



# **Monthly Report**

# **June 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)**

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Chairman, CCC  
**Prof. Durai Singham**

## Highlights

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- ✓ Over 72 Lac hits received from 50 countries across the globe on www.core.nic.in till date
- ✓ Over 5 Lac Visits
- ✓ June 2007 witnessed 6,89,112 hits, 10,377 visits, 1,57,045 Page views respectively.
- ✓ 16420 Subscribers of CORE Centre E-Newsletter
- ✓ Over 29 Thousand Complaints received from 15<sup>th</sup> March' 05 to 30<sup>th</sup> June' 07 from all parts of India and abroad
- ✓ Total 4589 complaints (15.4% of all complaints handled) were resolved by CORE Centre from 15<sup>th</sup> March' 05 to 30<sup>th</sup> June' 07, for which definite information is available. Another at least 5-6% are believed to be resolved, but not included for want of confirmation. 376 complaints were resolved in June' 07. By a simple calculation of monthly figures alone, rate of resolution works out to 33% for complaints received in June alone and without adjustments for non-maintainable complaints.
- ✓ 1155 Complaints received in June 2007
- ✓ Hindi version of CORE Centre website has been launched with selected links. More than 15 thousands hits were registered in the Hindi section in June' 07.
- ✓ Arrangements made for more languages being added.

## **CONTENTS**

<b>S. No.</b>	<b>Topics</b>	<b>Page No.</b>
<b>1</b>	<b><u>Preface</u></b> <ul style="list-style-type: none"><li>◆ <u>Proposed Action Plan for Generating Revenues for CORE Project and Make it Self Reliant</u></li><li>◆ <u>Online Registration &amp; Redressal of Complaints is one of the major day-to-day activities of the CORE Centre.</u></li></ul>	<b>04</b> <b>05</b> <b>06</b>
<b>2.</b>	<b><u>Online Database / Portal</u></b>	<b>07</b>
<b>3.</b>	<b><u>National Resource Centre</u></b>	<b>9</b>
<b>4.</b>	<b><u>Newsletter Service</u></b>	<b>11</b>
<b>5.</b>	<b><u>Online Complaint Registration &amp; Mediation Mechanism</u></b> <ul style="list-style-type: none"><li>◆ <u>Comparative analysis of the complaints received from 15<sup>th</sup> March 2005 to 30th June 2007</u></li><li>◆ <u>State wise breakup of Complaints for June 2007</u></li><li>◆ <u>Analysis of Resolved/Unresolved Complaints as on 1<sup>st</sup> July 2007</u></li><li>◆ <u>Subject wise Breakup of Complaints</u></li></ul>	<b>12</b> <b>12</b> <b>13</b> <b>14</b> <b>16</b>
<b>6.</b>	<b><u>Core Staff Strength</u></b>	<b>16</b>
<b>7.</b>	<b><u>Our Rewards</u></b>	<b>16</b>
<b>8.</b>	<b><u>Meeting Attended by Senior Officials of CORE Centre</u></b>	<b>17</b>
<b>9.</b>	<b><u>Annexure – 1 (Electronic News Letter)</u></b>  <a href="http://www.corecentre.org/guest/newsletter/">http://www.corecentre.org/guest/newsletter/</a>	<b>18</b>
<b>10.</b>	<b><u>Annexure- 2 (Our Achievements)</u></b>	<b>24</b>

## **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 15<sup>th</sup> March 2005 — **World Consumer Rights Day** — by Shri Sharad Pawar, Hon'ble Minister for M/o C.A., F&PD. CCC has also entered into Memorandum of Understanding (MOU) with the Ministry on 30<sup>th</sup> June 2005, incorporating the Terms & Conditions under which the project will be supported by the Ministry and managed by CCC.

### **Details of the CORE Project:**

#### ***The various Components of the CORE Project are: -***

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

#### ***The main Objectives of the CORE Centre Project are: -***

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

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

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

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

*And*

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

CORE Project has completed 27 months since its inauguration on 15<sup>th</sup> 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 30<sup>th</sup> June 07, there are **fourteen 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.

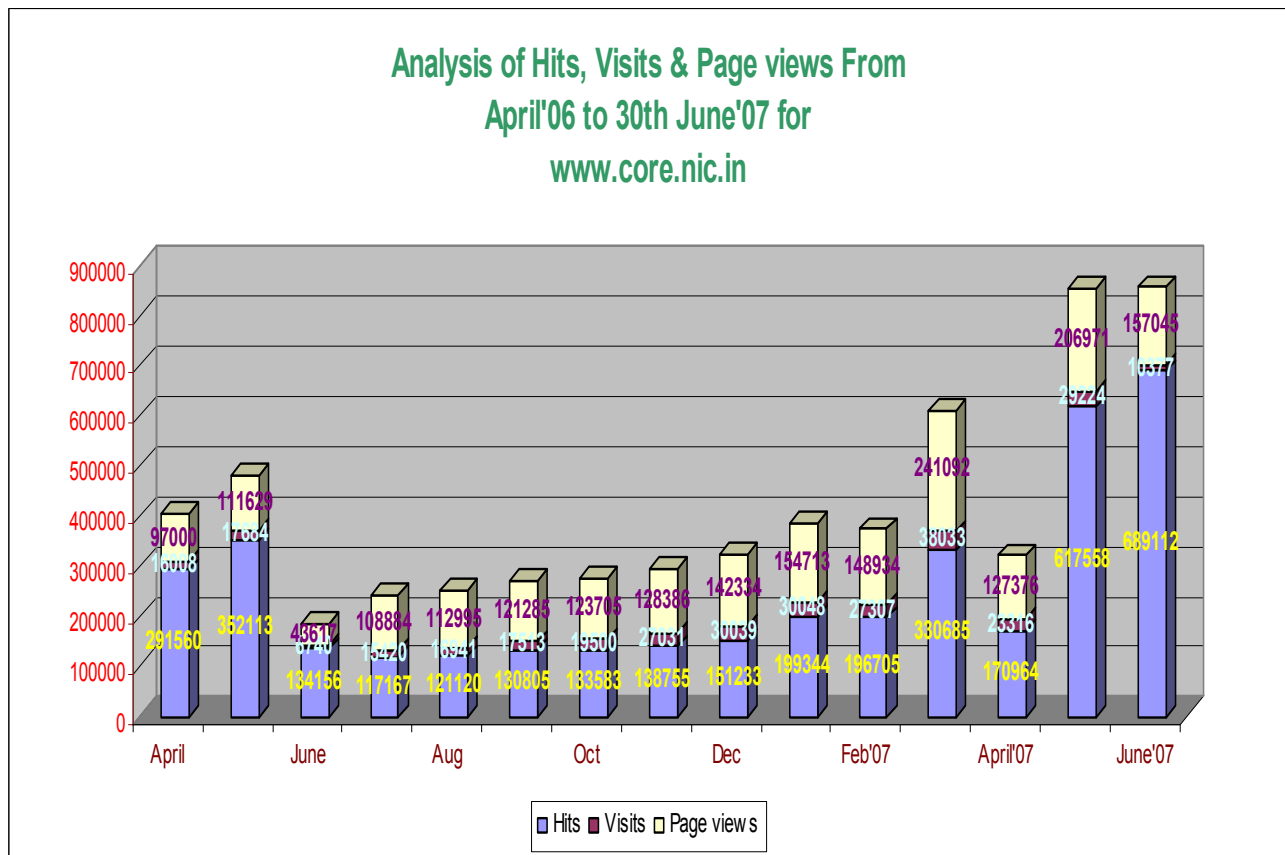
Similarly, registered brands can also access the information and Blogs relating to complaints.

