



Monthly Report
April 2007

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

- ✓ Over 60 Lac hits received from 50 countries across the globe to www.core.nic.in till date
- ✓ Over 18 Lac Requests
- ✓ Over 4 Lac visits
- ✓ 16263 Subscribers of CORE Centre E-Newsletter
- ✓ Over 27 Thousand Complaints received from 15th March, 2005 to 30th April, 2007 from all parts of India and abroad
- ✓ Total 3821 complaints (13.84% of all complaints handled) were resolved by CORE Centre from 15th March 2005 to 30th April, 2007
- ✓ April 2007 witnessed 170, 964 hits, 11,025 Requests, 23,316 visits, 127,376 Pages views respectively.
- ✓ 1519 Complaints received in April 2007
- ✓ Hindi version of CORE Centre website has been launched with selected links. More than 17 thousands hits were registered in the Hindi section in April 07.

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Preface

Consumer Online Resource & Empowerment (CORE) Centre Project:

Consumer Online Resource & Empowerment Centre (CORE Centre), a project managed by Consumer Coordination Council was approved by the Ministry of Consumer Affairs, Food & Public Distribution (M/o C.A., F&PD) in December 2004. It is a Project for Web Based Institutional Approach to Consumer Awareness & Protection. CCC is happy to acknowledge and record the highly proactive approach and positive response by the Senior Officials of the M/o C.A., F&PD.

The CORE Centre was located in the premises of the National Institute of Training for Standardization of BIS, Sector-62, NOIDA, in February 2005 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. CCC has also entered into Memorandum of Understanding (MOU) 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.

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 enjoin upon CCC to

“--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.

And

To report regularly to the Ministry about the status of progressive self-reliance of the CORE Centre.”

CORE Project has completed 25 months since its inauguration on 15th March 2005. It has progressed steadily and has added considerable amount of information for benefit of consumers. The process of migrating the CORE Website and its database from a private server where these are presently located, to the NIC Server is pending final security audit. Substantial regular improvement to the CORE Website has been undertaken. Special attention is being paid to Home page, complaint section and legal–cum-judgment sections to make the website attractive and informative as well as a source of income generation.

As on 30th April 07, there are **thirteen subscribers** to CORE Centre who have registered themselves by paying an Annual Subscription of Rs.2200 for accessing our Website. It is expected that with restructuring now under way will attract many more subscribers on account of value addition. This, however, will need different approaches to be considered and implemented for following reasons:

- Discussions were held by Director with National Consumer Disputes Redressal Commission for accessing of Legal Information & Judgments.
- Similar proposals for linking the State Commissions were proposed to be taken up. There are preparations under way to upload these judgments directly by NIC. Hence earlier proposal under CORE has become superfluous. Hence we have started loading gist of landmark judgments. These will be categorized and indexed to create value for reader. We are proposing making single judgments and composite set available on payment to lay consumers, needing them for their own purposes. These consumers would not be interested in the entire range of judgments and hence unwilling to pay Rs 2200 per annum, but may not mind paying Rs 50-100 for the service.
- Possibility of pricing of Fortnightly Newsletters, which are accessible free of cost, and making selected links available to members or on payment of subscription is also being pursued actively through an expert. It was felt that revenue generation in this regard has to follow establishment of CORE’s credentials especially in Content part.
- Phone calls are now being made to Opposite Parties and face-to-face meetings held with service providers/ manufacturers to improve the rate of resolution. This is expected to open channels for revenue generations.
- As no response from states was forthcoming, CCC has taken action to translate selected portions of the website with a view to improving our outreach and provide facility for filing complaints in these languages on pilot basis under “Content” budget. In the first instance,

translations in Hindi have already started and about 70 pages have been uploaded. We are contacting possible translators into Telugu, Tamil and Malayalam. Greater outreach and increased activity is expected to offer more opportunities and options for revenue generation.

- Agreement signed with a technology firm, M/s Mobile Mantra , which included improvement in process of handling complaints through automation and exploring avenues for raising revenues to make the project self sustainable, has now completed most of its first phase. **New Home page has been launched and website with new features for complaint resolution and automation has become operational.**
- Possibility of providing Consultancy Services, for generating data and for research on various consumer issues, proposed to be explored is expected to take shape once the recast of website stabilized.
- These initiatives are expected to lead to possibility of levying a handling fee for complaints as well.
- CCC had entered in the MOU with 35 member consumer organisations for providing contents and interesting activities related to CORE project. The MOU was reviewed and its scope expanded with approval of Governing Council members of CCC. One of the objectives was to add value to special links, which will encourage visitors to access information on payment. This will be tested as soon as possible after some more material has been added.

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 known to the Ministry. A few changes have been made as follows:

Under the new system, acknowledgement and distribution to designated Complaint Managers is automatic.

Automatic complaint status locator enables complainants to find the position of his complaint directly.

It also displays the Blogs relating to complaints made, encouraging other registered users having similar grievances to add their complaints or comments.

