
Consumer Online Resource and Empowerment (CORE)

Project

Progress Report

April 2008

Supported by

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

And

Managed by

Consumer Coordination Council (CCC)

Chairperson, CCC

Smt. Ramaben R. Mavani

Highlights:

- ❑ Over **1.3 Crores** hits received from 50 countries across the globe on www.core.nic.in till date
- ❑ Over **6.6 Lakhs** Visits
- ❑ April 2008 witnessed **3,76,242 hits, 9,102 visits, 1,01,212 Page views** respectively.
- ❑ **16840** Subscribers of CORE Centre E-Newsletter
- ❑ More than **1.15 lakhs** of web pages of contents of different consumer related issues e.g. Caselaws, Acts, regulations, Gist of Judgments, Test Reports, Consumer Studies, Articles etc. are uploaded on CORE website. Every month's new pages of contents are being added into CORE website.
- ❑ **More than 42 Thousand** Complaints received from March 2005 to April 2008 from all parts of India and also from abroad
- ❑ Total **5399** complaints (**33.05%** of all complaints handled) were resolved by CORE Centre from April 2007 to April 2008.
- ❑ In the month of April 2008 CORE has received **1850** Complaints, in which **245** Complaints were resolved.
- ❑ **Hindi version** of CORE Centre website has been launched with selected links. More than **25 thousands** hits are being registered per month in the Hindi section of CORE website.
- ❑ Arrangements made for more regional languages such as **Telgu, Malayalam & Gujarati** being added.

Companies/Organisations visited office of CORE to discuss Consumer Grievances:

- ❑ Ebay
- ❑ Idea Cellular Limited
- ❑ Reliance Infocom
- ❑ Hutch
- ❑ TATA Teleservices
- ❑ Standard Chartered Bank

Our Sanctioned Activities as per MOU with the Ministry of Consumer Affairs, Food and Public Distribution, Department of Consumer Affairs, Govt. of India:

- 1. Development of National Information gathering mechanism on consumer related issues through National Resource Centre**
- 2. Dissemination of information on important consumer issues**
- 3. Establishing a research and documentation centre (Highlighting the work of partner members) on various consumer issues**
- 4. Providing information and analysis of consumer related laws & judgments**
- 5. To provide Online support and handling of consumer complaints**
- 6. CORE project to become self-supporting within a period of five years**

1. Development of National Information gathering mechanism on consumer related issues through National Resource Centre

Action Taken:

In CORE website various major links are provided related to consumer issues like Consumer Articles in Hindi and English, Consumer Focus, Press Releases, FAQ's, Consumer Studies, Reports & Surveys, Test Reports, News Snippets and Campaign etc. More than 1.15 lakh web pages of contents of different consumer related issues are available on CORE website. CORE website is divided into two sections i.e. first is paid and second is free to all consumers. Various research papers and study reports on current issues like Global Warming, Health & Tobacco, and Water etc are provided to the consumers through CORE centre website free of cost.

1.1 Online Database/Portal:

Cumulative Number of Hits, Visits, Page views Etc. to the CORE Centre from 15th March 2005 to 30th April- 2008

1.	Total Number of Hits	1,35,58,306
3.	Total Number of Visits	6,62,476
4.	Total Number of pages viewed in April 2008	1,01,212

Table1

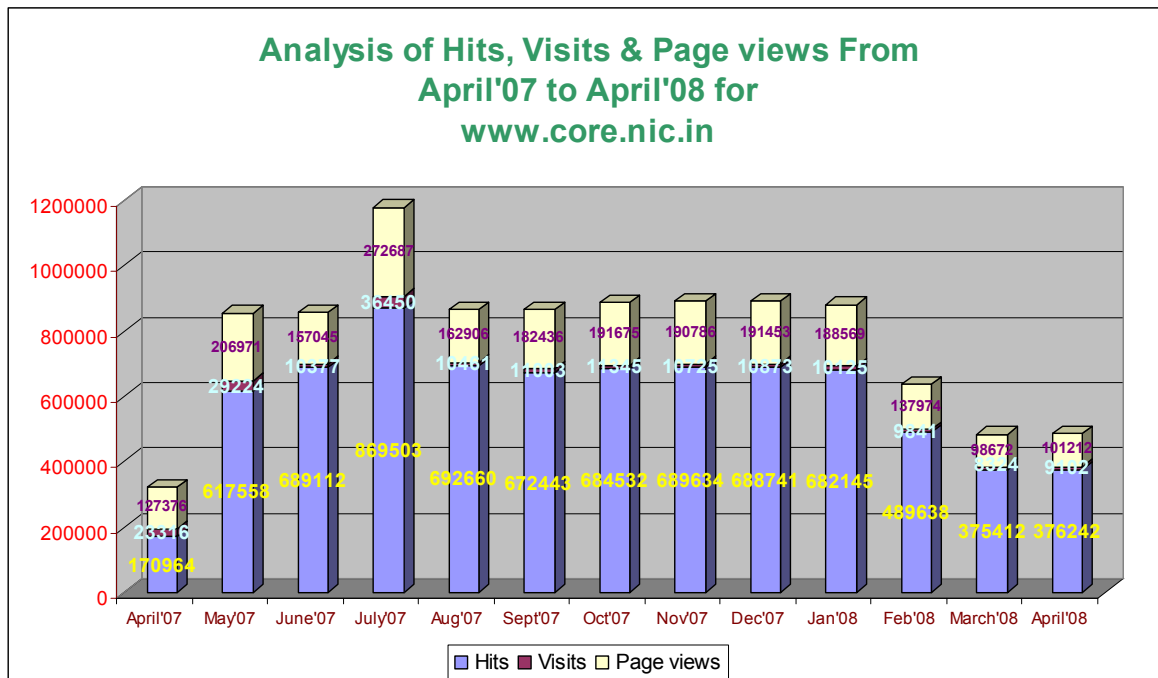


Figure1

Hit:	Any connection to the Website;
Visit:	Series of consecutive requests from a user;
Page Views:	Total Number of pages viewed.

1.2 Present Status of the Contents on 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. Following is the list of total **web pages** uploaded in the major links of CORE website.