## Online Database/Portal:

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

Cumulative Number of Hits, Visits, Requests Etc. to the CORE Centre from 15<sup>th</sup> March 2005 to 30<sup>th</sup> June 2007

1.	Total Number of Hits	73,37,356
3.	Total Number of Visits	5,34,227
4.	Total Number of pages viewed in <b>June 2007</b>	21,83,011



- Hit:** Any connection to the Website;
- Visit:** Series of consecutive requests from a user;
- Page Views:** Total Number of pages viewed.

## **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
- ◆ 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.***

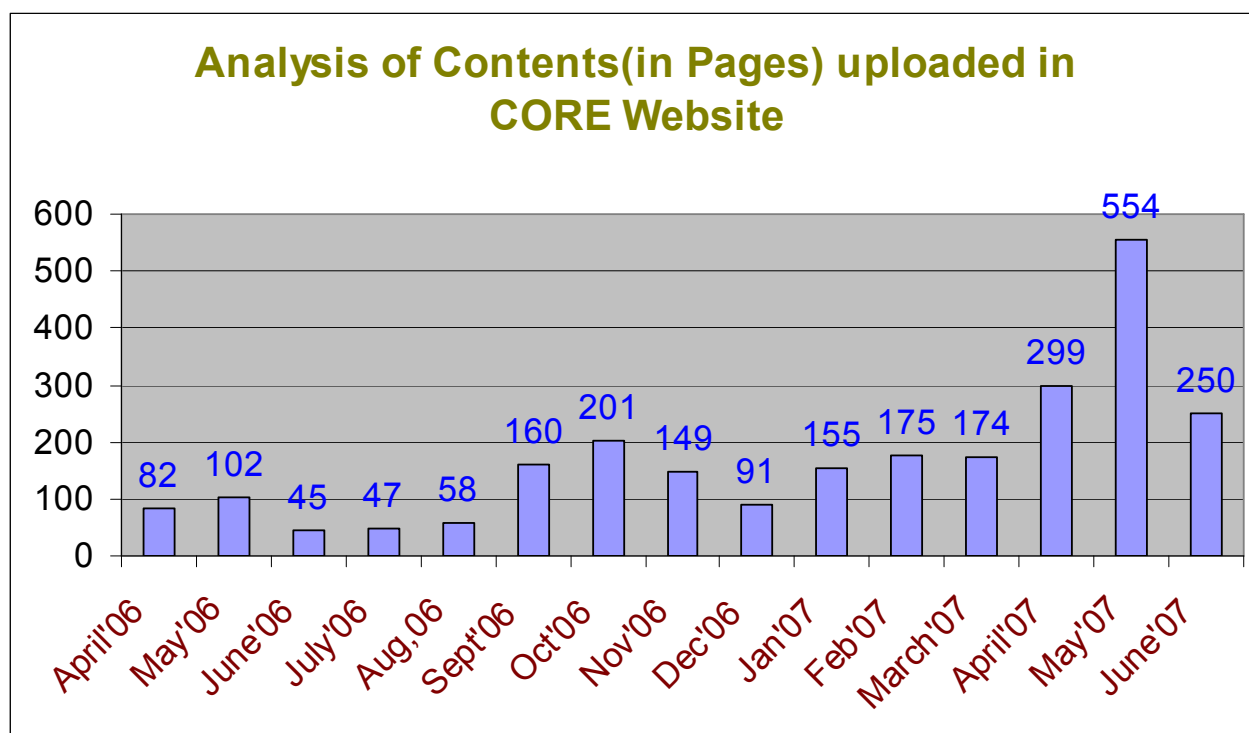
***The new feature added that of receiving queries online and providing response within a specified time limit has been generating fair number of queries which are promptly attended to. Number of queries received during June'07 was 74. This has also helped us to identify issues to be added to the list 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 June 2007

□ CORE Status	: 30 Pages.	□ Consumer News	: 15 Pages.
□ Articles (Hindi)	: 10 Pages	□ Press Releases	: 05 Pages
□ Articles (English)	: 50 Pages	□ Gist of Judgments	: 100 Pages
□ Caselaws	: 40 Pages.		

