

# **Progress Report**

## **February 2008**

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

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**Chairperson, CCC  
Ramaben Mavani**

## Highlights:

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- ❑ Over **1.2 Crores** hits received from 50 countries across the globe on www.core.nic.in till date
- ❑ Over **6.4 Lakhs** Visits
- ❑ February 2008 witnessed **4,89,638 hits, 9,841 visits, 1,37,974 Page views** respectively..
- ❑ **16750** 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 39 Thousand** Complaints received from March 2005 to February 2008 from all parts of India and also from abroad
- ❑ Total **8162** complaints (**20.8%** of all complaints handled) were resolved by CORE Centre from March 2005 to February 2008.
- ❑ In the month of February 2008 CORE has received **1104** Complaints, in which **321** Complaints were resolved.
- ❑ **Hindi version** of CORE Centre website has been launched with selected links. More than **25 thousands** hits are being registered per month in the Hindi section of CORE website.
- ❑ Arrangements made for more regional languages such as **Telgu, Malayalam & Gujarati** being added.

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

- |                         |                           |
|-------------------------|---------------------------|
| ❑ Ebay                  | ❑ 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 36 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 29<sup>th</sup> February 08, there are **Sixteen Subscribers** to CORE Centre who have registered themselves by paying an Annual Subscription of Rs.2200/- for accessing our Website. It is expected that with restructuring now under way will attract many more subscribers on account of value addition. This, however, will need different approaches to be considered and implemented for following reasons:

## **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 29<sup>th</sup> February 2008

1.	Total Number of Hits	1,28,06,652
3.	Total Number of Visits	6,45,050
4.	Total Number of pages viewed in February 2008	1,37,974

