

ANNUAL REPORT

2019-2020



**NATIONAL CONSUMER
HELPLINE**



MANAGED BY
CENTRE FOR CONSUMER STUDIES
INDIAN INSTITUTE OF PUBLIC ADMINISTRATION
IP ESTATE, RING ROAD, NEW DELHI - 110002



SPONSORED BY
DEPARTMENT OF CONSUMER AFFAIRS
MINISTRY OF CONSUMER AFFAIRS, FOOD & PUBLIC DISTRIBUTION
GOVERNMENT OF INDIA

NATIONAL CONSUMER HELPLINE



Sponsored by
Department of Consumer Affairs
Ministry of Consumer Affairs, Food & Public Distribution
Government of India



Managed by
Center for Consumer Studies
Indian Institute of Public Administration
I.P. Estate, Ring Road, New Delhi- 110002

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Preface

The concept of Consumer Protection plays an important role in the world of sellers and buyers. Technological developments have increased the needs of consumers and have changed their way of living. In order to ensure and protect the rights of consumers, it was necessary to have changes in the government's policies. There was an urgent necessity on the part of the government to enforce laws on various aspects like malpractices in the marketplace, adulteration especially of food products, manufacturing and marketing of sub-standard goods etc. and take action on violators to ensure adequate protection to the consumer.

The more than three decade old Consumer Protection Act 1986 has been replaced by the Consumer Protection Act, 2019, which was passed by the Parliament and received the assent of the President on 9 August, 2019. The Act has been introduced keeping in mind the new set of challenges and issues faced by consumers in modern times, with the digital transformation of the economy and the diverse goods and services that are being made available to consumers.

In the Consumer Protection Act 2019, the definition of Consumer now includes both offline and online consumers. The expression 'buys any goods' and 'hires or avails any services' includes both - offline and online transactions through electronic means or by tele-shopping or direct selling or multilevel marketing. The New Act was the need of the modern Indian consumer as it has introduced various positive developments to make the process of buying and selling more consumer-centric.

National Consumer Helpline has completed fifteen years working in the area of consumer awareness, protection of consumer rights and responsibilities, and consumer welfare. I trust that you will enjoy reading the activities of NCH and it will provide you with new insights into the work of NCH.



(Prof Suresh Misra)
Project Director
National Consumer Helpline

Date : November 26, 2020
Place: New Delhi

पीयूष गोयल
PIYUSH GOYAL



रेल, वाणिज्य एवं उद्योग तथा
उपभोक्ता मामले, खाद्य और सार्वजनिक वितरण मंत्री
भारत सरकार
Minister of
Railways, Commerce & Industry and
Consumer Affairs, Food & Public Distribution
Government of India



Message

The National Consumer Helpline (NCH) has been rendering valuable assistance to thousands of consumers across the country. The NCH is now handling an average 70,000 complaints a month. The growth in number of calls is an indicator of the consumers' confidence in the credible support given to them by NCH.

The Consumer Protection Act, 2019, implemented w.e.f. 20th July, 2020, has fortified and expanded the scope of consumer protection by introducing electronic filing of complaints, hearing through video-conferencing, provision for court annexed mediation, deemed admissibility of the complaint after 21 days, etc.

This has increased the responsibility of NCH as consumers have to be educated about the new Act and empowered to avail these avenues intelligently and smartly. I believe, NCH, with its expertise, knowledge, skill and motivated set of employees, will rise to the occasion by advising, guiding and finding solutions to grievances of consumers. This will also safeguard the interest of consumers so as to transform the jurisprudence pervading consumer protectionism from caveat emptor (let the buyer beware) to caveat venditor (let the seller beware).

Piyush Goyal

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रावसाहेब पाटील दानवे
RAOSAHEB PATIL DANVE



उपभोक्ता मामले,
 खाद्य एवं सार्वजनिक वितरण
 राज्य मंत्री
 कृषि भवन, नई दिल्ली-110001

MINISTER OF STATE
 FOR CONSUMER AFFAIRS,
 FOOD & PUBLIC DISTRIBUTION
 KRISHI BHAWAN, NEW DELHI -110001



संदेश

वर्ष 1986 के पूर्ववर्ती अधिनियम के स्थान पर दिनांक 20 जुलाई, 2020 को नया उपभोक्ता संरक्षण अधिनियम, 2019 प्रवृत्त हुआ। इस नए अधिनियम से भारत में उपभोक्ता विवादों के प्रशासन और निपाटन में व्यापक परिवर्तन आएगा। इस अधिनियम का उद्देश्य प्राधिकरण स्थापित कर, उत्पाद विनिर्माताओं, इलेक्ट्रॉनिक सेवा प्रदाताओं, भ्रामक विज्ञापनकर्ताओं पर सख्त दायित्व अधिरोपित करते हुए और मध्यस्थता के माध्यम से उपभोक्ता विवादों का अतिरिक्त रूप से समाधान करके उपभोक्ताओं के अधिकारों का संरक्षण करना और सुदृढ़ बनाना है।

यह वर्ष कोविड-19 महामारी फैलने के कारण विशेष रूप से कठिनाई का समय रहा है। मुझे यह उल्लेख करते हुए हर्ष हो रहा है कि इस कठिन समय में, राष्ट्रीय उपभोक्ता हेल्पलाइन ने शिकायतकर्ताओं का मार्गदर्शन करना जारी रखा है, कंवरजेंस कंपनियों के साथ शिकायतों का अनुसरण किया है, शिकायतों से प्रतिपुष्टि (फीडबैक) ली है और उपभोक्ताओं की शिकायतों का त्वरित समाधान करने के लिए शिकायतों के संबंध में अनुसंधान और विश्लेषण किया है।

मुझे विश्वास है कि राष्ट्रीय उपभोक्ता हेल्पलाइन उत्कृष्ट सेवा प्रदान करता रहेगा और उपभोक्ताओं के अधिकारों का संरक्षण और संवर्धन करने के लिए वैकल्पिक विवाद समाधान तंत्र के रूप में कारगर ढंग से काम करता रहेगा।

(रावसाहेब पाटील दानवे)



Office : Room No. 173, Krishi Bhawan, New Delhi - 110001 Tel. : 011-23380630/31 Fax : 011-23380632
 Residence : 2, Safdarjung Lane, New Delhi - 110029 Tel. : 011-23016895/96

लीना नन्दन
LEENA NANDAN



सचिव
भारत सरकार
उपभोक्ता मामले विभाग
Secretary
Government of India
Department of Consumer Affairs



Message

The National Consumer Helpline (NCH) under the Centre for Consumer Studies, Indian Institute of Public Administration, has achieved a milestone, completing 15 years of existence this year. NCH has been continuously engaged in facilitating consumers and empowering them to use the available Consumer Grievances Redressal Mechanisms.

NCH has also acted as a bridge in building synergies between consumers and service providers, and helped in resolving consumer grievances through constant follow-up. Their analyses of the nature of consumer complaints has given invaluable insight into the difficulties faced by the consumer.

The Department of Consumer Affairs appreciates the service rendered by the National Consumer Helpline and looks forward to new initiatives in this regard, so that the objectives of the Consumer Protection Act, 2019 are achieved in the true sense.


(Leena Nandan)

Date : December 9, 2020

Place : New Delhi



भारतीय लोक प्रशासन संस्थान

Indian Institute of Public Administration

Indraprastha Estate, Ring Road, New Delhi-110002

www.iipa.org.in



Surendra Nath Tripathi, IAS (Retd.)

Director

(Former Secretary, M/o Parliamentary Affairs, GoI)

Message

I am glad to know that National Consumer Helpline (NCH) is coming up with its Annual Report for the year 2019-20.

NCH has been a top -notch project of the Union Ministry of Consumer Affairs operating under the Centre for Consumer Studies at Indian Institute of Public Administration (IIPA). The Project came about on recognising the need of consumers for an authentic Helpline to deal with multitude of problems that consumers face arising in their day-to-day dealings with business and service providers.

Top-notch organizations are defined by certain core characteristics. Expertise, innovation and a passion for serving its constituents, to name a few. These same words fittingly define the National Consumer Helpline, a distinguished service given out from IIPA for which I have the privilege of serving as its Director.

The NCH, entered its fifteenth year as an organization that is essential to the protection of consumers of our nation and especially those in its far flung regions speaking a myriad of local languages. The NCH has long contributed to the massive consumer grievance redress system in the country in many vital ways. For example, it's been a leading researcher on consumer advocacy and advocate of swift consumer justice, akin to comparable global standards. It has extensively used its data and analytical tools, and is a voice to be reckoned with in the market place today.

National Consumer Helpline supports consumers by guiding them in finding solutions to problems related to Products & Services by providing information related to Companies and Regulatory Authorities, facilitating consumers in filing grievances against defaulting Service Providers, empowering consumers to use available Consumer Grievances Redressal Mechanisms, and Educating Consumers about their Rights and Responsibilities.

As we seek to advance our mission, we rely on our staff members to uphold the highest standards of professionalism. Our collective vision, leadership, and willingness to act had its desired impact on the destiny of NCH. The helpline set up in March 2005 to provide information and guidance to consumers on their grievances has along the way, developed its flagship initiative – Convergence – an alternate dispute redress mechanism in partnership with Industries. This has been a great success and is proving to be of substantial assistance to complainants. As the leaders in the field of consumer grievance resolution, we have boldly moved forward to use convergence between consumers and industry as a positive tool for the ultimate benefit of society.

The commitment of our staff and the dedication has driven our profession and our organisation forward. I am most grateful for the unstinted support of the Department of Consumer Affairs to the collective impact. Our research and thought leadership, our members' continuing professional development, and our advocacy efforts all seek to build on our heralded past with a keen eye on the future.

For the last 15 years of its existence, NCH have prepared and preached a client-centric approach and advocated for fair markets. As the industry continues to evolve, we have been steadfast in our mission.

We strive to broaden our Industry membership base because we seek to positively impact our industry in order to improve it. By setting high standards of entry through our credential, we ensure that our staff have the right skills and experience to deliver for the consumers.

I encourage you to read through the annual report and, more importantly, to travel with us on our journey to professionalism.

On behalf of the entire staff of IIPA, I thank the NCH Faculty for their outstanding leadership and all of the employees for carrying forth the outstanding legacy and enduring commitment of NCH to serving the public.



Surendra Nath Tripathi

Message from Project Director



“As I look back on the last decade- a period of profound change in the consumer behavior- it is remarkable how much we have accomplished, not only in terms of empowering consumers for their rights but also, in our steadfast dedication, to help them in resolving their grievances.” In FY 2019-2020, the Consumer Protection Bill, 2019 was passed by the Indian Parliament on Aug 06, 2019, and on 9th August 2019, it was signed by the President of India. The basic aim of the Consumer Protection Act, 2019 (CPA), is to save the rights of the consumers by establishing authorities for timely and effective administration and settlement of consumers’ disputes. It replaced the earlier CPA 1986.

The introduction of a Regulator in the form of Central Consumer Protection Authority, the guidelines for e-commerce and electronic service providers and strict penalties for misleading advertisements are some of the major highlights. The Act has increased the pecuniary jurisdiction, which means ability of consumer commissions to take up cases depending on the value of the case. The increase in limit to 1 crore of district forum, renamed commissions in the new Act will be to the convenience of consumers. Also, the Act allows consumers to file their complaint online, with the consumer commissions from anywhere as earlier they were required to file a complaint in the area where the seller or service provider was located. This is in keeping with the times, as e-commerce purchases are on an upward trend year on year and purchases are made from any city or town in the country, and the seller could be located anywhere. In addition, the CPA enables the consumers to seek a hearing through video conferencing, saving him both money and time. This new CPA 2019 proposes measures and tightens the existing rules to further safeguard consumer rights.

The most significant impact of this provision will be on e-commerce platforms as not just manufacturers but service providers have also been brought under its ambit. All laws that apply to direct selling will also govern e-commerce rules. It also includes “Product liability to service providers and sellers along with manufacturers. This means e-commerce sites cannot state that they are only aggregators anymore. Nevertheless, the overall purpose of the new Act is to strengthen the existing consumer rights in the environment of today. Consumers in the country are increasingly becoming aware of their rights which is evident from the fact that a growing number of consumer grievances are being registered in the National Consumer Helpline (NCH) every year.

NCH is known as a flagship project of the Department of Consumer Affairs, Government of India. NCH operates under the Centre for Consumer Studies at Indian Institute of Public Administration (IIPA). We are pleased that the helpline is providing an important service to consumers and it should be publicized and popularized to ensure that the common man knows of his rights and how to get them enforced.

I would like to express a felicitation to Ms. Deepika Sur, Project Manager of NCH and the entire team of NCH for being diligent in the performance of their duties and responsibilities towards resolving consumer grievances and empowering them.

A handwritten signature in blue ink, appearing to read 'Suresh Misra'.

Prof Suresh Misra

From the Project Manager



It is my privilege to present the 15th Annual Report of the National Consumer Helpline. It is an important milestone for us, and we take great pride that NCH has become a dependable source for consumers in their quest to find a resolution to their consumer grievances. The assistance that NCH provides shows the commitment of its team members to protect the rights of consumers.

