

Consumer Online Resource and Empowerment (CORE)  
Project

# Progress Report

## March 2008

*Supported by*

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

*And*

*Managed by*

**Consumer Coordination Council (CCC)**

---

**Chairperson, CCC**

**Ramaben Mavani**

## Highlights:

---

- ❑ Over **1.3 Crores** hits received from 50 countries across the globe on www.core.nic.in till date
- ❑ Over **6.4 Lakhs** Visits
- ❑ March 2008 witnessed **3,75,412 hits, 8,324 visits, 98,672 Page views** respectively..
- ❑ **16800** Subscribers of CORE Centre E-Newsletter
- ❑ More than **1.15 lakhs** of web pages of contents of different consumer related issues e.g. Caselaws, Acts, regulations, Gist of Judgments, Test Reports, Consumer Studies, Articles etc. are uploaded on CORE website. Every month's new pages of contents are being added into CORE website.
- ❑ **More than 41 Thousand** Complaints received from March 2005 to March 2008 from all parts of India and also from abroad
- ❑ Total **5154** complaints (**35.1%** of all complaints handled) were resolved by CORE Centre from April 2007 to March 2008.
- ❑ In the month of March 2008 CORE has received **1546** Complaints, in which **381** Complaints were resolved.
- ❑ **Hindi version** of CORE Centre website has been launched with selected links. More than **25 thousands** hits are being registered per month in the Hindi section of CORE website.
- ❑ Arrangements made for more regional languages such as **Telgu, Malayalam & Gujarati** being added.

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

- |                         |                           |
|-------------------------|---------------------------|
| ❑ Ebay                  | ❑ Hutch                   |
| ❑ Idea Cellular Limited | ❑ TATA Teleservices       |
| ❑ Reliance Infocom      | ❑ Standard Chartered Bank |

**Our Sanctioned Activities as per MOU with The Ministry of  
Consumer Affairs, Food and Public Distribution, Department  
of Consumer Affairs, Govt. of India:**

---

- 1. Development of National Information gathering mechanism on consumer related issues through National Resource Centre**
- 2. Dissemination of information on important consumer issues**
- 3. Establishing a research and documentation centre (Highlighting the work of partner members) on various consumer issues**
- 4. Providing information and analysis of consumer related laws & judgments**
- 5. To provide Online support and handling of consumer complaints**
- 6. CORE project to become self-supporting within a period of five years**

# 1. Development of National Information gathering mechanism on consumer related issues through National Resource Centre

## Action Taken:

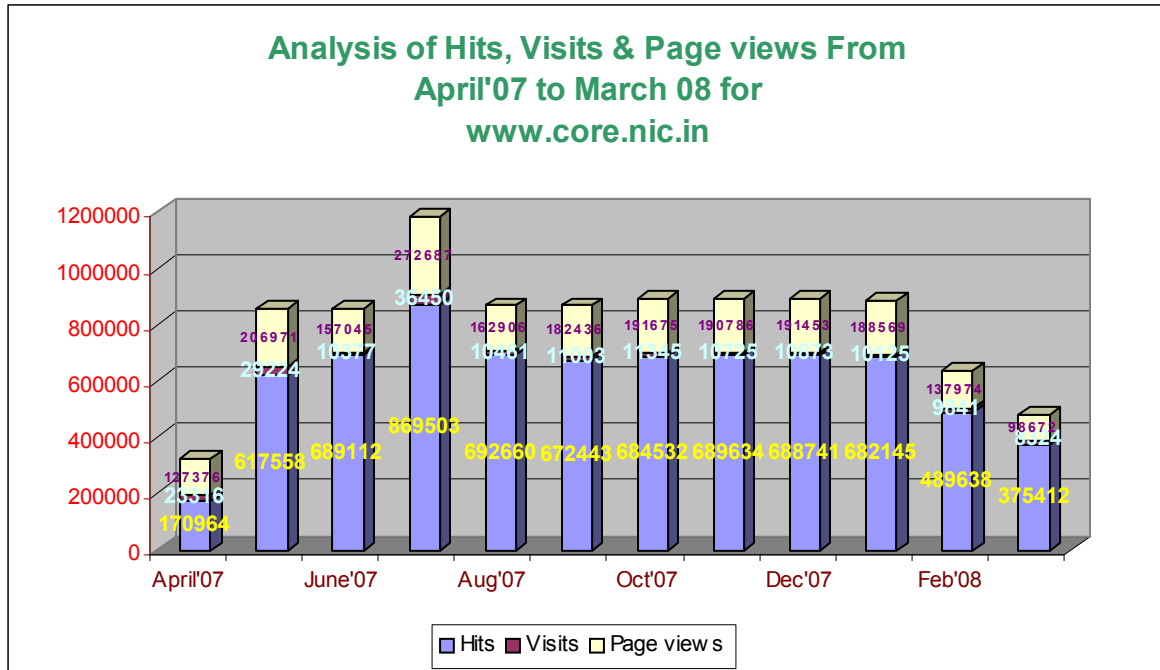
In CORE website various major links are provided related to consumer issues like Consumer Articles in Hindi and English, Consumer Focus, Press Releases, FAQ's, Consumer Studies, Reports & Surveys, Test Reports, News Snippets and Campaign etc. More than 1.15 lakh web pages of contents of different consumer related issues are available on CORE website. CORE website is divided into two sections i.e. first is paid and second is free to all consumers. Various research papers and study reports on current issues like Global Warming, Health & Tobacco, and Water etc are provided to the consumers through CORE centre website free of cost.

### 1.1 Online Database/Portal:

**Cumulative Number of Hits, Visits, Page views Etc. to the CORE Centre from 15<sup>th</sup> March 2005 to 31<sup>st</sup> March- 2008**

1.	Total Number of Hits	1,31,82,064
3.	Total Number of Visits	6,53,374
4.	Total Number of pages viewed in <b>March 2008</b>	98,672

**Table1**



**Figure1**

<b>Hit:</b>	Any connection to the Website;
<b>Visit:</b>	Series of consecutive requests from a user;
<b>Page Views:</b>	Total Number of pages viewed.

## 1.2 Present Status of the Contents on the CORE Centre Website

Major Links provided in the CORE Centre Website has been reorganized; corresponding sub links has been attached with these major links. Following is the list of total **web pages** uploaded in the major links of CORE website.