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



### **Newsletter Service:**

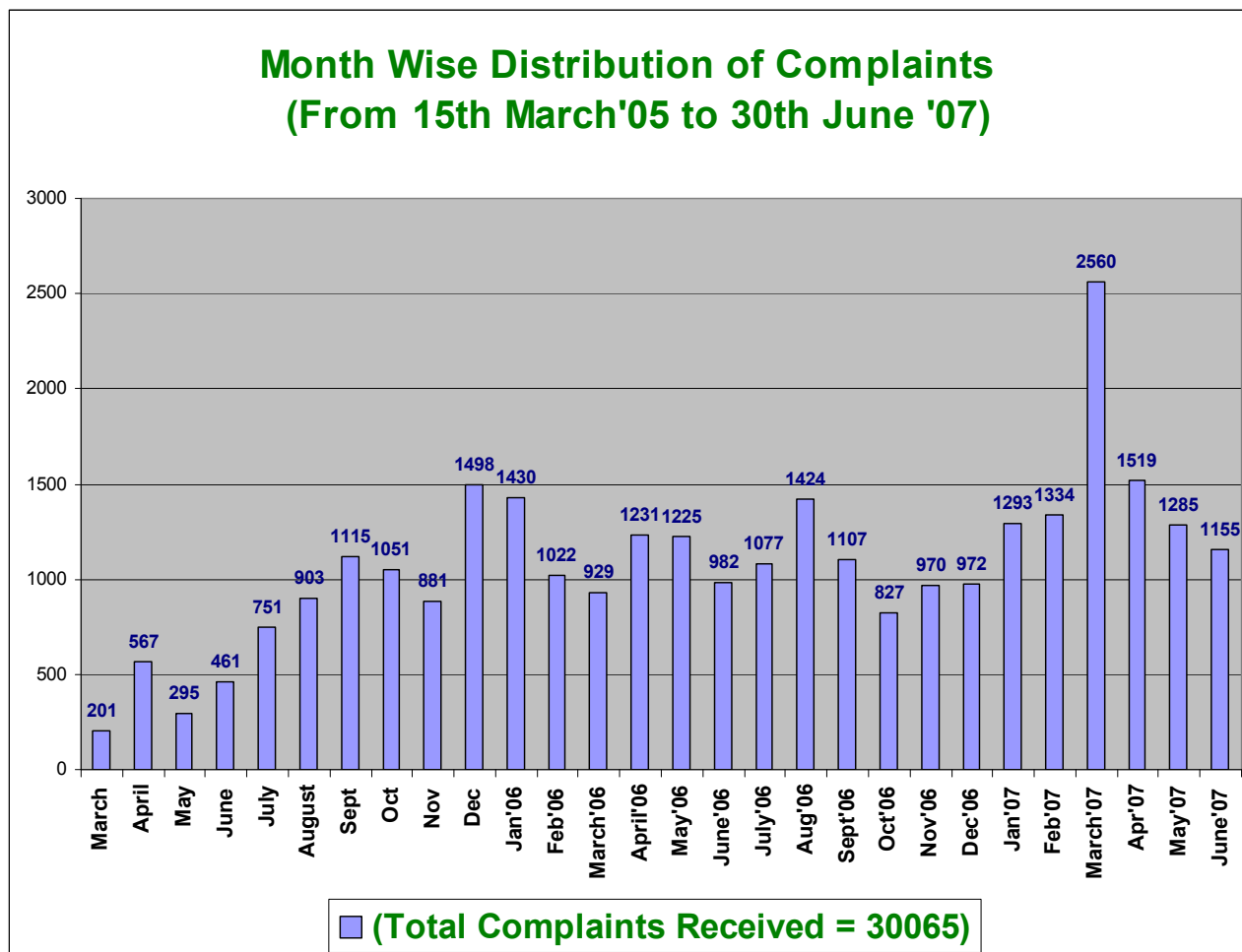
Currently the Newsletters are accessible free of cost in CORE Centre. The list of Newsletters is uploaded onto <http://www.corecentre.org/guest/newsletter/> a link on the CORE Website. At present **16420** subscribers are reported to be registered for accessing CORE Centre E-newsletter. Possibility of tapping this market as revenue earner, along with archival material is being examined. June 2007 issues of E-newsletters are enclosed as **Annexure-1**.

## Online Complaint Registration & Mediation Mechanism

In the month of June 2007, **1155** Complaints were received from various corners of the country, as against 1285 for the month of May 2007. The drop was attributed partly to absence of publicity in media and partly to frequent disturbances in communication lines.

**Figure-2** shows the comparative picture of complaints received by CORE Centre from 15<sup>th</sup> March 2005 to 30<sup>th</sup> June 2007. As will be seen there from, though there has been a steady increase in the number of complaints received from 15<sup>th</sup> March 2005 onwards, there are small variations in the numbers in between the months. 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.

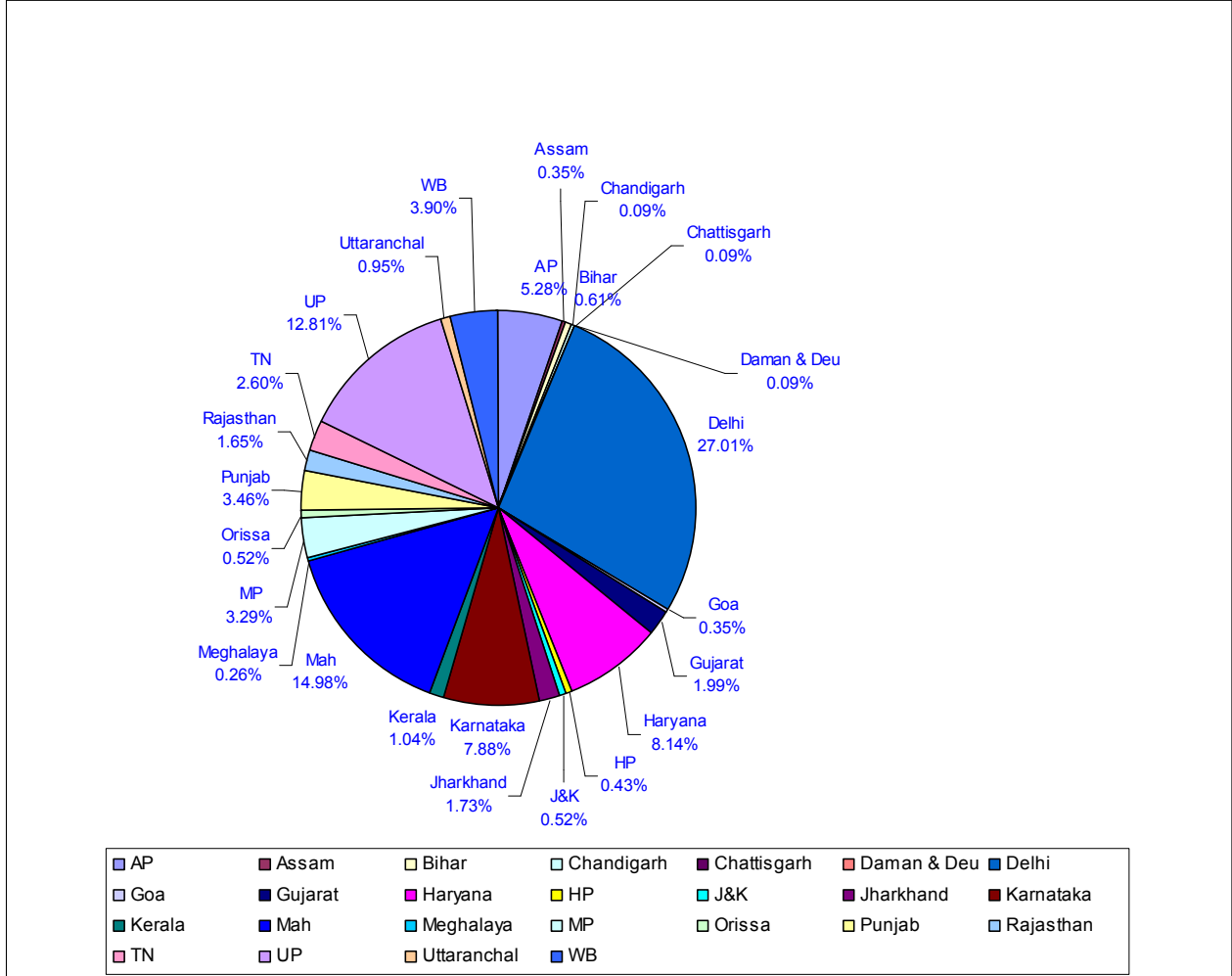
### Comparative analysis of the complaints received from 15<sup>th</sup> March 2005 to 30<sup>th</sup> June 07.



