

Progress Report

November 2007

Supported by
The Ministry of Consumer Affairs, Food and Public Distribution, Govt. of India
And
Managed by
Consumer Coordination Council (CCC)

Chairperson, CCC
Ramaben Mavani

Highlights:

- Over **1 Crores** hits received from 50 countries across the globe on www.core.nic.in till date
- Over **6 Lac** Visits
- November 2007 witnessed **6,89,634 hits, 10,725 visits, 1,90,786 Page views** respectively.
- **16640** 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 36 Thousand** Complaints received from March 2005 to November 2007 from all parts of India and also from abroad
- Total **7261** complaints (**20.2%** of all complaints handled) were resolved by CORE Centre from March 2005 to November 2007.
- In the month of November 2007 CORE has received **1057** Complaints, in which **340** Complaints (**32.2%**) 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
- Idea Cellular Limited
- Reliance Infocom
- Hutch
- TATA Teleservices
- Standard Chartered Bank

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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 31 months since its inauguration on 15th 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 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 30th November 07, there are **fifteen subscribers** to CORE Centre who have registered themselves by paying an Annual Subscription of Rs.2200/- for accessing our Website. It is expected that with restructuring now under way will attract many more subscribers on account of value addition. This, however, will need different approaches to be considered and implemented for following reasons:

Step wise Complaint Handling Mechanism of CORE Centre:

1. By accessing the online Complaint Redressal System in the CORE Website (<http://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.

Aims & Objectives:

1. Creation of National Resource Centre:

1.1 Online Database/Portal:

Cumulative Number of Hits, Visits, Page views Etc. to the CORE Centre from 15th March 2005 to 30th November 2007

1.	Total Number of Hits	1,09,46,128
3.	Total Number of Visits	6,14,211
4.	Total Number of pages viewed in November 2007	1,90,786

Table1

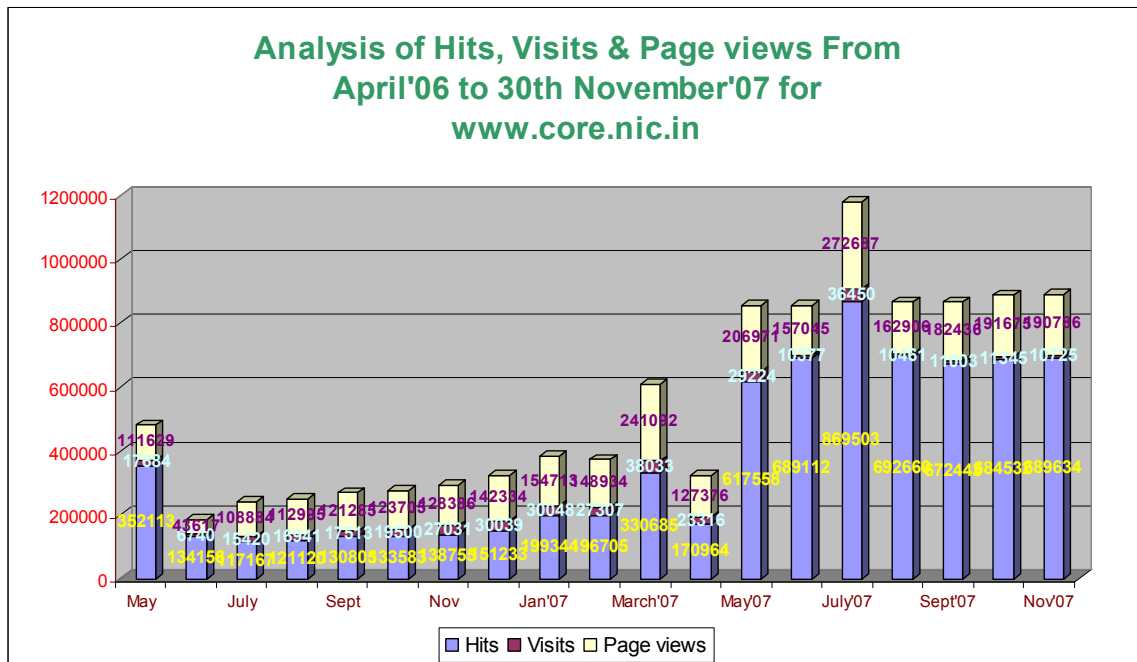


Figure1

Hit: Any connection to the Website;

Visit: Series of consecutive requests from a user;

Page Views: 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.

