



## **Monthly Report, For March 2006**

# **Consumer Online Resource and Empowerment (CORE) Project**

*Supported by*

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

**and**

*Managed by*  
**Consumer Coordination Council (CCC)**



*By:*

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

## Highlights

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- ✓ Over 32 Lac hits received till date,
  - ✓ Over 11 Lac Requests, &
  - ✓ 2 Lac visits.
  - ✓ 50 countries across the globe from which access was made to the [www.core.nic.in](http://www.core.nic.in)
  - ✓ Top 6 most popular Search Engines are able to identify key words relating to CORE Centre
  - ✓ 3500 Subscribers of CORE Centre E-Newsletter
- 
- ✓ Over 11 Thousand Complaints received from 15<sup>th</sup> March 2005 to 31<sup>st</sup> March 2006
  - ✓ Complaints received from all parts of India including Jammu & Kashmir, Gujarat, Kerala, and Meghalya as also from abroad.
  - ✓ Total 1,526 (13.75%) complaints were resolved by CORE Centre from 15<sup>th</sup> March 05 to 31<sup>st</sup> March 06
  - ✓ Total 242 (26.1%) complaints were resolved in March 2006

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

- Ebay
- Idea Cellular Limited
- Reliance Infocom
- Hutch
- TATA Teleservices

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## **About CCC**

Consumer Coordination Council (CCC) is a National Coalition of over 57 Leading Consumer Organizations in the country, working on issues relating to consumer interests as well as on various government policies affecting consumers and other related matters. CCC is also an Affiliate Member of Consumers' International (CI) U.K. As a non-profit and issue based National Coalition of Consumer Organizations, it provides a common platform for Consumer Organizations working in the area of diverse consumer issues. CCC is registered under the Societies Registration Act, as also under Foreign Contribution Regulation Act (FCRA). CCC has by now completed over a decade of service to Consumers in general and Member Consumer Organisations in particular.

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

### **Vision:**

Consumer Sovereignty.

### **Mission:**

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

### **Aims & Objectives:**

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

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

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

## **Consumer Online Resource & Empowerment (CORE) Centre Project:**

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

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

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

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

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

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

- (i) Development of National Information gathering mechanisms on consumer related issues;
- (ii) Dissemination of information on important consumer issues;
- (iii) Establishing a Research & Documentation Centre (highlighting the work of partner members) on various consumer issues;
- (iv) Providing information and analysis of consumer related Laws & Judgments;

- (v) To provide Online Support and pursue Consumer Complaints;
- (vi) Raise Resources to become Self Supporting at the end of five years.

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

***Paragraphs 8 & 9 of the MOU entered into by CCC with the Ministry of Consumer Affairs, Food & Public Distribution read as follows: -***

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

CORE Project has completed 12 months since its inauguration on 15<sup>th</sup> March 2005. As such the project is still in its early stages of implementations and has not reached its full potential. The process of migrating the CORE Website and its database from a private server where these are presently located to the NIC Server is still in progress. Substantial improvement to the CORE Website can take place only thereafter. Some more software is also to be acquired to make the Website more effective.

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

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

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

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

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

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

**(From 15<sup>th</sup> March 2005 to 31<sup>st</sup> March 2006)**

**Table 1**

	<b>From March 05 –Dec' 05</b>	<b>January'06</b>	<b>February'06</b>	<b>March 2006</b>
<b>Hits</b>				
Total Hits	23,41,114	372,213	255,035	281,221
Cached Requests	8,62,755	114,418	74,730	78,460
Failed Requests	6,187	951	601	665
<b>Visits</b>				
Total Visitors	84,617	17,068	13,361	16,028
Avg. Visitors Per Day	2,675	533	460	2,860
Total Unique IPs	55,145	11,384	8,282	9,319
<b>Page Views</b>				
Avg. visit length (mints.)	00:03:40	00:06:14	00:05:39	00:05:10
Total Page Views	6,97,767	112,885	80,764	91,548
Avg. page views per day	22,061	3,525	2,784	2,860
Avg. page Views per Visitor	5.08	6.61	6.04	5.71

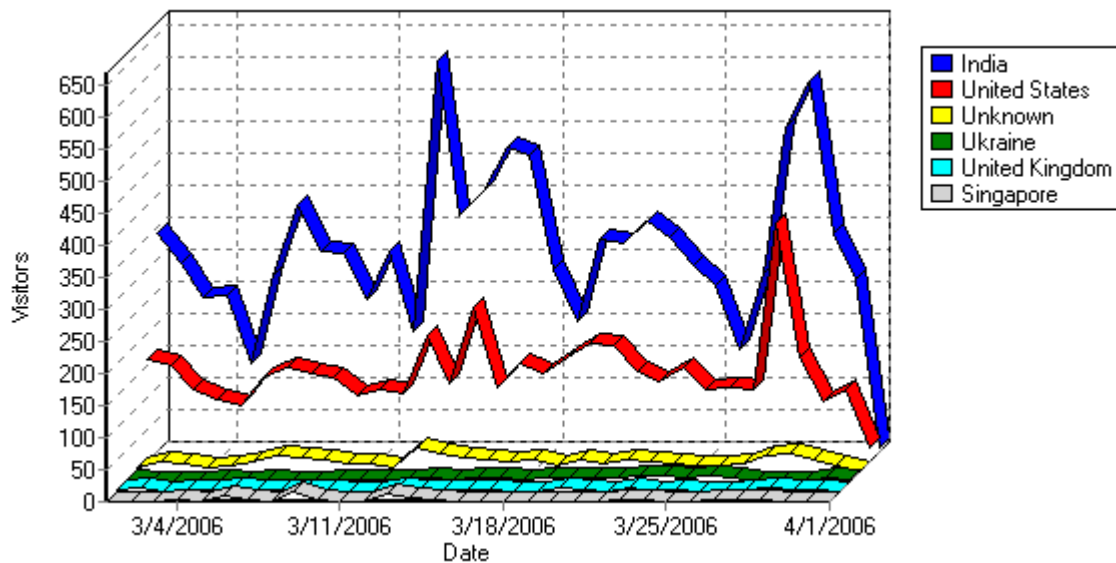
The figures in **Table 1** will show that there has been a steady increase in the number of hits and other parameters relating to the CORE Centre website.

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

1.	<b>Total Number of Hits</b>	<b>32,49,583</b>
2.	<b>Total Number of Requests</b>	<b>11,30,363</b>
3.	<b>Total Number of Visits</b>	<b>1,99,296</b>
4.	<b>Average No. Requests per visit</b>	<b>5:68</b>
5.	<b>Average Visit Duration (in Minutes)</b>	<b>00:05:10</b>

**NOTE:** **Hit:** Any connection to the Website;  
**Request:** Any hit that successfully retrieves contents;  
**Visit:** Series of consecutive requests from a user;  
**Visit Length:** Time between first & last request of a visit.