Table1

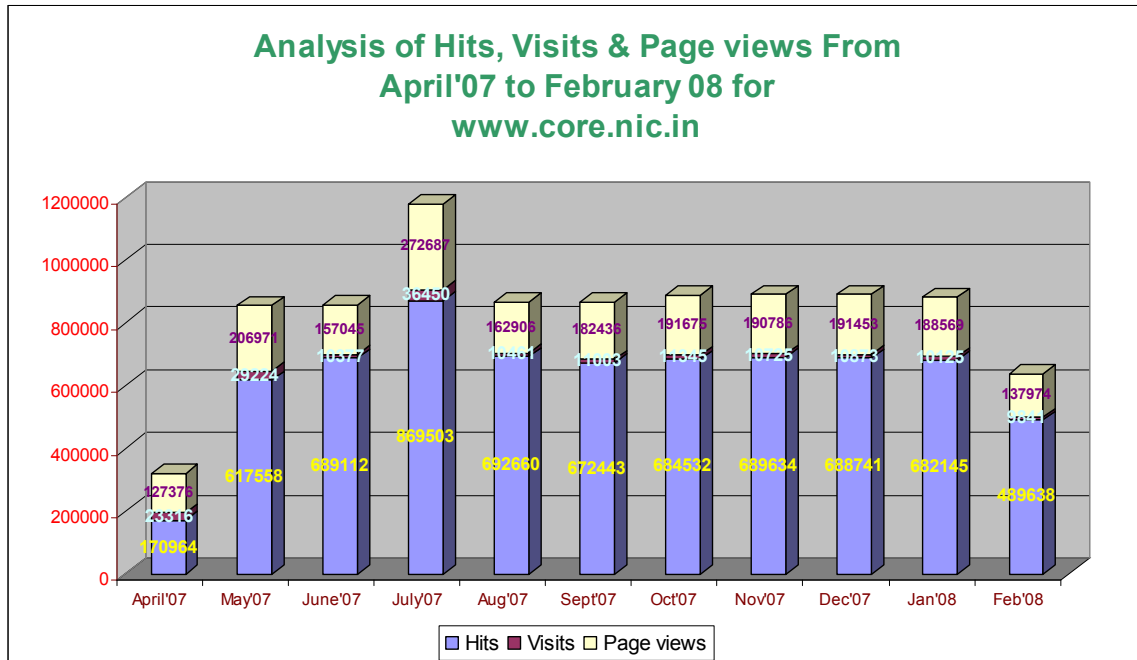


Figure1

**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 – 627**
- ❑ **Articles (Hindi)- 114**
- ❑ **Consumer Focus – 292**
- ❑ **Press Release- 115**
- ❑ **Case Laws – 1,09,923**
- ❑ **Consumer Studies – 609**
- ❑ **FAQ's – 136**
- ❑ **Legislations – 1348**
- ❑ **Rules - 1298**
- ❑ **News – 1152**
- ❑ **Consumer Alert – 54**
- ❑ **Report & Surveys – 170**
- ❑ **Member Activities – 163**
- ❑ **Advocacy Campaign – 58**
- ❑ **Gist of Judgments – 938**
- ❑ **Test Report – 163**
- ❑ **CORE Status – 1463**
- ❑ **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 February 2008 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. This is one of the major aspects of value addition and service to consumers.

In the month of April 2007 CORE has launched a new Online Complaint Redressal and Handling Mechanism, which is more user-friendly and interactive than the previous one. CORE has planned once the user gets used with the new system then we will convert it into Hindi and other **regional languages** phase wise. Instantly, CORE has launched Hindi version of the website on the selected links in which more than 700 web pages have been uploaded so far and we have receiving more than 25,000 hits per month in this section. The process of translation of CORE website in other regional languages like **Telgu, Malayalam & Gujarati** have already started.

### 1.3 New Contents (Web Pages) added in February 2008

- CORE Status : 30 Pages.
- Consumer News : 25 Pages
- Consumer Article : 05 Pages

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

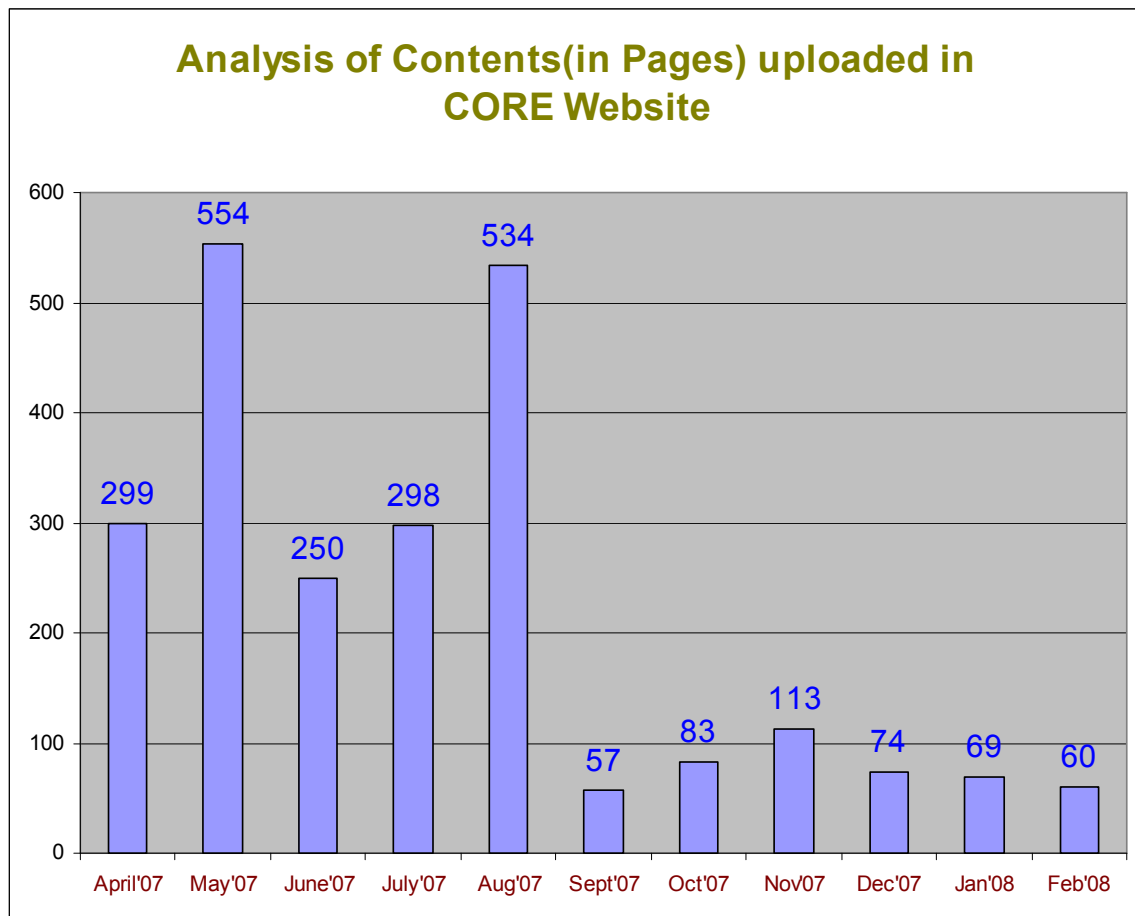


Figure: 2

## 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 **16750** 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 :52, September 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 ↓