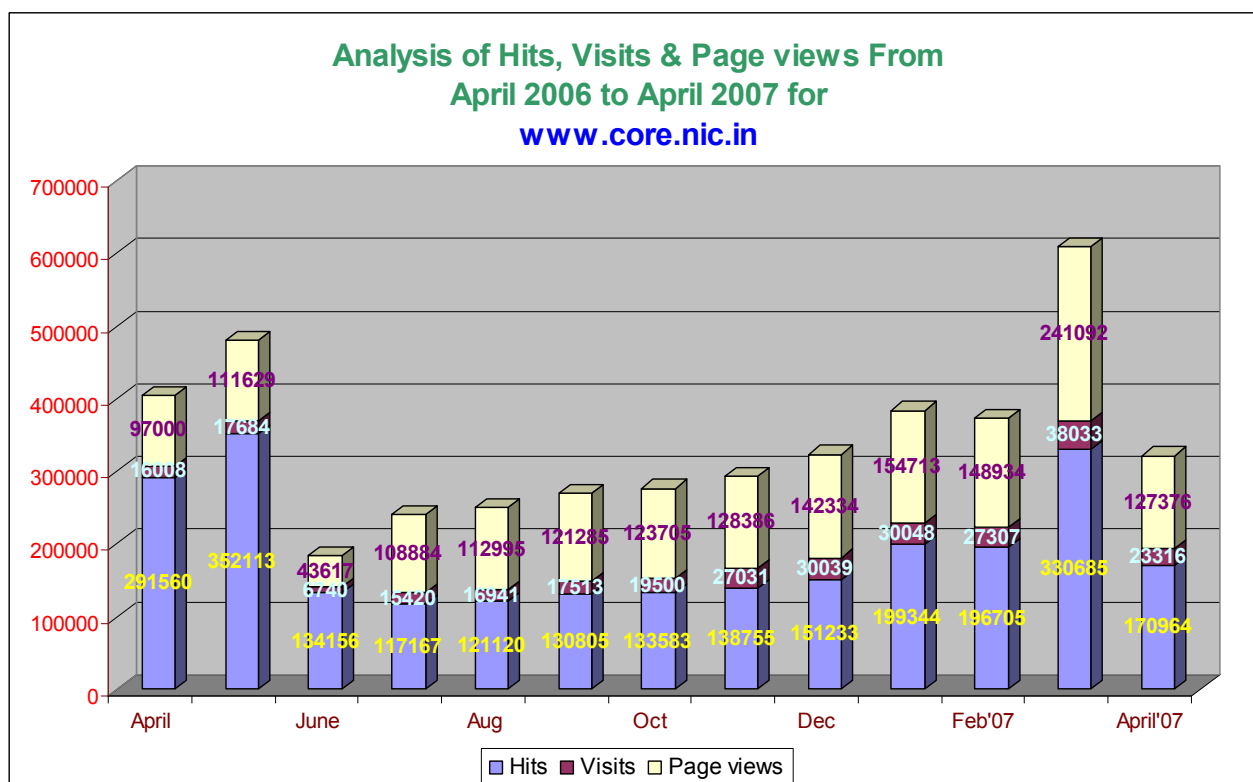
Similarly, registered brands can also access the information and Blogs relating to complaints.

Online Database/Portal:

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

Cumulative Number of Hits, Visits, Requests Etc. to the CORE Centre from 15th March 2005 to 30th April 2007*

1.	Total Number of Hits	60,30,686
2.	Total Number of Requests	18,00,547
3.	Total Number of Visits	4,94,626
4.	Total Number of pages viewed in April 2007	1,27,376

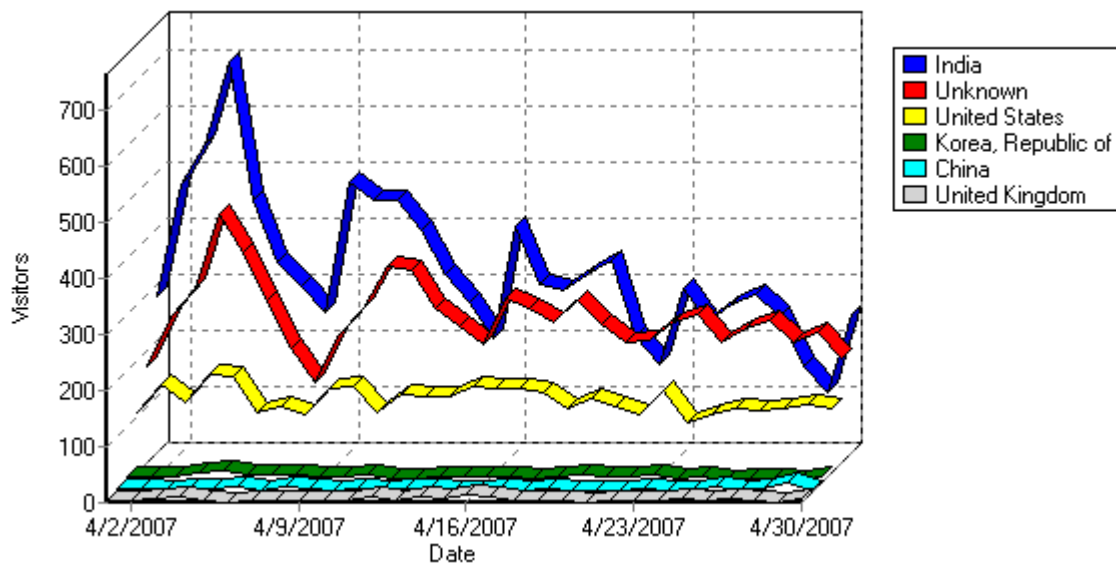


*Note:

1. The new website of core has been launched on 16th of April 2007, the new application is hosted on new web server, the details of Hits, Visits, requests on the new server is not added in this figure.
2. March 2007 witnessed highest volume of Hits, Visits & Page views in last one year.

Hit: Any connection to the Website;
Request: Any hit that successfully retrieves contents;
Visit: Series of consecutive requests from a user;
Page Views: Total Number of pages viewed.

Daily Countries Activity
Figure1



Figures 1 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 is substantial number of visits from the United States.

National Resource Centre:

Present Status of the CORE Centre Website

Major Links provided in the CORE Centre Website has been reorganized; corresponding sub links has been attached with these major links:

- ◆ About Us
- ◆ Additional Resources
- ◆ Consumer Affairs
- ◆ Consumer Alerts
- ◆ Consumer Guide
- ◆ Consumer Events
- ◆ Discussion Desk
- ◆ Legal Forum
- ◆ Standards

Other Links are:

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

However the website is being restructured in collaboration with technology partners, M/s MM, to bring about corrections, reorganizing links and making it more attractive.

