



Monthly Report
May 2007

Consumer Online Resource and Empowerment (CORE) Project

Supported by

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

And

Managed by
Consumer Coordination Council (CCC)

Chairman, CCC
Prof. Durai Singham

Highlights

- ✓ Over 66 Lac hits received from 50 countries across the globe to www.core.nic.in till date
- ✓ Over 18 Lac Requests
- ✓ Over 5 Lac visits
- ✓ 16320 Subscribers of CORE Centre E-Newsletter
- ✓ Over 28 Thousand Complaints received from 15th March, 2005 to 31st May, 2007 from all parts of India and abroad
- ✓ Total 4213 complaints (14.6% of all complaints handled) were resolved by CORE Centre from 15th March 2005 to 31st May, 2007, for which definite information is available. Another 5-6% believed to be resolved.
- ✓ May 2007 witnessed 617,558 hits, 20,031 Requests, 29,224 visits, 206,971 Pages views respectively.
- ✓ 1285 Complaints received in May 2007
- ✓ Hindi version of CORE Centre website has been launched with selected links. More than 12 thousands hits were registered in the Hindi section in May 07.
- ✓ Arrangements made for more languages being added.

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Preface

Consumer Online Resource & Empowerment (CORE) Centre Project:

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

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

Details of the CORE Project:

The various Components of the CORE Project are: -

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

The main Objectives of the CORE Centre Project are: -

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

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

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

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

And

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

CORE Project has completed 26 months since its inauguration on 15th March 2005. It has progressed steadily and has added considerable amount of information for benefit of consumers. The process of migrating the CORE Website and its database from a private server where these are presently located, to the NIC Server is pending final security audit. Substantial regular improvement to the CORE Website has been undertaken. Special attention is being paid to Home page, complaint section and legal–cum-judgment sections to make the website attractive and informative as well as a source of income generation.

As on 31st May 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 70 pages have been uploaded. We are contacting possible translators into Telugu, 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.

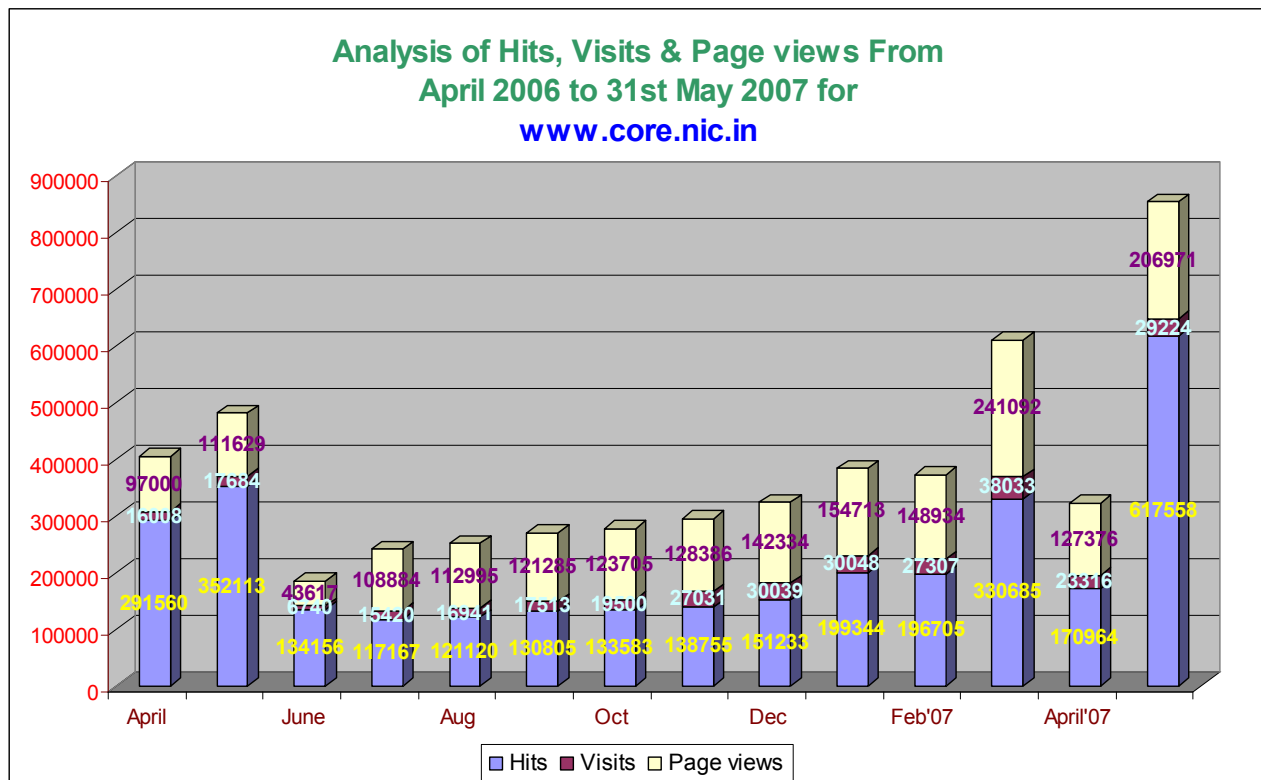
Similarly, registered brands can also access the information and Blogs relating to complaints.

