



Monthly Report, For January 2006

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)



By:

**Prof. Durai Singham,
Chairman, CCC**

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About CCC

Consumer Coordination Council (CCC) is a National Coalition of over 50 Leading Consumer Organizations in the country, working on issues relating to consumer interests as well as on various government policies affecting consumers and other related matters. CCC is also an Affiliate Member of Consumers' International (CI) U.K. As a non-profit and issue based National Coalition of Consumer Organizations, it provides a common platform for Consumer Organizations working in the area of diverse consumer issues. CCC is registered under the Societies Registration Act, as also under Foreign Contribution Regulation Act (FCRA). CCC has by now completed over a decade of service to Consumers in general and Member Consumer Organisations in particular.

CCC presently has a membership reach of 57 leading Consumer Organisations, spread over different parts of the country. Its Governing Council of 12 Members consists of well-known consumer activists belonging to established Consumer Organisations of long standing.

Vision:

Consumer Sovereignty.

Mission:

To be an effective National Coalition of consumer protection groups so as to provide thrust to common issues affecting consumers.

Aims & Objectives:

- Influencing policies, legislation and administrative framework towards promoting consumer interests.
- Empowering consumer protection groups to work towards a responsible constructive movement.

Need for an Institutional Approach to Consumer Awareness & Consumer Protection:

Based on its own experience and the experience of its Member Organisations, CCC has been strongly of the view that significant, sustainable and measurable achievement of its Vision, Mission and Aims & Objectives as indicated earlier, is possible only through an Institutional Approach and not by mere funding of individual and sporadic stand alone projects.

Consumer Online Resource & Empowerment (CORE) Centre Project:

In the background of what has been stated above and the emerging vibrant Information Technology, CCC proposed to the Ministry of Consumer Affairs, Food & Public Distribution (M/o C.A., F&PD) a Project for Web Based Institutional Approach to Consumer Awareness & Protection to be called Consumer Online Resource & Empowerment Centre, briefly CORE Centre. CCC is happy to acknowledge and record the highly proactive approach by the present team of Senior Officials of the M/o C.A., F&PD for their positive response, in coming forward to approve and sanction CCC's CORE Centre Project Proposal. In fact the proposal was initiated by CCC in October 2004 and was approved and sanctioned by the Ministry after a few rounds of presentation in record time by February 2005.

The CORE Centre was located in the premises of the National Institute of Training for Standardization of BIS in February itself and was inaugurated on 15th March 2005 — World Consumer Rights Day — by Shri Sharad Pawar, Hon'ble Minister for M/o C.A., F&PD. A formal CCC with the Ministry has also entered into Memorandum of Understanding (MOU) on 30th June 2005, incorporating the Terms & Conditions under which the project will be supported by the Ministry and managed by CCC. In the meanwhile, two other initiatives taken by the Ministry towards Consumer Awareness & Protection viz. the National Consumer Helpline Project & the Consumer VOICE Project, were also integrated with CORE Centre project for an Integrated Publicity & Promotion Policy through a joint MOU between the three Projects.

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 read as follows: -

- “8. The Second Party shall make every effort to make the project self supporting to the maximum extent within the project period of 5-years and in any case ensure that the project becomes fully self supporting commencing from the 6th year, by generating sufficient revenue on its own from the project.*
- 9. The Second Party shall report regularly to the First Party about the status of progressive self-reliance of the CORE Centre.”*

CORE Project has completed about 9 months since its inauguration on 15th March 2005. As such the project is still in its early stages of implementations and has not reached its full potential. The process of migrating the CORE Website and its database from a private server where these are presently located to the NIC Server is still in progress. Substantial improvement to the CORE Website can take place only thereafter. Some more softwares are also to be acquired to make the Website more effective.

We would however, like to place on record that in the meanwhile we have two subscribers to our Website who have registered themselves by paying an Annual Subscription of Rs.2,200 for accessing our Website. These subscriptions will no doubt prove a source of revenue for the project, but it will take time to build up.

The following are some tentative proposals under consideration for raising revenue for the project: –

- Holding of discussions with the National Consumer Disputes Redressal Commission and the Ministry of Consumer Affairs to enable the CORE Website to act as a Resource Centre and Database for the National Commission for accessing of Legal Information & Judgments. Initiative in this regard will be taken after transfer to the NIC Server is completed. Suitable financial arrangement in this regard will also be worked out thereafter.
- Similar proposals for linking the State Commissions and the District Fora will also be considered.
- The current subscription rate of Rs.2,200 per annum will be reviewed to see how this can be rationalized and differential rates fixed, for various stages of accessibility of Information on the Website.
- Though, currently the Weekly/Fortnightly/Monthly/Quarterly Newsletters are accessible free of cost, possibility of making those available on payment of subscription will be examined.

- Presently, complaints are being handled free of cost. However, the rate of resolving of complaints is not sufficiently encouraging and those whose complaints are not resolved are advised to take the case to Consumer Court. Some suitable methodology is proposed to be worked out for charging suitable fees for helping such complainants to take the matter before the Consumer Courts. Already between NCH and CORE Centre a panel of about 50 Consumer Counselors have been drawn up for advising the complainants and helping them in filing cases. The modalities of working out a mechanism in this regard will be worked out to enable generation of revenue for the CORE Project.
- State Governments are proposed to be approached, to utilize the CORE Centre Project for providing a portal for lodging and resolving complaints on the basis of some suitable financial arrangements to be worked out with them.
- Marketing Consultants are proposed to be approached, to explore various possibilities for generating revenue for the project, while at the same time keeping in mind the Code of Conduct of not generating funds through the Corporate Sector.
- Possibility of providing Consultancy Services, for generating data and for research on various consumer issues, is also proposed to be explored.
- Suitable periodical Workshops and Brainstorming Sessions will be held to generate ideas for raising revenue.

The above processes will naturally take time for formulation and implementation. The Project Proposal as approved, envisages generation of revenue only from the second year onwards. It is therefore, proposed to review the progress made in this regard on a quarterly basis, commencing from 1st April 2006 onwards, while at the same time initiating action on the suggestions as indicated above.

