



Monthly Report
AUGUST 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 88 Lac hits received from 50 countries across the globe on www.core.nic.in till date
- ✓ Over 5.8 Lac Visits
- ✓ August 2007 witnessed 6,92,660 hits, 10,461 visits, 1,62,906 Page views respectively.
- ✓ 16503 Subscribers of CORE Centre E-Newsletter
- ✓ Over 32 Thousand Complaints received from 15th March' 05 to 31st August' 07 from all parts of India and abroad
- ✓ Total 6300 complaints (19.4% of all complaints handled) were resolved by CORE Centre from 15th March' 05 to 31st August' 07, for which definite information is available. Another at least 5-6% is believed to be resolved, but not included for want of confirmation.
- ✓ 1290 Complaints received in August 2007
- ✓ Hindi version of CORE Centre website has been launched with selected links. More than 23 thousands hits were registered in the Hindi section in August' 07.
- ✓ Arrangements made for more languages being added.

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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 29 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 31st August 07, there are **fifteen 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.
- There are preparations under way to upload judgments of State Commissions also directly by NIC. Hence earlier proposal under CORE in this regard 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 90 pages have been uploaded. We have contacted possible translators into Gujarati, 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.

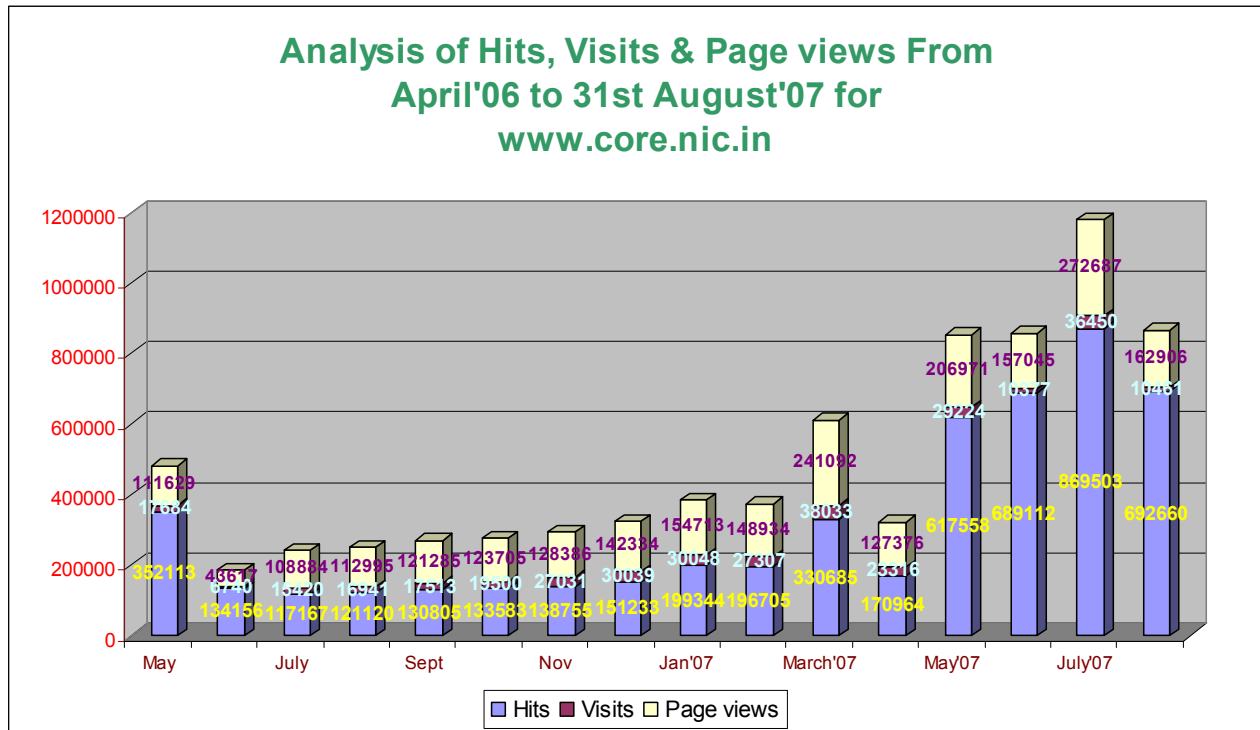
Similarly, registered brands can also access the information and Blogs relating to complaints.

Online Database/Portal:

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

Cumulative Number of Hits, Visits, Page views Etc. to the CORE Centre from 15th March 2005 to 31st August 2007

1.	Total Number of Hits	88,99,519
3.	Total Number of Visits	5,81,138
4.	Total Number of pages viewed in August 2007	1,62,906