- | | |
|---------------------------------|-------------------------------------|
| ❑ Articles – 630 | ❑ Consumer Alert – 54 |
| ❑ Articles (Hindi)- 114 | ❑ Report & Surveys – 170 |
| ❑ Consumer Focus – 292 | ❑ Member Activities – 163 |
| ❑ Press Release- 115 | ❑ Advocacy Campaign – 58 |
| ❑ Case Laws – 1,09,923 | ❑ Gist of Judgments – 938 |
| ❑ Consumer Studies – 609 | ❑ Test Report – 163 |
| ❑ FAQ's – 136 | ❑ CORE Status – 1527 |
| ❑ Legislations – 1348 | ❑ News Snippets – 24 |
| ❑ Rules - 1298 | ❑ Health & Tobacco – 234 |
| ❑ News – 1189 | ❑ Campaign - 35 |

The website is being upgraded regularly including corrections, reorganizing links and making it more attractive and informative.

Number of queries received during April 2008 was 47. 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.

In the month of April 2007 CORE has launched a new Online Complaint Redressal and Handling Mechanism, which is more user-friendly and interactive than the previous one. CORE has planned once the user gets used with the new system then we will convert it into Hindi and other **regional languages** phase wise. Instantly, CORE has launched Hindi version of the website on the selected links in which more than 700 web pages have been

uploaded so far and we have receiving more than 25,000 hits per month in this section. The process of translation of CORE website in other regional languages like Telgu, Malayalam & Gujarati have already started.

1.3 New Contents (Web Pages) added in April 2008

- ❑ CORE Status : **34 Pages.**
- ❑ Consumer News : **16 Pages**
- ❑ Consumer Article : **01 Pages**

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

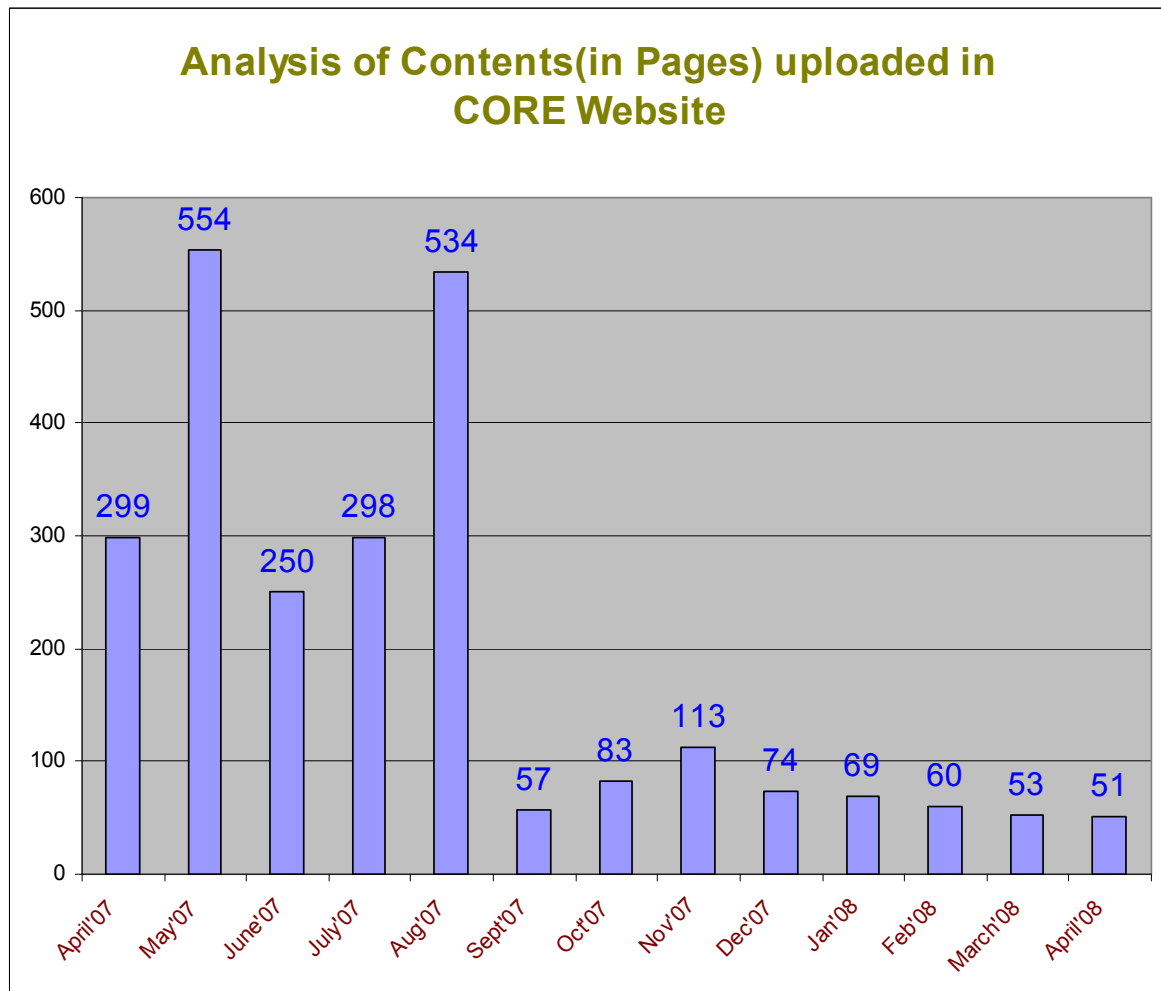


Figure: 2

1.4 Updated Information

Complete and updated information related to District Consumer Courts, State Commissions, VCOs of all over India as well as International VCOs, Banking Ombudsman and other similar information are available on CORE.

- ❑ 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

Action to be Taken:

1. We propose to develop Hindi version of CORE website alike English. We also propose to develop CORE website in other regional languages in a planned manner and to cover all the main regional languages of the country.
2. Preparatory work relating to filing of complaints in regional languages has been taken up and will be introduced as well as new workable system of handling complaints at various levels.
3. Promoting various consumer organisations in India to send their research papers, studies etc. in various subjects related to different consumer issues to make CORE Centre more informative and build rich database.