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

(From 15th March 2005 to 31st January 2006)

Table 1

	From 15 th March 05 - June 05	31 st July	31 st Aug	30 th Sept	31 st October	30 th Nov	31 st Dec	31 st Jan'06
Hits								
Total Hits	6,48,188	249,088	202,600	304,495	287,120	276,043	373,580	372,213
Cached Requests	2,90,576	88,463	73,508	104,846	97,955	88,788	118,619	114,418
Failed Requests	1,243	720	1,010	693	716	688	1,117	951
Visits								
Total Visitors	16,225	8,024	8,074	11,352	11,792	12,588	16,562	17,068
Avg. Visitors Per Day	516	250	252	366	368	406	517	533
Total Unique IPs	10,345	5,650	5,153	7,582	7,527	8,259	10,629	11,384
Page Views								
Avg. visit length (mints.)	NIL	00:02:06	00:02:53	00:08:34	00:07:27	00:07:00	00: 06:55	00:06:14
Total Page Views	1,73,006	77,047	62,706	94,827	92,098	84,336	113,747	112,885
Avg. page views per day	5485	2,407	1,959	3,058	2,878	2,720	3,554	3,525
Avg. page Views per Visitor	10.92	9.60	7.77	8.35	7.81	6.70	6.87	6.61

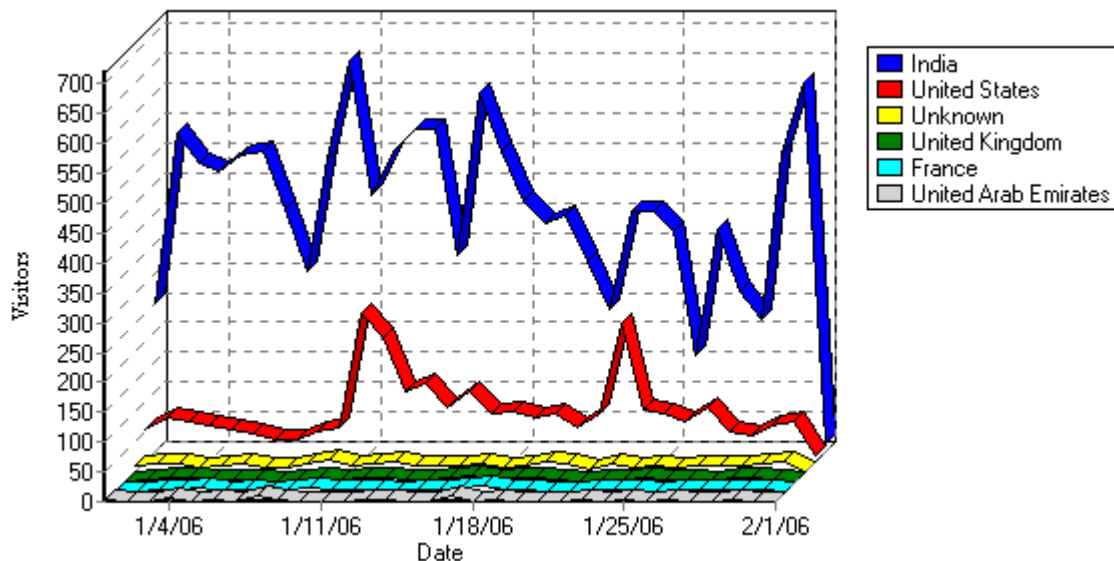
The figures in **Table 1** will show that there has been a steady increase in the number of hits and other parameters relating to the CORE Centre website. There has however been a marginal decrease of **0.3%** in the No. of Hits in January, as compared to December. There has however been an increase in the no. of visits which is an encouraging trend.

**CUMULATIVE SUMMARY OF HITS, VISITS, REQUESTS etc. TO THE CORE WEBSITE
(From 15th March 2005 to 31st January 2006)**

1.	Total Number of Hits	27,13,327
2.	Total Number of Requests	9,77,173
3.	Total Number of Visits	1,69,807
4.	Average No. Requests per visit	5:76
5.	Average Visit Duration (in Minutes)	00:05:70

NOTE: **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.

**Daily Countries Activity
Figure1**



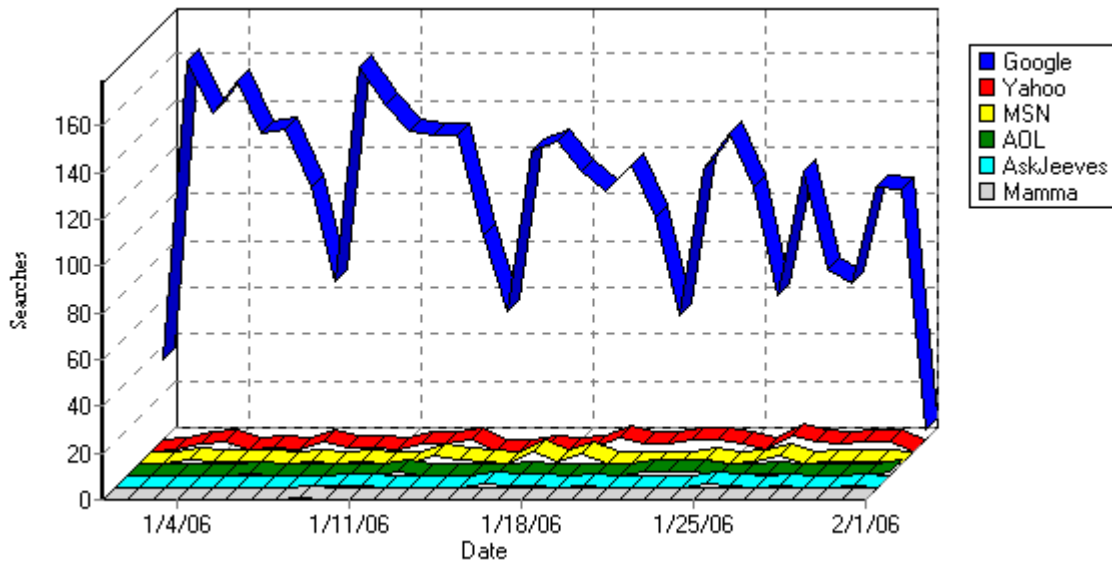
**Most Active Countries
Table 2**

	Country	Hits	Visitors	% of Total Visitors	Bandwidth (KB)
1	India	337,851	13,129	76.92%	3,305,053
2	United States	16,524	2,693	15.78%	357,766
3	Unknown	8,356	349	2.04%	86,573
4	United Kingdom	1,518	129	0.76%	15,741
5	France	1,244	96	0.56%	19,221
6	United Arab Emirates	374	67	0.39%	5,396
7	Germany	492	62	0.36%	5,731
8	Singapore	1,024	61	0.36%	10,238
9	Australia	970	57	0.33%	12,124
10	Ukraine	98	50	0.29%	3,676
11	Saudi Arabia	104	42	0.25%	1,140