**Figure-2**

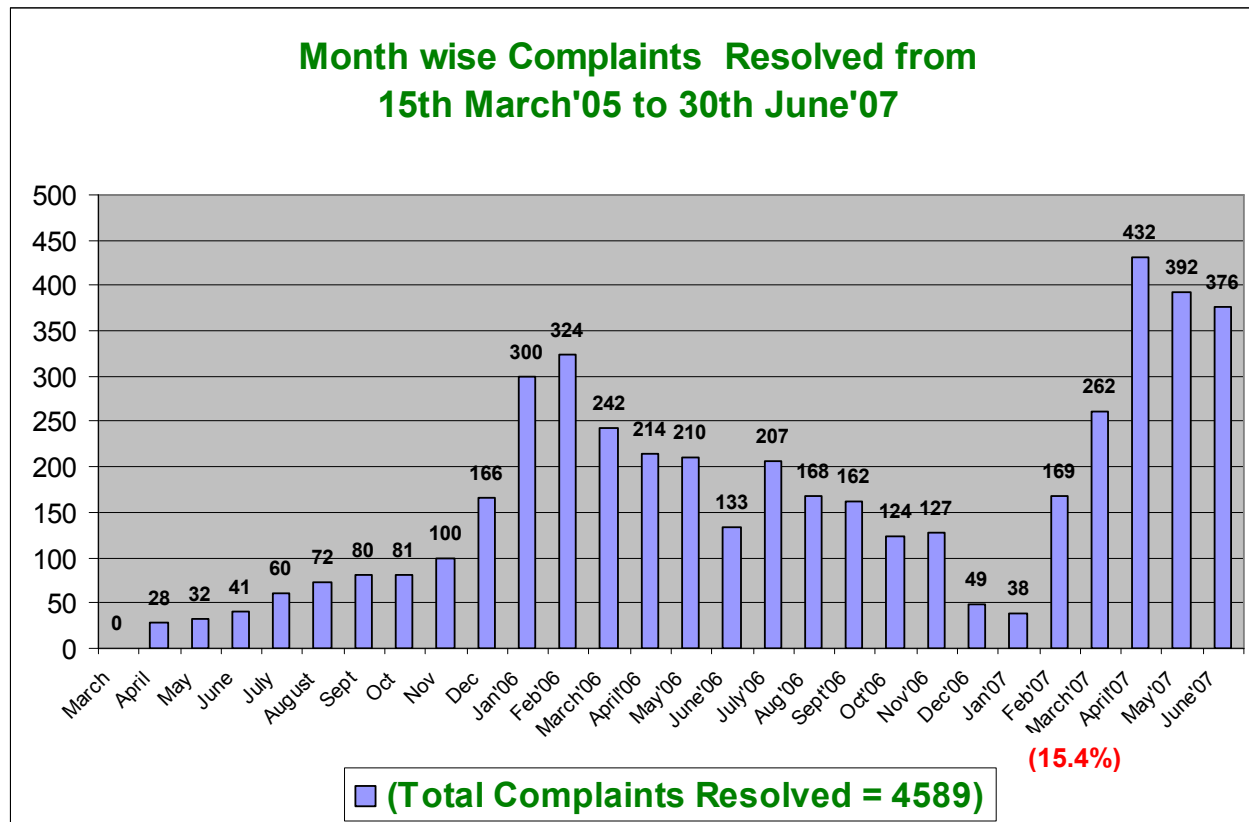
## State wise breakup of Complaints

**Total Complaints Received in June 2007 – 1155**



**Figure-3**

## Analysis of Complaints remaining Resolved/Unresolved as on 1<sup>st</sup> June 2007



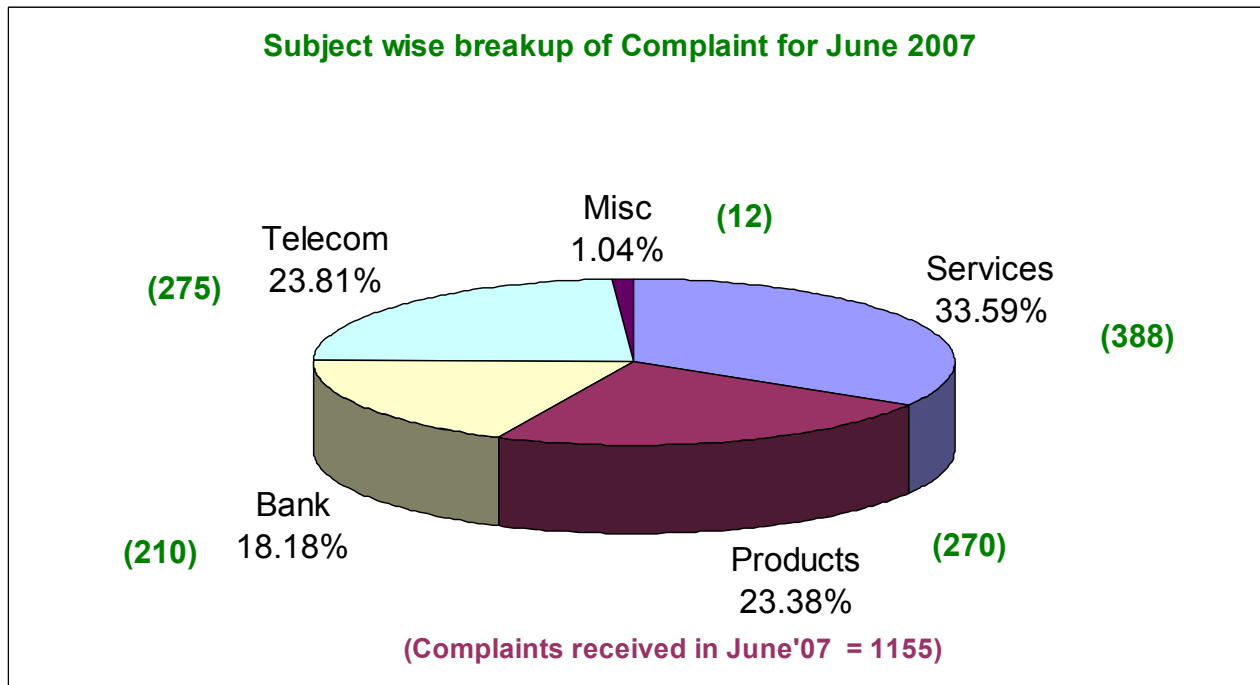
**Table 2**

S. No.	Details	Numbers
1.	<b>Total no. of complaint received from 15<sup>th</sup> March 2005 to 30<sup>th</sup> June 2007</b>	<b>30065</b>
2.	<b>Total No. of complaints resolved till 30<sup>th</sup> June 2007</b>	<b>4589</b>
3.	<b>Balance no. of complaints remaining unresolved as on 1<sup>st</sup> July 2007</b>	<b>25476</b>

## SUBJECT WISE BREAK UP OF COMPLAINTS

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

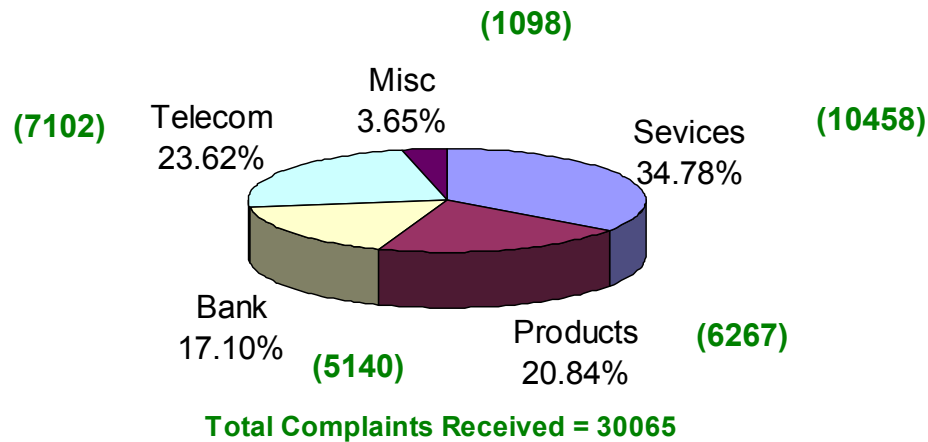
- Services
- Products
- Banking
- Telecom
- Miscellaneous



**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 30th June 2007**



**Figure-6**

Figure 6 shows the Subject wise breakup of the total complaints received from 15<sup>th</sup> March 2005 to 30<sup>th</sup> June 2007

**CORE Staff Strength**

The total staff strength, as on **30<sup>th</sup> June 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 June 2007**

<b>Sl. No.</b>	<b>From whom received</b>	<b>Subject</b>	<b>Date, Time &amp; Venue</b>	<b>Attended by</b>
1.	Planning Commission	Related to Regulating & Competition	4 <sup>th</sup> June 2007 at Yojna Bhawan, New Delhi	Director
2.	Ministry of Consumer Affairs	CORE Executive Committee Meeting	25 <sup>th</sup> June 2007 at Krishi Bhawan, New Delhi	Director
3.	CCC-CORE	CORE Management Meeting Project Group	23 <sup>rd</sup> June 2007 at CCC Secretariat, Noida	Director

## ANNEXURE -1

(Electronic Newsletters of June 2007)



