



**Core** Centre  
Consumer Online Resource & Empowerment Centre

**Monthly Report**  
*For February 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 55 Lac hits received from 50 countries across the globe to [www.core.nic.in](http://www.core.nic.in) till date
- ✓ Over 17 Lac Requests
- ✓ Over 4 Lac visits
- ✓ 16050 Subscribers of CORE Centre E-Newsletter
- ✓ Over 23 Thousand Complaints received from 15<sup>th</sup> March, 2005 to 28<sup>th</sup> February, 2007 from all parts of India and abroad
- ✓ Total 3127 complaints (13.28% of all complaints handled) were resolved by CORE Centre from 15<sup>th</sup> March 2005 to 28<sup>th</sup> February, 2007
- ✓ February 2007 witnessed 196,705 hits, 148,934 Pages views, 27,307 visits respectively
- ✓ 1334 Complaints received in February 2007
- ✓ Hindi version of CORE Centre website has been launched with selected links. More than 38 thousands hits were registered in the Hindi section in February 07.

## CONTENTS

S. No.	Topics	Page No.
1	<b><u>Preface</u></b>	04
	<ul style="list-style-type: none"> <li>◆ <u>Proposed Action Plan for Generating Revenues for CORE Project and Make it Self Reliant</u></li> <li>◆ <u>Online Registration &amp; Redressal of Complaints is one of the major day-to-day activities of the CORE Centre.</u></li> </ul>	05 07
	<b><u>Online Database / Portal</u></b>	08
	<b><u>National Resource Centre</u></b>	10
4.	<b><u>Newsletter Service</u></b>	12
5.	<b><u>Online Complaint Registration &amp; Mediation Mechanism</u></b>	13
	<ul style="list-style-type: none"> <li>◆ <u>Comparative analysis of the complaints received from 15<sup>th</sup> March 2005 to 28<sup>th</sup> February 2007</u></li> <li>◆ <u>State wise breakup of Complaints for February 2007</u></li> <li>◆ <u>Analysis of Unresolved Complaints as on 1<sup>st</sup> March 2007</u></li> <li>◆ <u>Subject wise Breakup of Complaints</u></li> </ul>	13 14 15 17
	<b><u>Core Staff Strength</u></b>	18
	<b><u>Our Rewards</u></b>	18
	<b><u>Meeting Attended by Senior Officials of CORE Centre</u></b>	19
9.	<b><u>Annexure – 1 (Electronic News Letter)</u></b>  <a href="http://www.corecentre.org/guest/newsletter/">http://www.corecentre.org/guest/newsletter/</a>	20
10.	<b><u>Annexure- 2 (Our Rewards)</u></b>	24

## **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). 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 itself 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**

***Paragraphs 8 & 9 of the MOU entered into by CCC with the Ministry of Consumer Affairs, Food & Public Distribution enjoin upon CCCS 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 23 months since its inauguration on 15<sup>th</sup> March 2005. It is now poised to take off and is getting geared for realizing its full potential progressively. 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.

We now have **twelve 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.

Besides following actions have been initiated:

- Discussions were held by Director with National Consumer Disputes Redressal Commission for accessing of Legal Information & Judgments. Special arrangements need to be worked out in view of the move to put judgments of more and more consumer Fora on the net. For this purpose a letter has been sent by Director to President NCDRC recently. His response is awaited.
- Similar proposals for linking the State Commissions will also be taken up. Landmark judgments of Apex Court, NCDRC & HCs etc. being available now or in near future we have started loading landmark judgments and will be categorizing them, to create value for reader. We are proposing making composite set available on payment.
- 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.
- 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 50 pages have been uploaded and balance of about 30 pages will be uploaded by March 2007. Thereafter, additional pages will be added and existing pages updated as and when required. Feedback on Hindi is



being sought before Telugu, Tamil and Malayalam translations are taken up to help in selecting links to be translated. 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, is now nearing completion of its first phase. Final version of Home page has been received and process of trial run and debugging is expected to be completed and site will become operational by mid- March, 2007.
- 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 is over.
- Judgments are being clubbed categorywise to add value for consumer-visitors. We propose to make them accessible on payment.
- These initiatives are expected to lead to successful launch of levying a handling fee as well.
- CCC had entered in the MOU with 29 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 so that members can take up relevant activities on a wider scale and also add to the content portion of Consumer Network magazine and CORE website. A special committee was constituted in February 07 for attracting greater involvement of and valuable input from member organisations to build contents.



**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:

**Stage # 1:** Acknowledgement is sent immediately to the Complainant and the complaints are sorted according to sectors, such as services, white goods etc. and sent to designate Complaint Managers.

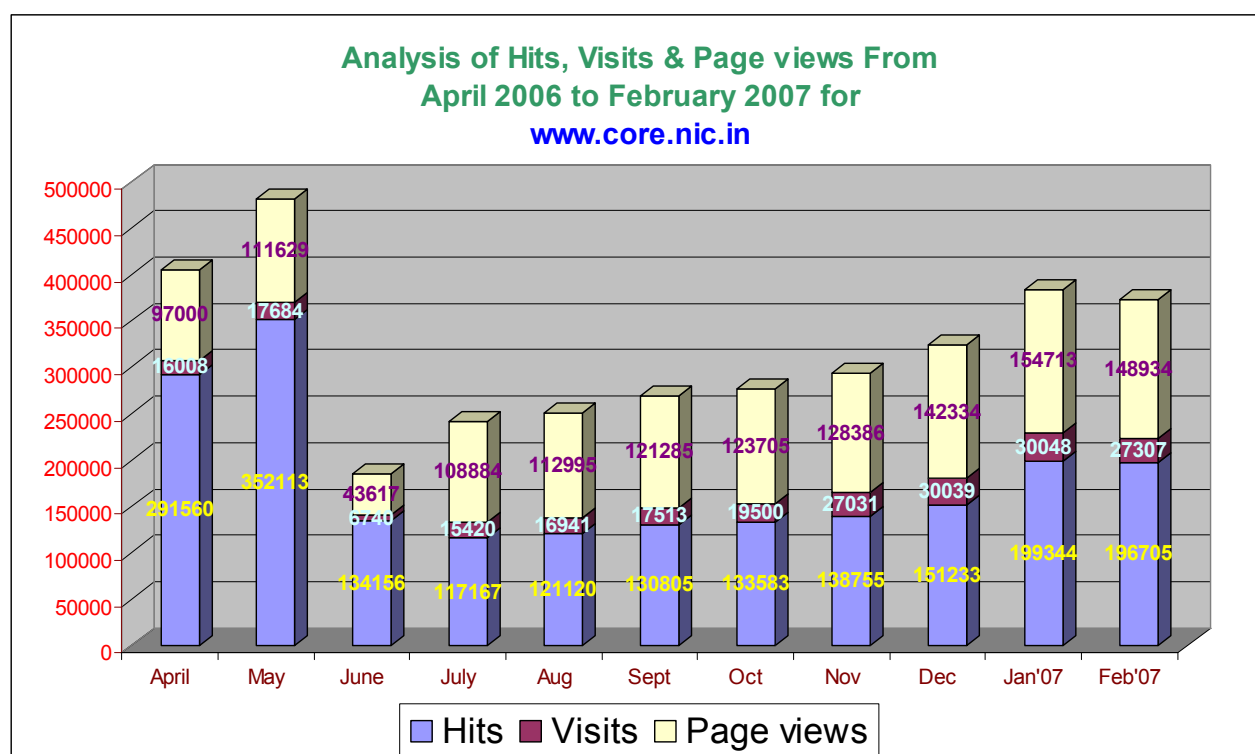
**Stage # 2:** If the Grievance/Complaint is still not redressed, a final letter was being written to the Opposite Party, mentioning that their name will be included in a *List* titled "Beware of such Organisations", maintained by the CORE Centre and posted on the Website. ***This is now being changed with the introduction of new system and should come into operation by March 07.***