12	Hong Kong	622	29	0.17%	14,986
13	Canada	336	27	0.16%	3,499
14	Switzerland	346	22	0.13%	10,350
15	Japan	269	17	0.10%	2,270
16	China	164	14	0.08%	956
17	Sweden	223	14	0.08%	3,323
18	Spain	26	13	0.08%	1,174
19	Belgium	131	13	0.08%	1,377
20	Israel	48	12	0.07%	336
21	Malaysia	65	9	0.05%	515
22	Russian Federation	23	8	0.05%	275
23	South Africa	33	8	0.05%	276
24	Nepal	121	7	0.04%	1,637
25	Oman	28	7	0.04%	294
26	Philippines	80	7	0.04%	599
27	Netherlands	35	7	0.04%	951
28	Brazil	47	5	0.03%	296
29	Sri Lanka	33	5	0.03%	347
30	Thailand	23	5	0.03%	287
31	Iceland	6	4	0.02%	171
32	Antigua and Barbuda	10	4	0.02%	107
33	Pakistan	107	4	0.02%	1,195
34	Italy	48	4	0.02%	1,542
35	Taiwan	17	4	0.02%	628
36	Qatar	46	4	0.02%	558
37	Czechia	28	4	0.02%	478
38	Ireland	68	4	0.02%	972
39	Norway	12	3	0.02%	65
40	Kuwait	7	3	0.02%	174
41	Austria	10	3	0.02%	341
42	Bangladesh	46	3	0.02%	1,400
43	Mexico	20	3	0.02%	201
44	Poland	24	3	0.02%	168
45	Kenya	26	3	0.02%	374
46	Indonesia	45	3	0.02%	370
47	Mauritius	39	2	0.01%	613
48	Venezuela	4	2	0.01%	110
49	Turkey	18	2	0.01%	137
50	Sudan	11	2	0.01%	56
	Subtotal	371,800	17,028	99.77%	3,876,091
	Total	372,213	17,068	100.00%	3,882,184

Figures 1 and Table 2 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 visits from the United States.

Daily Search Engines
Figure 2



Top Search Engines
Table 3

	Search Engine	Searches
1	Google	3,393
2	Yahoo	85
3	MSN	32
4	AOL	13
5	AskJeeves	12
6	Mamma	1
7	Excite	1
8	Kvasir	1
	Total	3,538

Figures 2 and Table 3 show that 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.

Present Status Of the CORE Centre Website

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

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

Other Major Links are:

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

Contents (Pages) As on 31st January 2006

- Articles – 49
- Consumer Focus – 252
- Press Release- 46
- Case Laws - 87,353
- Consumer Studies – 556
- FAQ's – 96
- Legislations – 821
- Rules - 221
- News – 695
- Consumer Alert – 8
- Report & Surveys – 165
- Member Activities – 82
- Advocacy Campaign – 58
- About CCC – 6
- Test Report – 11
- CORE Status – 307
- CORE Achievements - 10
- Site of Interest - 6
- Publications – 18
- National Conventions- 67
- MOU – 8
- Consumer Events - 3

Details of the Content Uploaded on to the CORE Website

The Contents of the CORE Website are intended to be as comprehensive as possible, in order to make it a truly National Resource and Information Centre. These contents are not only in the process of being built up but are also updated as frequently as possible.

MOU's have also been entered into with the Member Organisations of CCC, for providing useful consumer related material, for being uploaded on the CORE Website. An Editorial Committee has also been constituted to vet the material before these are uploaded in the Website. The Member Organisations are proposed to be paid for their efforts in providing the material at various rates as specified in the MOU. The detailed list of contents uploaded onto the CORE Website is, hereby, enclosed as an **Annexure – 1.**

Electronic Newsletter:

Currently the Weekly/Fortnightly/Monthly/Quarterly Newsletters are accessible free of cost in CORE Centre. The list of Newsletters is uploaded onto the CORE Website, in the following link <http://www.corecentre.org/guest/newsletter/> hereby, enclosed as an **Annexure – 2**.

ANALYSIS OF THE COMPLAINTS RECEIVED

In the month of January 2006, 1430 Complaints were received from various corners of the country, as against 1498 for the month of December 2005.

Figure-7 shows the comparative picture of complaints received by CORE Centre from 15th March 2005 to 31st January 2006. As will be seen there from, though there has been a steady increase in the number of complaints received from 15th March 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.

Comparative analysis of the complaints received from 15th March to 31st January 2006.