2. Dissemination of information on important consumer issues

Action Taken:

CORE Centre is publishing fortnightly E-newsletter, which is free of cost and being sent to more than 16,800 subscribers across the country. This newsletter consists of consumer focus, consumer news, circulars, legislations, judgments etc. More than 50 newsletters have been developed and distributed so far. All these newsletters are available in archive section of CORE Centre website.

A quarterly newsmagazine Consumer Network is also published by CORE. This magazine contains consumer articles, test reports and other consumer related material. Hindi pages have also been included in this magazine.

CORE is publishing fortnightly E-Newsletter, which is circulated free of cost to its subscribers and is also available on CORE website, details are as follows till **April 2008**: -

Sl. No.	Particulars	Numbers
1	E-Newsletter published	53
2	Subscribers of CORE E-Newsletter	16,840
3	Subscribers of CNW Magazine	314

Action to be Taken:

As a part of CORE Centre project, we propose to undertake a major initiative that of creating awareness among consumers at large through other means. It needs support and active participation of VCOs through out the country. Some NGOs & VCOs including Consumer Coordination Council's members are in a position to organize and provide trainings to other VCOs as well as to consumers. There is further need to encourage new VCOs to come in areas, who early served and at present they would need training inputs. Training at grassroots level has to be done by local NGOs, VCOs & MOs of the area and objective of the training is to be imparting information and thereby to empower target groups. It is proposed to organize training at two levels: – Basic Training to develop organizing skills and the second level will comprise training in specific consumer related areas.

Time Frame: -

- Aim is to hold at least two training workshops in each region and the time frame is now proposed June to December 2008. It may be submitted that earlier the training module was to be implemented from October 2007 to March 2008 but due to paucity of funds, it could not be done.
- The venue of these training will be headquarters of MOs, NGOs, VCOs and in case of large states more centres may be fixed.
- The budget for single day training programme is proposed Rs.10,000 and for two days span, it will be Rs.20,000.
- Methodology of the training will be in local languages in addition to Hindi & English. Lectures with audiovisual aids, demonstration and with other methods may be used.
- The topics proposed to be covered are consumer movement, need for awareness, consumer protection act, other relevant major acts and landmark judgments.

At present more than 16,800 subscribers are registered for accessing CORE Centre E-newsletter. Possibility of tapping this market as revenue, along with archive material is being examined. Likewise, it is proposed that quarterly magazine in Hindi language may be arranged to be published. Thereafter, other main regional languages are also proposed to be included in publication of this magazine. Efforts are also being made to increase database of the subscribers of the magazine and to make it more useful and informative to consumers.

3. Establishing a research and documentation centre (Highlighting the work of partner members) on various Consumer issues:

Action Taken:

CCC had entered in the MOU with **35 member consumer organizations** 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. From these MOs we are regularly receiving consumer related materials. Following is the list of MOs, who are sending consumer related contents for CORE website as well as CNW magazine on regular basis: -

AJMER ZILA GRAMIN UPBHOKTA SANSTHAN (AZGUS), Masooda

ALL INDIA CONSUMER COUNCIL (AICC), Pondicherry

CONSUMER EDUCATION & RESEARCH CENTRE, (CERC), Ahmedabad

CITIZEN CONSUMER & CIVIC ACTION GROUP (CAG), Chennai

CITIZEN'S AWARENESS GROUP (CAG), Chandigarh

CONSUMERS FORUM CHANDIGARH (CFC)

CONSUMER GUIDANCE SOCIETY OF JAMSHEDPUR (CGSJ),

CONSUMER PROTECTION COUNCIL-TN (CPC), Tiruchirapalli

FEDERATION OF CONSUMER ORGANIZATIONS (FEDCOT), TN

INDIAN NATIONAL CONSUMER'S FEDERATION (INCF), Lucknow (U.P.)

UPBHOKTA SANRAKSHAN & KALYAN SAMITI, Kanpur

Remaining MOs are also sending contents for our website and CNW magazine in hard copies.

A Memorandum of Understanding has been entered into between CORE CENTRE project managed by Consumer Coordination Council, National Consumer, a project managed by Delhi University and Consumer VOICE Magazine project, managed by VOICE Society on 28th June 2005. Through this MOU it has been agreed that a Suitable mechanism will be devised for the implementation of respective projects of each of the parties and it will be ensured through periodical visit to each other project premises and a structured program for regular exchange of information. A database relating to work done by each organisation in regards to their activities will also be exchanged between all the parties and the websites of three projects will be so developed as to ensure proper linkages so that these complement and supplement each other and consumer visiting any one of the websites can have an integrated availability of information from all the three websites. It was also agreed that an integrated approach of joint advertisement campaign will be developed between the three parties for a multimedia promotion and publicity campaign. The share of the expenditure of each of the three parties on such promotion and publicity campaign will be governed as per the approval of the Ministry of Consumer Affairs, Govt. of India.

All members of CCC from across the country are doing commendable work in spreading consumer awareness in their respective areas. It is worth mentioning that they have achieved success up to some extent in sensitizing the masses and Government bodies and they are still rendering their services in the interests of society and trying to make the consumer movement, a vibrant success.

In CORE Centre website a separate section called “**Member Activities**” has been created. In this section the contents, which are sent by MOs have been uploaded on regular basis. These contents are also being used in our quarterly Consumer Network magazine. List of all the VCOs with their email address and website are available on CORE website. One online group <http://groups.yahoo.com/group/corecentre> has been created between the MOs of Consumer Coordination Council to interact with each other on regular manner. Till date 18 MOs have joined this online group.

Progress on MOU with FACC

As per MOU with FACC, one thousand unresolved complaints were sent to FACC and recently on 25th Feb 2008 a meeting took place with FACC and 23,000 complaints received from March 2005 to April 2007 have been sent to FACC. These complaints will be segregated brand and sector wise by FACC. Next meeting will be arranged in May 2008 to chalk out future course of action.

Action to be Taken:

To identify the Internet capability of different VCOs and involve them in the functioning of CORE Centre and also help them to create and upgrade their own websites. We are also making efforts to involve the remaining MOs to sign MOU and undertake the similar work.

