

# **Progress Report**

## **December 2007**

*Supported by*  
**The Ministry of Consumer Affairs, Food and Public Distribution, Govt. of India**  
*And*  
*Managed by*  
**Consumer Coordination Council (CCC)**

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**Chairperson, CCC**  
**Ramaben Mavani**

## Highlights:

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- ❑ Over **1.1 Crores** hits received from 50 countries across the globe on www.core.nic.in till date
- ❑ Over **6.2 Lakhs** Visits
- ❑ December 2007 witnessed **6,88,741 hits, 10,873 visits, 1,91,453 Page views** respectively..
- ❑ **16690** 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 37 Thousand** Complaints received from March 2005 to December 2007 from all parts of India and also from abroad
- ❑ Total **7573** complaints (**20.5%** of all complaints handled) were resolved by CORE Centre from March 2005 to December 2007.
- ❑ In the month of December 2007 CORE has received **1026** Complaints, in which **312** Complaints (**30.5%**) 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                  | ❑ Hutch                   |
| ❑ Idea Cellular Limited | ❑ TATA Teleservices       |
| ❑ Reliance Infocom      | ❑ Standard Chartered Bank |

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## **Preface**

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### **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 15<sup>th</sup> 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 30<sup>th</sup> 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**

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*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 6<sup>th</sup> 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 32 months since its inauguration on 15<sup>th</sup> 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 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 31<sup>st</sup> December 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:

## **Step wise Complaint Handling Mechanism of CORE Centre:**

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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.

# Aims & Objectives:

## 1. Creation of National Resource Centre:

### 1.1 Online Database/Portal:

Cumulative Number of Hits, Visits, Page views Etc. to the CORE Centre from 15<sup>th</sup> March 2005 to 31<sup>st</sup> December 2007

1.	Total Number of Hits	1,16,34,869
3.	Total Number of Visits	6,25,084
4.	Total Number of pages viewed in <b>December 2007</b>	1,91,453

Table1

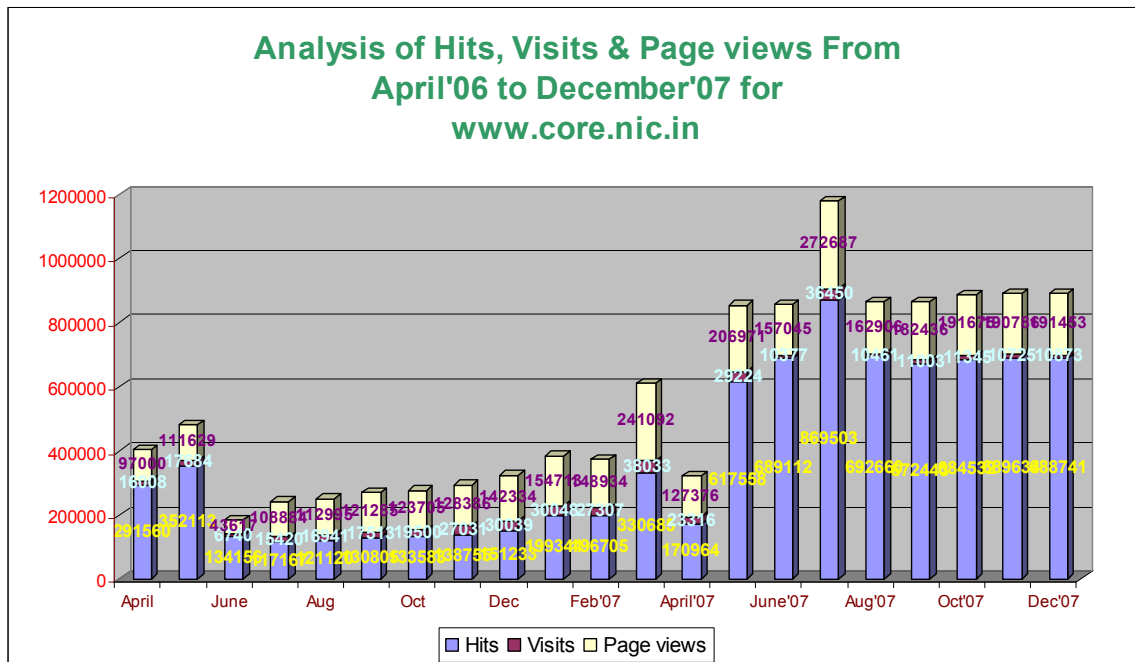


Figure1

- 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 – 616
- Articles (Hindi)- 114
- Consumer Focus – 292
- Press Release- 110
- Case Laws – 1,09,923
- Consumer Studies – 609
- FAQ's – 136
- Legislations – 1348
- Rules - 1298
- News – 1109
- Consumer Alert – 51
- Report & Surveys – 170
- Member Activities – 158
- Advocacy Campaign – 58
- Gist of Judgments – 938
- Test Report – 163
- CORE Status – 1371
- News Snippets – 24
- Health & Tobacco – 234
- Campaign - 35

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

Number of queries received during December 20'07 was 104. 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 **Telegu, Malayalam & Gujarati** have already started.