- Articles – 603
- Articles (Hindi)- 114
- Consumer Focus – 292
- Press Release- 103
- Case Laws – 1,09,923
- Consumer Studies – 609
- FAQ's – 136
- Legislations – 1348
- Rules - 1298
- News – 1094
- Consumer Alert – 48
- Report & Surveys – 170
- Member Activities – 150
- Advocacy Campaign – 58
- Gist of Judgments – 938
- Test Report – 163
- CORE Status – 1343
- News Snippets – 24
- Health & Tobacco – 234
- Campaign - 35

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

Number of queries received during Nov'07 was 94. 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 **Telegu, Malayalam & Gujarati** have already started.

1.3 New Contents (Web Pages) added in November 2007

- CORE Status : 30 Pages.
- Member Activities : 12 Pages
- Consumer Alert : 03 Pages
- Press Releases : 18 Pages
- Articles : 23 Pages
- Consumer News : 27 Pages

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

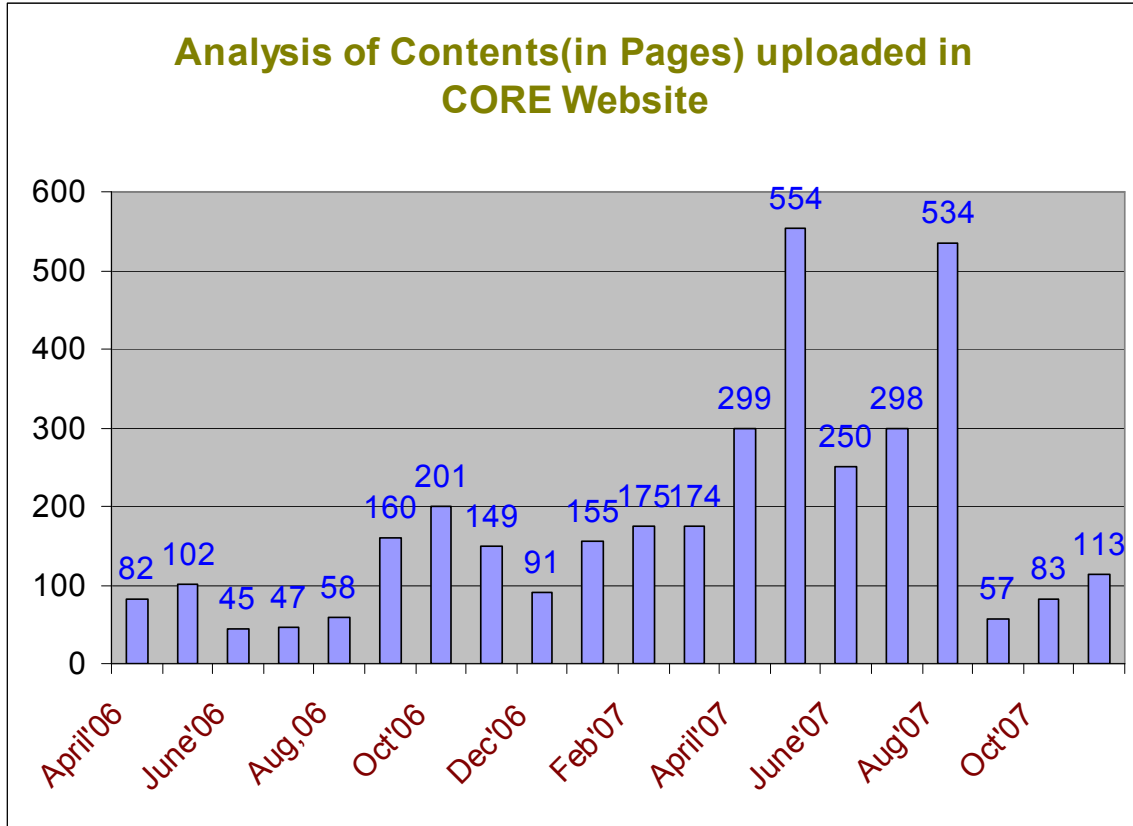


Figure: 2

2. Electronic-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 **16640** 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.



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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.