**Daily Countries Activity  
Figure1**



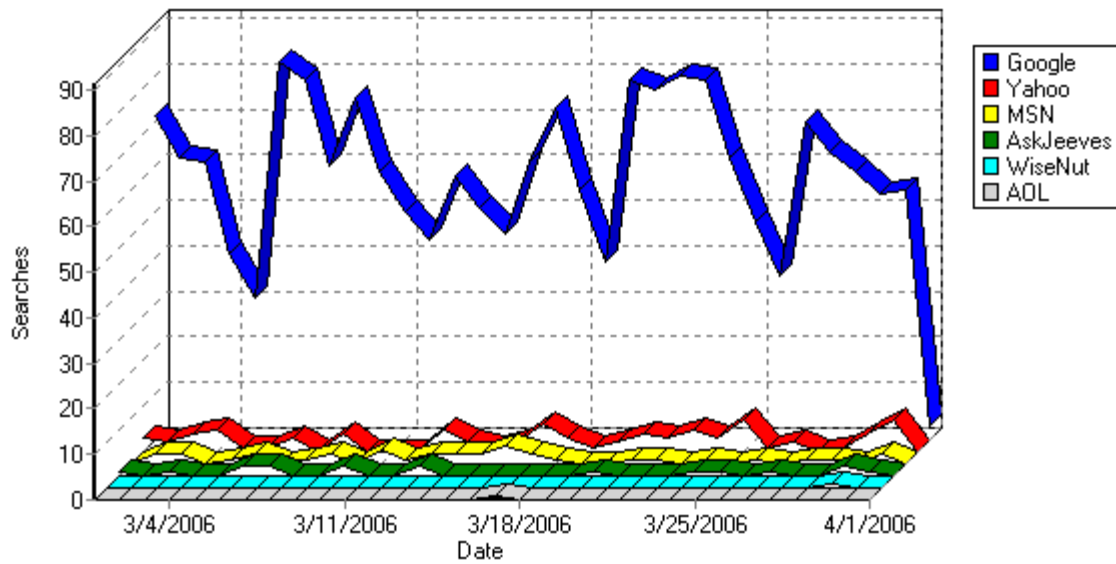
**Most Active Countries  
Table 2**

	<b>Country</b>	<b>Hits</b>	<b>Visitors</b>	<b>% of Total Visitors</b>	<b>Bandwidth (KB)</b>
1	India	242,021	10,143	63.28%	2,291,452
2	United States	20,968	4,489	28.01%	504,237
3	Unknown	8,963	503	3.14%	83,942
4	Ukraine	237	120	0.75%	8,934
5	United Kingdom	1,124	88	0.55%	14,197
6	Singapore	778	68	0.42%	10,172
7	France	827	58	0.36%	7,654
8	Australia	1,245	49	0.31%	13,156
9	United Arab Emirates	197	45	0.28%	1,583
10	Germany	589	42	0.26%	4,690
11	Saudi Arabia	97	31	0.19%	575
12	Switzerland	151	31	0.19%	877
13	Hong Kong	461	27	0.17%	6,564

14	Japan	339	27	0.17%	3,032
15	Canada	553	26	0.16%	7,486
16	China	339	24	0.15%	2,172
17	Malaysia	265	16	0.10%	4,367
18	Kuwait	283	14	0.09%	2,682
19	Philippines	76	13	0.08%	1,033
20	Spain	89	13	0.08%	1,980
21	Korea, Republic of	83	12	0.07%	943
22	Sweden	42	12	0.07%	553
23	Norway	101	11	0.07%	1,091
24	Italy	44	11	0.07%	597
25	Netherlands	55	11	0.07%	1,085
26	Russian Federation	26	10	0.06%	217
27	Austria	82	9	0.06%	759
28	Pakistan	411	8	0.05%	5,674
29	Nepal	72	7	0.04%	670
30	Israel	15	7	0.04%	1
31	Brazil	9	6	0.04%	231
32	Colombia	9	6	0.04%	221
33	Argentina	16	5	0.03%	163
34	Poland	35	5	0.03%	274
35	Nigeria	24	5	0.03%	605
36	South Africa	60	5	0.03%	675
37	Taiwan	4	4	0.02%	108
38	Belgium	4	4	0.02%	134
39	Indonesia	4	3	0.02%	117
40	Bahrain	30	3	0.02%	223
41	Portugal	32	3	0.02%	336
42	Venezuela	5	3	0.02%	151
43	Thailand	4	3	0.02%	211
44	Lithuania	29	3	0.02%	164
45	Egypt	20	3	0.02%	118
46	Oman	25	3	0.02%	139
47	New Zealand	18	2	0.01%	172
48	Qatar	23	2	0.01%	404
49	Ecuador	2	2	0.01%	54
50	Finland	91	2	0.01%	1,090
	<b>Subtotal</b>	<b>280,977</b>	<b>15,997</b>	<b>99.81%</b>	<b>2,987,989</b>
	<b>Total</b>	<b>281,221</b>	<b>16,028</b>	<b>100.00%</b>	<b>2,990,564</b>

Figures 1 and Table 2 show interesting statistics regarding the countries from which access were made to the CORE Centre website. Since as many as 50 countries are listed, it can be inferred that the CORE Centre website is becoming popular. Incidentally there are substantial visits from the United States.

**Daily Search Engines  
Figure 2**



**Top Search Engines  
Table 3**

	Search Engine	Searches
1	Google	1,863
2	Yahoo	82
3	MSN	35
4	AskJeeves	17
5	WiseNut	1
6	AOL	1
7	Mamma	1
8	Netscape	1
	<b>Total</b>	<b>2,001</b>

**Figures 2 and Table 3** show that most popular Search Engines are able to identify key words relating to CORE Centre website & enable visitors to access it easily. This we consider as a measure of the visibility & popularity of the CORE Centre website.

## **Present Status Of the CORE Centre Website**

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

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

Other Major Links are:

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

## **Contents (Pages) As on 31<sup>st</sup> March 2006**

- Articles – 49
- Consumer Focus – 252
- Press Release- 46
- Case Laws - 87,353
- Consumer Studies – 556
- FAQ's – 96
- Legislations – 821
- Rules - 221
- News – 695
- Consumer Alert – 8
- Report & Surveys – 165
- Member Activities – 82
- Advocacy Campaign – 58
- About CCC – 6
- Test Report – 11
- CORE Status – 457
- CORE Achievements - 10
- Site of Interest - 6
- Publications – 18
- National Conventions- 67
- MOU – 8
- Consumer Events - 3