#### TELECOM SUBSCRIBERS- ARE YOU AWARE?

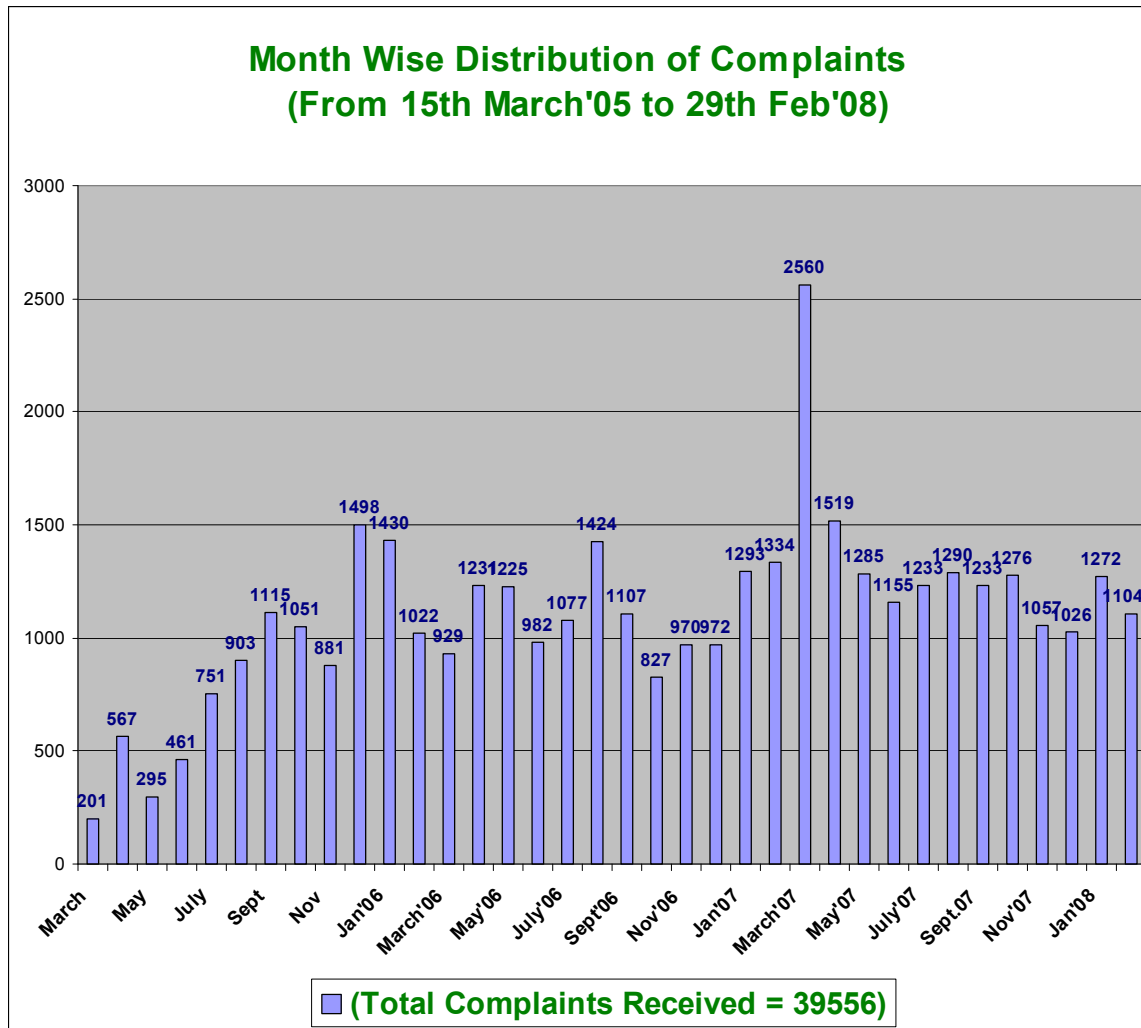
The telecom sector in India is booming with over seven million new telephone subscribers being added every month. With such skyrocketing increase in the number of telephone consumers, the grievances of consumers could not be neglected. The Telecom Regulatory Authority of India (TRAI) has brought out new regulations to redress consumer grievances and make settlements in May, 2007 - Telecom Consumers Protection and Redressal of Grievances Regulations, 2007 (TCPRG Regulations,