- |                                 |                                     |
|---------------------------------|-------------------------------------|
| ❑ <b>Articles – 629</b>         | ❑ <b>Consumer Alert – 54</b>        |
| ❑ <b>Articles (Hindi)- 114</b>  | ❑ <b>Report &amp; Surveys – 170</b> |
| ❑ <b>Consumer Focus – 292</b>   | ❑ <b>Member Activities – 163</b>    |
| ❑ <b>Press Release- 115</b>     | ❑ <b>Advocacy Campaign – 58</b>     |
| ❑ <b>Case Laws – 1,09,923</b>   | ❑ <b>Gist of Judgments – 938</b>    |
| ❑ <b>Consumer Studies – 609</b> | ❑ <b>Test Report – 163</b>          |
| ❑ <b>FAQ's – 136</b>            | ❑ <b>CORE Status – 1493</b>         |
| ❑ <b>Legislations – 1348</b>    | ❑ <b>News Snippets – 24</b>         |
| ❑ <b>Rules - 1298</b>           | ❑ <b>Health &amp; Tobacco – 234</b> |
| ❑ <b>News – 1173</b>            | ❑ <b>Campaign - 35</b>              |

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

Number of queries received during March 2008 was 35. This has also helped us to identify issues to be added to the list of FAQs and links in respect of areas of interest to our readers and visitors. This is one of the major aspects of value addition and service to consumers.

In the month of April 2007 CORE has launched a new Online Complaint Redressal and Handling Mechanism, which is more user-friendly and interactive than the previous one. CORE has planned once the user gets used with the new system then we will convert it into Hindi and other **regional languages** phase wise. Instantly, CORE has launched Hindi version of the website on the selected links in which more than 700 web pages have been

uploaded so far and we have receiving more than 25,000 hits per month in this section. The process of translation of CORE website in other regional languages like Telgu, Malayalam & Gujarati have already started.

### 1.3 New Contents (Web Pages) added in March 2008

- ❑ CORE Status : **30 Pages.**
- ❑ Consumer News : **21 Pages**
- ❑ Consumer Article : **02 Pages**

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

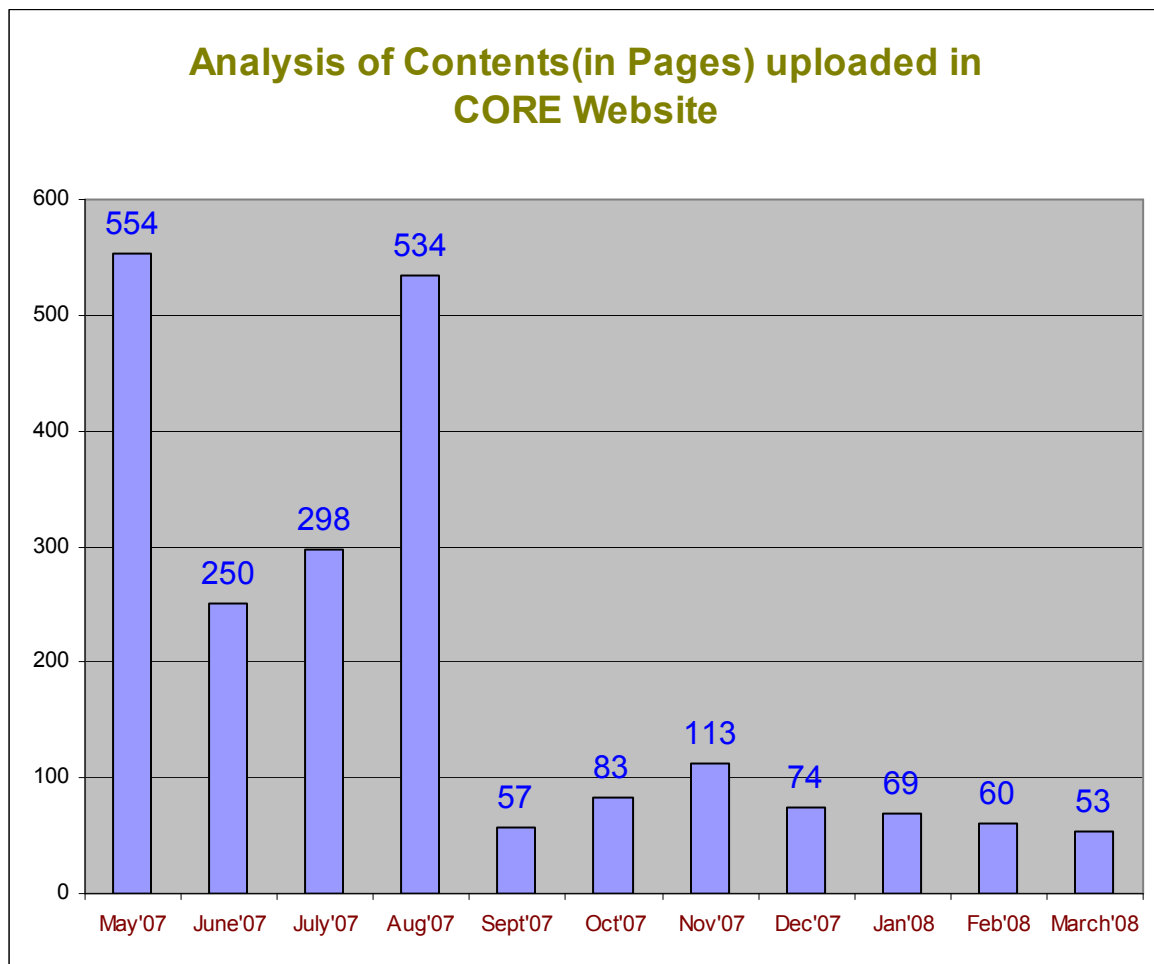


Figure: 2

## 1.4 Updated Information

Complete and updated information related to District Consumer Courts, State Commissions, VCOs of all over India as well as International VCOs, Banking Ombudsman and other similar information are available on CORE.

---

---

- ❑ 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

### Action to be Taken:

---

---

1. We propose to develop Hindi version of CORE website alike English. We also propose to develop CORE website in other regional languages in a planned manner and to cover all the main regional languages of the country.
2. Preparatory work relating to filing of complaints in regional languages has been taken up and will be introduce as well as new workable system of handling complaints at various levels.

## 2. Dissemination of information on important consumer issues

### Action Taken:

CORE Centre is publishing fortnightly E-newsletter, which is free of cost and being sent to more than 16,500 subscribers across the country. This newsletter consists of consumer focus, consumer news, circulars, legislations, judgments etc. More than 50 newsletters have been developed and distributed so far. All these newsletters are available in archive section of CORE Centre website.

A quarterly newsmagazine Consumer Network is also published by CORE. This magazine contains consumer articles, test reports and other consumer related material. Hindi pages have also been included in this magazine.