Vol :47, June 2007

## Your E-Newsletter

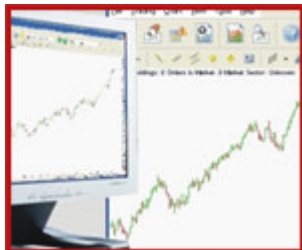
Dear CoreUser,

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

Happy Reading.

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## CONSUMER FOCUS ↓



### Mutual funds and consumers

Mutual funds to most consumers are an investment option. For the regulators, mutual funds mean a pool of money that is professionally managed for the benefit of all shareholders. While mutual funds carry a lot of advantages over other form of investment, it may also turn out to be a risky proposition for the millions of consumers who invest their life savings into mutual funds. In this issue, **Abhinav Kardekar** explores the various issues confronting investors in mutual funds.

- ▶ [Are Mutual Funds consumer friendly?](#)
- ▶ [Market Risks- How to avoid them?](#)
- ▶ [Insights - Reading between the lines of the Offer Document](#)
- ▶ [Redressal Mechanisms for Investors](#)

## CONSUMER NEWS ↓

[SEBI wants AMFI to act in a self-regulatory capacity](#) (Wednesday, June 20, 2007)

The Securities and Exchange Board of India (SEBI) is keen to see Association of Mutual Funds in India (AMFI) act as a Self Regulatory Organisation (SRO).

[Special Lok Adalats to settle bank loan cases](#) (Tuesday, June 19, 2007)

The Haryana State Legal Services Authority has decided to organise special Lok Adalats at all district and sub-division headquarters on June 28 for quick disposal of cases pertaining to bank loans.

[Consumer court awards compensation in ropeway mishap case](#) (Tuesday, June 19, 2007)

A consumer court has awarded a compensation of Rs 3.54 lakh to a family which was injured during a ropeway mishap at Pavagadh on January 19, 2003.