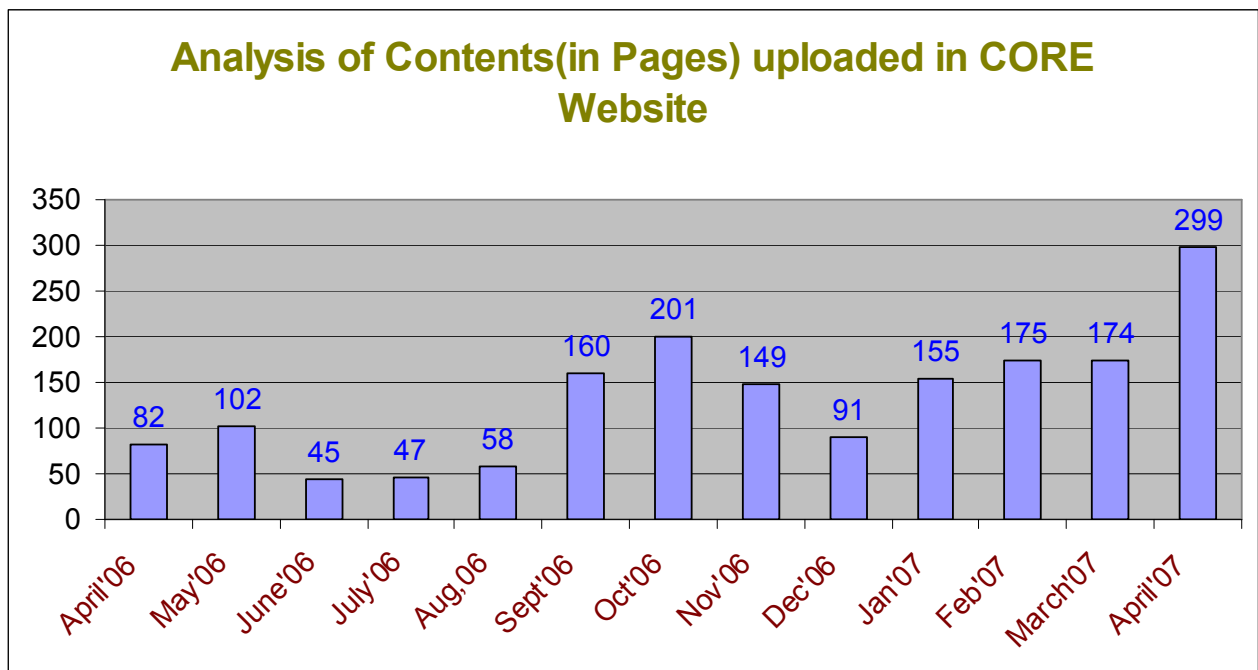
The new feature added that of receiving queries online and providing response within a specified time limit has been generating fair number of queries which are promptly attended to. Number of queries received during April 07 was 95. This has also helped us to identify issues to be added to the list of FAQs and links in respect of areas of interest to our readers and visitors. This is one of the major aspects of value addition and service to consumers.

Preparatory Work relating to filing of complaints in Indian languages is simultaneously being taken up, but will be introduced as soon as a workable system of handling complaints at various levels is devised. A draft proposal has also been sent to Department of Consumer Affairs in this regard.

New Contents (Pages) added in April 2007

- | | | | |
|----------------------|-------------|-----------------------|-----------|
| □ CORE Status | : 30 Pages. | □ Caselaws: | 76 Pages. |
| □ Member Activities | : 7 Pages. | □ Newsletter Archive: | 3 Pages. |
| □ Articles (Hindi) | : 50 Pages | □ Consumer News: | 33 Pages. |
| □ Articles (English) | : 100 Pages | | |

In addition editing is done continuously in reselect of articles and links.



Newsletter Service:

Currently the Newsletters are accessible free of cost in CORE Centre. The list of Newsletters is uploaded onto <http://www.corecentre.org/guest/newsletter/> a link on the CORE Website. At present **16263** subscribers are reported to be registered for accessing CORE Centre E-newsletter. Possibility of tapping this market as revenue earner, along with archival material is being examined. April 2007 issues of E-newsletters are enclosed as **Annexure-1**.

Online Complaint Registration & Mediation Mechanism

In the month of April 2007, **1519** Complaints were received from various corners of the country, as against 2560 for the month of March 2007. The drop was attributed partly to absence of publicity in media and partly to frequent disturbances in communication lines.

Figure-2 shows the comparative picture of complaints received by CORE Centre from 15th March 2005 to 30th April 2007. 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. The decline in the number of complaint received in April 2007 is due to the switch over from old system to new website. This reflects the impact of advertisements being issued by the Ministry of Consumer Affairs, Govt. of India.

Comparative analysis of the complaints received from 15th March 2005 to 30th April 07.