4. Providing information and analysis of consumer related laws & judgments

Action Taken:

More than one lakh web pages of judgments, legislations, acts, rules etc have been uploaded in CORE website. The landmark judgments are now being uploaded on regularly basis. Following is the list of various legal contents till **April 2008**:

Sl. No.	Particulars	Web Pages
1	Case Laws	1,09,923
2	Legislations	1,348
3	Rules	1,298
4	Acts	780
5	Notifications	2,100
6	Circulars	10

This is a paid section and Consumers have to pay Rs.2200 per annum to access these judgments etc.

The New Feature **Gist of Judgments of various Consumer Courts** including Apex court has been introduced in CORE Centre website. These judgments are listed in various categories and whichever is required can be selected by denoting particular category. CORE Centre hopes that it will help consumers to know latest and important consumer judgments. More than 500 judgments have been uploaded in this section containing more than 700 pages. This section is available for consumers free of cost.

Following is the list of gist of judgment covering various sectors till April 2008:

Sl. No.	Particulars	Web Pages
1	Banking	30
2	Electricity	08
3	Insurance	250
4	Medical	20
5	Products of Daily Use	30
6	Real-estate	25
7	Services	200
8	Telecom	30
9	Tours & Travels	35
10	White Goods	40
11	Miscellaneous	20

Action to be Taken:

We are proposing making single judgment 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. This will also add to our revenue earning and to make the project self-sustainable.

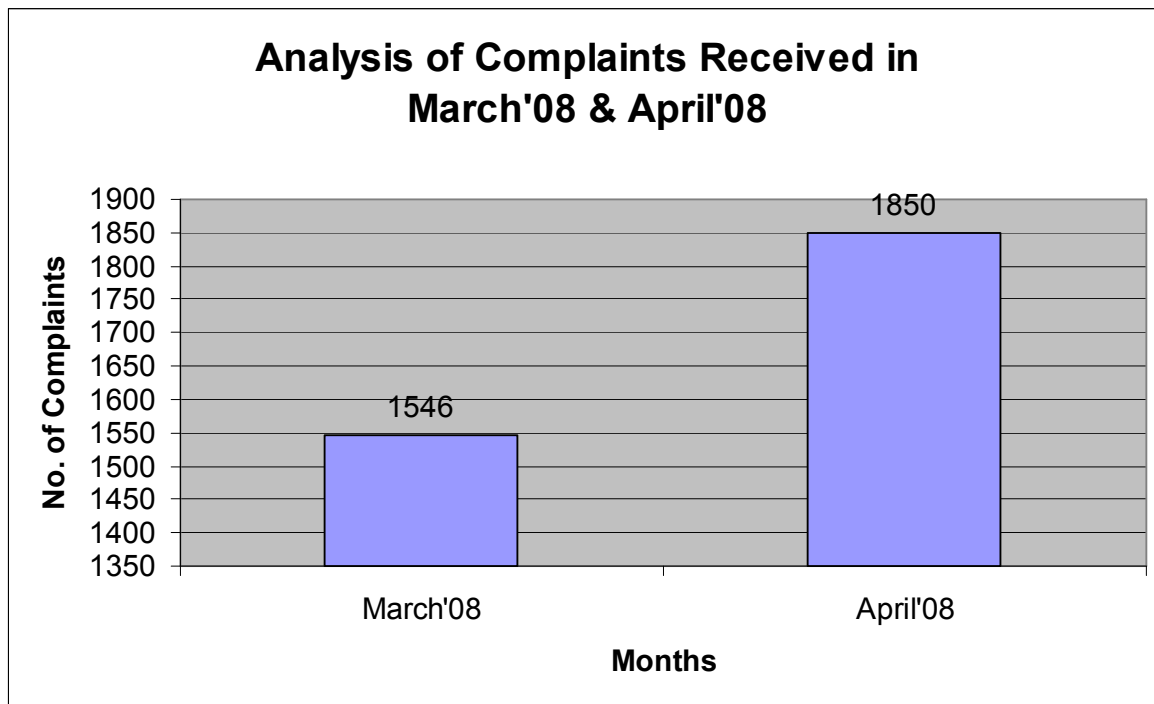
5. To provide online support and handling of consumer complaints

Action Taken:

Step wise Complaint Handling Mechanism of CORE Centre:

1. By accessing the online Complaint Redressal System in the CORE Website (<http://www.core.nic.in>), the consumers can register themselves and lodge their grievance online. These complaints are then automatically categorized, based on the nature of product or service for faster redressal.
2. Complaint once registered is forwarded to the complaint manager, who goes through the same to check the legitimacy of the complaint. If the complaint is found to be genuine, an alert is sent to the Brand (provider of the product or service) for resolution, simultaneously it is published as a blog on the CORE website.
3. The Brand on receipt of the alert responds to the complaint online, the response is directly published below the complaint in the stipulated area.
4. Once response is published, system sends automatic alert to the consumer to check the response. Complainant is then asked to comment on his /her satisfaction with the response. If complainant is satisfied, the case is treated as closed.
5. Alternatively, if the complainant is not satisfied, he/she can write back to Core in confidence. Concerned Core complaint manager accordingly once again takes up the issue with the brand for amicable resolution.
6. If the Grievance/Complaint is still not redressed, complainant 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.

5.1 Comparative analysis of the complaints received in March 2008 and April 2008



In the month of **April 2008**, **1850** Complaints were received from various corners of the country, as against **1546** for the month of **March 2008**.