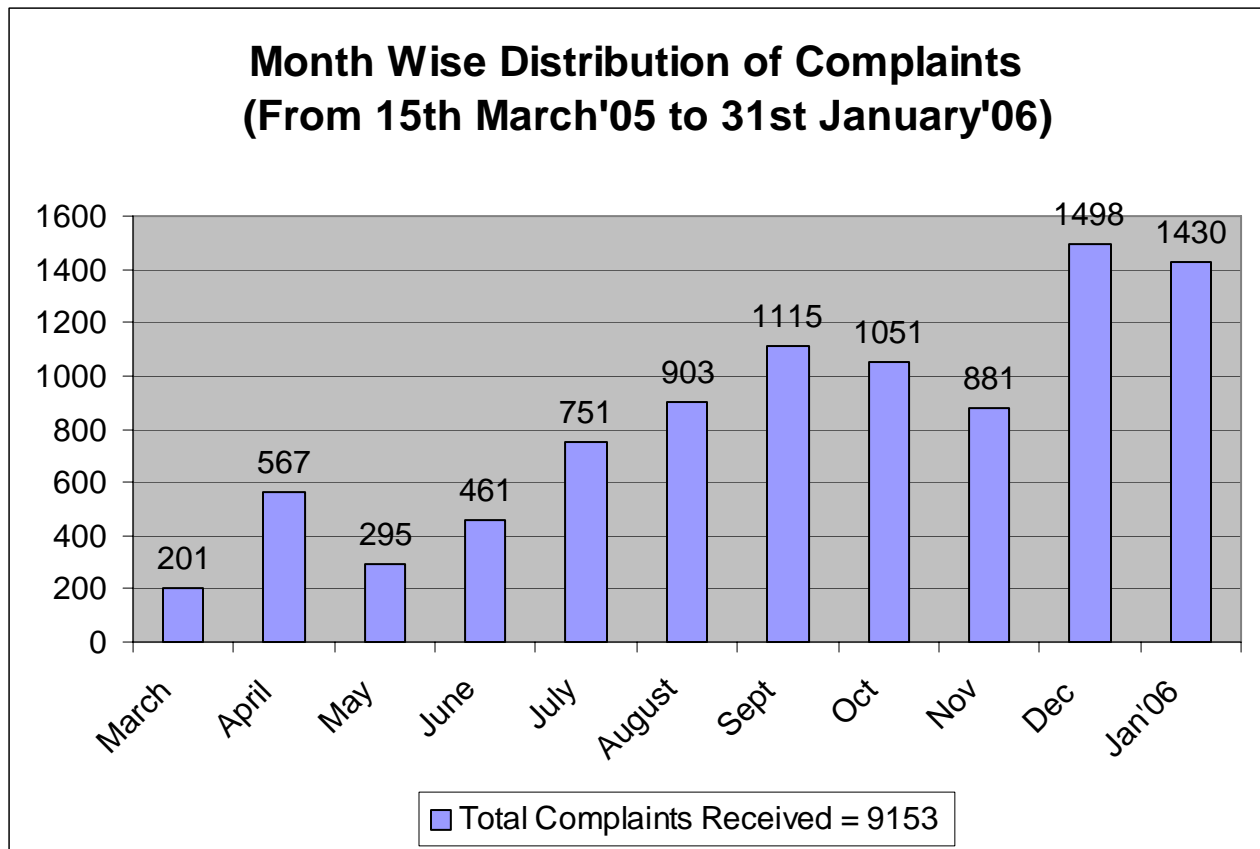


Figure-3

Comparative Geographical analysis of the complaints handled during the months of December 2005 & January 2006 are shown in Table- 4:

GEOGRAPHICAL BREAK OF COMPLAINTS

S. No.	NAME OF THE STATE	COMPLAINTS HANDLED			
		DECEMBER 2005		JANUARY 2006	
		NUMBERS	PERCENTAGE	NUMBERS	PERCENTAGE
1	Assam	15	1	6	0
3	Andhra Pradesh	30	2	41	3
4	Bihar	15	1	6	0
5	Chhattisgarh	5	0	9	0
6	Delhi	419	28	423	30
7	Goa	0	0	2	0
8	Gujarat	77	5	50	3
9	Haryana	122	8	84	6
10	Jharkhand	7	0	15	1
11	Nagaland	4	0	0	0
12	Kerala	9	0	20	1
13	Karnataka	107	7	102	8
14	Madhya Pradesh	32	2	37	3
15	Maharashtra	195	13	215	15
16	Meghalaya	2	0	0	0
17	Sikkim	0	0	0	0
18	Orissa	16	1	16	1
19	Punjab	88	6	69	5
20	Pondicherry	0	0	0	0

S. No.	NAME OF THE STATE	COMPLAINTS HANDLED			
		DECEMBER 2005		JANUARY 2006	
		NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
21	Rajasthan	33	2	36	3
22	Tamil Nadu	62	4	64	5
23	Himachal Pradesh	5	0	6	0
24	Uttar Pradesh	135	8	125	9
25	Uttranchal	5	0	0	0
26	West Bengal	103	5	98	8
27.	Jammu & Kashmir	3	0	2	0
28.	Mizoram	1	0	1	0
29	Manipur	0	0	1	0
30	USA	0	0	2	0
TOTAL		1498	100	1430	100

Table-4

As can be seen from **Table-4**, there is a clear demographic distribution of the complaints with Delhi State taking the lead followed by Maharashtra & 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 be seen from **Figure-4**, major share of the complaints have come from four States namely Delhi, West Bengal, Maharashtra, Haryana, Karnataka & Uttar Pradesh. Similarly on Region wise demarcation, it is seen that complaints from smaller states like Bihar, Gujarat, Punjab and Orissa are on the increase.