2007). They seek to address consumers' grievances in more a effective, speedier and inexpensive way. In this issue Archana Mishra focuses on the TCPRG Regulations, 2007, previous measures taken by TRAI for protection of consumers' interest and the Common Charter of Service as agreed by the Service Providers.

- ▶ [Telecom Consumers Protection and Redressal of Grievances Regulations, 2007 – A Brief Overview](#)
- ▶ [Previous Measures Taken by TRAI to Protect Consumer Interest in Telecom](#)
- ▶ [Common Charter Of Telecom Services, 2005](#)
- ▶ [Service Parameters and Time Limit for Redressal of Complaint by Call Centres as laid down by TCPRG Regulations, 2007](#)

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

#### 3.1 Comparative analysis of the complaints received from 15th March 2005 to 29<sup>th</sup> February 2008



**Figure: 3**

In the month of February 2008, 1104 Complaints were received from various corners of the country, as against 1272 for the month of January 2008.

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 February 2008

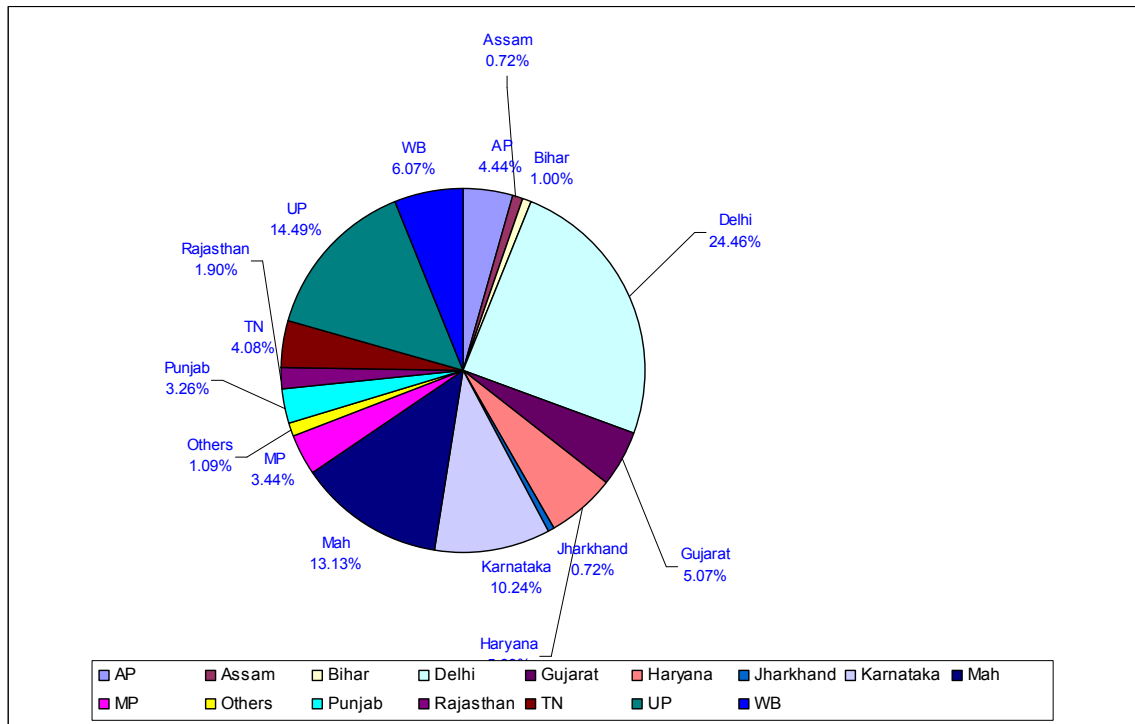


Figure: 4

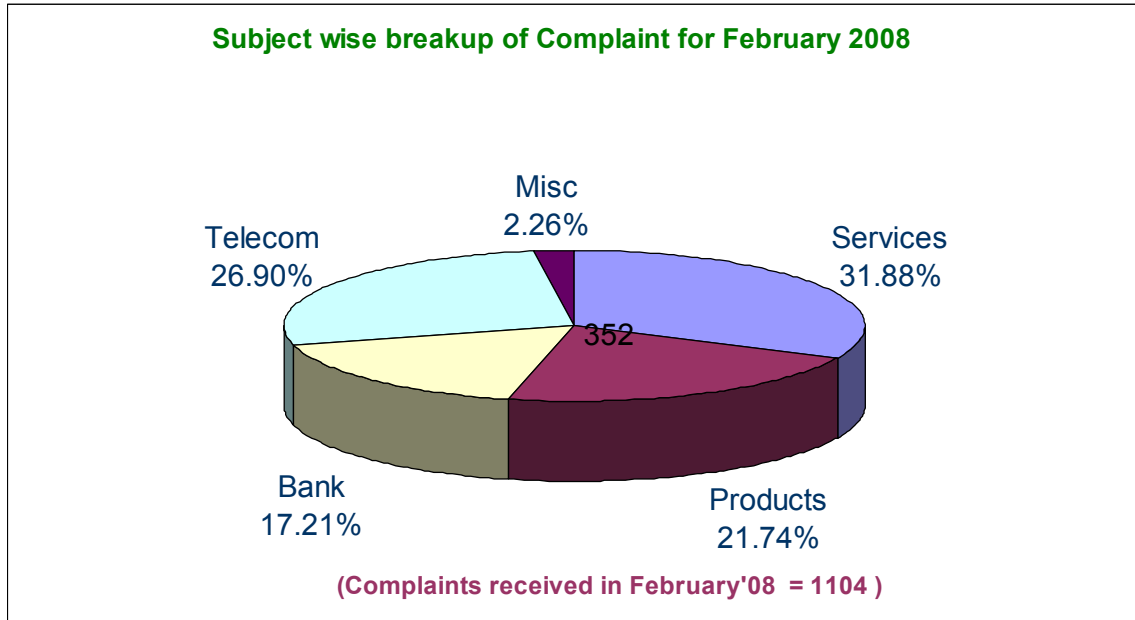
### Total Complaints Received in February 2008 – 1104

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



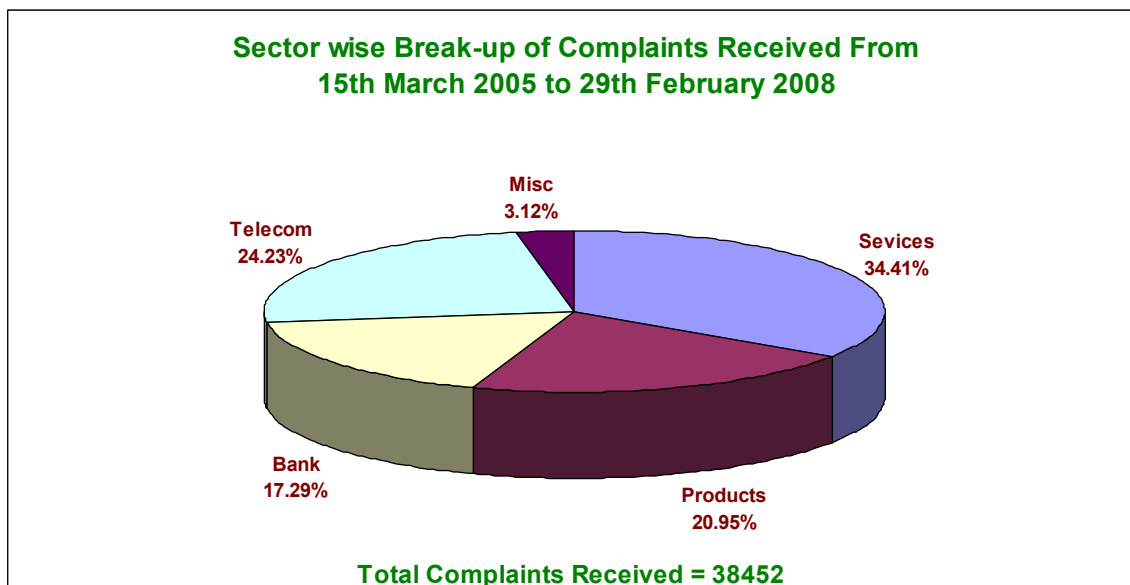
**Figure: 5**

Sector	No. of Complaint Received
Services	352
Products	240
Bank	190
Telecom	297
Misc	25
<b>Total</b>	<b>1104</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 February 2008



