



Monthly Report
JULY 2007

Consumer Online Resource and Empowerment (CORE) Project

Supported by

**The Ministry of Consumer Affairs, Food and Public Distribution,
Govt. of India**

And

Managed by

Consumer Coordination Council (CCC)

Chairman, CCC
Prof. Durai Singham

Highlights

- ✓ Over 80 Lac hits received from 50 countries across the globe on www.core.nic.in till date
- ✓ Over 5.7 Lac Visits
- ✓ July 2007 witnessed 8,69,503 hits, 36,450 visits, 2,72,687 Page views respectively.
- ✓ 16480 Subscribers of CORE Centre E-Newsletter
- ✓ Over 31 Thousand Complaints received from 15th March' 05 to 31st July' 07 from all parts of India and abroad
- ✓ Total 5485 complaints (17.5% of all complaints handled) were resolved by CORE Centre from 15th March' 05 to 31st July' 07, for which definite information is available. Another at least 5-6% is believed to be resolved, but not included for want of confirmation.
- ✓ 1233 Complaints received in July 2007
- ✓ Hindi version of CORE Centre website has been launched with selected links. More than 21 thousands hits were registered in the Hindi section in July' 07.
- ✓ Arrangements made for more languages being added.

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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 28 months since its inauguration on 15th March 2005. It has progressed steadily and has added considerable amount of information for benefit of consumers. The process of migrating the CORE Website and its database from a private server where these are presently located, to the NIC Server is pending final security audit. Substantial regular improvement to the CORE Website has been undertaken. Special attention is being paid to Home page, complaint section and legal-cum-judgment sections to make the website attractive and informative as well as a source of income generation.

As on 31st July 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:

- Discussions were held by Director with National Consumer Disputes Redressal Commission for accessing of Legal Information & Judgments.
- There are preparations under way to upload judgments of State Commissions also directly by NIC. Hence earlier proposal under CORE in this regard has become superfluous. Hence we have started loading gist of landmark judgments. These will be categorized and indexed to create value for reader. We are proposing making single judgments and composite set available on payment to lay consumers, needing them for their own purposes. These consumers would not be interested in the entire range of judgments and hence unwilling to pay Rs 2200 per annum, but may not mind paying Rs 50-100 for the service.
- Possibility of pricing of Fortnightly Newsletters, which are accessible free of cost, and making selected links available to members or on payment of subscription is also being pursued actively through an expert. It was felt that revenue generation in this regard has to follow establishment of CORE's credentials especially in Content part.
- Phone calls are now being made to Opposite Parties and face-to-face meetings held with service providers/ manufacturers to improve the rate of resolution. This is expected to open channels for revenue generations.
- As no response from states was forthcoming, CCC has taken action to translate selected portions of the website with a view to improving our outreach and provide facility for filing complaints in these languages on pilot basis under "Content" budget. In the first instance,

translations in Hindi have already started and about 90 pages have been uploaded. We have contacted possible translators into Gujarati, Tamil and Malayalam. Greater outreach and increased activity is expected to offer more opportunities and options for revenue generation.

- Agreement signed with a technology firm, M/s Mobile Mantra , which included improvement in process of handling complaints through automation and exploring avenues for raising revenues to make the project self sustainable, has now completed most of its first phase. New Home page has been launched and website with new features for complaint resolution and automation has become operational.
- Possibility of providing Consultancy Services, for generating data and for research on various consumer issues, proposed to be explored is expected to take shape once the recast of website stabilized.
- These initiatives are expected to lead to possibility of levying a handling fee for complaints as well.
- CCC had entered in the MOU with 35 member consumer organisations for providing contents and interesting activities related to CORE project. The MOU was reviewed and its scope expanded with approval of Governing Council members of CCC. 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.

Online Registration & Redressal of Complaints is one of the major day-to-day activities of the CORE Centre.

The procedure followed in dealing with Complaints Registered on the Website directly and received by email, as also written complaints, mostly forwarded by the Ministry of Consumer Affairs & other sources, is known to the Ministry. A few changes have been made as follows:

Under the new system, acknowledgement and distribution to designated Complaint Managers is automatic.

Automatic complaint status locator enables complainants to find the position of his complaint directly.

It also displays the Blogs relating to complaints made, encouraging other registered users having similar grievances to add their complaints or comments.

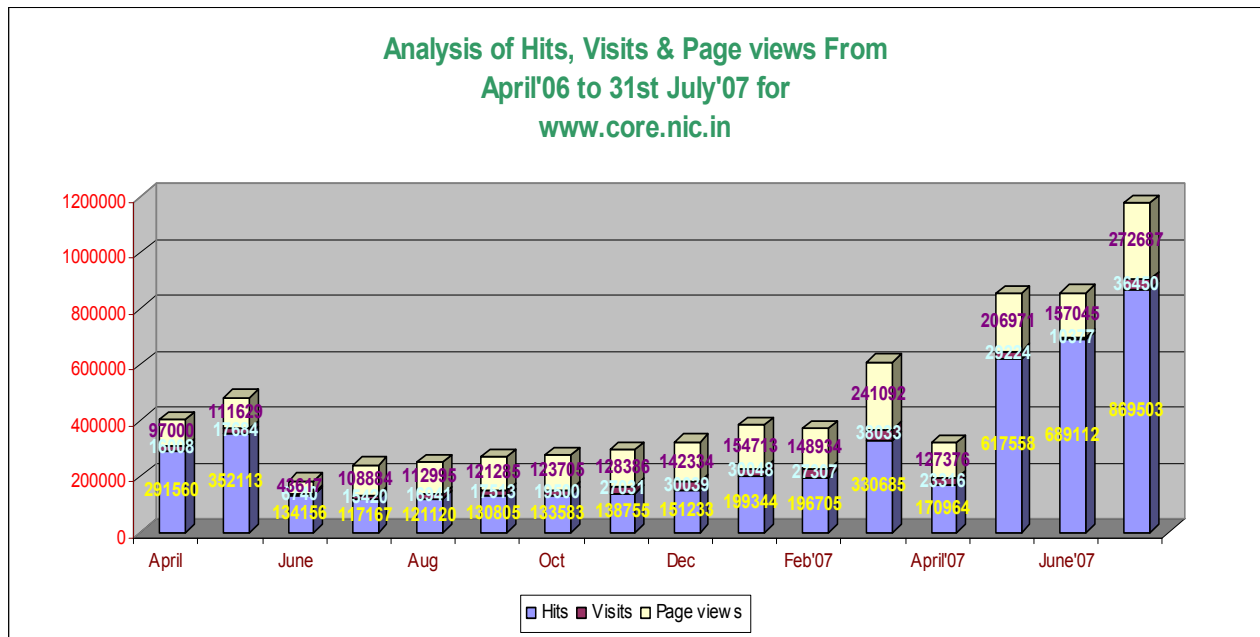
Similarly, registered brands can also access the information and Blogs relating to complaints.

Online Database/Portal:

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

Cumulative Number of Hits, Visits, Page views Etc. to the CORE Centre from 15th March 2005 to 31st July 2007

1.	Total Number of Hits	82,06,859
3.	Total Number of Visits	5,70,677
4.	Total Number of pages viewed in July 2007	2,72,687



Hit: Any connection to the Website;

Visit: Series of consecutive requests from a user;

Page Views: Total Number of pages viewed.

