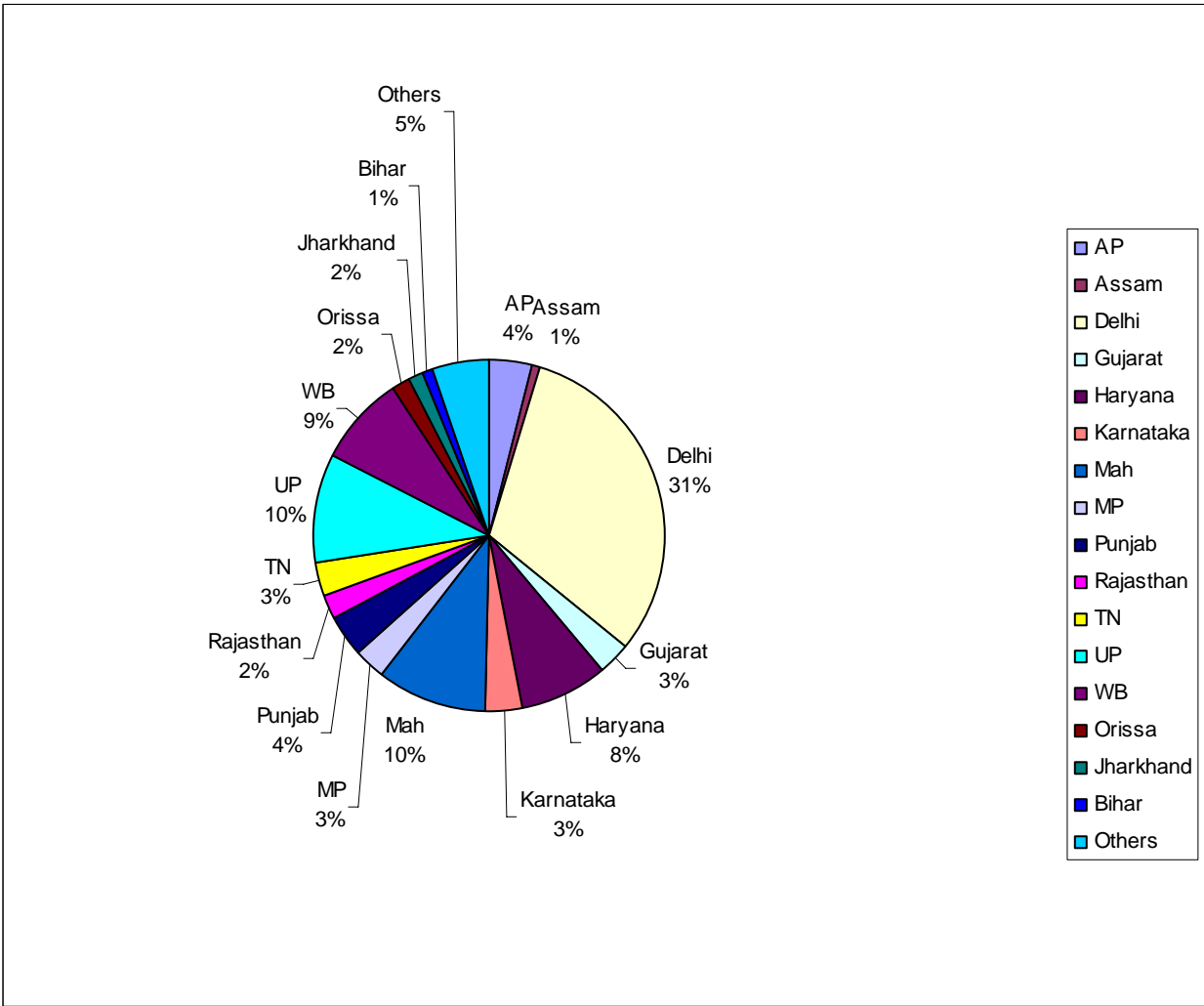


Figure-4

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 Organization 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 5 best Opposite Parties who have taken keen interest in resolving the Grievance/Complaint is also mentioned and posted on the CORE Centre.