### **Details of the Content Uploaded on to the CORE Website**

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

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

## Electronic Newsletter:

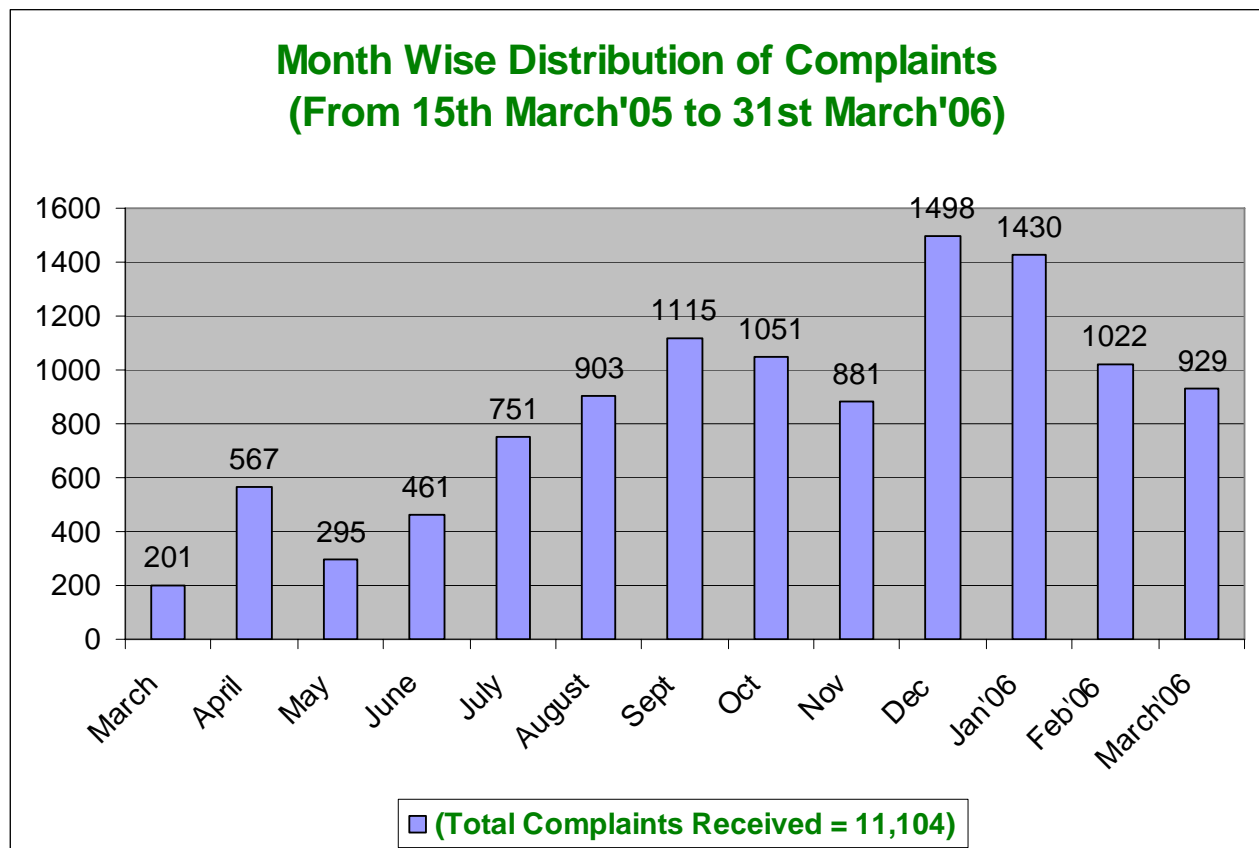
Currently the Weekly/Fortnightly/Monthly/Quarterly Newsletters are accessible free of cost in CORE Centre. The list of Newsletters is uploaded onto the CORE Website, in the following link <http://www.corecentre.org/quest/newsletter/> . At present **3500** subscribers are already registered themselves for accessing CORE Centre E-newsletter. February issue of E-newsletter is enclosed as an **Annexure – 2**.

## ANALYSIS OF THE COMPLAINTS RECEIVED

In the month of March 2006, 929 Complaints were received from various corners of the country, as against 1022 for the month of February 2006.

**Figure-3** shows the comparative picture of complaints received by CORE Centre from 15<sup>th</sup> March 2005 to 31<sup>st</sup> March 2006. 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 2006 onwards, there are small variations in the numbers in between the months. This reflects the impact of advertisements being issued by the Ministry of Consumer Affairs.

**Comparative analysis of the complaints received from 15<sup>th</sup> March to 31<sup>st</sup> March 2006.**



**Figure-3**

**Comparative Geographical analysis of the complaints handled during the months of & February 2006 & March 2006 are shown in Table- 4:**

**GEOGRAPHICAL BREAK OF COMPLAINTS**

S. No.	NAME OF THE STATE	COMPLAINTS HANDLED			
		FEBRUARY 2006		MARCH 2006	
		NUMBERS	PERCENTAGE	NUMBERS	PERCENTAGE
1	Assam	11	1	9	1
3	Andhra Pradesh	36	4	25	3
4	Bihar	7	0	11	1
5	Chhattisgarh	9	1	0	0
6	Delhi	270	25	280	32
7	Goa	1	0	0	0
8	Gujarat	61	6	47	5
9	Haryana	69	6	46	5
10	Jharkhand	14	1	3	1
11	Nagaland	0	0	0	0
12	Kerala	3	0	14	2
13	Karnataka	54	5	45	5
14	Madhya Pradesh	35	1	17	2
15	Maharashtra	161	18	129	12
16	Meghalaya	5	0	2	0
17	Sikkim	0	0	0	0
18	Orissa	16	2	11	1
19	Punjab	44	4	44	5
20	Pondicherry	0	0	0	0

S. No.	NAME OF THE STATE	COMPLAINTS HANDLED			
		FEBRUARY 2006		MARCH 2006	
		NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
21	Rajasthan	29	3	27	3
22	Tamil Nadu	32	3	48	6
23	Himachal Pradesh	4	0	1	0
24	Uttar Pradesh	101	11	92	9
25	Uttranchal	11	1	9	1
26	West Bengal	57	6	66	6
27.	Jammu & Kashmir	0	0	3	0
28.	Mizoram	0	0	0	0
29	Manipur	0	0	0	0
30	USA	1	0	0	
	<b>TOTAL</b>	<b>1022</b>	<b>100</b>	<b>929</b>	<b>100</b>

**Table-4**

As can be seen from **Table-4**, there is a clear demographic distribution of the complaints with Delhi State taking the lead followed by Maharashtra & Uttar Pradesh. This distribution also shows that majority of complaints have come from places where advertisements and Publicity of the Consumer Online Resource Centre are frequent.