Daily Countries Activity
Figure1

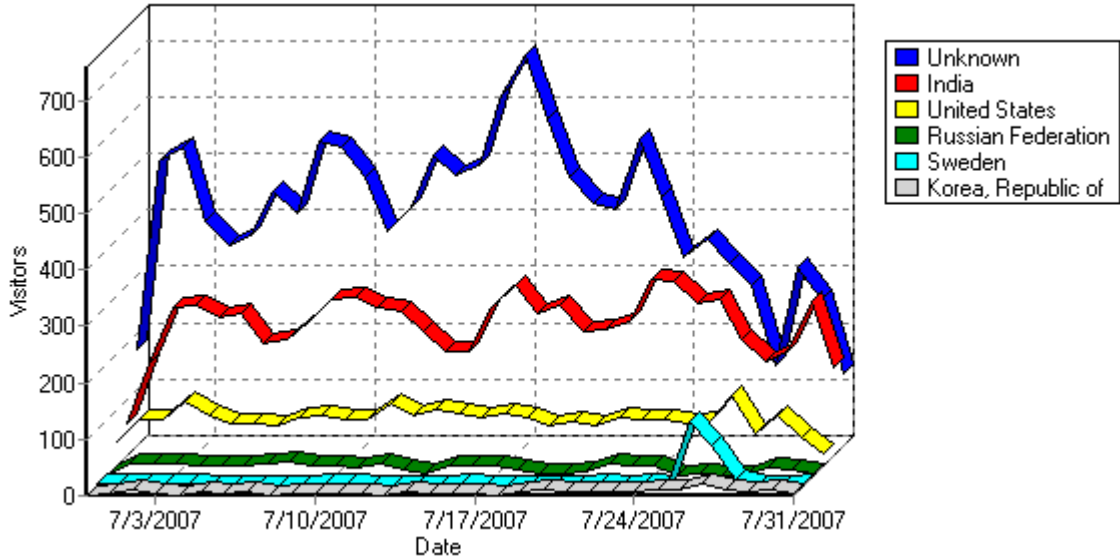


Figure 1 show interesting statistics regarding the countries from which access were made to the CORE Centre website. Since as many as 50 countries are listed, it can be inferred that the CORE Centre website is becoming popular. Incidentally there is substantial number of visits from the United States.

National Resource Centre:

Present Status of 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:

- ◆ About Us
- ◆ Additional Resources
- ◆ Consumer Affairs
- ◆ Consumer Alerts
- ◆ Consumer Guide
- ◆ Consumer Events
- ◆ Discussion Desk
- ◆ Legal Forum
- ◆ Standards
- ◆ News Snippets
- ◆ Sitemap (**New Link**)
- ◆ Other Links are:
 - ◆ State Wise Names and Addresses of the Consumer Forums
 - ◆ District Wise Names and Addresses of the Consumer Forums
 - ◆ State Wise Names and Addresses of the Consumer Organizations
 - ◆ District Wise Names and Addresses of the Consumer Organizations

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

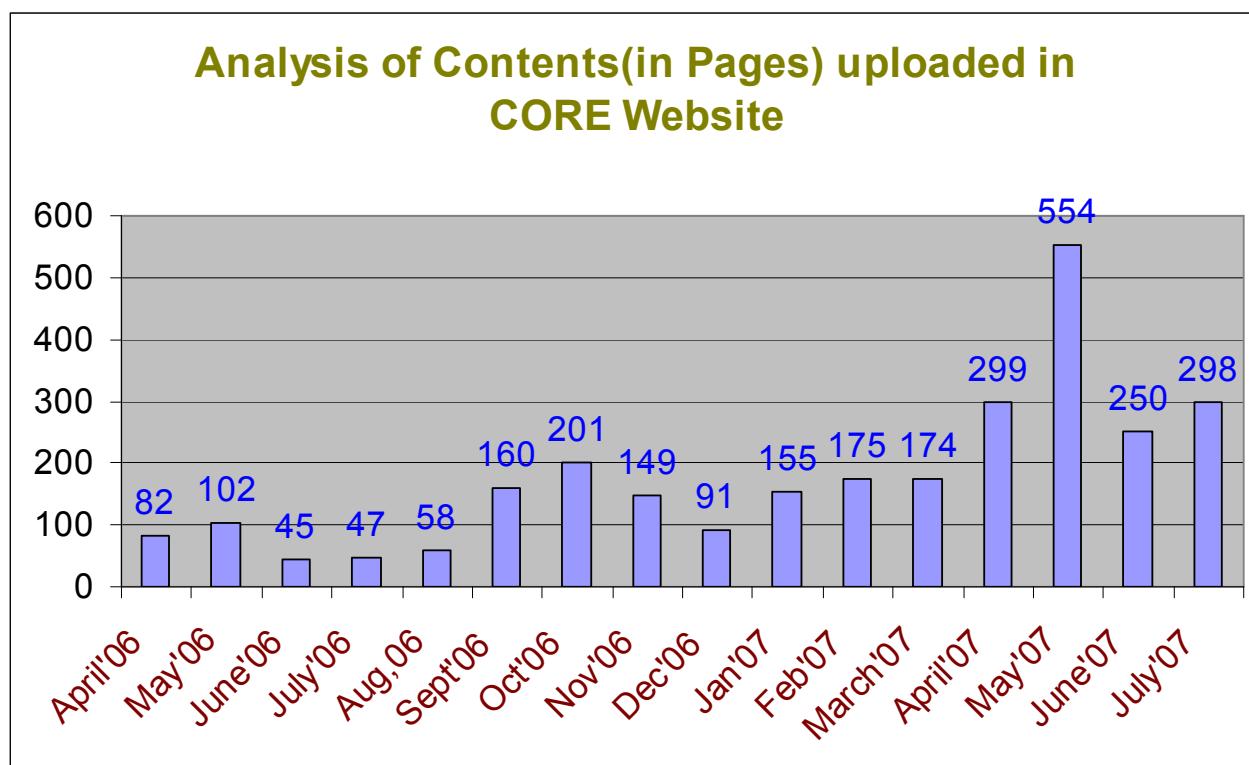
The new feature added that of receiving queries online and providing response within a specified time limit has been generating fair number of queries which are promptly attended to. Number of queries received during July'07 was 62. This has also helped us to identify issues to be added to the list of 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.

Preparatory Work relating to filing of complaints in Indian languages is simultaneously being taken up, but will be introduced as soon as a workable system of handling complaints at various levels is devised. A draft proposal has also been sent to Department of Consumer Affairs in this regard. This was followed up by a meeting by AS in May 07.

New Contents (Pages) added in July 2007

□ CORE Status	: 30 Pages.	□ Sitemap	: 15 Pages.
□ Articles (Hindi)	: 22 Pages	□ Press Releases	: 06 Pages
□ Articles (English)	: 15 Pages	□ Gist of Judgments	: 191 Pages
□ News Snippets	: 14 Pages	□ Quotations	: 06 Pages

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



Newsletter Service:

Currently the Newsletters are accessible free of cost in CORE Centre. The list of Newsletters is uploaded onto <http://www.corecentre.org/guest/newsletter/> a link on the CORE Website. At present **16480** 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. July 2007 issues of E-newsletters are enclosed as **Annexure-1**.

Online Complaint Registration & Mediation Mechanism

In the month of July 2007, **1233** Complaints were received from various corners of the country, as against 1155 for the month of June 2007.

Figure-2 shows the comparative picture of complaints received by CORE Centre from 15th March 2005 to 31st July 2007. As will be seen there from, though there has been a steady increase in the number of complaints received from 15th March 2005 onwards, there are small variations in the numbers in between the months. The decline in the number of complaint received in April 2007 is due to the switch over from old system to new website. This reflects the impact of advertisements being issued by the Ministry of Consumer Affairs, Govt. of India.

Comparative analysis of the complaints received from 15th March 2005 to 31st July '07.