**Figure: 6**

Sector	No. of Complaint Received
Services	13610
Products	8288
Bank	6840
Telecom	9584
Misc	1234
<b>Total</b>	<b>39556</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 29<sup>th</sup> February 2008. Again here it shows that highest percentage of complaint received is from Service Sector, followed by Telecom Sector. Service Sector consists of Postal Services, Railways, Insurance, Medical, Electricity etc.

### 3.5 Analysis of Complaints Remaining Resolved/Unresolved as on 1<sup>st</sup> March 2008

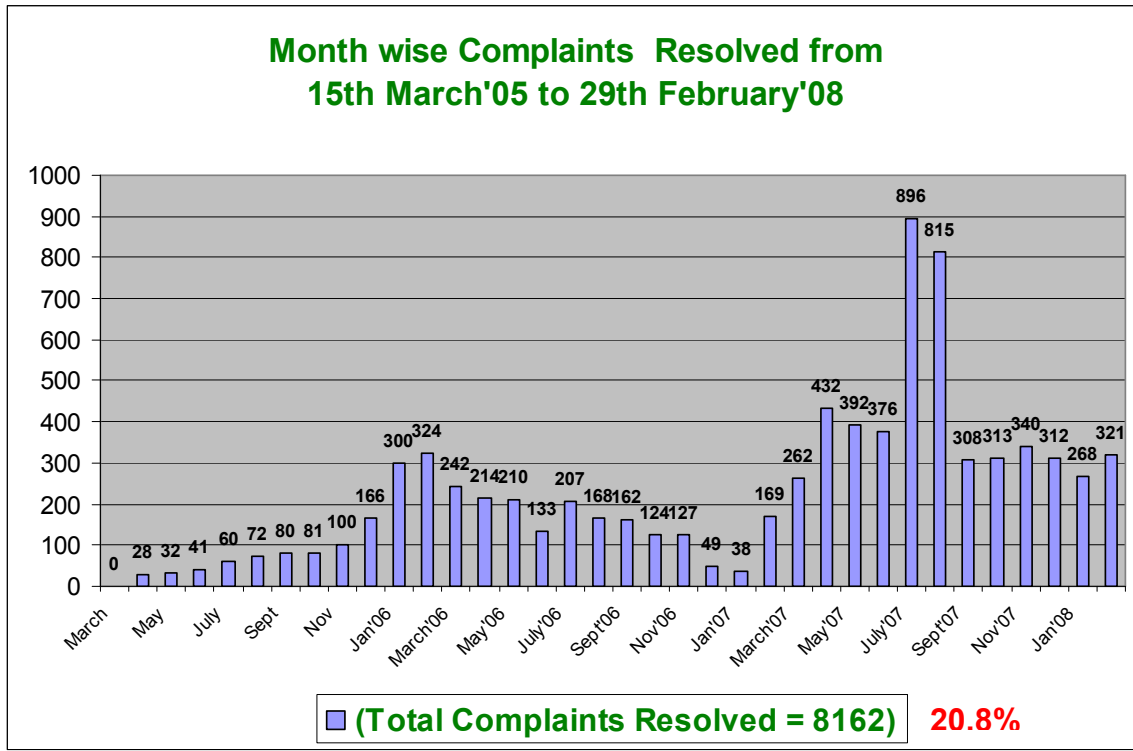


Figure: 7

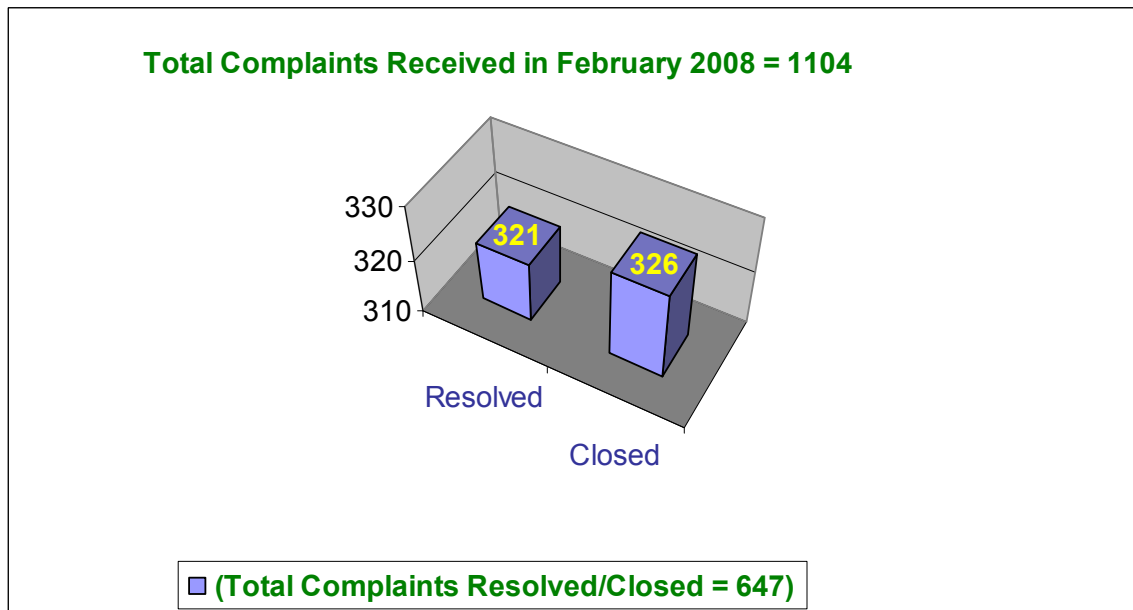


Figure: 8

The figure-8 shows that in the month of February 2008 the rate of resolution is **29.1%**.

S. No.	Details	Numbers
1.	Total no. of Complaint Received from 15 <sup>th</sup> March 2005 to 29 <sup>th</sup> February 2008	39556
2.	Total No. of Complaints Resolved till 29 <sup>th</sup> February 2008	8162
3.	Total No. of Complaints Closed in February 2008	326
4.	Balance no. of Complaints Remaining Unresolved as on 1 <sup>st</sup> March 2008	31068

**Table: 3**

### **3.6 Progress on MOU with FACC**

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

#### **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 29<sup>th</sup> February 2008 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

Complaint ID : 25748  
Name : Mr. BHUBALAN MANI  
Email : bhubalan.mani@oracle.com  
Address : ORACLE INDIA PVT LTD,  
ANANTH TECHNOLOGY PARK,2A015,  
2<sup>ND</sup> FLOOR,HITECH CITY.MADHAPUR,  
HYDERABAD (Andhra Pradesh)  
Zip : 500081  
Phone : 09908477700

