

Progress Report

January 2008

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

Chairperson, CCC
Ramaben Mavani

Highlights:

- ❑ Over **1.2 Crores** hits received from 50 countries across the globe on www.core.nic.in till date
- ❑ Over **6.3 Lakhs** Visits
- ❑ January 2008 witnessed **6,82,145 hits, 10,125 visits, 1,88,569 Page views** respectively..
- ❑ **16700** 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 38 Thousand** Complaints received from March 2005 to January 2008 from all parts of India and also from abroad
- ❑ Total **7841** complaints (**20.6%** of all complaints handled) were resolved by CORE Centre from March 2005 to January 2008.
- ❑ In the month of January 2008 CORE has received **1272** Complaints, in which **268** 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
- ❑ Idea Cellular Limited
- ❑ Reliance Infocom
- ❑ Hutch
- ❑ TATA Teleservices
- ❑ Standard Chartered Bank

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Preface

Consumer Online Resource & Empowerment (CORE) Centre Project:

Consumer Online Resource & Empowerment Centre (CORE Centre), a project managed by Consumer Coordination Council was approved by the Ministry of Consumer Affairs, Food & Public Distribution (M/o C.A., F&PD) in December 2004. It is a Project for Web Based Institutional Approach to Consumer Awareness & Protection. CCC is happy to acknowledge and record the highly proactive approach and positive response by the Senior Officials of the M/o C.A., F&PD.

The CORE Centre was located in the premises of the National Institute of Training for Standardization of BIS, Sector-62, NOIDA, in February 2005 and was inaugurated on 15th March 2005 — **World Consumer Rights Day** — by Shri Sharad Pawar, Hon'ble Minister for M/o C.A., F&PD. CCC has also entered into Memorandum of Understanding (MOU) with the Ministry on 30th June 2005, incorporating the Terms & Conditions under which the project will be supported by the Ministry and managed by CCC.

Details of the CORE Project:

The various Components of the CORE Project are: -

- (i) National Resource Centre;
- (ii) Online Database / Portal;
- (iii) Newsletter Service;
- (iv) Network between Consumer Organisations, Consumer Information Centres, Government & Non-Government Organisations;
- (v) Online Complaint Registration & Mediation Mechanism.

The main Objectives of the CORE Centre Project are: -

- (i) Development of National Information gathering mechanisms on consumer related issues;
- (ii) Dissemination of information on important consumer issues;
- (iii) Establishing a Research & Documentation Centre (highlighting the work of partner members) on various consumer issues;
- (iv) Providing information and analysis of consumer related Laws & Judgments;
- (v) To provide Online Support and pursue Consumer Complaints;
- (vi) Raise Resources to become Self Supporting at the end of five years.

**PROPOSED ACTION PLAN FOR
GENERATING REVENUE
FOR CORE PROJECT AND TO MAKE IT
SELF RELIANT**

Paragraphs 8 & 9 of the MOU entered into by CCC with the Ministry of Consumer Affairs, Food & Public Distribution enjoin upon CCC to

“--make every effort to make the project self supporting to the maximum extent within the project period of 5-years and in any case ensure that the project becomes fully self supporting commencing from the 6th year, by generating sufficient revenue on its own from the project.

And

To report regularly to the Ministry about the status of progressive self-reliance of the CORE Centre.”

CORE Project has completed 35 months since its inauguration on 15th 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 31st January 07, there are **fifteen subscribers** to CORE Centre who have registered themselves by paying an Annual Subscription of Rs.2200/- for accessing our Website. It is expected that with restructuring now under way will attract many more subscribers on account of value addition. This, however, will need different approaches to be considered and implemented for following reasons:

Step wise Complaint Handling Mechanism of CORE Centre:

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 15th March 2005 to 31st January 2008

1.	Total Number of Hits	1,23,17,014
3.	Total Number of Visits	6,35,209
4.	Total Number of pages viewed in January 2008	1,88,569