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

Daily Countries Activity
Figure1

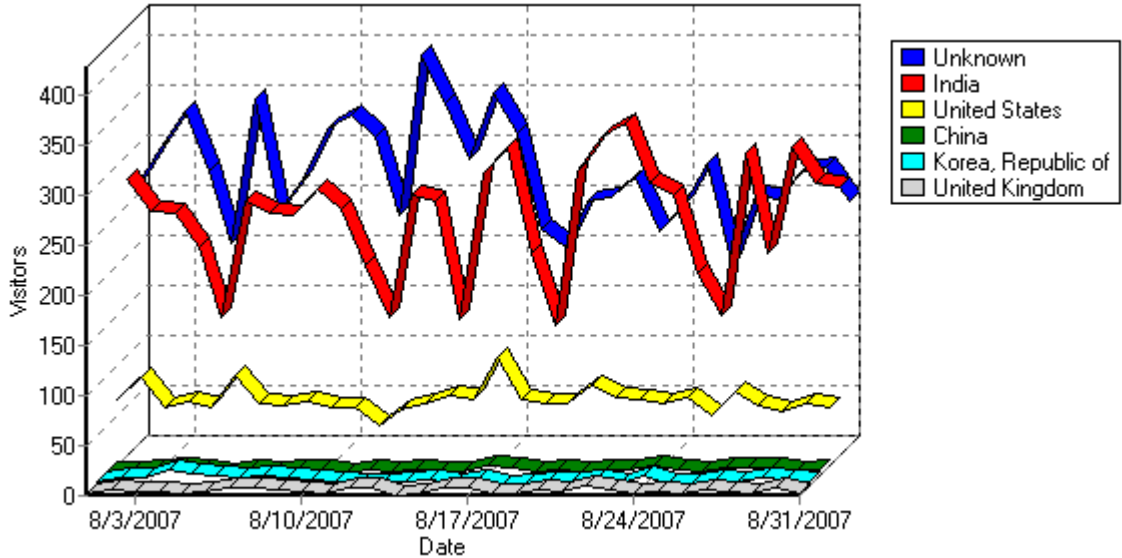


Figure 1 show interesting statistics regarding the countries from which access were made to the CORE Centre website. Since as many as 50 countries are listed, it can be inferred that the CORE Centre website is becoming popular. Incidentally there is substantial number of visits from the United States.

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
- ◆ Current Affairs
- ◆ Consumer Affairs
- ◆ Consumer Alerts
- ◆ Consumer Guide
- ◆ Consumer Events
- ◆ Discussion Desk
- ◆ Legal Forum
- ◆ Standards
- ◆ News Snippets
- ◆ Sitemap
- ◆ Global Warming (**New Link**)
- ◆ 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

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

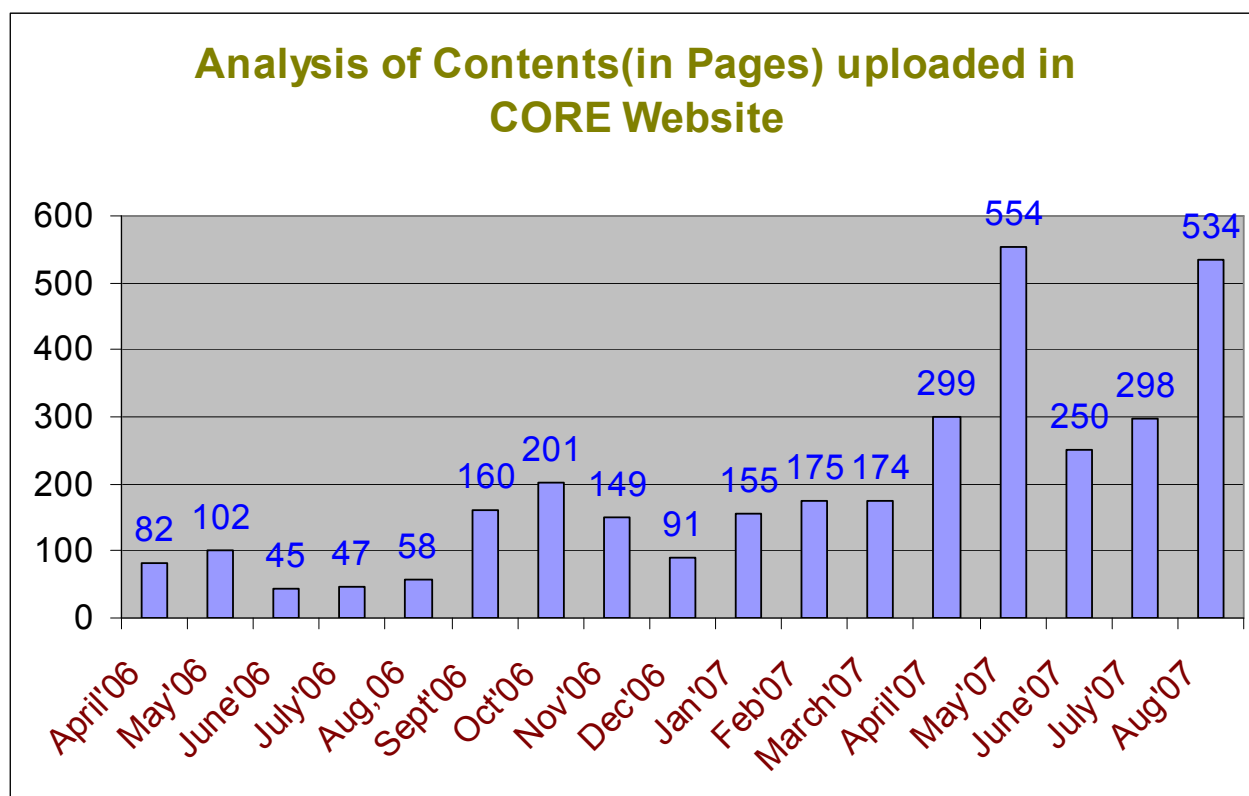
The new feature added that of receiving queries online and providing response within a specified time limit has been generating fair number of queries which are promptly attended to. Number of queries received during August'07 was 62. This has also helped us to identify issues to be added to the list 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. This was followed up by a meeting by AS in May 07.

New Contents (Pages) added in August 2007

□ CORE Status	: 35 Pages.	□ FAQ's	: 06 Pages.
□ Articles (Hindi)	: 12 Pages	□ Press Releases	: 08 Pages
□ Articles (English)	: 179 Pages	□ Gist of Judgments	: 238 Pages
□ News Snippets	: 24 Pages	□ Test Report	: 14 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 **16503** 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. August 2007 issue of E-newsletter is enclosed as **Annexure-1**.

Online Complaint Registration & Mediation Mechanism

In the month of August 2007, **1290** Complaints were received from various corners of the country, as against 1233 for the month of July 2007.

Figure-2 shows the comparative picture of complaints received by CORE Centre from 15th March 2005 to 31st July 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 31st Aug '07.