#### Brief facts of the case:

Complainant had booked an Airlines ticket of Goindigo from Ezeego1.com on 15.10.2007. At the time of booking of Air ticket, there is 50% discount offer from Ezeego1.com but at the time of booking of air ticket they have given 25 % discount offer on base fair then complainant has sent 4 to 5 mails to the customer service desk and called them 5 to 6 times regarding this issue. Every time, they gave an assurance to the complainant that the balance amount would be credited in 7 working days. But after the promised date, nothing was reflecting in complainant's credit card statement. After completion of more than three months, complainant has not received the amount back from Ezeego1.com then he has submitted a complaint with CORE, online on 13<sup>th</sup> February' 2008 and request to take the required action against opposite party.

#### Action Taken

The case was initiated at CORE and a letter was sent to the Head (Customer Care) of Ezeego1.com by mail for refund of Rs. 2599.00. After receiving letter by mail, opposite party has refunded his money immediately.

#### Comments of Mr. Bhubalan Mani (the complainant)

On 21<sup>st</sup> February' 08, complaint has informed to us "Hi, I would like to take this opportunity to thank the CORE team, Mr. Samaji Yadav - Manager (Complaints) and the people who've from Ezeego1 services who have coordinated in this process. I'm really thankful to the CORE team for solving this issue in such a short period, inspite of this issue pending for more that 4 months.

I once again thank the CORE team for solving the issue and appreciate the team for the efforts they've put in".