Table1

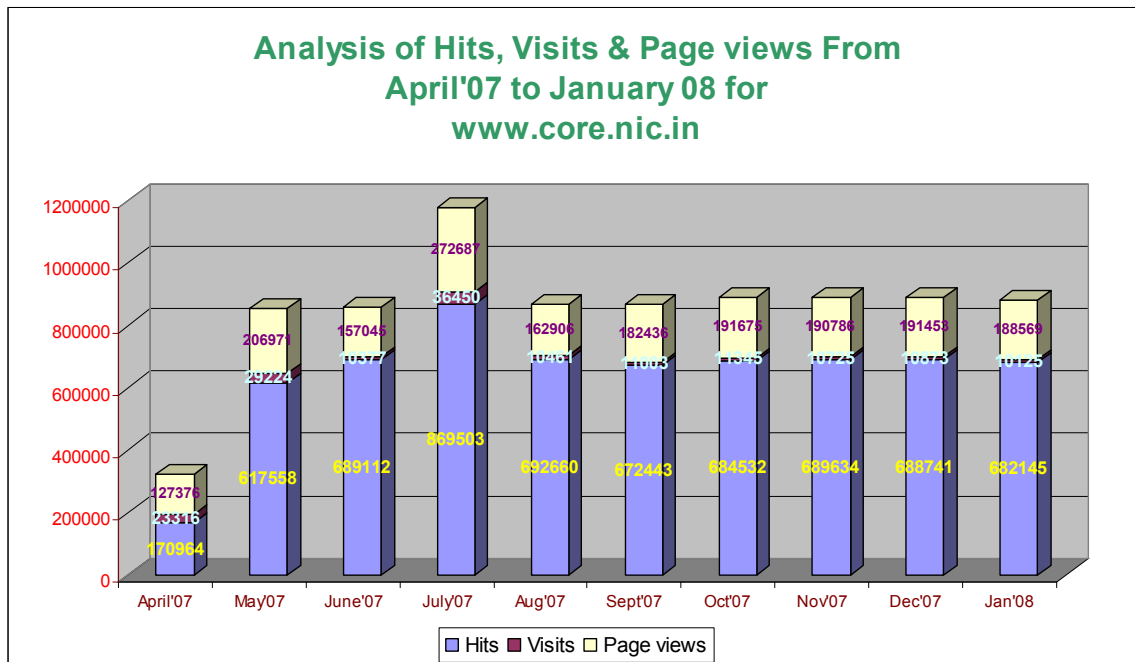


Figure1

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 – 622**
- ❑ **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 – 1127**
- ❑ **Consumer Alert – 54**
- ❑ **Report & Surveys – 170**
- ❑ **Member Activities – 163**
- ❑ **Advocacy Campaign – 58**
- ❑ **Gist of Judgments – 938**
- ❑ **Test Report – 163**
- ❑ **CORE Status – 1433**
- ❑ **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 January 2008 was 113. This has also helped us to identify issues to be added to the list of FAQs and links in respect of areas of interest to our readers and visitors. This is one of the major aspects of value addition and service to consumers.

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

1.3 New Contents (Web Pages) added in January 2008

- CORE Status : 32 Pages.
- Member Activities : 05 Pages
- Consumer Alert : 03 Pages
- Press Releases : 05 Pages
- Articles : 06 Pages
- Consumer News : 18 Pages