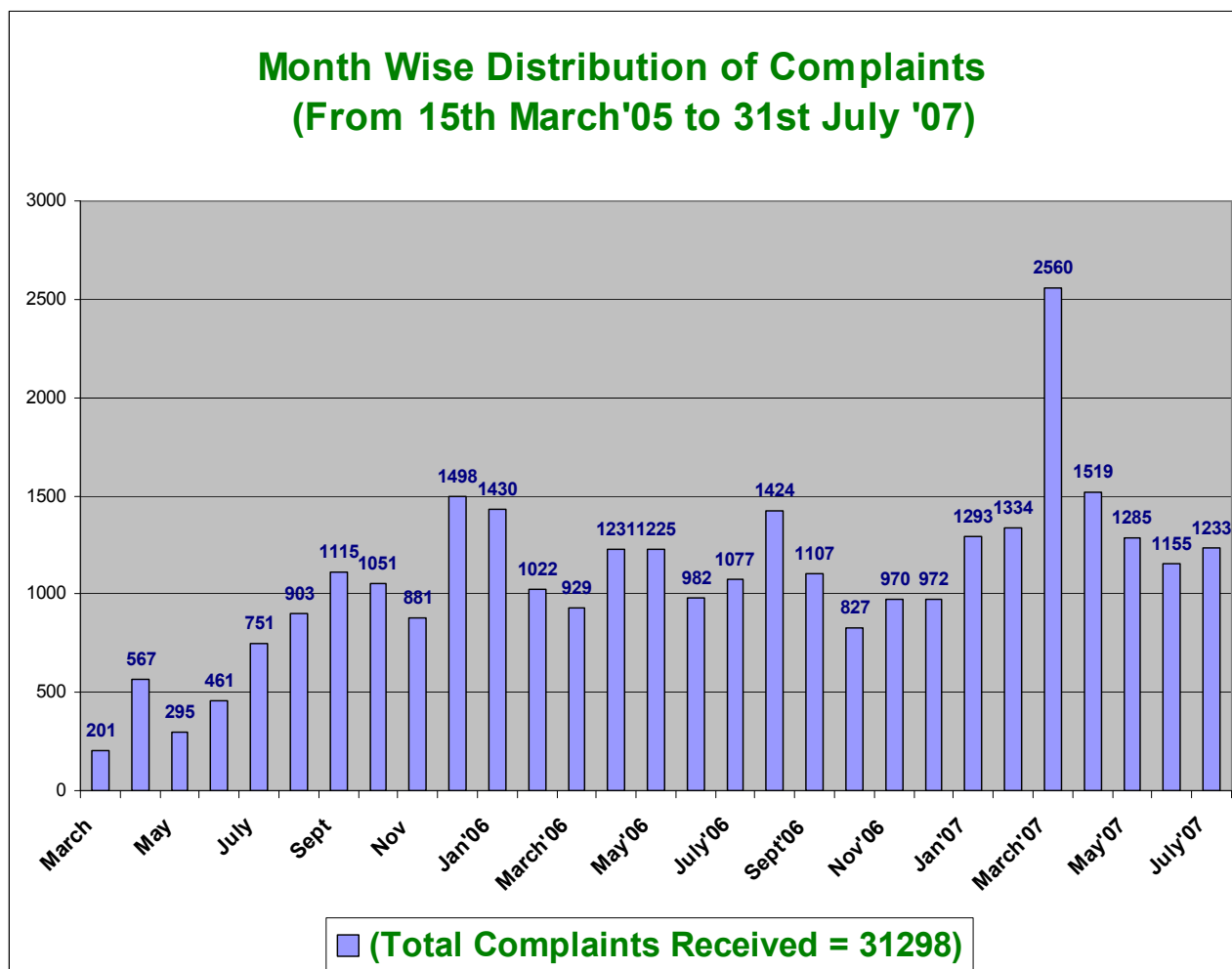


Figure-2

State wise breakup of Complaints

Total Complaints Received in July 2007 – 1233

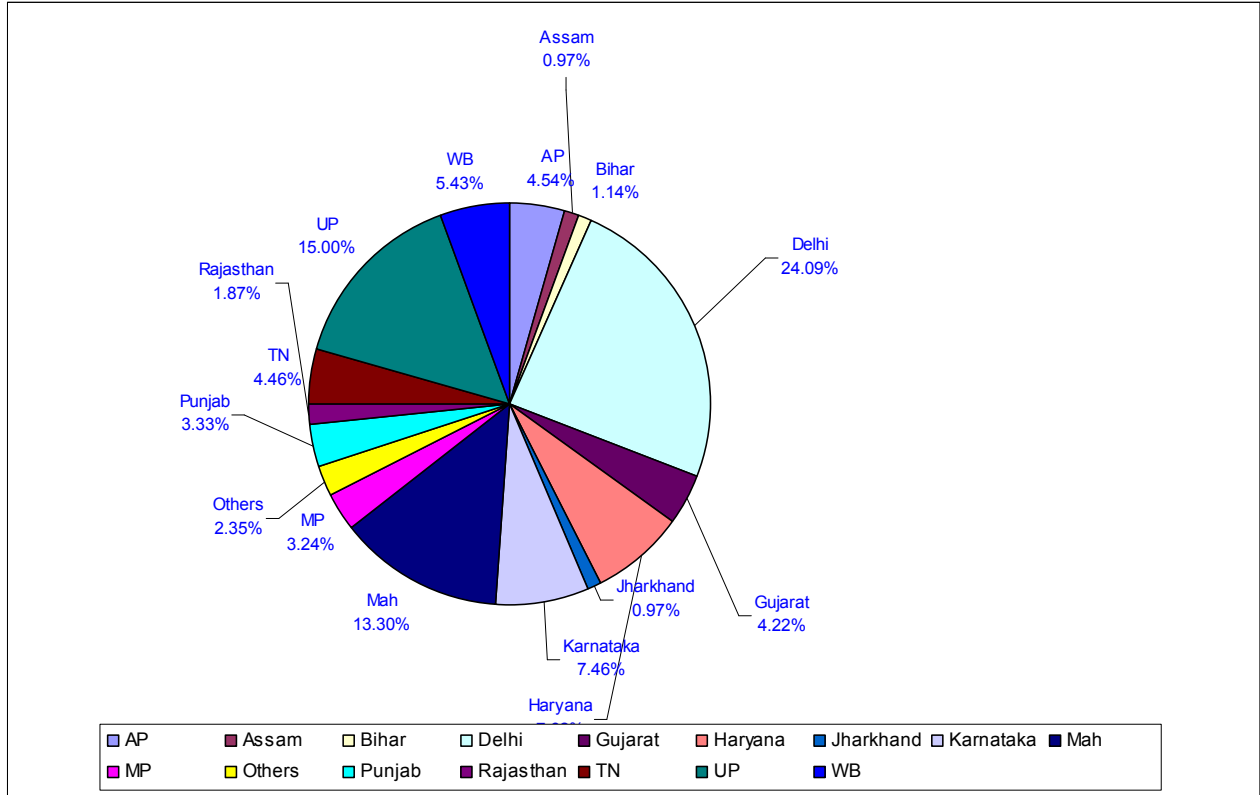


Figure-3

**Analysis of Complaints Remaining Resolved/Unresolved as on 1st
August 2007**

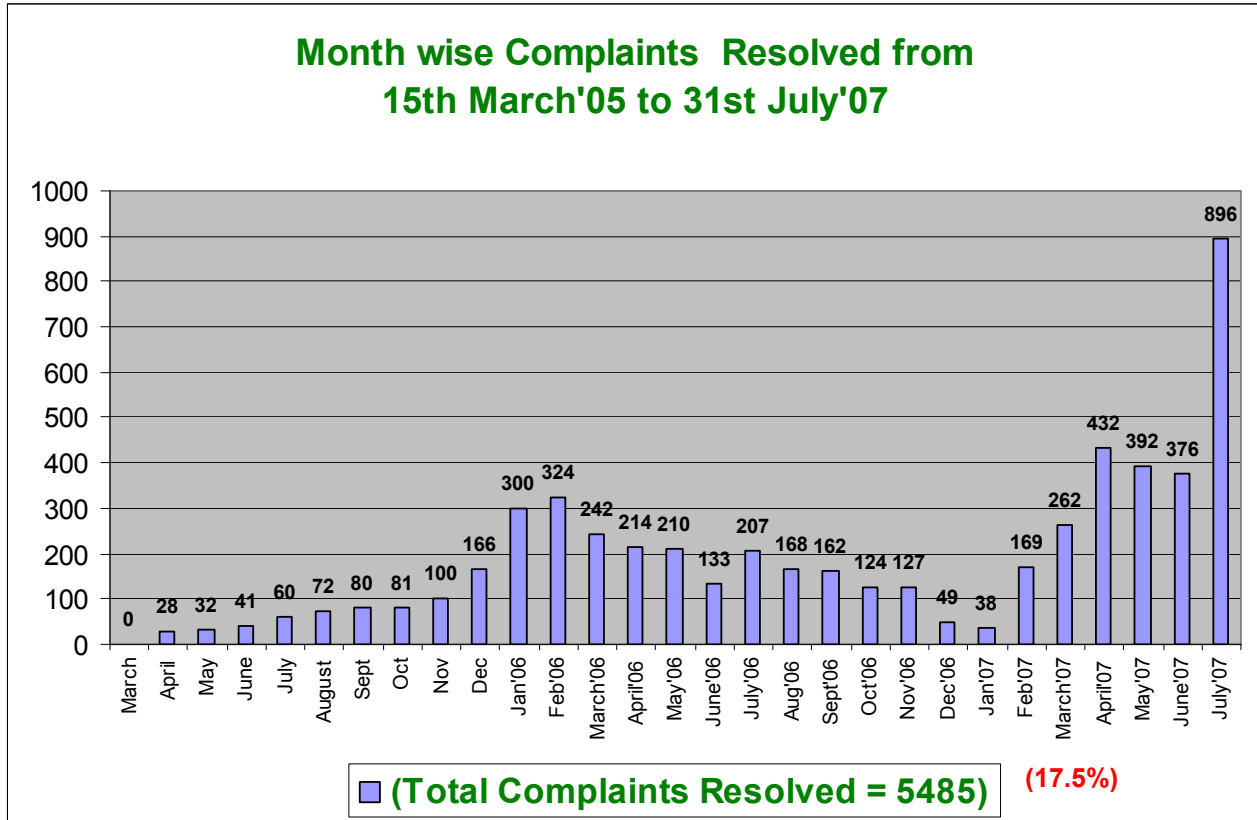


Table 2

S. No.	Details	Numbers
1.	Total no. of complaint received from 15 th March 2005 to 31 st July 2007	31298
2.	Total No. of complaints resolved till 31 st July 2007	5485
3.	Balance no. of complaints remaining unresolved as on 1 st August 2007	25813