CORE is publishing fortnightly E-Newsletter, which is circulated free of cost to its subscribers and is also available on CORE website, details are as follows till **March 2008**:

-

Sl. No.	Particulars	Numbers
1	E-Newsletter published	53
2	Subscribers of CORE E-Newsletter	16,797
3	Subscribers of CNW Magazine	304

### Action to be Taken:

As a part of CORE Centre project, we propose to undertake a major initiative that of creating awareness among consumers at large through other means. It needs support and active participation of VCOs through out the country. Some NGOs & VCOs including Consumer Coordination Council's members are in a position to organize and provide trainings to other VCOs as well as to consumers. There is further need to encourage new VCOs to come in areas, who early served and at present they would need training inputs. Training at grassroots level has to be done by local NGOs, VCOs & MOs of the area and objective of the training is to be impart information and thereby to empower target groups. It is proposed to organize training at two levels: – Basic Training to develop organizing skills and the second level will comprise training in specific consumer related areas.

***Time Frame: -***

- Aim is to hold atleast two training workshops in each region and the time frame is now proposed June to December 2008. It may be submitted that earlier the training module was to be implemented from October 2007 to March 2008 but due to paucity of funds, it could not be done.
- The venue of these training will be headquarters of MOs, NGOs, VCOs and in case of large states more centres may be fixed.
- The budget for single day training programme is proposed Rs.10,000 and for two days span, it will be Rs.20,000.
- Methodology of the training will be in local languages in addition to Hindi & English. Lectures with audiovisual aids, demonstration and with other methods may be used.
- The topics proposed to be covered are consumer movement, need for awareness, consumer protection act, other relevant major acts and landmark judgments.

At present more than 16,500 subscribers are registered for accessing CORE Centre E-newsletter. Possibility of tapping this market as revenue, along with archive material is

being examined. Likewise, it is proposed that quarterly magazine in Hindi language may be arranged to be published. Thereafter, other main regional languages are also proposed to be included in publication of this magazine. Efforts are also being made to increase database of the subscribers of the magazine and to make it more useful and informative to consumers.

### **3. Establishing a research and documentation centre (Highlighting the work of partner members) on various consumer issues:**

#### **Action Taken:**

CCC had entered in the MOU with **35 member consumer organizations** 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. From these MOs we are regularly receiving consumer related materials. Following is the list of MOs, who are sending consumer related contents for CORE website as well as CNW magazine on regular basis: -

**AJMER ZILA GRAMIN UPBHOKTA SANSTHAN (AZGUS), Masooda**

**ALL INDIA CONSUMER COUNCIL (AICC), Pondicherry**

**CONSUMER EDUCATION & RESEARCH CENTRE, (CERC), Ahmedabad**

**CITIZEN CONSUMER & CIVIC ACTION GROUP (CAG), Chennai**

**CITIZEN'S AWARENESS GROUP (CAG), Chandigarh**

**CONSUMERS FORUM CHANDIGARH (CFC)**

**CONSUMER GUIDANCE SOCIETY OF JAMSHEDPUR (CGSJ),**

**CONSUMER PROTECTION COUNCIL-TN (CPC), Tiruchirapalli**

**FEDERATION OF CONSUMER ORGANIZATIONS (FEDCOT), TN**

**INDIAN NATIONAL CONSUMER'S FEDERATION (INCF), Lucknow (U.P.)**

**UPBHOKTA SANRAKSHAN & KALYAN SAMITI, Kanpur**

Remaining MOs are also sending contents for our website and CNW magazine in hard copies.

A Memorandum of Understanding has been entered into between CORE CENTRE project managed by Consumer Coordination Council, National Consumer, a project managed by Delhi University and Consumer VOICE Magazine project, managed by VOICE Society on 28th June 2005. Through this MOU it has been agreed that a Suitable mechanism will be devised for the implementation of respective projects of each of the parties and it will be ensured through periodical visit to each other project premises and a structured program for regular exchange of information. A database relating to work done by each organisation in regards to their activities will also be exchanged between all the parties and the websites of three projects will be so developed as to ensure proper linkages so that these complement and supplement each other and consumer visiting any one of the websites can have an integrated availability of information from all the three websites. It was also agreed that an integrated approach of joint advertisement campaign will be developed between the three parties for a multimedia promotion and publicity campaign. The share of the expenditure of each of the three parties on such promotion and publicity campaign will be governed as per the approval of the Ministry of Consumer Affairs, Govt. of India.

All members of CCC from across the country are doing commendable work in spreading consumer awareness in their respective areas. It is worth mentioning that they have achieved success up to some extent in sensitizing the masses and Government bodies and they are still rendering their services in the interests of society and trying to make the consumer movement, a vibrant success.

In CORE Centre website a separate section called “**Member Activities**” has been created. In this section the contents, which are sent by MOs have been uploaded on regular basis. These contents are also being used in our quarterly Consumer Network magazine. List of all the VCOs with their email address and website are available on CORE website. One online group <http://groups.yahoo.com/group/corecentre> has been created between the MOs of Consumer Coordination Council to interact with each other on regular manner. Till date 18 MOs have joined this online group.

## **Progress on MOU with FACC**

As per MOU with FACC, one thousand unresolved complaints were sent to FACC and recently on 25<sup>th</sup> Feb 2008 a meeting took place with FACC and 23,000 complaints received from March 2005 to April 2007 have been sent to FACC. These complaints will be segregated brand and sector wise by FACC. Next meeting will be arranged in mid April 2008 to chalk out future course of action.

### **Action to be Taken:**

To identify the Internet capability of different VCOs and involve them in the functioning of CORE Centre and also help them to create and upgrade their own websites. We are also making efforts to involve the remaining MOs to sign MOU and undertake the similar work.

## **4. Providing information and analysis of consumer related laws & judgments**

### **Action Taken:**

More than one lakh web pages of judgments, legislations, acts, rules etc have been uploaded in CORE website. The landmark judgments are now being uploaded on regularly basis. Following is the list of various legal contents till **March 2008**:

<b>Sl. No.</b>	<b>Particulars</b>	<b>Web Pages</b>
1	Case Laws	1,09,923
2	Legislations	1,348
3	Rules	1,298
4	Acts	780
5	Notifications	2,100
6	Circulars	10

This is a paid section and Consumers have to pay Rs.2200 per annum to access these judgments etc.

The New Feature **Gist of Judgments of various Consumer Courts** including Apex court has been introduced in CORE Centre website. These judgments are listed in various categories and whichever is required can be selected by denoting particular category. CORE Centre hopes that it will help consumers to know latest and important consumer judgments. More than 500 judgments have been uploaded in this section containing more than 700 pages. This section is available for consumers free of cost.