State wise breakup of Complaints for January 2006

Total Complaints Received - 1430

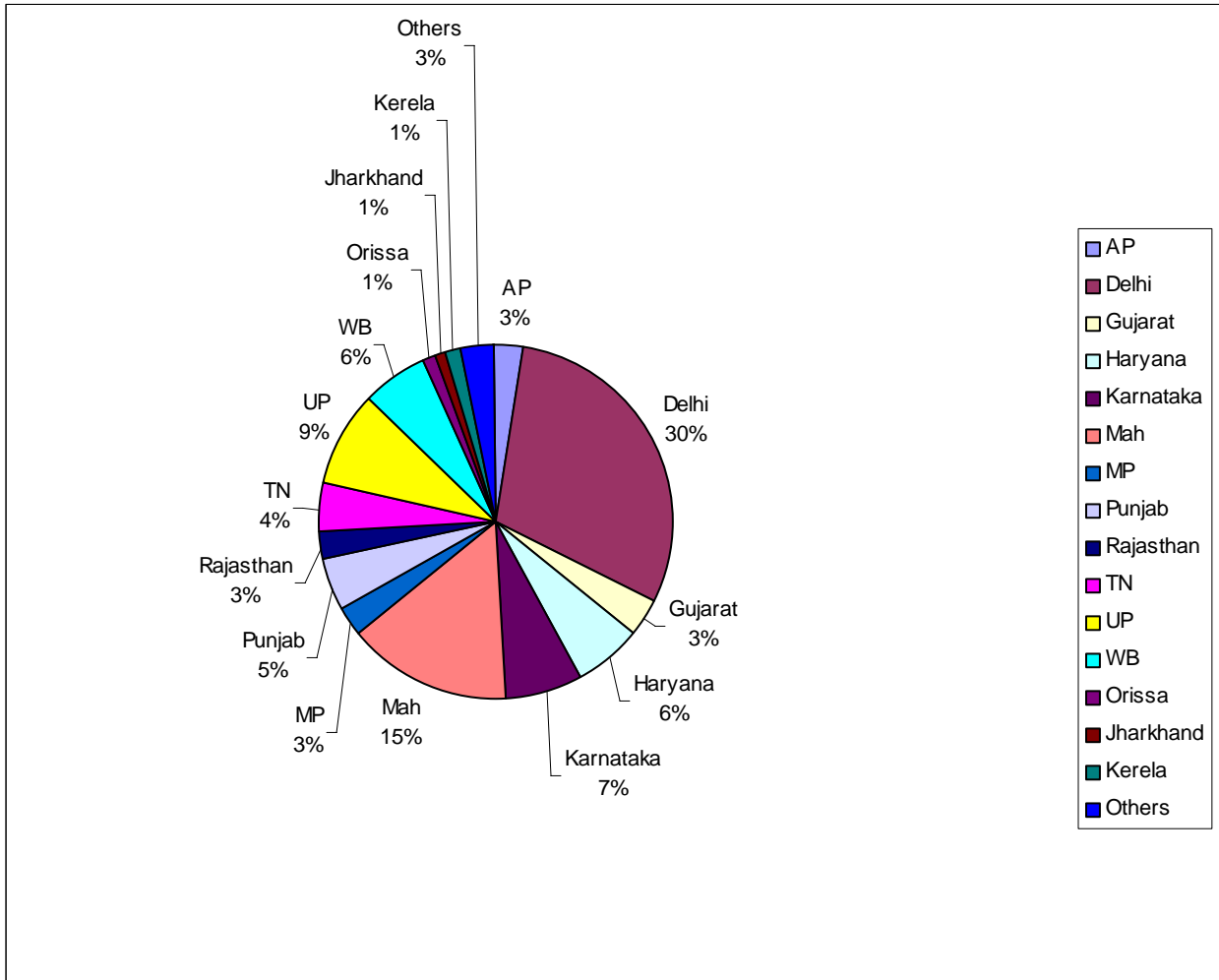


Figure-4

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 as follows:

Stage # 1: Acknowledgement immediately to the Complainant and forwarding the Complaint with a letter to the Opposite Party within 24 to 72 hours, requesting them to resolve the Grievance/Complaint within 15 days.

Stage # 2: If the Complaint is not resolved within 15 days and/or no response is received from the Opposite Party, another letter in stronger language is written requesting resolution of the dispute within another 15 days.

Stage # 3: If the Grievance/Complaint is still not redressed, a final letter is 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. It is also added in the letter that the Complainant was being advised to take the matter to the appropriate Consumer Court.

As for the Complainant, he 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.

Stage # 4: When a Complaint is happily resolved to the satisfaction of the Complainant, a suitable letter of thanks is written to the Opposite Party as also to the Complainant, thanking him for approaching the CORE Centre and to continue his contacts with the Centre and to subscribe to the Consumer Network Magazine of CCC, as also pass on the message to other friends and relatives, who may need assistance.

Thank you letters and letters of appreciation are also posted in the Website, by way of success stories, for the information those who visit the Website, about the achievements of the Centre. A “CORE” + List of 5 best Opposite Parties who have taken keen interest in resolving the Grievance/Complaint is also mentioned and posted on the CORE Centre.

Month wise Distribution of Resolved Complaints
From 15th March 2005 to 31st JANUARY 2006

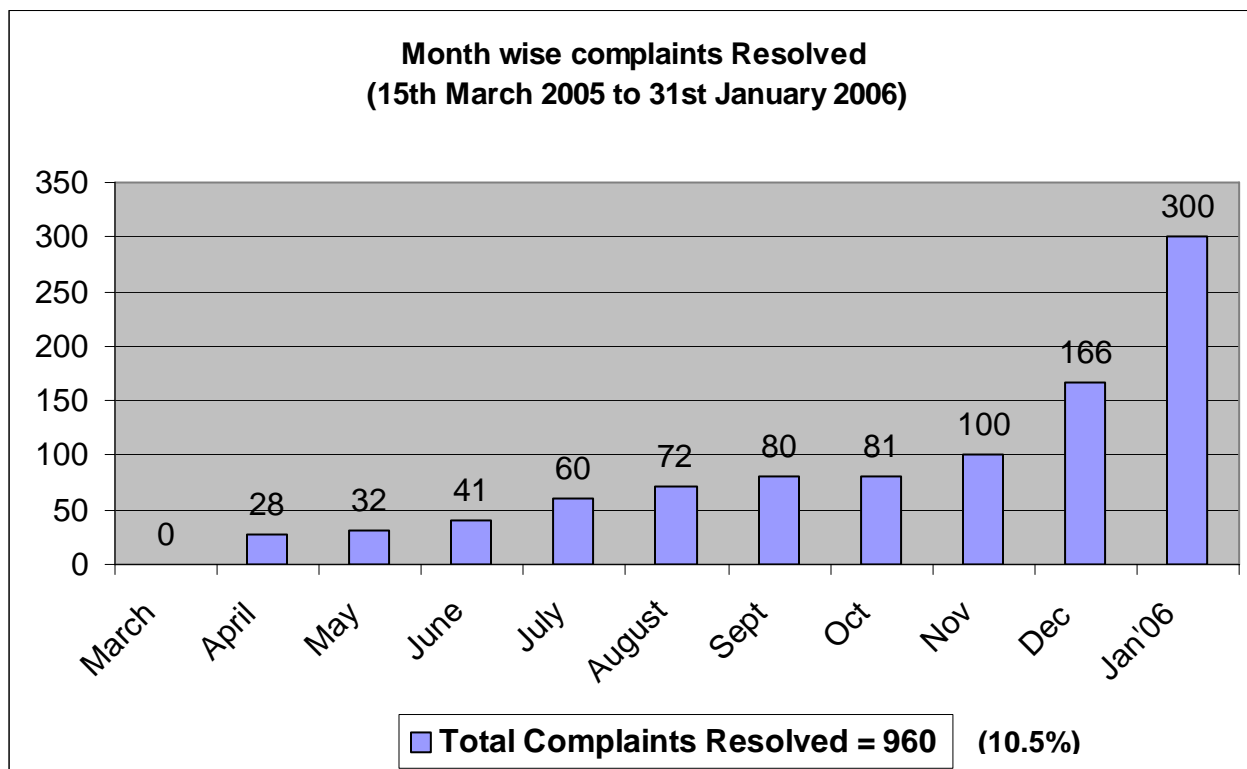


Figure 5

Figure 5 shows an increasing trend of the number of complaints resolved. It is encouraging to note substantial increase in the number of complaints resolved in January 2006, both in absolute numbers, from 166 to 300 as also percentage – wise, from **11% to 20%**. However the overall percentage of complaints resolved from 15th March to end of January is around **10.5%**.