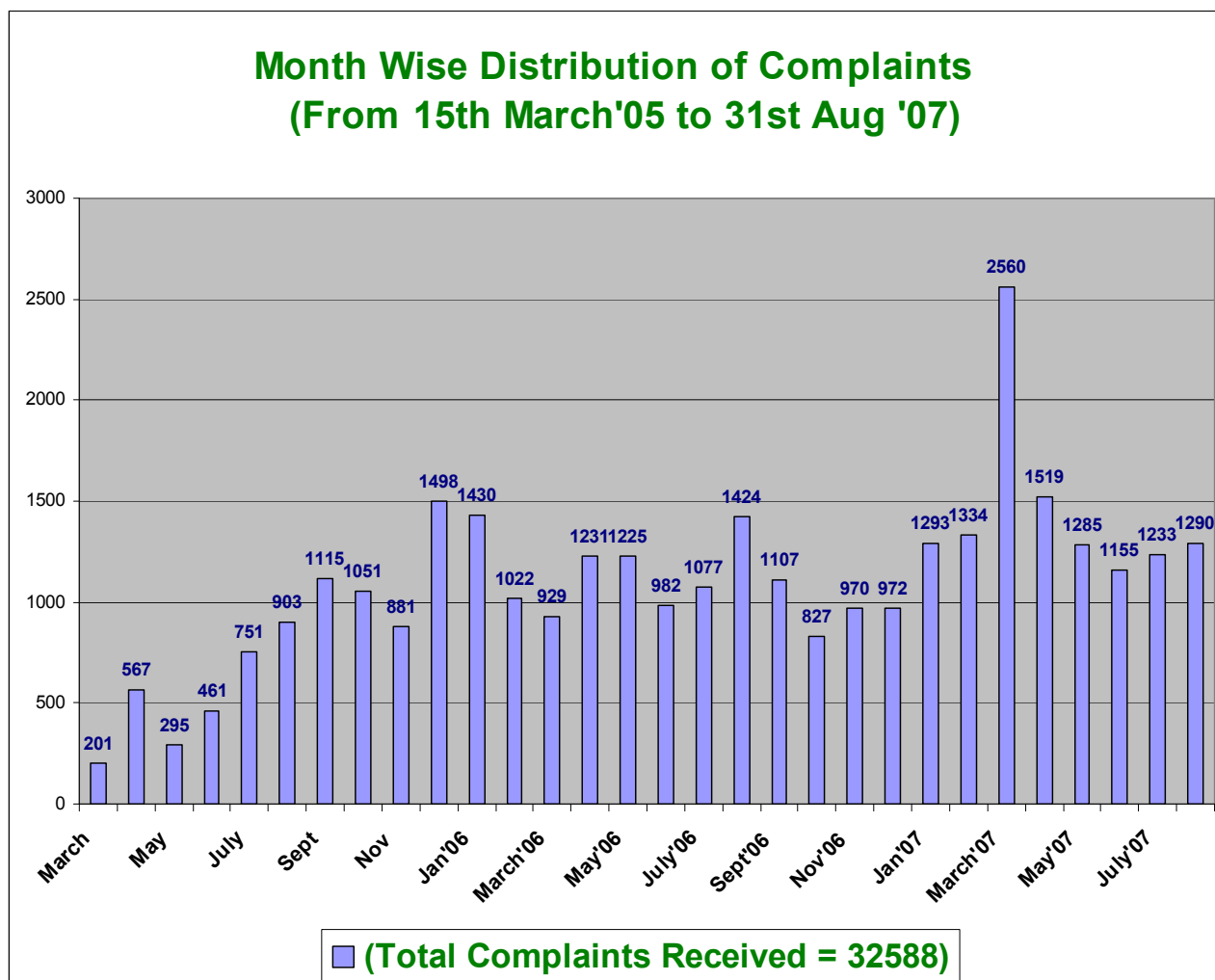


Figure-2

State wise breakup of Complaints

Total Complaints Received in Aug 2007 – 1290

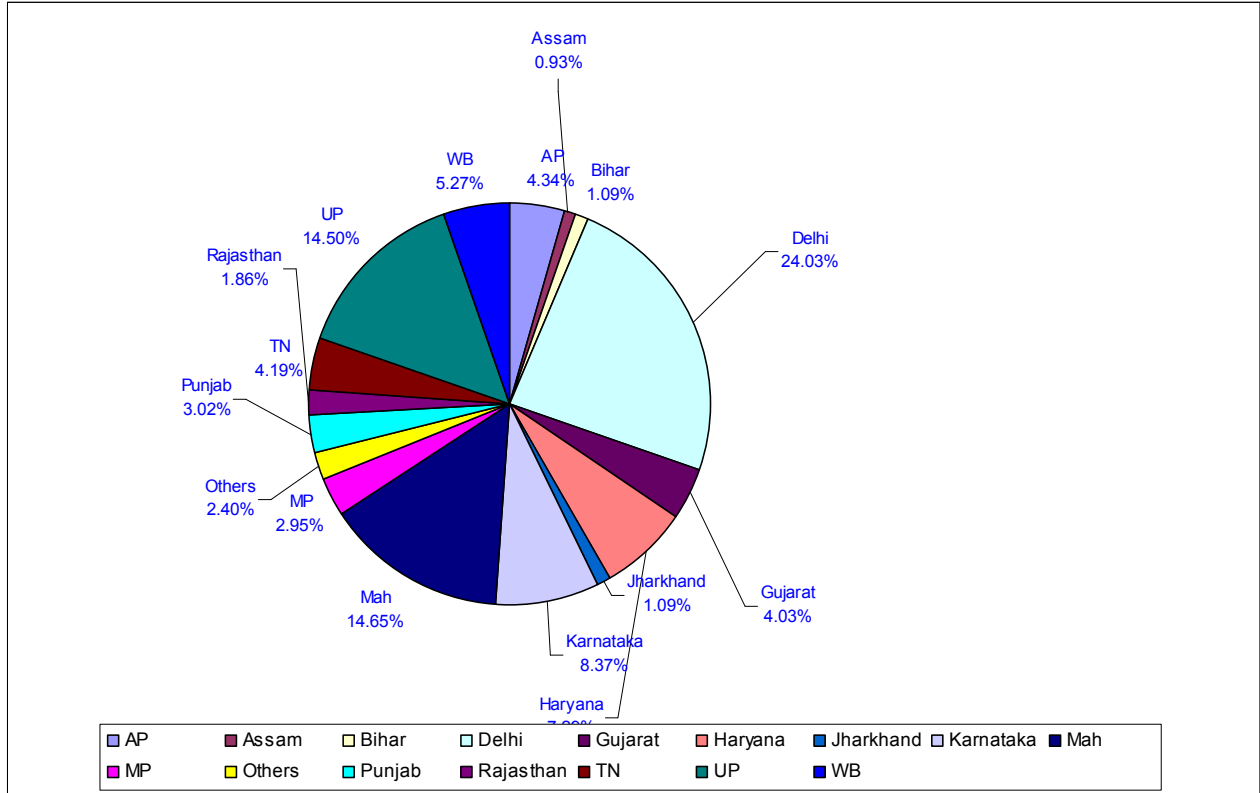


Figure-3

Analysis of Complaints Remaining Resolved/Unresolved as on 1st September 2007