[:: Consumer Focus](#) [:: News](#) [:: Archives](#) [:: Circulars](#) [:: Legislation](#) [:: Judgments](#)

CONSUMER FOCUS



Implementation of the Conditional Access System needs consumer perspective

Over the past month, two important events brought the focus back on to the Conditional Access System. The first was a new set of tariff regulations issued by TRAI for cable television services in non-CAS areas. Another was a report brought out by the Voluntary Organisation in Interest of Consumer Education (VOICE), on CAS implementation in South Delhi. The report came out a crucial time for subscribers in India, with the government contemplating a further roll-out of CAS in other parts of the Metro Cities and India. The report assesses customer satisfaction with the services, and finds dissatisfaction with the current system, and that as usual, consumer ignorance and the lack of political will contribute to blunt some fantastic regulations, writes Mr Bejon Mishra.

3. Online Complaint Registration & Mediation Mechanism:

3.1 Comparative analysis of the complaints received from 15th March 2005 to 30th November 2007

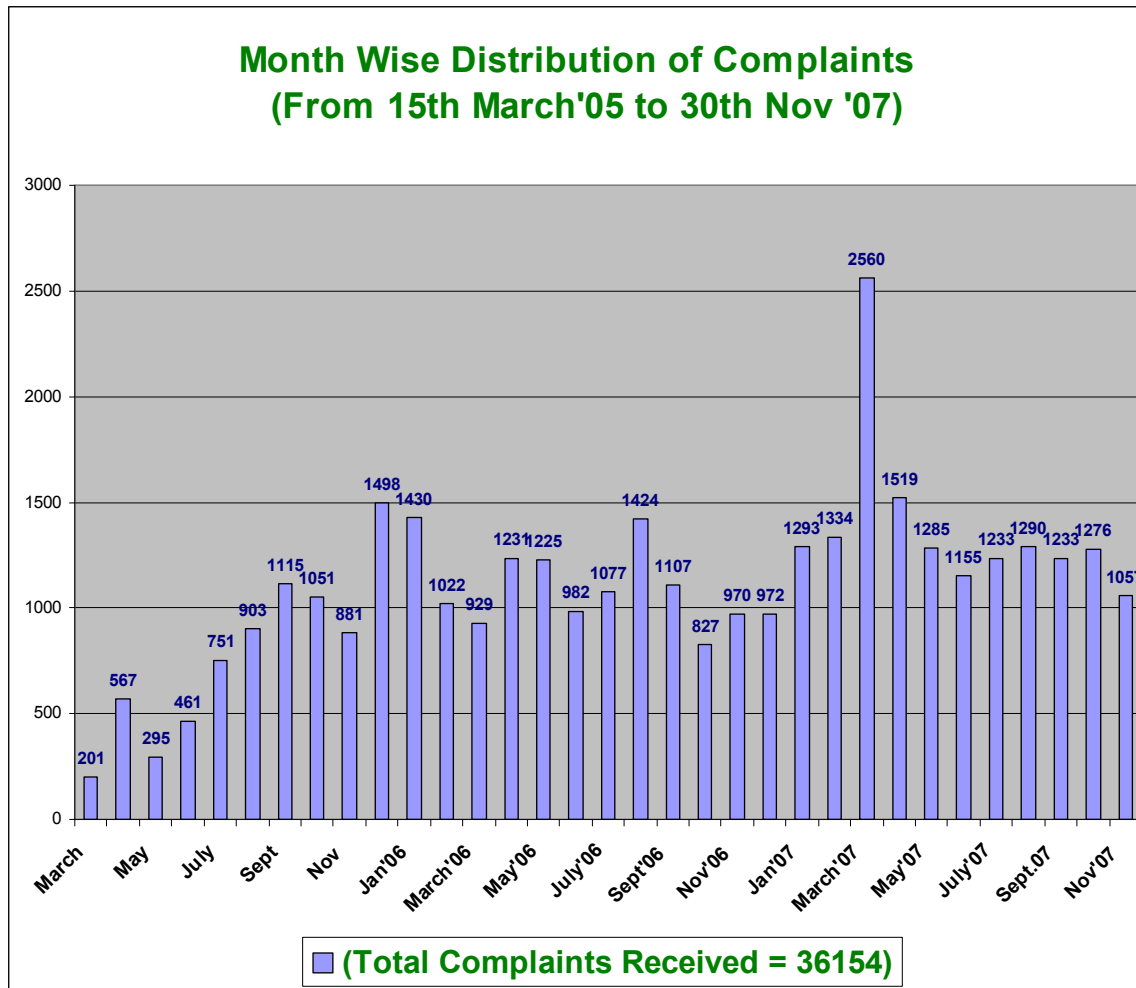


Figure: 3

In the month of November 2007, 1057 Complaints were received from various corners of the country, as against 1276 for the month of October 2007.