SUBJECT WISE BREAK UP OF COMPLAINTS

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

- Services
- Products
- Banking
- Telecom
- Miscellaneous

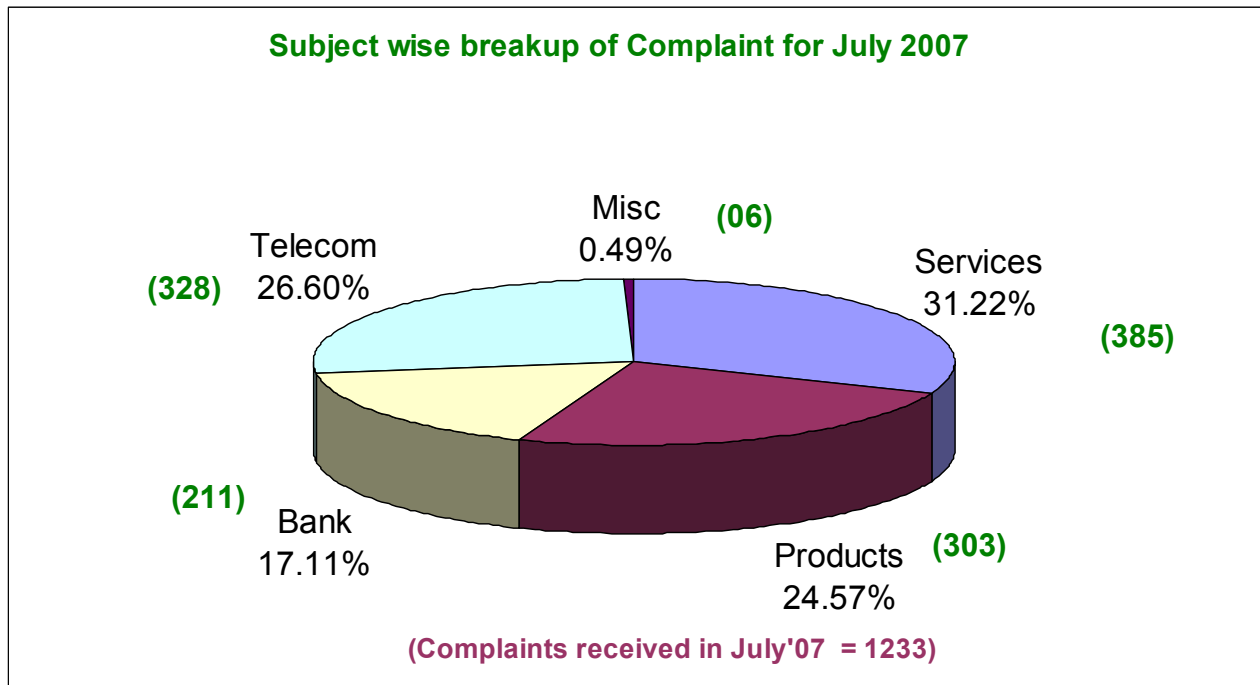


Figure-5

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

**Sector wise Break-up of Complaints Received
From
15th March 2005 to 31st July 2007**

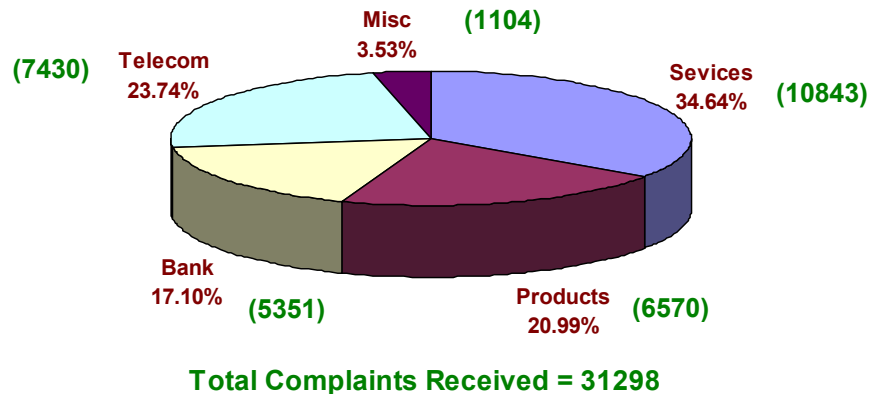


Figure-6

Figure 6 shows the Subject wise breakup of the total complaints received from 15th March 2005 to 31st July 2007.

CORE Staff Strength

The total staff strength, as on **31st July 2007** is : Director, Jt. Director, Deputy Director, Accounts Manager, 6 Managers handling complaints, one Sr. Manager Technical, one Manager Technical, Manager Content, 2 Computer Executives, 2 Office assistants, a Caretaker and a part time cleaner (Total 19). The set up has been divided into 4 distinct sections.

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. A short selection of our Success Stories is attached in **Annexure-2**.

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

Sl. No.	From whom received	Subject	Date, Time & Venue	Attended by
1.	BIS	Training Program on Consumer Protection for District & State Level Officers	20 th July 2007 at NITS Complex, NOIDA	Deputy Director
2.	BIS	Training Program on Consumer Protection for Consumer Club Members	26 th July 2007 at NITS Complex, NOIDA	Deputy Director
3.	Ministry of Consumer Affairs	Media Committee Meeting	29 th July 2007 at Krishi Bhawan, New Delhi	Deputy Director
4.	Ministry of Consumer Affairs	Ministry of Consumer Affairs	10 th July, 2007	Director
5.	NCH	NCH	13 th July, 2007	Director

[ANNEXURE -1](#)

(Electronic Newsletters of July 2007)



Vol :49, July 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.

Happy Reading.

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CONSUMER FOCUS ↓



Credit Cards and Consumer Grievances

Does your credit card bill always show extra charges? Do you always end up paying late charges on your monthly credit card bills because your bank is always late in sending you credit card bills? Have you, as a credit card holder, lately faced the nuisance of recovery agents calling at your doorstep at all odd hours and creating a ruckus in the neighbourhood? Have you ever been at the receiving end of such bank's unprofessional behaviour? If the answers are positive, then its time to be aware of your rights. In order to streamline such credit card operations, the RBI has brought out a set of guidelines for the banks. In this issue **Anindita Roy Chowdhury**, clarifies the rights of credit card holders, the demands he can make from his credit card issuing bank and the ways to get prompt redressal of his complaints. Read more...

- [Credit Card Usage- The Problems](#)
- [Most Important Terms and Conditions](#)
- [Fair Practice Code for Credit Card Operations](#)
- [Redressal of Credit Card Related Problems Through Banking Ombudsman Scheme](#)

CONSUMER NEWS ↓

[Tobacco advertisement regulations amended](#) (Friday, July 20, 2007)

The Union Cabinet has given its approval for promulgation of the Ordinance under Article 123(1) of Constitution to give effect to the proposals for amending section 7 (1) of the Cigarettes and other Tobacco products (Prohibition of Advertisement and Regulation of Trade and Commerce, Production, Supply & Distribution) Act, 2003.

[TRAI's HHI index for measuring competition ill-advised](#) (Thursday, July 19, 2007)

The TRAI consultation paper to cap the number of access providers to limit competition based on

the Hirschman-Herfindahl Index (HHI) is irrelevant and misguided.