In April 2008 Complaints Received online = 1715

In April 2008 Hardcopy Complaints Received from MoCA = 0135

Total = 1850

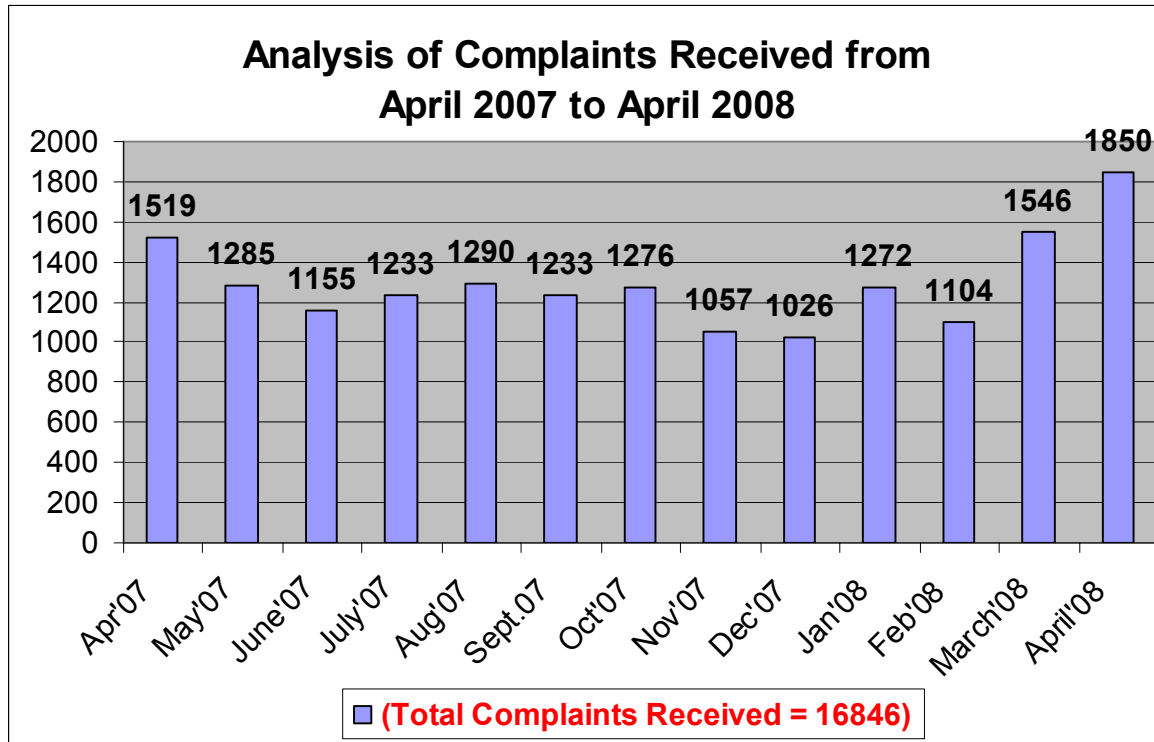


Figure: 3

Total Complaints Received by CORE Centre from 1st April 2007 to 30th April 2008 = 16,846.

Total Complaints Received by CORE Centre from 15th March 2005 to 30th April 2008 = 42,952.

5.2 State wise breakup of Complaints Of the month of April 2008

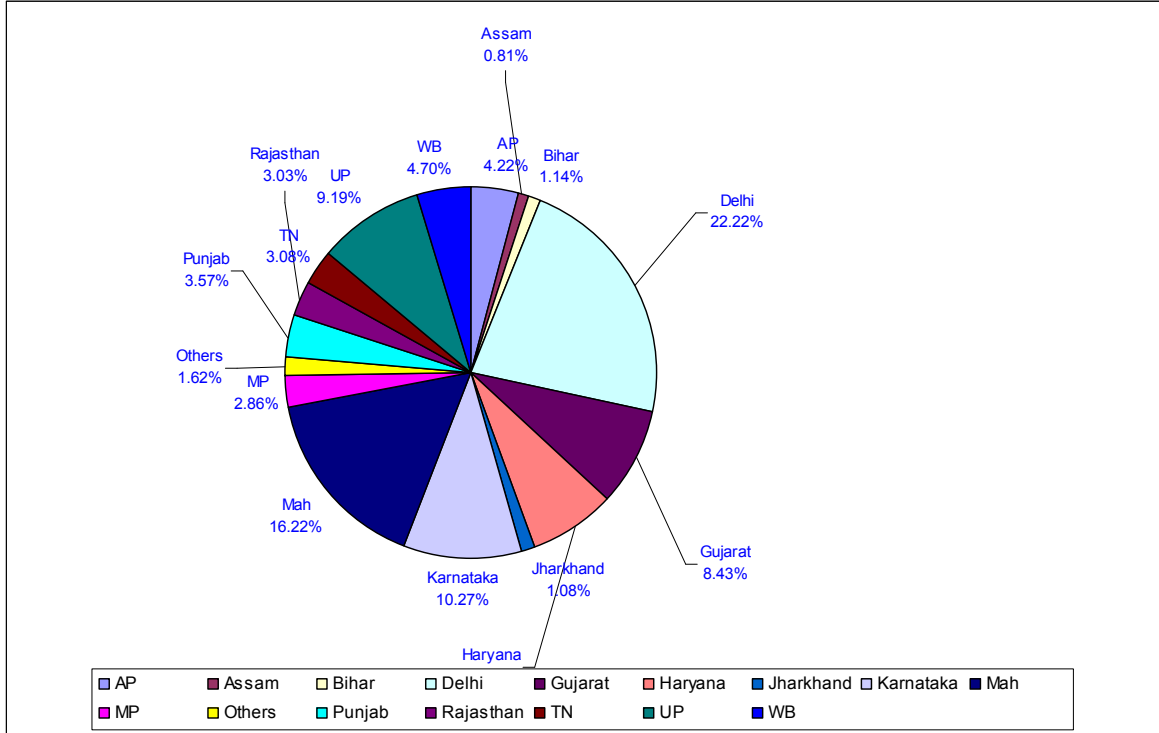


Figure: 4

Total Complaints Received in April 2008 – 1850

As can be seen from the Figure-4, there is a clear demographic distribution of the complaints with Delhi State taking the lead followed by Maharashtra and Uttar Pradesh. This distribution also shows that majority of complaints have come from places where advertisements and Publicity of the Consumer Online Resource Centre are frequent. As can also be seen that the major share of the complaints have come from four states namely Delhi, Maharashtra, Uttar Pradesh and West Bengal. Similarly on region wise demarcation, it is seen that complaints from smaller states like Assam, Chhattisgarh, Bihar, Gujarat, Orissa and Jharkhand are on the increase.