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

# State wise breakup of Complaints for March 2006

## Total Complaints Received - 929

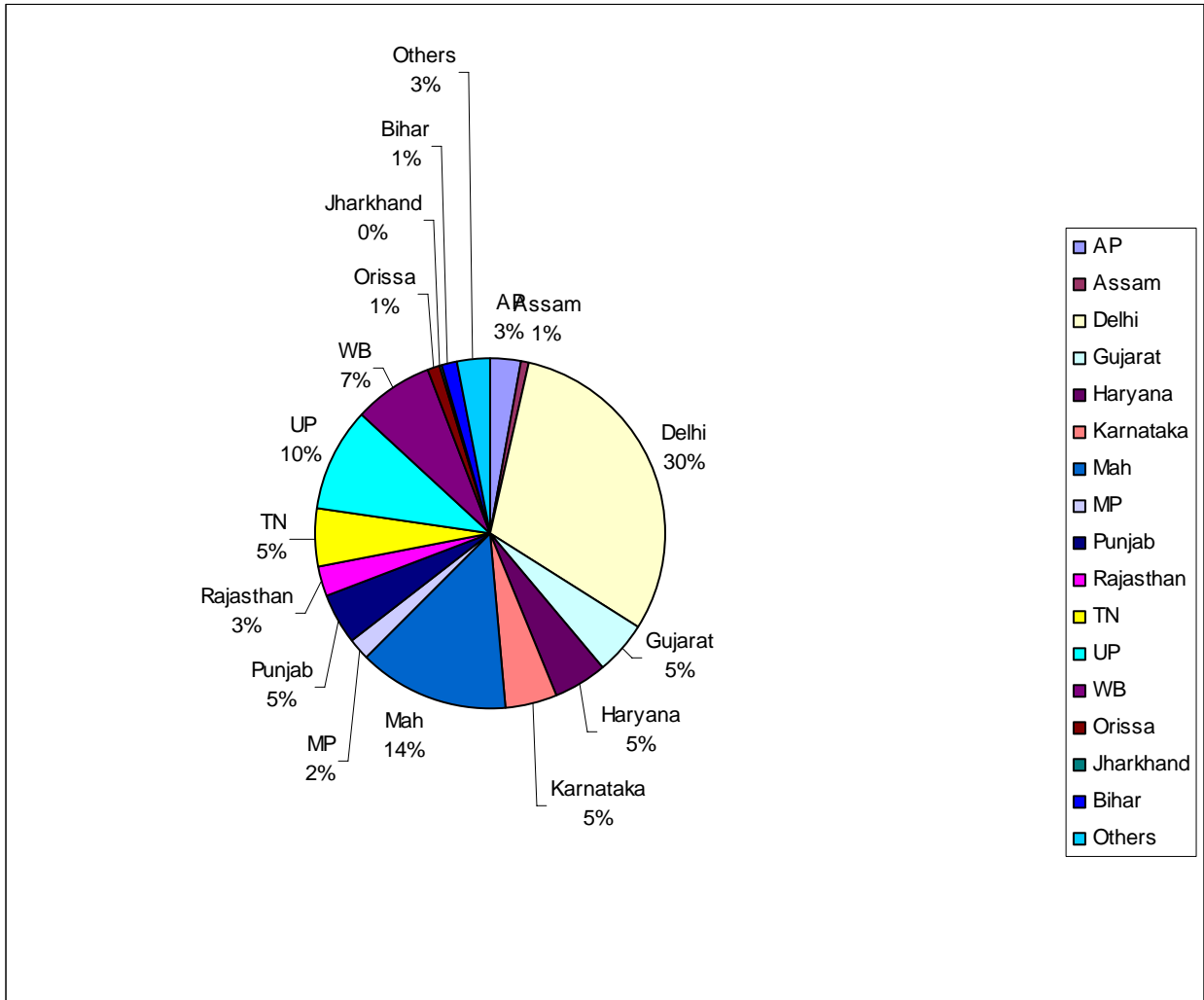


Figure-4

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

The procedure followed, in dealing with Complaints Registered on the Website directly and received by email, as also written complaints, mostly forwarded by the Ministry of Consumer Affairs & other sources, is as follows:

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

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

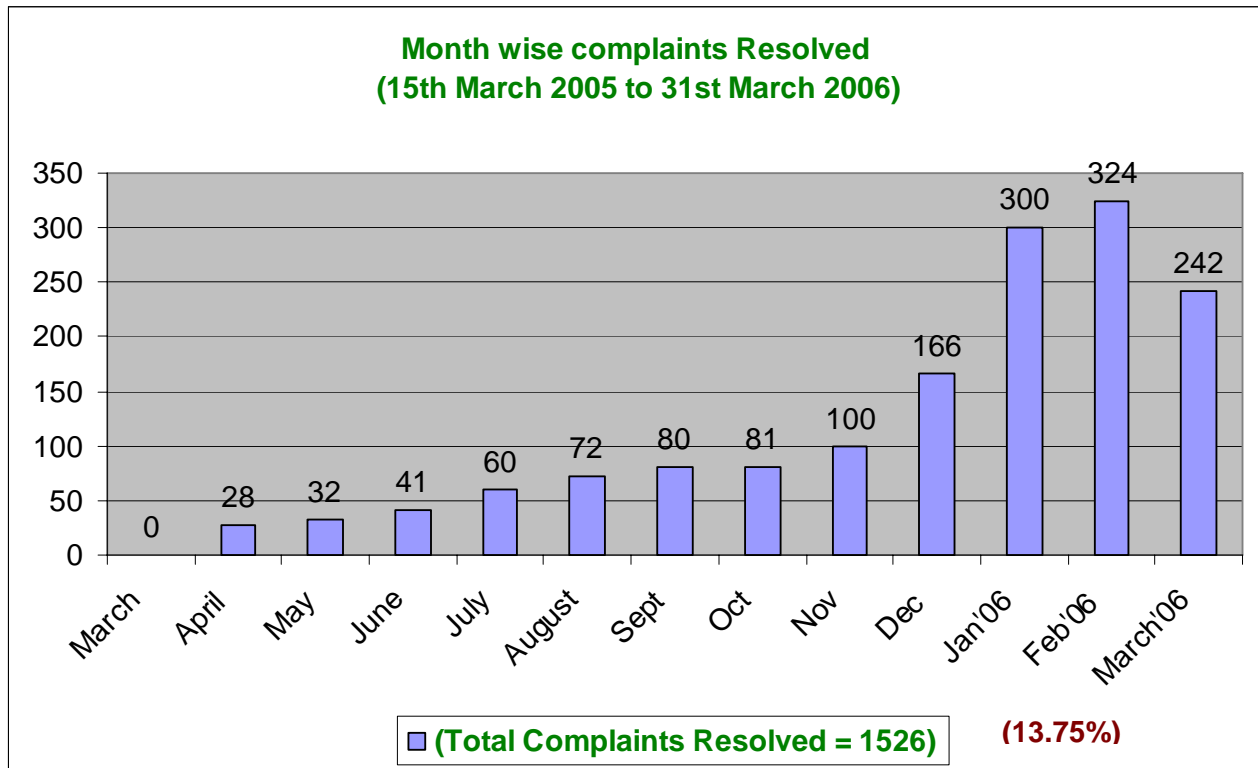
**Stage # 3:** If the Grievance/Complaint is still not redressed, a final letter is written to the Opposite Party, mentioning that their name will be included in a *List* titled “ Beware of such Organisations “ maintained by the CORE Centre and posted on the Website. It is also added in the letter that the Complainant was being advised to take the matter to the appropriate Consumer Court.