[Govt to re allocate USO fund for enhanced broadband penetration](#) (Wednesday, July 18, 2007)

The Government is considering re-allocation of the Universal Service Obligation fund to ensure fulfillment of its target to provide broadband penetration to 20 million households across the country by 2010.

[TV channels must share responsibility for public service broadcasting: Secretary \(I&B\)](#) (Wednesday, July 18, 2007)

All news channels have a duty to share the responsibility of public service broadcasting, says Secretary, Information & Broadcasting, Smt. Asha Swarup.

[Press Note: Amendments to the Prevention of Food Adulteration Rules, 1995](#) (Friday, July 13, 2007)

The Department of Health in the Ministry of Health & Family Welfare, Government of India has issued a draft Prevention of Food Adulteration (Amendment) Rules

[TRAI asks telcos to maintain Quality of Service](#) (Friday, July 13, 2007)

Telecom Regulatory Authority of India (TRAI) has directed service providers that they must work out their action plan to meet the quality of service parameters.

[HC displeased with private banks' recovery methods](#) (Thursday, July 12, 2007)

Termining the policy of hiring strongmen being hired by the private sector insurance giant ICICI and other finance companies to recover installments as illegal, the Lucknow Bench Of the Allahabad High Court has directed them to clarify their stand.

PREVIOUS ISSUE



Rate of interest on home loan is heading northwards with the passage of time. What should the home loan seeker do in such scenario? How should he proceed to get his home financed through HFC/Bank so that it leasts affect his pocket? What are the different points he needs to keep in mind before taking home loan? How does his home loan help him in getting tax benefits under the Income Tax Act? Archana Mishra analyses these issues in this newsletter..

[Read more...](#)

[Archives](#)

CONSUMER NOTIFICATIONS & CIRCULARS

[G.S.R. 458 \(E\)](#) (02 Jul 2007)

Prevention of Food Adulteration (Second Amendment) Rules, 2007

[S.O. 1043 \(E\)](#) (27 Jun 2007)

Price Notification - Roscillin 250mg Capsules

[S.O. 952 \(E\)](#) (13 Jun 2007)

Price Notification - Normaxin Tablets

[S.O. 954 \(E\)](#) (13 Jun 2007)

Price Notification - Roscillin 500mg Capsules

[S.O. 953 \(E\)](#) (13 Jun 2007)

Price Notification - Rablet-I.V. Injections

[S.O. 957 \(E\)](#) (13 Jun 2007)
Price Notification - Urclar Tablets

[S.O. 955 \(E\)](#) (13 Jun 2007)
Price Notification - Pioz-G 2/15

[S.O. 951 \(E\)](#) (13 Jun 2007)
Price Notification - Jointace Tablets

[S.O. 956 \(E\)](#) (13 Jun 2007)
Price Notification - Ulcikit

[WM- 10 \(8\) /2005](#) (05 Jul 2007)-(Circular)
Amendment to the Packaged Commodities rules vide GSR 425(E) dated 17/7/2006 - Further Guidelines for implementation thereof

CONSUMER JUDGMENTS

[Sarwat Ali Khan vs \(1\) Prof. Dr. R. Gogi, Institute of Ophthalmology, Jawahar Lal Nehru Medical College, Aligarh Muslim University; \(2\) Dr. \(Mrs.\) Arti Nangia, Assistant To Dr. R. Gogi, Institute of Ophthalmology, Jawahar Lal Nehru Medical College, Aligarh; \(3\) Dr. Amitava, Institute of Ophthalmology, Aligarh; \(4\) Dr. H.L. Gupta, Chief Medical Officer, Dr. Mohan Lal Memorial Gandhi Eye Hospital, Aligarh \(U.P.\); \(5\) Dr. Mohan Lal Memorial Gandhi Eye Hospital, Aligarh \(U.P.\), Through President/Secretary of The Trust of The Hospital; \(6\) Jawahar Lal Nehru Medical College, Aligarh Muslim University, Through Principal/Dean; \(7\) Aligarh Muslim University, Aligarh, Through Vice Chancellor/Registrar](#) [NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION, 18 Jul 2007]

Medical negligence - Deficiency in service - Complainant lost complete sight in his right eye due to some local operation - Whether the liability of the Gandhi Eye Hospital, the Doctors and the Aligarh Muslim University is joint and several? - Held, Aligarh Muslim University and the Gandhi Hospital were running the Ophthalmological Department jointly - It is apparent that for the aforesaid deficiency in service Dr.Mohan Lal Memorial Gandhi Eye Hospital, Opposite Party No.5; Jawahar Lal Nehru Medical College, Opposite Party No.6; and, Aligarh Muslim University, Opposite Party No.7, would be jointly and severally liable to pay compensation to the Complainant - A lumpsum amount of Rs.5 lakhs would be appropriate compensation in this case - Complaint partly allowed.

[United India Insurance Company Limited vs Messrs Great Eastern Shipping Company Limited](#) [SUPREME COURT OF INDIA, 16 Jul 2007]

Insurance - National Commission allowed the claim of the respondent to the tune of Rs. 4, 94, 22, 000/- and directed the appellant- Insurance Company to pay the said amount with interest at the rate of 9% - Appeal against - Held, looking to the expression used in the background of the intention of the parties, it clearly transpires that once the goods were insured, then till they reach any part of the country shall be covered by the extended coverage - Reports of surveyors were considered by Commission for computing the quantum of compensation and on that basis the compensation has been granted by the Commission, that cannot be said to be in any manner bad as both the Surveyors were of the appellant company and the appellant company cannot possibly deny the amount of compensation arrived at by these surveyors - Modified the order and directed that the claimant will be entitled to interest at the same rate from the date of the order of the Commission instead of the date of report of the Surveyor - Appeal dismissed.

[Hindustan Fertilizer Corporation Limited, New Delhi vs Ghaziabad Development Authority, Vikas Bhawan, Uttar Pradesh](#) [NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION, 16 Jul 2007]

Commercial and Group Housing Scheme, 1988 - Allotment of land - Complaint to direct the Opposite

Party to allow execution and registration of lease deed in respect of office complex of the Complainant at Kaushambhi scheme without any levy charges; also direct the Opposite Party to allow the Complainant 3 years levy free time for completion of construction of office complex from the date of execution and registration of lease deed - Complainant which is a Government of India Undertaking cannot start construction without having lease deed registered - All throughout it waited for details for registration of lease deed, but there was no response by the officers of the GDA - Directed that the GDA shall not levy non-construction charges from 1.4.1992 till the date of execution of lease deed and also for the period during which the complaint remained pending before this Commission - Complaint allowed.

[\(Mrs\) Veena Khanna, New Delhi vs \(1\) Messrs Ansal Properties and Industries Limited, New Delhi; \(2\) Messrs Adharshila Towers Private Limited, New Delhi; \(3\) Messrs Ansal Buildwell Limited, New Delhi](#) [NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION, 09 Jul 2007]

Deficiency in service - Complainant offered to purchase a flat for a total consideration of Rs.23, 33, 344/-, and an agreement to this effect was entered - Held, it is true that the State Commission has directed refund of the amount deposited with interest, which the complainant was paying to the bank, but that does not mean that the Complainant is adequately compensated for delay in construction of the flat by the builder and not delivering the possession of the flat - Opposite Parties are directed to pay a sum of Rs.7, 50, 000/- as compensation to the Complainant - Appeal disposed of.

[\(1\) Saroj Chandhoke, New Delhi; \(2\) Kul Kamal Chandhoke; \(3\) Rakhi Chandhoke; \(4\) Ankur Chandhoke; \(5\) Neha Chandhoke vs \(1\) Sir Ganga Ram Hospital, New Delhi; \(2\) Dr. S.K. Bhandari, New Delhi](#) [NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION, 09 Jul 2007]

Alleged deficiency in service by the expert Doctors - Claiming compensation of Rs.25, 50, 000/- - Whether a Doctor who is an expert Gynecologist, was justified in carrying out operation of hysterectomy via vaginal route even though specific consent was obtained for Total Abdominal Hysterectomy (TAH)?; whether the Doctor was justified in removing healthy ovaries while performing the operation for hysterectomy, that too, without the consent of the Complainant?; whether the vein can avulse to such an extent that kidney is required to be removed? - Held, avulsion of vein was encountered when the Respondent No.2 transgressed the authority and consent given by the patient for TAH, i.e. Total Abdominal Hysterectomy alone and went on to perform the operation known as Bilateral Salpingo Oophorectomy (removal of both ovaries and fallopian tubes) without the knowledge and consent of the patient - While performing the operation, if a mishap occurs due to apparent error or negligence of the doctor, that too by a very skilled person, then the Medical Officer would be liable for deficiency in service - There is apparent deficiency in service on the part of the Opposite Party Hospital - Rs.5 lakhs would be just and proper compensation - Petition allowed.