5.3 Sector Wise breakup of Complaints

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

- Services
- Products
- Banking
- Telecom
- Miscellaneous

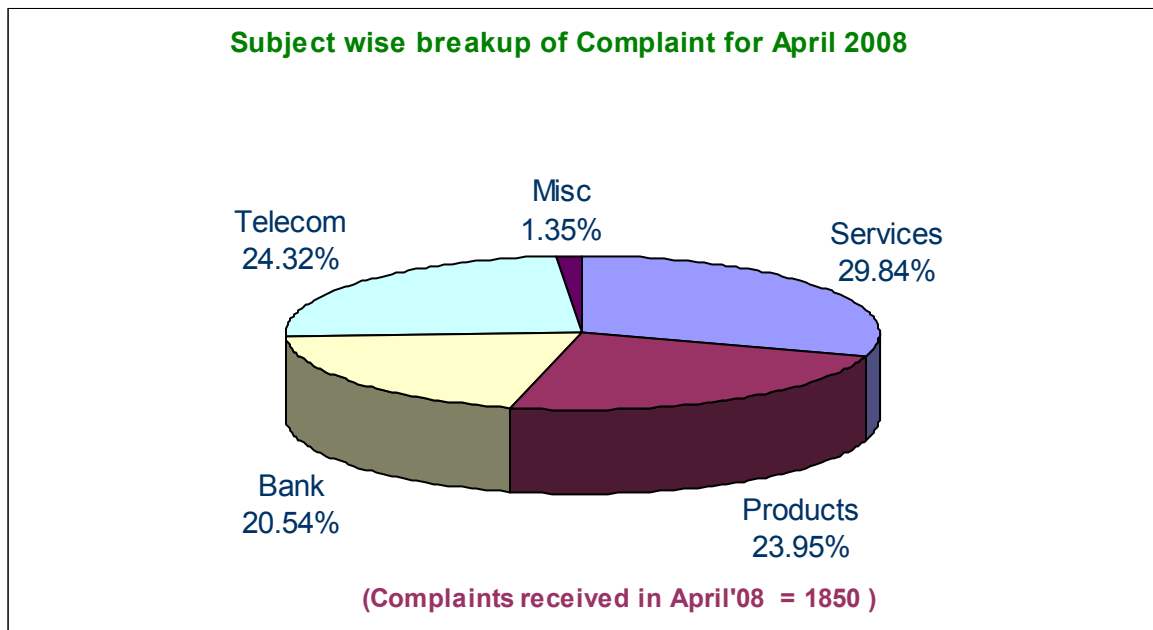


Figure: 5

Sector	No. of Complaint Received
Services	552
Products	443
Bank	380
Telecom	450
Misc	25
Total	1850

Table: 1

As can be seen from Figure 5, that highest percentage of complaints is from the Services sector followed by Telecom and Products sector.

5.4 Sector Wise breakup of Complaints received from March 2005 to March 2008

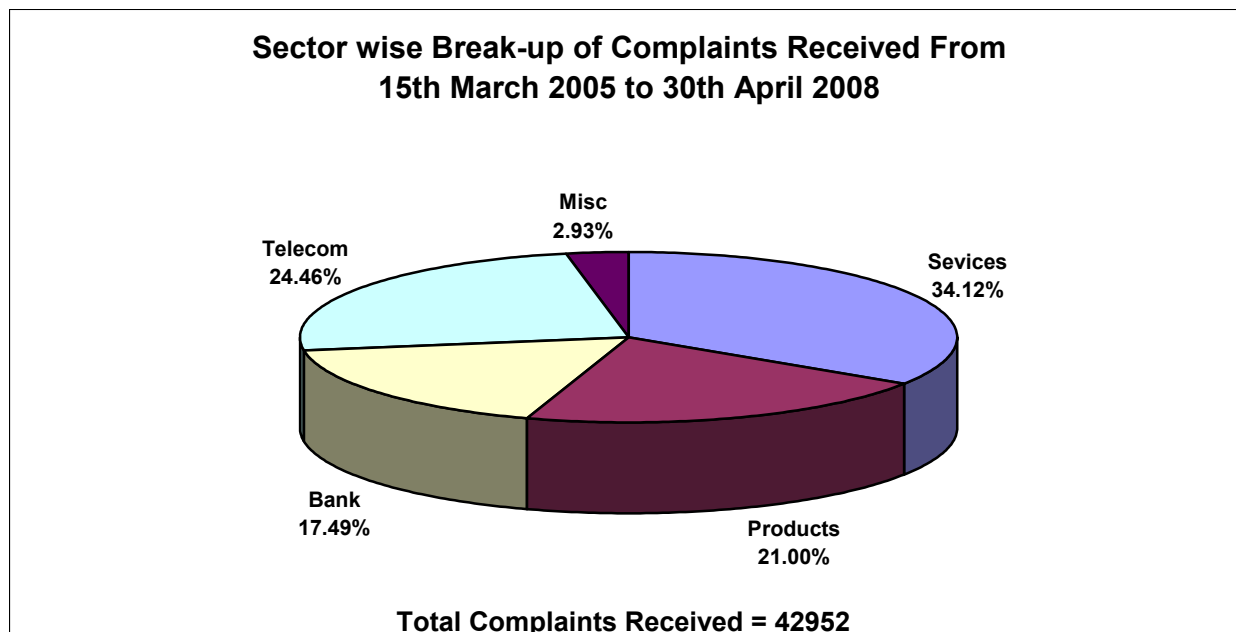


Figure: 6

Sector	No. of Complaint Received
Services	14654
Products	9020
Bank	7511
Telecom	10508
Misc	1259
Total	42952

Table: 2

Figure 6 & Table 2 shows the Subject wise breakup of the total complaints received from 15th March 2005 to 31st March 2008. Again here it shows that highest percentage of complaint received is from Service Sector, followed by Telecom Sector. Service Sector consists of Postal Services, Railways, Insurance, Medical, Electricity etc.