***Following is the list of gist of judgment covering various sectors till March 2008:***

<b>Sl. No.</b>	<b>Particulars</b>	<b>Web Pages</b>
1	Banking	30
2	Electricity	08
3	Insurance	250
4	Medical	20
5	Products of Daily Use	30
6	Real-estate	25
7	Services	200
8	Telecom	30
9	Tours & Travels	35
10	White Goods	40
11	Miscellaneous	20

**Action to be Taken:**

We are proposing making single judgment 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. This will also add to our revenue earning and to make the project self sustainable.

## 5. To provide online support and handling of consumer complaints

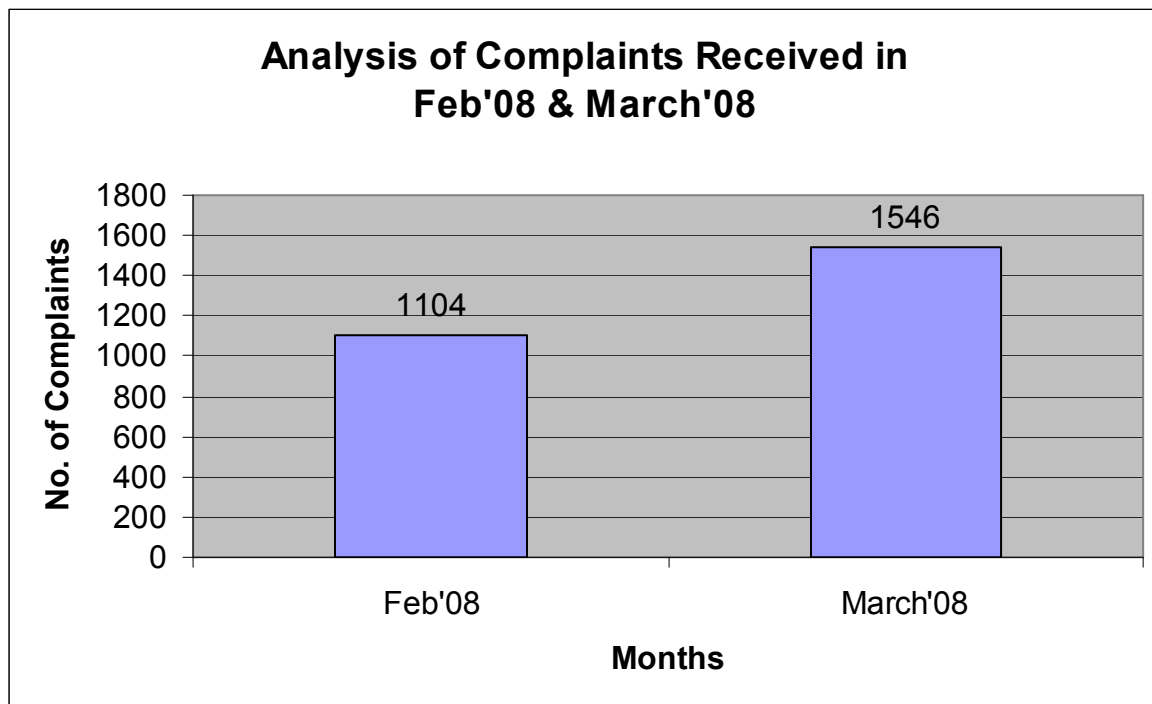
### **Action Taken:**

#### **Step wise Complaint Handling Mechanism of CORE Centre:**

---

1. By accessing the online Complaint Redressal System in the CORE Website (<http://www.core.nic.in>), the consumers can register themselves and lodge their grievance online. These complaints are then automatically categorized, based on the nature of product or service for faster redressal.
2. Complaint once registered is forwarded to the complaint manager, who goes through the same to check the legitimacy of the complaint. If the complaint is found to be genuine, an alert is sent to the Brand (provider of the product or service) for resolution, simultaneously it is published as a blog on the CORE website.
3. The Brand on receipt of the alert responds to the complaint online, the response is directly published below the complaint in the stipulated area.
4. Once response is published, system sends automatic alert to the consumer to check the response. Complainant is then asked to comment on his /her satisfaction with the response. If complainant is satisfied, the case is treated as closed.
5. Alternatively, if the complainant is not satisfied, he/she can write back to Core in confidence. Concerned Core complaint manager accordingly once again takes up the issue with the brand for amicable resolution.
6. If the Grievance/Complaint is still not redressed, complainant is advised that it is up to him to decide, whether he would like to take the matter to the Consumer Court. For this, necessary support by way indication of the procedure and the contact address of the nearest Member Organisation of CCC, who can provide assistance in this regard, is also provided to the Complainant.

## 5.1 Comparative analysis of the complaints received in February 2008 and March 2008



In the month of **March 2008**, **1546** Complaints were received from various corners of the country, as against **1104** for the month of **February 2008**. this is done due to the publicity campaign.