Starting with just 8 seats and 1200 calls, to 60 seats today at NCH, and more than 70,000 dockets being registered and processed in a month, we look back with satisfaction and pride at the past fifteen years of the transformational journey of NCH. The growth in the number of calls is an indicator of the growing awareness amongst consumers, but the litmus test is essentially the good words and feedback that we receive from them after their grievances are resolved.

Besides redressal of grievances, empowering Consumers is also done at NCH. In the course of the last 18 months, a half day program for empowering Young Consumers is organized, where students from various schools in Delhi and NCR are invited. They find the sessions very useful and go back to their schools as empowered consumers`

Our Hon'ble Minister, known for his keen interest and devotion to matters relating to consumer welfare visited NCH on 12th June 2019, accompanied by senior officials from the Department - Shri A. K. Srivastava, Secretary, Shri Amit Mehta, Joint Secretary, along with other important functionaries. He expressed his satisfaction that the helpline workforce had been increased to commensurate with the increase in workstations and the increase in grievances registered of consumers.

In FY 2019-20, 89% of grievances registered for 'Convergence' companies were redressed. Another 117 companies were added to the Convergence list this year and the total count of companies under this partnership is at 623. The knowledgeable, skilled and motivated set of employees that form the core of the helpline is its biggest asset. They are the ones handholding the Indian consumers to deal with a multitude of problems arising in their day-to-day dealings with manufacturers and service providers.

I thank each and every member of the NCH team, who so tenaciously have given their utmost support in ensuring that the work is done meticulously, qualitatively and timely.

I would like to express my gratitude to the officials of the Department of Consumer Affairs, as well as to the faculty at the Center for Consumer Studies and the management of IIPA, for their immense support to the project.

Deepika Sur

INTEGRATED CONSUMER GRIEVANCE RESOLUTION SYSTEM (ICGRS) THROUGH THE NATIONAL CONSUMER HELPLINE (NCH)

National Consumer Helpline (NCH) is the grievance redressal mechanism of the Union Ministry of Consumer Affairs, and operates under the Centre for Consumer Studies at the Indian Institute of Public Administration, New Delhi, under the Jago Grahak Jago campaign. NCH has been in existence for the last 15 years. The Project recognizes the need of consumers to deal with a multitude of problems arising with business and service providers. The platform www.consumerhelpline.gov.in records and handles grievances received at NCH through various modes - the toll-free phone lines, direct registration on website, Consumer App, NCH App, letters by post etc. The web chat facility is also available for consumers to get their queries answered.

The tag line is: **NATIONAL CONSUMER HELPLINE**

.....**CONSUMER FIRST**

NATIONAL CONSUMER HELPLINE

- ⇒ Guides consumers to find solutions to their problems related to products and services.
- ⇒ Provides information related to companies and regulatory authorities.
- ⇒ Facilitates in filing complaints against defaulting service providers.
- ⇒ Empowers consumers to use the available consumer grievance redressal mechanisms and educate consumers about their rights and responsibilities.
- ⇒ Analysis of data helps in knowing trends-sector wise, time scale wise and shows grievance patterns that emerge from analyzing and stratification of the data collated. The information generated is provided to companies to improve their internal grievances redressal mechanism as well as for policy inputs to the Department of Consumer Affairs, Govt. of India.

VISION

‘A Nation of awakened empowered and responsible consumers and socially and legally responsible Companies and organizations’

MISSION

To provide information and guidance to empower Indian Consumers and to persuade businesses to reorient their policy and management system to address consumer concerns and grievances by adopting world class standards.

THE NCH THREE TIER APPROACH:

NCH advises, guides and handholds consumers to get their grievances redressed. NCH advise depends on the stage exhausted by the complainant and the resolution expected by him. For this, NCH follows a three-step approach:



INTEGRATED GRIEVANCE REDRESSAL MECHANISM (INGRAM)
(www.consumerhelpline.gov.in)

The Department of Consumer Affairs launched this portal four years back – In August 2016 the Integrated Grievance Redress Mechanism (INGRAM). Earlier to this, National Consumer Helpline was purely call based, With the advent of technology, NCH now has various touch points - Apps, Portal, etc. to redress consumer queries. The enquiries and grievances received at the National Consumer Helpline has been increasing every year. The web pages in the portal INGRAM - www.consumerhelpline.gov.in helps to create awareness, advise consumers and redress their grievances. The portal provides an in-depth and very relevant information on consumer issues in the form of FAQ's (Frequently asked questions). The knowledge database in the portal contains the grievance redressal matrix in companies, organizations and Regulators, addresses of Consumer Fora, Nodal officers of different departments of the Govt. of India, details of ombudsman in the sectors of Banking and Insurance. All Zonal Consumer Helplines also use the same portal. Since January 2019, the project has been renamed '**Integrated Consumer Grievance Resolution System through National Consumer Helpline (ICGRS)**'

THE NCH TOUCH POINTS: NCH HAS MADE AVAILABLE MULTIPLE MODES FOR CONSUMERS TO REGISTER THEIR GRIEVANCES:

- ⇒ NCH can be contacted every day except National Holidays from 9.30 AM – 5.30 PM on the Toll-Free numbers 1800-11-4000 or short code 14404
- ⇒ Log into the portal - www.consumerhelpline.gov.in and register the grievance
- ⇒ Send SMS to +91-8130009809
- ⇒ Register grievances by downloading NCH App, Consumer App
- ⇒ letters by post and walk-ins
- ⇒ The web chat facility helps in answering consumer enquiries
- ⇒ Grievances can also be registered through UMANG App, and by registering on CPGRAMS (www.pgportal.gov.in)

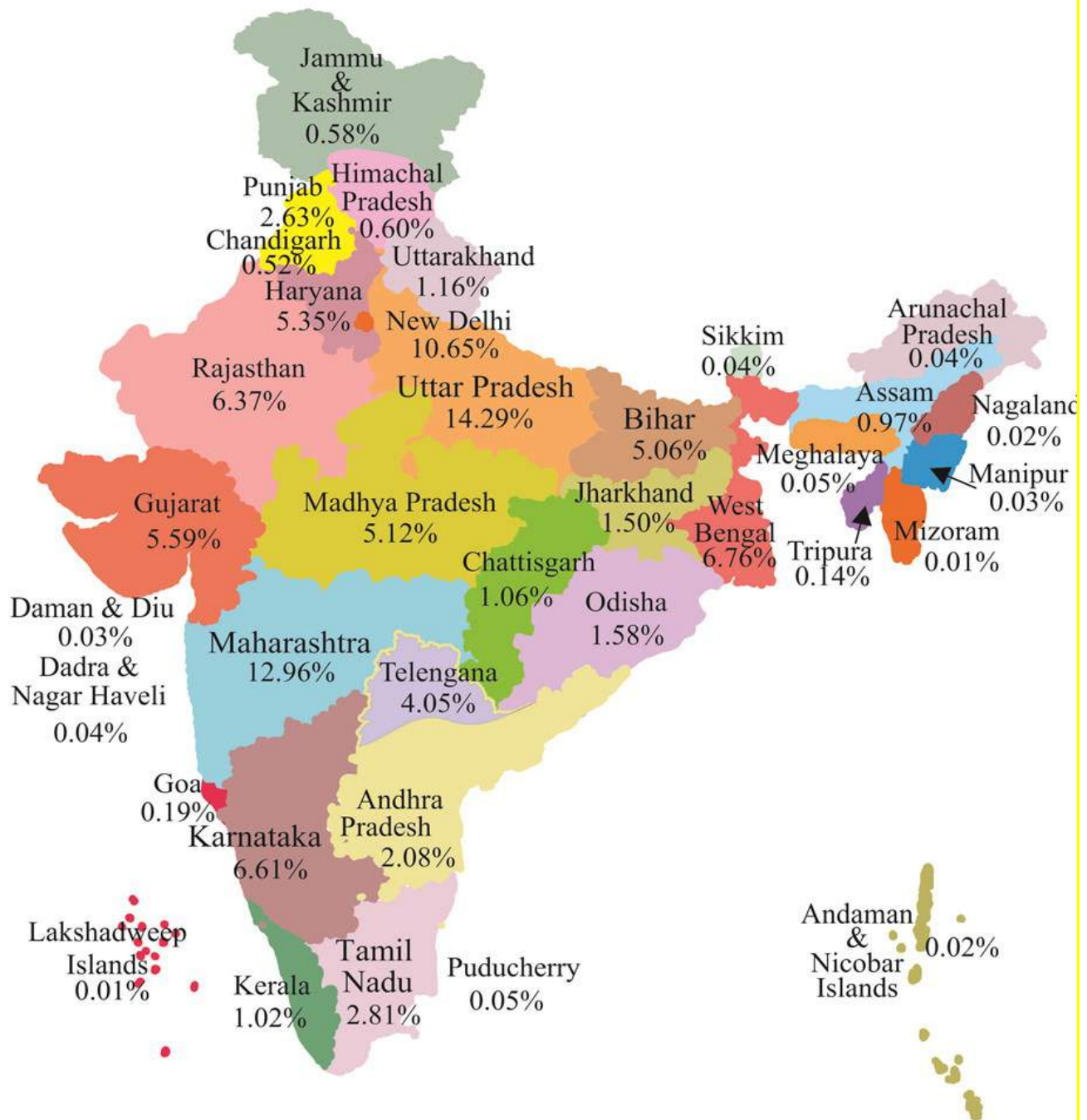
IN THE FINANCIAL YEAR 2019-2020, THE GRIEVANCE REGISTERED BY VARIOUS MODES ARE :

Mode	Total
By Phone (Toll – free numbers)	460792
Directly on portal	165363
By SMS	24001
E mails/Walk-ins/letters/By Apps (NCH, Consumer App, UMANG App)	87467
CPGRAM(PG Portal)	3471
Total	7,41,094

STATE-WISE DOCKETS REGISTERED AT NCH:

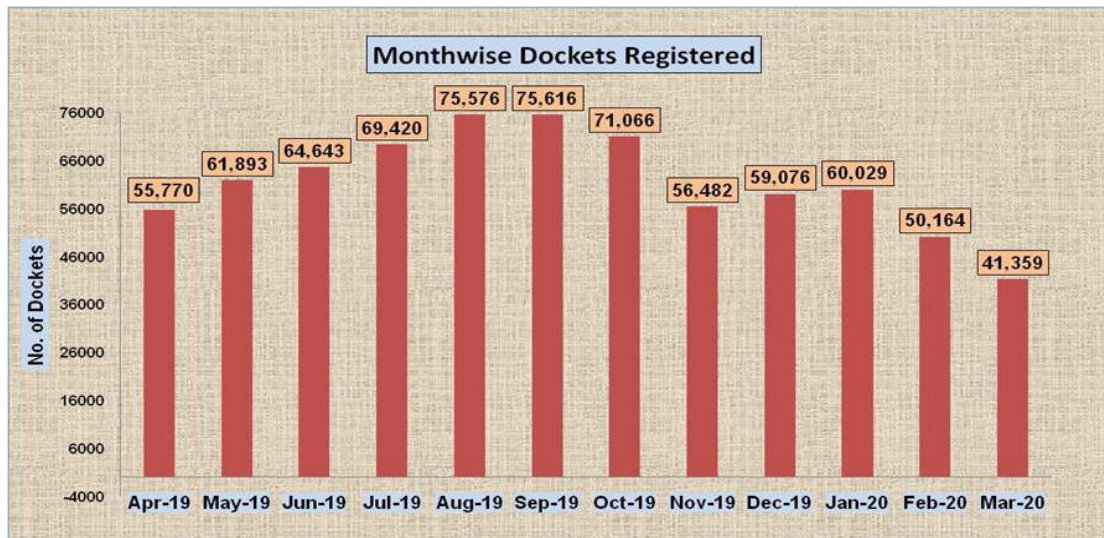
SOME OF THE HIGHLIGHTS ARE:

The top ten states from where dockets were registered in descending order are Uttar Pradesh, Maharashtra, Delhi, West Bengal, Karnataka, Rajasthan, Gujarat, Haryana, Bihar and Madhya Pradesh. Uttar Pradesh is the number one state registering almost 14% dockets. Maharashtra is the second highest state with almost 13% of docket registrations.



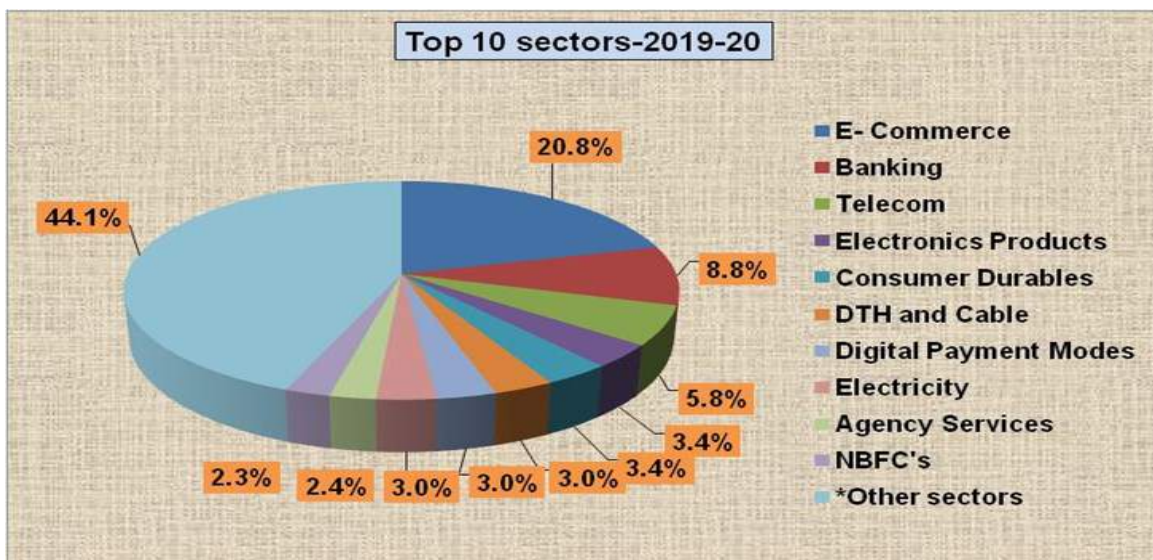
MONTH-WISE DOCKETS REGISTERED AT NCH

There is a 31% increase in the count of dockets registered in 2019-20 from 5,65,579 to 7,41,094 .