## Online Database/Portal:

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

Cumulative Number of Hits, Visits, Requests Etc. to the CORE Centre from 15<sup>th</sup> March 2005 to 28<sup>th</sup> February 2007.

1.	Total Number of Hits	55,29,037
2.	Total Number of Requests	17,62,781
3.	Total Number of Visits	4,33,267
4.	Total Number of pages viewed in <b>February 2007</b>	1,48,934
5.	Average No. of Requests per visit	4:07
6.	Average Visit Duration (in Minutes)	00:03:57



Note:

1. Sever was down for several days in June 2006 leading to drop of hits, visits & page views
2. Hits are rising again from July 2006 onwards
3. Though number of hits is down, there is an increasing trend in Visits & Page Views, which is a positive sign

**Hit:** Any connection to the Website;

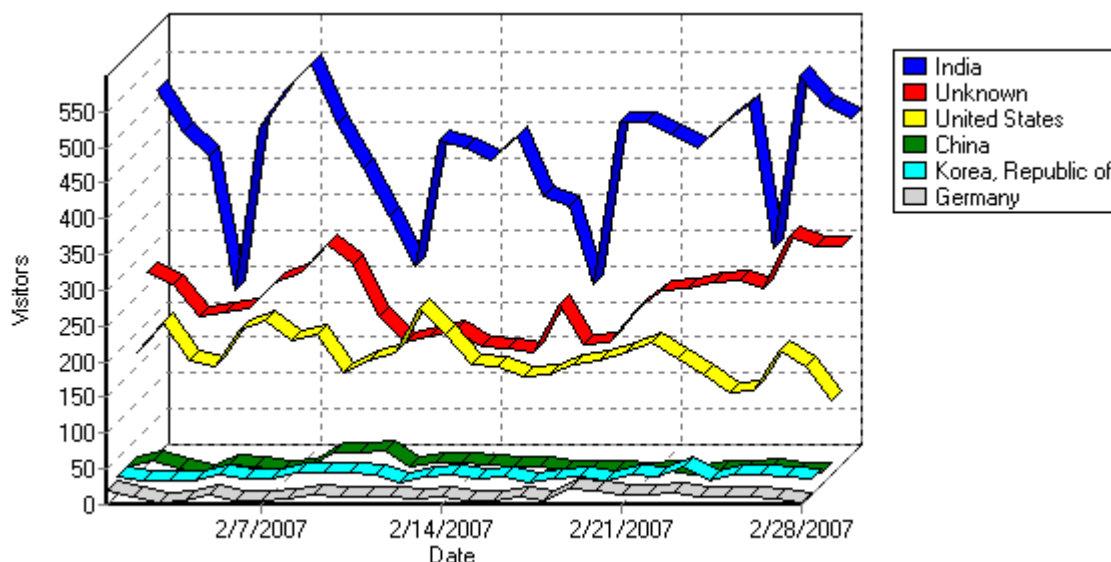
**Request:** Any hit that successfully retrieves contents;

**Visit:** Series of consecutive requests from a user;

**Visit Length:** Time between first & last request of a visit.

**Page Views:** Total Number of pages viewed.

**Daily Countries Activity  
Figure1**



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

#### Top Search Engines

	Search Engine	Searches
1	Google	6,200
2	Yahoo	128
3	MSN	45
4	AOL	11
5	AskJeeves	10
6	Search.com	3
7	MetaCrawler	2
8	Dogpile	1
	<b>Total</b>	<b>6,400</b>

**Table 1** show that 8 most popular Search Engines are able to identify key words relating to CORE Centre website & enable visitors to access it easily. This we consider as a measure of the visibility & popularity of the CORE Centre website.

## **National Resource Centre:**

### **Present Status of the CORE Centre Website**

Major Links provided in the CORE Centre Website are the following:

- ◆ Reports & Surveys
- ◆ CCC's Member Activities
- ◆ Consumer Focus
- ◆ Campaigns
- ◆ Consumer Judgments
- ◆ About CCC
- ◆ Test Reports
- ◆ Acts and Rules
- ◆ Frequently Asked Questions
- ◆ Articles
- ◆ Standards
- ◆ Health & Tobacco
- ◆ Gist of Judgments
- ◆ Press Releases
- ◆ News Desk
- ◆ File a Complaint
- ◆ Discussion Desk
- ◆ Advocacy Campaign
- ◆ Consumer Events
- ◆ Sites of Interest
- ◆ Core Centre Status
- ◆ Publications
- ◆ 4NC of CCC
- ◆ MOU
- ◆ Consumer Alerts
- ◆ Career

Other Links are:

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

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

***The new feature added that of receiving queries online and providing response within a specified time limit has been generating fair number of queries which are promptly attended to . Number of queries received during February was 87. 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.***