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CONSUMER FOCUS ↓



HOME LOAN – ALL YOU NEED TO KNOW ABOUT

Rate of interest on home loan is heading northwards with the passage of time. What should the home loan seeker do in such scenario? How should he proceed to get his home financed through HFC/Bank so that it leasts affect his pocket? What are the different points he needs to keep in mind before taking home loan? How does his home loan help him in getting tax benefits under the Income Tax Act? Archana Mishra analyses all these issues in the following

articles.

- ▶ [Home loan – What you need to look for?](#)
- ▶ [Home loan – Loan agreement, hidden charges and EMIs](#)
- ▶ [Home loans and tax benefits](#)
- ▶ [Rise in home loan rates: Ways to counter](#)

CONSUMER NEWS ↓

[BSNL to strike work on 11 July over GSM tender delay](#) (Thursday, July 05, 2007)

Thousands of employees and executives of Bharat Sanchar Nigam Ltd (BSNL) will go on strike on July 11th to protest the delay in tender process to supply 45.5 million GSM lines.

[Urgent steps be taken to ensure essential supplies to North East : PM](#) (Wednesday, July 04, 2007)

In an emergency meeting called by the Prime Minister's Office, Principal Secretary to Prime Minister, Shri T.K.A Nair took stock of the position of essential supplies in the North-eastern states.

[Deora bats for common man at Parliamentary Consultative Committee meeting](#)(Friday, June 29, 2007) The Minister of Petroleum and Natural Gas Shri Murli Deora has said that the Government is committed to protect the interest of the common man by ensuring equitable burden sharing of the impact of rising global oil prices. Chairing the Parliamentary Consultative Committee (PCC) meeting here late last evening the Minister said that the oil prices in the international market continue to be

volatile.

[Centre for Consumer Studies set up at IIPA](#) (Friday, June 29, 2007)

A Centre for Consumer Studies has come into existence at the Indian Institute of Public Administration (IIPA), New Delhi. Shri Sanjay Singh, Joint Secretary, Department of Consumer Affairs and Prof. S.P. Verma, Director, IIPA signed an agreement to this effect.

[Enactment Of the Clinical Establishments \(Registration and Regulation\) Bill, 2007 approved](#)(Thursday, June 28, 2007)

The Union Cabinet has given its approval for introduction of the 'Clinical Establishments (Registration and Regulation) Bill, 2007' in Parliament.

[NHB likely to introduce certified mortgage counsellors](#)(Thursday, June 28, 2007)

The National Housing Bank is creating a new system to evolve a new breed of certified mortgage counsellors who will be able to answer property-related queries.

[SC reserves verdict on CERC petition](#)(Monday, June 25, 2007)

The Supreme Court has reserved its verdict on a petition filed by Central Electricity Regulatory Commission (CERC) challenging an Allahabad High Court order staying the notification dated April 5,2007 hiking the UI ceiling rate from Rs 5.70 per unit to Rs 7.45 per unit.

[HC upholds MCD mid day meal contract](#)(Monday, June 25, 2007)

The Delhi High Court has ruled that the contract awarded by the Muncipal Corporation Of Delhi (MCD) to 11 contractors for preparation of Mid-Day meals for schools was not illegal but directed the body to ensure that they apply rigorous standards in making the food.

[HC notice on defective manufacturing of vehicles](#)(Saturday, June 23, 2007)

The Madhya Pradesh High Court has issued notices to the Centre, state government and vehicle testing agencies for not manufacturing as per specifications leading to accidents claiming several thousand lives every year.

[TRAI extends limit for comments on number of access providers](#)(Thursday, June 21, 2007)

The Telecom Regulatory Authority of India (TRAI) has said that it has decided to extend the last date for submission of written comments on the consultation paper on 'Review of license terms and conditions and capping of number of access providers' up to July 6.

PREVIOUS ISSUE



This is the time of the year when school leaving students and their parents seek admission in professional colleges. Unfortunately, the commercialization of education has meant that the colleges do not act in the best interests of the students. It is not uncommon to hear of colleges forfeiting huge deposits, collecting tuition fees for the full extent of the professional course and also failing to return the original certificates and testimonials of students.

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[Archives](#)

CONSUMER NOTIFICATIONS & CIRCULARS

[G.S.R. 408 \(E\) \(31/05/2007\)](#)

Corrigendum to Cigarettes and Other Tobacco Products (Packaging and Labelling) Rules, 2006

[G.S.R. 315 \(E\) \(27/04/2007\)](#)

Corrigendum to PFA, VI th Amendment Rules, 2006

[G.S.R. 267 \(E\) \(02/04/2007\)](#)

Corrigendum to Notification Number G.S.R. 398(E) dated the 3rd July, 2006

CONSUMER JUDGMENTS

[Messrs Cargo Tarpaulin Industries v Sri Mallikarjun B. Kori](#) 05/07/2007 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)

Consumer Protection - Petitioner has charged Rs.112/- for "Duck Back Baby Sheet" sold to the complainant - Maximum Retail Price was Rs.90/- - Held, if there was an old label on the Duck Back Baby Sheet, indicating M.R.P. of Rs.92/- its M.R.P. would not increase, if ...

[Jothi and Others v Viruthasarani and Others](#) 20/06/2007 (MADRAS HIGH COURT)

Appeal filed against award of compensation passed by Motor Accident Claims Tribunal, awarding a compensation of Rs.2, 00, 000/-, as against the claim of Rs.3, 00, 000/- - Deceased suffered injuries in head in a road traffic accident on account of rash and negligent driving ...

[S.Raziya and Others v Anand Transports and Others](#) 20/06/2007 (MADRAS HIGH COURT)

Appeal filed against the award of compensation made on the file of Motor Accident Claims Tribunal (Chief Judge, Court of Small Causes) awarding a compensation of Rs.1, 59, 000/- as against the claim of Rs.2, 00, 000/- - Deceased aged about 16 years was attending to ...

[Messrs Jail Electronic v Central Bank of India and Others](#) 11/06/2007 (MADRAS HIGH COURT)

Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 - Petition to forbear the respondent Bank from proceeding with the sale by auction or other modes in respect of the guarantee - Held, when the Bank has proceeded in filing ...

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ANNEXURE -2

(Our Achievements)

Some Success Stories of the month of July 2007 are reproduced below by way of samples

1. Complaints against unsolicited call from credit card division of Bank

Mr. Rajib Ranjan of Vasant Kunj ND never had any credit of ICICI Bank. Naturally he was very surprised when he received a call from ICICI credit card division. At first he thought, it might be a case of mistaken identity. When the calls became regular he felt very upset & called the ICICI credit card division & complained about the matter. Nothing happened, calls continued. On 18/04/2007 he received a call, this time caller was a lady, full of abusive language & in threatening tone. When Mr. Rajan informed the caller that he was going to lodge a complaint about it, the caller replied "ok go ahead " & also threatened that it would amount to numerous calls from different numbers. Now Mr Ranjan was really nervous. He tried his best possible way to sort out the problem with Bank authority, but instead of solving, it was entering into the troubled water day by day.

A very worried Mr. Ranjan registered a complaint with **CORE Centre** with an anxious cry, "Request you please help me" on 18/4/07.

CORE Centre on receipt of complaint immediately wrote a letter to the ICICI authority & Mr Ranjan was informed as well. Till 24th of April there was no communication from the opposite party. **CORE Centre** kept on pursuing the matter. On 26th of April Mr. Ranjan informed us by e-mail that he got a call on 25th afternoon from ICICI Bombay office & their service manager enquired in detail about his case. On 1st of may **CORE Centre** got a letter from ICICI informing that an enquiry into Mr. Ranjan case was going on. **Core center** communicated the same to Mr. Ranjan. Up to 15th May, as there was no response from the opposite party, **CORE Centre** again persuade the matter with the ICICI BANK. Then on 23rd May the Bank replied that they had resolved the case & also had informed the same to Mr Ranjan. **CORE center** asked Mr . Ranjan to confirm the matter within 10 days. Finally, after almost two months of tug of war, on 15th June Mr. Ranjan confirmed **CORE Centre** by Telephone that his problem had been solved to his satisfaction. Today Mr Ranjan is a stress-free person & he thanks **CORE Centre** profusely for the help he received from it.