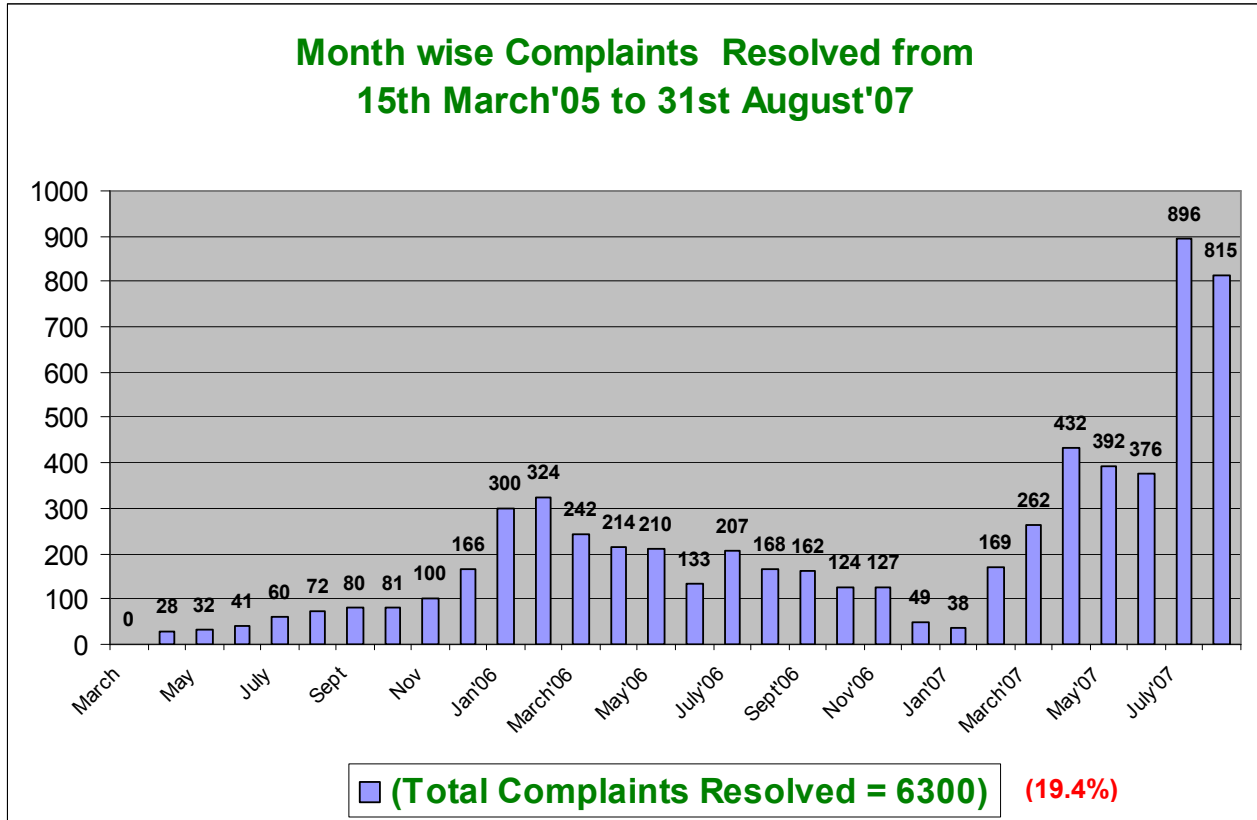


Table 2

S. No.	Details	Numbers
1.	Total no. of complaint received from 15 th March 2005 to 31 st August 2007	32588
2.	Total No. of complaints resolved till 31 st August 2007	6300
3.	Balance no. of complaints remaining unresolved as on 1 st September 2007	26288