Analysis of Complaints remaining unresolved as on 1st January 2006

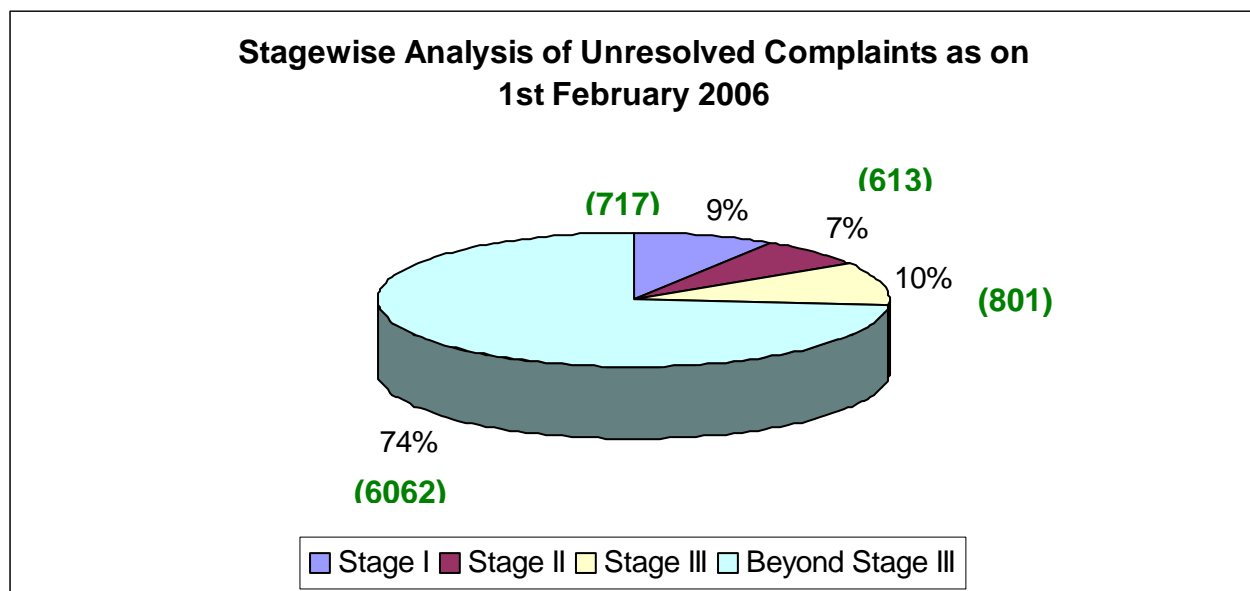
Table 5

S. No.	Details	Numbers
1.	Total no. of complaint received from 15 th March 2005 to 31 st January 2006	9153
2.	Total No. of complaints resolved till 31 st January 2006	960
3.	Balance no. of complaints remaining unresolved as on 1 st February 2006	8193

Table 6 shows Stage wise analysis of complaints remaining unresolved as on 1st February 2006.

S. No.	Stages	Numbers
1.	Unresolved complaints which are more than 45 days old (These are complaints received from 15 th March to 15 th November 2005 on which Stage 3 action has already been taken, as on 1 st February 2006, but no response has been received from the opposite party)	6062
2.	Unresolved complaints which are between 31 to 45 days old (These are complaints received from 16 th December 2005 to 31 st December 2005 on which Stage 3 action has already been taken, as on 1 st February 2006, and response is awaited)	801
3.	Unresolved complaints which are between 16 to 30 days old (These are complaints received from 1 st January 2006 to 15 th January 2006 on which Stage 2 action has already been taken, as on 1 st February 2006, but are still remaining unresolved)	613
4.	Unresolved complaints which are between 1 to 15 days old (These are complaints received from 15 th January 2006 to 31 st January 2006 on which Stage 1 action has already been taken, as on 1 st February 2006, but are still remaining unresolved)	717
Total Unresolved Complaints as on 1st February 2006		8193

Table 6



Tables 5 and 6 & Figure 6 show details of total number of complaints received till 31st January 2006, total number of complaints resolved till 31st January 2006 and the balance complaints remaining unresolved as on 1st February 2006, as also their percentage wise breakup.

- There are 74% of unresolved complaints numbering 6062, as on 1st February 2006, which are beyond Stage 3.
- In the case of 370 complaints out of the above, relating to M/S Bharti Cellular Ltd., Standard Chartered Bank & M/S NOKIA India Ltd., their names have been posted in a “**Shame List**” under the heading **CONSUMERS BEWARE**, in the CORE Centre website, after writing a final letter to the head of the companies concerned. Please see http://www.corecentre.org/core_achievements
- Further possible course of action is to bring together, the defaulting parties and the complainants in suitable groups, for an on the spot resolution of complaints, to the extent possible, in a workshop.
- Now that CORE Centre has completed 10 months, the pending complaints are proposed to be analyzed product /service wise, company/organization wise, for organizing a workshop.
- Suitable software is also proposed to be developed for easy stage wise analysis of both resolved & unresolved complaints as also categorizing them suitably.