5.5 Analysis of Complaints Remaining Resolved/Unresolved as on 1st May 2008

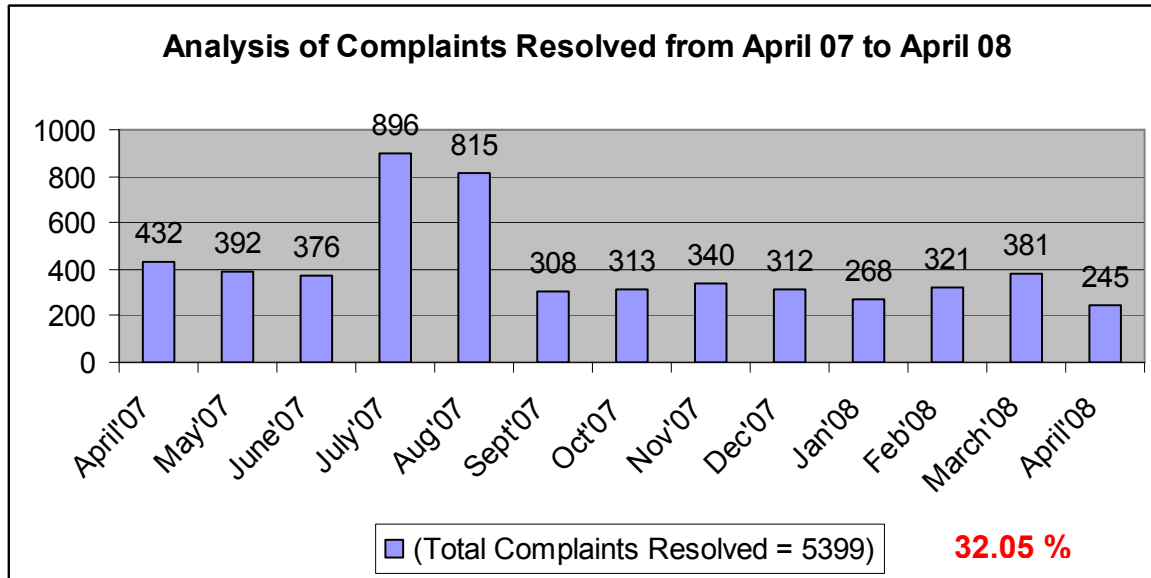


Figure: 7

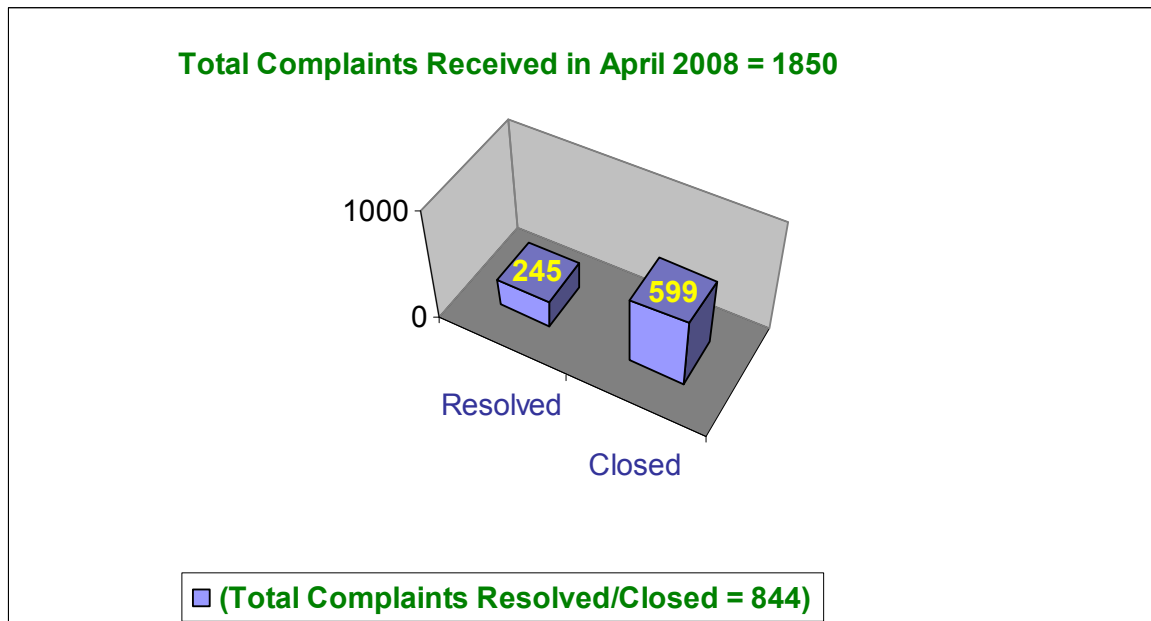


Figure: 8

S. No.	Details	Numbers
1.	Total no. of Complaint Received from 15 th March 2005 to 30 th April 2008	42952
2.	Total No. of Complaints Resolved till 30 th April 2008	8788
3.	Total No. of Complaints Closed in April 2008	599
4.	Balance no. of Complaints Remaining Unresolved as on 1 st May 2008	33565

Table: 3

6. CORE project to become self supporting within a period of five years

Action Taken:

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 37 months since its inauguration on 15th March 2005. CORE project has till now focused mainly on the aims and objectives i.e. redressal of the consumer complaints and creation of resourcement centre for consumers. Networking among MOs and other organizations have also been in our agenda and empowerment of consumers has been our main object. We have entered into an agreement with a technology firm Mobile Mantra for atomization of redressal of consumer complaints and having relationship with brands. This process has started and we have executed an agreement with **Airtel** and an amount of **Rs.5 lakhs** has been received by CORE towards **CORE Centre Progress Report, April 2008**

our revenue. At present more than **225 brands** are registered with CORE centre. At least **40 brands** are eager to make an agreement with us and negotiations are in process and very shortly we will be able to generate more revenues by signing agreements with them.