**In March 2008 Complaints Received online = 1353**

**In March 2008 Hardcopy Complaints Received from MoCA = 0193**

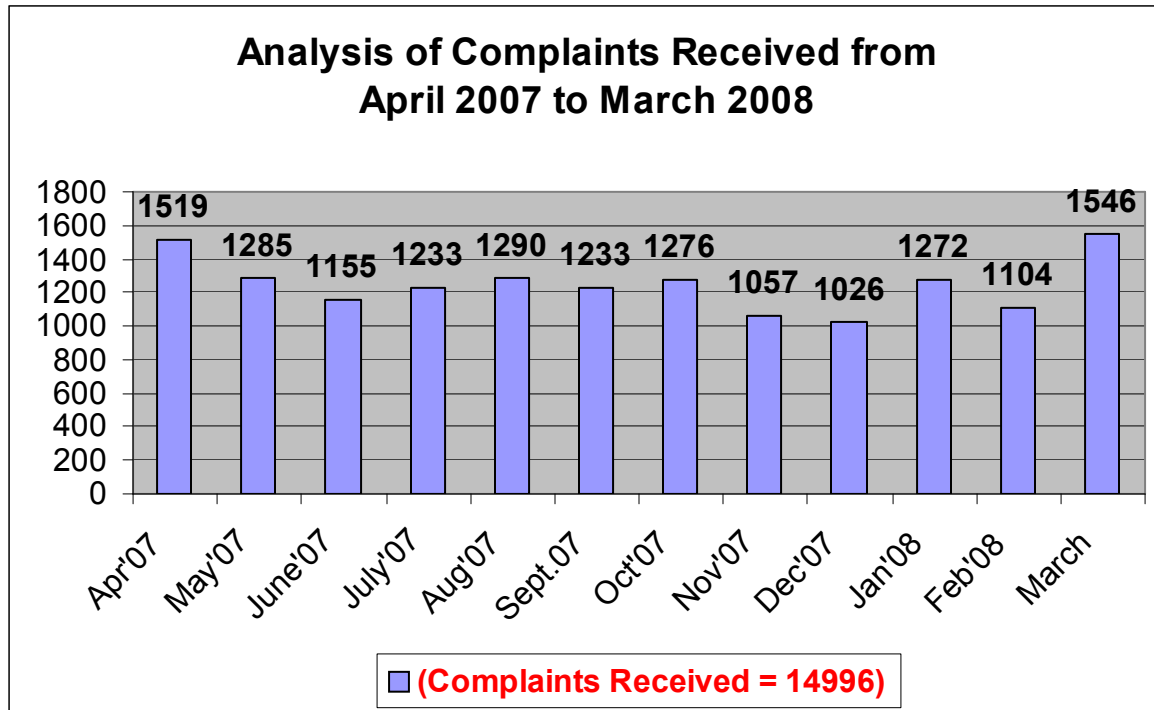
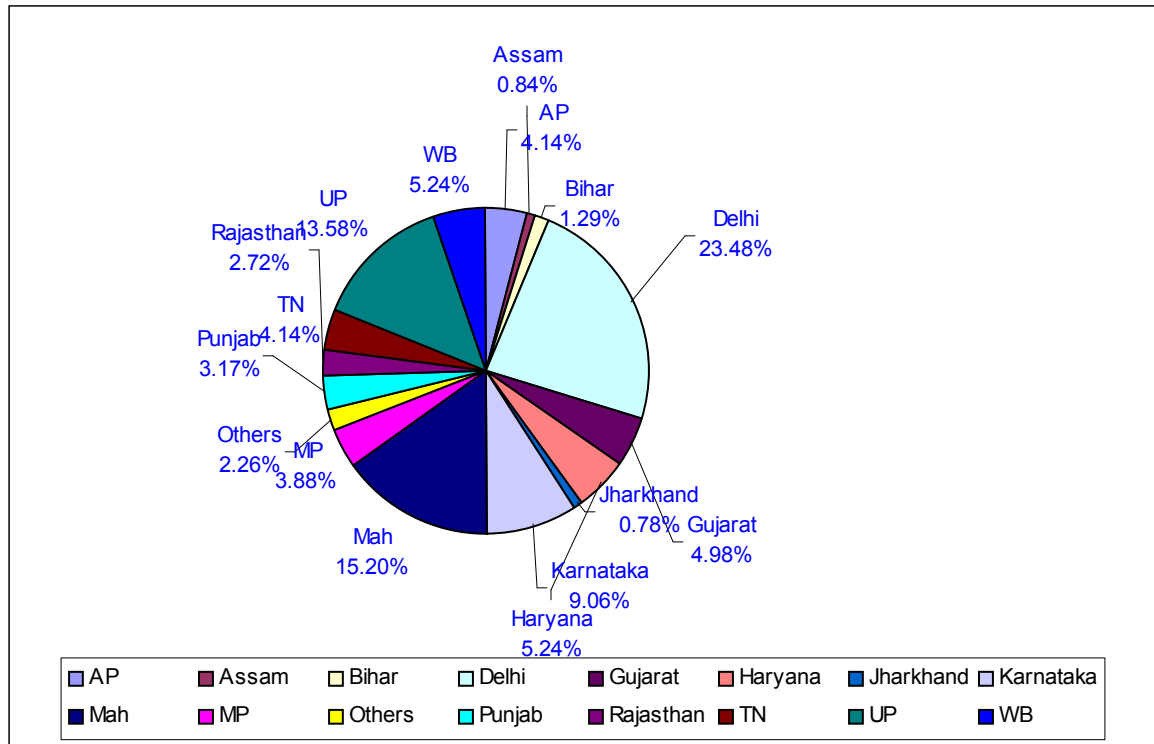


Figure: 3

Total Complaints Received by CORE Centre from 1<sup>st</sup> April 2007 to 31<sup>st</sup> March 2008 = **14,996**

Total Complaints Received by CORE Centre from 15<sup>th</sup> March 2005 to 31<sup>st</sup> March 2008 = **41,102**

## 5.2 State wise breakup of Complaints Of the month of March 2008



**Figure: 4**

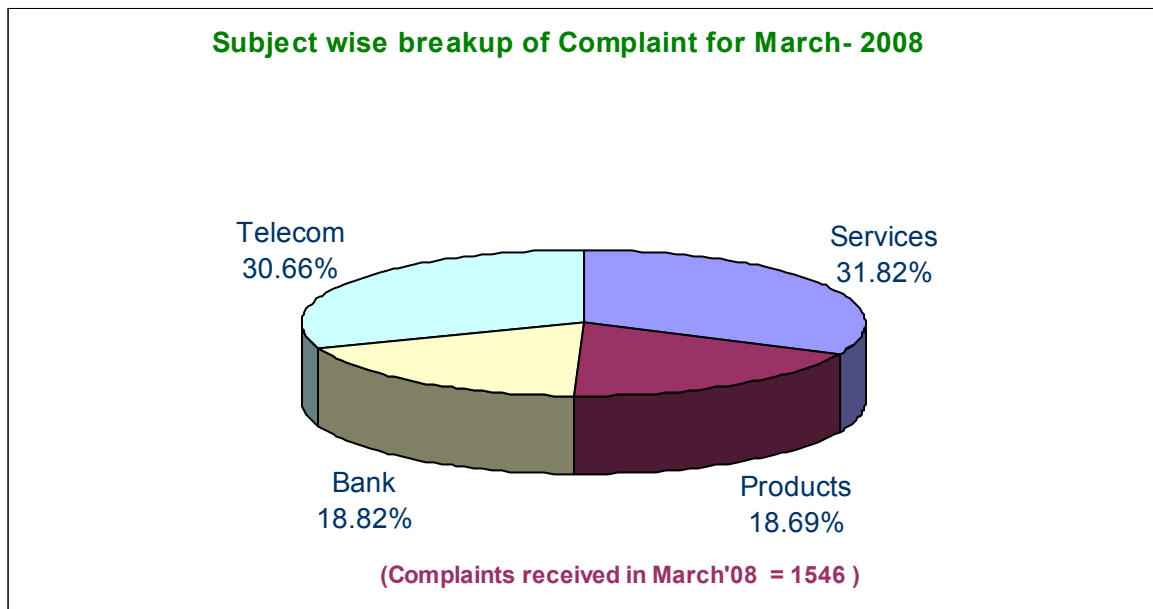
### Total Complaints Received in March 2008 – 1546

As can be seen from the Figure-4, there is a clear demographic distribution of the complaints with Delhi State taking the lead followed by Maharashtra and Uttar Pradesh. This distribution also shows that majority of complaints have come from places where advertisements and Publicity of the Consumer Online Resource Centre are frequent. As can also be seen that the major share of the complaints have come from four states namely Delhi, Maharashtra, Uttar Pradesh and West Bengal. Similarly on region wise demarcation, it is seen that complaints from smaller states like Assam, Chhattisgarh, Bihar, Gujarat, Orissa and Jharkhand are on the increase.