SUBJECT WISE BREAK UP OF COMPLAINTS

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

- Services
- Products
- Telecom
- Banking
- Miscellaneous

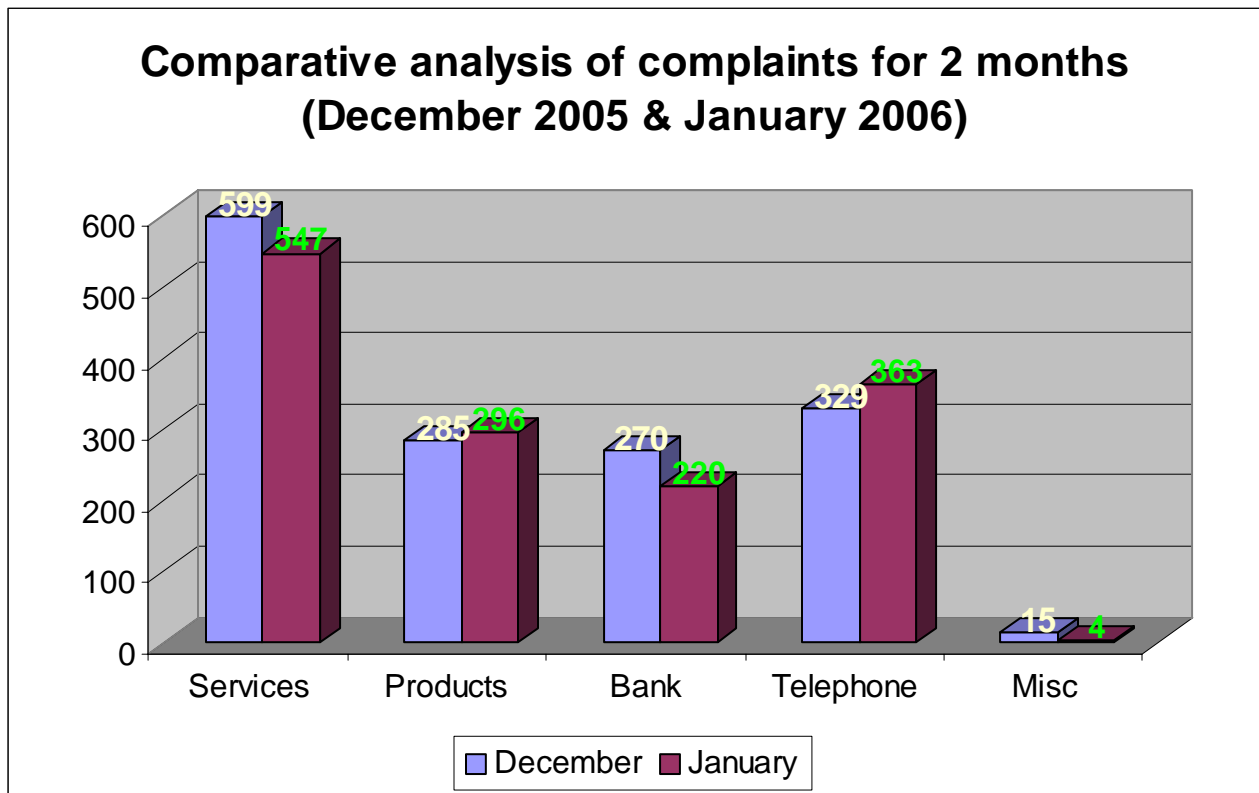


Figure-7

Subject Wise Breakup of Complaints for January 2006

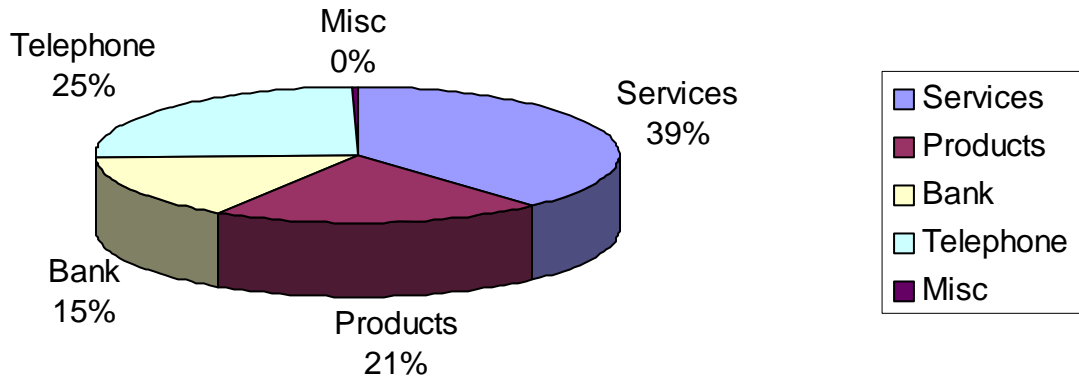


Figure-8

As can be seen from Figures 7 and 8, highest percentage of complaints is from the Services category. Similarly Product & Telecom Category also shows increasing trend in January

Subject wise Break-up of Complaints Received From 15th March 2005 to 31st January 2006

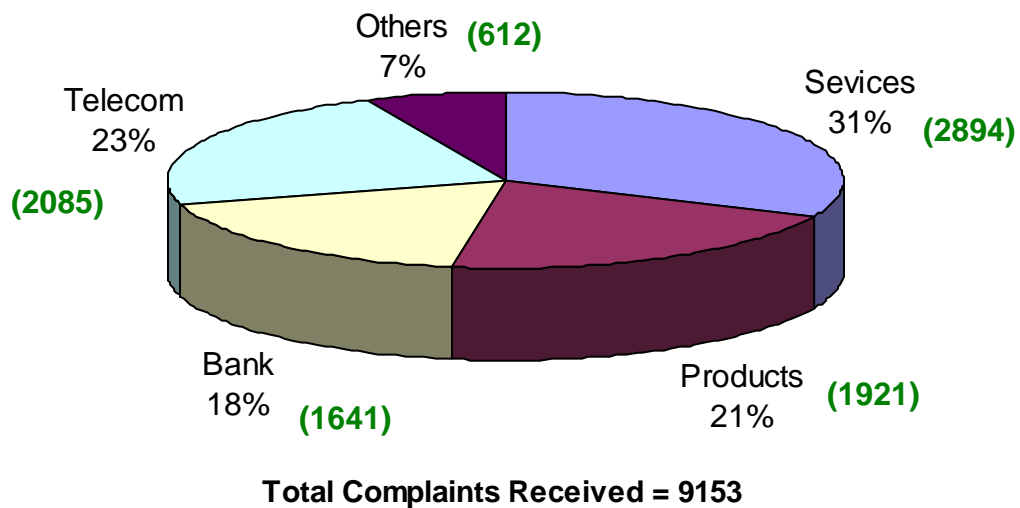


Figure-9

Figure 9 shows the Subject wise breakup of the total complaints received from 15th March 2005 to 31st January 2006

The further breakup of complaints within each sector is as follows:

TELECOM SECTOR

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

DEFECTIVE PRODUCTS

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

INSURANCE

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

BANKING

PROBLEM AREA	COMPANY
Credit Card	ICICI, CITIBANK, KOTAK MAHINDRA, ABN-AMRO, SBI, BOB, AMERICAN EXPRESS, STANDARD CHARTERED
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.

CORE Staff Strength

The total staff strength, as on 31st January 2006 is 9. This consist of seven Managers handling complaints, a Program Executive handling Contents of the CORE Centre Website and compiling the Consumer Network Magazine, a Manager Technical who takes care of the Technical expertise & ensures that the work runs smoothly.

Besides these, there is a Director, Accounts/Administrative Officer, an Accountant, A Computer Executive, Office assistance, a Caretaker, a Driver and a part time cleaner.