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

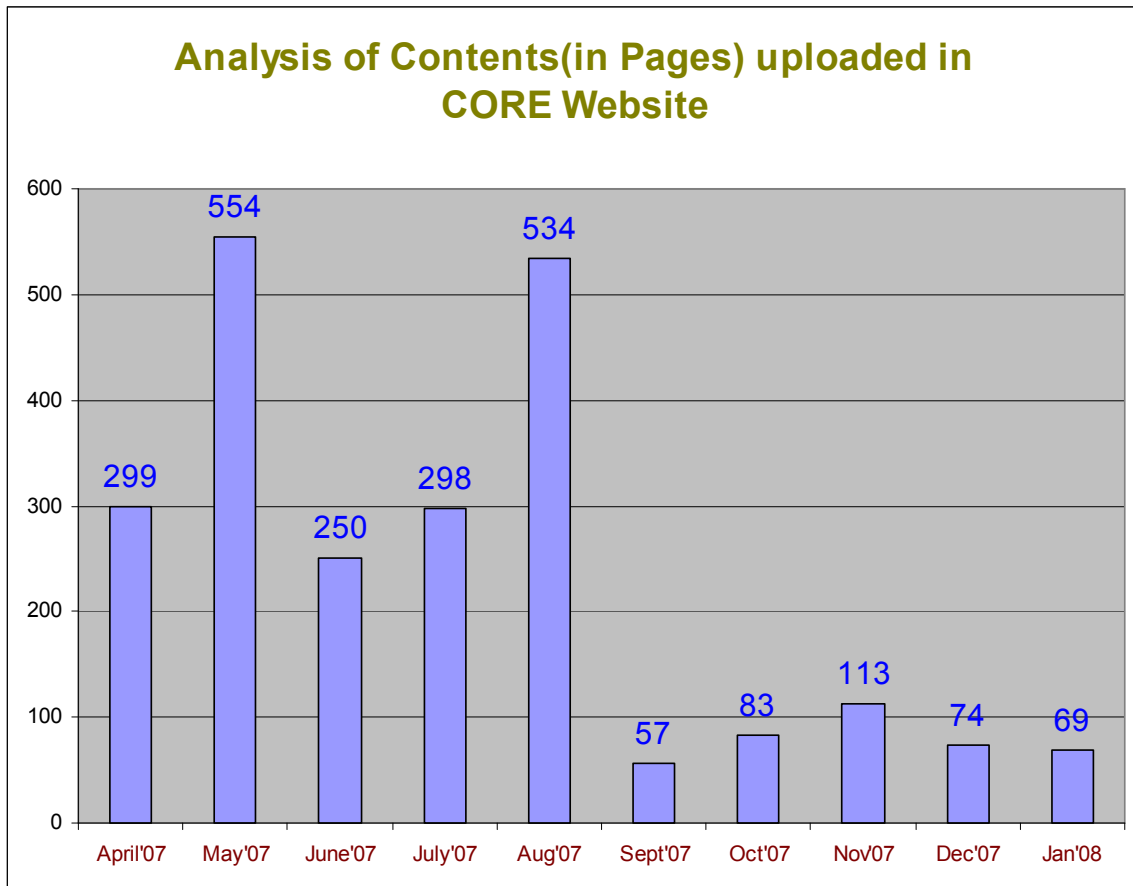


Figure: 2

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 **16700** 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.



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Your E-Newsletter

Dear CoreUser,

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

Happy Reading.

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

CONSUMER FOCUS



Implementation of the Conditional Access System needs consumer perspective

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

3. Online Complaint Registration & Mediation Mechanism:

3.1 Comparative analysis of the complaints received from 15th March 2005 to 31st January 2008

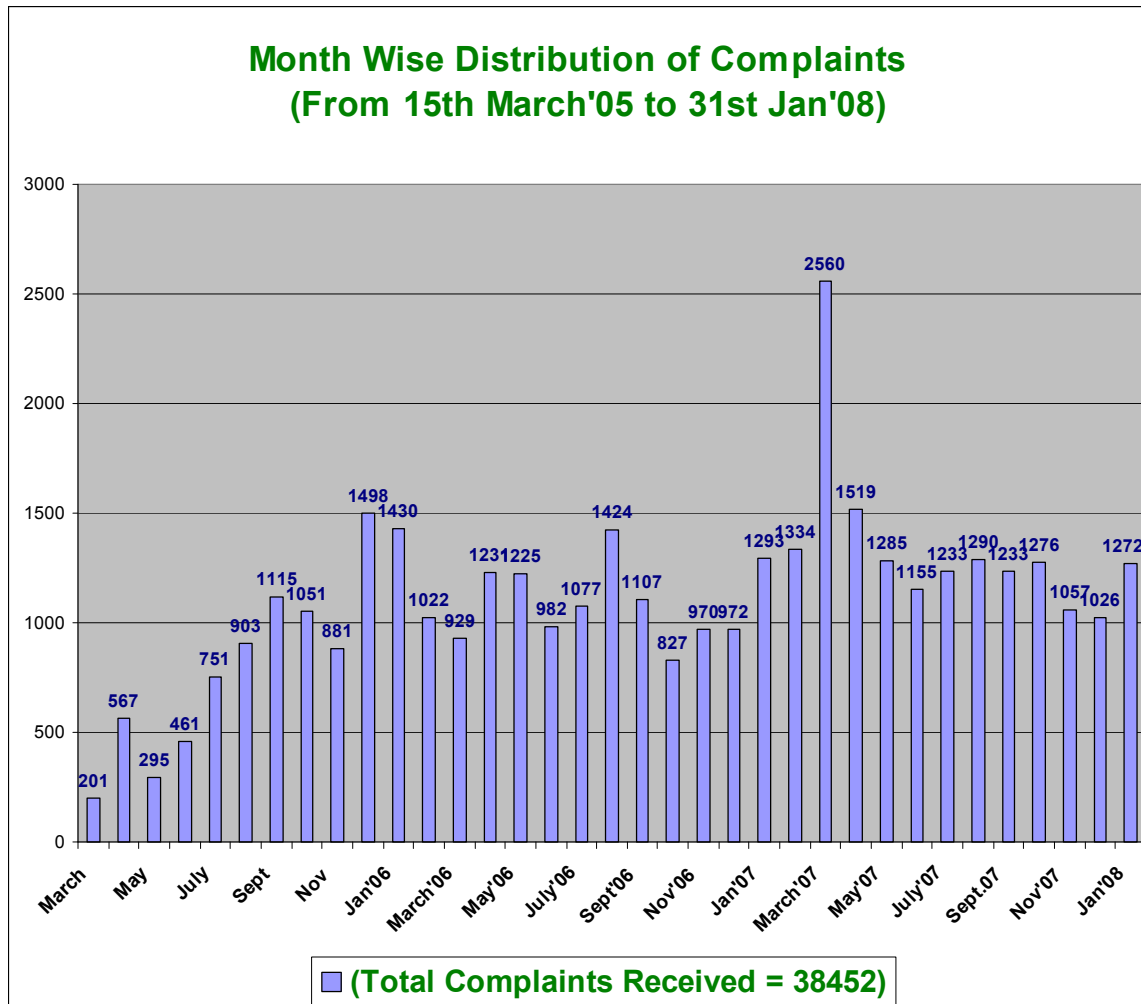


Figure: 3

In the month of January 2008, 1272 Complaints were received from various corners of the country, as against 1026 for the month of December 2007.