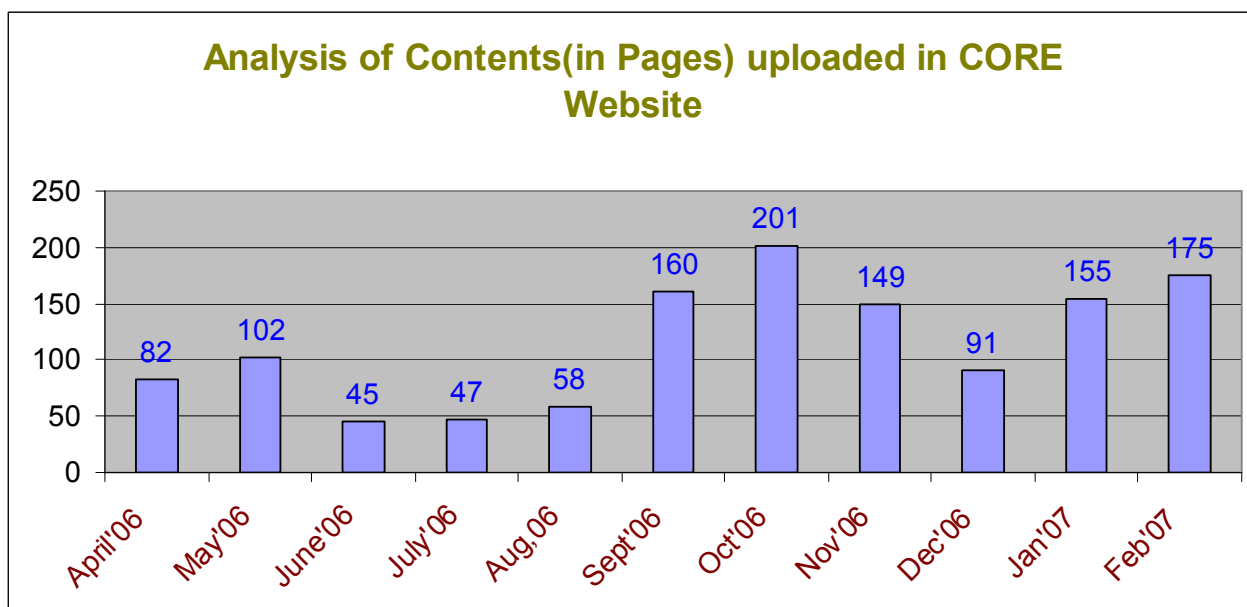
***Preparatory Work relating to filing of complaints in Indian languages is simultaneously being taken up, but will be introduced as soon as a workable system of handling complaints at various levels is devised. A draft proposal has also been sent to Department of Consumer Affairs in this regard.***



### New Contents (Pages) added in February 2007

- |                             |           |                       |            |
|-----------------------------|-----------|-----------------------|------------|
| □ CORE Status:              | 30 Pages. | □ Caselaws:           | 110 Pages. |
| □ Consumer Article (Hindi): | 5 Pages.  | □ Newsletter Archive: | 3 Pages.   |
|                             |           | □ Consumer News:      | 27 Pages.  |

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





### **Newsletter Service:**

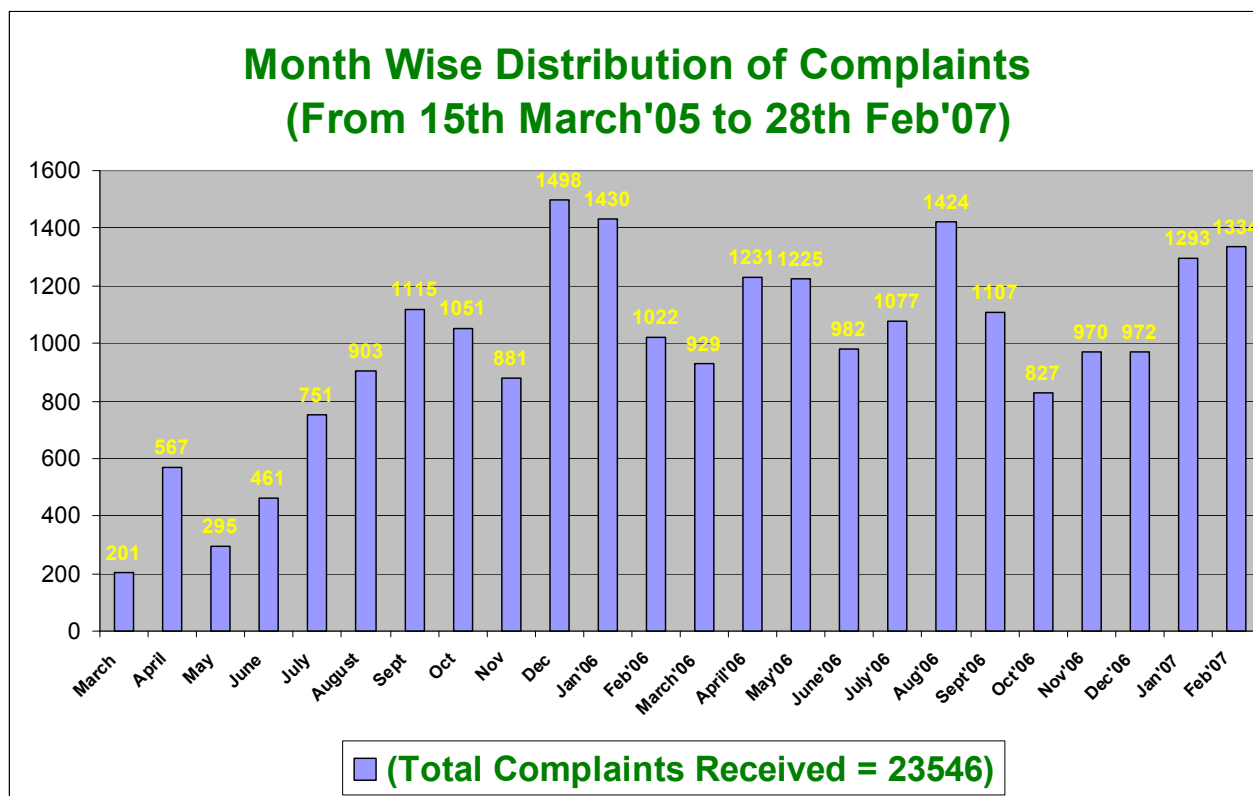
Currently the Newsletters are accessible free of cost in CORE Centre. The list of Newsletters is uploaded onto <http://www.corecentre.org/guest/newsletter/> a link on the CORE Website. At present **16050** subscribers are reported to be registered for accessing CORE Centre E-newsletter. Possibility of tapping this market as revenue earner, along with archival material is being examined. February 2007 issues of E-newsletters are enclosed as **Annexure-1**.