Thanks & Regards  
Bhubalan Mani

## **Case # 2**

### **The Complainant**

Complaint ID: 25648  
Name: SACHIT AGGARWAL  
Email: sachit\_271@yahoo.co.in  
Address: PLOT NO. 51 , FLAT NO. G1 , GYAN KHAND -II ,  
INDIRAPURAM, GHAZIABAD (UP) - 201010  
Phone: 9871013445

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

Complainant had booked a flat in Avalon Group, Gurgaon through a property dealer in April' 2007 after paying a sum of Rs. 2 lacs. Due to some financial crisis, complainant has asked for refund in Aug' 07. After completion of more than 5 months, complainant has not received the amount back from Avalon Group, Gurgaon, despite many reminder letters, emails and phone calls to their office. Avalon Group has failed to refund his money back then complainant has submitted a complaint with CORE on 11<sup>th</sup> Feb'08 and request to take the required action against Avalon Group.

### **Action Taken**

The case was initiated at CORE and a letter was sent to the Chairman cum Managing Director of Avalon Group, Gurgaon by mail on same day for refund of above amount. After receiving letter by mail, opposite party has refunded his money for a sum of Rs. 1.80 lakhs after deduction of discount amount of Rs. 20000.00 on 12<sup>th</sup> February' 08.

### **Comments of Mr. Sachit Aggarwal (the complainant)**

On 14.02.2008, complainant has informed to us "Dear Mr. Yadav I am extremely grateful to you for such a prompt action on my complaint.

Thanx & Regards,

Sachit Aggarwal

### **Case # 3**

#### **The Complainant**

##### **Complaint ID : 25959**

Name : Roshan Poojary  
Email : roshan.poojary@rediffmail.com  
Address : A/6-8,58, l.i.c. colony, borivali west  
Mumbai -400 103.  
Ph No. +91 22 28958178

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

This grievance is with regard to his credit card with ICICI bank. It began this way, he had applied for a card 3 years back .But 2 years back there was an internal problem within ICICI and his statement was never generated. He used to complain but with no avail. A reason why he missed a few payments cause he never used it much. Fed up of the complaints he used to go to the bank branches and make his payment via cash. He had finally decided to close this account and pay whatever was pending and called the representative. Again no response about the statement. Finally they called him up to pay a settlement amount of 3500 which was quite fine with him and they come home with a Xerox of the settlement finally. Unfortunately he was out of town and could not make any payment then. Later when he comes back they told him to pay 3000 and settle off the card. he agreed to it. he paid 400 + 2100+300+200 to Mr. sanjay ICICI with a receipt and got final payment settlement receipt written on that slip. he asked him when do he get the settlement letter..

After waiting for over two months complainant has submitted a complaint with CORE online and request to take the required action against opposite party.

#### **Action Taken**

The case was initiated at CORE and a letter was sent to the Nodal Officer of ICICI Bank, for resolving the issue. After receiving a letter, opposite party has accept their fault.

#### **Comments of Mr. Roshan Poojary (the complainant)**

Respected Sir,

I have finally achieved justice, thanks to you the action in zero sing the account was prompt and hassle free. A needy customer can really count on the CORE team for quick justice

Thanks,  
Best regards,

Roshan Poojary,  
9920911337

## Case # 4

### The Complainant

Complaint ID : 24599

Name : Mr. Devender Kumar  
Email : dev\_shastri@yahoo.com  
Address : F-102,ph-6,aya Nagar,  
New Delhi - 110047.  
Ph. No. +91 11 26502454

### Brief facts of the case:

Complainant had ICICI bank-American express credit card no.3770-415066-74000. He had used it for a few transactions at petrol pumps. After few months he lost his card and blocked it completely. His problem started when he did not receive any statements from the bank by which he could check the validity of the transactions he had made. He called up customer .care people several times regarding that he is not getting any statement from Day 1. So he could not pay his dues on time. he insisted on sending him the statements but he never received any. So he could not recheck the transactions he had done which is my right. recently he got the first statement from the bank where only the total amount i.e, Rs 24722/- (including the charges like late payment, interest) only were shown.

### Action Taken

The case was initiated at CORE and a letter was sent to the Nodal Officer of ICICI Bank, for resolving the issue. After receiving a letter, opposite party has accept their fault.

### Comments of Mr. Devender Kumar (the complainant)

Hello,  
**thanks for the concern shown by core group**. I have received the call from ICICI, now the matter is being solved. They have accepted their fault and reversing the charges as expected by me.

Regards,  
Devender Kumar

**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>JEWELERY</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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