[Petroleum Minister chairs meeting with state governments of J&K, Himachal Pradesh and Uttarakhand](#)(Monday, June 18, 2007)

As part of the initiative taken by the Minister of Petroleum & Natural Gas Shri Murlu Deora, a regional meeting of the three Northern Hill states of Himachal Pradesh, Jammu & Kashmir and Uttarakhand was held at Srinagar to review the marketing and distribution of petroleum products in these States.

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## 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.

[Read more...](#)

[Archives](#)

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## 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

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## CONSUMER JUDGMENTS

[Life Insurance Corporation of India v Gopal Singh](#) 28/05/2007 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)

Amount awarded by the District Forum or the State Commission is wasted or taken away by the middleman, to protect the interest of such illiterate/ poor persons, the law laid down by the Apex Court in MACT matters, for depositing the amount in a nationalized bank is required ...

[H.U.D.A. and Another v B.S. Verma](#) 24/05/2007 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)

Allotment of free hold residential plots - Delay - HUDA was directed to refund the amount deposited by the complainant with interest at the rate of 12% p.a. w.e.f. the date of deposit till its realization - During pendency of petition HUDA delivered the possession of the ...

[Paramount Iron and Steel Works Private Limited v Oriental Insurance Company Limited and Another](#) 23/05/2007 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)

Insurance Regulatory and Development Authority (Protection of Policy Holders' Interest) Regulations 2002 - Complainant has taken insurance cover for the plant and factory premises - Fire in the factory premises - Company had not released the amount due and payable to the ...

[Messrs Sun Pharmaceutical Industries Limited, Mumbai v State Bank of India, Mumbai](#) 23/05/2007 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)

Alleged deficiency in service - Complainant appointed the State Bank of India Opp.Party No.1, as a negotiating bank for the purpose of a Letter of Credit - Issuing bank returned the documents - SBI reversed the credit given to the complainant and also recovered interest ...

[Messrs Sun Pharmaceutical Industries Limited, Mumbai v Managing Director, Exfin Shipping \(India\) Private Limited, New Delhi and Others](#) 23/05/2007 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)

Alleged negligence in delivery of goods - Held, it cannot be said that Opposite Party No. 1 is not liable to reimburse the complainant for the loss suffered due to the negligent delivery of the goods without the production of airway bill being produced or the original ...

[Narayan Singh v New India Assurance Company Limited](#) 22/05/2007 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)

Petitioner purchased Maruti van from his original owner - Vehicle met with an accident - Original owner had taken insurance policy for a sum of Rs.1, 40, 000/- for a period between 3rd August 1994 and 2nd August, 1995 - Plea that Insurance policy was not transferred in ...

[Malaprabha Co-Operative Sugar Factory Limited, Through Its Managing Director, M.K. Hubli, Belgaum \(District\) v Manik and Others](#) 21/05/2007 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)

Complaint filed by some of the sugar grower, who are members of the opposite party - Respondents claimed compensation of Rs.1, 34, 400/- alongwith interest at the rate of 18% p.a alleging that petitioner failed to plan to control excess production of sugarcane by the ...

[Oriental Insurance Company Limited and Others v Government Tool Room and Training Centre](#) 17/05/2007 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)

Dispute with regard to the discharge voucher signed by the Vice Chairman of the respondent with regard to the amount received from the Insurance Company as full and final settlement - Insurance Company contends that complaint was not maintainable for recovering the ...

[Secretary, Greater Noida Industrial Development Authority and Another v Prem Chand Jain](#) 17/05/2007 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)

Respondent/ complainant applied for a plot and along with the application sent a draft of Rs. 8, 500/- drawn on Oriental Bank of Commerce, Kanpur to the appellant/ opposite party- authority - Surrender of plot - Held, Respondent is entitled to the refund of the amount only ...

## Your E-Newsletter

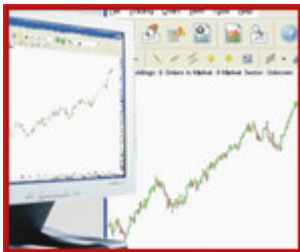
Dear CoreUser,

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

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### CONSUMER FOCUS ↓



#### Unfair Trade Practices in Education

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.

- ▶ [Withholding of Original Certificates- Delhi State Commission directs return](#)
- ▶ [Key Unfair Trade Practices in Education - Colleges should be regulated](#)
- ▶ [AICTE Instructions to Institutions regarding matters concerning charging of fees, refund and other student related issues](#)
- ▶ [Unapproved Technical Courses Offered By Institutions](#)
- ▶ [College Admission for a Price through Agents- Better be safe than sorry.](#)

### CONSUMER NEWS ↓

[Meghalaya asks BSF to report diversion of foodgrains](#)(Friday, June 01, 2007)

The Meghalaya government has appealed to the BSF to report to the government about the diversion of essential commodities to Bangladesh.

[Pvt college directed to return fee to student](#)(Thursday, May 31, 2007)

A Consumer Protection Forum in Kashmir has directed a private college to return the fee along with interest to a student for deficient services.

[Major consolidation in telecom as Spice merges with Idea](#)(Wednesday, May 30, 2007)

Spice Telecom and Idea Cellular have completed the formalities for their union, giving credence to media reports of possible merger between the two companies.

[Maximum complaints recieved by NCH were against telcos](#) (Monday, May 28, 2007)

The largest number of complaints received by the National Consumer Helpline (NCH) during April were against telecom companies to the tune of 621 calls.

[Government introduces Energy Conservation Codes for commercial buildings](#)(Sunday, May 27, 2007)

The Government has introduced Energy Conservation Codes for commercial buildings. Initially, implementation of the codes will be voluntary but will be made mandatory soon under the Energy Conservation Act 2001 for the buildings having connected load of 500 kw or more.

[CAG asks MTNL to implement late fee, surcharge on delayed payment](#)(Sunday, May 27, 2007)

The Comptroller and Auditor General of India (CAG) has made critical comments on the manner in which the Mahanagar Telecom Nigam Ltd has introduced the Billing and Customer Care System (B&CCS) and has recommended implementation of late fee and surcharge module for delayed payment of bills to bring discipline in revenue realisation.

[PM will chair Conference of Chief Ministers on power related issues](#)(Friday, May 25, 2007)

The Prime Minister Dr. Manmohan Singh will inaugurate and address the Conference of Chief Ministers of States/UTs on power related issues.