## Online Complaint Registration & Mediation Mechanism

In the month of February 2007, **1334** Complaints were received from various corners of the country, as against 1293 for the month of January 2007.

**Figure-2** shows the comparative picture of complaints received by CORE Centre from 15<sup>th</sup> March 2005 to 28<sup>th</sup> February 2007. As will be seen there from, though there has been a steady increase in the number of complaints received from 15<sup>th</sup> March 2005 onwards, there are small variations in the numbers in between the months. This reflects the impact of advertisements being issued by the Ministry of Consumer Affairs, Govt. of India.

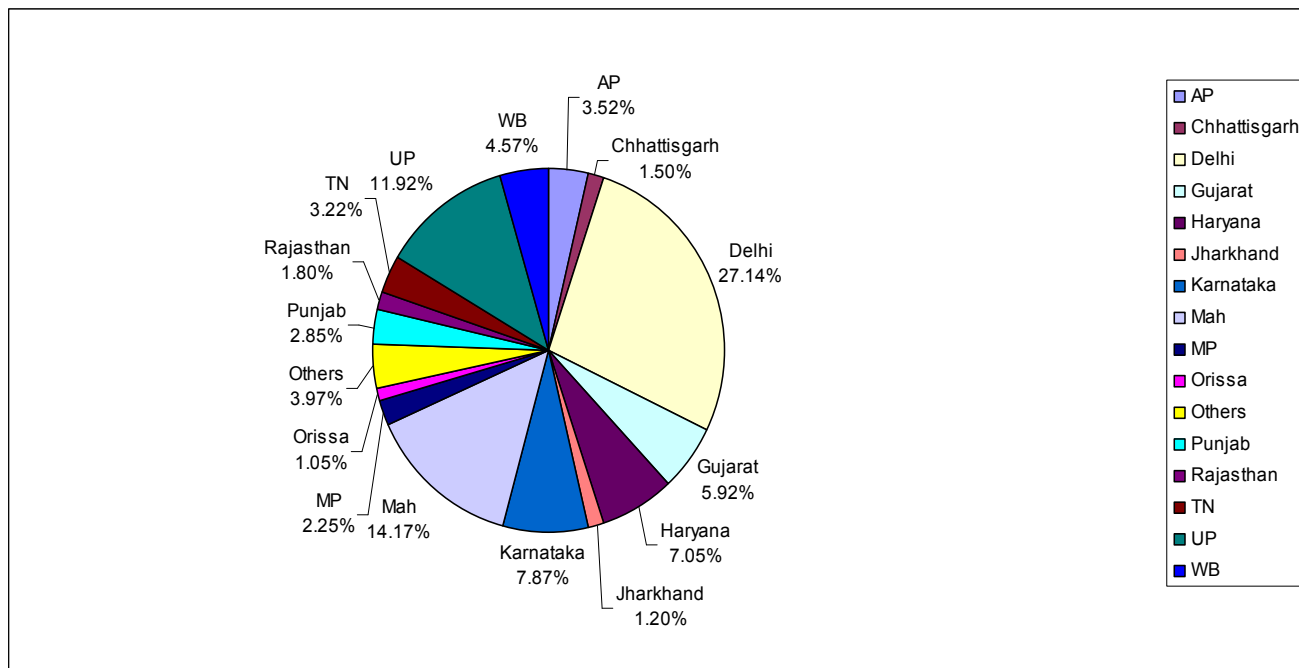
### Comparative analysis of the complaints received from 15<sup>th</sup> March 2005 to 28<sup>th</sup> Feb 2007.



**Figure-2**

## State wise breakup of Complaints

**Total Complaints Received in February 2007 – 1334**



**Figure-3**

## Analysis of Complaints remaining unresolved as on 1<sup>st</sup> March 2007

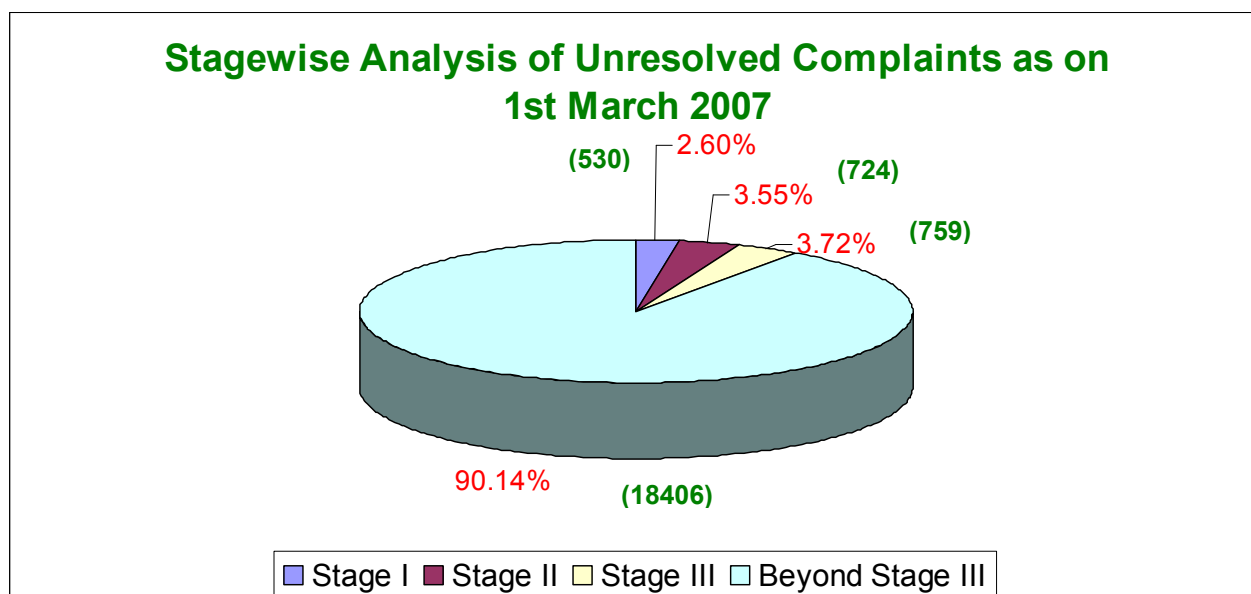
**Table 2**

S. No.	Details	Numbers
1.	Total no. of complaint received from 15 <sup>th</sup> March 2005 to 28 <sup>th</sup> February 2007	<b>23546</b>
2.	Total No. of complaints resolved till 28 <sup>th</sup> February 2007	<b>3127</b>
3.	Balance no. of complaints remaining unresolved as on 1 <sup>st</sup> March 2007	<b>20419</b>

Table 3 shows Stage wise analysis of complaints remaining unresolved as on 1<sup>st</sup> March 2007. These include the complaints, in which stage 3 action has been taken.