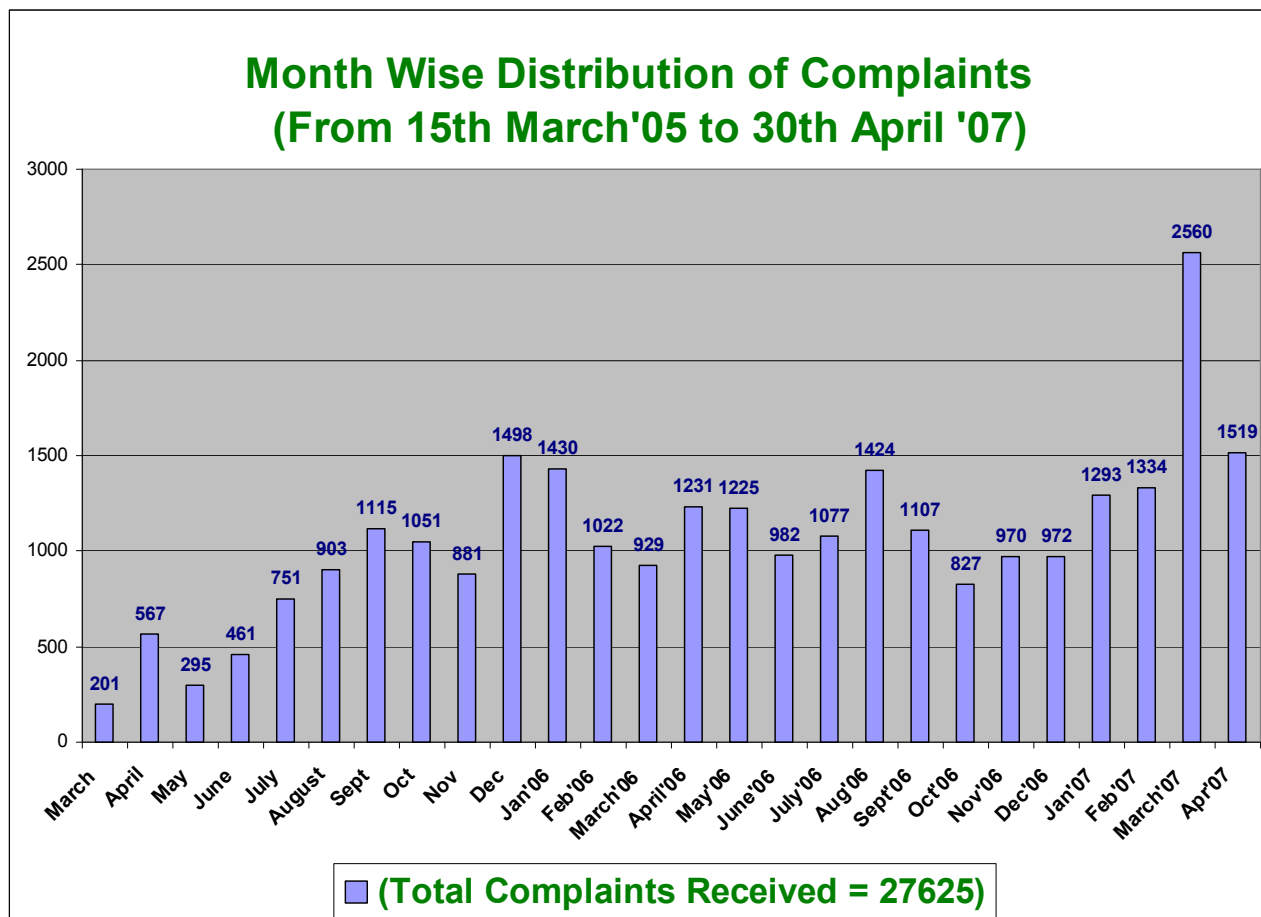


Figure-2

State wise breakup of Complaints

Total Complaints Received in April 2007 – 1519

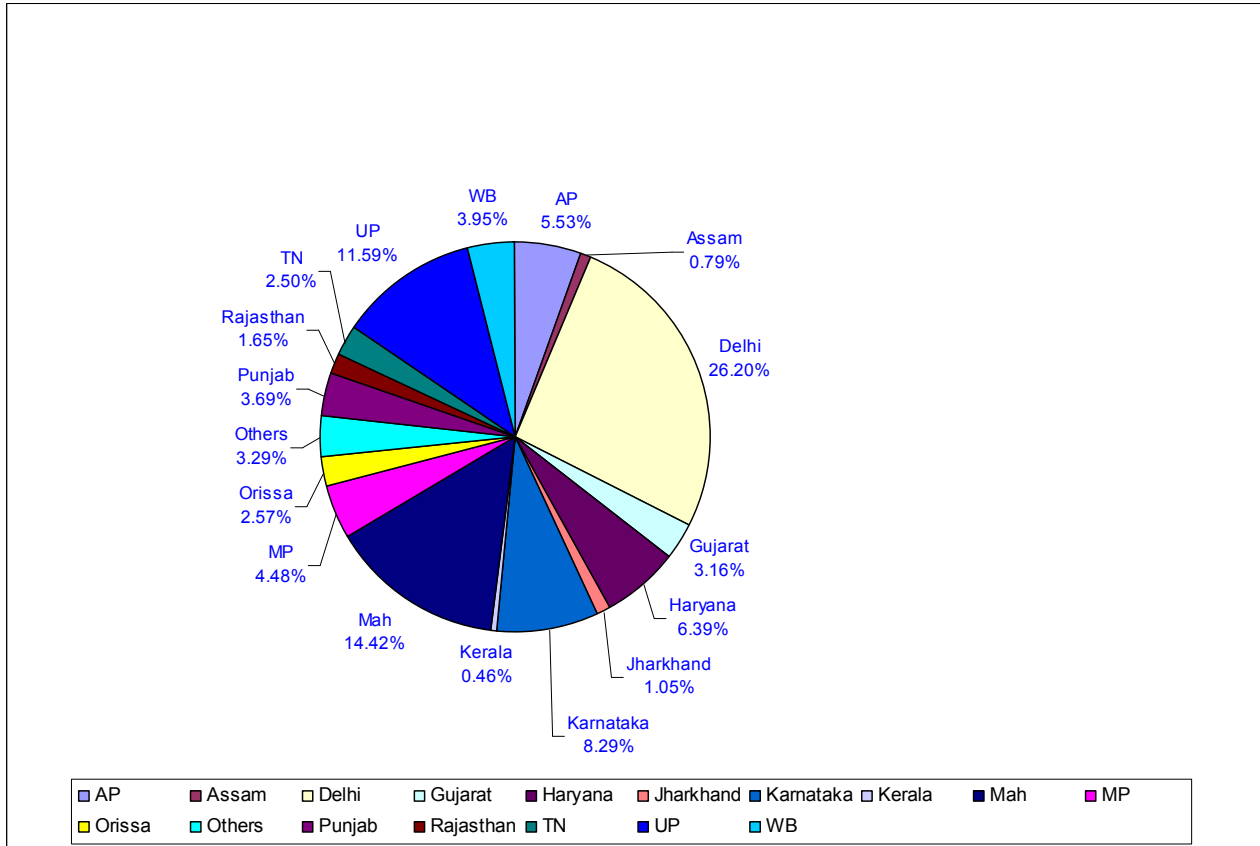


Figure-3

Analysis of Complaints remaining Resolved/unresolved as on 1st May 2007

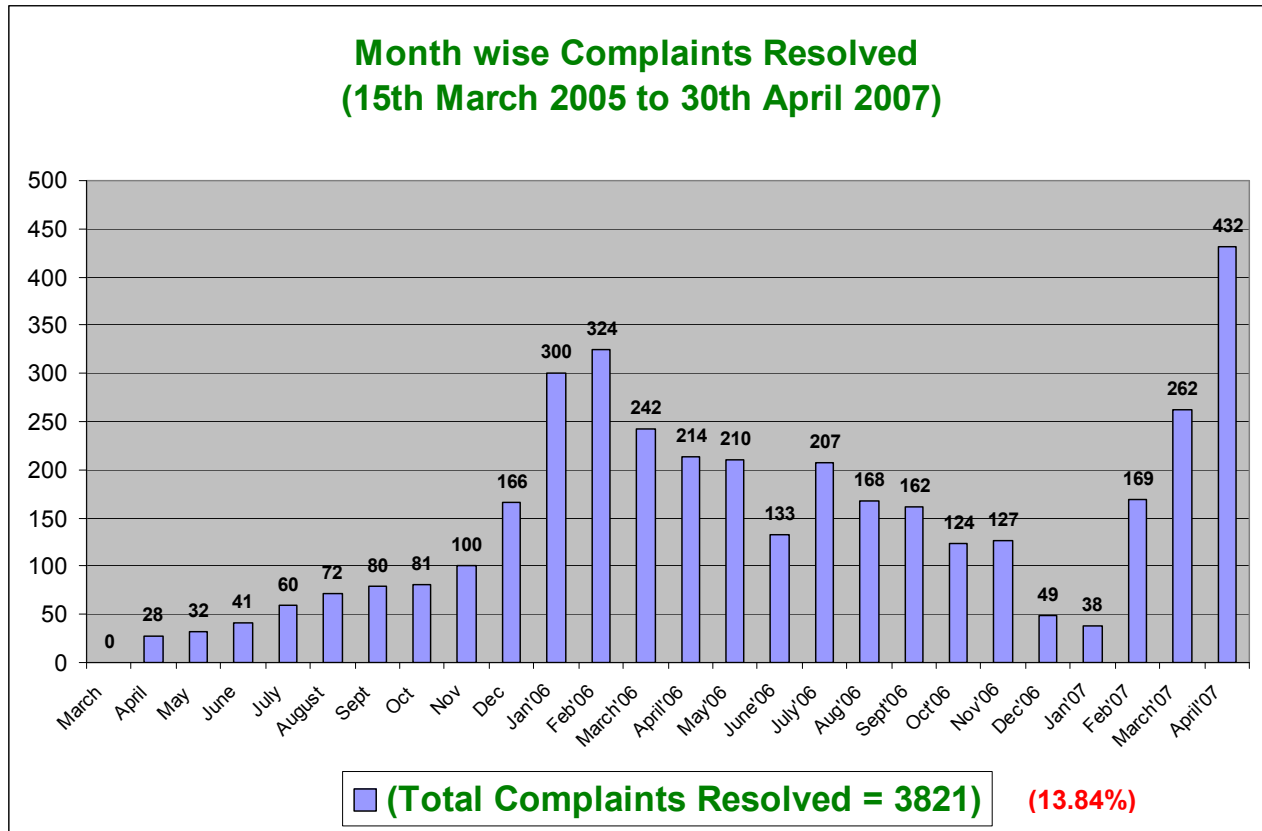


Table 2

S. No.	Details	Numbers
1.	Total no. of complaint received from 15 th March 2005 to 30 th April 2007	27625
2.	Total No. of complaints resolved till 30 th April 2007	3821
3.	Balance no. of complaints remaining unresolved as on 1 st May 2007	23804

Table 2A Showing Details of Complaints Received/Handled in April 2007:

S. No.	Complaints Received including B/F & References	Complaints handled	Pending Complaints	Resolved
1	1027	838	189	109
2	828	617	219	61
3	1417	1303	269	155
4	706	677	86	57
5	552	378	103	50
Total	4530	3813	866	432

Table 2A

- Note:**