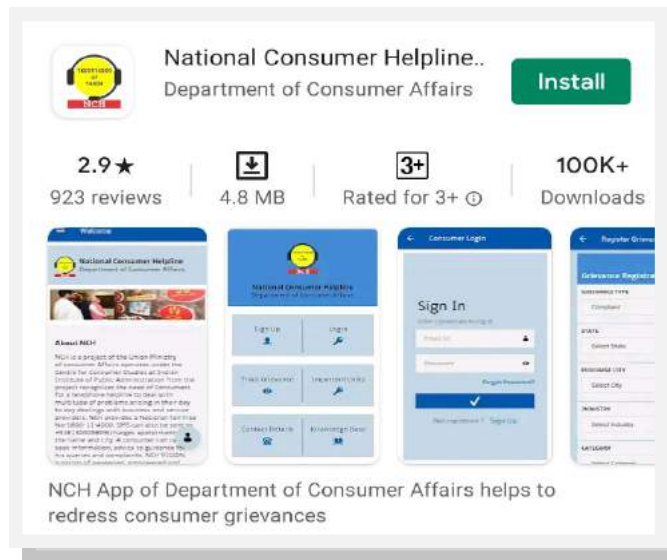
SECTOR –WISE DOCKETS REGISTERED

In FY 2019-20, the top five sectors for which grievances were registered, in order of counts were in the sectors of e- commerce followed by Banking, Telecom, Consumer Durables, Electronic Products and DTH & cable Services. e- Commerce is at the top amongst all sectors of consumer grievances. General enquiries of non-consumer sectors account for 17% of all dockets registered in the financial year.



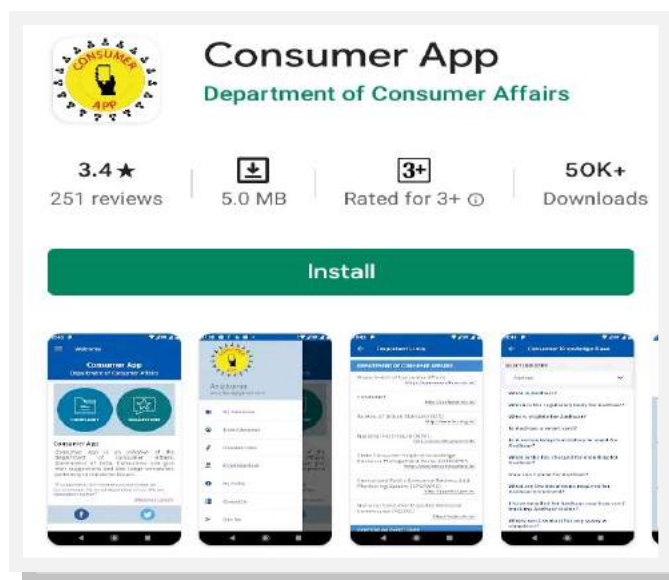
MOBILE APPS - NCH APP, CONSUMER APP AND UMANG APP

Department of Consumer Affairs launched the NCH App (android version) on 22nd January 2019 and the IOS version was launched on 30th Jan 2020 for registering grievances. For all grievances and suggestions registered through the Mobile App, the consumer gets a user id and password and a docket number of the grievance after it is lodged.



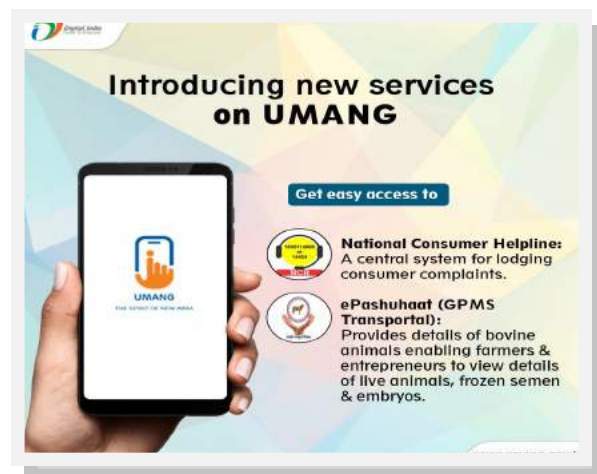
CONSUMER APP :

Department of Consumer Affairs launched the 'Consumer App' on 1st October 2019 – for both versions - Android & IOS. The unique feature in this App is that in addition to logging in grievances, Consumers can give suggestions also.



UMANG APP:

On 15th November 2018, the Department of Administrative Reforms launched the UMANG App to register grievances through this App.

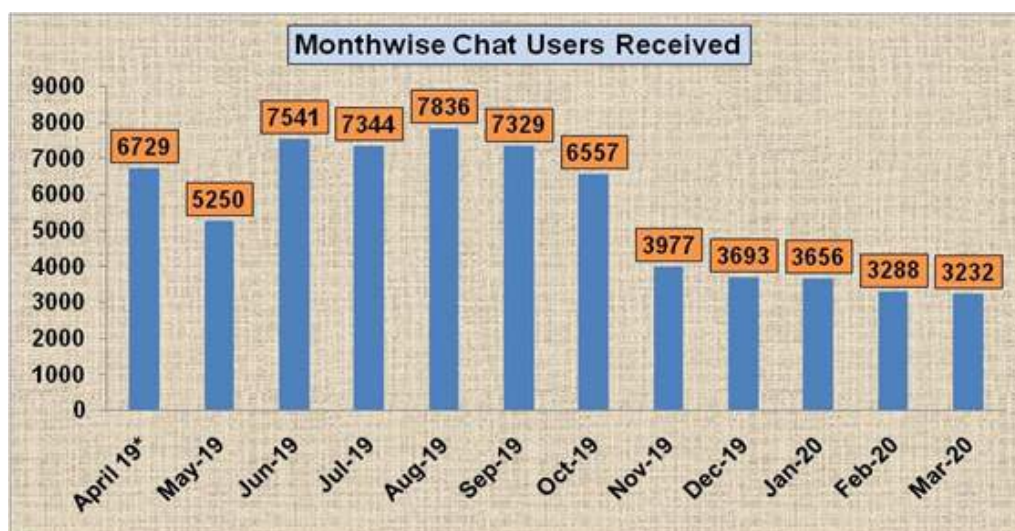
**SMS :**

This facility is for those consumers who are not able to connect to the NCH toll free number (1800114000 or 14404) during working hours, and are not net savvy to register their grievance on the portal. As an exclusive facility, they can send an SMS to the mobile number 8130009809 (call charges apply) mentioning their name and city. NCH calls out to them the next working day through an outbound call and registers their grievance on the INGRAM portal. Consumers appreciate the efforts that NCH takes to contact them and advise them on their grievance and generates the docket for redressing the grievance.



WEB CHAT

This facility available since the last three years, allows users to communicate in real time using easily accessible web interfaces. The objective of having web chat is to facilitate consumers to get their queries answered for consumer issues, as well as information regarding the portal, how to Login, grievance Registration, password reset etc. An online chat system provides customers immediate access for help, in real time. Consumers who are internet savvy can easily chat with NCH counselors for consumer queries and issues. Consumers are widely appreciative of the fact that NCH provides them guidance and information with important links which makes it easy to register their consumer grievances. To make the chat faster and user friendly, version 2 was launched on 16th April 2019.



LETTERS AND E-MAILS RECEIVED FROM DEPT. OF CONSUMER AFFAIRS

Grievances of consumers received at the Hon'ble Minister's office, letters and emails sent to officials of the Dept. are also forwarded to NCH for redressal. These grievances are segregated into Convergence, non-Convergence and Govt. departments and are sorted, streamlined examined and then forwarded to the respective authority or Convergence Company for redressal. During FY 2019-20, the letters and grievances received are as follows:

Total Emails Received	Grievances Received (Unique)	Repeat Grievances	Incomplete Information responded with Remarks
548	340	167	41

Total letters received	Grievances Received (Unique)	Repeat Grievances	Incomplete Information responded with Remarks
122	144	19	37

ZONAL CONSUMER HELPLINES

The Department of Consumer Affairs set up Six Zonal Consumer Helplines in October 2017. They have been functioning for more than two years now. Zonal Helplines deal with consumer issues in local languages across India, and cater to local issues. In year 2019-20 total 460792 dockets were registered through Zonal Consumer Helplines. There are 10 seats in each center, totaling to 60 workstation in 6 ZCH.

S. No	ZCH	Languages handled					
1	Ahmedabad	Hindi	Gujarati	English	Konkani	Marathi	-----
2	Bengaluru	Hindi	Malayalam	English	Tamil	Telugu	Kannada
3	Guwahati	Hindi	Assamese	English	Manipuri	Bengali	-----
4	Jaipur	Hindi	Dogri	English	Kashmiri	Punjabi	-----
5	Kolkata	Hindi	Bengali	English	Oriya	Nepal	-----
6	Patna	Hindi	Maithili	English	Santhali	Urdu	Nepali

S.No	ZCH Centre	States and Union Territories Covered
1	Ahmedabad	Dadra and Nagar Haveli, Daman and Diu, Goa, Gujarat, Maharashtra
2	Bengaluru	Andhra Pradesh, Karnataka, Kerala, Lakshadweep, Puducherry Tamil Nadu, Telangana
3	Guwahati	Arunachal Pradesh, Assam, Manipur, Meghalaya, Nagaland, Sikkim Tripura, Mizoram
4	Jaipur	Chandigarh, Haryana, Himachal Pradesh, Jammu and Kashmir, Punjab Rajasthan
5	Kolkata	Andaman and Nicobar Islands, Chhattisgarh, Madhya Pradesh, Odisha West Bengal
6	Patna	Uttar Pradesh, Uttarakhand, Bihar, Jharkhand

SANCTIONED STAFF @NCH

Sr No	Name of the Post	Number of Post
1	Project Director	1
2	Project Manager	1
3	Manager	1
4	Consultant	1
5	Sector Experts	8
6	Financial Data Analyst	1
7	Research Officer	3
8	Server Administrator	1
9	Senior Counselor	12
10	Supervisor (Team Leader)	4
11	Junior Counselor	65
12	Jr System Administrator	1
13	Market Research Associate	1
14	Date entry Operator	2
15	Office Assistant	2
16	Training Assistant	1
17	Multi-Tasking	3
	Total	108

National Consumer Helpline is the flagship project of the Department of Consumer Affairs (DoCA) and is very closely monitored by the Dept. A weekly review under the Chairmanship of the Secretary, Dept. of Consumer Affairs is held, to take stock of the activities. The discussion points of the review meetings are essentially about the trend of calls, dockets registered, issues and feedback, and of Convergence partnerships, NCH has many success stories of grievances resolved, across most of the sectors. Two success stories which includes the feedback given by the complainant are sent to the Dept. every day. This is then tweeted in English and Hindi from the 'consaff' twitter handle of the Department to inform consumers at large.

CENTRALIZED PUBLIC GRIEVANCE REDRESS AND MONITORING SYSTEM

www.pgportal.gov.in

The Centralized Public Grievance Redress and Monitoring System is a web-based platform with an application to register grievances as well as redress them. These Grievances, are received online and the portal is managed by the Department of Administrative Reforms & Public Grievances - the nodal agency to formulate citizen-centric governance policies. The grievances received by the DARPG are forwarded to the concerned Ministries, Departments State Governments/UTs as required. The grievances registered and allocated are redressed under intimation to the complainant. NCH is also a part of the Centralized Public Grievance Redress and Monitoring System (PGPORTAL) as it receives grievances from the Department of Consumer Affairs, Govt. Of India for redressal.

In the FY 2019 – 20, version 6 of the portal was launched, which has new utilities incorporated, The Department of Consumer Affairs forwards company related grievances to NCH.

As of March 31st, 2020

Total grievances received	Disposed	In Progress
5948	5598	350

Grievances in the PGPORTAL are received from different sources like Dept. of Administrative Reforms, Prime Minister's office, President's Secretariat, and different Department of the Government. Total grievances received from April 2019 to March 2020 were 5948 out of which 5548 grievances were disposed in the financial year.