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

3.2 State wise breakup of Complaints Of the month of January 2008

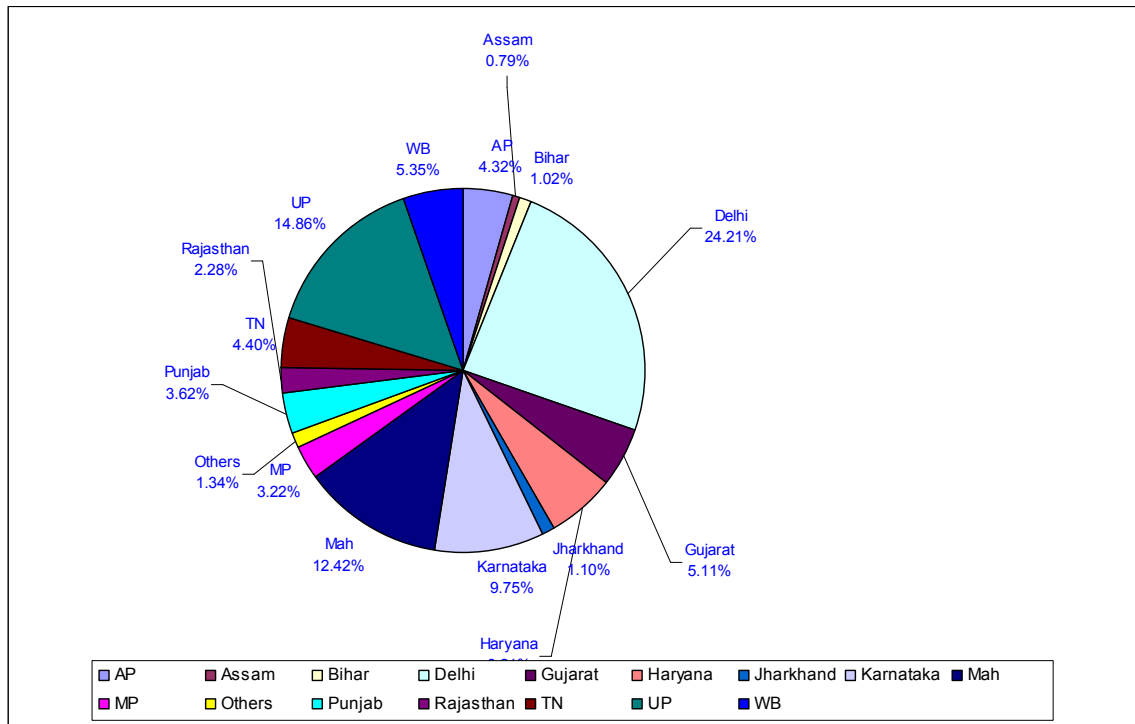


Figure: 4

Total Complaints Received in January 2008 – 1272

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

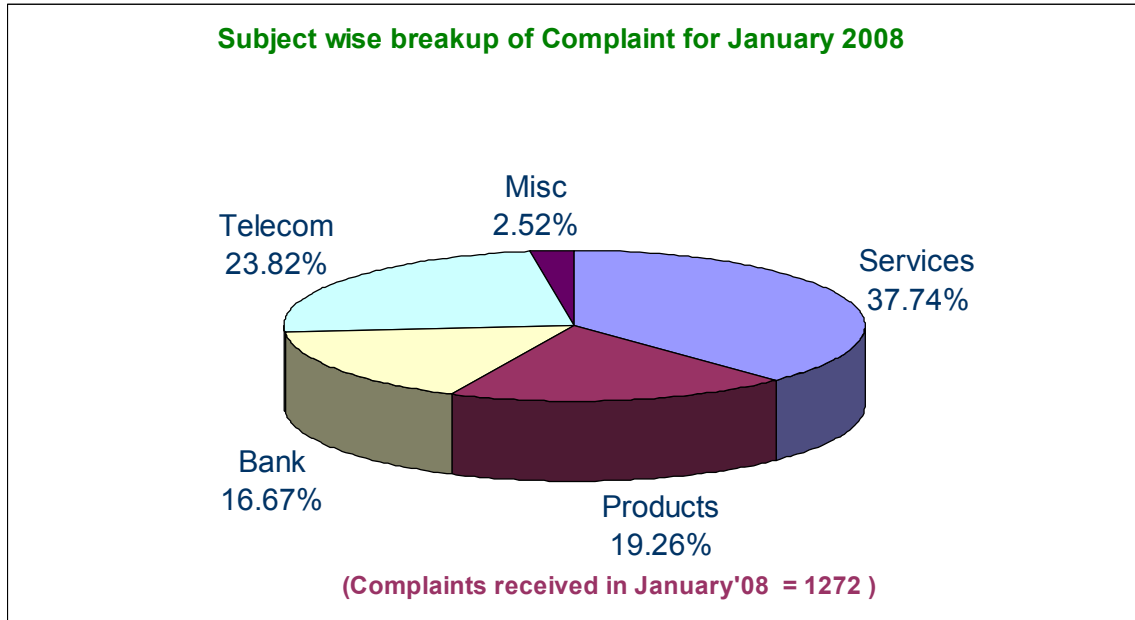


Figure: 5

Sector	No. of Complaint Received
Services	480
Products	245
Bank	212
Telecom	303
Misc	32
Total	1272