As for the Complainant, he is advised that it is up to him to decide, whether he would like to take the matter to the Consumer Court. For this, necessary support by way indication of the procedure and the contact address of the nearest Member Organisation of CCC, who can provide assistance in this regard, is also provided to the Complainant.

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

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

**Month wise Distribution of Resolved Complaints**  
**From 15<sup>th</sup> March 2005 to 31<sup>st</sup> March 2006**



**Figure 5**

**Figure 5** shows an increasing trend of the number of complaints resolved. It is encouraging to note substantial increase in the number of complaints resolved in January & February 2006, both in absolute numbers. However the overall percentage of complaints resolved from 15<sup>th</sup> March 2005 to end of March 2006 is around **13.75%**.

**Analysis of Complaints remaining unresolved as on 1<sup>st</sup> April 2006**

**Table 5**

S. No.	Details	Numbers
1.	Total no. of complaint received from 15 <sup>th</sup> March 2005 to 31 <sup>st</sup> March 2006	<b>11,104</b>
2.	Total No. of complaints resolved till 31 <sup>st</sup> March 2006	<b>1526</b>
3.	Balance no. of complaints remaining unresolved as on 1 <sup>st</sup> April 2006	<b>9578</b>

Table 6 shows Stage wise analysis of complaints remaining unresolved as on 1<sup>st</sup> April 2006.

S. No.	Stages	Numbers
1.	<b>Unresolved complaints which are more than 45 days old</b> (These are complaints received from 15 <sup>th</sup> March to 15 <sup>th</sup> January 2006 on which Stage 3 action has already been taken, as on 1 <sup>st</sup> April 2006, but no response has been received from the opposite party)	<b>8333</b>
2.	<b>Unresolved complaints which are between 31 to 45 days old</b> (These are complaints received from 14 <sup>th</sup> February 2006 to 28 <sup>th</sup> February 2006 on which Stage 3 action has already been taken, as on 1 <sup>st</sup> April 2006, and response is awaited)	<b>316</b>
3.	<b>Unresolved complaints which are between 16 to 30 days old</b> (These are complaints received from 1 <sup>st</sup> March 2006 to 15 <sup>th</sup> March 2006 on which Stage 2 action has already been taken, as on 1 <sup>st</sup> April 2006, but are still remaining unresolved)	<b>480</b>
4.	<b>Unresolved complaints which are between 1 to 15 days old</b> (These are complaints received from 16 <sup>th</sup> March 2006 to 31 <sup>st</sup> March 2006 on which Stage 1 action has already been taken, as on 1 <sup>st</sup> April 2006, but are still remaining unresolved)	<b>449</b>
<b>Total Unresolved Complaints as on 1<sup>st</sup> April 2006</b>		<b>9578</b>