Grievance Source	Total Receipt	Disposed	In Process as on 31st March 2020	Disposal %
DARPG	1817	1698	119	93
DoCA	2959	2809	150	95
President's Secretariat	12	12	0	100
PMO	1160	1079	81	93
Total	5948	5598	350	94

THE TURNAROUND TIME (TAT) FOR REDRESSAL OF CPGRAM GRIEVANCES

The turnaround time (TAT) for redressal of CPGRAM grievances is 60 days. Prior to the disposal of the grievance, NCH counselor speaks to the complainant and takes the feedback on the redressal provided to the consumer on their docket. If the consumer is not satisfied with the resolution provided, the grievance is sent back to the company for a relook, else NCH advises consumers about the next course of action that he can take, and thereafter, the grievance is disposed on PGPORTAL.

CONVERGENCE PROGRAM @NCH

The 'Convergence Partnership Program' is an 'Alternate Dispute Resolution (ADR) System at the pre-litigation level itself'. This ADR System acts as a bridge between the companies and the consumers. Companies and organizations are invited to partner with NCH for grievance resolution of their consumers/customers. NCH provides an automated platform to escalate grievances to companies and organizations for redress and resolution. At the end of March 2020, there were 623 Convergence Partners of NCH.

THE PROCESS FLOW FOR GRIEVANCES OF CONVERGENCE ORGANIZATIONS:

Consumer calling/ registering grievance for redressal.



Redressal provided as per status of the grievance/ relevant advice given.



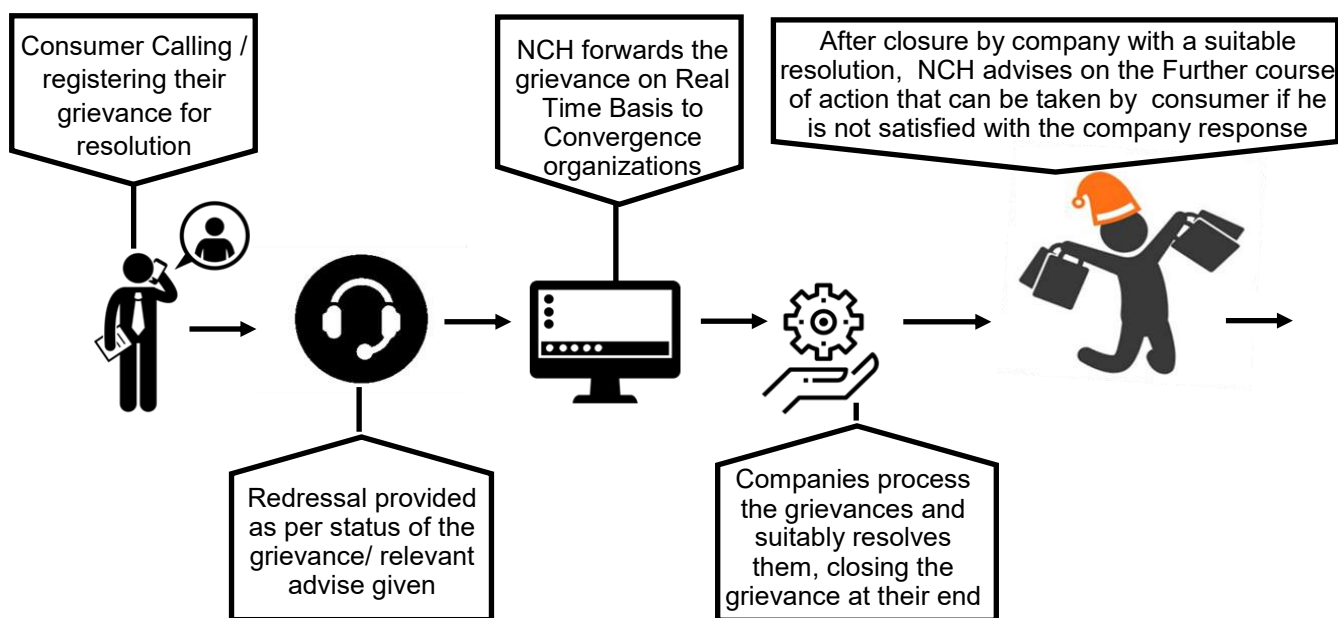
The portal automatically forwards the grievance on Real Time Basis to the convergence company.



company processes the grievance and after redressal closes it at their end.



After closure , NCH disposes the docket , advising the next course of action that can be taken by consumer, if not satisfied



Grievance received from a consumer – could be from any part of the country across the length and breadth of India are registered on INGRAM. This is then automatically forwarded by the software on real time basis to the company against which the grievance has been raised. NCH provides separate login for every company SPOC (single person of contact) due to which only the grievances pertaining to a specific company flows to them. Some of the features in INGRAM are made exclusively for the ease of operations at the company's end to speed up the process for giving resolution within the time frame desired. The average time frame for redressal is 15-60 days depending on the sector. This process helps the consumer as well as the company, and is a win - win situation for both. After the closure of the grievance from the company, a Senior Counsellor at NCH checks each and every docket before disposing it. Every case is disposed with an advice by NCH on the next level that the consumer can take up, in case he is not satisfied with the resolution provided by the company. i.e. regulatory authority or District Consumer Forum., as the case warrants. In case the Senior Counsellor at NCH finds that the response given for the grievance is not upto the mark, the grievance is sent back to the company for a 'relook'. Senior Counselors regularly follow-up with the convergence companies by email and phone, for timely and quality closure of grievances registered at NCH.

Companies interested in enrolling for convergence can do so by visiting the website www.consumerhelpline.gov.in and filling up the form with the mandatory details. These include details of senior officials in the grievance redressal hierarchy, along with the customer care details and SPOC (Single Person of Contact). After successful registration of the company, a Senior Counsellor as a nodal person from NCH is assigned with the SPOC for better efficiency. The list of Companies in Convergence can be seen at <http://www.consumerhelpline.gov.in/convergence-partners.php>. Convergence Company officials also visit NCH for better coordination and efficiency.

Visits of some Convergence Company officials at NCH



*Senior executives of State Bank of India
Interacting with NCH Team*



*Official of Punjab National bank—New Delhi
being explained the process followed at NCH*

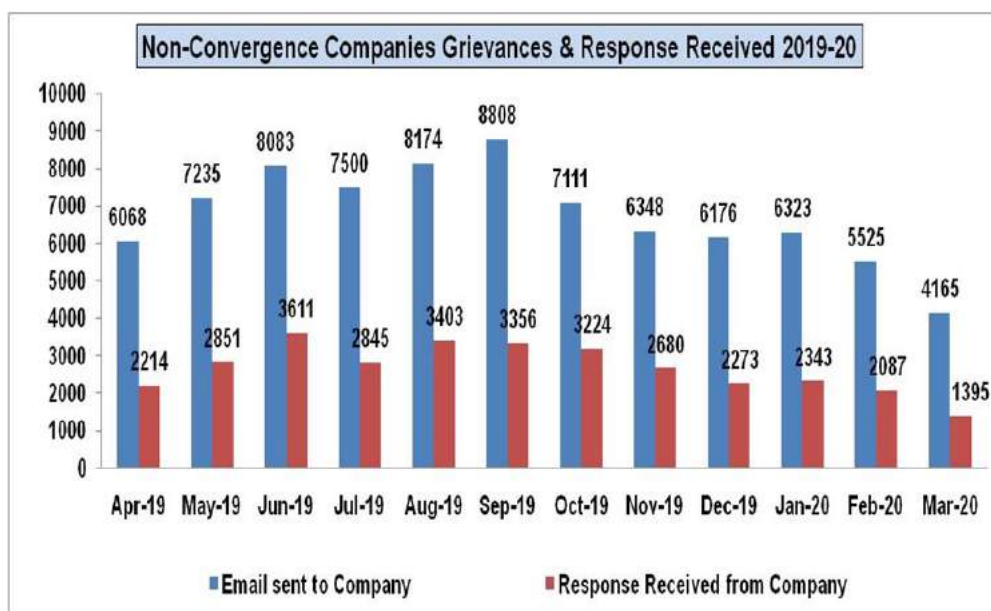
NON-CONVERGENCE

National Consumer Helpline is a platform for aggrieved consumers to lodge their grievances and get the redressal as per the company's terms and conditions. Non convergences are those companies which have not yet registered with National Consumer Helpline under the **Convergence Partnership**. Since November 2016 the procedure for handling grievances of non – convergence companies has been set up, and the success ratio of grievances redressed has been going up slowly but steadily, over the years.

The procedure followed is as under:

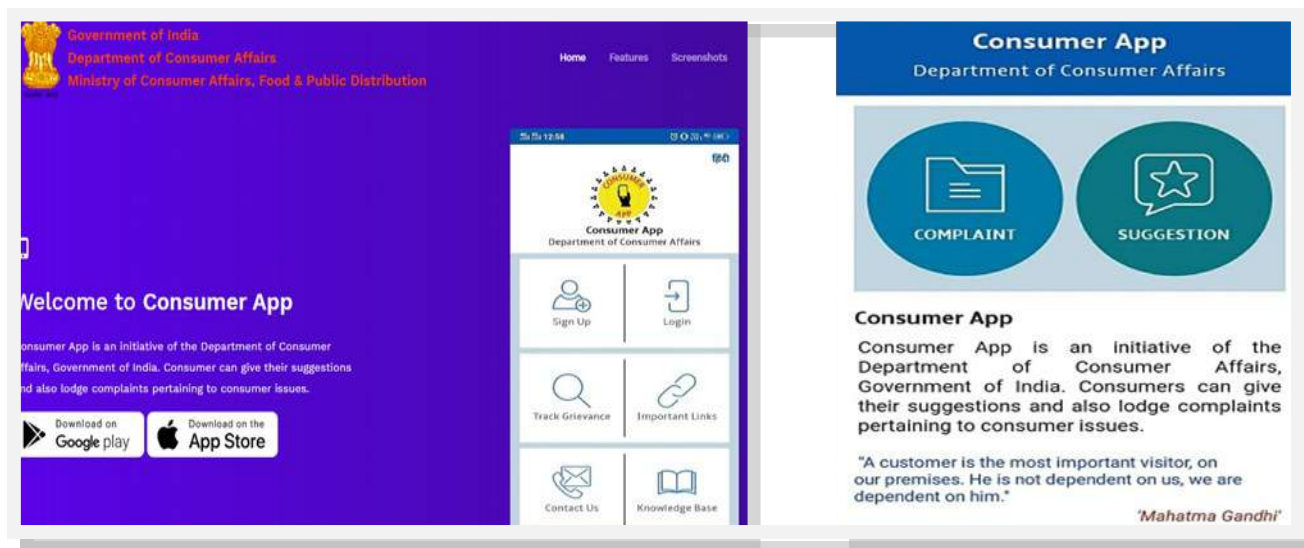
Grievances are segregated company wise. After segregation, the contact details of the company email id, Legal name etc. are searched from the public domain and the website of Ministry of Corporate Affairs, Govt. of India and the grievance is sent to the company by e-mail which include the Contact details of the consumer and redressal sought as per company's terms & conditions. A reply is sent within five working days. If the company responds to the grievance, the response details are updated in INGRAM portal. In case the company does not respond to the grievance at the first level, two reminders are sent to the company - the first reminder is sent after seven days, and the second reminder is sent after the next seven days. Wherever a reply is received from the company, the docket is closed by NCH with closure remark given by the company. **If the company does not respond to the grievance after sending reminder e-mails, the docket is disposed with a specific message according to the sector, giving the hierarchy of the next level where the consumer can approach.**

For many business entities, the contact details are not available in the public domain. For these cases, NCH calls back the consumer to find out if He/ She has any e-mail id of the company. If it is provided, the grievance is e-mailed, otherwise the docket is disposed with the following message '**Details of company are not available in the public domain. You are requested to send a written complaint to the Customer Support Head of the Company. in case you do not get any satisfactory reply from the company in 15 working days you may move to consumer forum, following the procedure prescribed by them.**'

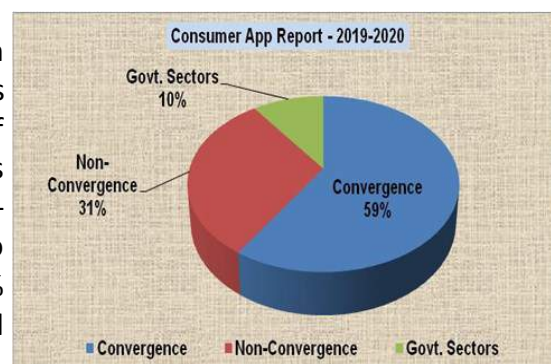


CONSUMER APP

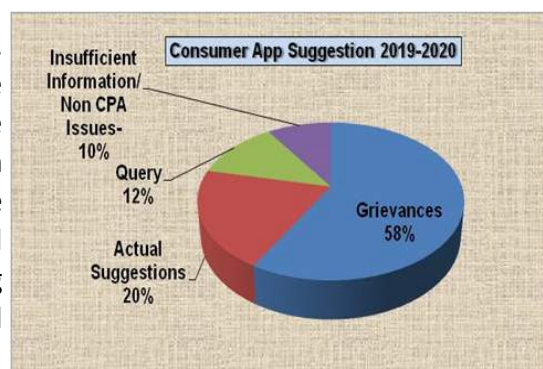
The '**Consumer App**' was launched on 1st October 2019, by the Hon'ble Minister of Consumer Affairs and Public Distribution Shri Ram Vilas Paswan. The APP is available in both user versions of mobile phones - Android & IOS. Consumer can lodge their grievances, and this is the only mode where consumers can give suggestions also. Grievance and suggestions registered in the Consumer App are tracked by the Hon'ble Minister's office as well.