### 1.3 New Contents (Web Pages) added in December 2007

- CORE Status : **28 Pages.**
- Member Activities : **08 Pages**
- Consumer Alert : **03 Pages**
- Press Releases : **07 Pages**
- Articles : **13 Pages**
- Consumer News : **15 Pages**

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

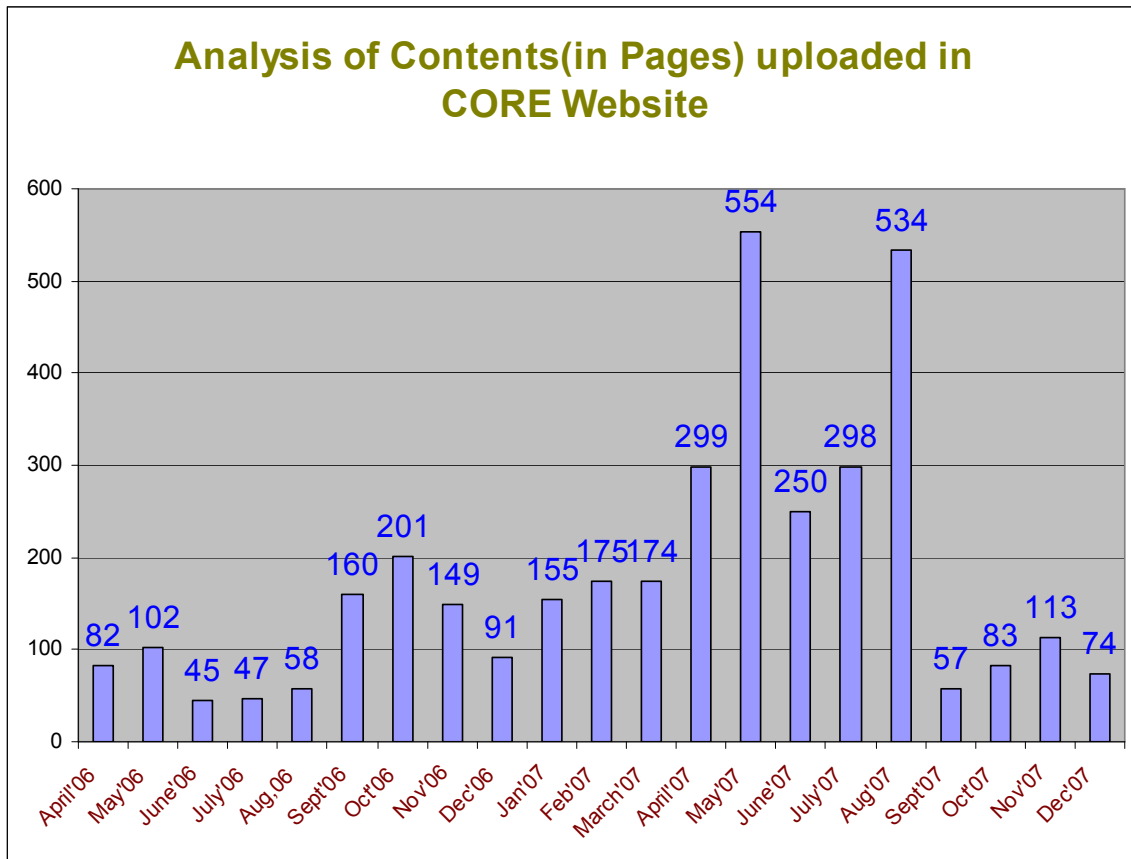


Figure: 2

## 2. Electronic-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 **16690** 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.



Vol : 53, October 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](http://www.core.nic.in).

Happy Reading.