[HC stays Guj govt order of bringing Cooperatives under RTI Act](#)(Friday, May 25, 2007)

The Gujarat High Court has stayed an order of the state government and Chief Information Commissioner for bringing all Cooperative societies under the right to information (RTI) act.

[TRAI asks operators to ensure transparency on SMS 'blackout' days.](#) (Friday, May 25, 2007)

TRAI has asked service providers to ensure transparency in charging of SMS on festival and customary days.

[EU MPs back deal cutting roaming fees](#)(Wednesday, May 23, 2007)

European Union lawmakers backed a plan on Wednesday to slash the cost of using mobile phones abroad in the 27-member bloc, part of a drive to win back support for the EU by addressing voters' concerns.

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## PREVIOUS ISSUE



Information is knowledge and all consumers of government services have a right to information. The focus of this week is how consumers could make use of the provisions of the Right to Information Act. In the following articles, Eshita Mohanty explains the importance of the Right to Information and how a consumer could proceed with the filing of the application forms, the authorities to approach and the different consumer groups involved in imparting awareness to the consumers.

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## CONSUMER NOTIFICATIONS & CIRCULARS

[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

**ANNEXURE -2**  
**(Our Achievements)**

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

**CAR CRISIS**

Mr. Atul Mody of Nepean sea road Mumbai, had purchased a HONDA CITY CAR in JUNE 2004 with an extended warranty for three years which was to expire on 23.6.2007. ON 24.05.2007 he had sent the CAR for regular servicing to their authorized dealer M/S ICHIBAAN HONDA in Worli Mumbai. But within 3 weeks of servicing the rear wheel of the CAR started giving some irritable noise. He had to send the CAR back to the same dealer for rectifying the defect. But this time they came up with a bill of RS 12141/- for replacing the two rear wheel bearing, which they claim were not covered under extended warranty, as it falls ,as affirmed by them ,under wear & tear category.

**Mr. Mody couldn't understand, how the bearing of a car less than 3 years old & ran just 37000k.m.had already worn out. He refused to make the payment to the servicing authority who in turn refused to hand over the car. Mr. Mody took the matter with the HONDA CITY authority in NOIDA & lodged a formal complaint with them, but got no response . The situation remained dead-locked.**

At this juncture Mr. Mody Lodged a complaint online with **CORE Centre**, on 16/6/07. **Core center** immediately took initiative to resolve the issue. They sent a letter to the opposite party clearly mentioning that it is a mediator supported by the Ministry of Consumers Affairs, Govt of India, for the purpose.

Then a surprising thing happened. Immediately, both the HONDA CITY authority & their dealer contacted Mr. Mody on phone, and agreed to resolve the problem on free of cost basis. The customer relation manager of the brand contacted **CORE Centre** & informed "The required work has been carried out on a goodwill basis & this vehicle has been delivered. You are requested to kindly make a note of this development & close this case from your end. We will be highly obliged if a confirmation is forwarded from your side on the same."

CORE Centre asked for the confirmation from Mr. Mody, who was very happy to reply "I HAVE RECEIVED RESPONSE FROM THE DEALER AND HONDA - ONE -2-ONE AND THEY HAVE SOLVED THE PROBLEM BY CHANGING THE TWO REAR WHEEL BEARING ON FOC BASIS.THANKS VERY MUCH FOR ALL YOUR EFFORTS IN SUPPORTING ME".

Today, it would not be an exaggeration to say, that the CORE Centre has earned such reputation through out India as a platform for the consumers to redress their grievances, that on aggrieved from length & breadth of our country are beginning to rely on it . Sometimes a single letter form it to the opposite party does the wonder for the consumers.

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## Cheap Tricks!

Sasmita Misra of sector 15 NOIDA has been a user of IDEA cellular service for more than 3 years. On 28<sup>th</sup> June 07 she received a SMS form IDEA that AAJ TAK NEWS SERVICE had been activated on her phone. She was very surprised for she never asked for the service. She contacted their CCE Mr Prasant Maruya, who refused to deactivate it. His logic was simple-- that the service had been activated by Ms Sasmita herself (though she didn't know!). And in the process without her consent Rs 30/- was deducted from her balance.

Now she was convinced that it was a clear case of cheating, for this had happened for the 3<sup>rd</sup> time in last 2 years. Every time she tried to resolve the matter with IDEA, they came up with same answer. She lodged a complaint on IDEA website as well as sent mail to every nodal officers & managers. She even threatened legal action. But all this was falling on deaf ears.

In her complaint dated 29/6/07 lodged with **CORE Centre**, a desperate Ms Sasmita wrote to us **"I request You kindly to take up this matter and save consumers form this mobile company. Let the consumers know what is the real IDEA is all about. Let the truth prevail."**

**CORE center** true to its reputation, immediately took the matter in hand. Complaint was forwarded to IDEA authority online clearly mentioning that it is a mediator supported by the MOCA, Govt of India for the purpose.

Now, as if by magic, what even the threat of legal action had failed to achieve, the initiative of **CORE Centre**, IDEA solved the problem to the satisfaction of Ms. Sasmita.

Ms Sasmita wrote to us **"It is only because of organization like yours, we have a say as a consumer. Please continue to do good work. We need organizations like yours in this country a lot. I thank you once again and your team."**

**Sounds familiar!**

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## Complaint Against Banks-----Credit/Debit Card

Mr. Sageer of Chennai was using American express gold card for past 3 years and never erred in timely settlement of his Credit card bills. But his honeymoon spell with AMEX Card came to an abrupt end when in last April 2006 Bank charged him with the annual fee of Rs.3200/-. This baffled Mr. Sageer as he had no outstanding so far. He approached the customer care service of the Bank & requested them for the waiver of the fees, which the Bank refused . Mr. Sageer said 'o.k. fine! But cancel my credit card'.

-----Now a surprising thing happened. Till then there were no other outstanding on his Credit card; from then on he kept on receiving the bills, with this annual fee accumulating with interest & late fees. To sort out the issue he called up the bank many times. But except fattening his telephone bills & increasing his woes, nothing was achieved. For, every call ended up with a patent reply from the bank, "sorry sir, this matter is closed & we have referred it to the collection agency, they'll call you." As if that was not enough, a new chapter of mental torture was added to his saga. He started receiving unsolicited calls from the collection agents, rude & ruthless with all sorts of abusive languages & not ready to listen a single word. They were straight as 'pay up the amount due or else.....'. One day he received a call from one Miss Hema of Chennai office. Mr. Sageer explained everything to her. The lady understood the problem, but said sorry, she was helpless in this matter. She said Mr. Sageer had to settle the matter with collection people only.