1. Total number of fresh complaints received in April 2007- 1519.
 2. Total no. of complaints 4530 includes complaints brought forward and those complaints in which action under stage 1st and 2nd was taken. The hardcopy and e-mail references are also included.
 3. New system has started since 16th April 2007. The decline in the number of complaints received is due to the switch over from old to new website.
 4. **As a result of our personal efforts of creating Brands, Airtel has resolved/closed 544 complaints (as informed by Airtel). This means an additional resolution of 2% complaints overall. We are in the process of confirming the same with the complainants, before these are added to figures above.**

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

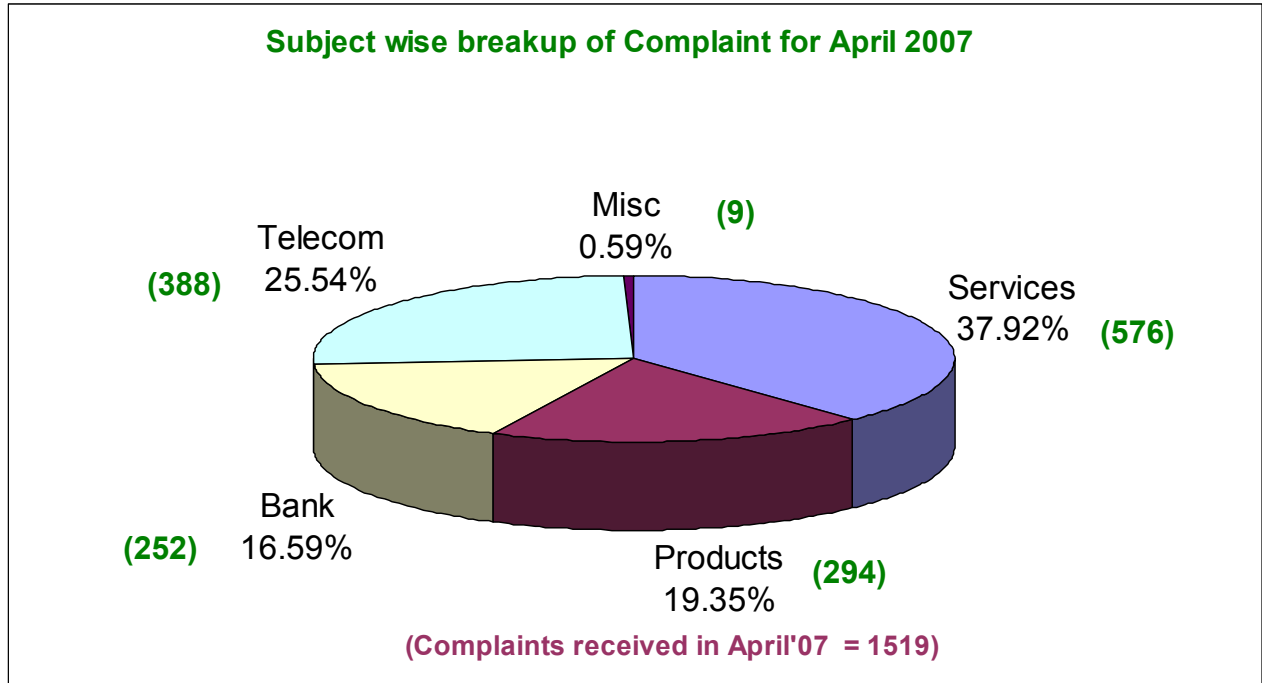


Figure-5

As can be seen from Figures 5, highest percentage of complaints is from the Services & Telecom category.