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

### CONSUMER FOCUS

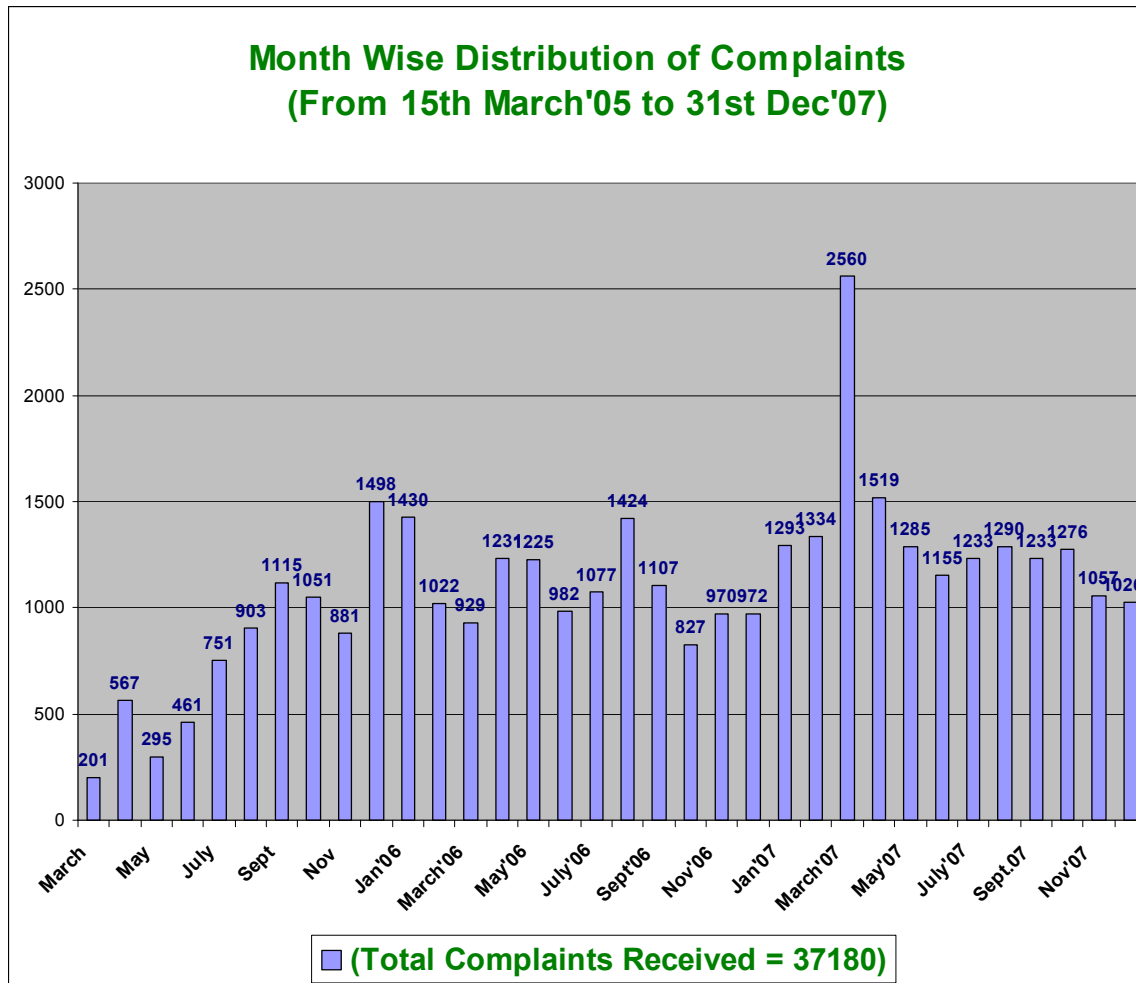


#### Implementation of the Conditional Access System needs consumer perspective

Over the past month, two important events brought the focus back on to the Conditional Access System. The first was a new set of tariff regulations issued by TRAI for cable television services in non-CAS areas. Another was a report brought out by the Voluntary Organisation in Interest of Consumer Education (VOICE), on CAS implementation in South Delhi. The report came out a crucial time for subscribers in India, with the government contemplating a further roll-out of CAS in other parts of the Metro Cities and India. The report assesses customer satisfaction with the services, and finds dissatisfaction with the current system, and that as usual, consumer ignorance and the lack of political will contribute to blunt some fantastic regulations, writes Mr Bejon Mishra.

### 3. Online Complaint Registration & Mediation Mechanism:

#### 3.1 Comparative analysis of the complaints received from 15th March 2005 to 31<sup>st</sup> December 2007

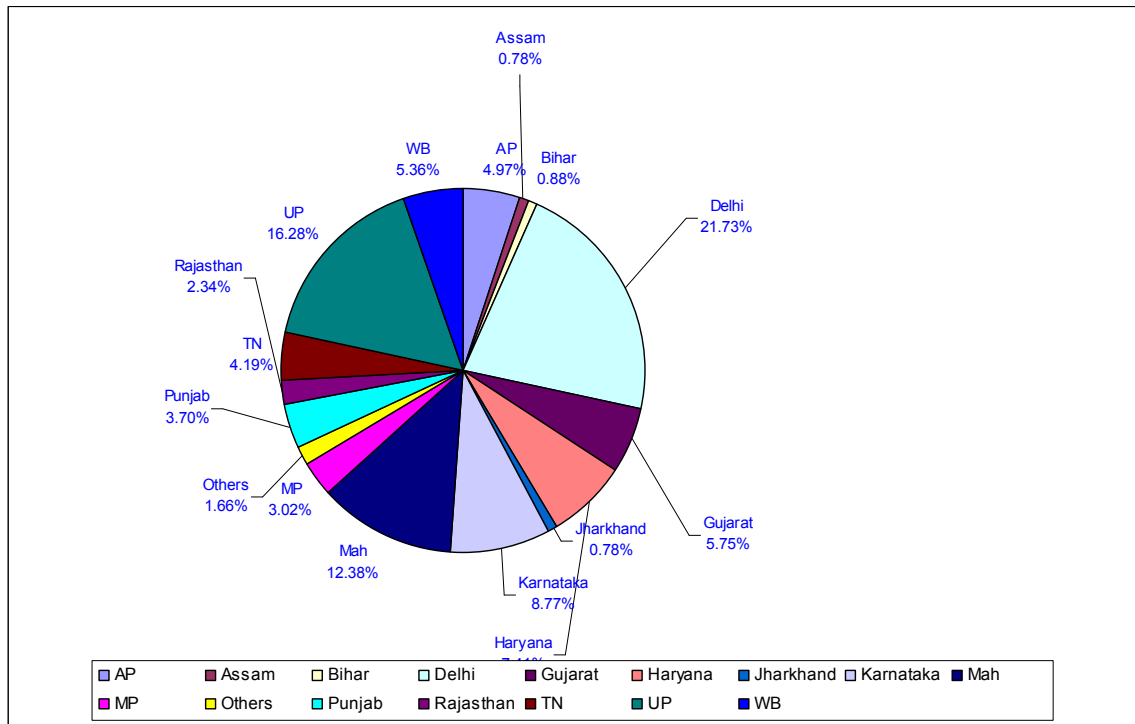


**Figure: 3**

In the month of December 2007, 1026 Complaints were received from various corners of the country, as against 1057 for the month of November 2007.