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

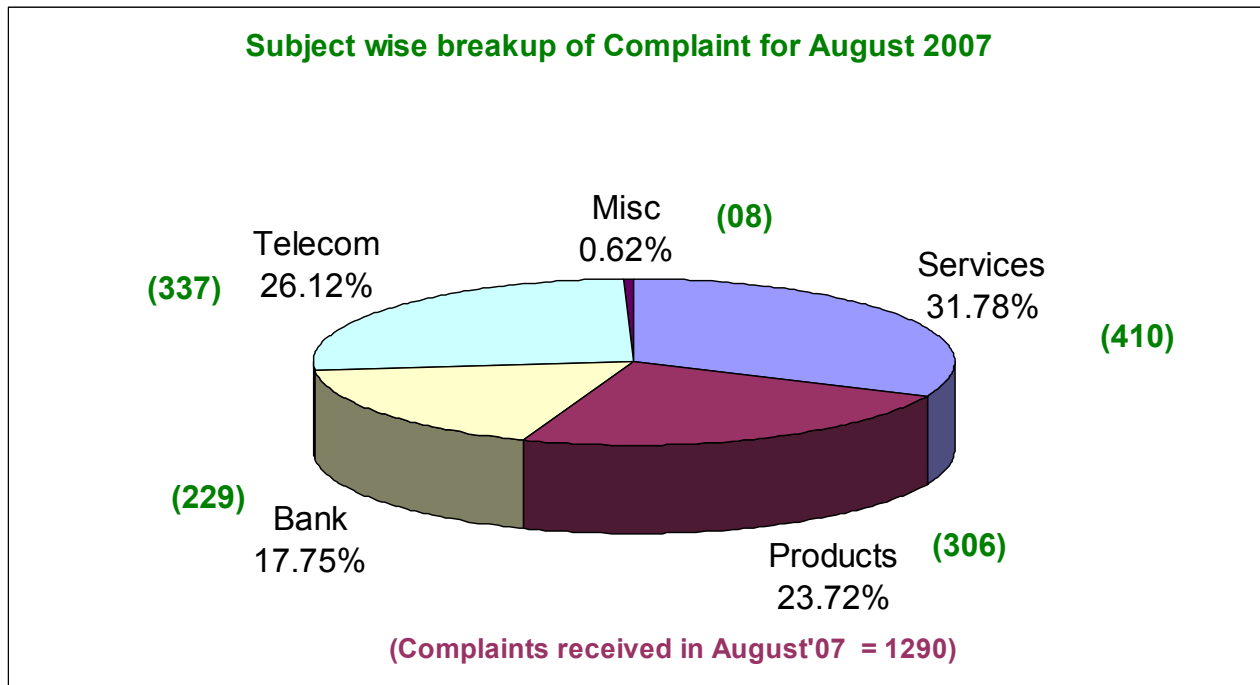


Figure-5

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 31st August 2007**

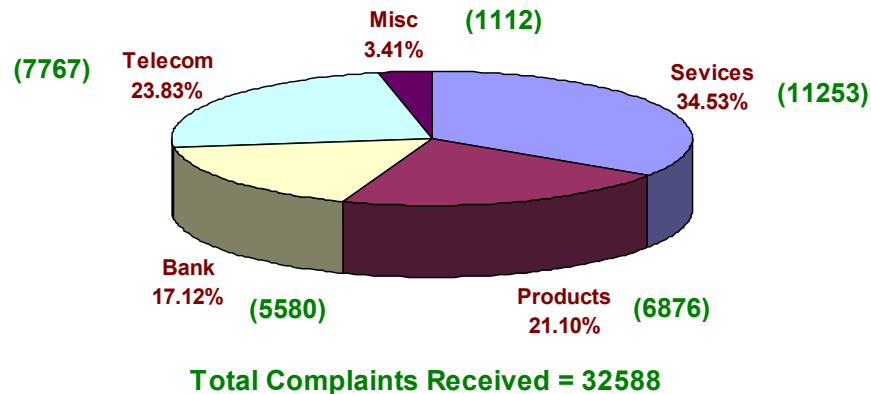


Figure-6

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

CORE Staff Strength

The total staff strength, as on **31st August 2007** is : Deputy Director, Accounts Manager, 4 Managers handling complaints, one Sr. Manager Technical, one Manager Technical, Manager Content, 2 Computer Executives, 2 Office assistants, a Caretaker and a part time cleaner (Total 12). The set up has been divided into 4 distinct sections.

OUR ACHIEVEMENTS

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. A short selection of our Success Stories is attached in **Annexure-2**.

ANNEXURE -1

(Electronic Newsletter of August 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.

[:: Consumer Focus](#) :: [News](#) :: [Archives](#) :: [Circulars](#) :: [Legislation](#) :: [Judgments](#)

CONSUMER FOCUS ↓



Chit Fund and Consumer Safeguards

Chit Funds with bouquet of advantages often lures the subscribers towards itself. The saving, loan and insurance with just a chit policy gives the subscribers the much-needed psychological support to face the everyday challenge. But the innocent subscribers are unaware of the unfair practices, which are often played by the foreman of the company. Archana Mishra in the following articles highlights the various issues related to the working of Chit funds. Read more...

- ▶ [What is Chit Fund?](#)
- ▶ [Quick Reference Guide to Chit Fund Subscribers](#)
- ▶ [Chit Fund Subscriber- Whether Consumer?](#)
- ▶ [Fees and Penalties under the Chit Fund Act, 1982](#)

CONSUMER NEWS ↓

[Delhi HC imposes 60000 fine on BSES Rajdhani Ltd](#)(Monday, August 13, 2007)

The Delhi High Court has imposed a fine of Rs 60,000 on the power company BSES Rajdhani for unnecessarily harassing a consumer and not refunding his advance payment in time.

[Guj HC stays proposal to hike gas prices](#)(Tuesday, July 31, 2007)

The Central government's efforts to supply cheaper gas to the fuel-based Dhabol Power project in Maharashtra received a major setback today with the Gujarat High Court staying the operation of

Petroleum Ministry's order on gas prices of Petronet LNG Limited's (PLL) Gas under which PLL proposed to increase gas prices from 2.9 dollars per BThU to nearly five dollars.

[HC quashes demand for Rs 5 lakh in conversion charges](#)(Monday, July 30, 2007)

The Delhi High Court quashed Delhi Development Authority's (DDA) demand of Rs five lakh as misuse charges, for conversion of a property in Naraina Vihar from lease hold to freehold on the grounds that it could not demand the amount after 18 years.

[SC directs ABN-Amro to pay compensation](#)(Friday, July 27, 2007)

The Supreme Court has refused to stay the execution proceedings initiated by New Delhi District Consumer Forum against ABN Amro Bank.