Table 6

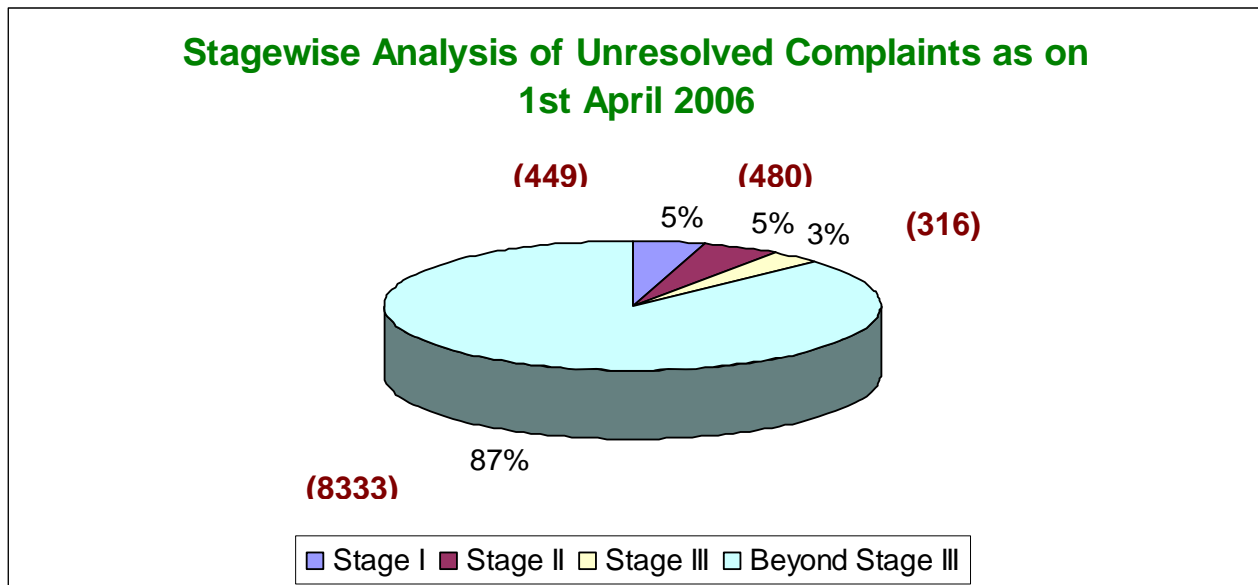


Figure-6

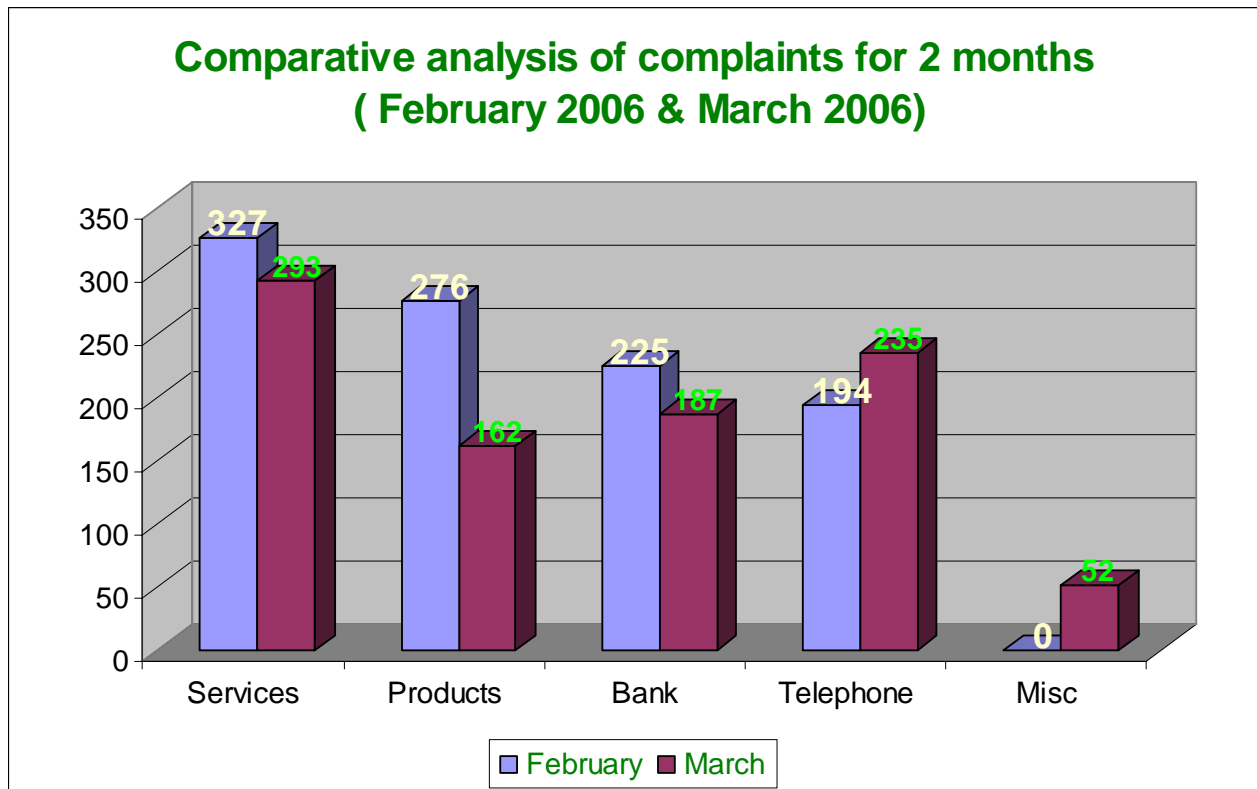
**Tables 5 and 6 & Figure 6** show details of total number of complaints received till 31<sup>st</sup> March 2006, total number of complaints resolved till 28<sup>th</sup> February 2006 and the balance complaints remaining unresolved as on 1<sup>st</sup> April 2006, as also their percentage wise breakup.

- There are 87% of unresolved complaints numbering 8333, as on 1<sup>st</sup> April 2006, which are beyond Stage 3.
- In the case of 370 complaints out of the above, relating to M/S Bharti Cellular Ltd., Standard Chartered Bank & M/S NOKIA India Ltd., their names have been posted in a “**Shame List**” under the heading **CONSUMERS BEWARE**, in the CORE Centre website, after writing a final letter to the head of the companies concerned. Please see [http://www.corecentre.org/core\\_achievements](http://www.corecentre.org/core_achievements)
- Further possible course of action is to bring together, the defaulting parties and the complainants in suitable groups, for an on the spot resolution of complaints, to the extent possible, in a workshop.
- Now that CORE Centre has completed 12 months, the pending complaints are proposed to be analyzed product /service wise, company/organization wise, for organizing a workshop.
- Suitable software is also proposed to be developed for easy stage wise analysis of both resolved & unresolved complaints as also categorizing them suitably.