Month wise Distribution of Resolved Complaints
From 15th March 2005 to 30th April 2006

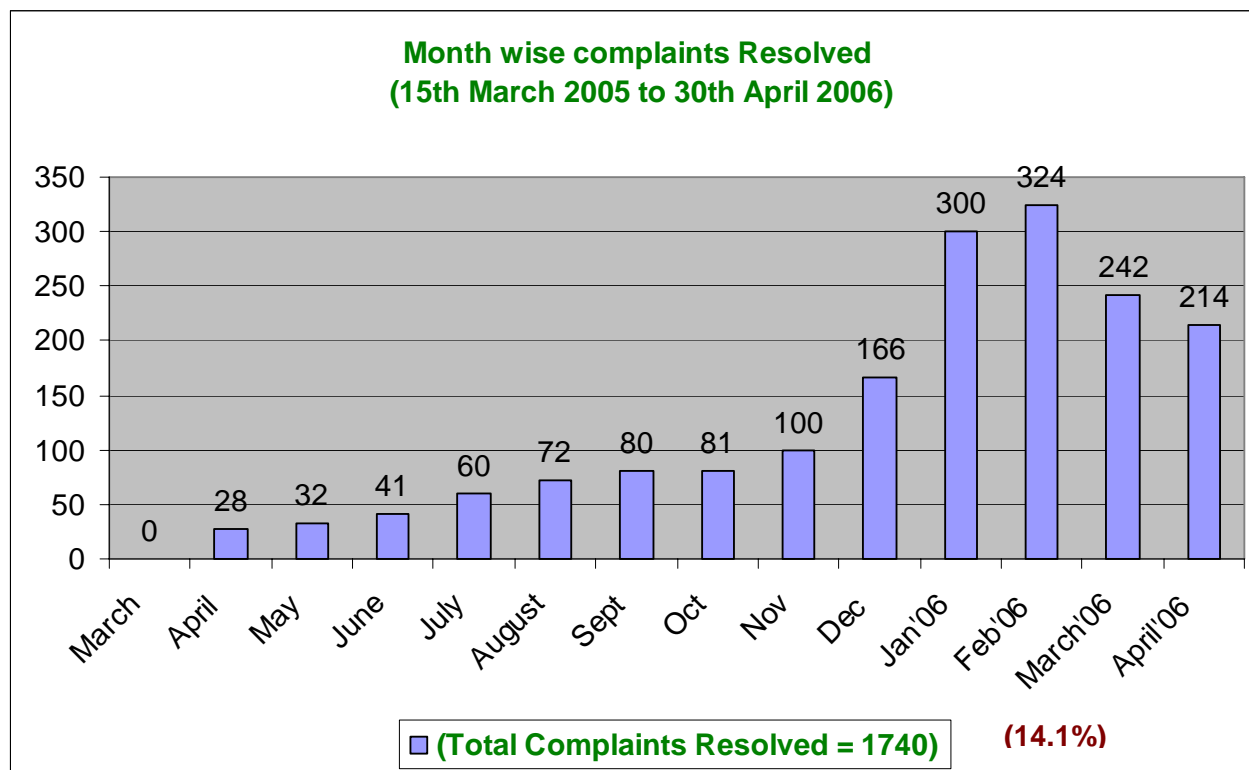


Figure 5

Figure 5 shows an increasing trend of the number of complaints resolved. It is encouraging to note substantial increase in the number of complaints resolved in January & February 2006, both in absolute numbers. However the overall percentage of complaints resolved from 15th March 2005 to end of April 2006 is around **14.1%**.