S. No.	Stages	Numbers
1.	<b>Unresolved complaints which are more than 45 days old</b> (These are complaints received from 15 <sup>th</sup> March to 31 <sup>st</sup> Oct 2006 on which Stage 3 action has already been taken, as on 1 <sup>st</sup> March 2007. If responses are still received from the opposite party, they will be dealt with appropriately)	<b>18406</b>
2.	<b>Unresolved complaints which are between 31 to 45 days old</b> (These are complaints received from 16 <sup>th</sup> Jan 2007 to 31 <sup>st</sup> Jan 2007 on which Stage 3 action has already been taken, as on 1 <sup>st</sup> March 2007, and response is awaited)	<b>759</b>
3.	<b>Unresolved complaints which are between 16 to 30 days old</b> (These are complaints received from 1 <sup>st</sup> Feb 2007 to 15 <sup>th</sup> Feb 2007 on which Stage 2 action has already been taken, as on 1 <sup>st</sup> March 2007, but are still remaining unresolved)	<b>724</b>
4.	<b>Unresolved complaints which are between 1 to 15 days old</b> (These are complaints received from 16 <sup>th</sup> Feb 2007 to 28 <sup>th</sup> Feb 2007 on which Stage 1 action has already been taken, as on 1 <sup>st</sup> March 2007, but are still remaining unresolved)	<b>530</b>
<b>Total Unresolved Complaints as on 1<sup>st</sup> March 2007</b>		<b>20419</b>

**Table 3**

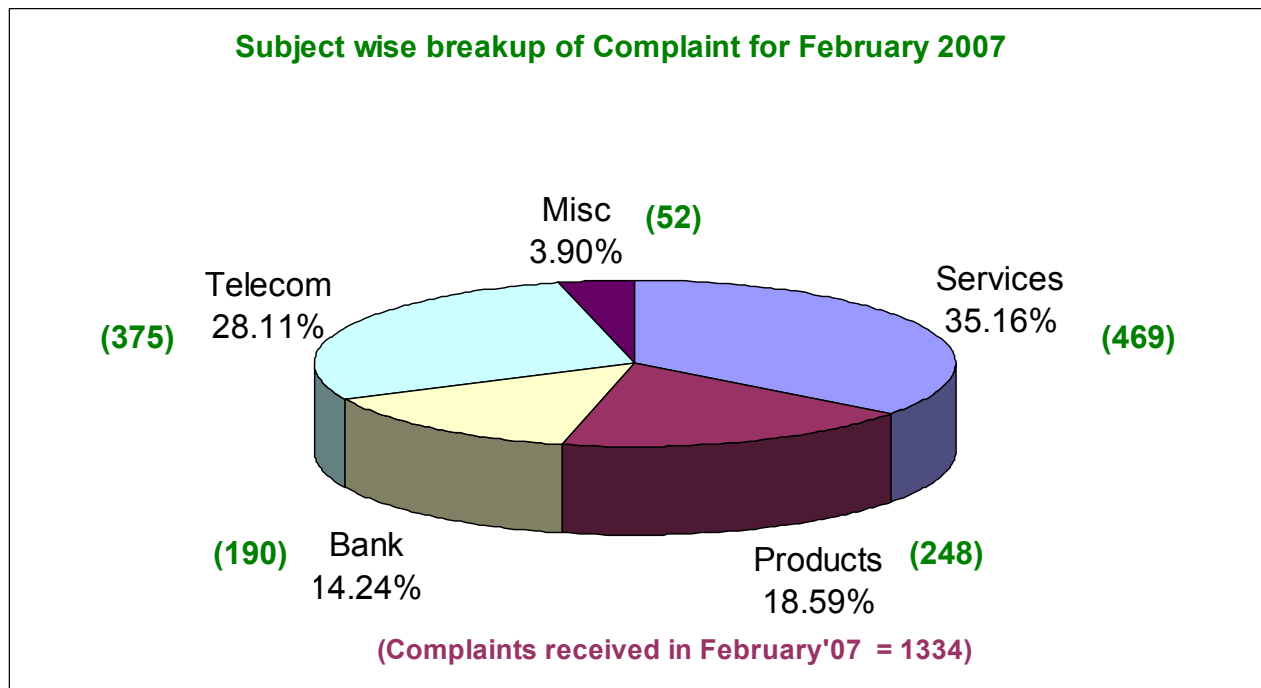


**Figure-4**

## SUBJECT WISE BREAK UP OF COMPLAINTS

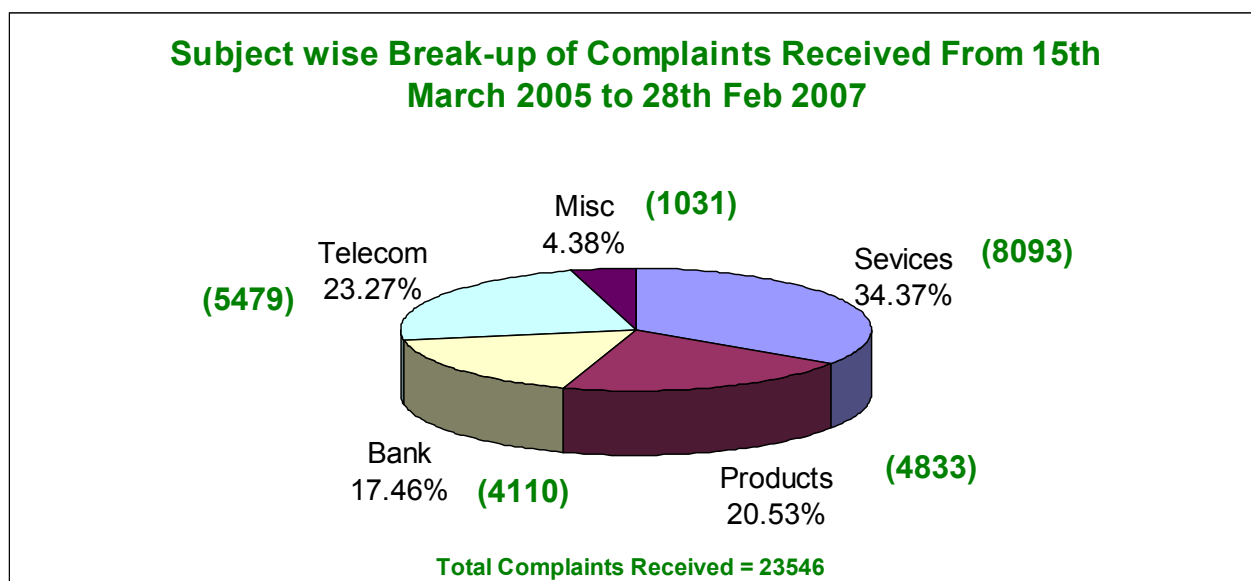
Complaints received in the CORE center can be categorized into following major heads for analytical purpose:

- Services
- Products
- Banking
- Telecom
- Miscellaneous



**Figure-5**

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



**Figure-6**

Figure 6 shows the Subject wise breakup of the total complaints received from 15<sup>th</sup> March 2005 to 28<sup>th</sup> February 2007

### **CORE Staff Strength**

The total staff strength, as on 28<sup>th</sup> February 2007 is : Director, Jt. Director, Deputy Director, Accounts/Administrative Officer, 5 Managers handling complaints, one Manager Technical, a Computer Executive, Office assistant, a Caretaker and a part time cleaner (Total 14). The set up is being divided into 4 distinct sections and will be communicated to the Executive Committee after the same has been approved by the Project Management Committee.

### **OUR REWARDS**

We have been receiving a number of appreciation letters from the consumers, whose grievances have been resolved amicably through Consumer Online Resource and Empowerment (CORE) Centre, as also from those whose redressal is in process, for taking prompt action on their complaints. The opposite parties have also been responding positively and promising further support in resolving complaints referred to them by us. Such responses have encouraged us in our efforts. We consider this as our reward for our efforts. Some of the letters of appreciation/thanks received in December'06 are annexed for information. **(Annexure-2)**



**Meetings Attended by Senior Officials of**  
**CCC - CORE Centre in February 2007**

<b>Sl. No.</b>	<b>Received Date</b>	<b>Ref. No. &amp; Date</b>	<b>From whom recd.</b>	<b>Subject</b>	<b>Date, Time &amp; Venue</b>	<b>Attended by</b>
	-	-	QCI, New Delhi	Meeting of QCI Conclave	On 9/2/07 at Ashoka Hotel	Director
	-	-	M/o CA (CWF)	CWF Committee Meeting	On 12/2/07 at Krishi Bhavan, New Delhi	Director
	-	-	C.S.O.I., New Delhi	Meeting regarding Telecom	On 16/2/07 at CSOI, K.G. Marg, New Delhi	Director

## ANNEXURE -1

(Electronic Newsletters of February 2007)

# Core Centre

Consumer Online Resource & Empowerment Centre

Vol :39, February 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 ↓



### Important Consumer Friendly Developments in Banking Services

Instances of consumers having grievances against their banks are not unusual. To ensure that consumers have a fair deal, both the RBI and the Delhi State Consumer Redressal Commission have taken some measures or passed path-breaking orders to protect consumers, writes Vijay Laxmi Rawat.

- ▶ [Banking sector and customer services in india.](#)
- ▶ [RBI: cheques clearance within 24 hours.](#)
- ▶ [RBI: banks to ensure reasonableness of service charges.](#)
- ▶ [RBI guidelines on credit card operations of banks.](#)
- ▶ [Delhi State Consumer Redressal Forum: Banks to Follow the Law.](#)

## CONSUMER NEWS ↓

[SEBI to rein in unscrupulous advisors, develop derivatives market](#) (Tuesday, February 20, 2007)  
With a view to rein-in rogue investment advisors, the Securities and Exchange Board of India (SEBI) has said it would introduce stringent regulations and also set up a committee of experts to develop the derivatives market.

[SC refuses relief to Kerala against HC order on soft drinks](#) (Thursday, February 15, 2007)  
The Supreme Court has refused to grant interim relief to Kerala government against the state Kerala High Court judgement vide which it had quashed the state government order banning the consumption of Coca-Cola and Pepsi in Kerala.

### [Comprehensive data infrastructure for NCT Delhi](#) (Wednesday, February 14, 2007)

The Department of Science & Technology, Survey of India (SOI) and the Ministry of Urban Development (MOUD), have come together to make the data based on 3D city model available to the city of Delhi. They decided to put their combined efforts to see that data starts flowing after nine months and for the NCT Delhi, it is completed within three years.

### [Essar does not have the right of first refusal: Vodafone chief](#) (Wednesday, February 14, 2007)

Vodafone Chief Arun Sarin has said the Essar group does not have the right of first refusal over the British telecom giant's 11.1 billion deal to buy a controlling stake in Hutchison Essar.

### [Relief for Mumbai hawkers till May 2007](#) (Monday, February 12, 2007)

In a major relief to Mumbai hawkers, the Supreme Court has directed the Maharashtra government as well as the Brihanmumbai Municipal Corporation (BMC) to permit licenced as well as non-licenced hawkers operating in the hawking zones to continue till May 2007.

### [HC grants 6 weeks to Railways to give hygienic food to passengers](#) (Wednesday, February 07, 2007)

The Delhi High Court has granted six weeks to the Indian Railways to provide clean and hygienic food to the passengers in various trains.

### [TRAI creates sub-group for CAS implementation in remaining regions](#) (Tuesday, February 06, 2007)

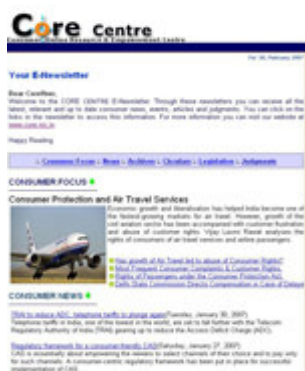
The Telecom Regulatory Authority of India (TRAI) has constituted a sub group to discuss issues relating to digitalisation of cable television and voluntary introduction of conditional access system (CAS) in parts of the country where it has not been implemented yet.

### [SC bars employment of goondas for loan recovery](#) (Tuesday, February 06, 2007)

The Supreme Court has come down heavily on banks and financial institutions employing musclemen and goondas for making recoveries and also for forcibly taking away vehicles purchased under hire-purchase system.