OUR REWARDS

We have received 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 are annexed for information. **(Annexure-3)**

ANNEXURE- 1

List of the Contents Uploaded On the Website

Sl. No.	Name of the Document	Type of the Document	Source of the Document	Content (In Pages)
January 2006				
85.	Govt. of Gujrat awarded CERS, Ahmedabad	Press Release	CERC Ahmedabad	1
86.	CCC Commemorated NCRD 2005 on 23 rd –24 th December	CCC's Events	CCC(CORE Centre, Content Section)	3
87.	Avadh Upbhokta Hit Sanrakshan Samiti(AUHSS), Lucknow organized the State Level Seminar	Member Activities	Avadh Upbhokta Hit Sanrakshan Samiti(AUHSS), Lucknow	1
88.	CFC, Chandigarh organized 11 th Rural Awareness Camp	Member Activities	CFC, Chandigarh	1
89.	Ajmer Jilla Upbhokta Sansthan Masuda, Ajmer organized an Exhibition on Consumer Awareness as well as other Campaigns	Member Activities	Ajmer Jilla Upbhokta Sansthan Masuda, Ajmer	1
90.	Inclusion of the consumer Education and Protection Information in the Syllabous of Primary and Secondary Schools by immense efforts of Consumer Protection Association(CPA), Himmat Nagar.	Member Activities	Consumer Protection Association (CPA), Himmat Nagar.	1
91.	SANKALP Sansthan, Jalore, Rajasthan organized Consumer Awareness Workshops in association with CUTS Jaipur	Member Activities	SANKALP Sansthan, Jalore,	1
92.	CFC Chandigarh Celebrated NCRD , 24 th December 2005	Member Activities	CFC Chandigarh	1
93.	CERS commemorates NCRD, 2005	Member Activities	CERC Ahmedabad	1
94.	Upbhokta Sanrakshan Kalyan Samiti(USKS), Kanpur celebrated NCRD, 2005	Member Activities	Upbhokta Sanrakshan Kalyan Samiti(USKS), Kanpur	1

95.	All India Chamber of Consumers (AICOC), Jamshedpur celebrated NCRD, 2005 by campaigning Rural Consumer Awareness.	Member Activities	All India Chamber of Consumers (AICOC), Jamshedpur	1
100.	Reserve Bank of India (RBI) issued the Revised Banking Ombudsman Scheme, 2006	News Desk	The Hindu, 5 th January, 2006	1
101.	Inauguration of New Laboratory Building of National Test House(NTH), Jaipur	News Desk	The Times of India, 3 rd January, 2006	1
102.	Bureau of Indian Standards (BIS) Announces Simplification and Rationalisation of Gold/ Silver Scheme	News Desk	The Hindu, 3 rd January 2006	1
103.	Consumer Forum, New Delhi celebrated NCRD, 2005	Member Activities	Consumer Forum, New Delhi	1
104.	All India Consumer Council, Pondichery organized a Seminar on Right to Information Act, 2005	Member Activities	All India Consumer Council (AICC), Pondichery	1
105.	List of Resolved Complaints through the Intervention of CORE Centre	CORE Achievements	CORE Centre	10
106.	NCHSE, Bhopal has established "Gyan Sanchar Kendras" in 28 villages	Member Activities	NCHSE, Bhopal	1
107.	CORE Centre's Monthly Report for the Month of December, 2005	CORE Centre	CORE Centre (Technical Section)	75
108.	SITES of Interests (Both National and International)	Sites of Interests	Contents Section	6
	Total Number of Pages			110

ANNEXURE-2
(Electronic Newsletter of January 2006)



Your E-Newsletter

Dear CoreUser,

Welcome to the CORE CENTRE E-Newsletter. Through these newsletters you can receive all the latest, relevant & up to date consumer news, events, articles and judgments. You can click on the links in the newsletter to access the relevant information. For more information you can visit our website www.core.nic.in.

Happy Reading!!

CONSUMER FOCUS

Modern Safeguard For Traditional Medicines

The lack of regulatory compliances by the manufacturers of "traditional medicines" has come up in a high profile case recently. Manufacturers of Ayurvedic, homeopathic, Siddha or Unani drugs are also required to follow the law, which is designed to protect consumers . Read more

- [Regulation Of Manufacture And Sale Of Ayurvedic, Siddha and Unani Drugs](#)
- [Commercialisation of Traditional Drugs and Medicines](#)
- [Traditional Medicines and the Drugs and Cosmetics Act](#)
- [Traditional Drugs and Labeling Standards](#)
- [Heavy Metal in Drugs - Varying Standards for Local and Overseas Consumers](#)

CONSUMER NEWS↓

➤ [Govt Helping Indian Cos Achieve Corporate Excellence](#) (Tuesday, January 03, 2006)

According to an official press release, Ministry of Company Affairs(MCA) has come up with a number of programmes to India's corporate sector has got to compete with businesses worldwide and also inspire confidence in investors.

➤ [Consumers Can Soon Lodge Online Complaints In Gujarat](#) (Sunday, December 25, 2005)

The Gujarat Government has decided to create facility for the consumers to lodge their complaints online.

RECENT CONSUMER EVENTS↓

[CCC 4th National Convention Presentations](#)

Thursday, November 23, 2005

Tuesday, November 08, 2005

PREVIOUS ISSUES



The [previous CORE e-newsletter](#) focused on the perils of tobacco smoking, use and consumption and which is today "the single most important preventable risk to human health in developed countries and an important cause of premature death worldwide".

CORE CENTRE ACHIEVEMENTS

[See the achievements of the CORE Centre in complaint handling and management.](#)

[Report for the Month of November 2005](#)

CONSUMER NOTIFICATIONS & CIRCULARS

[G.S.R. 754 \(E\)](#) (30/12/2005)
Corrigendum Notification No.G.S.R. 754 (E)

[S.O. 1840 \(E\)](#) (29/12/2005)
Price Notifications Order No.S.O. 1840 (E)

[S.O. 1839 \(E\)](#) (29/12/2005)
Price Notifications Order No.S.O. 1839 (E)

[S.O. 1837 \(E\)](#) (29/12/2005)
Price Notification Order No.S.O. 1837 (E)

CONSUMER JUDGMENTS

[Ravindra Nath Fruit Canning Industries Private Limited v Divisional Manager, United India Insurance Company Limited and Others](#) 10/01/2006 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)

Insurance - Complainant, a private limited company dealing in fruits, that it purchases mangoes from agriculturists and other traders which form the bulk of raw material for manufacture of mango pulp - Insurance policy against thatched sheds and raw materials - Fire took