Analysis of Complaints remaining unresolved as on 1st May 2006

Table 5

S. No.	Details	Numbers
1.	Total no. of complaint received from 15 th March 2005 to 30 th April 2006	12335
2.	Total No. of complaints resolved till 30 th April 2006	1740
3.	Balance no. of complaints remaining unresolved as on 1 st May 2006	10595

Table 6 shows Stage wise analysis of complaints remaining unresolved as on 1st April 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 February 2006 on which Stage 3 action has already been taken, as on 1 st May 2006, but no response has been received from the opposite party)	9025
2.	Unresolved complaints which are between 31 to 45 days old (These are complaints received from 16 th March 2006 to 31 st March 2006 on which Stage 3 action has already been taken, as on 1 st May 2006, and response is awaited)	419
3.	Unresolved complaints which are between 16 to 30 days old (These are complaints received from 1 st April 2006 to 15 th April 2006 on which Stage 2 action has already been taken, as on 1 st May 2006, but are still remaining unresolved)	558
4.	Unresolved complaints which are between 1 to 15 days old (These are complaints received from 16 th April 2006 to 30 th April 2006 on which Stage 1 action has already been taken, as on 1 st May 2006, but are still remaining unresolved)	593
Total Unresolved Complaints as on 1st May 2006		10595

Table 6

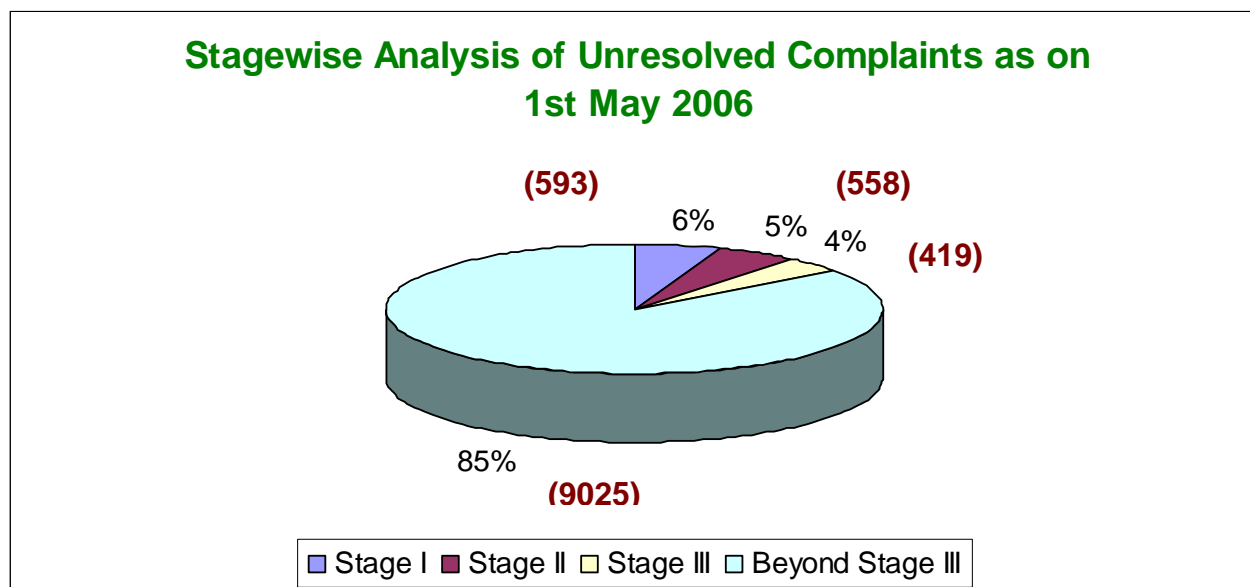


Figure-6

Tables 5 and 6 & Figure 6 show details of total number of complaints received till 31st March 2006, total number of complaints resolved till 28th February 2006 and the balance complaints remaining unresolved as on 1st April 2006, as also their percentage wise breakup.