Till March 2020, 12,181 dockets were registered through Consumer App. Out of the 12,181 dockets 11,802 dockets were of grievances and the balance 379 dockets were of general enquiries. Out of these 59% of the grievances pertained to Convergence companies, 31% to Non-convergence companies, and 10% to the sectors mapped to Govt. 90% of the Convergence company grievances and 33% of the non-convergence company grievances are responded to, by the companies.



Suggestions given on consumer App are also examined. Only 20 % of the suggestions registered were appropriate and valid and the remaining 80% were either grievance related, had insufficient information or were enquiries. On each and every valid suggestion, NCH speaks to the suggestion giver for more clarity, to provide any additional information and requisite details. All suggestions pertaining to convergence companies are sent to the company and the others are sent to the Dept. of Consumer Affairs.



e-COMMERCE

India is a very large and rapidly growing market for online shopping. Affordable internet services and increasing Smartphone penetration has been a driving force for the growth of the e-commerce sector. Even though the big brands and multinational companies have taken the lead, the small companies are also holding their ground and demonstrating their presence in the market. Consumer is also getting used to the e-commerce market and shopping online.

The exponential growth in the market also leads to an increase in grievances. The e-commerce shopping process is very consumer friendly as the consumer can sit at home and browse through various products and purchase the one that he wishes to. But not all that glitters is gold. It is shocking to note that there are many e-commerce sites which are fraudulent and fake as they try to lure consumers by offering them huge discounts. It is important to be aware of these websites, and any website promising huge discounts etc. should be thoroughly checked. It is equally important to first read the reviews of the e-Commerce website and purchase only from the well-known and trust worthy ones.



TIPS FOR SAFE ONLINE SHOPPING:

For a secure website check for the small padlock the website should have - if it begins with “https” instead of “http” , it means the site is secured using an SSL Certificate (the ‘s’ stands for secure).

- ⇒ Research unknown e-commerce companies before buying. If you are buying first time from the website, opt for cash on delivery
- ⇒ Before purchase, read the terms and conditions, return and refund policies, privacy and confidential policy for handling financial information by the website
- ⇒ Ensure that the complete contact details i.e. postal address, email id and landline numbers are available on the website. It should not be a post box number.
- ⇒ Understand the product usage and its warranty terms clearly, before buying
- ⇒ Before making payment, check for encryption key – a small key symbol – in the payment portal to ensure that the transaction is secure.

THE FOLLOWING LAWS OF THE COUNTRY GOVERN e-COMMERCE

- ⇒ The Consumer Protection Act, 1986
- ⇒ The Information Technology (Amendment) Act 2008
- ⇒ Policies laid down by various regulatory authorities like Reserve Bank of India, Medical Council of India, Insurance Regulatory Authority of India etc. depending upon the product/service sold online.

e-COMMERCE GRIEVANCE REDRESSAL

Convergence @ NCH provides an automated platform to companies to resolve the consumer grievances in an amicable manner. Companies are registered on NCH Portal www.consumerhelpline.gov.in. They can log in into their account in the portal and take action on the grievances registered by their customers and update the portal with the resolution given which is visible to the consumer and NCH, As of 31st March 2020, 98 e-commerce companies, which include the top companies in different categories like – online shopping, food delivery, online travel, online cab services, etc. are convergence partners of NCH. At NCH, the highest numbers of grievances received are in the e-commerce sector. 25 % of total dockets registered at NCH pertains to the e-commerce sector. The maximum number of grievances received in this sector are - Delivery of wrong and defective products, paid amount not refunded, deficiency in service and Non delivery/ Delay delivery. The nature of grievances received in this sector is given in the below mentioned chart.

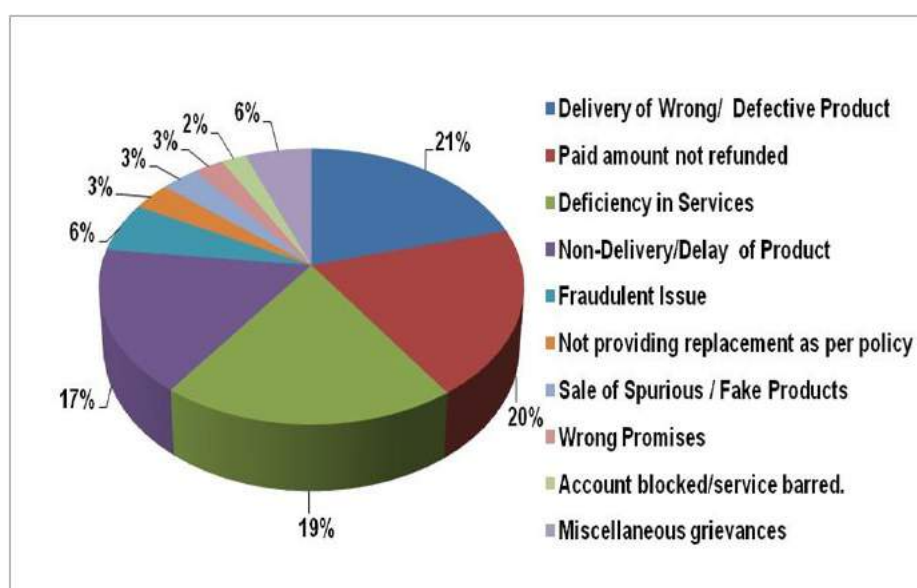
REDRESSAL OF GRIEVANCES:

First level: Every e-commerce company is supposed to have a grievance officer as directed by the Information Technology Act, whose details should be on the company website. Send an email to the Grievance Redressal Officer of the e-commerce portal.

Second Level: If you do not get any response from the company, send the letter by registered post to the Company's Head office

Third Level: If your grievance still remains unresolved, you may file a complaint in District Consumer Forum, following the procedure prescribed by them.

You can register your grievance at NCH as well at the first level.



NON-BANKING FINANCIAL COMPANIES

Non-Banking Financial Companies (NBFC) have been playing a crucial role in the core development of the country's infrastructure, by offering long-term funds and credit to Indian trade and commerce. These institutions enable the funding and growth of large infrastructure projects across the country. Along with commercial funding, over the last few years, consumer lending in India has also been on a continuous rise, with NBFC's catering to a large chunk of it. NBFCs and HFCs have played a complementary role to banks in supplying credit to the underserved segments of the economy. In the FY- 2019-2020, NCH has registered grievances docket count of 17087 for the NBFC sector and out of this 3286 (19.23%) is for Housing Finance Companies. It was observed that NBFC's and particularly Housing Finance Companies started levying un conveyed or excess charges on the disbursed loan amount, causing sharp rise in grievances against HFCs by Home-buyers.

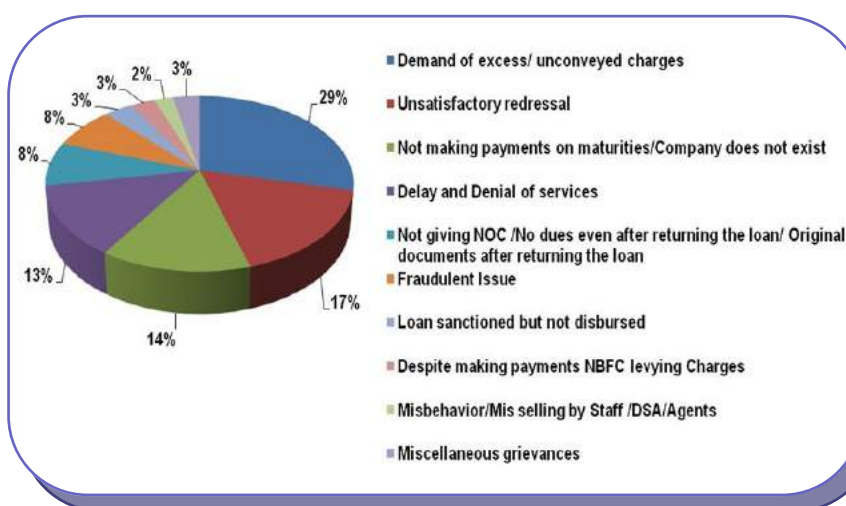


HOUSING FINANCE COMPANIES:

HFCs are operating in a fairly deregulated environment and are required to determine on their own & the interest rates on advances and deposits, subject to the ceiling on maximum rate of interest they can offer on deposits, on a dynamic basis. National Housing Bank (NHB) was set up to promote the housing sector in India. The aim behind the formation of NHB was to promote housing finance institutions both at the local and regional levels for consumers. The Bank is a government-owned entity, serving the housing needs of all segments of the population. Housing Finance Companies (HFCs) are entities set up under a license by the National Housing Board (NHB), to provide home loans as per the NHB's guidelines. However, the focus is to provide housing to low- and middle-income groups. The Government of India launched a scheme called the Pradhan Mantri Awas Yojana (PMAY). The PMAY scheme aims to provide affordable housing for all. There are no processing charges for eligible housing loan amount as per income criteria under the Scheme. For additional loan amounts beyond the eligibility for interest subsidy, lenders can charge the normal processing fees.

THE NCH GRIEVANCE REDRESSAL SYSTEM SUGGESTED IS AS FOLLOWS FOR THIS SECTOR:

First Level: Consumer has to register the grievance with the Finance Company and wait for 15 days.



Second Level: If the consumer is not satisfied or has not got the resolution at first level in 30 days, he can write to the Regulator under which the Company is governed i.e. Ombudsman (NBFC) of RBI or SEBI.

Third Level: If the consumer is not satisfied with the resolution provided by Regulator, he can approach a Consumer Forum.

TELECOM

Telecommunication is the transmission of Voice, Messages and data using any kind of technology. In the telecom sector these days, Voice and Data are extensively used services by Consumers. The total number of telephone subscribers in India as on 30th December 2019 are 1172.44 Million as per <https://traai.gov.in>. The Telephone Regulatory Authority of India (TRAI) plays an active role in regulating the TSP's (Telecom Service Providers) and protecting the rights of Consumers.



The service providers fix tariff for such services. Due to limited telecom service providers, consumers do not have much of a choice in selecting the service provider as well as plans.

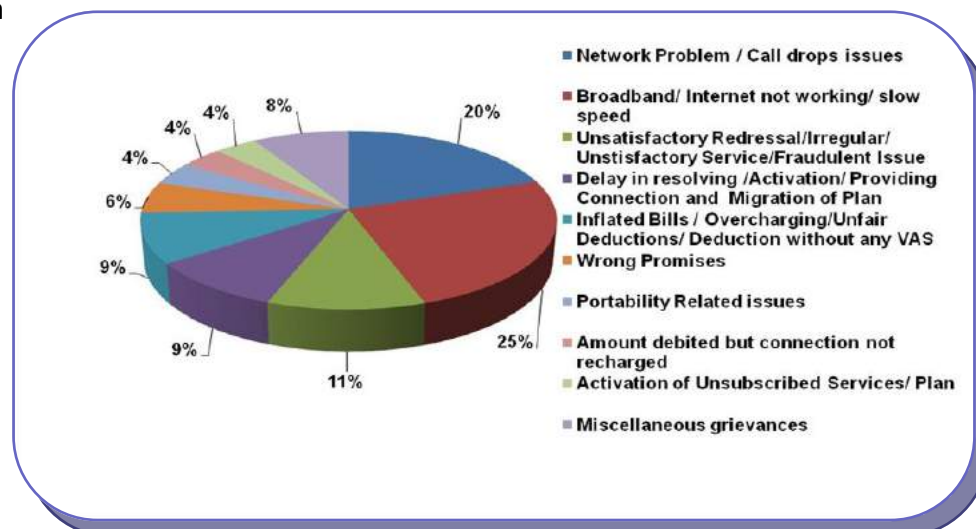
Telecom sector is at the third place in terms of grievances registered during the period April 2019 to March 2020. In this financial year, total grievances registered in this sector were 43,075 which includes 5,159 enquiries. The maximum number of grievances received in this sector were of Broadband/ Internet not working/ slow speed. This could be due to sudden rise in data usage among Consumers. The second issue frequently arising was Network Problem, unsatisfactory redressal among major Telecom Service providers. Rest of the grievances were delay in resolving service issues, Activation issues, providing the Connection and Migration of Plan, inflated billing etc.

THE NCH GRIEVANCE REDRESSAL SYSTEM FOR THEIR SECTOR FOR THIS SECTOR:

First Level: Consumer has to register the grievance with the customer care of the company, if is not satisfied, consumer can file a grievance with Appellate Authority of the company after 3 days (You may lodge your grievance with National Consumer Helpline)

Second Level: The time for the company Appellate Authority to respond in 39 days, in case no response is received, consumer can register a grievance with Department of Telecommunication (DOT)

Third Level: If consumer is not satisfied or has not got a suitable response, he can file a case in a Consumer Forum



AGENCY SERVICES

Agencies are those companies which provide various services to consumers and make the services available at their doorstep. A consumer is the one who pays to consume the goods produced and avail services. This sector was at the ninth place in terms of dockets registered during the period April 2019 to March 2020. At National Consumer Helpline around 1741 dockets were registered during this current financial year in which 14639 (84%) were grievances and 2778 (16%) were general enquiries. As such, consumers play a vital role in the economic system of a nation. In the absence of their effective demand, the producers would lack the key motivation to produce - which is, to sell to consumers. An agency is a business, firm providing a particular service on behalf of another business, person, or group.