Table: 1

As can be seen from Figure 5, that highest percentage of complaints is from the Services sector followed by Telecom and Products sector.

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

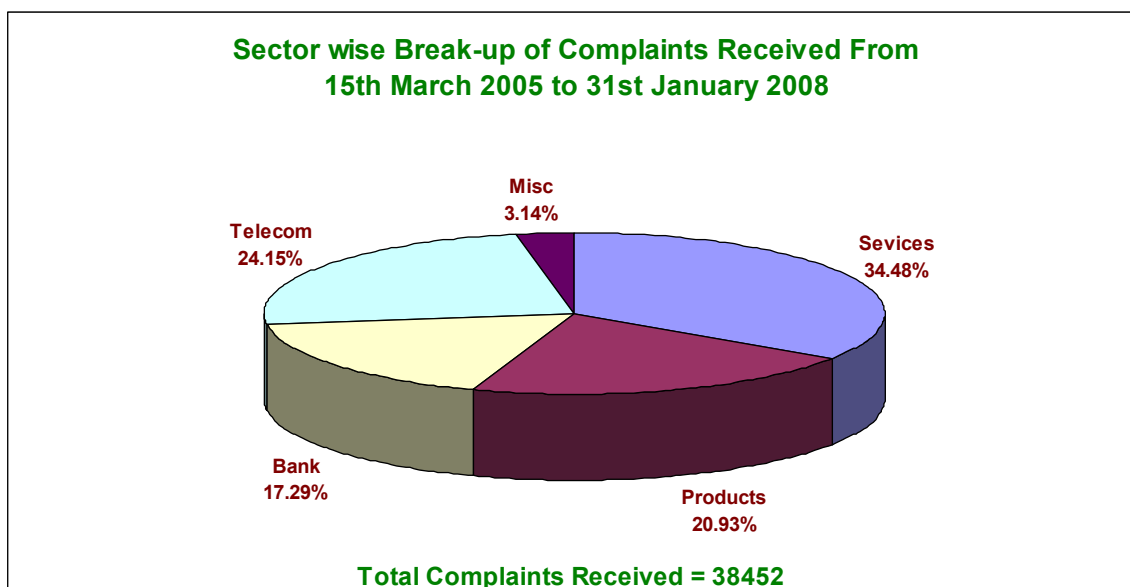


Figure: 6

Sector	No. of Complaint Received
Services	13258
Products	8048
Bank	6650
Telecom	9287
Misc	1209
Total	38452

Table: 2

Figure 6 & Table 2 shows the Subject wise breakup of the total complaints received from 15th March 2005 to 31st January 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 1st February 2008