---

## PREVIOUS ISSUE



Economic growth and liberalisation has helped India become one of the fastest-growing markets for air travel. However, growth of the civil aviation sector has been accompanied with customer frustration and abuse of customer rights. Vijay Laxmi Rawat analyses the rights of consumers of air travel services and airline passengers.

[Read more...](#)

[Archives](#)

---

## CORE CENTRE ACHIEVEMENTS

 [List of Resolved Complaints through the Intervention of CORE Centre](#)

 [Report for the Month of January 2007](#)

---

## CONSUMER NOTIFICATIONS & CIRCULARS

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



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

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

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

---

## CONSUMER RULES ↓

[National Institute of Pharmaceutical Education and Research \(Amendment\) Ordinance, 2007](#)

---

## CONSUMER JUDGMENTS ↓

[Messrs Tanda Textiles and Processing Mills Private Limited, Administrative Office v United India Insurance Company Limited, Branch Office, Faizabad and Others](#) 09/02/2007 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION) Complaint for recovering a sum of Rs.22 lakhs with interest and compensation of Rs.10 lakhs on the ground that the Insurance Company failed to pay the said amount in spite of the fact that as per the insurance policies taken by it, the Insurance Company is required to ...

[Registrar of Co-Operative Societies and Another v Tamil Nadu Consumer Protection Council, Trichy and Others](#) 09/02/2007 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION) Co-operative Societies Act, s. 88 - Whether the Registrar of the Co-operative Societies and the Special Officer, appointed under s. 88 after supersession of Management Board of the Society, Tiruchirapalli Consumer Co-operative Wholesale Ltd., Trichy, would be jointly and ...

[L.P. Shashi Kumar v Industrial Development Bank of India Limited And Others](#) 08/02/2007 (SUPREME COURT OF INDIA)

A.P.State Consumer Disputes Redressal Commission directing release of security to the appellant - High Court stayed the operation of the order - Appeal against -Held, in view of the payment of Rs.54, 22, 237/- made by the appellant towards full and final settlement of the ...

[Branch Manager, State Bank of India v Nirakar Sahoo, General Manager](#) 01/02/2007 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)

Consumer Protection Act, 1986 - Prime Minister Rozgar Yojana Scheme - Loan refused by petitioner on the ground that complainant wanted to change the nature of trade for which he had applied for the loan - District Forum held that petitioner was bound to implement this ...

To remove yourself from this mailing list [Click here](#)

## 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 ↓



### Consumer Protection and Air Travel Services

Economic growth and liberalisation has helped India become one of the fastest-growing markets for air travel. However, growth of the civil aviation sector has been accompanied with customer frustration and abuse of customer rights. Vijay Laxmi Rawat analyses the rights of consumers of air travel services and airline passengers.

- ▶ [Has growth of Air Travel led to abuse of Consumer Rights?](#)
- ▶ [Most Frequent Consumer Complaints & Customer Rights.](#)
- ▶ [Rights of Passengers under the Consumer Protection Act.](#)
- ▶ [Delhi State Commission Directs Compensation in Case of Delayed Flights.](#)

## CONSUMER NEWS ↓

[TRAI to reduce ADC, telephone tariffs to plunge again](#)(Tuesday, January 30, 2007)

Telephone tariffs in India, one of the lowest in the world, are set to fall further with the Telecom Regulatory Authority of India (TRAI) gearing up to reduce the Access Deficit Charge (ADC).

[Regulatory framework for a consumer-friendly CAS](#)(Saturday, January 27, 2007)

CAS is essentially about empowering the viewers to select channels of their choice and to pay only for such channels. A consumer-centric regulatory framework has been put in place for successful implementation of CAS.

[Companies, Competition Bills to be tabled in Budget Session](#)(Saturday, January 27, 2007)

The Companies Bill and the Competition Bill will be introduced in Parliament in the second half of the Budget Session, Company Affairs Minister Prem Chand Gupta has said.

[TRAJ cuts roaming charges by up to 56 per cent](#) (Wednesday, January 24, 2007)

Communications and IT Minister Dayanidhi Maran said he expects further reduction in roaming tariffs soon after the telecom regulator TRAI slashed roaming charges by up to 56 per cent.

[Ram Vilas Paswan welcomes pharma industry's move to ban freebies to doctors](#) (Thursday, January 18, 2007)

The Union Minister of Chemicals & Fertilizers and Steel, Shri Ram Vilas Paswan has welcomed the decision of the OPPI (Organisation of Pharmaceutical Producers of India) reported in some sections of media to ban freebies to doctors as part of a self imposed code of business ethics.

---

## PREVIOUS ISSUE



Early this week, the Delhi State Consumer Disputes Redressal Commission imposed a total fine of Rs. 75 lakh on a mobile service provider, two banks and the Cellular Operators Association of India (COAI) for pestering the public with unsolicited telemarketing calls and SMSs. This week we focus on telemarketing, the comparative analysis of international approaches and a review of an existing option available for a consumer to protect their privacy from obtrusive telemarketing calls.

[Read more...](#)

[Archives](#)

---

## CORE CENTRE ACHIEVEMENTS

[List of Resolved Complaints through the Intervention of CORE Centre](#)

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

---

## CONSUMER NOTIFICATIONS & CIRCULARS

[G.S.R. 42 \(E\) \(24/01/2007\)](#)

Corrigendum Notification No.G.S.R.402(E), dated 5th July, 2006 - Ministry of Health and Family Welfare

[G.S.R. 19 \(E\) \(12/01/2007\)](#)

Kerosene (Restriction on Use and Fixation of Ceiling Price) Amendment Order, 2007

[G.S.R. 18 \(E\) \(12/01/2007\)](#)

Motor Spirit and High Speed Diesel (Regulation of Supply, Distribution and Prevention of Malpractices) Amendment Order, 2007

---

## CONSUMER RULES

[Drugs and Cosmetics \(Fifth Amendment\) Rules, 2006](#)

[Prevention of Food Adulteration \(Nineth Amendment\) Rules, 2006](#)

---

## CONSUMER JUDGMENTS



[Chairman and Managing Director, City Union Bank Limited, Kumbakonam and Others v R. Chandramohan, Managing Director, D-Cube Construction Private Limited.](#) 01/02/2007 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)

Three drafts were received in favour of D-Cube Construction - Two drafts, namely, for Rs.5 lakhs and the other one for a sum of Rs.3 lakhs were not credited in the Account No.3600 which stood in the name of D-Cube Construction Pvt. Ltd. and were taken as fixed deposit in ...