2. Debit –card dilemma

Mr. Azim Khan of **A-23, City Apartments, vasundhra Enclave, New Delhi** is a customer of ICICI bank. Last month when he saw that his debit card is about to expire he contacted his bank. But as his address in bank document was also needed to be updated, he personally went to one of their branch, met a lady officer. She, on hearing the problem called up a number & asked him to talk. He enquired as to whether IT was for TELEPHONE BANKING. To which she replied NO ITS NOT TELEPHONE BANKING ITS JUST HER COLLEAGUE WHO WILL HELP him TO GET his ADDRESS CHANGED. He took a second confirmation from the person he was talking to & then requested for address change. The person on phone confirmed his change of address and informed that the request for new card can be placed with in 6 /7 days. After the requisite gap he called the telephone banking to place a request for new card. To his surprise the executive over the phone told him that as his address change had been done over the telephone banking he couldn't place a request for a month. He tried to convince the officer that he hadn't done it on telephone banking; but it was of no use. So he again visited the same branch, stood in queue for hours, met the concerned officer & applied for a new card. He was assured that this time he would receive his card with 8/9 days. After few days he ranged the telebanking only to know that no application was registered on their system. When he scammed on the top of his voice, he was given a complaint no SR26408924. After 2 days he got a SMS from ICICI stating that his debit card had been dispatched on 31st may and he would receive it within 7 working days. Even after 13 days when he received nothing, he lodged complaint with CORE Centre with a desperate cry '**This is my last hope of getting justice.**'

CORE Centre on receipt of the complaint immediately rushed to action. They contacted the Brand immediately and forwarded them the complain. A letter was issued to them wherein it was clearly mentioned that we are a mediatory supported by the Ministry of Consumer Affairs, GOVt of India for the purpose. Naturally at first there was no response from the Brand. But CORE Centre with its 'never say die' attitude kept on pursuing like anything. And ultimately it paid.

On 26th of June Brand replied "**We refer to your complaint to Core Centre regarding non receipt of Debit Card. We sincerely regret the inconvenience caused to you. We understand your debit card has been dispatched to your communication address on June 21, 2007.**"

Manager CORE Complaint immediately wrote to Mr Khan '**We have received reply from the opposite party stating that your debit card has been dispatched to your communication address on June 21, 2007. Kindly confirm within 7 days if your complaint is resolved.**'

This time Mr Khan, who once wrote to us describing himself as '**dissatisfied & exhausted consumer**', now all beaming. And he wrote to us:

"I am really grateful to core for helping me out.....It was really the toughest time of my life. Thanks all. My best wishes are with you all"

3. Mobile menace

Nimesh Narayan of NOIDA went for his mobile repair (sony ericson-w710i) which was under warranty. The speaker of his mobile was not working properly. As he was not told anything by the executive at the service desk, he handed his mobile to them along with the memory stick (512 MB). After repeated follow up when finally, 4 days later, they handed him the phone, the memory stick was missing. Being a normal mobile user he never replaced the memory stick from his mobile after purchasing it and it is a very common practice with most of the mobile user. When he approached the servicing center, manager over there was reluctant to listen to his concern. Feeling utterly helpless he lodged a complaint with the CORE Centre on 21.6.07.

CORE complaint section as usual immediately jumped to action. They contacted the Brand out right. The Brand replied **'We have checked the job sheet at our end which does not mentions that the memory card was taken along with the handset from the customer. Hence, the customer may collect the memory card from GNH telecom'** (the service center).

When the core complaint manager convey the same to Mr Nimesh, he wrote 'When I complained about the missing memory card the response I got from them was that it is not mentioned in the service report that the memory stick was also with the handset. Most of the normal users like me are not aware of this fact that we need to explicitly mention the same in the report.'

Again Core center contacted the brand but got the same reply. Brand was asking the complainant to collect it from service center. When it was conveyed Mr Nimesh, He replied, **'I am not able to understand the response. In the initial statement they are saying "We have checked the job sheet at our end which does not mentions that the memory card was taken along with the handset from the customer" and in the second statement they have asked me to get the memory card from GNH telecom. Could you please explain these contradictory statements'**

So into the same square game. But as the CORE never give up till the end meet, it kept on pursuing with the brand.

Interestingly when core center contacted with the brand, got the reply that the memory card be collected from the service center, but when Mr Nimesh went to collect he was left with the same dead ally. In his word **'I communicated with GNH Telecomm twice but they haven't received the memory stick from Sony yet'**.

Again Core center contacted the brand, again the same process of pursuing, by phone, by letter. Ultimately, by the grace of almighty the God, it paid. On 23/7/07 the Brand replied, 'The memory card has been collected by the customer'.

Today Mr Nimesh is a very satisfied & relaxed person with all praises for the CORE Centre. He wrote to us **'Thanks a lot for the quick response and prompt action taken by your team. I received the memory card and I am grateful for your timely action. I will broadcast your sites information to all my friends and relatives. Thanks again for all your support'**.

And our crusade for consumers goes on & on.

4. Traveling Ticket Trauma(1)

Mr Anjan Chakraborty of **Maple Crescent, J-1006, Sushant Lok-1, Block-C , Gurgaon** had booked international ticket through Yatra Online (www.yatra.com). As they had charged more than what was printed in the E-ticket, he cancelled the ticket on 15th June and asked for the refund which was Rs. 56697/-. Yatra online mentioned that money would be returned within 10 to 15 days. After that three weeks went by but no money was refunded. He called Yatra several times always to receive some lame excuses. Also sent multiple emails but got no response. To increase his woes he had to pay credit card payment as they were unable to help until and unless money was sent back to credit card by yatra.

Totally lost he was and unable to figure out where he should turn to get a way out of his woes. At that juncture of his crisis he came to know about CORE Centre. As if he got a window open, he immediately lodged a complaint online on 7/7/07.

CORE Centre on receipt of complaint immediately rushed to action. A e- letter was sent to yatra Online, clearly mentioning that we are a mediator, accredited by the Ministry of consumer Affairs, Govt of India, for the purpose.

Then its pure magic, complaint was lodged online on 5a.m. in the morning, immediately after the CORE stepped in , on 17:21:32, the same day ,the Brand replied **“A refund of Rs. 52879.00 has been processed from our end..... This should be on the customer's card account within the next 3 working days. We apologies for the delay in this matter. Customer's email has been responded to”**.

CORE Centre communicated the same to Mr Chakraborty. Mr Chakraborty couldn't believe this easily. It was just amazing for him. And he wrote to CORE Centre **“ First, I would like to thank CORE team for the help. I was not able to get the refund in spite of 10 different attempts by phone and email..... I have to appreciate the pace of the CORE initiative.”**

And that's the magic CORE always does for the consumers.

5. Traveling Ticket Trauma(2)

Mr Rajesh Agarwal of **kumarpara guwahati** booked **two** ticket with air decan for traveling to Gawahati from Calcutta. But unfortunately flight was cancelled. Mr agarwal asked for the refund.

Till then it was going on as usual . But now it started to sour like anything. In the language on Mr Agarwal ,” **I have written several times to airdeccan, telephoned them a no. of times but till date i've not got credit in my account. When i rang them they simply say that they can't do anything.**”

90 days passed in these process , nothing achieved. He now started thinking in terms of suing the company in consumer court.

At this juncture he came to know about CORE Centre . As if got a breather he immediately lodged a complain .His appeal to CORE was **“help me to get my refund..... acute pain which i have suffered during last three months.”**

CORE as usual took the matter with utmost priority. Immediately a letter was sent to the opposite party, clearly mentioning our role as a mediator, supported by the Ministry of consumers affairs ,govt of India,for the purpose. At first there was no reply. Mr Agarwal becomes very annoyed. He wrote “its already 20 days have passed”...

But CORE never gives up till the end meets. It continuously kept on pursuing the matter. Mails after mails had been sent. Endless effort had been made by phone. And ultimately it paid.