The number of complaints received at CORE is proportionately related to the amount of Advertisements and Multi Media campaigns launched by the Ministry of Consumer Affairs. This is evident, as you would observe that in the month of **March 2007**, CORE was advertised profusely by the Ministry of Consumer Affairs through the Multi Media Campaign due to which we received **2560** complaints in that particular month which is more than double the average complaints we receive every month.

### 3.2 State wise breakup of Complaints Of the month of December 2007



**Figure: 4**

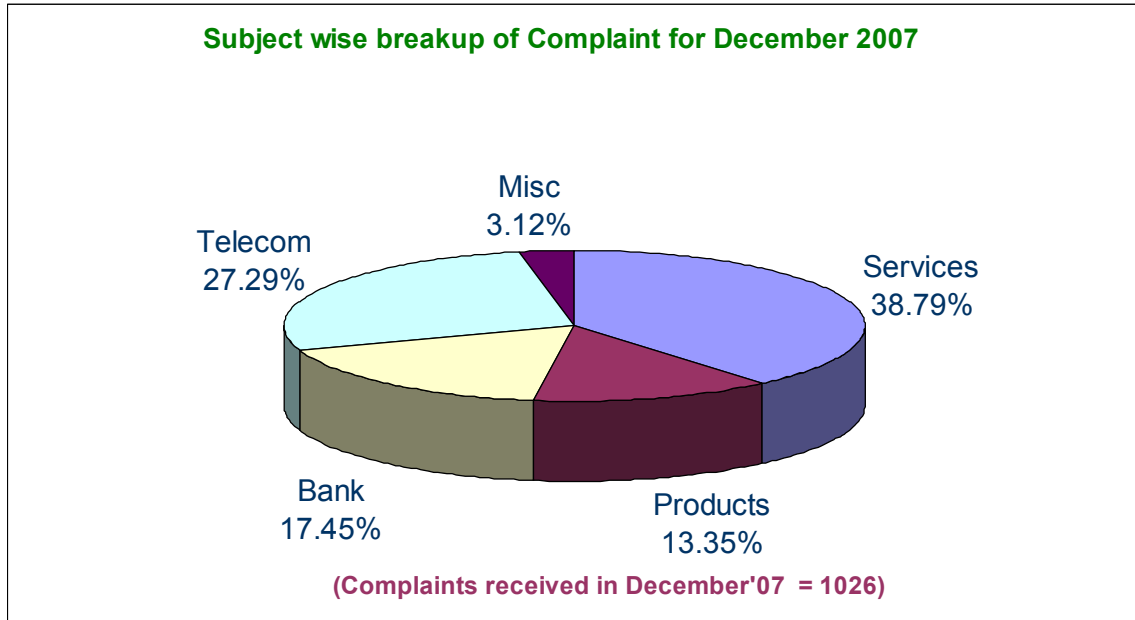
### Total Complaints Received in December 2007 – 1026

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.

### 3.3 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



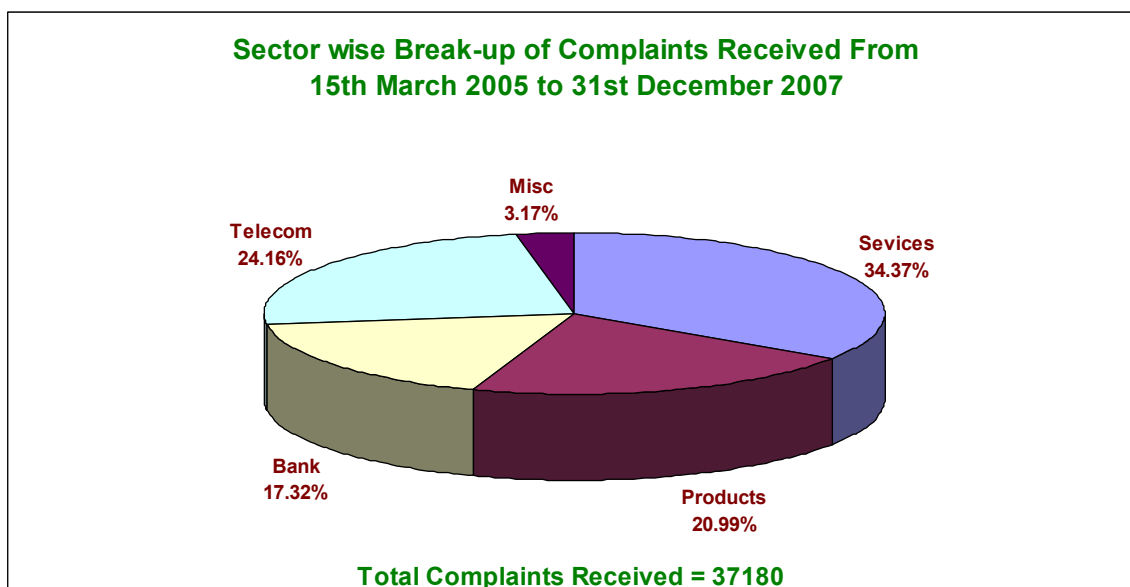
**Figure: 5**

Sector	No. of Complaint Received
Services	398
Products	137
Bank	179
Telecom	280
Misc	32
<b>Total</b>	<b>1026</b>

**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.

### 3.4 Sector Wise breakup of Complaints received from March 2005 to December'07



**Figure: 6**

Sector	No. of Complaint Received
Services	12778
Products	7803
Bank	6438
Telecom	8984
Misc	1177
<b>Total</b>	<b>37180</b>

**Table: 2**

Figure 6 & Table 2 shows the Subject wise breakup of the total complaints received from 15<sup>th</sup> March 2005 to 31<sup>st</sup> December 2007. 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.