- There are **85%** of unresolved complaints numbering **9025**, as on **1st May 2006**, which are beyond Stage 3.
- 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 concerned. Please see 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 13 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
- Banking
- Telecom
- Miscellaneous

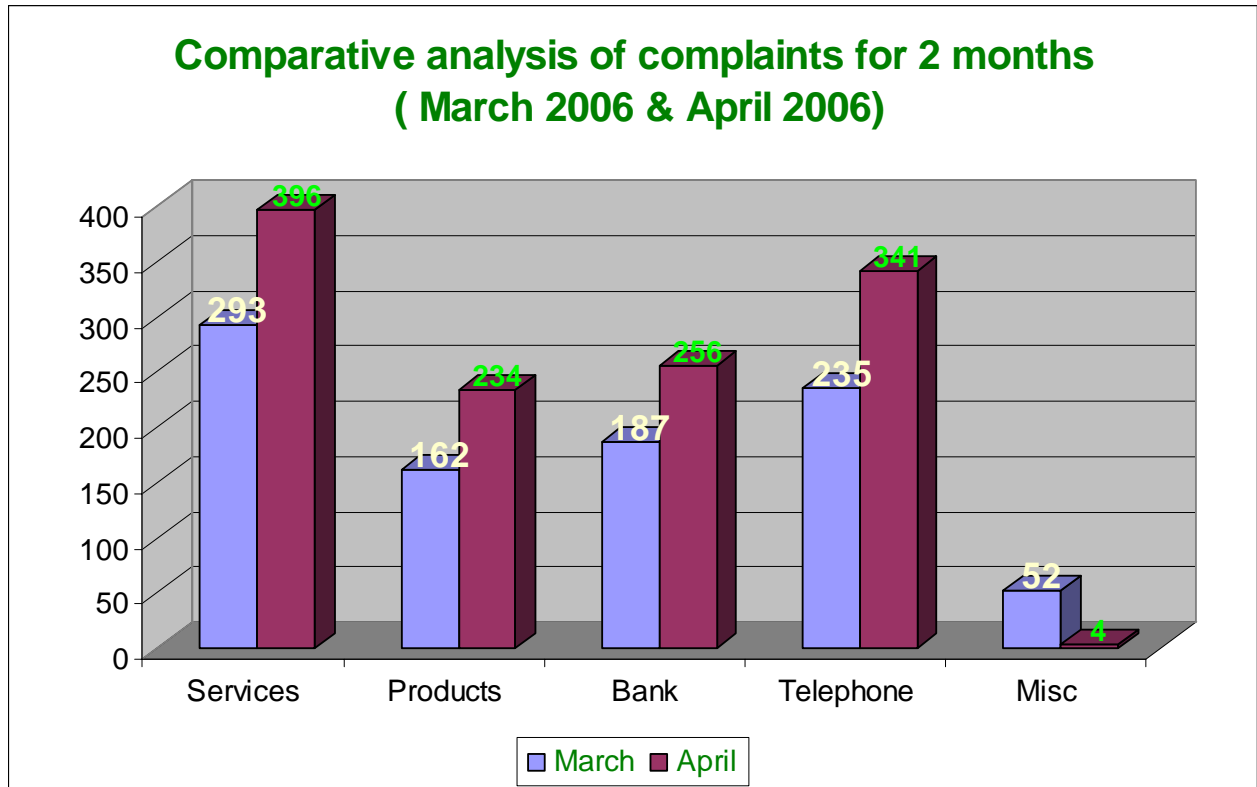


Figure-7

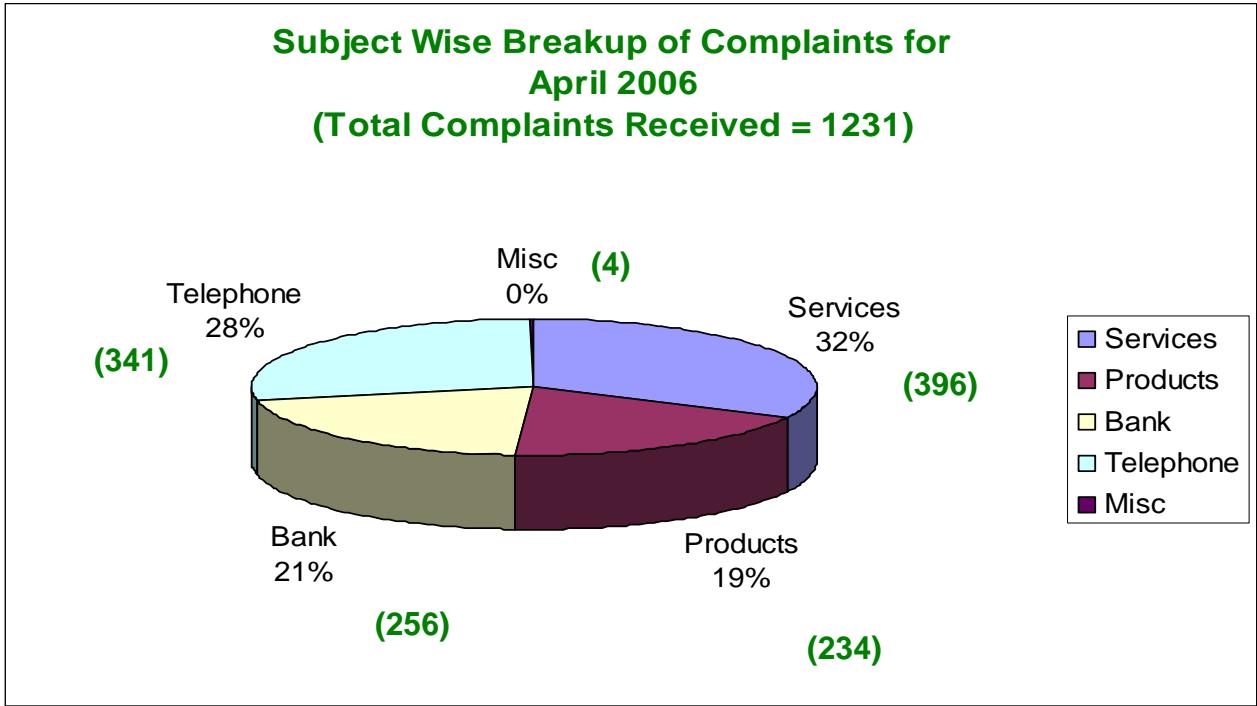


Figure-8

As can be seen from Figures 7 and 8, highest percentage of complaints is from the Services & Telecom category. Product Category shows decreasing trend in March 2006