TYPES OF AGENCY SERVICES

NCH has categorized Agency Services as Placement services, Repair services, Matrimonial services, Boutique and Laundry Services, Business Referral services, Car/Bike rental services, services for resale of products, Entertainment services – Cinema/ Concert/ others, Events- Wedding and Party services, House cleaning and home improvement services, Hobbies/ Leisure services, Gadget Insurance services, Immigration and visa services, Manpower Hiring services, Personal care services, etc are some of the others.

Placement Services: Placement Services are those that help a person to get a job/assignment/work appropriate to his qualifications and abilities, thus enabling him to get absorbed successfully in any occupation.

Car/Bike rental services: A car or Bike rental, hire, or hire agency is a company that rents automobiles for short periods of time, generally ranging from a few hours to a few weeks. It is often organized with numerous local branches.

Matrimonial Services: Matrimonial websites, or marriage websites are popular in India and among Indians settled overseas, as an alternative to the traditional marriage broker.

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Boutique Services: Relatively small firm that provides a limited range of usually very specialized goods or services, often at premium prices.

Business Referral Services A *referral* partner is an Internet marketing term that refers to a *company* or an individual that sends prospective leads, products and *services* on an affiliate-maintained website, blog or through a social network.

Entertainment Services: Online *services* for purchasing tickets, music, movies, video, pay-per-view and video on demand.

Gadget Insurance Services: Gadget insurance *covers* one item – like a Smartphone, or a policy that covers all of one's portable devices. *The insurance would the following:* **Theft, Loss, Mechanical breakdown, Accidental damage, Liquid damage, etc.**

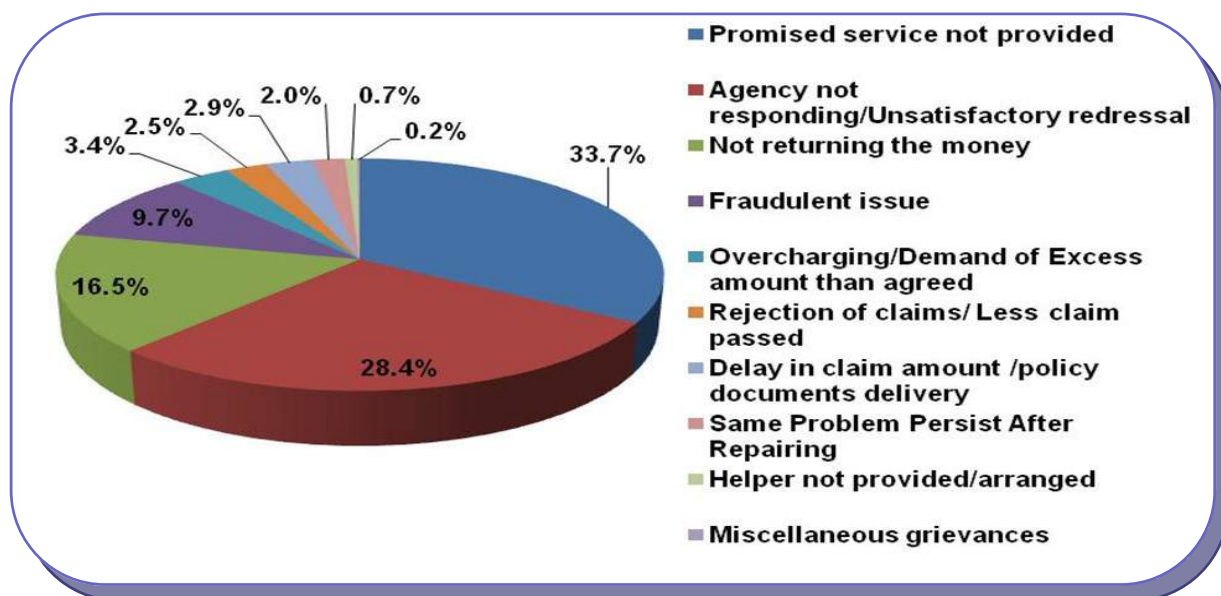
Personal Care Services: Personal care is available for any daily tasks one needs help with, such as bathing, showering, dressing and toileting, all in the comfort of their own home. These services are generally availed for the elderly.

THE NCH GRIEVANCE REDRESSAL SUGGESTED IS AS FOLLOWS FOR THE SECTOR

- ⇒ **First Level:** Consumer can send a grievance by letter/e-Mail to the Company Head Office, with a copy to Branch office, and wait for 15 Workings days
- ⇒ **Second Level:** As there is no Regulatory authority for agency services, if no response is received after 15 days from the company, a reminder letter/Email is to be sent to the Company's Head Office. Consumer should verify the postal address before sending reminder on postal address
- ⇒ **Third Level:** In case the problem is not resolved, the consumer can move to the consumer forum.

At NCH total grievances registered in Agency services sector were 17417 which include promised service not provided at 33%, Agency not responding 28%, Not returning money 16% ,Fraudulent issue 9% and Overcharging demand for excess amount than agreed 3%.

THE NATURE OF GRIEVANCES RECEIVED AT NCH ARE



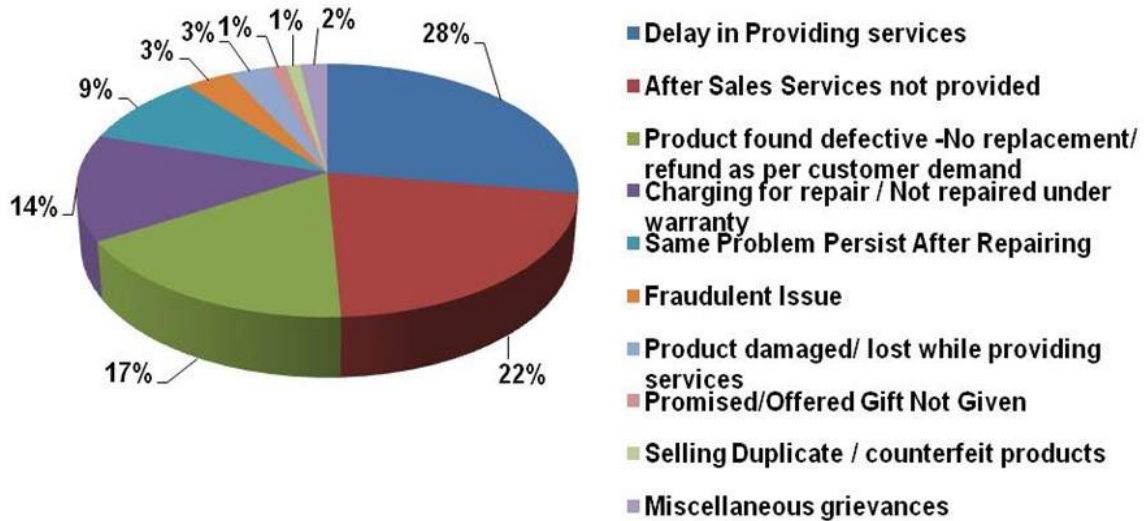
CONSUMER DURABLES AND ELECTRONIC PRODUCTS

India holds the fifth largest position in the consumer durable market across the world and is growing at an average rate of 15 per cent per year and ranks third largest when it comes to the TV industry. Electronic items that were formerly considered as luxury goods for a long period of time have become basic necessities of sorts today. It will not be wrong to say that India's consumer market is riding the crest of the country's economic growth. The consumer durable companies too have started concentrating on customers' needs and have come up with several tailor-made solutions in order to bring in the relevant technologies at best prices. When the consumer durable industry was witnessing unprecedented growth in terms of sales due to economic factors, they lost the focus on one major issue which is directly linked to sales and that was '**after sales and service support**' which is imperative for every company to survive and flourish. The consumer durables industry can be categorized into two segments- Consumer appliances: air conditioners, washing machines, kitchen appliances, microwave ovens, Vacuum cleaner, geyser etc. Consumer electronics: TV, laptops, cameras, computers, audio systems etc.

Electronic Products and Consumer Durables is the sector that accounts for the fourth highest counts of terms of grievances at the National Consumer Helpline. Most of the grievances pertain to delay in providing services, after sales services not provided, Product found defective- No replacement/refund as per customer demand, charging for repair/Not repaired under warranty, same problem persists after repairing. At times if the consumer does not get a suitable resolution from the company, he does not have any other option after than to register the grievance in a consumer forum. National Consumer Helpline play a vital role to resolve consumer grievances with the companies as most of the consumer durables and electronic product companies are the convergence partners of NCH on the Consumer grievance portal (INGRAM), and Do get suitably resolved by companies.



THE NATURE OF GRIEVANCES RECEIVED AT NCH ARE



THE NCH GRIEVANCE REDRESSAL SYSTEM SUGGESTED IS AS FOLLOWS

- ⇒ **Tier 1:** Consumer must register their grievances with the company's authorized Customer care, Dealer and Service center (You may lodge your grievance at National Consumer Helpline.)
- ⇒ **Tier 2:** If Consumer is not satisfied with the Company response. Consumer can approach the head office of the respective company.
- ⇒ **Tier 3:** As there is no regulatory authority in Consumer Durables and Electronic products sector, the consumer may move to Consumer Forum.

Source:-<https://techobserver.in/2019/03/02/consumer-durables-market-in-india-to-witness-10-growth-truvisions-saurabh-kabra/#:~:text=All%20geared%20up%20and%20conquering,comes%20to%20the%20TV%20industry>

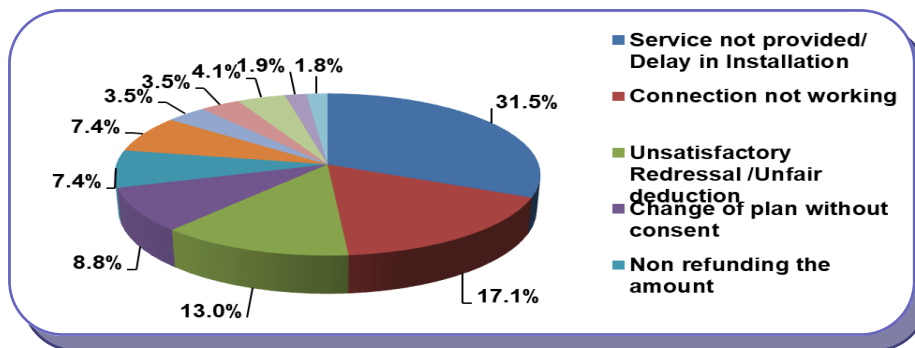
DIRECT TO HOME (DTH) AND CABLE SERVICES

Direct-to-home (DTH) is a Broadcasting Service which means distribution of multi-channel TV programs using a satellite system by providing TV signals direct to Consumer premises. For DTH connection the broadcasting company provides a set which comprises of the dish and a receiver. At National Consumer Helpline around 22,397 grievances were received related to DTH Sector which include 3085 enquires. In February 2019 TRAI did some major changes in the DTH policy due to which consumer grievances had significantly gone up as consumer's were not satisfied with the changes in the DTH Policy as the new policy had increased the prices for all consumers to , TRAI there after informed that it would make some amendments in the new pricing rules so that consumers financial loss can be compensated to some extent. As per latest amendment in e TRAI, DTH and cable TV regulations, Network Capacity Fee (NCF) prices have been brought down. Pricing Changes have also made to the multi-TV connection regulations as well as to the pricing of the bouquet offering. In the latest amendment TRAI has also has allowed cable TV operators and DTH providers to offer discounts on long-term subscriptions that are for six months or more. This would help consumers to pay discounted prices for long-term subscription packs in the future as these subscriptions are preferred by Consumers. These amendments are expected about a significant change in the industry.

TRAI has mandated all broadcasters to reflect the changes on price of pay channels for a-la-carte and tariff plans.

At National Consumer Helpline the highest count of grievances registered are for Service not provided/ Delay in Installation , followed by connection not working , Unsatisfactory Redressal /Unfair deduction and rest of the grievances were Change of plan without consent , Non refunding the amount etc.

THE NATURE OF GRIEVANCES RECEIVED AT NCH ARE: -



THE NCH GRIEVANCE REDRESSAL SYSTEM SUGGESTED AS FOLLOWS:

First Level: Consumer has to register the grievance with the company's customer care and nodal officer (You may lodge grievance at National Consumer Helpline).

Second Level: If consumer is not satisfied with the response consumer can approach to the Ministry of Information and Broadcasting.