Online Database/Portal:

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

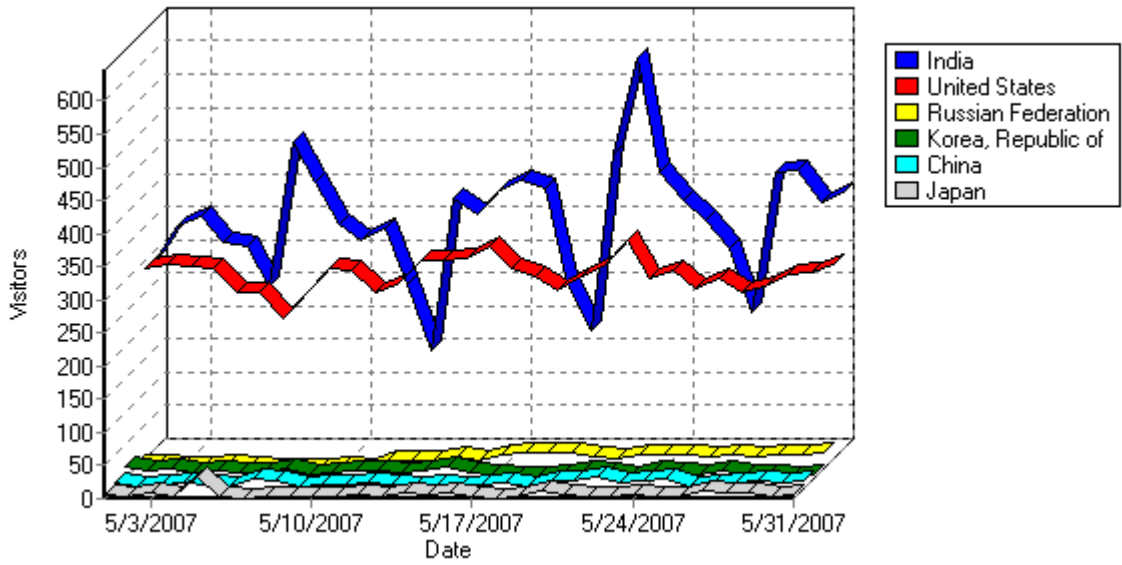
Cumulative Number of Hits, Visits, Requests Etc. to the CORE Centre from 15th March 2005 to 31st May 2007

1.	Total Number of Hits	66,48,244
2.	Total Number of Requests	18,20,578
3.	Total Number of Visits	5,23,850
4.	Total Number of pages viewed in May 2007	2,06,971



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

Daily Countries Activity
Figure1



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

National Resource Centre:

Present Status of the CORE Centre Website

Major Links provided in the CORE Centre Website has been reorganized; corresponding sub links has been attached with these major links:

- ◆ About Us
- ◆ Additional Resources
- ◆ Consumer Affairs
- ◆ Consumer Alerts
- ◆ Consumer Guide
- ◆ Consumer Events
- ◆ Discussion Desk
- ◆ Legal Forum
- ◆ Standards
- ◆ News Snippets ([New Link](#))

Other Links are:

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

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

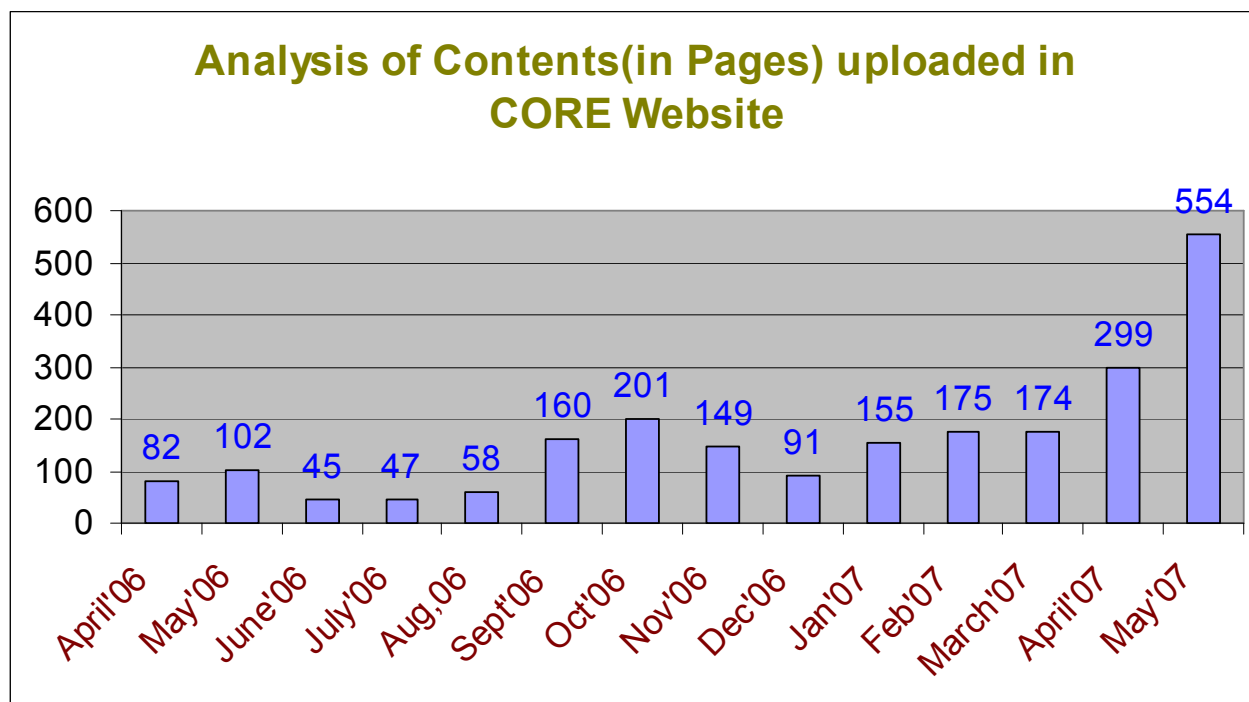
The new feature added that of receiving queries online and providing response within a specified time limit has been generating fair number of queries which are promptly attended to. Number of queries received during May 07 was 64. This has also helped us to identify issues to be added to the list of 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 May 2007

□ CORE Status	: 30 Pages.	□ Caselaws	: 55 Pages.
□ Member Activities	: 30 Pages.	□ Newsletter Archive:	3 Pages.
□ Articles (Hindi)	: 20 Pages	□ Consumer News	: 33 Pages.
□ Articles (English)	: 110 Pages	□ News Snippets	: 29 Pages
□ Acts	: 70 Pages	□ Press Releases	: 10 Pages
□ Test Reports	: 124 Page	□ Gist of Judgments	: 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 **16320** 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. May 2007 issues of E-newsletters are enclosed as **Annexure-1**.