The number of complaints received at CORE is proportionately related to the amount of Advertisements and Multi Media campaigns launched by the Ministry of Consumer Affairs. This is evident, as you would observe that in the month of **March 2007**, CORE was advertised profusely by the Ministry of Consumer Affairs through the Multi Media Campaign due to which we received **2560** complaints in that particular month which is more than double the average complaints we receive every month.

3.2 State wise breakup of Complaints Of the month of November 2007

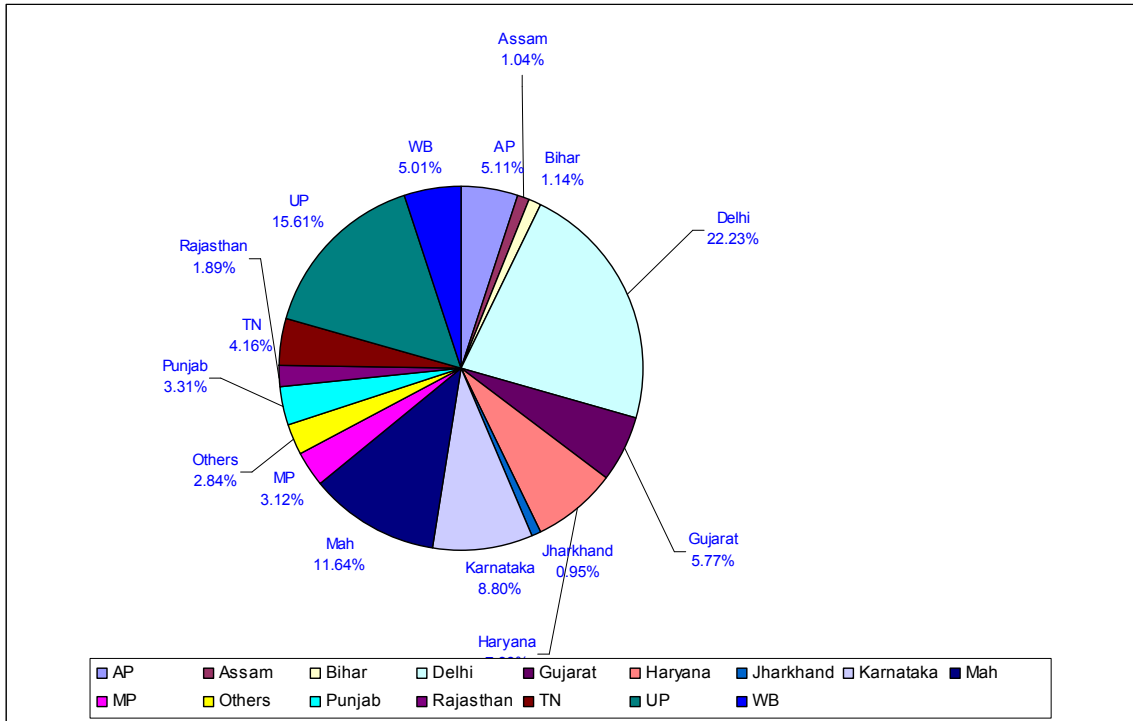


Figure: 4

Total Complaints Received in November 2007 – 1057

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.