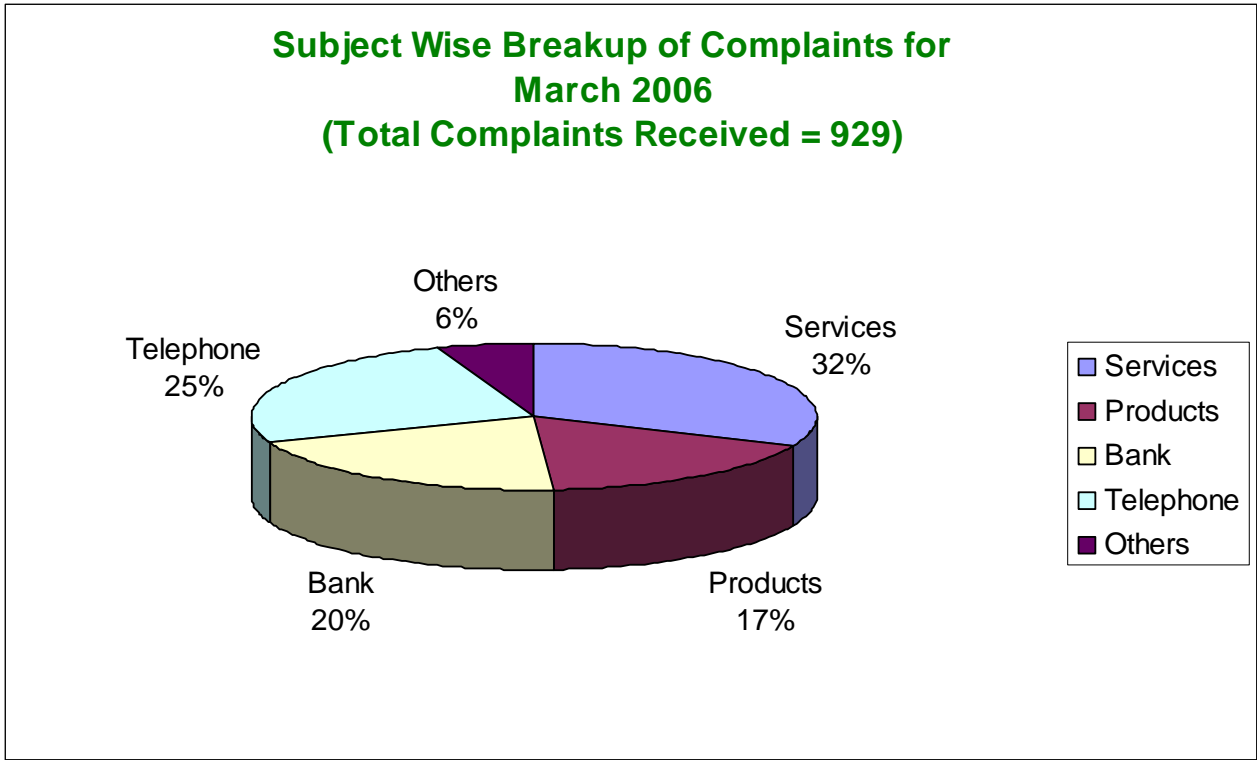
## SUBJECT WISE BREAK UP OF COMPLAINTS

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

- Services
- Products
- Telecom
- Banking
- Miscellaneous

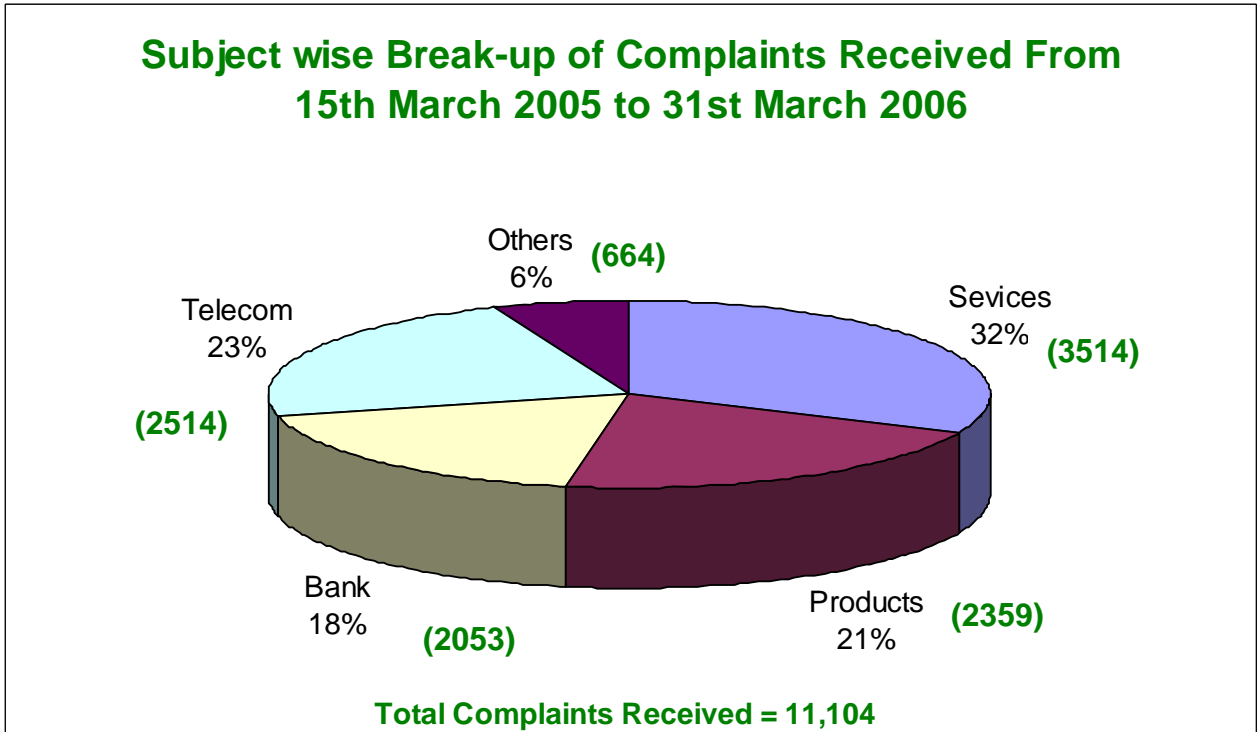


**Figure-7**



**Figure-8**

As can be seen from Figures 7 and 8, highest percentage of complaints is from the Services & Telecom category. Product Category shows decreasing trend in March 2006



**Figure-9**

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

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

#### TELECOM SECTOR

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

#### DEFECTIVE PRODUCTS

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

## INSURANCE

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

## BANKING

PROBLEM AREA	COMPANY
Credit Card	ICICI, CITIBANK, KOTAK MAHINDRA, ABN-AMRO, SBI, BOB, AMERICAN EXPRESS, STANDARD CHARTERED
Customer Care	SBI, ICICI
Accounts	ICICI, CITIBANK, KOTAK MAHINDRA, ABN-AMRO, SBI, BOB, HDFC, IDBI
Loans	BOB, ICICI, CITIBANK, STANDARD CHARTERED
Corruption by Bank Officials	SBI, PNB

## OTHER RELEVANT AREAS

### ELECTRICITY

BSES, MSEB, DESU, GSEB

- BILLING
- DEFICIENCY IN SERVICE

## **EDUCATIONAL**

NIIT, IGNOU, MEDICAL

- FEES
- DEFICIENCY IN SERVICE BY TEACHERS
- DELAYED SESSION

## **MRP**

MOVIE HALLS, DHABA, COLD DRINKS, WAFERS, AIRPORT, LOCAL SHOPS OUTSIDE RECREATIONAL AREA, PVR, AMUL MILK, RESTURANTS, FAST FOOD JOINTS.

- REFUSAL TO GIVE A CASH MEMO
- REFUSAL TO SELL THE PRODUCT IF QUESTIONED OTHERWISE.

## **MEDICAL**

MAX HOSPITAL, APOLLO, NEERAJ NURSING HOME, MEDICAL COLLEGE OF BURDWAN

- MEDICAL NEGLIGENCE
- CORRUPTION BY HOSPITAL STAFF
- BILLING

## **POSTAL & COURIER SERVICES**

GPO, BLAZE FLASH, DTDC

- DELAY
- ITEMS LOST

## **CONSTRUCTION**

DDA, GDA, HUDCO

- FRAUD
- CHEATING
- ILLEGAL CONSTRUCTION
- DEFICIENCY IN SERVICE

## **FREQUENTLY ANSWERED QUESTIONS (FAQ'S)**

### **LEGAL**

- COURT PROCEEDINGS
- ADDRESSES OF THE DISTRICT FORUM
- LEGAL QUERIES
- NAMES OF LAWYERS WITH EXPERTISE IN THE SAID FIELD

### **BIS**

- ADDRESS OF OFFICERS IN THE SAID FIELD
- STANDARDS FOR GOLD AND THE DETECTION OF PURITY
- WHERE TO COMPLAINT IN CASE STANDARDS ARE NOT MAINTAINED
- IS IT MANDATORY TO BUY ISI MARKED PRODUCTS
- IS IT MANDATORY TO BUY HALLMARKED JEWELRY ONLY.

### **OMBUDSMAN (BANKING & INSURANCE)**

- THE ROLE PLAYED BY OMBUDSMAN
- ADDRESS

### **LPG, PETROL (HPCL, INDIAN OIL, BPCL)**

- WAYS TO FIND OUT ADULTERATION.
- ROLE PLAYED BY THE DEALERS
- COMPANY POLICIES

### **VAT**

- LOTS OF QUERIES REGARDING ITS RATE AND WHERE IT'S APPLICABLE.

### **RECEIPT**

- IS IT A RIGHT OF A CONSUMER TO ASK FOR RECEIPT
- LIABILITY OF A SERVICE PROVIDER OR A SHOP IF THEY FAIL/REFUSE TO GIVE SO.
- CONCERNED AUTHORITY TO WHOM THEY CAN REGISTER COMPLAINTS.

### CORE Staff Strength

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

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

### OUR REWARDS

We have received a number of appreciation letters from the consumers, whose grievances have been resolved amicably through Consumer Online Resource and Empowerment (CORE) Centre, as also from those whose redressal is in process, for taking prompt action on their complaints. The opposite parties have also been responding positively and promising further support in resolving complaints referred to them by us. Such responses have encouraged us in our efforts. We consider this as our reward for our efforts. Some of the letters of appreciation/thanks are annexed for information. **(Annexure-3)**

## ANNEXURE- 1

### List of the Contents Uploaded On the Website

Sl. No.	Name of the Document	Type of the Document	Source of the Document	Content (In Pages)
<b>March 2006</b>				
109.	CORE Centre's Monthly Report for the Month of January, 2006	CORE Centre	CORE Centre (Technical Section)	<b>75</b>
	<b>Total Number of Pages</b>			<b>75</b>

## Your E-Newsletter

**Dear CoreUser,**

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

Happy Reading.