### 3.5 Analysis of Complaints Remaining Resolved/Unresolved as on 1<sup>st</sup> December 2007

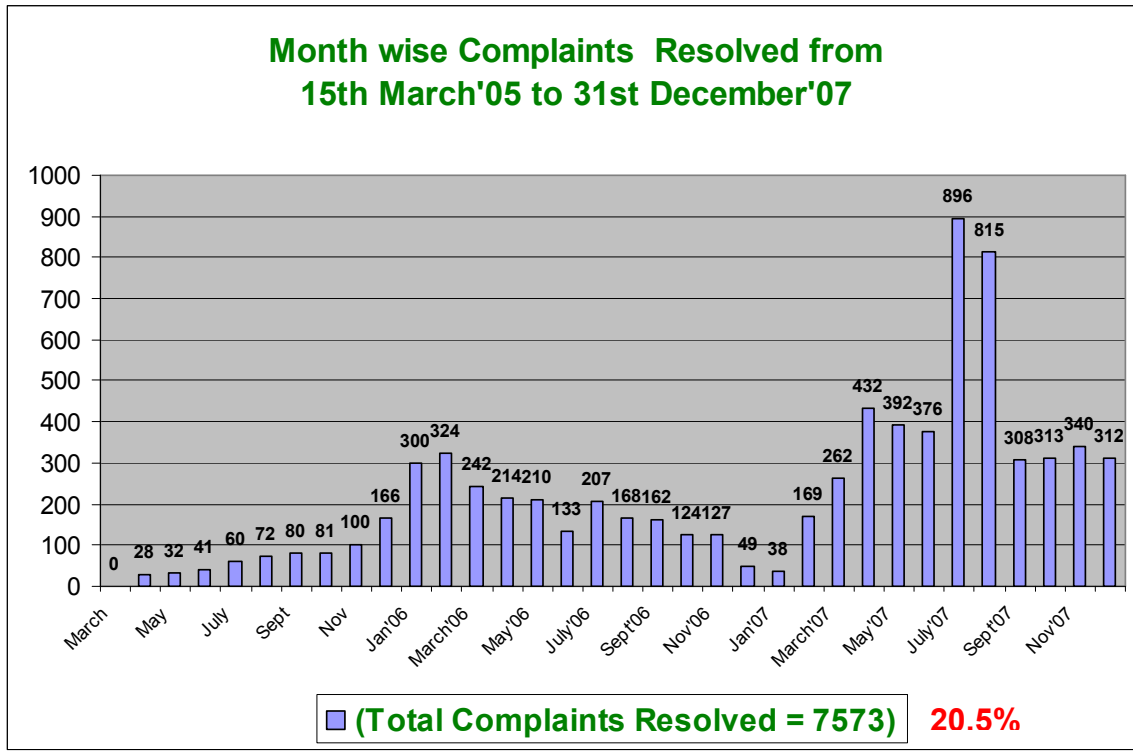


Figure: 7

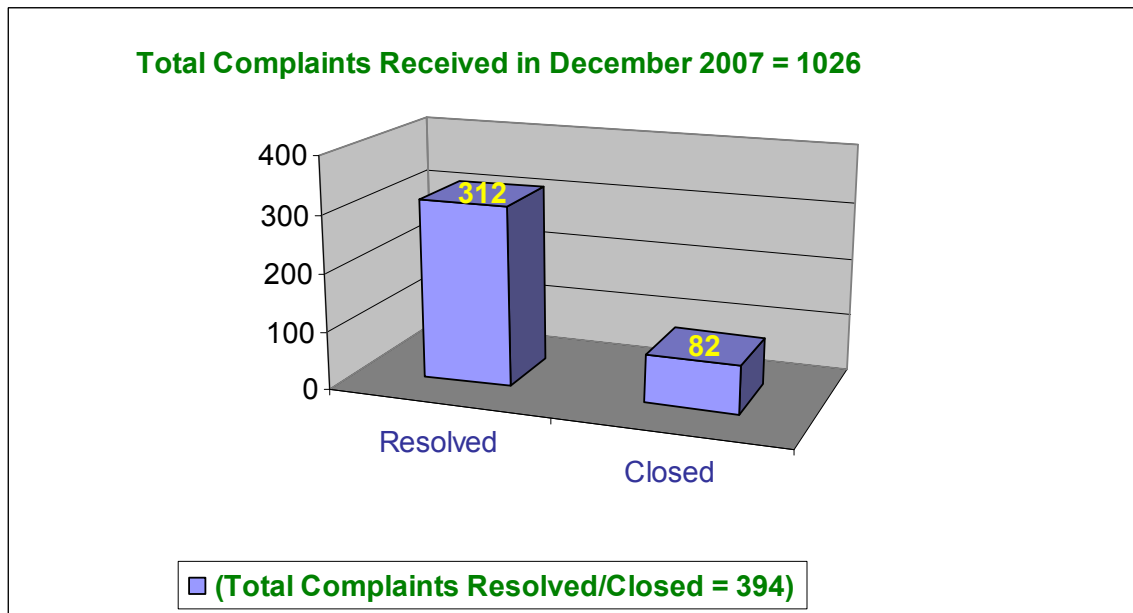


Figure: 8

The figure-8 shows that in the month of December 2007 the rate of resolution is **30.5%**.