3.3 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

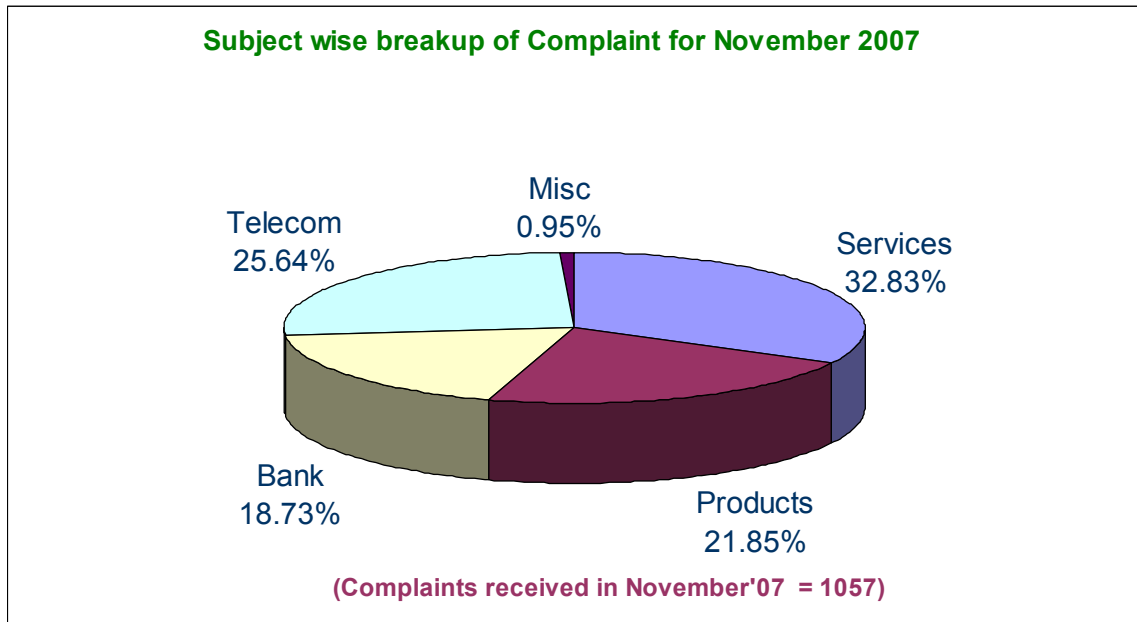


Figure: 5

Sector	No. of Complaint Received
Services	347
Products	231
Bank	198
Telecom	271
Misc	10
Total	1057

Table: 1

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

3.4 Sector Wise breakup of Complaints received from March 2005 to November'07

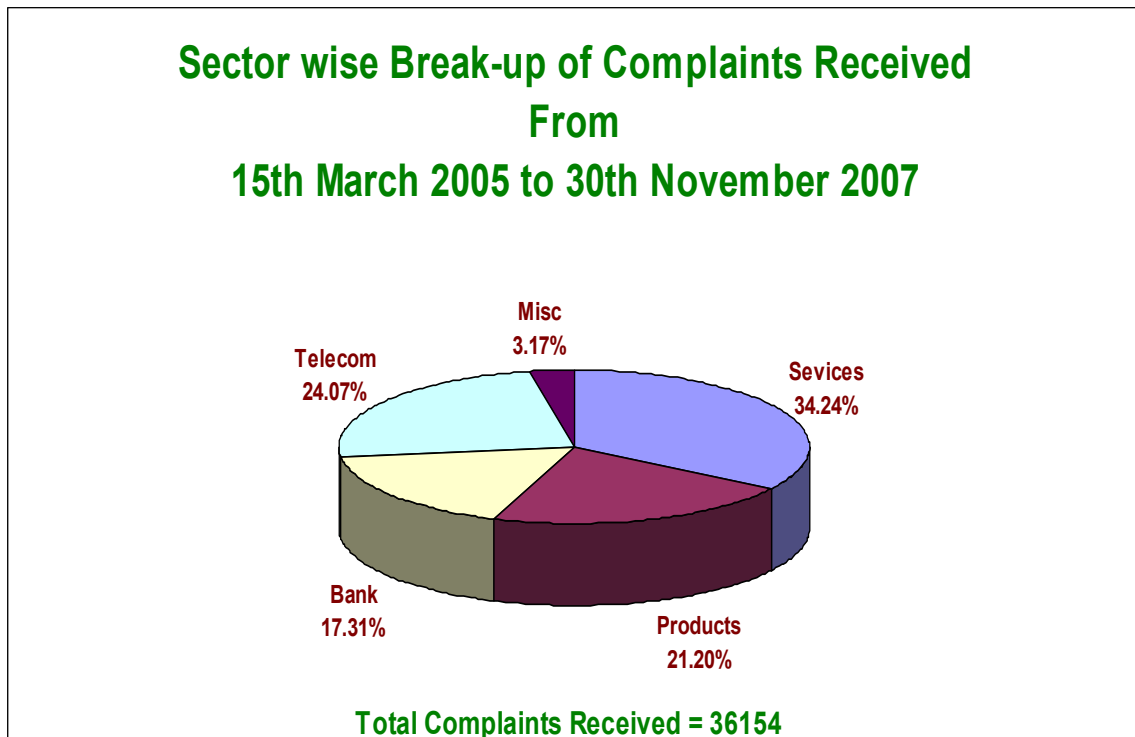


Figure: 6

Sector	No. of Complaint Received
Services	12380
Products	7666
Bank	6259
Telecom	8704
Misc	1145
Total	36154

Table: 2

Figure 6 & Table 2 shows the Subject wise breakup of the total complaints received from 15th March 2005 to 30th November 2007. 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.