Online Complaint Registration & Mediation Mechanism

In the month of May 2007, **1285** Complaints were received from various corners of the country, as against 1589 for the month of April 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 15th March 2005 to 31st May 2007. As will be seen there from, though there has been a steady increase in the number of complaints received from 15th March 2005 onwards, there are small variations in the numbers in between the months. The decline in the number of complaint received in April 2007 is due to the switch over from old system to new website. This reflects the impact of advertisements being issued by the Ministry of Consumer Affairs, Govt. of India.

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

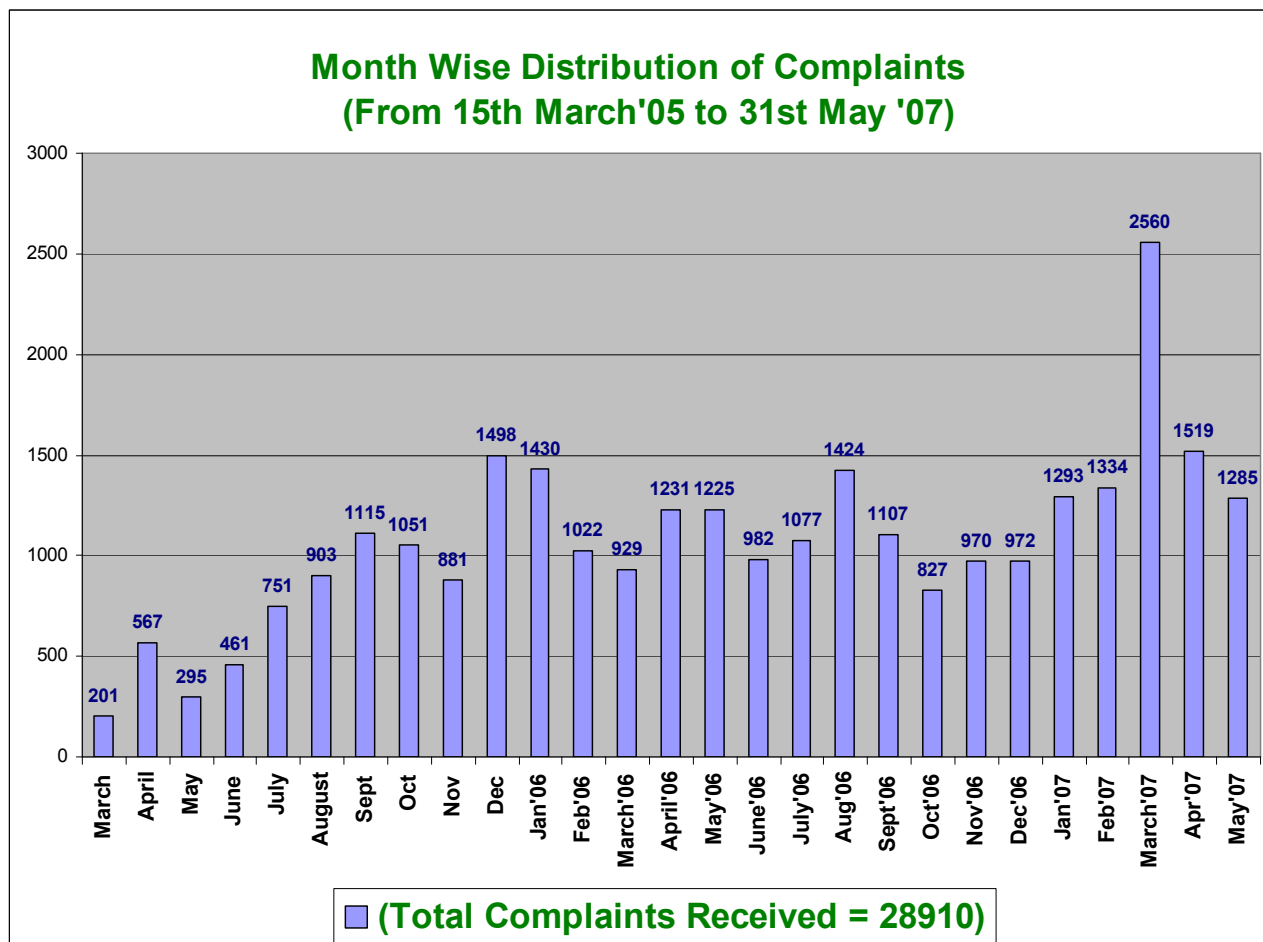


Figure-2

State wise breakup of Complaints

Total Complaints Received in May 2007 – 1285

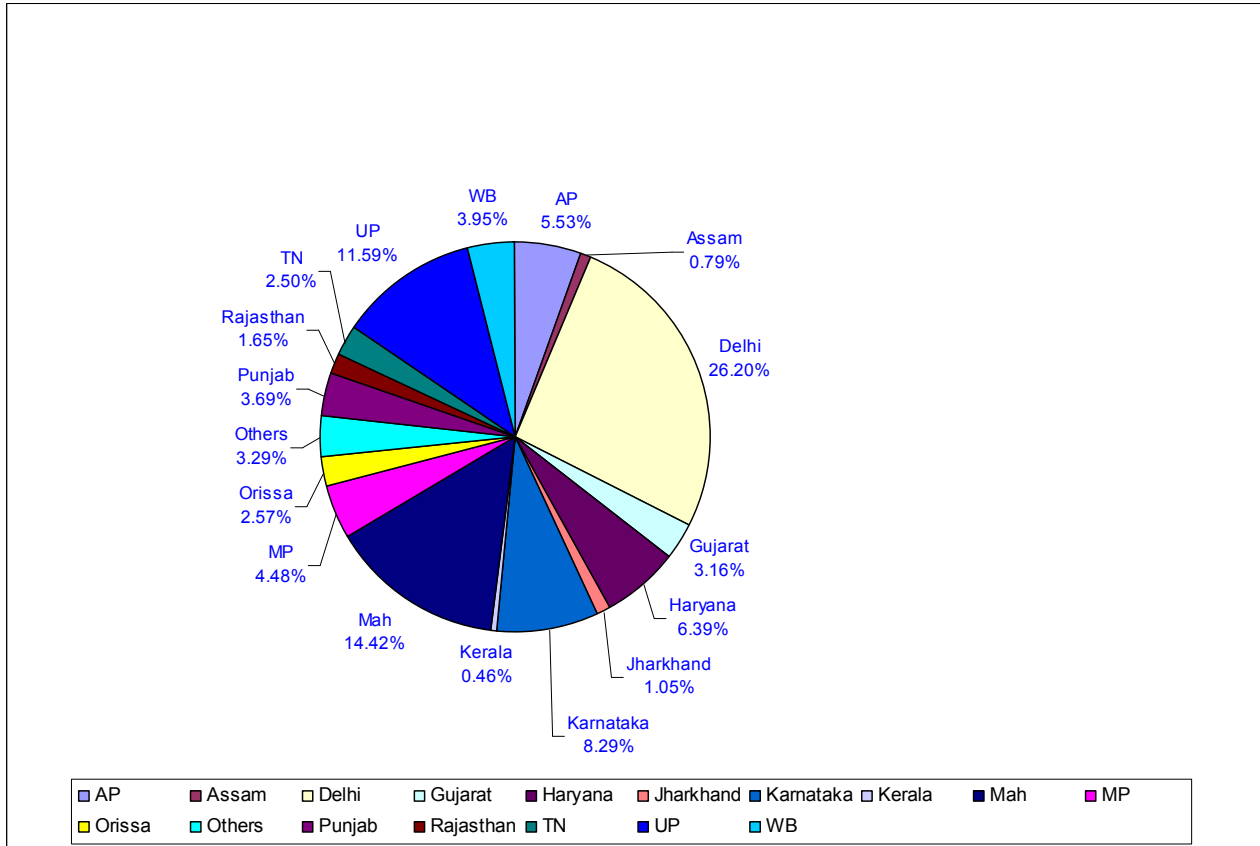


Figure-3

Analysis of Complaints remaining Resolved/unresolved as on 1st June 2007

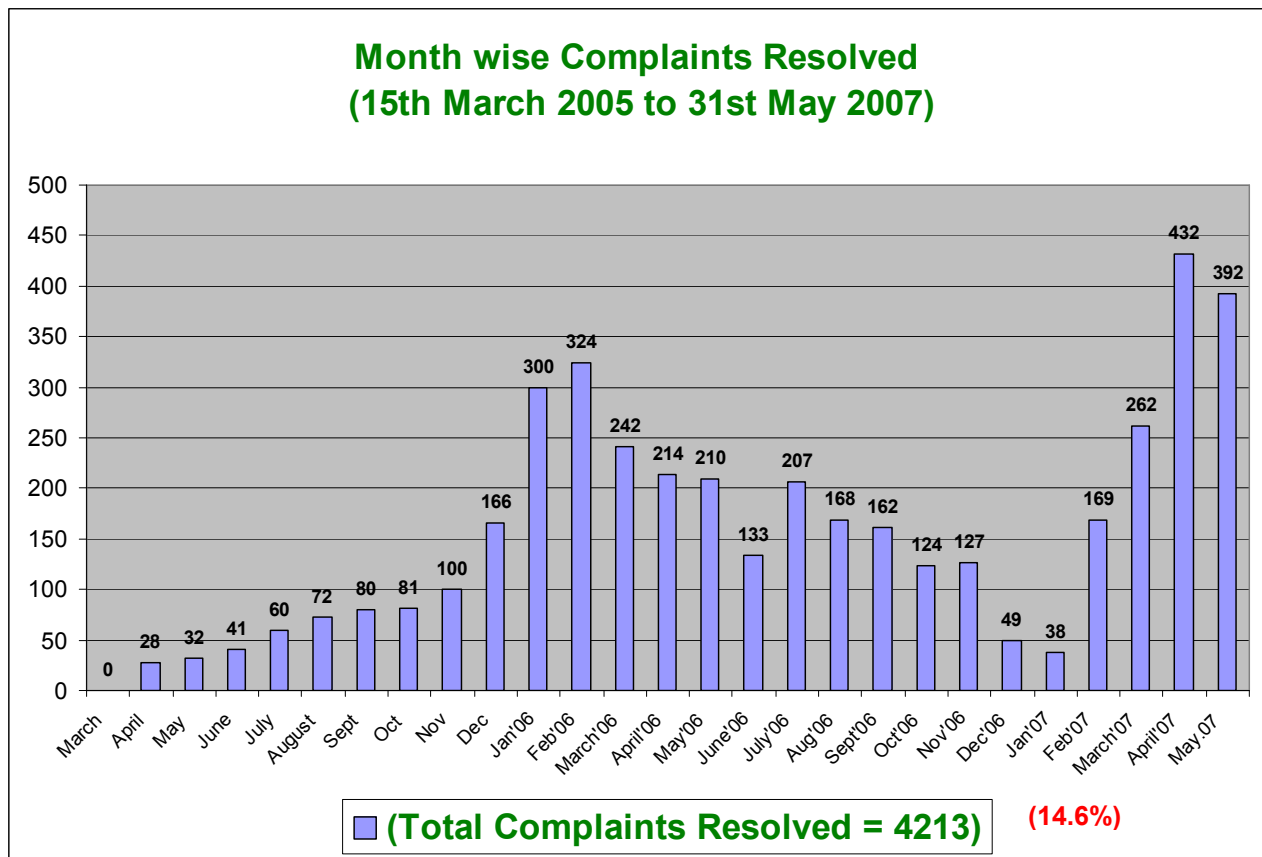


Table 2

S. No.	Details	Numbers
1.	Total no. of complaint received from 15 th March 2005 to 31 st May 2007	28910
2.	Total No. of complaints resolved till 31 st May 2007	4213
3.	Balance no. of complaints remaining unresolved as on 1 st June 2007	24697