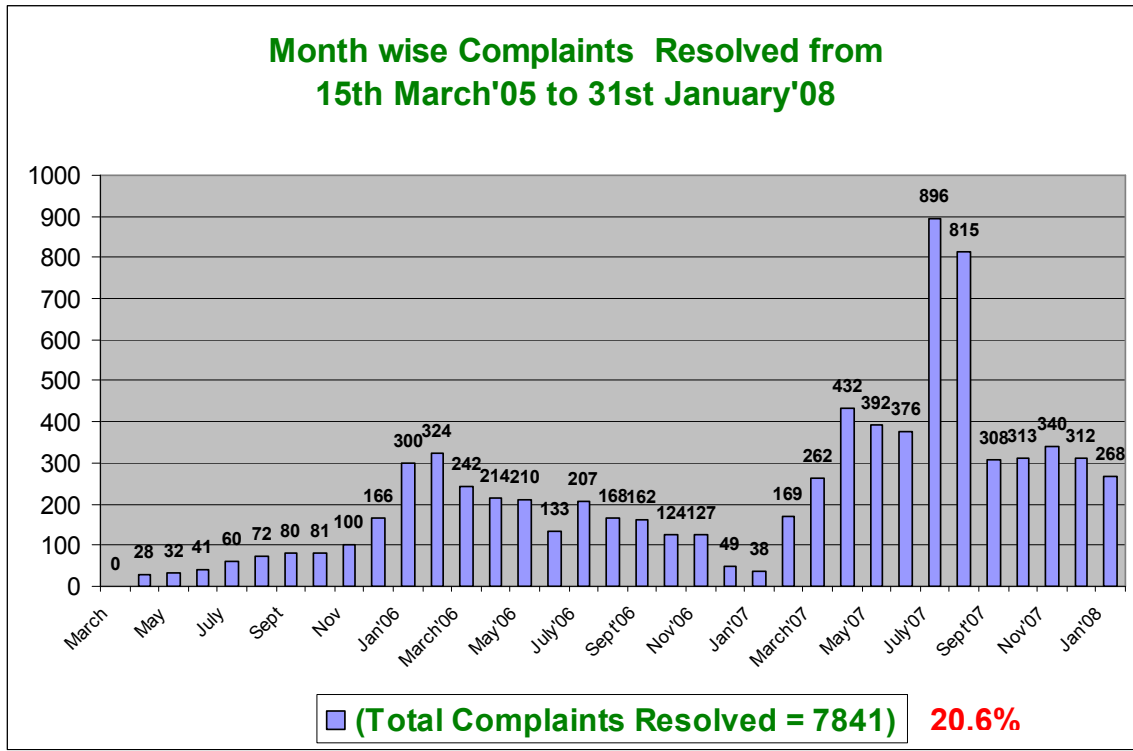


Figure: 7

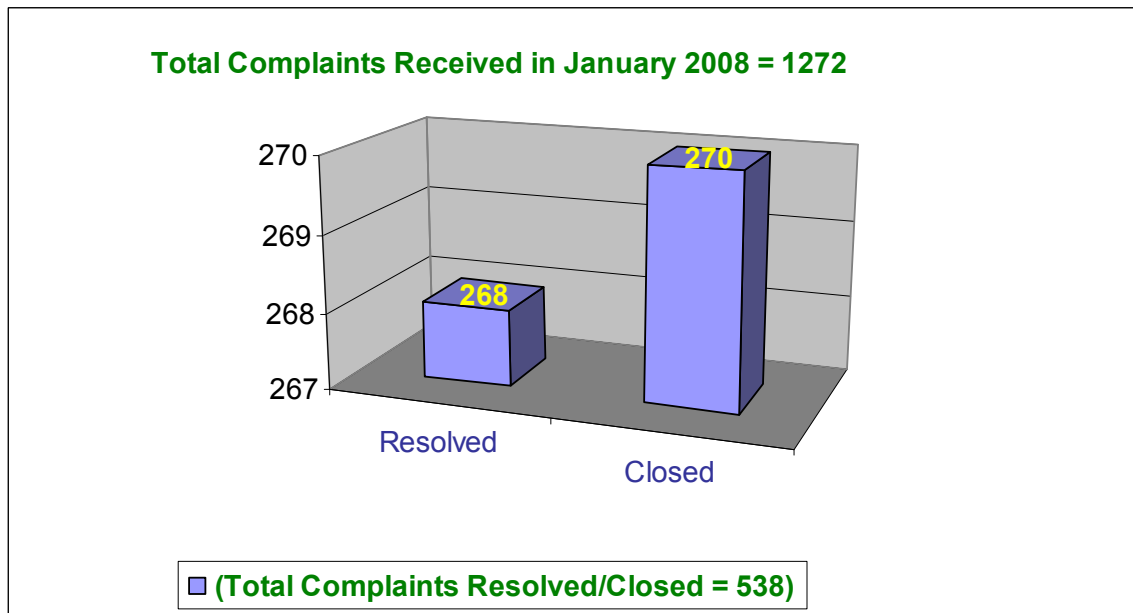


Figure: 8

The figure-8 shows that in the month of January 2008 the rate of resolution is **26.8%**.

S. No.	Details	Numbers
1.	Total no. of Complaint Received from 15th March 2005 to 31st January 2008	38452
2.	Total No. of Complaints Resolved till 31st January 2008	7841
3.	Total No. of Complaints Closed in January 2008	538
4.	Balance no. of Complaints Remaining Unresolved as on 1st February 2008	30073

Table: 3

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

CCC/CORE had entered in the MOU with 35 member consumer organisations across India for providing contents and interesting activities related to CORE project. The MOU was reviewed and its scope expanded with approval of Governing Council members of CCC. One of the objectives was to add value to special links, which will encourage visitors to access information on payment. This will be tested as soon as possible after some more material has been added.

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

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

5. CORE Staff Strength:

The total staff strength, as on 31st January 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

Title : SONY CAMERA
Complaint ID : 24563
Name : Santosh Kumar
Email : santkumara@gmail.com
Address : Sling Media Pvt. Ltd. #6 PSS Plaza, Wind Tunnel Road,
Murugesh Palya.
City : Bangalore
State : Karnataka
Zip : 560017
Phone : 9986071037

Brief facts of the case:

Complaint: Camera Model: DSC-W90
Purchase Date: 16-09-2007
Repaired: Set Deposited 3 times in Sony Service Centre. They gave following reasons every time i deposited my set.
1. Lens Alignment - took 4 days.
2. Component change - took almost 2 weeks.
3. Component change - taking more than 2 weeks.
I've purchase camera on 16 SEP of 2007 (Not used much) then after 10 days noticed my camera is not working properly. It was taking pictures in total green shadow. Came back from there & deposited my set in Sony Service station. They made some lens alignment & returned to me.