<b>S. No.</b>	<b>Details</b>	<b>Numbers</b>
1.	<b>Total no. of Complaint Received from 15<sup>th</sup> March 2005 to 31<sup>st</sup> December 2007</b>	<b>37180</b>
2.	<b>Total No. of Complaints Resolved till 31<sup>st</sup> December 2007</b>	<b>7573</b>
3.	<b>Total No. of Complaints Closed in December 2007</b>	<b>82</b>
4.	<b>Balance no. of Complaints Remaining Unresolved as on 1<sup>st</sup> January 2008</b>	<b>29525</b>

**Table: 3**

#### **4. Network between Consumer Organisations, Consumer Information Centres, Government & Non-Government Organisations;**

CCC/CORE had entered in the MOU with 35 member consumer organisations across India 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.

Website of CORE is linked with all the VCOs of India as well as the VCOs of different countries across the globe. It also provides following details:

- ❑ 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

## 5. CORE Staff Strength:

The total staff strength, as on 31<sup>st</sup> December 2007 is : Deputy Director, One Accounts Manager, 2 Managers handling complaints, one Sr. Manager Technical, one Computer Executives, one Office assistants and a part time cleaner (Total 8). The set up has been divided into 4 distinct sections.

1. **Complaints Section**
2. **Technical Section**
3. **Account Section**
4. **Administration Section**

## 6. 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. Few short selections of our Success Stories are given below:

## 7. Success Stories:

### Case # 1

#### The Complainant

Name : Hari Om Prakash Verma  
Address : House No. 1318, Tabela Street,  
Hathras (UP) – 05722 – 230546  
09412277273

#### Brief facts of the case:

Complainant had insured his vehicle from the IFFCO-TOKYO General Insurance Co. Ltd., Gurgaon. On 06.07.07 his car got accident due to unavoidable circumstances, then he informed to the Co. in writing for further action. After survey report, Insurance Co. refused to pay his claim. After waiting for over a two months complainant has submitted a complaint with CORE and request to take the required action against opp party.

#### Action Taken

The case was initiated at CORE and a letter was sent to the Managing Director of IFFCO TOKYO General Insurance Co. Ltd. for payment of claim amount. After receiving letter, opp party has refunded his claim amount Rs. 95000.00 immediately.

#### Comments of Mr. Ashish Goel (the complainant)

On 24.12.2007, Mr. Hari Om Verma informed to us by phone “Thank you for the support. My problem is resolved now”.

Hari Om Verma

Hathras

## **Case # 2**

Complaint ID : 24056  
Name : Sandeep Arora  
Email : sanz.arora@gmail.com  
Address : R-76 G Dilshad Garden  
City : Delhi  
State : Delhi  
Zip : 110095

### **Brief facts of the case:**

Complaint: Hi,

This is with ref to couple of drafts issued by Canara Bank payable at Noida which i deposited in my SB account no 003101005696 on Saturday (15-Dec-2007) morning at ICICI Bank, Sec 18 Branch on high value clearance desk (as these were high value drafts) with an assurance that it will reflect in my account by evening.

Today its 21-Dec-2007 and still its not cr in my account and noone has given me reason for this in ICICI.

Misery of whole week is as below:

On Monday (17-Dec-2007), i get messages on my mobile that drafts has be dishonored with a reason "NOT drawn on us/ No Advise"; when I call back at ICICI customer care at 9818178000 it was confirmed to me by girl named Meeta with an apology that drafts were not sent in high value clearance and were sent into normal route of clearance and was presented to wrong bank by mistake and will reflect in my account on Tuesday (18-Dec-2007); but she was not clear why message of "NOT drawn on us/ NO advise" has been sent on my mobile for different drafts.

On Tuesday (18-Dec-2007) drafts didn't reflect in my account; I called up customer care again in evening and it was told to me that drafts are under clearance and will reflect in account by Wednesday (19-Dec-2007) morning.

On Wednesday (19-Dec-2007) morning; again I get same set of messages "NOT drawn on us" that referring draft number. After speaking to Customer care with an escalation Ravindra (Team Lead) finally gave me a service request number # SR 48809169 with an assurance that I will get resolution by evening. But no one updated me on action till Friday morning (21-Dec-2007).

Friday morning when I called up at Customer care I came to know that Ravindra is on leave and that's why there is no follow up on my request, after escalation I get to speak to Sarika (Sr Mgr); she was efficient enough to call me back with 15-20 min; with an update that resolution will take some time as it bank holiday because of Eid.

But resolution is still awaited.

During all these communication happening with ICICI on customer care I was put on hold for long time; during this whole week I was not able to

generate a email request to ICICI as there site was under service/ or some error.

During my visit to Bank on 15-Dec-2007; also my experience was not too good as officer on high value clearance desk was least bothered to attend customer patiently that too when there is no rush on desk; tho it's a small thing to mention but still if a customer walks into bank he/she should be made felt that bank cares about him/her and their money.

rgds  
Sandeep Arora

**Action Taken:**

The case was initiated at CORE and a letter was sent to the respective brand (ICICI Bank) regarding the grievance of Mr Sandeep Arora.

**Comments of Mr Sandeep Arora**

Hi,

Drafts has been cleared & cr in my account on 22 dec.

Thanks

### **Case # 3**

#### **The Complainant**

Complaint ID : 5806/6/2007

Name : Biprajit Acharya

Email ID : biprajit@gmail.com

Address : 12/29, 11<sup>th</sup> Cross, St. Mary Nagar  
Appt# 41, Bangalore.