Now he was feeling totally helpless. He just couldn't understand, why on earth he had to pay the annual fee of the card that he had not used & stood cancelled. On 14/10/06 he again received a bill of Rs 3947.11/-.

Feeling utterly helpless and with no way out, he finally approached the 'CORE Center 'on 26<sup>th</sup> march,07, as a last resort. Complaint section of the Core immediately jumped in to action. After preliminaries, on 3<sup>rd</sup> April first initiative with the opposite party was taken up. They were sent a letter clearly stating the nature & status of complaint & asking for the immediate settlement of the issue once for all. In the letter it was also clearly mentioned that we are the official representatives of the Ministry of Consumer Affairs in this respect.

Surprise! Surprise! The Bank authority who till now were not ready to pay attention, with the entry of CORE Center into the scenario immediately responded. Mr. Sageer received a call from AMEX with an apology & immediate reversal of all charges.

Today Mr. Sageer is a very relieved and a happy person. He wrote to us, ".....**you people are doing a great job, and I feel your efforts should be notified by frequent ads & mailers to all consumers.**"

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## **Complaint Against Telecom**

Mr. Anup Lakra of Bangalore had applied for a new landline connection from BSNL last year but didn't get the connection till the filing of the complaint on 21/5/07. He went to their customer care office in Ramamurthynagar several times but all he got from there was a cold shrug. He lost all hope of getting connection from the BSNL .On top of it his money Rs. 1000/-, which he paid for registration, was also gone. A frustrated Mr. Lakra wrote, **"Bangalore is known as Silicon Valley of India and this is what consumers face here. Please do the needful."**

The **CORE Centre** , immediately took up the matter with the BSNL to resolve the issue. The Brand was forwarded the complaint with a letter flaunting its support from the Ministry of Consumers Affairs, Govt of India.

As expected with the CORE center, BSNL that was not ready to listen, till then and the efforts of one long year by Mr. Lakra had gone in smoke, woke up with the one letter of CORE Centre. His problem got resolved to his full satisfaction. On 12/6/07 his phone connection got installed. BSNL confirmed this to the CORE Centre by e-mail on 18/6/07. A very satisfied Mr. Lakra wrote to CORE Centre:

**"Thank you very much for providing this platform to put my words. My problem has been resolved. Thanks very much for all your support and initiatives."**

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## Complaints Against Airlines

Mr. Aditya needed to go to Bagdogra from Delhi on some very urgent business. Unfortunately two tickets got booked in his name for the same day in Air Deccan, i.e.6<sup>th</sup> March, 07 through Internet. Tickets No. were 1642094 and 1395503 in Aditya Bhandari's name.

Naturally Mr. Bhandari had to cancel one ticket. As Air Deccan have no office in Delhi apart from the one at the Domestic Airport, Mr. Bhandari, therefore, had to go all the way to Delhi Airport to get one of the tickets cancelled (Ticket no.-1642094). The person at the counter scribbled cancellation remarks on the ticket and put Air Deccan stamp on the same. He also confirmed that the refund would take 40 working days.

Mr. Bhandari kept on following up his case with the Air Deccan Call Centre. After 1 month of follow up, he was told that to get the case resolved, he should have to register his case with Air Deccan. He was also informed that 40 working days would be needed again to resolve the issue. Therefore, his case entered into a fresh cycle of 40 working days on 12th April '07 –out come of one month of following up. He also received an e-mail from Air Deccan of same effect. His case no was 73452.

Since then, whenever he followed up with Air Deccan for updated status of his case, it ended up with just one reply - that the case was under process. They had also given him different contact nos. of their refund department, but nobody picked call at those nos.

After endlessly going around in circles, a totally frustrated Mr. Bhandari finally approached CORE Centre & lodged a complaint online on 24/5/07.

CORE center initiated action to resolve the issue. Complaint was forwarded to Air Decan. Then a letter was sent to them about CORE's status. On 13/6 CORE center received a letter from Air Decan informing that the matter had been resolved from their end. Mr. Bhandari also confirmed that he also got a letter from Air Deccan. A virtually jubilant Bhandari wrote to CORE , **“At the outset, I would like to come personally and thank you for the stupendous effort. 3 Months of follow from my side didn't do what your follow up did in 10 days.....”**.But he requested us not to consider the case as resolved till the time his Bank confirms about the refund.

On 15/6 ,CORE center itself enquired Mr. Bhandari regarding the status of his refund. Finally on 21/6/07, a highly satisfied, Mr. Bhandari confirmed us that the case has been resolved. In the words of Mr. Bhandari, **“Air Deccan has finally refunded my money after long struggle of 4 months. Thanks to your robust system of following up... Had it not been for follow up from your side, I would not have been able to get my money back. May God Bless you, your organization....”**

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## Complaints against Educational Institution

Mr. Samuel Sekar of Panjagutta, Hyderabad applied for M.Phil - Management through the Secunderabad study centre; The National Degree College, in the Madurai Kamaraj University, Madurai. Unfortunately his application (No. 07192 ) was not accepted .He had withdrawn his application form from the study centre and the study center fees was returned to him. However, the D.D amount Rs. 7350 submitted to the university was not refunded. The study centre manager Mr. Prabhakar's mails and intimation in this regard was also not responded to by the university. Mr. Samuel had made numerous attempt through postal service , email and fax, but none of them were replied. He had wasted a good lot of his time and money trying just to get a response. Even phone call to the Deputy Director didn't yield any result.

A totally dejected Mr. Samuel appealed to **CORE Centre** and formally lodged a complaint against MKU on 20/3/07. His desperate cry was "I am unable to track even one person who understand the plight.

**CORE Centre** immediately took the matter in hand & issued a letter to the MKU, highlighting its mediatory role, supported by the Ministry Of Consumer Affairs.. There was no response. Again another letter was sent. Result was still same. But **CORE Centre** never gives up. A rigorous process of persuasion started, which continued for 2 ½ months. And finally the desired goal was achieved.

On 29<sup>th</sup> June 07, a very happy & relaxed Mr Samuel wrote to CORE Centre "**I would like to express my sincere thanks for your efforts. After nearly one year of pursuing Madurai Kamaraj University Distance Education department finally has responded and given my money back. Thank you so much for taking concern and care for my case. Thanks again.**"