Again after 15 days observed that some vertical lines are coming on the pictures taken & deposited set in Sony Service station. They've changed some component. When i went to get my set I observed some dust clusters on LCD display. And I refused take back my set & next day they cleaned it up & gave it back. I've taken back my camera to home & there i noticed still some more dust clusters were there on LCD display & on the lens cover there was an scratch made by them. This thing made me very unhappy.

After that I am able to take only 4 picutres and then I switched off, then after Camera refused to Power on.. This time i was very much frustrated. Came back and I deposited the set again in Sony Service station opting for replacement. They said they can't give replacement. On 7th of JAN i called them - they are telling like they need to change component, which may take still one more week.

Within 3 months I've visited Sony Service station around 10 times. Service is very bad. Even I talked on phone with M/s Nalini (One of the service incharge head of replacement at Sony India Pvt. Ltd)- she also refused to replace my camera. And response from Sony Service station is very bad.

I WANT REPLACEMENT.

Action Taken:

The case was initiated at CORE and a letter was sent to the respective brand (Sony India Pvt Ltd) regarding the grievance of Mr Santosh Kumar

Comments of Mr Santosh Kumar

Hi Girraj,
My Problem got solved. Sony India has replaced my camera with new one.
Thanks a lot for your help.

Regards,
Santosh Kumar

Case # 2

The Complainant

Complaint ID : 24531
Name : Anil Goyal
Email : arpit_mrc@yahoo.com
Address : 1/193/2 Bihari Kunj, Bagh Farzana, Agra
City : Agra
State : Uttar Pradesh
Zip : 282002
Phone : 09927419040

Brief facts of the case:

I had bought L.G. Electronics Refrigerator (model GL 281 single door) on April 16,2007. From very first, there is a problem of continuous flow of water droplets inside the refrigerator and fine droplets are always present on the Ice Box.. And also water came out of Refrigerator on defrosting it.

Initially, we complained to local LG Electronics dealer- Anil Electronics, M.G. Road, Agra. Serviceman came and agreed that problem is genuine and promise us that he'll forward this complain to the Head office. But nothing had done. Further we complain to local LG Service Centre thrice but no response was shown and no serviceman visited.

Pestered by this attitude we post a written complain to LG Electronics Pvt. Ltd., Plot No. 51, Udyog Vihar, Surajpur-Kasna Road, Greater Noida-201306 on 1st August 2007. Engineers came from Noida and again promise us that our problem will be solved soon. But still no positive action had been taken.

We again call Customer helpline No. 1800-180-9999, serviceman came and give us foolish tips such as "place a 1 inch hard board on your refrigerator and then place Steplizer on it. Logics is that due to heat produce by steplizer the ice in ice-box melt and so problem occurs." We even follow this foolish suggestion but no positive result.

Here, I want to make a note that this problem shows its giant appearance during Summers and Rainy season. In winters when ice freezes and air has no moisture, it is obvious will not form on ice-box. But on defrosting, water droplets falls inside and also outside the Refrigerator. Knowing this, LG Electronics Service Centre wasted whole of Summer and Rainy season believing that in Winters the water droplets won't form and on next summer season the guarantee period will expire i.e. 15th April 2008 and they'll be free from all responsibility.

Further carrying with the story, I complained 5-6 times to LG Customer-Care Helpline out which I have few Complain Numbers left in my record. They are :- N7C90804454, N7C1405419, N7CC2005604, etc. Every-time
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serviceman came with the remark that my job is to forward the problem to my seniors and I am doing it. Now these people have started misbehaving. When I told him that please solve this problem otherwise I'll go to Consumer Court, he very arrogantly replied, "Yes, it is better to go to Consumer Court because I'll do nothing."

I even sent an e-mail to LG Service (lgservice@lgindia.com) on 30th December 2007 whose complain no. is N8C10206206, revealing this problem and hardships I had undertaken and even warn them that if my problem will not solve I'll go to Consumer-Court. LG serviceman came and this time declares that there is no defect in the Refrigerator and problem you are facing is normal and present in every refrigerator and no further action can be taken.

By this careless and adamant behavior LG Electronics had wasted our 8 ½ months looking forward towards wasting whole year i.e. Guarantee Period and thus they'll be free from providing the service for which they are bound in guarantee period and thus we have to carry on with defected Refrigerator.

Sir/Mam, please help me out and provide me justice. I believe that there is a manufacturing defect in Refrigerator and it is mandatory that the Refrigerator should be change for better result for which LG Electronics is hesitating. I belong to a middle class family and of simply nature. I had no contacts with any Lawyer so as to sent notice to LG Electronics and even I am hesitate in going to court as I have never ever get chance of visiting it. Knowing this simplicity and hesitation of most of the Indian population, these companies does not hesitate in cheating their customers..