SUBJECT WISE BREAK UP OF COMPLAINTS

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

- Services
- Products
- Banking
- Telecom
- Miscellaneous

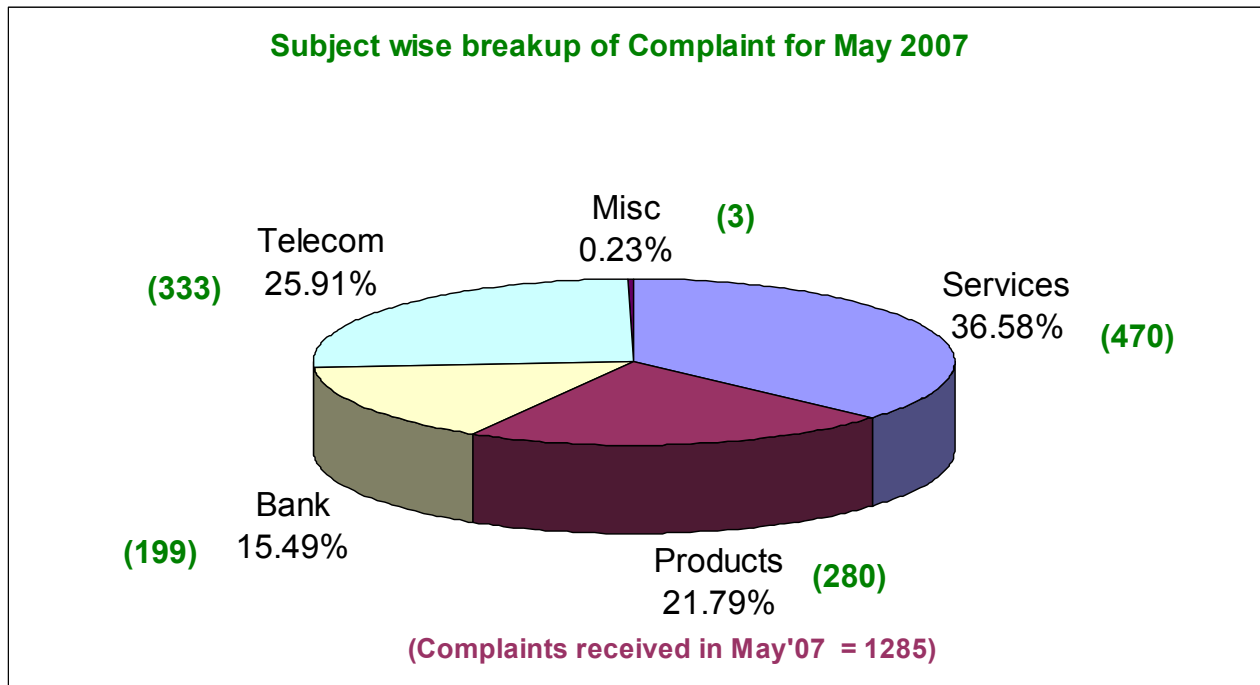


Figure-5

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

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

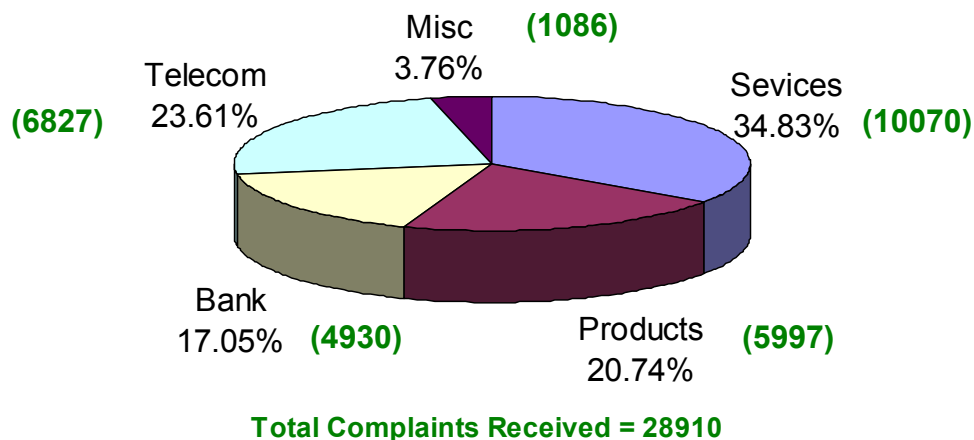


Figure-6

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

CORE Staff Strength

The total staff strength, as on **31st May 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 REWARDS

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. We consider this as our reward for our efforts. Some of the letters of appreciation/thanks received in May 07 are annexed for information. **(Annexure-2)**

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

Sl. No.	From whom received	Subject	Date, Time & Venue	Attended by
1.	CWF-M/o CA	46 th Meeting of Standing Committee	On 8/5/07 at Krishi Bhawan	Director
2.	FICCI	Meeting in connection with Joint handling of consumer issues	On 16/5/07 at FICCI House, New Delhi	Director

ANNEXURE -1

(Electronic Newsletters of May 2007)



Vol :45, May 2007

Your E-Newsletter

Dear CoreUser,

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

Happy Reading.

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CONSUMER FOCUS ↓



Credit Cards- What consumers should watch out for?