### 5.3 Sector Wise breakup of Complaints

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

- Services
- Products
- Banking
- Telecom
- Miscellaneous



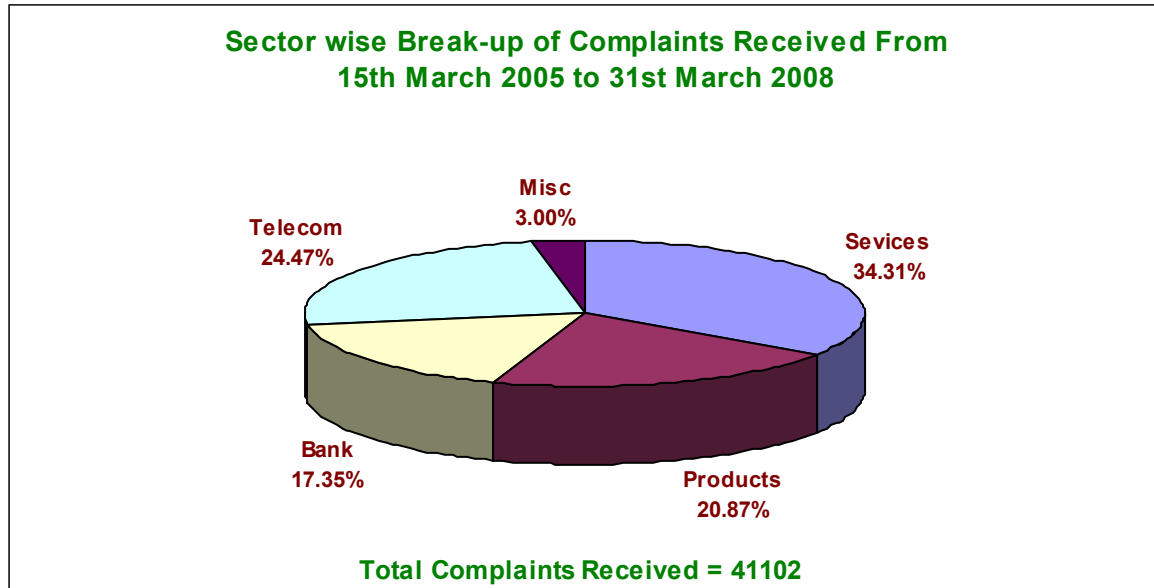
**Figure: 5**

Sector	No. of Complaint Received
Services	492
Products	289
Bank	291
Telecom	474
<b>Total</b>	<b>1546</b>

**Table: 1**

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

## 5.4 Sector Wise breakup of Complaints received from March 2005 to March 2008



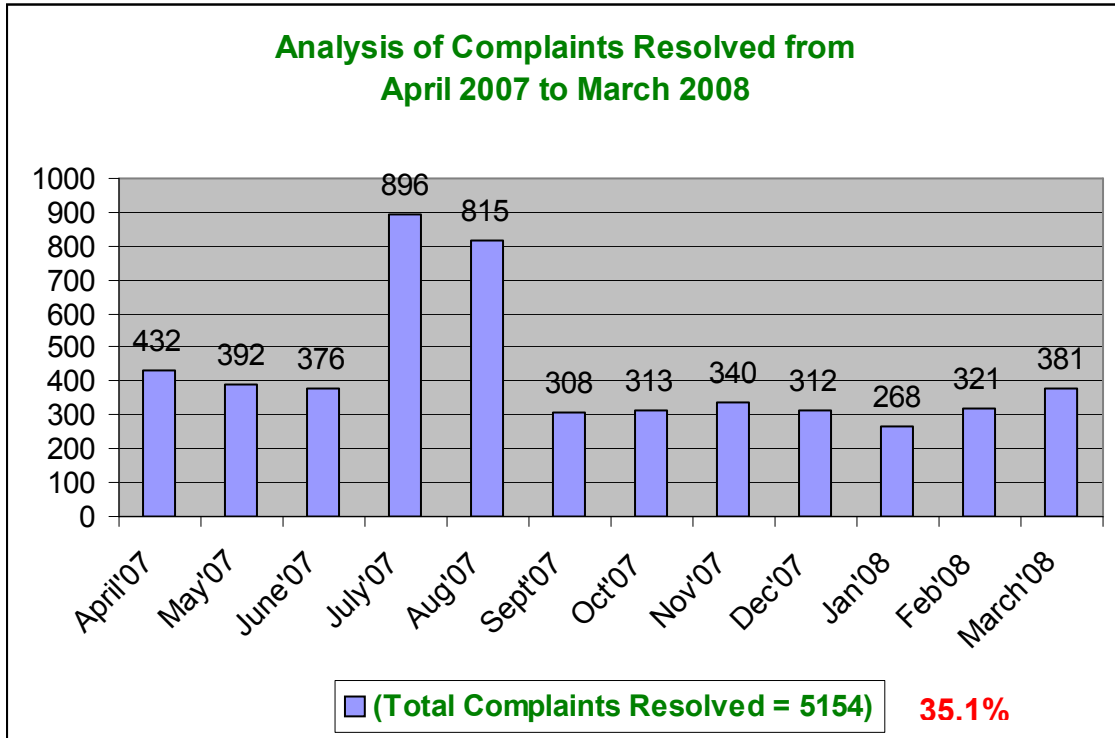
**Figure: 6**

Sector	No. of Complaint Received
Services	14102
Products	8577
Bank	7131
Telecom	10058
Misc	1234
<b>Total</b>	<b>41102</b>