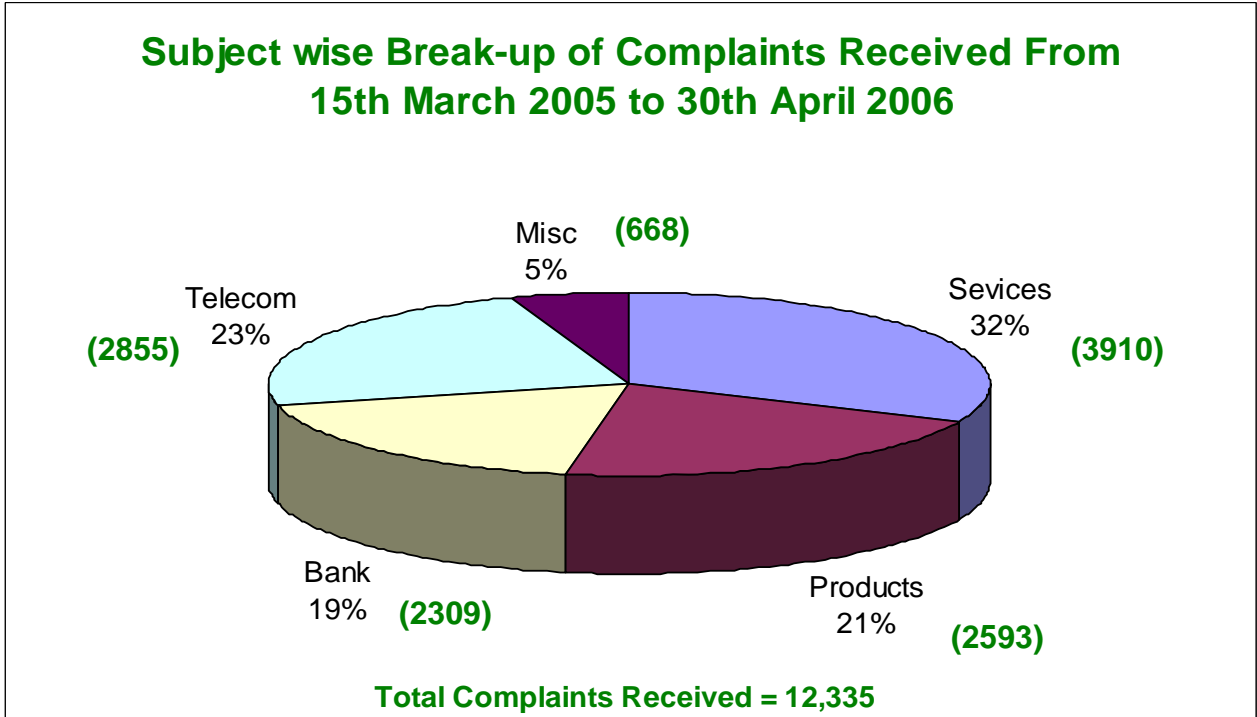


Figure-9

Figure 9 shows the Subject wise breakup of the total complaints received from 15th March 2005 to 30th April 2006

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
VCD	ONIDA, SAMSUNG, VIDEOCON
Bikes	HERO HONDA, BAJAJ
PC	HCL, COMPAQ, HP
Cars	TATA INDICA, HYUNDAI
Battery	EXIDE, OKAYA
Stereo	PHILIPS, VIDEOCON, SANSUI
Inverter	MIKROTEK
Mixer & Grinder	JAIPAN,
Microwave	IFB, NATIONAL
JEWELRY	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 30th April 2006 is 9. This consist of seven Managers handling complaints, a Program Executive handling Contents of the CORE Centre Website and compiling the Consumer Network Magazine, a Manager Technical who takes care of the Technical expertise & ensures that the work runs smoothly.

Besides these, there is a Director, Jt. Director, 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)**

**Meetings Attended by Senior Officials and of CORE Centre and office bearers of
CCC**

Sl. No.	Organization	Subject of Meeting	Date	Place	Attended by
1	NIC	Migration of CORE Website And additional software etc.	3 April 2006	NIC, Head Quarter, New Delhi	Shri Bejon Misra, IPC, Shri Arun Kumar, Director & Shri B Anurag, S.T.M. of CCC
2	CCC-CORE Centre	CORE Regional meeting of CCC Members of Southern Region	19 April 2006	Bangalore	Shri Arun Kumar, Director, CCC-CORE Centre, IPC, Treasurer and CCC members form south zone
3	National Consumer Helpline	Presentation on Assessment of Quality of Banking Services in India	25 April 2006	New Delhi	Dr Sri Ram Khanna & Shri Hardwari Lal, Joint Director, CCC
4	National Consumer Helpline	Press Conference	27 April 2006	New Delhi	Shri A K Chandra, S.M.C., Core Centre

In addition presentation was made by Director and Shri B. Anurag on CORE activities to participants of training course held in NITS for officials of Consumer Affair Departments from States on April 06. **Director** CCC and CORE held discussions with M/s Mobile Mantra to automate the complaint handling system with a view to improving efficiency and develop model which will take the CORE project towards self sustainability.

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)
April 2006				
1.	CORE Centre's Monthly Report for the Month of March, 2006	CORE Centre	CORE Centre (Technical Section)	75
2.	Standardizing Standard Bodies	Article	CORE Centre (Technical Section)	04
3.	Energy Sustainable Access for All	Article	CORE Centre (Technical Section)	03
	Total Number of Pages			82

ANNEXURE-2
(Electronic Newsletter of April 2006)

Vol :19, April 2006

Your E-Newsletter

Dear Core User,

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

Happy Reading.