Credit cards have been very popular because of their utility to both consumers and banks. However, in the era of internet frauds, credit cards have today become a prime cause of worry to both consumers and banks given their misuse and absence of security for most common credit card transactions. Shrijan Shukla and Anand Shankar Jha examine the issues as to how consumers could together make credit card transactions as safe and effective as it should be.

- ▶ [Credit Cards – Not consumer-friendly any more?](#)
- ▶ [Consumers - Check for the Fine Print.](#)
- ▶ [RBI Guidelines for Credit Card Operations.](#)
- ▶ [Rights of Consumers of Credit Cards.](#)
- ▶ [Credit Card Frauds- What consumers need to guard against?](#)

CONSUMER NEWS ↓

[Uphaar Cinema tragedy: HC notice for expeditious trial](#) (Friday, May 18, 2007)

The Delhi High Court has issued a notice to the Delhi government to expedite the trial of the Uphaar cinema tragedy case.

[Irregularities alleged in NLIU entrance](#) (Wednesday, May 16, 2007)

Separate complaints have been filed with the Chief Justice of the Madhya Pradesh High Court alleging irregularities in the management and administration of the entrance examination for the National Law Institute University at Bhopal.

[SC stays Delhi HC directions on low floor vehicles](#) (Wednesday, May 16, 2007)

The Supreme Court has stayed till further orders the directions of Delhi High Court directing the authorities to register vehicles in Delhi only with low floors - including buses.

[SC notice to TRAI, Hathway Datacom](#)(Tuesday, May 15, 2007)

The Supreme Court today issued notices to Telecom Regulatory Authority of India (TRAI) and Hathway Cable and Datacom Pvt Ltd on a petition filed by ESPN Star Sports Limited and ESPN Software India challenging the TDSAT (Telecom Disputes Settlement and Appellate Tribunal) order dated February 27 dismissing their appeal and imposing a cost of Rs 50, 000 on the petitioner.

[TRAI enlarges auditor's panel for metering and billing of telcos](#)(Tuesday, May 15, 2007)

In order to bring uniformity and transparency in the procedures being followed by the service providers with regard to metering and billing, Telecom Regulatory Authority of India (TRAI) has empanelled seven more firms in the panel of Auditors for the purpose.

[Pharma Advisory Forum recommends 20% MP-LAD and MLA-LAD funds for treatment of poor patients](#)(Tuesday, May 15, 2007)

The Pharmaceutical Advisory Forum set up by the Ministry of Chemicals and Fertilisers has unanimously recommended that 20 per cent of the MP-LAD and MLA-LAD funds should be earmarked for treatment of poor people for medical treatment.

[Del High Court asks hospital to explain amputation of child's leg](#) (Sunday, May 13, 2007)

The Delhi High Court has asked the state-run Safdarjung hospital to explain the shocking story of medical negligence that led to a one-year-old child having his foot amputated.

[TRAI for removing glitches in internet services](#)(Thursday, May 10, 2007)

In a move that will remove glitches in the present Internet Service regime and permit among other things net telephony calls using personal computers, the Telecom Regulatory Authority of India (TRAI) has sent its recommendation to the Department of Telecommunications (DoT).

[Action taken against 226 fake companies: PC Gupta](#)(Thursday, May 10, 2007)

The Ministry of Company Affairs had initiated action against 226 fake companies, directors and promoters who had allegedly duped a large number of investors, Union Company Affairs Minister Prem Chand Gupta said.

[Roaming charges revision](#)(Thursday, May 10, 2007)

Roaming charges levied by different operators have to be within the ceiling tariff prescribed by the Telecom Regulatory Authority of India (TRAI). After due consultation process with all the stakeholders, TRAI found justifiable grounds for review of the tariff structure applicable for roaming services that had been fixed five years back.

[New guidelines for issuing passports](#)(Wednesday, May 09, 2007)

The Minister of External Affairs, Shri Pranab Mukherjee informed the Lok Sabha in a reply to a Starred question that a number of decisions have been taken to simplify the Passport Issuance Procedures with effect from 23 December 2006.

[Blocking unsolicited calls](#)(Wednesday, May 09, 2007)

Dr. Shakeel Ahmad, informed the Lok Sabha that the Telecom Regulatory Authority of India (TRAI) has released a draft regulation on 23rd April 2007, for putting in place a mechanism called "National Do Not Call Registry (NDNC)" for curbing unwanted telemarketing calls.

[SC permits field trial of GMOs](#)(Tuesday, May 08, 2007)

The Supreme Court has permitted field trials of 24 genetically modified organisms (GMOs) under stringent conditions.

[Bihar govt sets up designated courts to try corrupt NBFCs](#)(Tuesday, May 08, 2007)

To curb the largescale financial irregularities by several fly-by-night Non-Banking Financial Institutions (NBFC) in Bihar, the State Government has decided to institute two specially designated courts to try and book the corrupt operators.

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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[Archives](#)

CORE CENTRE ACHIEVEMENTS

[Report for the Month of February 2007](#)

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

[G.S.R. 243 \(E\) \(28/03/2007\)](#)

Corrigendum to notification number G.S.R. 435 (E), dated the 20th July, 2006

[G.S.R. 242 \(E\) \(28/03/2007\)](#)

Corrigendum to Notification No. G.S.R. 773 (E) dated 29-12-2006

CONSUMER JUDGMENTS

[Bangalore Development Authority v Syndicate Bank](#) 17/05/2007 (SUPREME COURT OF INDIA)

Consumer Protection Act, 1986, s. 21 - Self Financing Housing Scheme for construction of flats/houses in Bangalore - Appeal relates to delay in delivery of 11 HIG houses - Commission directed the appellants to pay interest at 18% per annum on Rs.53, 00, 000/- commencing from ...