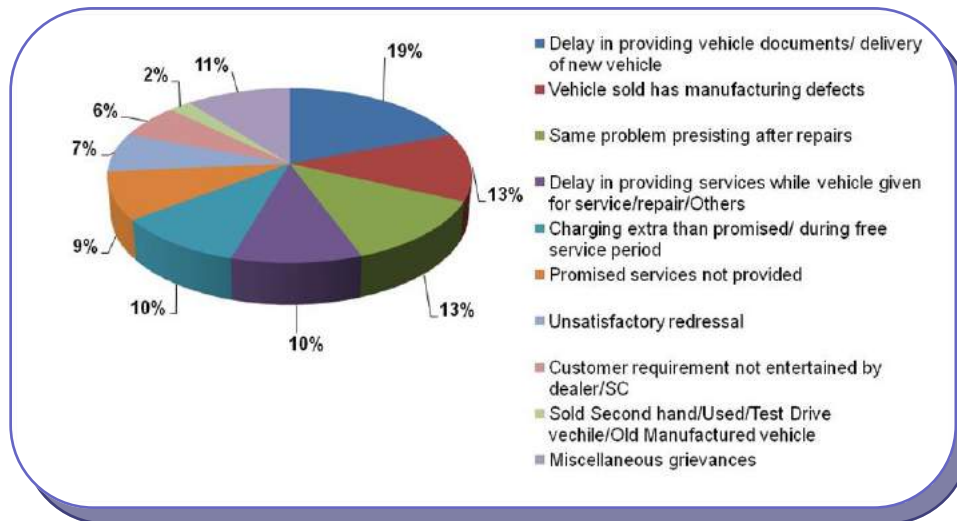
Third Level: If consumer is not satisfied or has not got a response from Ministry of Information and Broadcasting, Consumer can file a case in Consumer Forum.

AUTOMOBILES

The Indian automobile industry is the fourth largest in the world, and the two-wheeler industry of our country is the largest in the world. India is also the largest tractor manufacturer and the eight largest commercial vehicle manufacturer in the world. The automobile industry in India includes two-wheeler, four-wheeler, passenger and commercial vehicles. The switch from Bharat Stage 4 (BS4) to Bharat Stage 6 (BS6) emission norms were implemented by company this January 1, 2020. This brought in long-term problems to the automobile industry- from both the manufacturing end to sales such as research and development, technological up gradation and closing down of plants to stop piling up of old inventory. As new BS6 vehicles were few in the market and the switch to BS6 was the overall demand, and thus, sales of BS4 vehicles dropped. This led to an increase in inventory of old (BS4) vehicles both in two-wheeler and four-wheeler segments. The March 2020 numbers show the effect of lockdown due to the COVID-19 pandemic as well.

In this sector, NCH received a total number of **14881** grievances out of which **1917** are enquiries and **12964** are the grievances received during the financial year April 2019 - March 2020. With the help of the chart below, we can see nature of grievances registered with NCH. The highest number of grievances related to Delay in providing vehicle document/delivery of new vehicle, Vehicle sold has manufacturing defect and same problem persist after repair at and Delay in providing services while vehicle given for service.

NATURE OF GRIEVANCE RECEIVED AT NCH



THE NCH GRIEVANCE REDRESSAL SYSTEM SUGGESTED IS AS FOLLOWS: -

First Level: Consumer has to register the grievance with company's authorized customer care and service center (you may lodge your grievance with National Consumer Helpline)

Second Level: In case, consumer is not satisfied with the company response, consumer can approach the head office of the respective company.

Third Level: As there is no regulatory authority in automobiles sector, Consumer can move to consumer Forum

LEGAL

Consumer protection law witnessed fundamental changes during the year 2019 -20. On August 9th, 2019, Consumer Protection Act, 2019 replaced the three-decade old Consumer Protection Act, 1986. The Consumer Protection Bill, 2019 was introduced in Lok Sabha by the Hon'ble Minister of Consumer Affairs, Food and Public Distribution, Shri Ram Vilas Paswan on July 8, 2019, which became an Act by assent of the President on August 9, 2019. The new legislation addresses major issues in the previous legislation and provides for strengthened consumer protection.

KEY HIGHLIGHTS OF CONSUMER PROTECTION ACT, 2019 ARE AS FOLLOWS



- ⇒ Establishment of Central Consumer Protection Authority (CCPA)
- ⇒ Investigative powers to CCPA.
- ⇒ Prosecution powers.
- ⇒ Introduction of Class action.
- ⇒ Complaint can now be filed electronically as well.
- ⇒ District Commission empowered to enforce its Orders.
- ⇒ Introduction of Mediation as an alternate dispute resolution mechanism.
- ⇒ Increase in the pecuniary jurisdiction of District, State and National Consumer forum
- ⇒ Admissibility of Complaint to be decided within 21 days or it is deemed to be admitted.
- ⇒ Provision has been made for one appeal only. Further appeal to National Commission and Supreme Court is allowed only if it involves question of law.
- ⇒ Procedure of filing the complaint has been simplified by enabling to file complaint even at the place of residence of the consumer.
- ⇒ Provision for video conferencing for hearing of cases

CPA 1986 (Earlier)	CPA 2019(New)
District Forum: Up to 20 Lakh	District Commission: Upto 1 cr
State Commission: 20 Lakh – 1 cr	State Commission: 1 cr – 10 cr
National Commission: Above 1 cr	National Commission: above 10 cr

Product Liability : Following the International standards, a specific provision as to product liability has been introduced which makes manufacturer, producer and service provider liable and responsible to compensate for damage caused due to defective product or service.

Inclusion of E- Commerce : direct selling within consumer protection regime and necessary guidelines in this regard has already been framed.

Celebrity endorsements- Celebrities are being made responsible for endorsing any harmful product or service. India is the first country to do so.

With new legislation coming into force anytime soon, one can hope for better protection of consumer rights in this digitalized era.

SOME LANDMARK JUDGMENTS OF SUPREME COURT AND NATIONAL COMMISSION PERTAINING TO CONSUMER PROTECTION:

SECTOR : REAL ESTATE

Stressed homebuyers who were cheated and harassed by way of diversification of investments and no possession by Amrapali builders were finally relieved to get justice. Supreme Court through its judgement in *Bikram Chatterji vs Union of India* cancelled the RERA registrations of the Amrapali Group and NBCC was assigned the task of completing the remaining projects. The Court advised appropriate action to be taken against the leaseholders of similar projects not only in Noida and Greater Noida but in other cities as well. Central Government, Ministries and State Government, Agencies were further directed to ensure completion of other projects in a time-bound manner as contemplated in RERA and ensure that the home buyers are not defrauded. In the case of *Sahara Prime City Ltd. V. Tapasya Palawat* Supreme Court condemned the act of unilateral cancellation of flat booking by the builder and held that it amounted to Unfair Trade Practice.

SECTOR : BANKING

In a situation where bank denied the encashment of Fixed Deposits after its completion period solely on the ground that the records of the FDs were not traceable in the bank, National Commission pertinently held that, bank is liable for not maintaining the records properly. In *Standard Chartered Bank v. Kshitij Khanna & ors*, the amount of the FD with interest till realization along with litigation costs and compensation was awarded to the customers. In the case of *Manager, Bank of Baroda & Anr. vs Chitrodiya Babuji Divanji* dealing with the issue of lost cheque, NCDRC observed that, when the customer did not receive the dishonored cheque and Cheque return memo from the bank, it is the responsibility of the bank to compensate the loss to the customer. Therefore, there can be no manner of doubt that the farmer is a beneficiary under the policy”

SECTOR : INSURANCE

When agricultural produce of the farmers stored in the cold storage accidentally caught fire and the entire cold storage along with produce of the farmers was destroyed, the issue of whether farmers can claim the loss through the insurance company of the cold storage and their locus standi was raised before the Supreme Court in the case of *Canara Bank v. United India Insurance Ltd & Ors*, Reiterating the wide scope of the definition of consumer under the Consumer Protection Act, it held that **“As far as the definition of the consumer in relation to hiring or availing of services is concerned, the definition, is much wider. Consumer includes not only the person who has hired or availed of the services but also includes any beneficiary of such services. Based on the tripartite agreement entered between the Bank, the cold store and the farmers, the stock of the farmers was hypothecated as security with the Bank.** Therefore, there can be no manner of doubt that the farmer is a beneficiary under the policy”

SECTOR : MEDICAL NEGLIGENCE

In *Indu Devi & Anr. vs Vijay Laxmi Sharma (Dr) & Anr* while determining the responsibility of the treating doctor for Medical Negligence and required extent of duty of care held that not having followed the standard normal medical parlance of sending discharge summary along with mentioning all the injuries sustained and treatment given amounts to 'breach of duty to care'. In another case of *Dr Rajesh Jhorawat v. Life Cell International Pvt. Ltd.* dealing with the issue of collection of cord tissue, National Commission held that Failure/Delay in collecting cord tissue and maternal blood samples by a company providing the service of stem cell storage amounts to deficiency in service.

When faced with unique issue of delivery of the wrong dead body in the case of *Ernakulam Medical Centre & Anr v Dr P. R Jayashree*, NCDRC observed that Releasing a dead body by a hospital to an unrelated third person unquestionably constitutes 'deficiency in service' within the meaning of section 2(1)(g) & (o) of the Consumer Protection Act, 1986.

LIMITATION PERIOD

In the case of *New India Assurance Co. Ltd v. Hilli Multipurpose Cold Storage Pvt Ltd* Supreme court answering the vital question of whether the District Forum has power to extend the time for filing the response beyond the period of 15 days, in addition to 30 days? What would be the commencing point of limitation of 30 days stipulated under the aforesaid section? aptly clarified as under "District Forum has no power to extend the time for filing the response to the complaint beyond the period of 15 days in addition to 30 days as is envisaged under Section 13 of the Consumer Protection Act; The commencing point of limitation of 30 days under Section 13 of the Consumer Protection Act would be from the date of receipt of the notice accompanied with the complaint by the opposite party, and not mere receipt of the notice of the complaint"

SECTOR : EDUCATION

In *Manu Solanki and others v. Vinayaka Mission University*, dealing with the issue of jurisdiction of Consumer Forums with regard to educational institutions, National Commission answered in negation and held that 'once a university is considered as deemed university, it shall be governed by University Grants Commission and fall within the jurisdiction of High Court. Even if any education institution is not properly affiliated to any university, it is not rendering any service and, therefore, will be out of the purview of the Consumer Protection Act, 1986.' However, it made an exception that any defect or deficiency or unfair trade practice pertaining to a service provider like Coaching Centers does fall within the jurisdiction of the Consumer Fora.

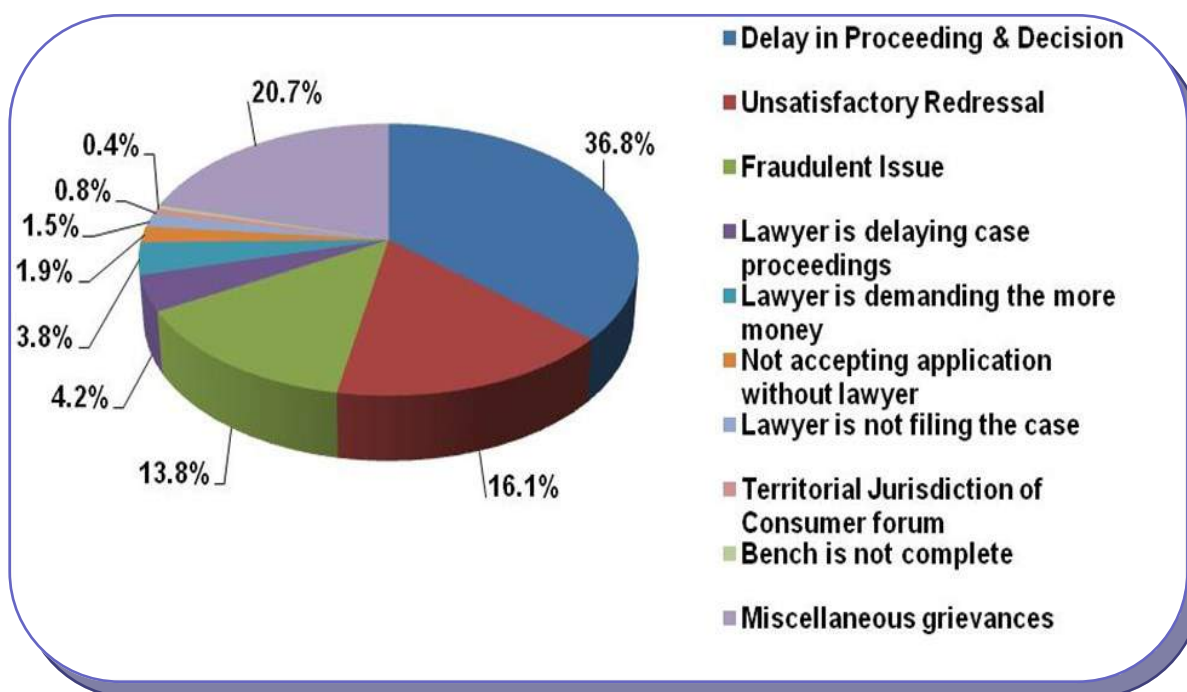
SECTOR : AIRLINES

In the *Branch Manager, Indigo Airlines, Kolkata & Anr v Kalpana Rani Debbarma & Ors.* Indigo Airlines filed a special leave petition in Supreme Court against the series of judgments passed by the District Forum to National Commission ordering the Airlines to pay compensation to the family who missed their flight even after taking boarding pass. In its judgment Supreme Court made it clear that it would not be appropriate to cast an obligation on any airlines to delay the departure of an aircraft beyond the scheduled time of the departure and to await late arrival of any passenger, whosoever he may be, howsoever highly or lowly placed. Airlines cannot be blamed for the non-reporting of the respondents at the boarding gate.