**Sector wise Break-up of Complaints Received From
15th March 2005 to 30th April 2007**

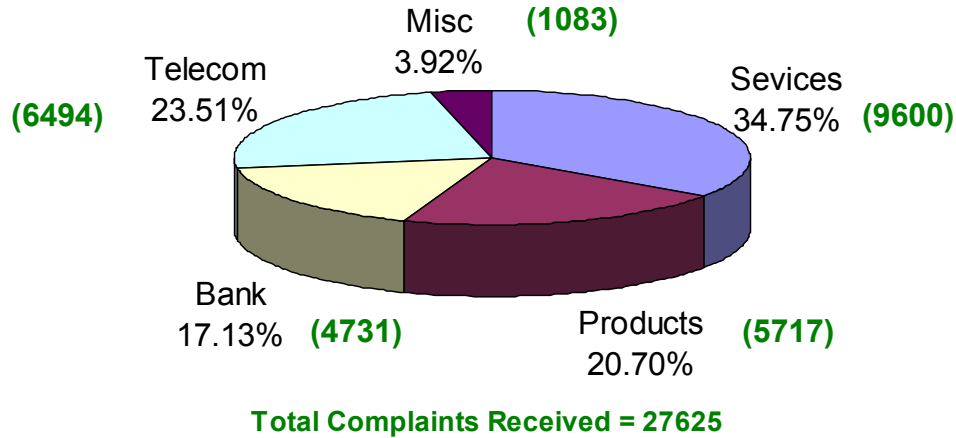


Figure-6

Figure 6 shows the Subject wise breakup of the total complaints received from 15th March 2005 to 31st March 2007

CORE Staff Strength

The total staff strength, as on **30th April 2007** is : Director, Jt. Director, Deputy Director, Accounts Manager, 5 Managers handling complaints, one Sr. Manager Technical, one Manager Technical, Manager Content, 2 Computer Executives, Office assistant, a Caretaker and a part time cleaner (Total 17). The set up is being divided into 4 distinct sections and will be communicated to the Executive Committee after the same has been approved by the Project Management Committee.

OUR REWARDS

We have been receiving 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 been responding positively and promising further support in resolving complaints referred to them by us, especially with new system. Such responses have encouraged us in our efforts. We consider this as our reward for our efforts. Some of the letters of appreciation/thanks received in March 07 are annexed for information. **(Annexure-2)**

Meetings Attended by Senior Officials of

CCC - CORE Centre in April 2007

Sl. No.	From whom received	Subject	Date, Time & Venue	Attended by
1.	FICCI, New Delhi	A consultative meeting with leading institutions involved in shaping the consumer culture in India, such as NCH, CORE, VOICE & IIPA	On 4 th April 07 at 11 am at Federation House, Tansen Marg, New Delhi	Deputy Director & Manager (Brands & Media)
2.	DGCA	Meeting in connection with CORE Project	On 11 th April 2007	Director
3.	Secretary Health	Meeting in connection with 5 th National Convention	On 13 th April 2007	Director
4.	BIS, New Delhi	Workshop on Corporate Social Responsibility	On 16 th April 2007	Director
5.	Secretary, M/o CA	Meeting in connection with CORE Project	On 17 th April 2007	Director

ANNEXURE -1

(Electronic Newsletters of April 2007)

Your E-Newsletter

Dear CoreUser,

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.

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CONSUMER FOCUS ↓



What Consumers need to know about Labels

Labelling of a product is a guard against fraud. Certification ensures reliability, durability and safety of the product. The following articles deals with their importance and need of labelling. The articles also make you aware of the different kinds of certification marks e.g. 'Agmark', 'ISI', 'PUC', 'Ecomark' used for different products which is a warranty to the quality of the product.

- ▶ [Labelling – What you need to know about?](#)
- ▶ [The Why and What for 'Agmark'](#)
- ▶ [Licensing of Food Products](#)
- ▶ [BIS Certification](#)

CONSUMER NEWS ↓

[National Council For Clinical Establishments to be set up](#)(Tuesday, April 17, 2007)

With a view to determine minimum standards for clinical establishments and to maintain and update a national register of clinical establishments in the Country, Ministry of Health & Family Welfare have constituted under the Directorate of Health Services a National Council for Clinical Establishments.

[Delhi Education Director Responsible for freeship in schools:HC](#)(Monday, April 16, 2007)

The Delhi High Court has held the Delhi government responsible for failing to implement 20 per cent freeship quota for the poor in the private schools established on subsidised public land.

[Amendments proposed to the Drugs And Cosmetics Rules, 1945](#)(Monday, April 09, 2007)

The Ministry of Health & Family Welfare has proposed amendment to the Drugs and Cosmetics Rules, 1945 for registration of cosmetic products for the purpose of their import into the country. A Gazette Notification, GSR 63(E) dated 2/2/2007, has been published inviting objections and suggestions from the public within 45 days for the consideration of the Government.

[DDA goes online for better services to citizens](#)(Monday, April 09, 2007)

The Delhi Development Authority will go for online computerization to provide efficient services to the citizens of Delhi. The Authority has decided to computerize all the operations and functions of the organization under computerization programme called, Integrated Management System, IMS.

[SC stays higher call rates refund to BSNL, MTNL](#)(Thursday, April 05, 2007)

The Supreme Court has stayed for three weeks, the refund of higher call rates charged by private operators on calls made from their networks to BSNL and MTNL numbers.

[HP High Court directs action under PNDT Act](#)(Tuesday, April 03, 2007)

The Himachal Pradesh High Court has directed the state government to act against four Ayurveda Clinics in Kangra district under the PNDT Act instead of issuing "arbitrary orders".

PREVIOUS ISSUE



Advertisement for real estate are known to lure gullible consumers on the basis of superlatives, attractive slogans, exaggerated statements and misleading pictures of the properties on sale. Do Builders really mean what they say? Our study has shown otherwise. Is there any law against such misleading advertisement in real estate? Is the Government taking steps to control it? Is the Supreme Court aware of the meance? Archana Mishra in the following article delves into the matter.

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[Archives](#)

CORE CENTRE ACHIEVEMENTS

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CONSUMER NOTIFICATIONS & CIRCULARS

[G.S.R. 267 \(E\) \(02/04/2007\)](#)

Corrigendum to Notification Number G.S.R. 398(E) dated the 3rd July, 2006

[G.S.R. 243 \(E\) \(28/03/2007\)](#)

Corrigendum to notification number G.S.R. 435 (E), dated the 20th July, 2006

[G.S.R. 242 \(E\) \(28/03/2007\)](#)

Corrigendum to Notification No. G.S.R. 773 (E) dated 29-12-2006

CONSUMER JUDGMENTS

[New India Assurance Company Limited, New Delhi v Satish Kumar](#) 12/04/2007 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)

State Consumer Commission allowed Appeal - Directing the Insurance Company to pay Rs.70, 380/- along with interest at the rate of 12% p.a. from the date of repudiation of the claim till the date of realization and a sum of Rs.10, 000/- by way of compensation due to ...