[Dr. Prem Lata v Government of NCT of Delhi and Another](#) 09/05/2007 (DELHI HIGH COURT)

Consumer Protection Act, 1986 - Petition seeking directions against the respondents to appoint her as Member (Female), District Forum, Delhi pursuant to advertisement dated 06.04.2006 - Held, case of the petitioner is not that of appointment as envisaged under of s. 10 ...

[Kishore Lal v Chairman, Employees State Insurance Corporation](#) 08/05/2007 (SUPREME COURT OF INDIA)

Employees' State Insurance Act, 1948; Consumer Protection Act, 1986 - Appellant seeking compensation towards mental agony, harassment, physical torture, pains, sufferings and monetary loss for the negligence of the authorities; (ii) direction for removal of, and improvement ...

Your E-Newsletter

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CONSUMER FOCUS ↓

THE RIGHT TO KNOW

Consumer protection and the right to information

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.

- ▶ [Importance of the Right to Information](#)
- ▶ [Consumers and the Right to Information Act, 2005](#)
- ▶ [Draft Applications to RTI Authorities](#)
- ▶ [List of Central Public Information Officers and Assistant Public Information Officers appointed under the RTI Act in certain key government departments](#)
- ▶ [List of Consumer Groups working on RTI](#)

CONSUMER NEWS ↓

[MRTPC restrains alleged restrictive trade practices of Multiplex Association of India](#)(Tuesday, May 01, 2007)

On the complaints of Mr. Ramesh Sippy and four other film distributors, the Monopolies & Restrictive Trade Practices Commission (MRTPC) passed an order restraining the Multiplex Association of India and its members from carrying on the impugned restrictive trade practices and directed them to file an affidavit of compliance within four weeks.

[Allocation of seat numbers made mandatory for airlines](#)(Tuesday, May 01, 2007)

In order to ensure correct loading of aircraft and keeping the center of gravity of the aircraft within limits at all times during flight, it has now been made compulsory that row numbers and seat numbers are allocated to all passengers traveling in a public transport aircraft.

[HC asks MRTP Commission to probe 'Crorepati fraud'](#)(Friday, April 27, 2007)

The Delhi High Court has directed the Monopolies and Restrictive Trade Practices Commission

(MRTPC) to probe the allegations of malpractices by the producers of the Shah Rukh Khan-presented Kaun Banega Crorepati(KBC) on Star Plus.

[Kashmir Consumer Forum awards against National Insurance](#)(Thursday, April 26, 2007)

A consumer protection forum has awarded Rs six lakh in favour of the kin of the deceased officials of police, education and agriculture departments.

[Telcos to be fined Rs 1,000 for non-verification of customers](#)(Wednesday, April 25, 2007)

The government will impose Rs 1,000 as penalty charges on the telecom operators for non-verification of a customer's identity.

[Pepsi fined Rs one lakh](#) (Wednesday, April 25, 2007)

A consumer court in Himachal Pradesh has imposed a fine of Rs one lakh on Pepsi after insects were found in one of its bottles purchased by a consumer five years ago.

[National regulator for tobacco control proposed: Dr. Ramadoss](#)(Tuesday, April 24, 2007)

Delivering the keynote address at the American Cancer Society's (ACS) "Leadership Training Programme on Community based Cancer Control" in New Delhi, the Union Minister for Health & Family Welfare, Dr. Anbumani Ramadoss said that a dedicated National Programme for Tobacco Control will be instituted under the 11th Five Year Plan. Under this programme, a National Regulatory Authority (NRA) to monitor and regulate the effective implementation of tobacco control laws will be set up.

[Roll back VAT on MRP, Kerala govt urged](#)(Friday, April 20, 2007)

The Cochin Chamber of Commerce and Industry has urged the Kerala Government to roll back its recent decision to impose VAT on the maximum retail price (MRP) of packaged goods, saying the decision would have "a series of disturbing fallouts".

PREVIOUS ISSUE



Labelling of a product is a guard against fraud. Proper labelling ensures that the consumer is made aware of the reliability, durability and safety of a product. In this issue, Archana Mishra writes about the different kinds of labelling criteria, certification marks, certification procedures and why labelling is today one of the key warranties to look for before a consumer makes a purchase.

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[G.S.R. 242 \(E\) \(28/03/2007\)](#)

CONSUMER JUDGMENTS

[Mohammed Zeeshan Hussain \(Sole Proprietor\), Pearl Impex, Chennai v Canara Bank, Rep. By Its Senior Manager, Chennai and Others](#) 27/04/2007 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)

Foreign Exchange Regulation Act, 1973 - Whether the Opposite Party - Bank was bound to forward the invoices for collection from the overseas buyer, even though the C&F value was not declared at the time of customs clearance of the goods? - Whether the reference made by the ...

[Brig. \(Retd.\) Kamal Sood, Gurgaon and Others v Messrs DLF Universal Limited and Others](#) 20/04/2007 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)

Whether builder can give alluring advertisement promising delivery of possession of the constructed building/flat to the purchaser/consumer within the stipulated time, and, subsequently, on his failure, turnaround and contend that as governmental permissions, such as, ...

[T.S. Pushpalatha and Others v Manager, Life Insurance Corporation of India, Chennai and Others](#) 18/04/2007 (NATIONAL CONSUMER DISPUTE REDRESSAL COMMISSION)

Revision petition against State Commission's order - Issue of date of covering risk under LIC - Held, the date on which the risk under the policy commenced was different from the date of the policy and that date is to be taken into consideration for applying the terms of ...

[Velu Ammal and Others v Sri Krishna Agencies, Padiyanallur, Chennai and Others](#) 17/04/2007 (MADRAS HIGH COURT)

Appellants, the legal heirs of the deceased filed for compensation as deceased died in an accident during the course of his employment - Authority ordered compensation of a sum of Rs.78, 824/- to be paid within one month from date of receipt of the order failing which ...