3.5 Analysis of Complaints Remaining Resolved/Unresolved as on 1st December 2007

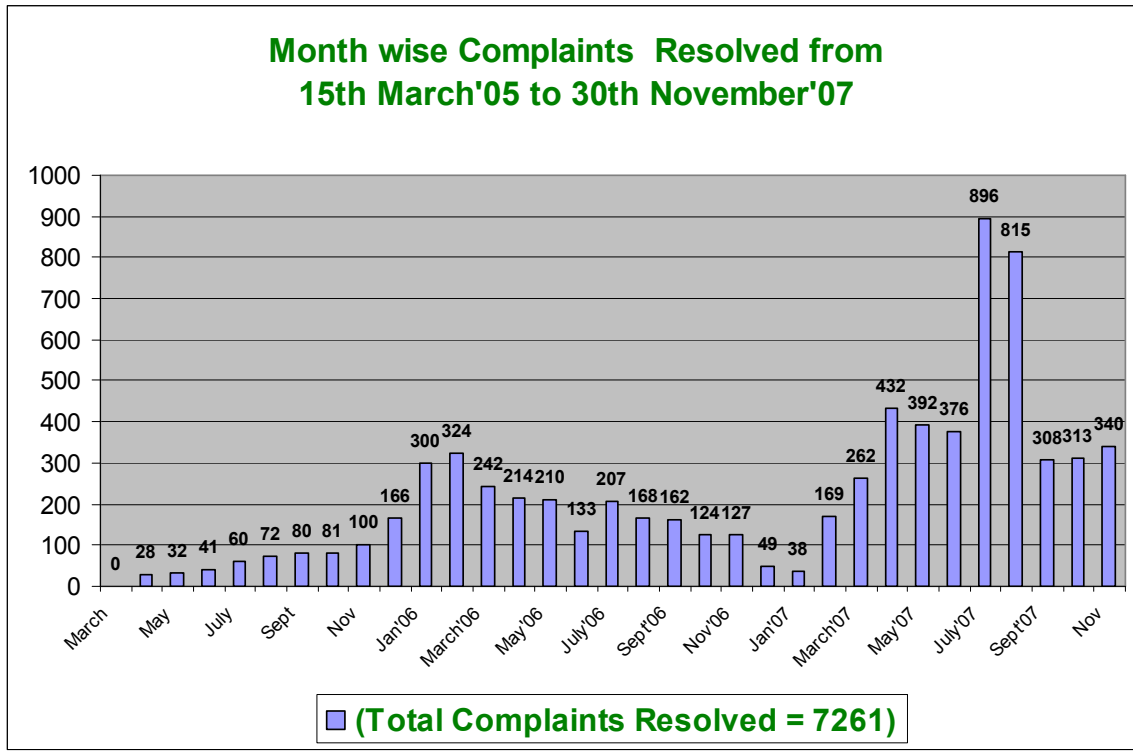


Figure: 7

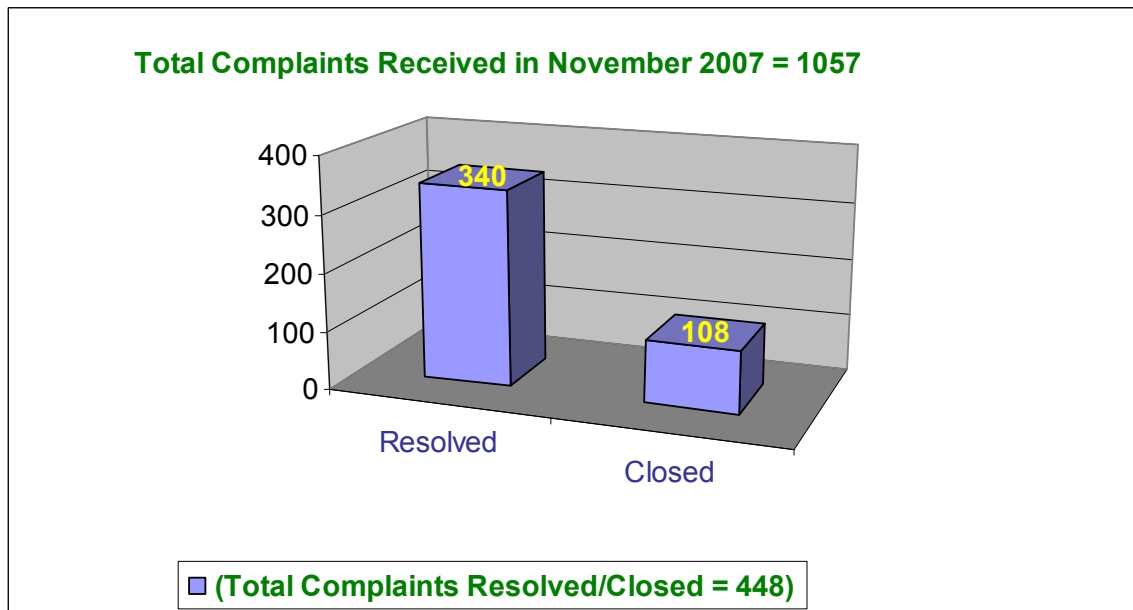


Figure: 8

The figure-8 shows that in the month of November 2007 the rate of resolution is **32.2%**, if we add closed complaints in it then it goes to **42.3%**, which is a quite satisfactory performance.

S. No.	Details	Numbers
1.	Total no. of Complaint Received from 15th March 2005 to 30th November 2007	36154
2.	Total No. of Complaints Resolved till 30th November 2007	7261
3.	Total No. of Complaints Closed in November 2007	0108
4.	Balance no. of Complaints Remaining Unresolved as on 1st December 2007	28785

Table: 3

4. Network between Consumer Organisations, Consumer Information Centres, Government & Non-Government Organisations;

CCC/CORE had entered in the MOU with 35 member consumer organisations across India 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.

Website of CORE is linked with all the VCOs of India as well as the VCOs of different countries across the globe. It also provides following details:

- ❑ 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

5. CORE Staff Strength:

The total staff strength, as on 30th November 2007 is : Deputy Director, One Accounts Manager, 2 Managers handling complaints, one Sr. Manager Technical, one Computer Executives, one Office assistants and a part time cleaner (Total 8). The set up has been divided into 4 distinct sections.

- 1. Complaints Section**
- 2. Technical Section**
- 3. Account Section**
- 4. Administration Section**

6. Our Achievements:

We have been receiving a number of appreciation letters from the consumers, whose grievances have been resolved amicably through Consumer Online Resource and Empowerment (CORE) Centre, as also from those whose redressal is in process, for taking prompt action on their complaints. The opposite parties have been responding positively and promising further support in resolving complaints referred to them by us, especially with new system. Such responses have encouraged us in our efforts. Few short selections of our Success Stories are given below:

7. Success Stories:

Case # 1

The Complainant

Complaint ID: 9515/3/2007
Name : Rajiv Ranjan
Email : raj_ptr@rediffmail.com
Address : Vasudha Apartment,
Sector-6, Vasundhara,
Ghaziabad

Brief facts of the case:

Complainant has deposited Rs. 5000.00 on 23.10.2007 for open a demat account in Kotak Securities Ltd. but opposite party did not open a demat account due to unavoidable circumstances. Every time on making follow up by the complainant, they are asking for new document to process it.

Action Taken

The case was initiated at CORE and a letter was sent to the Chairman cum Managing Director of Kotak Securities Ltd. for open a demat account. After receiving letter, Kotak Securities Ltd. has opened demat account immediately.

Comments of Mr. Rajiv Ranjan (the complainant)

Thanks for your effort. I have got my Demat a/c opened.

Rajiv Ranjan

Case # 2

Name of Complainant - Hitanshu Agrawal

Complaint ID & Dt : 8571/4/2007 05-11-2007

Email : hitanshu.agrawal@gmail.com

Address : C-804, Pacific Tower, Sagar City, VP Road, Off SV City: Mumbai

Mobile +912266372423

Brief facts of the case:

shift of location request for internet broadband connection is pending since 7 Oct 07. nodal officer has not replied to my complaint mail. call Centre execs say (have been following up with them for a month now) engineers are doing feasibility study, while i have shifted within the same society. to check whether the execs are saying truth or not, i put in a new connection reqd on 25 Oct, and i got a call from engineers within 24 hours. vsnl is just not ready to honour their commitment because i had taken a prepaid connection and am stuck with it. they are not even ready to refund (Appx. Rs 3000). My mail to Nodal Officer dated 22 Oct 07 is pasted in the Mobile No: +912266372423
Dear Sir/ Madam: I write this mail to you with much regret. I am a broadband customer (details in my earlier enclosed mail to customer service which went unanswered). I had put in a shift of location request on 10th of Oct 07, through Tata Indicom portal. Upon no call/ confirmation etc from service end, I called up the call Centre on 13th Oct 07 and lodged another request so that the matter could be taken up on priority. I had to repeat the same procedure on 16th Oct 07. However, even as of date, 22 Oct 07, the matter has not been resolved and my connection has not been shifted. This is when I have shifted within the same housing complex from one building to another. I have been constantly following up on your customer service number (022 6060 7070) on the status of the request. Every time I am told that the engineers are working on it, and the connection will be restored within 72 hours. I have been hearing this for the past 12 days!!! And, surprisingly, today I am told by the call Centre executive that he cannot see any pending request from my side, on his system!!!! Such is the apathy of Tata Indicom's customer service, that I have to resort to escalate the issue to you. I fail to understand why a customer needs to always raise up even the smallest of issues with Tata Indicom, without which no one ever is interested in taking any action. I hope you will understand my discomfort and ensure that my broadband connection is restored within next 2 days

Action Taken:

The case was initiated at CORE and a letter was sent to the respective brand (Ms VSNL Broadband Maharashtra) regarding the grievance of Mr Hitanshu Agrawal

Comments of Mr Hitanshu Agrawal

Dear Sir,

The problem has been resolved thanks to proactive efforts of a company executive named Sanjay (022 67250842).

Thanks

Hitanshu

Case # 3
The Complainant

Complaint ID : 9156/3/2007
Name : Ashish Goel
Email : ashish449@gmail.com
Address : Pandu Nagar, Kanpur
Mobile No. +919811888977

Brief facts of the case:

Complainant had booked a Airlines ticket of Spice Jet from Yatra.com on 17th October. Due to some reason, such flight was cancelled and Spice Jet reversed the full amount of Rs. 2174/- to Yatra.com on 20.10.2007. After completion of more than a month, complainant has not received the amount back from Yatra.com, despite many emails and phone calls to their support center Yatra.com has failed to refund his money back.

After waiting for over a month complainant has submitted a complaint with CORE online and request to take the required action against opposite party.

Action Taken

The case was initiated at CORE and a letter was sent to the Chairman cum Managing Director of Yatra Online Pvt. Ltd. for refund of such amount. After receiving letter, opposite party has refunded his money immediately.

Comments of Mr. Ashish Goel (the complainant)

On 30.11.2007, Mr. Ashish Goel informed to us "Thank you for the support. My problem is resolved now".

Ashish Goel

Case # 4

Name of Complainant - Rakesh Makwana
Complaint ID & Dt : 9006/4/2007 17-11-2007
Email : rk_makwanain@yahoo.com
Address :- Group Center CRPF ,Rajiv Nagar ,Gurgaon
Haryana

Brief facts of the case:

Dear Sir/Madam,

I am using the IDEA (9990629054) pre-paid connection. Daily From Last 15 days twice i was getting computerised call from idea for caller tunes. On 16 November 2007 at 6:30 pm Idea again called me, but my mother attended that call and unfortunately she pressed any number in order to disconnect the phone but Idea charged Rs.30 for caller tunes. If unfortunately any number is pressed then caller tune automatically assigned and Idea deducts the charge for Rs. 30. You can understand the threat, when ever Idea calls me I have to carefully attend their call with 100 percent accuracy in order to avoid caller tune charges. Idea is unnecessary putting presser on their user. Presser means forcing them to attend their call seriously otherwise user will Idea will deduct charges for unwanted caller tunes. Idea is using the wrong way. Idea is bothering their user by making this kind of calls.

Please help me.

Action Taken:

The case was initiated at CORE and a letter was sent to the respective brand (Ms Idea) regarding the grievance of Rakesh Makwana

Comments of Mr Rakesh Makwana

Dear Sir,
thank you very much for solving my problem.

Thanks

Rakesh Makwana

8. Complaints mostly concerned with the following areas of different sectors:

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, RELIANCE
VCD	ONIDA,SAMSUNG, VIDEOCON
Bikes	HERO HONDA
PC	HCL, COMPAQ, HP
Cars	TATA INDICA
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.