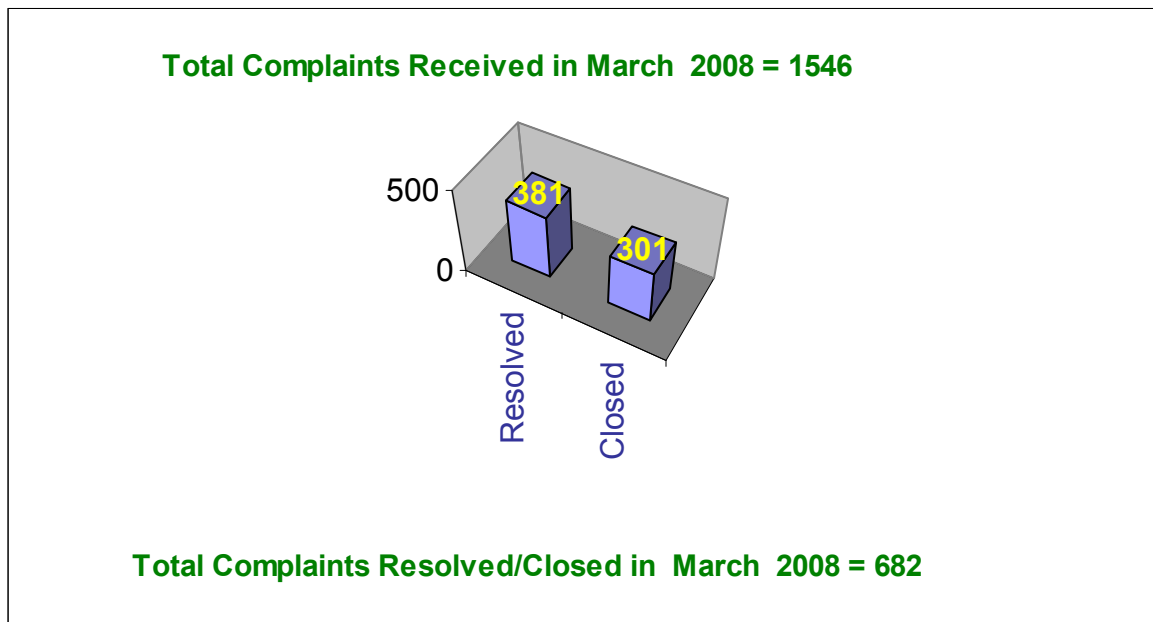
**Table: 2**

Figure 6 & Table 2 shows the Subject wise breakup of the total complaints received from 15<sup>th</sup> March 2005 to 31<sup>st</sup> March 2008. Again here it shows that highest percentage of complaint received is from Service Sector, followed by Telecom Sector. Service Sector consists of Postal Services, Railways, Insurance, Medical, Electricity etc.

**5.5 Analysis of Complaints Remaining Resolved/Unresolved as on 1<sup>st</sup> April 2008**



**Figure: 7**



**Figure: 8**

S. No.	Details	Numbers
1.	Total no. of Complaint Received from 15 <sup>th</sup> March 2005 to 31 <sup>st</sup> March 2008	41102
2.	Total No. of Complaints Resolved till 31 <sup>st</sup> March 2008	8543
3.	Total No. of Complaints Closed in March 2008	301
4.	Balance no. of Complaints Remaining Unresolved as on 1 <sup>st</sup> April 2008	32258

**Table: 3**

## **6. CORE project to become self supporting within a period of five years**

### **Action Taken:**

***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 36 months since its inauguration on 15<sup>th</sup> March 2005. CORE project has till now focused mainly on the aims and objectives i.e. redressal of the consumer complaints and creation of resourcement centre for consumers. Networking among MOs and other organizations have also been in our agenda and empowerment of consumers has been our main object. We have entered into an agreement with a technology firm Mobile Mantra for atomization of redressal of consumer complaints and having relationship with brands. This process has started and we have executed an agreement with Airtel and an amount of **Rs.5 lakhs** has been received by CORE towards **CORE Centre Progress Report, March 2008**

our revenue. At present more than **225 brands** are registered with CORE centre. At least **40 brands** are eager to make an agreement with us and negotiations are in process and very shortly we will be able to generate more revenues by signing agreements with them.

As on 31<sup>st</sup> March 08, there are **Sixteen 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:

***Meeting details of some of the brands with whom our marketing team has been in regular contact are given below: -***

Sl. NO.	Name of Brands	Sl. No.	Name of Brands
1	Spicejet Airways	2	ABN Amro Bank Ltd.
3	Vodafone	4	ICICI Banks Ltd.
5	Reliance Infocomm Ltd	6	Nokia India Private Limited
7	Sony Ericsson India Ltd.	8	Tata- AIG Life Insurance Co. Ltd
9	IDEA Cellular Limited	10	LIC of India
11	State Bank of India	12	Sony India Pvt. Ltd
13	Pepsi Foods Private Limited	14	Indiatimes
15	India bulls Securities Limited	16	Motorola India Pvt Ltd
17	Oriental Insurance Co. Ltd.	18	Standard Chartered Bank
19	Max New York Life Insurance Co	20	IDBI Ltd.
21	Bajaj Allianz General Insurance	22	Dish TV
23	Tata Sky	24	National Insurance
25	You Telecom	26	HSBC
27	Samsung India Electronics (P) Ltd.	28	American Express Bank Ltd.
29	Sify Limited	30	Haier Appliances(India) Pvt. Ltd
31	WHIRLPOOL OF INDIA LTD.	32	IFB Industries Limited
33	Indian Airlines	34	Ebay

35	Air Sahara	36	Jet Airways
37	Paramount Airways	38	Air Deccan
39	Indigo Airline	40	Go Air

### **Action to be Taken:**

We propose to form a new marketing team to have regular contacts with registered brands to have an agreement like **Airtel**. We also propose to make our newsletter available to consumers on payment basis. We are also planning to install online payment gateway to enable the website of CORE to take payments from subscribers online for subscribing e-newsletters, case laws, acts and rules etc.

As we have already seen the potential of new online complaint redressal system and Mobile Mantra has shown us a way to generate revenue through this system, we can develop this application of our own and by marketing this application, we can generate the revenue. CORE has got the complete back up of the complaints along with their responses and it is physically kept in CORE. Details of 235 brands, which were registered with this new online complaints redressal system of CORE and likewise the details of more than 10,000 registered users of CORE, are also physically kept in CORE. CORE has already started negotiating with the group of freelancers, who can develop the same application on a built to operate process on profit sharing. The whole application will be developed in CORE office and the CORE will have full control on the Application as well as database. **This proposal will cost Rs.4.5 lakhs as initial cost of the software development.** CORE will be required to make payment to these freelancers only when the application will successfully be implemented and significantly used by CORE. As on today, many brands are very much interested to purchase the licence of this new online complaint redressal system and we are hopeful to become self-sustainable through this new application. **We plan and propose to compensate from this revenue generation.**

**Complaints Mostly Concerned with the following Areas: TELECOM SECTOR**

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

**DEFECTIVE PRODUCTS**

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

## INSURANCE

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

## BANKING

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

## Success Stories:

### CASE # 1

---

#### The Complainant

Title : Against reliance money noida branch  
Complaint ID : 26718  
Name : Ravi Dutt  
Email : abhi84in@gmail.com  
Address : A-12, Sector - 59,  
City : Noida  
State : Uttar Pradesh  
Zip : 201301

#### **Brief facts of the case:**

Complaint: Dear Sir/Madam,

I placed an request to open my Demat Account with reliance money on 19.12.2007 and i had given all the documents to their executive named Satender Singh Yadav along with a Cheque of Rs. 750. Cheques No. is 691936 drawn on Citi bank. Application No. is 0001149800. he told to me that it would take 15 days to get my demant account and kit, but i did"nt get any demant account number and any kit from their side. then on 14.02.2008 i placed an request now today is 06.03.2008 and I did"nt get my refund back. kindly help me. Please.  
Ravi Dutt

Consequences : because of this i had to travel in their office twice and i gave them phone calls about 25 to 30 times but no reply. and all because of this i am facing very mental tension and can"t able to work properly in my office.

please help me.