ANNEXURE -2
(Our Rewards)

A few Case Studies of the month of May 2007 are reproduced below by way of samples

CASE # 1

The Complainant

Name : DINESH A. PAI
Email : nitinpai1@gmail.com
State: NEW DELHI

He was booking online for his daughter “Ms Roopa Pai” for the Sar Pass Trek, Himachal Pradesh at Youth Hostels Association of India. During booking he filled in the details and proceeded towards the online payment. After filling the credit card details he proceeded further but he did not get the admit card. The same thing happened when he tried for the second time. After that he checked the availability of seats on the website. It showed the same number of seats which showed that the seats had not been booked. But when he checked his credit card account it showed that the amount had been deducted. When he tried for the third time the process was successful and he got the admit card.

He contacted them first by phone and then by email but did not get any response. He had a loss of hard earned Rs 4005.

Action Taken:

The case was initiated at CORE and a letter was sent to the respective brand (Youth Hostels Association of India) regarding the grievance of Mr. Dinesh A. Pai . Mr. Dinesh got the complete refund from the Youth Hostels Association of India

Comments of Mr. Dinesh A. Pai :

Respected Madam,

Thanks to core and your efforts i have got my money back. YHA India has refunded my money and it has been credited to my account. I am satisfied with their response.

Thanking you,
DINESH PAI.

CASE # 2

The Complainant

Name: Ranjit Mishra
Email: ranjitr.mishra@gmail.com
Address: **E 41, Dayal Bagh Col, Surajkund
Faridabad, Haryana- 121009**

Brief facts of the case:

The complainant's vehicle was stolen in November 2006 which was insured by Cholamandalam MS General Insurance. The claim was not settled by the company even after 4 months of the incident. All the required papers were submitted by Mr. Mishra but every time additional requirements were made by the Insurance Company. After all the required papers were submitted, the complainant was told to transfer the RC of the vehicle in the name of Insurance Company at his expense. They also needed a letter to RTO regarding Nomination of the Vehicle duly acknowledged. Normally, this letter to RTO is sent by Regd. Post with acknowledgement by the Insurer after settling the claim. During this period the complainant had been paying installment on vehicle loan for last four months.

Even after following up continuously with the company, his claim was not settled. He registered his complaint with CORE in March 2007.

Action Taken:

The case was initiated at CORE and the matter was taken up with Cholamandalam MS General Insurance regarding the grievance of Mr. Ranjit Mishra. The claim of Mr. Ranjit Mishra has been settled due to the intervention of CORE

Comments of Mr. Ranjit Mishra:

----- Original Message -----

From: Ranjit Mishra

To: complaints@core.nic.in

Sent: Sunday, May 27, 2007 2:42 PM

Subject: Complaints/Core S6/ 05/3734

Dear Sir/Madam,

This is with reference to your response regarding my complaints Ref. No. Complaints/Core S6/ 05/3734. I would like inform you that my complaint has been partially resolved after your investigation into it. I express my deep gratitude towards you and your team.

I say partially, because the insurance company has deducted Rs. 5000 from the Insured Declared Value (IDV) of my stolen car. They said that I had got a discount of this amount when I bought the car. But, in that case IDV should have been less and the insurance premium would been less for me, which was not the case. I had paid premium for Rs. 7,35,000, but they have issued me a check for Rs. 7,30,000 only.

Thanks Much.
Sincerely Yours,
Ranjit Mishra

CASE # 3

The Complainant

Name: Anees Ahmad
Email: ahmad_anees@yahoo.com
Address: 38/A, 11thmain,B.T.M,1st Stage, Bangalore, Karnataka- 560029
Phone : 080-26780795

Brief facts of the case:

He have purchased a system from Digitechh (showroom # 57/58 3rd main , 1st stage , Jayadeva hospital flyover circle, B.T.M Layout, bangalore 560029. phone - 26912523/65). after one month i started having problem in his monitor. {the problem was that the screen goes off making some sound and there is no display.} He complained it to digitechh they referred it to digicomp systems. The next digicomp sys send their engineer they took the monitor for two days but without any repair and the still exists. Now when he complain they don't give any response and make fun of him. He very annoyed with the behaviour and services digicomp. Now He want that they should replace the monitor with a new one.

Consequences : while repairing they made many scratches on the monitor .

Action Taken:

The case was initiated at CORE and a letter was sent to the respective brand (Digicomp) regarding the grievance of Mr. Anees Ahmad
.He got replacement of defected monitor with in a month.

Comments of Mr. Anees Ahmad:

Dear Shalu,

I am very thankful to your cooperation and help. I got replacement of defected monitor. It became possible only by yours (CORE) involvement.

I am really thankful to entire CORE team.

Thanks and Regards

Anees Ahmad

Complaint ID: 19283
Name: Sumit Baran Pal
Email: sumitp@hcl.in
Address: C114 National appt; Plot-4 Sec-3
Dwarka, Delhi – 110075
Mobile: 9871615279

Brief facts of the case:

Complainant filed his Income tax return for FY 2004-05 (AY2005-06) before the due date of July 31, 2005.

But he has not received his tax refund cheque from Income Tax Department, Delhi after 2 years from the submission date.

The Amount of refund calculated based on all submitted proof was Rs. 35422/-. He has consulted some private Tax Consultant for release of said refund then they said that Income tax dept's clerk/officers are asking for 10-15% of total refund as bribe.

Action Taken

The case was initiated at CORE and a letter was sent to the Directorate General of Income Tax (Vigilance), Delhi to get it enquires by his staff and needful action for release of cheque. After receiving of letter, Directorate General of Income Tax (Vigilance), Delhi has investigated the records and has released his cheque with interest, which was pending almost 2 years.

Comments of Mr. Sumit Baran Pal

Dear Sir/Madam,

This matter has been settled after long follow up with ITO. The Refund received with Interest on 30th April 2007.

Thanks and Regards,
Sumit