[Improvement Trust Sangrur, Through Its Executive Officer and Others v Surinder Kaur, Sangrur and Others](#) 10/04/2007 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)

Allotment of residential plots - Consideration on deferred payment basis - Complainant contends that that Petitioner failed to provide amenities like water supply, sewerage, road and electricity and thereafter deliver the possession of the plot - resulted in delay of ...

[Messrs Indusind Bank Limited, Through Its Manager, Authorized Signatory, Chandigarh and Others v Vimal Mittal, Chandigarh and Others](#) 09/04/2007 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)

[Union of India and Others, Through Post Master General Postal Department, Nagpur \(Maharashtra\) and Others v Arun Borse, Gwalior \(Maharashtra\)and Others](#) 05/04/2007 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)

Consumer Protection Act, 1986 - Purchase of Kisan Vikas Patras by the complainant from the agent appointed by the State of M.P.- On non receipt of KVPs, complainant approached the District Forum - Concluded that the dispute is not covered by the Consumer Protection Act - No ...

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CONSUMER FOCUS ↓



Advertising in real estate

Advertisement for real estate are known to lure gullible consumers on the basis of superlatives, attractive slogans, exaggerated statements and misleading pictures of the properties on sale. Do Builders really mean what they say? Our study has shown otherwise. Is there any law against such misleading advertisement in real estate? Is the Government taking steps to control it? Is the Supreme Court aware of the meance? Archana Mishra in the following article delves into the matter.

- ▶ [Misleading Advertisement in Real Estate Sector- Effect and After-effect](#)
- ▶ [Property Advertisements- in Real Estate - The TrapsRead between the Lines](#)
- ▶ [Law and Misleading Advertisement in Real Estate](#)
- ▶ [Supreme Court Takes Notice of Real Estate Misleading Advertisement](#)

CONSUMER NEWS ↓

[K'taka Special Tax law unconstitutional: HC](#)(Thursday, March 29, 2007)

The Karnataka High Court has held s.3 of the Karnataka Special Tax on Entry of Certain Goods as violative of the Constitution.

[Sports lottery: Kerala HC says a lottery is not a contract](#)(Wednesday, March 28, 2007)

The Kerala High Court has held that the Kerala Paper Lotteries Act did not give any legal right to any participant to be paid a particular prize or to compel the state government to draw lots for all prizes declared before the sale of the tickets.

[SC refuses ban on use of microwaves](#)(Monday, March 26, 2007)

The Supreme Court has declined to entertain a PIL seeking ban on the use of microwave ovens as the microwaves emitted by these ovens are extremely harmful for human health, especially for

pregnant women, who work in the kitchen.

[Life insurance policies transferable: HC](#)(Saturday, March 24, 2007)

Paving the way for free trading in insurance policies, the Bombay High Court has, in a landmark judgement, ruled that Life Insurance policies are very much tradeable and transferable.

[PIL on sugarcane purchase: HC reserves order](#)(Wednesday, March 21, 2007)

The Allahabad High Court has reserved its order in a writ petition seeking direction on the respondents to ensure the purchase of remaining sugarcane produced by the petitioners.

[SEBI amends listing agreement for debentures](#)(Tuesday, March 20, 2007)

The Securities & Exchange Board of India has amended the listing agreement for debentures in order to rationalize the provisions of continuous disclosures made by issuers, who have listed their debt securities and not their equity shares for introducing submission of unaudited financial results with a limited review.



PREVIOUS ISSUE

One of the key themes of the consumer movement this year is the 'The Ethics of Drug Marketing'. Co-incidentally, the Swiss multinational, Novartis recently moved the Chennai High Court recently, challenging certain provision of the Indian Patents Act. Consumer organisations are worried that the monopoly which multinational companies have on drugs could further hit the accessibility and affordability of essential drugs. Archana Mishra analyses this issue this fortnight.

[Read more...](#)

[Archives](#)

CORE CENTRE ACHIEVEMENTS

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CONSUMER NOTIFICATIONS & CIRCULARS

[3 /2007](#) (16/03/2007)

Revised Guidelines for monitoring of prices of Non Scheduled formulations

[S.O. 305 \(E\)](#) (01/03/2007)

Wheat (Stock Declaration by Companies or Firms or Individuals) Order, 2007

[G.S.R. 63 \(E\)](#) (02/02/2007)

Draft Rules -Drugs and Cosmetics (Amendment) Rules, 2007

[G.S.R. 62 \(E\)](#) (02/02/2007)

Draft Rules - Drugs and Cosmetics (Amendment) Rules, 2007

CONSUMER JUDGMENTS

[Manjuri Bera v Oriental Insurance Company Limited And Another](#) 30/03/2007 (SUPREME COURT OF INDIA)

Motor Vehicles Act, 1988 - Appeal against the judgement of High Court allowing claim petition of married daughter under Section 166 of the Motor Vehicles Act, 1988 but disentitling compensation - Held, even if there is no loss of dependency the claimant if he or she is a ...

[Messrs Texcones Tubes Company v Oriental Insurance Company Limited and Others](#) 23/03/2007 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)

Policy to cover the risks on the building, machinery, stocks, raw-materials, for a sum of Rs.46, 50, 000/- - Whether the reduction of assessment of loss for stock from Rs.21, 59, 568 to Rs.4, 53, 966/- by the Surveyor is justifiable? - Held, there is no justifiable reason ...

[M. Subba Rao, Proprietor, Messrs Sri Krishna Seeds, Andhra Pradesh v Avula Venkata Reddy, Andhra Pradesh](#) 22/03/2007 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)
Sale of defective chilli seeds to the Complainant - District Forum as well as the State Commission arrived at the conclusion that the yield of the chilli crop was not as per the advertisement or brochure - District Forum directed the Petitioner dealer to pay a compensation ...

[Padam Cotton Yarns Limited Through Rajev Gupta, Director v New India Assurance Company Limited and Others](#) 20/03/2007 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)
Insurance - Fire broke out in the factory premises of the Complainant - Plea that due to unreasonable delay in settling the claim, the complainant is suffering heavy loss and is required to face the financial institutions for repayment of loan and matter may either be ...