[Allahabad HC's stern note on power theft](#)(Thursday, July 26, 2007)

The Allahabad High Court noted that power theft has created a veritable crisis in the power sector, when bona fide paying consumers routinely face power cuts and denied of electricity because of widespread illegal connections and dishonest diversions of power.

PREVIOUS ISSUE



Does your credit card bill always show extra charges? Do you always end up paying late charges on your monthly credit card bills because your bank is always late in sending you credit card bills? Have you, as a credit card holder, lately faced the nuisance of recovery agents calling at your doorstep at all odd hours and creating a ruckus in the neighbourhood? Have you ever been at the receiving end of such bank's unprofessional behaviour? If the answers are positive, then its time to be aware of your rights. In order to streamline such credit card operations, the RBI has brought out a set of guidelines for the banks. In this issue **Anindita Roy Chowdhury**, clarifies the rights of credit card holders, the demands he can make from his credit card issuing bank and the ways to get prompt redressal of his complaints.

[Read more...](#)

[Archives](#)

CONSUMER NOTIFICATIONS & CIRCULARS

[S.O. 1349 \(E\)](#) (01 Aug 2007)

Price Notification - Multivitamins

[G.S.R. 518 \(E\)](#) (31 Jul 2007)

Labelling requirements of Prepackaged Foods deferred.

[S.O.1280\(E\)](#) (27 Jul 2007)

Price Notification

[S.O.1279 \(E\)](#) (27 Jul 2007)

Price Notification

CONSUMER JUDGMENTS ↓

[Messrs Kurji Holy Family Hospital, Through Administrator, Patna, Bihar vs \(1\) Messrs Boehringer Mannheim India Limited, Chakala, Mumbai; \(2\) Messrs Sanwalia Enterprises, Fraser Road, Patna; \(3\) K. Ravi Shankar, Zonal Manager, Messrs Boehringer Mannheim India Limited, Lucknow; \(4\) Sanjoy Ghosh, Sales Manager, Messrs Boehringer Mannheim India Limited, Calcutta \[NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION, 06 Aug 2007\]](#)

Consumer Protection Act, 1986 - Whether Appellant is entitled to file a complaint in case the machine, Swelab Auto Counter AC 920-11 Haematology Analyzer purchased by it, is found to be non-functional during the warranty period? - Held, complaint was maintainable even though the hospital was using the machine for commercial purpose as the complaint was filed in the year 1998 i.e., prior to amendment of s. 2(1)(d)(ii) - 'Swelab' was not functioning since the initial stage. Therefore, the Respondents replaced it by another 'Swelab'. That also was not functioning despite its being repaired by the respondents' mechanics on a number of occasions - It would be a deficiency in service - Respondents are directed to refund the amount of Rs.9, 99, 000/- with interest at the rate of 10% p.a. from the date of the order of the State Commission, i.e. 28.2.2000 till the date of payment - Complaint allowed.

[D.K. Gandhi, Ps. National Institute of Communicable Diseases, Delhi vs M. Mathias \[NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION, 06 Aug 2007\]](#)

Consumer Protection Act, 1986 - State Commission held that that the services rendered by the Lawyer would not come within the ambit of s. 2(1)(o) - Revision petition against - Held, covers all services except rendering of services free of charge or a contract of personal service - Undisputedly, lawyers are rendering service - They are charging fees - It is not a contract of personal service - No reason to hold that they are not covered by the provisions of the Consumer Protection Act, 1986 - If there is deficiency in rendering services promised, for which consideration in the form of fee is received by him, then the lawyers can be proceeded against - It is totally erroneous to hold that it is a unilateral contract executed by the client by giving authority to the lawyer to appear and represent the matter - Matter is remitted to the State Commission.

[Citicorp Maruti Finance Limited, Connaught Circus, New Delhi vs S. Vijayalaxmi \[NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION, 27 Jul 2007\]](#)

Consumer Protection - Prayer for a direction to be given to the bank to return the vehicle or in the alternative, pay a sum of Rs.1, 50, 000/- market value of the vehicle, Rs.1, 00, 000/- as compensation for mental agony and harassment, to return the balance unpaid cheques - Whether a financier is invested with the right to repossess the vehicle, for which loan has been given by it, by use of force? - Held, money lenders/financiers/bankers cannot be allowed to take law in their own hands and repossess the vehicle on the ground that the loanee, who is in weak financial position fails to pay one or two installments - Even though the hire-purchase agreement may give right to take possession of the vehicle, money lenders/financial institution/banks have no power to take possession by use of force and have to follow the statutory remedy which may be available under the law - Where the vehicle is forcefully seized and sold by the money lender/financier/banker it would be just and proper to award reasonable compensation to the Complainant - District Forum had already directed payment of Rs.1, 50, 000/- with interest at the rate of 9% p.a. from the date of filing of the complaint and Rs.5, 000/- as compensation, it is not necessary to impose punitive damages - Petition disposed of.

[\(1\) Sathish; \(2\) Murugesh vs State \[MADRAS HIGH COURT, 25 Jul 2007\]](#)

Tamil Nadu Forest Act - Whether the conviction and sentence by the trial Judge against the accused under s. 21(d) and (g) of the Tamil Nadu Forest Act and s. 20(a) of NDPS Act is sustainable for the reasons stated in the memorandum of appeal? - Held, prosecution has not adduced any evidence to show that the place where A1 and A2 were arrested by P.W.1 is a forest land and that they have trespassed and cultivated ganja plants - It cannot be said that offence under s. 21(d) and (g) of the Tamil Nadu Forest Act and s. 20(a) of NDPS Act has been proved beyond any reasonable doubt - Appeal allowed.