I believe that you are understanding my problem and will catch hold the neck these big companies who believes in selling their product but not in providing proper service. I request to please help me in getting justice and make me satisfied that in India consumer can breath in fresh air of justice believing that Multinational Companies like LG Electronics cannot cheat the simple citizen of India.

Thanking You
Yours faithfully
Anil Goyal

Action Taken:

The case was initiated at CORE and a letter was sent to the respective brand (LG Electronics) regarding the grievance of Mr Anil Goyal

Comments of Mr Anil Goyal

To
The Complaint team
Core Centre

Sir/Mam

I had complained about LG Electronics refrigerator on 5th Jan 2008. I am grateful to your team that because of your efforts my complain is been heard and now my Refrigerator is been replaced today itself. I am really thankful for your help and concerns which you have shown towards us which results in a happy ending. I thank you once again and also believe that you'll always with the consumer against the poor service and adamant behavior of big companies.

Thanking You
Yours Faithfully
Anil Goyal
Subject Id :- 24531

Case # 3

The Complainant

Complaint ID : 8873/2/2007
Name : Shyamal Deb
Email : samdeb123@yahoo.com
Address : BF-96, Sec-1, Salt Lake City, Kolkata.
Mobile No. +919836789482

Brief facts of the case:

Complainant paid a sum of Rs. 25000.00 to M/s Ittina Properties Pvt. Ltd., Bangalore on 27.05.2007 for booking a flat. After one month, complainant made several correspondence to the opposite party for finalize the sales agreement. But opposite party have not shown positive response to finalizing sales agreement, due to this complainant has submitted a cancellation request letter to the opposite party on 31.07.2007. Opposite party has promised that they will return his money within 22 working days. But three and half months have passed by the promised date of returning the said amount and also refused to speak to the complainant.

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 Chairman cum Managing Director of Ittina Properties Pvt. Ltd., Banaglore for refund of such amount. After 15 days when we have not received any response from the opposite party then a reminder letter was sent to the opposite party. After receiving reminder letter, opposite party has refunded his money.

Comments of Mr. S. K. Deb (the complainant)

Complainant have informed to us “ Thanks you very much for your help. Ittina

Properties finally sent me the check for Rs. 25,000.0 as promised.

Regards,

S.k.Deb

Case # 4

The Complainant

Complaint ID : By Mail

Name : Mr. Shrikant Sharma

Email : shrikantnoida@gmail.com

Address : Enzen Global Solution Pvt. Ltd., MPSEB Substation,
Kareli Distt. : Narsinghpur (MP) – 487 221.
Mobile No. +919893124882

Brief facts of the case:

Complainant had purchased a new Nokia N70 mobile cell phone on 4th November 2007 to M/s eBay Online Shopping. The mode of payment was done online and the mode of delivery have been made through uninsured normal registered post. As discussed with opposite party i.e. ebay the parcel was supposed to be insured and the insurance charges were duly paid by the complainant. Opposite party sent the parcel through uninsured registered post. The parcel when received by registered post no. RP-AD A 1390 dated 06/11/2007 on dated 19 Nov 2007, upon opening the package and investigating it, the parcel did not contain the desired product, instead it was carrying two magazines inside. The postman told that the parcel was not insured and since the package was received and opened by the complainant, he refused to return it. After telephonic discussion with the opposite party they assured to the complainant that they will resend the parcel.

After waiting for 15 days 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 Manager (Legal) of eBay Online, Mumbai for release of product. After receiving a letter, opposite party has resend product to the complainant.

Comments of Mr. Shrikant Sharma (the complainant)

Complainant has informed to us "With reference to my case I have received N70 Nokia Mobile Set on 29/01/2008 from Narsinghpur Post Office by Speed Post. Your discretion in this case is solicited.

Thanks & Regards,
Shrikant Sharma

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

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, BPL
Refrigerator	KELVINATOR, WHIRLPOOL, GODREJ, SAMSUNG, LG, VOLTAS,
DVD	ONIDA,
AC	LG, GODREJ, VOLTAS, KENSTAR, CARRIER
Water Purifier	AQUAGUARD
Shoes	WOODLANDS
Mobiles	NOKIA,SAMSUNG, LG, SONY ERICSON, RELIANCE
VCD	ONIDA, SAMSUNG, VIDEOCON
Bikes	HERO HONDA
PC	HCL, COMPAQ, HP
Cars	TATA INDICA
Battery	EXIDE, OKAYA
Stereo	PHILIPS, VIDEOCON, SANSUI
Inverter	MIKROTEK
Mixer & Grinder	JAIPAN,
Microwave	IFB, NATIONAL
JEWELRY	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.

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