[R.S.Industries, Banda, District Shahjahanpur, Uttar Pradesh and others v National Insurance Company Limited, Divisional Office, Sadar Bazar, Shahjahanpur and Its Divisonal Manager](#) 19/03/2007 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)
Complaint that there was a theft of 12, 654 paddy bags, each bag weighing 1 quintal and on that basis a claim for reimbursement was filed before the Insurance Company for a sum of Rs.50, 57, 749/- - Surveyors arrived at the conclusion that the claim was bogus - Insurance ...

[Messrs Orient Treasures Private Limited. v United India Insurance Company Limited., Whites Road, Chennai](#) 19/03/2007 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)
Policy covering the risk of burglary - Loss of gold and silver worth Rs.40, 63, 735/- - Insurance Company repudiated the claim on the ground of breach of warranty of policy and exclusion clause No.12 of the policy - Whether the proposal form binds the Insurance Company or

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ANNEXURE -2
(Our Rewards)

A few Case Studies of the month of March 2007 are reproduced below by way of samples

CASE # 1

The Complainant

Name: THOMAS MATHEW
Email: tommymathew66@rediffmail.com
Address: New Delhi

Brief facts of the case:

The complainant paid Rs. 5149/- to Air Deccan for an air ticket from Delhi to Trivandrum. He rescheduled the ticket and later on cancelled it. Air Deccan wanted to deduct approx Rs. 1800 as cancellation charges whereas the rule position as printed on the ticket said only 15% of basic fare will be deducted as cancellation charges which worked out to Rs.600/- and the refundable amount was Rs. 4549/- The complainant was given a complaint number but no refund was given to him. Also the Airlines refused to entertain his queries on telephone (whereas the ticket was booked and cancelled on telephone)

Action Taken:

The case was initiated at CORE and a letter was sent to the respective brand (Air Deccan) regarding the grievance of Mr. THOMAS MATHEW. Mr. Mathew got the complete refund from the Airlines

Comments of Mr. THOMAS MATHEW:

Thank you very much for your prompt action. I would like to inform you that the airline has made a complete refund today.

Thank you very much and keep up the good work

THOMAS MATHEW

CASE # 2

The Complainant

Complaint ID : 22695
Name : N. K. Rajagopalan
Email : rajagopalan.krish@gmail.com
Address : B-10-7462, Vasantkunj,
New Delhi - 110070
Phone : 011-26121657

Brief facts of the case:

Complainant deposited Rs. 5000 for getting Pipe Gas Connection on 25th June 2006. Opp Party did not give connection to complainants' flat for last 10 months. When complainant contacted to the Opp Party, they said that it would be given shortly. They are keeping the amount of Rs. 5000 for the last 10 months and are neither willing to talk about paying interest for the said amount nor providing Pipe Gas Connection to complainant.

Action Taken

The case was initiated at CORE and a letter was sent to the General Manager (Marketing) of Indra Prastha Gas Ltd, New Delhi for providing Pipe Gas connection and/or refund of money with interest immediately. After receiving of letter, IGL has completed the connection work immediately.

Comments of Mr. N. K. Rajagopalan

Dear Mr. Samaji Yadav,

Thanks for the reply to my complaint. Indra Prastha Gas has completed the connection work. It seems that if any work has to be done from this organization, one has to come to you.

Thanks for the help.

N.K. Rajagopalan

CASE # 3

The Complainant

Name of Complainant - P.Nath
Email : premnath1195@yahoo.com
Address : J-1195 Palam Vihar
City : Gurgaon
State : Haryana
Zip : 122017

Brief facts of the case:

Complaint: Purchased a 400 gms bottle of Karela Pickle from M/S D"Gross Supermarkets, Palam Vihar Gurgaon. The bottle carries Batch no 0901 and date of packing as September 2006 and paid Rs. 55/= as the price of the product. The bottle was supplied to D"gross supermarket, I understand, by the authorized distributor, M/S Maruti Enterprises,447/8,Jacobpura,Gurgaon 122001. On opening the bottle I got a shock of my life to see large GLASS piece(approx. one sq. inch area of irregular shape), inside the sealed bottle opened by me. The matter was brought to the notice of D"gross Supermarkets from where it was purchased. The complaint was immediately reported by the Retail Dealer to the distribute M/s Maruti Enterprise On the telephone in my presence. As requested by the Distributor I gave a written complaint against the manufacturers mentioned above to the Retailer on 8th December 2006. Till date there is no response from the Distributor or Manufacturer of the Product.

Action Taken:

The case was initiated at CORE and a letter was sent to the respective brand (Ms M/s Panchranga Overseas Private Ltd) regarding the grievance of Mr P.Nath

Comments of Mr P Nath

Dear Sir,

This is to inform you that the matter has been amicably resolved with the manufacturer who has not onlt apologised but has given evidence of steps taken by him to prevent recurrence of similar case.

I wish to convey my sincere thanks and appreciation for the support exyended to me by your organisation.

Yours faithfully,
Prem Nath

CASE # 4

The Complainant

Name: GAURAV SOBTI

Email: gauravsobti@rediffmail.com

Address: 13-F Sector 8, New Delhi, Phone : 9810649957

Brief facts of the case:

He had purchased a Ford IKON Flair from Saluja Ford Chandigarh in Aug,06 . On 2nd Free service at South City Ford, New Delhi he requested for horn Check as it was not working. After check South City Ford, New Delhi told him that horn fitted in car is not approved by Ford. On taking same in writing from South City Ford, New Delhi He had contacted Ford Chennai office. On hearing this they said that they really dont know how to proceed in this case. Bt after my regular follow up they agreed to take the pic of Horn. Picutre, which were taken at South City FOrd, New Delhi clearly shows that Horn has been changed. Know after regular follow up with Ford Chennai reply he gets is "We wish to inform you that our dealership (Saluja) has confirmed that no parts (horn) were fitted at their premises. Under such circumstances we regret to inform you that we would not be in a position to support you in this regard." South City has refused to rectify the horn in warranty period.

Action Taken:

The case was initiated at CORE and a letter was sent to the respective brand (Ford India company) regarding the grievance of Mr. Gaurav Sobti. The horn was replaced by ford with in a 15 days.

Comments of Mr. Gaurav Sobti:

Kind Attn: Ms Shalu Kataria
Reference My compliant No S4/4/2377

Dear Madam

This is in reference to my complaint against Ford . I would like to state that problem has been solved to my satisfaction.

I am would like to thank you for your kind help. I am really impressed to see efforts being put by organization in solving the problem. Seeing this it has really given me confidence that consumer has say in this world.

I would once again sincerely thank you for your response

Regards

Gaurav Sobti