ANNEXURE -2

(Our Achievements)

Some Success Stories of the month of July 2007 are reproduced below by way of samples

1. Car crisis

Mr. Atul Mody of Nepean sea road Mumbai, had purchased a HONDA CITY CAR in JUNE 2004 with an extended warranty for three years which was to expire on 23.6.2007. ON 24.05.2007 he had sent the CAR for regular servicing to their authorized dealer M/S ICHIBAAN HONDA in Worli Mumbai. But within 3 weeks of servicing the rear wheel of the CAR started giving some irritable noise. He had to sent the CAR back to the same dealer for rectifying the defect. But this time they came up with a bill of RS 12141/- for replacing the two rear wheel bearing, which they claim were not covered under extended warranty, as it falls ,as affirmed by them ,under wear & tear category. **Mr. Mody couldn't understand, how the bearing of a car less than 3 years old& ran just 37000k.m.had already worn out. He refused to make the payment to the servicing authority who intern refused to hand over the car. Mr. Mody took the matter with the HONDA CITY authority in NOIDA & lodged a formal complaint with them. But got no response so far. The situation remained dead-locked.**

At this juncture Mr. Mody Lodged a complaint online with **CORE Centre**, on 16/6/07. **Core center** immediately took initiative to resolve the issue. They sent letter to the opposite party clearly mentioning that it is a mediatory supported by the Ministry of Consumers Affairs, Govt of India, for the purpose. Then a surprising thing happened. Immediately, both the HONDA CITY authority & their dealer contacted Mr.Mody on phone, and agreed to resolve the problem on free of cost basis. The customer relation manager of the brand contected **CORE Centre** & informed **"The required work has been carried out on a goodwill basis & this vehicle has been delivered. You are requested to kindly make a note of this development & close this case from your end. We will be highly obliged if a confirmation is forwarded from your side on the same."**

CORE Centre asked for the confirmation from Mr.Mody, who was very happy to reply **"I HAVE RECD RESPONSE FROM THE DEALER AND HONDA -ONE -2-ONE AND THEY HAVE SOLVED THE PROBLEM BY CHANGING THE TWO REAR WHELL BEARING ON FOC BASIS.THANKS VERY MUCH FOR ALL YOUR EFFORTS IN SUPPORTING ME"**.

Today, it would not be an exaggeration to say, that the CORE Centre has earned such reputation through out India as a platform for the consumers to redress their grievances, that on one hand people from length & breath of our country rely on it as a last resort; On the other hand sometime a single letter form it to the opposite party does the wonder for the consumers.

2. Cheap Tricks!

Sasmita Misra of sector 15 NOIDA has been a user of IDEA cellular service for more than 3 years. On 28th June 07 she received a SMS form IDEA that AAJ TAK NEWS SERVICE had been activated in her phone. She was very surprised! For she never asked for the service. She contacted their CCE Mr Prasant Maruya, who refused outright to deactivate it. His logic was simple that the service had been activated by Ms Sasmita herself (though she didn't know!). And in the process without her consent Rs 30/- was deducted from her balance.

Now she was convinced that it was a clear case of cheating .For this happened 3rd time since last 2 years. And every time whenever she tried to solve the matter with IDEA, they come up with same answer. She lodged a complaint on IDEA website as well as sent mail to every nodal officers & managers. She even threatened of legal action. But all her words as if was falling to deaf ear.

In her complaint dated 29/6/07 lodged with **CORE Centre** ,a desperate Ms Sasmita wrote to us **"I request You kindly to take up this matter and save consumers form this mobile company. Let the consumers know what is the real IDEA is all about. Let the truth prevail."**

CORE center true to its reputation immediately took the matter in hand. Complaint was forwarded to IDEA authority online clearly mentioning that it is a mediatory supported by the MOCA , Govt of India for the purpose.

Now it is pure magic. Which, even the threatening of legal action failed to achieve, with the initiative of **CORE Centre** with in 3 days IDEA solved the problem to the satisfaction of Ms. Sasmita.

Ms Sasmita wrote to us **"Its only because of organization like yours, we have a say as a consumer. Please continue to do good work. We need organizations like yours in this country a lot. I thank you once again and your team."**

3. Complaint Against Banks-----Credit/Debit card

Mr. Sageer of Chennai was using American express gold card for the past 3 years and never erred in timely settlement of his Credit card bills. But his honeymoon spell with AMEX Card came to an abrupt end when in last April 2006 Bank charged him with the annual fee of Rs.3200/-. This baffled Mr. Sageer as he had no outstanding so far.. He approached the customer care service of the Bank & requested them for the waiver of the fees, which the Bank refused outright. Mr. Sageer said 'o.k. fine! But cancel my credit card'.

-----Now a surprising thing happened. Till then there were no other outstanding on his Credit card; from then on he kept on receiving the bills, with this annual fee accumulating with interest & late fees. To sort out the issue he called up the bank many times. But except fattening his telephone bills & increasing his woes, nothing was achieved. For, every call ended up with a patent reply from the bank, "sorry sir, this matter is closed & we have referred it to the collection agency, they'll call you." As if not that was enough, with this a new chapter of mental torture added up to his saga. He started receiving unsolicited calls from the collection agents, rude & ruthless with all sorts of abusive languages & not ready to listen any single word. They were straight as 'pay up the amount due or else.....'. One day he received a call from one Miss Hema of Chennai office.Mr. Sageer explained everything to her. The lady understood the problem, but said sorry, as she was helpless in this matter. She said Mr Sageer had to settle the matter with collection people only.

Now he was feeling totally helpless. He just couldn't understand, why on earth he had to pay the annual fee of the card that he had not used & stand cancelled. On 14/10/06 he again received a bill of Rs 3947.11/-.

Having felt utterly helpless & no way out, he finally approached the 'CORE Center'on 26th march,07, as a last resort. Complaint section of the core center immediately jumped to action. After preliminaries, on 3rd April first initiative with the opposite party was taken up. They were sent a letter clearly stating the nature & status of complaint & asking for the immediate settlement of the issue once for all. In the letter it was also clearly mentioned that we are the official representatives of the Ministry of Consumer Affairs in this respect.

Surprise! Surprise! The Bank authority who till now were not ready to pay a single attention, with the entry of CORE Center into the scenario immediately responded. Mr. Sageer received a call from AMEX with an apology & immediate reversal of all charges.