[Dr. \(Mrs.\) A. Athilakshmi v A. Ravi, Represented By Power of Attorney S. Mariraj, Madurai and others](#) 01/02/2007 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)

Medical negligence - Case of the Complainant that due to the negligence of the Doctors who performed a simple family planning operation, his wife lost her life - Alleged deficiency in service - State Commission directed the Appellant to pay a sum of Rs.4 lakhs with interest ...

[National Insurance Company Limited v Maya Gandhi](#) 22/01/2007 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)

Consumer Protection Act, 1986, s. 27 - Non-bailable Warrants were issued by the District Forum against the Chairman-cum- Managing Director of the National Insurance Company Ltd - Held, order of issuance of warrants by the Consumer Fora against the judgment and taking of an ...

[Dr. R. Jagan v Director, Motor Vehicles Maintenance Department, Chennai and Others](#) 22/01/2007 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)

Deficiency in service - Petitioner purchased an Ambassador car in an auction held by the Respondents - R.C.Book and the T.O. Form were not given to the Complainant - District Forum directed the Opposite Parties to pay a sum of Rs.50, 000/- for damages and Rs.10, 000/- as ...

[Yogesh Jain v BSES Yamuna Power Limited](#) 16/01/2007 (DELHI HIGH COURT)

Delhi Electricity Act, 2003 - Prayer to quash the electricity bill of Rs Rs.4, 08, 621/- raised - Held, disputes involving a defective meter and the bills purportedly raised on the basis of such meters can be examined by the Consumer Forum established under s. 42(5) of the ...

To remove yourself from this mailing list [Click here](#)



## ANNEXURE -2 (Our Rewards)

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

### CASE # 1

#### The Complainant

Name: Rugweda G.Dixit  
Email: [rug\\_dixit@yahoo.com](mailto:rug_dixit@yahoo.com)  
Address: S-801, Reliance Township, Piplod, Surat, Gujarat  
Zip: 395007

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

Mr. Rugweda G. Dixit had taken car insurance policy with full coverage from Iffco-tokyo General insurance co.ltd. On 27/7/2006.

The details of car are as follows: -

Regd no. GJ5-PP7880

Year mfgt. - 1998

Make of vehicle- Maruti 800 standard

Engine no. - 1758292

Chasis no. – 1275030

The insurance policy no. is 35711731 for above mentioned car details. He had purchased this car from Automart India Ltd. on 19/7/2006 and entire processing w.r.t. They did Insurance policy & RC book. On 8th of August 2006 there was flood in Surat and his car was submerged in floodwaters. Since He had full insurance coverage for his car. He claimed for insurance under cash loss policy provided by the IFFCO-TOKYO insurance company on 30/8/2006.

Meanwhile M/S Automart India had given his RCTC book for transfer of vehicle on his name. Due to severe flood in Surat the whole process got delayed and the vehicle got transferred on his name on 24/8/2006.

Now the IFFCO-TOKYO insurance company has rejected his claim amounting to Rs.12000/- and He had received the letter from the company on 20/11/06 regarding the same. The letter reads as below:-

1. Claim for accident to the above vehicle was registered for damages on 7/8/06. In which policy is in your name on the date of loss.
2. We have also received copy of the RC for the above said vehicle, which shows that the vehicle has already been transferred in your name on 24/8/2006, which means that the RC is transferred after the date of loss.

As from above it is very clear that you have no insurable interest in the vehicle at the time of loss. We therefore repudiate your claim. Now consumers point is that the claim was not for the accident as mentioned in the letter from the company as above, but for losses to car due to flood, which is covered in the policy. Also He had purchased the car with full amount paid on 19/7/06 from Automart India Ltd., Surat and He had the bills for it. He had also paid the entire amount for car



insurance and the policy provided by them is effective from 27/7/2006. Then why should claim get rejected? The RC book processing got delayed due to severe flood in Surat. Why should He suffer for it and why the company is not considering his case on special grounds?

**Action Taken:**

The case was initiated at CORE and a letter was sent to the respective brand (IFFCO-TOKYO insurance company) regarding the grievance of Mr. Ragweda G. Dixit. The claim was received by him within a month.

**Comments of Mr. Ragweda G. Dixit:**

Dear Madam Shalu,

I had registered a complaint online on your website [www.core.nic.in](http://www.core.nic.in) (complaint id 16712) against Iffco-Tokio insurance company for my rejecting my claim. Due to your intervention and follow-ups I received my claims from them just day before yesterday. (26/Feb/2007) I thank you a lot for your kind support and help in settling my matter.

Thanking You,

Yours faithfully,

R.G.DIXIT



## **CASE # 2**

### **The Complainant**

Name: Dr Neena Rosey Kahlon  
Email: [drneenaroseykahlon@yahoo.co.in](mailto:drneenaroseykahlon@yahoo.co.in)  
address: Vill Sagarpur,  
City : Batala  
State : Punjab  
Zip : 143505

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

Dr. Neena Rosey bought a Samsung Fridge 345 liter, Model 34M, Model code RT 34AVPWI/XTL on 15 March 2005 from M/S Ajay T.V. Centre. Bill # is 5091. Many inner body cracks were developed within three months of its purchase. She made number of requests verbally to them. The Dealer advised her to contact the Head office of Samsung Co at New Delhi. She filed a complaint dated 22nd Oct 2005 to the Samsung Co head office New Delhi. The Company further referred the matter to the then Area Manager Mr Kohli. After that engineer from customer service centre Pathankot visited her place. He also reported the same defects to the company along with its photographs, Serial #00114ZAX600030K. Besides making number of queries to the Area Manager as well as the Dealer, Nothing has been done so far. At last on 31st Oct 2006 she had sent a legal notice through her Advocate To Samsung India Electronic Ltd. Corporate Office Nehru Place New Delhi, and to M/S Ajay T.V. Centre Gurdaspur. Then she was informed verbally that they are ready to exchange the fridge. But till now there is no progress. On 10 Jan 2007 she approached Core Centre to resolve her problem.

### **Action Taken:**

The case was initiated at CORE and a letter was sent to the respective brand (Ms Ajay TV Centre, Gurdaspur) regarding the grievance of Dr. Neena Rosey Khalan. The Fridge was replaced on 10 Feb 2007.

### **Comments of Dr. Neena Rosey Khalan**

Sir

Thanks for your cooperation. The Samsung Co replaced my defected fridge on 10th of Feb on the same day I sent you e-mail but it was not delivered to you.

Once again I am thankful to you

Dr Neena Rosey Kahlon