After almost 22 days of round the clock effort, Brand replied in positive terms. They wrote to CORE that Mr Agarwal will be refunded the money with next 14 days. CORE communicated the same to Mr Agarwal.

And finally a satisfied Mr Agarwal wrote to us, **“Thank you sir. I have got my refund. Thank you so much. Though I had to suffer a lot for it, but with only your co-operation I could get back my refund. Thanking you sir for your co-operation. I'm highly satisfied with this site”.**

And our saga goes on.....

6. Non Reliability of Reliance

Mr **Govind Sharma of Bhiwandi**, bought a reliance LG handset on last year June-July. Thereafter he recharged it with the voucher of Rs 699 of 1 year validity. Since he rarely need to use it for outgoing calls he had more than Rs 250 in card as balance. Suddenly Reliance people started deducting amount and brought it to zero with an excuses that SMS or 1234 service or the net had been used. Naturally he refused since he had recharged every time with 95 SMS voucher which comes with the package of 5000 free SMS all over Maharastra& he had sent SMS only inside Maharastra never outside it. Time and again he tried to solve the problem with Reliance authority but it was of no use. As a consumer he even asked them the number with date and details where SMS had been sent but they refused to do so. He was so scared he stopped using his mobile even in emergency cases. And he couldn't change his mobile number as he was using it for business purpose. He tried every possible way to solve this paradox, but only failure he met.

Dejected , depressed, utterly lost Mr Sharma as a last resort approached CORE Centre with a desperate cry **“save me from their lootings and ask them to stop to do so. So I can recharge my mobile and use it as a loyal customer.”**

It is now time for the **CORE center** to act .Always alert and dedicated to the cause of consumer, **CORE Center** immediately took up the matter with reliance authority. A letter was forwarded to them with a mention that it is a mediator accredited by the Ministry of consumers Affairs ,Govt of India for the purpose. Now its pure magic, from consumers point of view, but for **CORE** as usual. What the endless endeavor of Mr. Sharma could not achieve , was met by single effort of **CORE Centre**.

The brand replied, “ Dear Core Team, we would like to inform you that we have updated our records and posted an amount of Rs.78.74 in customers Prepaid account.”

Today Mr Sharma Is a relieved person. He is full of appreciation for **CORE**. He wrote, **“Dear CORE Team, Thanks a lot for your prompt action. I had called them several times but they did not hear my request but CORE made it possible.”** Today, it would not be exaggeration to say, CORE has created such a niche for itself that sometime the very mention of its name can does wonder for the consumers.

7. Passport puzzle

Mr. Arun Mangla of Sector16 Rohini N Delhi, applied for a passport first time on 7 may 1997 (file No-B15188). But for the reasons known to almighty the GOD & Passport office only, he never received the passport. On 20/2/07 he applied again for a fresh passport along with the photocopy of his previous application & file no.

From then on he visited Passport office 4 times within a span of 3 months& sent number of mails, always to get the same sugar coated reply form PRO..."you will get your passport in a week". Now only the honchos of Passport office know as to how many months make their week. After 3 months of merry –go –round, one day being desperate when he asked for an exact time frame, got the reply "your previous furnished passport was ready at that time, why you haven't received that tell me the reason". Mr. Mangla replied that at that time he had received no information from the passport office as to that his passport was ready. He had even sent reminders to passport office(of which he has acknowledgements), for the passport. But Passport office didn't responded.

Interesting thing is that in the official website of passport office, status of Mr,Mangla's passport was showing ready on 28/05/07. But till the filing of the complaints on 7.6.07 he didn't receive his passport, in spite of several phone calls, e-mails.

Mr, Mangala is a totally confused person now. He has paid for the same service twice, furnished all the necessary documents asked for, persuaded the case in every possible way , then why on earth he is not getting his passport.

Having no other way out , an utterly lost Mr, Mangla lodged a complaints with CORE Website with a desperate cry '**kindly help me regarding my passport**".

CORE center immediately started taking initiative. After going through in detail of Mr. Mangla's case they contacted with Regional Passport Office. A letter was sent to RPO clearly mentioning that we are the mediatory supported by the Ministry of Consumers Affairs, Govt of India, for the purpose. But there was no response. Even the grueling persuasion failed to yield any result .

When all the words were falling to the deaf ear at RPO only, CORE Centre took the matter to the notice of the Vigilance Cell of the Passport office in the Ministry. A letter was sent addressing The Joint Secretary (CNV) & CVO ,Ministry of External Affairs, South Block ,ND.

Now everything seems started to be moving. Mr. Mangla was contacted by the RPO Informing that his passport was dispatched. Finally on 26/6 /07 ,the crusade came to an end,Mr Mangla received his passport at last-----19 days after filing the complaining with CORE Centre.

Today Mr. Mangla is a very happy person with full of thanks for **CORE centre**.

8. Phoney Affairs

In today's busy world, where everybody is hard pressed for time, Telephone has become one's friend in need. With hard earned money people take telecom services thinking – 'just incase.....'.

Maruthi Patil of Bangalore also purchased a TATA Indicom walky phone; a necessity item for him. For one year it functioned well. Suddenly on April 07 it stopped working. Mr Patil could neither make nor receive calls. A very perturbed Ms. Patil rushed off to TATA indicom authority & lodged a complaint. Nothing happened. He rushed off to TATA authority again & again & again. Piles of registered complaints increased. Time, money, energy, etc wasted—achievement was a big ZERO.

A wretched, dejected Mr. Patil having no solution in sight was seriously thinking in terms of litigation.

At this juncture he came to know about the **CORE center** & its success stories as a mediator.

On 10/5/07 he lodged a complaint on the **CORE website**.

He was very surprised when he saw on **CORE website** on 11/5 by logging through his complainant's id (automatically one gets when one register a complaint with CORE Centre), that his complaint was already been attended & a letter to that effect was sent to the opposite party.

Now comes the CORE's side of the story.

After getting the complaint from Mr, Patil, in the form of distress call, **CORE** immediately jumped to action. On 11/5 first letter was issued to TATA Indicom authority clearly mentioning that it is a mediator agency supported for the purpose by the Ministry of Consumers Affairs. At first no response was there. But **CORE** is just not ready to give up that easily. Then started the grueling process of persuasion, by phone calls as well by letters. And ultimately it paid. Brand came out willing to resolve the matter to customer's satisfaction.

On 1/6/07, Mr. Patil confirmed us that his problem has been solved to his satisfaction.

A very jubilant Mr. Patil Wrote to us ".....**THANK YOU VERY MUCH in taking immediate action to resolve my issue soon..... i will definitely spread this consumer related problem resolved with the help of CORE centre to my friends and relatives.**"

9. Unfair trade practice

Mr. Aniruddha Hazra of Narendrapur Kolkata had cancelled two tickets of Air Deccan, no-1476176 on 13th March, 2007. The tickets were valid for journey from Kolkata to Bangalore on 7 April 07. He was told by the Air Deccan official that the refund amount (Rs 3605/-) would be credited to his Credit Card A/c. After a long time when he found that no money was credited to his A/c, he enquired, and they had provided him a case no(#46923) and suggested him to make future correspondence with the ref. case no. As per their suggestion, he made further enquiry with that case no, and they gave him another case no(#77217). Next time he enquired and another new case no was provided to him. Like this whenever he made any enquiry, he was given nothing but the case no. The latest case no. he was given- #82947. But till the filing of the complaint, not even single penny was credited to his a/c from their end. Furthermore, though it was very difficult to get the connection of Air Deccan's customer care phones, he patiently perused. He even mailed to concerned official of Air Deccan with every detail of his case, but all was in vain.

When he felt that he was lost in a blind alley, he came to know about the **CORE Centre**. And on 8/5/07 he lodged a complaint online with **CORE Centre**.

CORE Centre as usual immediately took action. First a letter was sent to the opposite party clearly mentioning that we are a mediatory supported by the MOCA, Govt of India for the purpose. The complainant was also informed as such. Then started the grueling process of persuasion of the case.

At last on 19/6/07 Air Deccan informed the **CORE Centre** that they had refunded the amount on complainant's A/C. Immediately Mr. Hazra was informed about this & was told to check his Bank A/C. A beaming Mr. Hazra confirmed it.

Today Mr. Hazra is a very satisfied person with full of praise for **CORE Centre**. And our crusade goes on-----.

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