Today Mr. Sageer is a very relieved & thereby a happy person. He wrote to us, ".....**you people are doing a great job, and I feel your efforts should be notified by frequent ads & mailers to all consumers.**"

Complaint Against telecom

Mr. Anup Lakra of Bangalore had applied for a new landline connection from BSNL last year but didn't get the connection till the filing of the complaint on 21/5/07. He went to their customer care office in Ramamurhynagar several times but all he got from there was a cold shrug. He lost all hope of getting connection from the BSNL & at the top of it his money Rs. 1000/-, which he paid for registration, was also gone. A frustrated Mr.Lakra wrote, "**Bangalore is known as Silicon Valley of India and this is what consumers face here. Please do the needful.**"

The **CORE Centre**, true to its reputation, immediately took the initiative with the BSNL to resolve the issue. The Brand was forwarded the complaint with a letter, clearly mentioning that the **CORE Centre** is a mediatory, supported by the Ministry of Consumers Affairs, Govt of India, for the purpose.

As expected with the CORE center, wonder happened. The Brand that was not ready to pay any attention till then & the effort of one long year by Mr.Lakra went in smoke, with the one initiative of CORE Centre, his problem got resolved to his full satisfaction. On 12/6/07 his phone connection got installed. BSNL confirmed this to the CORE Centre by e-mail on 18/6/07. A very satisfied Mr.Lakra wrote to CORE Centre :

"Thank you very much for providing this platform to put my words. My problem has been resolved. Thanks very much for all your support and initiatives."

4. Complaints against airlines.

Mr. Nipum Umat needed to go to Baghdogra from Delhi on some very urgent business. All his family members were trying desperately for Airlines tickets. Unfortunately two tickets got booked for him for the same day in Air Deccan, i.e. 6th March, 07 through Internet booking using the credit card of Mr. Aditya Bhandari. Tickets No. were 1642094 and 1395503. And it was in Aditya Bhandari's name.

Naturally Mr. Bhandari had to cancel one ticket. As Air Deccan have no office in Delhi apart from the one at the Domestic Airport, Mr. Bhandari, therefore, had to go all the way to Delhi Airport to get one of the tickets cancelled (Ticket no.-1642094). The person at the counter scribbled cancellation remarks on the ticket and put Air Deccan stamp on the same. He also confirmed that the refund would take 40 working days.

Mr. Bhandari kept on following up his case with the Air Deccan Call Centre. After 1 month of follow up, he was told that to get the case resolved, he should have to register his case with Air Decan. He was also informed that 40 working days would be needed again to resolve the issue. Therefore, his case entered into another fresh cycle of 40 working days on 12th April '07 –out come of one month of following up. He also received an e-mail from Air Deccan of same effect. His case no was 73452.

Ever since then, whenever he was following up with Air Deccan for updated status of his case, ending up with just one reply - that the case was under process. They had also given him different contact nos. of their refund department, but nobody picked call at those nos.

After endless moving in round & round & reaching the same dead end, a totally frustrated Mr. Bhandari finally approached CORE Centre & lodges a complaint online on 24/5/07.

The **very day** CORE center started taking initiative to resolve the issue. First by e-mail complaint was forwarded to Air Decan. Then a letter was sent to them clearly mentioning that we are a mediator agency supported for the purpose by the Ministry of Consumers Affairs, Govt of India.

Till 29/5 no reply was there & Mr. Bhandari was informed on line as such. Then suddenly on 13/6 CORE center received a letter from Air Decan claiming that the matter had been resolved from their end. Mr. Bhandari also confirmed that he also got a letter from Air Decan. A virtually jubilant Bhandari wrote to CORE , **“At the outset, I would like to come personally and thank you for the stupendous effort. 3 Months of follow from my side didn't do what your follow up did in 10 days.....”**. But he requested us not to consider the case as resolved till the time his Bank confirms about the refund.

On 15/6 ,CORE center again enquired Mr. Bhandari regarding the status of his refund.

Finally on 21/6/07, a highly satisfied, Mr. Bhandari confirmed us that the case has been resolved for good. In the words of Mr. Bhandari, **“ Air Deccan has finally refunded my money after long struggle of 4 months. Thanks to your robust system of following up... Had it not been for follow up from your side, I would not have been able to get my money back. May God Bless you, your organization....”**

5. Complaints against Educational institution

Mr.Samuel Sekar of Panjagutta ,Hyderabad applied for M.Phil - Management through the Secunderabad study centre;The National Degree College, in the Madurai Kamaraj University, Madurai. Unfortunately his application (No.07192) was not accepted .He had withdrawn his application form from the study centre and the study center fees was returned to him . However, the D.D amount Rs. 7350 submitted to the university was not refunded The study centre manager Mr. Prabhakar's mails & intimation in this regard was also not responded by the university. Mr.Samuel had made numerous attempt through postal service and email , even fax, but none of them were responded. He had wasted a good lot of his time and money trying just to get a favorable response. Even phone call to the Depty Director didn't yield any result.

A totally dejected Mr. Samuel appealed to **CORE Centre** & formally lodged a complaint against MKU on20/3/07.His desperate cry was "I am unable to track even one person who"understand the plight.

CORE Centre immediately took the matter in hand & issued a letter to the MKU, clearly mentioning that we are a mediatory supported by the Ministry Of Consumer Affairs for the purpose. There was no response. Again another letter was sent. Result was still same. But **CORE Centre** never gives up . A rigorous process of persuasion started, which continued for 2& ½ months. And finally the desired goal was achieved.

On 29th June 07, a very happy & relaxed Mr Samuel wrote to CORE Centre "**I would like to express my sincere thanks for your efforts.. After nearly one year of pursuing Madurai Kamaraj University Distance Education department finally has responded and given my money back.Thank you so much for taking concern and care for my case. Thanks again.**"

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