CONSUMER FOCUS ↓



Electronic Gadgets on Standby Mode Costs Consumers Dearly

With summer, power cuts have become the norm in most cities in India. Power bills have also become dearer. The growing Indian middle class and a westernized lifestyle has resulted in the increased use of energy to run new-age machines and electrical gadgets. It is estimated that electronic gadgets on a standby mode in Delhi itself costs consumers over rupees 600 crores annually. Consumers by taking effective steps can not only reduce the excessive reliance of energy but could also reduce their monthly energy bills. [Read More>>>](#)

- ▶ [Electronic Appliances on Standby Mode Could Cost You Dearly](#)
- ▶ [Need for Energy Conservation](#)
- ▶ [4 Simple Steps to Cut Your Power Bill](#)
- ▶ [Tips in Using Electrical Compliances Judiciously](#)
- ▶ [Alternate Energy Sources And Energy Bills](#)

CONSUMER NEWS ↓

- ▶ [HC Evolves New Scheme For Hawking In Chennai](#) *(Friday, April 07, 2006)*
TThe Madras High Court has evolved a new scheme for regulating hawking in Chennai city
- ▶ [SC Exempts Insurance Cos From Claims From Pillion Riders](#) *(Thursday, April 06, 2006)*
The Supreme Court has held that an insurance company is not liable to pay compensation in cases of injury or death of a pillion rider.
- ▶ [Banks Seeks Clarification On Service Charge On Card Business](#) *(Wednesday, April 05, 2006)*
Commercial banks and plastic card issuers have approached the Finance Ministry for a clarification relating to the proposed imposition of service fees on card users in the country.

[HC Issues Notice On Petition Seeking Ban On Strike By SBI Unions](#) (Sunday, April 02, 2006)

The Delhi High Court issued notices to the Centre, Reserve Bank of India, State Bank of India and its employees' unions on a petition filed by an account holder seeking direction restraining the SBI employees going on an indefinite strike from April 3 demanding revision in the pension scheme.

[SC Refuses To Disclose Its Mind On DDA Notification](#) (Saturday, April 01, 2006)

The Supreme Court today to issue any clarification regarding the confusion created by the Central Government notification issued on the night of March 28 permitting 'mixed land use' in the residential areas of Delhi.

PREVIOUS ISSUES



The recent proposed decision of the Finance Minister to bring down the excise duty on ready-to-eat packaged food from 16 per cent to eight per cent has been meant to give a fillip to the Food Processing industry as well as to encourage consumption of packaged food. The Government has also recently amended the laws for medicinal products. The [previous CORE e-newsletter](#) focus on what is the issues on laws relating to labeling.

CORE CENTRE ACHIEVEMENTS

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

[Report for the Month of February 2006](#)

CONSUMER NOTIFICATIONS & CIRCULARS

[G.S.R. 160](#) (E) (16/03/2006)

Draft Rules to amend Drugs and Cosmetics Rules, 1945

CONSUMER ACTS

[Telecommunication Interconnection Usage Charges \(Sixth Amendment\) Regulation \(1 of 2006\)](#)

[Fruit Products \(First Amendment\) Order, 2006](#)

CONSUMER JUDGMENTS

[Maruti Udyog Limited v Susheel Kumar Gabgotra and Another](#) 29/03/2006
(SUPREME COURT OF INDIA)

J&K Consumers Protection Act, 1988, s. 17 - Complainant purchased a Maruti Car from appellant through its authorized dealer, respondent No.2 - Clutch of car was not functioning properly as it developed unusual noise/jerks on running of the engine - Appellant was directed to replace the car or repay the amount received by it as sale price with interest @ 18% p.a. w.e.f. 27.11.1996 with costs awarded by the Commission - Appeal against - Whether Commission and High Court correct in holding that there was an admission to replace the car and/or admission of any manufacturing defect - Held, in various documents, more particularly letter dated 19.2.1997 written by respondent

no.1 to appellant, it is clearly stated that appellant had indicated that downing of engine was necessary to trace problem - There was no agreement to replace the engine system - It is not disputed by respondent no.1 that when appellant had asked vehicle to be brought for respondent no.1 had not done so - There was any manufacturing defect in the said background is without any foundation - Defective part that is clutches assembly should be replaced - Respondent no.1 shall be entitled to receive a consolidated sum of Rs. 50, 000/- for inconvenience caused - Appeal partly allowed.