### CONSUMER FOCUS



#### **Purchase of Property- What Consumers Should Know?**

The recent spate of demolitions of residential and commercial structures in cities like Delhi and Mumbai has dented the confidence of innocent purchasers of property who had invested their life savings in property only to find that it was illegal or that it could not be used for the purpose it was purchased for. There are certain safeguards which need to be looked at by consumers... [Read more](#)

### CONSUMER NEWS

#### **[Committee To Review Regulations On Electronic Media Content](#) (Tuesday, March 07, 2006)**

The Central Government has constituted a Committee on 03.10.2005 for reviewing the Programme and Advertising Code prescribed under the Cable Television Network (Regulation) Act, 1995 and Rules framed thereunder.

#### **[Microsoft Says EU Commission Held Back Antitrust Papers](#) (Saturday, March 04, 2006)**

Microsoft argued on Thursday the European Commission has held back documents the software giant needs to defend itself against a possible antitrust fine of up to 2 million euros (\$2.4 million) daily.

#### **[Services By Telecom Sector Are Not Goods Under Law: SC](#) (Friday, March 03, 2006)**

In a major financial gain to service providers in the Telecom sector including the Bharat Sanchar Nigam Ltd (BSNL), the Supreme Court held that the services provided by them do not constitute as goods under the Sales of Goods Act and are therefore not taxable under the

not constitute as goods under the Sales of Goods Act and are therefore not taxable under the Sales Tax Act.

### [Implementation Of Disability Act In Railways](#) (Friday, March 03, 2006)

The persons with disability (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995 is being implemented by the Railways.

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## PREVIOUS ISSUES



India has a huge middle class population with rising income levels and growing aspirations that look forward to the Budget every year to make a crucial purchase decision. The [previous CORE e-newsletter](#) focus on what is in the fine print which may be of value to the ultimate consumer.

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## CORE CENTRE ACHIEVEMENTS

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

[Report for the Month of February 2006](#)

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## CONSUMER NOTIFICATIONS & CIRCULARS

[G.S.R. 124](#) (E) (28/02/2006)  
Corrigendum

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Happy Reading.

## CONSUMER FOCUS



### Focus on Laws Relating to Labeling- Are Consumer Interests Protected?

The recent proposed decision of the Finance Minister to bring down the excise duty on ready-to-eat packaged food from 16 per cent to eight per cent has been meant to give a fillip to the Food Processing industry as well as to encourage consumption of packaged food. The Government has also recently amended the laws for medicinal products. What are the laws protecting consumers in these two very important sectors? Read more..

- ▶ [Labeling of Pre-Packaged Foods In India](#)
- ▶ [Misbranding and the Prevention of Food Adulteration Act](#)
- ▶ ["Best Before" concept in the Packaged Commodity Rules- A note](#)
- ▶ [Labelling of Genetically Modified Food](#)
- ▶ [Traditional Drugs and Labeling Standards](#)

[MP HC Directs Govt To Provide Report On Chickens](#) (Wednesday, March 22, 2006)

The Madhya Pradesh High Court has directed the state government to present reports of tests on blood samples of chickens on a petition seeking ban on sale of poultry products in view of bird flu threat in the state.

[HC Questions CBI's Clean Chit To 2 Housing Societies](#) (Wednesday, March 22, 2006)

Questioning the probe by the CBI into the multi-crore housing scam, the Delhi High Court asked the investigating agency to file a status report within four weeks explaining the reasons of giving clean chit to two housing societies despite many discrepancies.

[SC Notice To COAI On BSNL Plea](#) (Tuesday, March 21, 2006)

The Supreme Court issued notice to the Cellular Operators Association of India on a petition filed by the Bharat Sanchar Nigam Ltd (BSNL) challenging the order of the Telecom and Broadcast Appellate Tribunal (TDSAT) directing the petitioner to charge 20 paise per minute on calls.

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## PREVIOUS ISSUES



The recent spate of demolitions of residential and commercial structures in cities like Delhi and Mumbai has dented the confidence of innocent purchasers of property who had invested their life savings in property only to find that it was illegal or that it could not be used for the purpose it was purchased for. [The previous CORE e-newsletter](#) focus on what is the issues focusing consumer before purchase of property.

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## CORE CENTRE ACHIEVEMENTS

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

[Report for the Month of February 2006](#)

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## CONSUMER NOTIFICATIONS & CIRCULARS

[G.S.R. 152](#) (E) (10/03/2006)

Draft Rules to amend Prevention of Food Adulteration Rules, 1955

[G.S.R. 131](#) (E) (03/03/2006)

CORRIGENDUM

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## CONSUMER ACTS

## CONSUMER ACTS ↓

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[Telecommunication Interconnection Usage Charges \(Sixth Amendment\) Regulation \(1 of 2006\)](#)  
[Fruit Products \(First Amendment\) Order, 2006](#)

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## CONSUMER JUDGMENTS ↓

### [Chief Administrator PUDA and Another v Shabnam Virk](#) 23/03/2006 (SUPREME COURT OF INDIA)

Punjab Regional and Town Planning and Development Act, 1995 - Delay in handing over possession - National Commission held that as delay in handing over the possession was clearly established and the reasons in price escalation of the house was not proved or established, the respondent was entitled to get the house at Rs.6.3 lacs instead of Rs.7.44 lacs - Appeal against - Held, respondent herself had accepted in the undertaking that she accepted the allotment of the house and undertook to abide by all the terms and conditions of the allotment letter - In the allotment letter figure as demanded has been reflected - Respondent was liable to pay the amount as stipulated in the allotment letter - Appeals allowed.

### [Dr. \(Mrs.\) Nabha S. Borkar & Surendra B. Borkar Partners of M/s. Nabha Industries v State Bank of India Main Branch, Karanataka](#) 13/03/2006 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)

Non-disbursement of loan - Complaint that non-disbursement of sanctioned loan has resulted in loss to the Complainants and hence they are entitled to a compensation of Rs.75,45,142/- - Defence of Bank is that the property which was sought to be mortgaged was acquired by the BUDA therefore, alleged mortgage executed by Complainants, was totally void - Issue is in case where a loan is sanctioned by the bank, but when the title of the property which is mortgaged is found to be defective, can it be said that non-disbursement of loan is unjustified? - Held, once title of collateral security is in dispute, it cannot be said that bank was unjustified in any manner in refusing the release of the sanctioned loan - Complainants were required to give collateral security and if that condition is not complied with, bank cannot release the loan - Complaint dismissed.