#### **Brief facts of the case:**

Complainant had purchased some animation CD online from Future Bazaar on 15.08.2007. But opp party have not arranged to send such CD to complainant address. After waiting for 15 days complainant has submitted a complaint with CORE and request to take the action against opp party.

#### **Action Taken**

The case was initiated at CORE and a letter was sent to the General Manager, Future Bazaar India Ltd., Mumbai for issue of above items. After receiving letter, opp party has delivered his product immediately.

#### **Comments of the complainant**

Complainant informed to us that he has received his product from opp party.

## **Case # 4**

### ***The Complainant***

Complaint ID : 24208  
Name : Gaurav Prashar  
Email : gaurav.prashar@gmail.com  
Address : Bakulia Farms; Arjunpur PO  
City : Haldwani  
State : Uttaranchal  
Zip : 263139

### **Brief facts of the case:**

Complaint: 1. purchased a new nokia 6233 handset IMEI No 356283016914493 on 07 Nov 2007 from M/s Mobile n' Style (Padmavati Towers, Opposite Taxi Stand, Nainital Road, Haldwani. Phone: 05946 284590) vide bill number L-2479 for Rs 7988.00

2. Problems surfaced right from day one. The phone power switched off automatically if left unattended for some time. Initially I believed the battery may not be properly charged, but when the problem became frequent, I approached the dealer who suggested that I should delete all data from memory card and reset the phone. This was done and seemed to have corrected the problem but it resurfaced again immediately.

3. I requested a replacement, but was told its possible only in the first 48 hours as per policy. An alternate solution was suggested: Updating the phone software to the latest version. For this I first purchased an original Nokia Data Cable CA-53 as recommended and installed latest version of Nokia PC Suite (version 6.85.12.0) on my Computer from Nokia Website. Then I followed procedure on the website to update the phone software but was informed that the current version on my phone was the latest available. I tried looking for a solution in the FAQs and forums but none was found. I wasted the better part of a day, and much energy besides internet costs in this whole exercise.

4. The problem persisted and resulted in much inconvenience due to the phone switching off several times in a day.

5. Inevitably the phone stopped functioning soon enough. It refused to switch on entirely. Specifically, when powered on, the white backlight lit up and the nokia handshake animation played with sound, followed by an audible click noise through the speakers and the phone turned off again.

6. In the aforesaid condition and otherwise mint and scratch less, I took the phone to the dealer who informed that warranty handling was done through Nokia Priority Care Outlets directly.

7. At Nokia Care (M/s Shradha Communication, Shop No 3, Basement, Uttaranchal Trade Centre, Tikonia, Haldwani. Phone: 9837038276;

Job Sheet Number 260434038/071221/28 Date 21 Dec 2007 Time 14:22), I was asked to wait for more than 45 minutes while the job card was prepared and some required tests were done. Thereafter, I was informed the phone software needs to be reinstated and that would result in my losing all data including all contact numbers. Since there was no choice, I agreed hoping this would be the end to the trouble. I was told I could collect the handset by the same day evening (21 Dec 2007). Later, was told the technician was not available for the day, the next day being market closed, so I would have to wait till 23rd. By this the quality of product and service to be expected from Nokia was clearly established.

8. On 23rd, phone delivery was again postponed to 25th. On 25th I was told the phone software could not be reinstalled as the process was stalling mid way and I should wait another 2 days while they tried and experimented, else they may have to send back the handset to the factory for trashing hopefully I presume.

9. It is the 26th afternoon today, and my phone's been with Nokia Care for 6 days now with my having made 5 visits already to the poorly ventilated Priority care shop and there is no saying when I am to get it back.

10. I tried checking my Job Status online at [www.namscaonline.com](http://www.namscaonline.com) but am informed my job sheet number could not be found.

I am much disappointed with the quality of the product and service provided by Nokia at this instance.

Preferably, I'd like an immediate refund of my money : Rs 7988.00 in full - not including the various other expenses occurred owing to product malfunction.

Otherwise, I would like a brand new replacement handset immediately, and here too preferably a model other than 6233, for which I am ready to pay cost difference for a superior and proper functioning model.

Sincerely,

Gaurav Prashar

**Action Taken:**

The case was initiated at CORE and a letter was sent to the respective brand (Nokia India Pvt Ltd) regarding the grievance of Mr Gaurav Prashar

**Comments of Mr Gaurav Prashar**

Complaint ID : 24208

27.12.2007

Hi,

kindly note that after i sent in a copy of my complaint as registered with you to Nokia Care, I have today immediately received an acknowledgment and later in the day was informed via another email that the handset has been repaired and i may collect it tomorrow.

I am hoping this issue will stand resolved and no further action would be necessary. In case the problem persists, i shall inform and may need your assistance again.

for now, i suppose no action is required anymore.

Thank You for your presence!