As on 30th April 08, there are **Sixteen 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:

Meeting details of some of the brands with whom our marketing team has been in regular contact are given below: -

Sl. NO.	Name of Brands	Sl. No.	Name of Brands
1	Spicejet Airways	2	ABN Amro Bank Ltd.
3	Vodafone	4	ICICI Banks Ltd.
5	Reliance Infocomm Ltd	6	Nokia India Private Limited
7	Sony Ericsson India Ltd.	8	Tata- AIG Life Insurance Co. Ltd
9	IDEA Cellular Limited	10	LIC of India
11	State Bank of India	12	Sony India Pvt. Ltd
13	Pepsi Foods Private Limited	14	Indiatimes
15	India bulls Securities Limited	16	Motorola India Pvt Ltd
17	Oriental Insurance Co. Ltd.	18	Standard Chartered Bank
19	Max New York Life Insurance Co	20	IDBI Ltd.
21	Bajaj Allianz General Insurance	22	Dish TV
23	Tata Sky	24	National Insurance
25	You Telecom	26	HSBC
27	Samsung India Electronics (P) Ltd.	28	American Express Bank Ltd.
29	Sify Limited	30	Haier Appliances(India) Pvt. Ltd
31	WHIRLPOOL OF INDIA LTD.	32	IFB Industries Limited
33	Indian Airlines	34	Ebay

35	Air Sahara	36	Jet Airways
37	Paramount Airways	38	Air Deccan
39	Indigo Airline	40	Go Air

Action to be Taken:

We propose to form a new marketing team to have regular contacts with registered brands to have an agreement like **Airtel**. We also propose to make our newsletter available to consumers on payment basis. We are also planning to install online payment gateway to enable the website of CORE to take payments from subscribers online for subscribing e-newsletters, case laws, acts and rules etc.

As we have already seen the potential of new online complaint redressal system and Mobile Mantra has shown us a way to generate revenue through this system, we can develop this application of our own and by marketing this application, we can generate the revenue. CORE has got the complete back up of the complaints along with their responses and it is physically kept in CORE. Details of 235 brands, which were registered with this new online complaints redressal system of CORE and likewise the details of more than 10,000 registered users of CORE, are also physically kept in CORE. CORE has already started negotiating with the group of freelancers, who can develop the same application on a built to operate process on profit sharing. The whole application will be developed in CORE office and the CORE will have full control on the Application as well as database. **This proposal will cost Rs.4.5 lakhs as initial cost of the software development.** CORE will be required to make payment to these freelancers only when the application will successfully be implemented and significantly used by CORE. As on today, many brands are very much interested to purchase the license of this new online complaint redressal system and we are hopeful to become self-sustainable through this new application. **We plan and propose to compensate from this revenue generation.**

Complaints mostly concerned with the following Areas: 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, BPL
Refrigerator	KELVINATOR, WHIRLPOOL, GODREJ, SAMSUNG, LG, VOLTAS,
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
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, HDFC, HSBC,
Customer Care	SBI, ICICI, CITI GROUPS, HDFC
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.

Success Stories:

CASE # 1

The Complainant

Title -Reliance Com
Complaint ID : 759
Name : Saumitra Goel
Email : saumitrag@yahoo.com
Address : #506 Vars tranquil, S.T.bed It, 4th blk, koramangala
City : Bangalore
State : Karnataka

Brief facts of the case:

Complaint: My phone number is 080-32921858. I have the FW700 plan, where calls to reliance phones are free. One of my relatives in Shimla (HP) got a reliance phone numbering 9817387253. Before using this number for calling him, I called up reliance customer care from my phone to confirm that the calls to this number would be free or not. She did not have immediate information so she talked to her superior and confirmed that it would be free. You can check your records to confirm this (it was between 10/02/08 to 18/02/08). After calling this number for some days, I thought I should reconfirm this via e-mail. Then I wrote a mail to customer care and got a reply that the calls to this number would be charged. After that I stopped calling this number.

Now, this month's statement shows that calls to this number have been charged and the bill has gone up from the normal bill that I expect. Since, it is completely the fault of the customer care which represents Reliance Communications, I would like that these charges be reverted from my bill. The due date for the payment of the bill is 29th March.
Consequences : Due to misinformation given by customer care executive from reliance, I have been billed extra this month. It is extra burden on me without any fault from my side.

Action Taken:

The case was initiated at CORE and a letter was sent to the respective brand (Reliance Comn) regarding the grievance of Mr Saumitra Goel

Comments of Mr Saumitra Goel

Dear Mr. Girraj and CORE team,

I am so thankful to you. I confirm the that they have withdrawn these charges. I feel so secured after knowing about you people that I feel that perhaps this is the best thing that has happened in India. You are really doing a social service that is really worth praising.

With Lots of Regards,

Saumitra

CASE # 2

The Complainant

Title : BOOK

Complaint ID : 27238

Name : Smitha Jacob

Email : smithajacobk@yahoo.com

Address : #201,Block #15,Suncity Apartments,Belandhur Gate,Sarjapur Ring Road Junction

City : Bangalore

State : Karnataka

Zip : 560102

Phone : 9845276751

Brief facts of the case:

I booked for the book -"THE BEST OF SPEAKING TREE - VOLUME 4 " published by TIMES GROUP BOOKS on 15/09/2007 by sending a form published in Times Of India Newspaper.

2. The book price is 200 Rs.I had send the Cheque in favour of BENETT COLMAN & CO LTD as requested in the form Cheque Number :524461 ,ABNAMRO dated 15/09/2007.

3. The Cheque got debited on 11/10/2007.But i did not receive the book till now even after repeated calls to the concerned persons.

Mr. Manjunath Sirigeri (Mobile :9900578737 E-mail : sirigeri.Manjunath@timesgroup.com) who is taking care of Bangalore sales Mr.Raj (Mobile -9910273734) who is the head for Manjunath and who is in charge of Delhi operations.

Consequences : 1. Even though the book charge is only 200 Rs ,i had spend more than that related to the repeated calls made to the times group.

2.. Eventhough i called several times ,every time Manjunath gave a reply that it is send through courier which did not even reach me..When i asked for the consignment number ,he did not provide and gave Raj"s number..

Only once raj picked up his phone and he told he will do the needful after that i called him more than 4 times but no reply from his end. Many times i mailed Manju Nath regarding the details of the book..but didnt receive a reply...Also mailed tgbsales@timesgroup.com..but no reply..

3. The book was ordered at that time for a specific reason of gifting it to

someone which was never met.

Action Taken:

The case was initiated at CORE and a letter was sent to the respective brand (Time Group Books) regarding the grievance of Ms Smitha Jacob

Comments of Mr Smitha Jacob

Thanks a lot. I really appreciate your help.

After you send the complaint to times group, they have couriered me the book immediately. Today i received my copy. I was trying for this for past 2 months and you achieved it within 2 weeks.

Great work.
Thanks a lot.

Thanks,
Smitha

--XX--