#### **Action Taken:**

The case was initiated at CORE and a letter was sent to the respective brand (Reliance Money) regarding the grievance of Mr Ravi Dutt

#### **Comments of Mr Ravi Dutt**

Dear Mr. Girraj Singh,

Thanks for your support.

I got my refund from reliance money.

I am very thank full to you and your orgnization.

thanks a lot.

Warm Regards,

Ravi Dutt

## **CASE # 2**

---

### ***The Complainant***

Title : DEFECTIVE SKODA LAURA  
Complaint ID : 26448  
Name : SACHIN VED  
Email : sonpooja@vsnl.com  
Address : PRAKASH1, FLAT #6, 28 RIDGE RD, MALABAR HILL,  
City : MUMBAI  
State : Maharashtra  
Zip : 400006  
Phone : 98200-94394

### **Brief facts of the case:**

Complaint: I BOUGHT A SKODA LAURA FROM DEALER NUMMER EINS, MUMBAI, IN OCT '07. SINCE DAY ONE THE CAR HAS BEEN GIVING PROBLEMS. THERE IS AN INCESSANT RATTLING SOUND FROM THE DASHBOARD. TILL DATE MY CAR HAS BEEN TO THE GARAGE 6 TIMES. SKODA AND DEALER ENGINEERS HAVE NOT BEEN ABLE TO SORT OUT THE PROBLEM. 4 TIMES, MY CAR WAS IN THE NUMMER EINS GARAGE AFTER WHICH I WAS ADVISED TO TAKE THE CAR TO THEIR OTHER DEALER - AUTOBAHN. THE COMPANY ENGINEER ALONG WITH DEALER'S ENGINEERS EXAMINED THE CAR. EVEN RIGHT NOW, MY CAR IS IN THE AUTOBAHN GARAGE SINCE 2 WEEKS. NEITHER SKODA NOR AUTOBAHN HAVE ANY SATISFACTORY SOLUTION. I NEVER EXPECTED TO GO THROUGH SO MUCH HEADACHE AFTER SPENDING 19 LACS. PLEASE HELP ME PUT THIS FOREIGN COMPANY IN IT'S PLACE. THEY THINK THEY CAN TAKE INDIAN CONSUMERS FOR A RIDE. PLEASE HELP ME TEACH THEM A LESSON.  
REGARDS,  
SACHIN VED  
MUMBAI  
CELL: 98200 94394.

### **Action Taken:**

The case was initiated at CORE and a letter was sent to the respective brand (Skoda) regarding the grievance of Mr Sachin Ved

### **Comments of Mr Sachin Ved**

Dear Mr. Girraj Singh,  
This is to inform you that I have taken delivery of my car on Fri and it's been running fine. Hopefully the problem will not recur like in the past.  
Thank you so much for your help. I am sure without your intervention, Skoda would have not taken this case seriously.  
Regards,  
Sachin Ved

### **CASE # 3**

---

#### **The Complainant**

Complaint ID : Hardcopy complaint  
Name : Gurcharan Singh  
Email ID : gsingh@bhelindustry.com  
Address : A-321, MEA Apartments  
C-58/29, Sec -62,  
Noida (Uttar Pradesh) – 201301

#### **Brief facts of the case:**

Complainant's daughter had taken admission in B. Tech at JSS Academy of Technical Education, Noida on 13.08.2007 and withdrew her admission on 27.08.07 without attending even a single class for academic session 2007-08 due to her subsequent selection in a Medical College. The institute did not respond to her pleas for refund of deposit amount of Rs. 81500.00. After waiting approx 2 months, complainant has submitted a complaint with CORE on 23.10.07 and request to take the action against opp party.

#### **Action Taken**

The case was initiated at CORE and a letter was sent to the Principal, JSS Academy, Noida for refund of fee. But no response then a reminder letter was sent and again request for refund to avoid undesired litigation in the matter. After receiving letter, opp party has refunded her fee of Rs. 71,570.00.

#### **Comments of the complainant**

Complainant informed to us:

I wish to keep on record my appreciation and sincere thanks for your sustained efforts for the past six months that compelled the concerned institute to see reason and ultimately relent and refund my legitimate dues. It would be no exaggeration to state that without your dedicated intervention with JSS Academy of Technical Education, Noida and UP Technical University, Lucknow, it would not have been possible to realize the refunds of total of Rs. 71,5701/-, Prior to your intervention , the Institute was not even caring to respond to my communications in this regard.

Also kindly convey my thanks to Sh. Girraj Singh, Sr. Manager, Sh. S.C. Sharma, DD(Lega1) and all concerned whom I have not personally interacted with but who are involved in this effort.  
Thanking you and your Organisation once again.

G. Singh

#### **CASE # 4**

---

##### **The Complainant**

Complaint ID : 26531

Name : SUJOY KUMAR HORE

Email ID : sujoy\_hore2000@yahoo.com

Address : B-96, JALVAYU VIHAR, SECTOR-30  
GURGAON (Haryana)-122001  
Mobile # 09818705329

##### **Brief facts of the case:**

Complainant had paid Rs. 72000.00 to M/s Gold Crown Vacations Pvt. Ltd., New Delhi towards membership fees after getting a lot of commitments from their representatives regarding tour packages benefits. When complainant have not got better services from the opp party then he ask for refund. After waiting 15 days, complainant has submitted a complaint with CORE on 04.03.08 and request to take the action against opp party.

##### **Action Taken**

The case was initiated at CORE and a letter was sent to the Managing Director for refund of membership fee. After receiving letter, opp party has refunded his membership of Rs. 47,918.00 after mutual understanding.

##### **Comments of the complainant**

Complainant informed to us that he has got his refund from the opposite party.

--XX--