Sincerely,

Gaurav Prashar

**8. Complaints mostly concerned with the following areas of different sectors:**

**TELECOM SECTOR**

<b>PROBLEM AREA</b>	<b>COMPANY</b>
<b>Billing</b>	AIRTEL, HUTCH, RELIANCE. BSNL
<b>Overcharging</b>	AIRTEL, IDEA, SPICE, CELLONE, DOLPHIN, BSNL, MTNL, TATA INDICOM
<b>Services</b>	BSNL, DOLPHIN, CELLONE, RELIANCE
<b>Internet</b>	SIFY, MTNL BROADBAND
<b>SMS Charging</b>	AIRTEL, HUTCH, IDEA

**DEFECTIVE PRODUCTS**

<b>PROBLEM AREA</b>	<b>COMPANY</b>
<b>T.V.</b>	VIDEOCON, ONIDA, LG, SONY, AKAI, SANSUI, BPL
<b>Refrigerator</b>	KELVINATOR, WHIRLPOOL, GODREJ, SAMSUNG, LG, VOLTAS,
<b>DVD</b>	ONIDA,
<b>AC</b>	LG, GODREJ, VOLTAS, KENSTAR, CARRIER
<b>Water Purifier</b>	AQUAGUARD
<b>Shoes</b>	WOODLANDS
<b>Mobiles</b>	NOKIA,SAMSUNG, LG, SONY ERICSON, RELIANCE
<b>VCD</b>	ONIDA, SAMSUNG, VIDEOCON
<b>Bikes</b>	HERO HONDA
<b>PC</b>	HCL, COMPAQ, HP
<b>Cars</b>	TATA INDICA
<b>Battery</b>	EXIDE, OKAYA
<b>Stereo</b>	PHILIPS, VIDEOCON, SANSUI
<b>Inverter</b>	MIKROTEK
<b>Mixer &amp; Grinder</b>	JAIPAN,
<b>Microwave</b>	IFB, NATIONAL
<b>JEWELRY</b>	TANISHQ, RAM JEWELLERS
<b>PRAM</b>	LOCAL MADE

## INSURANCE

PROBLEM AREA	COMPANY
POLICY RELATED	LOMBARD GENERAL INSURANCE, NEW INDIA ASSURANCE, UNITED INSURANCE, LIC, ORIENTAL
PROMISED RATE OF INTEREST	ICICI PRUDENTIAL, GENERAL INSURANCE

## BANKING

PROBLEM AREA	COMPANY
Credit Card	ICICI, CITIBANK, KOTAK MAHINDRA, ABN-AMRO, SBI, BOB, AMERICAN EXPRESS, STANDARD CHARTERED
Customer Care	SBI, ICICI
Accounts	ICICI, CITIBANK, KOTAK MAHINDRA, ABN-AMRO, SBI, BOB, HDFC, IDBI
Loans	BOB, ICICI, CITIBANK, STANDARD CHARTERED
Corruption by Bank Officials	SBI, PNB

## OTHER RELEVANT AREAS

### ELECTRICITY

BSES, MSEB, DESU, GSEB

- BILLING
- DEFICIENCY IN SERVICE

## **EDUCATIONAL**

NIIT, IGNOU, MEDICAL

- FEES
- DEFICIENCY IN SERVICE BY TEACHERS
- DELAYED SESSION

## **MRP**

MOVIE HALLS, DHABA, COLD DRINKS, WAFERS, AIRPORT, LOCAL SHOPS  
OUTSIDE RECREATIONAL AREA, PVR, AMUL MILK, RESTURANTS, FAST FOOD  
JOINTS.

- REFUSAL TO GIVE A CASH MEMO
- REFUSAL TO SELL THE PRODUCT IF QUESTIONED  
OTHERWISE.

## **MEDICAL**

MAX HOSPITAL, APOLLO, NEERAJ NURSING HOME, MEDICAL COLLEGE OF  
BURDWAN

- MEDICAL NEGLIGENCE
- CORRUPTION BY HOSPITAL STAFF
- BILLING

## **POSTAL & COURIER SERVICES**

GPO, BLAZE FLASH, DTDC

- DELAY
- ITEMS LOST

## **CONSTRUCTION**

DDA, GDA, HUDCO

- FRAUD
- CHEATING
- ILLEGAL CONSTRUCTION
- DEFICIENCY IN SERVICE

## **FREQUENTLY ANSWERED QUESTIONS (FAQ'S)**

### **LEGAL**

- COURT PROCEEDINGS
- ADDRESSES OF THE DISTRICT FORUM
- LEGAL QUERIES
- NAMES OF LAWYERS WITH EXPERTISE IN THE SAID FIELD

### **BIS**

- ADDRESS OF OFFICERS IN THE SAID FIELD
- STANDARDS FOR GOLD AND THE DETECTION OF PURITY
- WHERE TO COMPLAINT IN CASE STANDARDS ARE NOT MAINTAINED
- IS IT MANDATORY TO BUY ISI MARKED PRODUCTS
- IS IT MANDATORY TO BUY HALLMARKED JEWELRY ONLY.

### **OMBUDSMAN (BANKING & INSURANCE)**

- THE ROLE PLAYED BY OMBUDSMAN
- ADDRESS

### **LPG, PETROL (HPCL, INDIAN OIL, BPCL)**

- WAYS TO FIND OUT ADULTERATION.
- ROLE PLAYED BY THE DEALERS
- COMPANY POLICIES

### **VAT**

- LOTS OF QUERIES REGARDING ITS RATE AND WHERE IT'S APPLICABLE.

### **RECEIPT**

- IS IT A RIGHT OF A CONSUMER TO ASK FOR RECEIPT
- LIABILITY OF A SERVICE PROVIDER OR A SHOP IF THEY FAIL/REFUSE TO GIVE SO.
- CONCERNED AUTHORITY TO WHOM THEY CAN REGISTER COMPLAINTS.

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