SOURCES:

- ⇒ 2019 SCC Online NCDRC 315 decided on September 13th, 2019
- ⇒ R.P No 1022 of 2019, decided on 2nd December 2019
- ⇒ R P No. 2028 OF 2016, decided on 19th July 2019
- ⇒ Special Leave to Appeal No. 20393/2018 decided on 6th February 2020
- ⇒ R P No. 4086/2014, decided on 6th May 2019
- ⇒ Consumer Case No 95 of 2018, decided on 13th March 2020
- ⇒ First Appeal No 273 of 2017, decided on 12th March 2020
- ⇒ Civil Appeal No.10941–10942 Of 2013, decided on 4th March 2020
- ⇒ 2020 SCC On-Line NCDRC 7, decided on 20th January 2020
- ⇒ SLP(C) Nos. 28600–28601 OF 2018, decided on 28th January 2020

At NCH in the Legal sector a total of 261 dockets were registered, which includes Delay in proceedings and decision, Bench not completed unsatisfactory redressal ,Fraudulent issue and Lawyer is delaying case proceeding.

LEGAL- NATURE OF GRIEVANCES AT NCH ARE:

INSURANCE

Increasing focus on consumer experiences is now emerging as a key factor in the Insurance Sector. Consumers now expect transparent and seamless experience enabled by technology that provides customized products at competitive prices, as well as good service. During the financial year 2019-20, the regulator of insurance sector, IRDAI, has made various customer friendly regulatory changes in the life, health and motor insurance products. The major changes, as detailed below, have a positive impact on the existing and potential consumers.



LIFE INSURANCE:

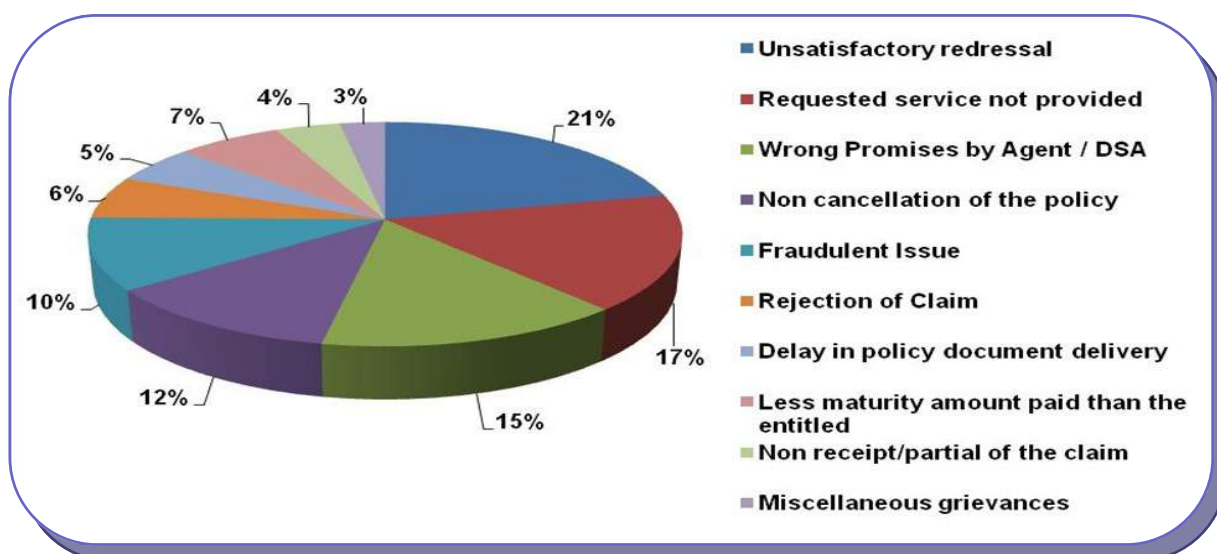
⇒ **Reduction in waiting period for acquiring surrender value:**

Policy holders can now surrender non-linked traditional insurance Plans in a time-frame of two years. Earlier, waiting period was three years.

⇒ **Higher revival periods for lapsed policies:**

The revival period available under life insurance plans has also been increased. Earlier, policyholders could revive their policies within a period of 2 years from the date of the last unpaid premium. Now, as per the new guidelines, ULIP's can be revived with-in a period of three years, while traditional plans can be revived within a period of five years from the date of the first unpaid premium.

In Insurance sector Life Insurance received total 2860 grievances from March 2019- April 2020 which include unsatisfactory redressal 21%, Requested service not provided 17%, wrong promises by Agent / DSA 15%, Non-cancellation of policy 12% and Fraudulent issue 10%.



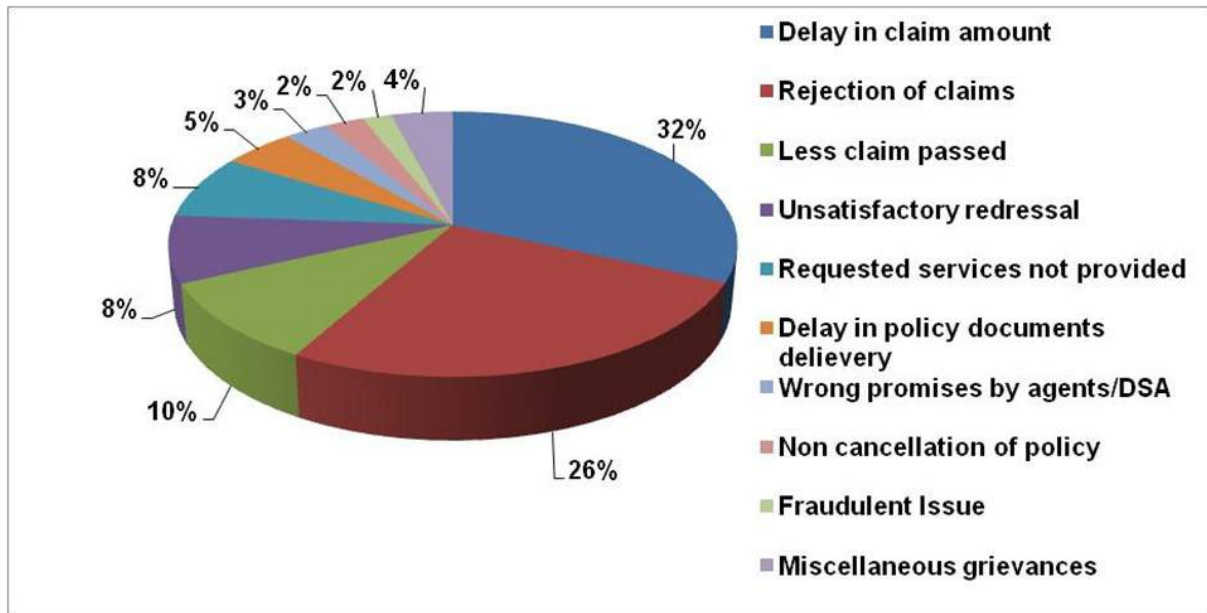
GENERAL INSURANCE :

Unlike life Insurance, major causes of complaints in the general insurance segment including Health Insurance are deficiency in settlement of claims and policy service parameters. In General Insurance cases, misselling of products account for only 5% of grievances received by NCH. The balance cases pertain to miscellaneous matters and general enquiries. It is observed that more than half of the grievances in respect of deficiency in settlement of claims and service parameters pertains to Public Sector General Insurance Companies as private sector companies have an efficient operating model but they lose out on the aspect of client sensitization.

NCH is playing an important role to resolve the grievances of the consumers at pre-litigation level. It provides proper guidance to the complainant and persuades the insurer to settle the grievance at the earliest. Insurers are making all out efforts to improve service parameters but there is lot to be done through automation/digitization of services and sensitization by the staff members of insurers. Mis-selling can be reduced by proper training of agents and keeping strong vigil on their dealings with the prospective clients and vigorous awareness campaigns for consumers.

In General Insurance, total 8772 grievances were registered during the period of April 2019 to March 2020 includes Delay in claim amount, Rejection of claims, Less claim passed, Requested services not provided and Unsatisfactory redressal.

NATURE OF GRIEVANCE -GENERAL INSURANCE



HEALTH INSURANCE :

⇒ PAYMENT OF PREMIUM ON MONTHLY BASIS

For the first time in the history of health insurance, the IRDAI has allowed policyholders to pay insurance premium in installments. Now, one can pay premium on monthly, quarterly, half-yearly or yearly basis. Earlier, health insurance premium was required to be paid on annual basis only.

⇒ CHOOSE YOUR TPA

In order to streamline the claim management processes in health insurance, the insurance regulator has now allowed policyholders to choose a third-party administrator (TPA) from the list of those engaged by the insurance company.

⇒ COVER FOR MENTAL DISEASES

Now, mental diseases like Alzheimer's disease, Parkinson's disease, psychological ailments, behavioral issues, HIV etc. stands covered under a health insurance policy. Earlier, these diseases were permanently excluded.

⇒ STANDARD HEALTH INSURANCE PRODUCT

The regulator has directed all the insurers to issue standard health insurance policy having similar nomenclature, the coverage, terms and conditions of the policy because existing health products differ significantly with each other in terms of benefits offered. Therefore, common policyholder feels confused and unable to choose right product for his basic health insurance needs.

⇒ NO QUESTIONS AFTER EIGHT RENEWAL

Now, the insurance companies will not be allowed to question claims on the ground of non-disclosure of material facts at the time of taking the first health insurance policy after eight years of continuous renewals.

MOTOR INSURANCE

DRIVING HABITS WILL DETERMINE POLICY PREMIUM

The regulator has allowed the insurance companies to offer motor insurance products based on driving habits of the owner driver. This provision will help in reduction of premium for those who drive their vehicles carefully.

MEDICAL COVER FOR PASSENGERS OF A VEHICLE

The IRDAI has advised all the insurance companies to provide cover to all the occupants travelling in motor vehicles for reimbursement of minimum of ₹25,000 as medical expenses arising out of an accident of the insured vehicle.

NAMED DRIVER INSURANCE POLICY

The regulator has allowed all the insurers to issue Named Driver policy as an option for private car and two-wheeler insurance. The details of the driver will be incorporated in the policy schedule. This move will solve many issues faced during the course of claims, renewal of policy, ownership change etc.

Separate third-party premium category for electric vehicles:

This year, a separate third-party insurance category for electric vehicles (EVs) was created. In order to boost the sale of EVs, the third- party motor insurance premium for electric vehicles has been fixed at a discount of 15percent compared to other vehicles.

In order to protect the interests of consumers, the regulator has in place a defined procedure to be followed in case of a complaint against an insurance company. This process starts with the insurance company and escalates up to the consumer forum if the customer does not find the resolution to his satisfaction.

THE NCH GRIEVANCE REDRESSAL SYSTEM IS AS FOLLOWS:

First Level: Consumer can lodge his grievance with Grievance Redressal Officer (**GRO**) of the concerned organization. Consumer can lodge his/her grievance with IGMS portal of IRDA (You may lodge your grievance at National Consumer Helpline as well).

Second Level: After 30 days of no response or if consumer is not satisfied with the company response, he can approach IRDA mandated insurance ombudsman whose decision on settlement is binding on the insurance company.

Third Level: if the consumer is not satisfied with the resolution provided by the ombudsman, then, after 90 days and within two years of ombudsman judgment the Consumer can approach the Consumer Forum.

BANKING

The Reserve Bank has been very proactive in the year 2019. They have taken many steps to ensure that consumers served by Financial Service providers receive fair treatment and consumers' rights are adequately protected. Some of them are enumerated below:-

INTERNAL OMBUDSMAN EXTENDED TO ALL SCHEDULED COMMERCIAL BANKS (OTHER THAN REGIONAL RURAL BANKS)

The coverage of the INTERNAL OMBUDSMAN Scheme is extended to all scheduled commercial banks (other than Regional Rural Banks) having 10 or more banking outlets in India. Earlier in 2015, the Internal Ombudsman mechanism was introduced in the selected private sector and foreign banks. The objective of setting up the INTERNAL OMBUDSMAN is to ensure that undivided attention is given to resolution of consumer grievances in banks and the banks customers get an independent and auto-review of their grievances so that they are not partially or wholly unaddressed before they approach the BANKING OMBUDSMAN.



DIGITAL COMPLAINT MANAGEMENT SYSTEM (CMS) PORTAL

On 24th June 2019, RBI launched a software application called Complaint Management System <https://cms.rbi.org.in/cms/IndexPage.aspx>. This is the unified portal for Banking, NBFC as well as Digital Transactions related grievances, in order to effectively support the Ombudsman framework 2006. Now, citizens can access the CMS portal at RBI's website to lodge their grievances against any of the entities regulated by RBI. With the launch of CMS, the processing of complaints received in the offices of Banking Ombudsman and Consumer Education and Protection Cells of RBI has been digitalized.

This site is very user friendly and provides information like 'How to File a Complaint, Details Documents required for filing a complaint, How to track your complaint, How to file an appeal against the OMBUDSMAN as well as the addresses & mailing list of Consumers' Education and Protection Cells.

SIMPLIFICATION OF KNOW YOUR CUSTOMER (KYC) PROCEDURES

In keeping with the rapid evolution in the financial sector, the Reserve Bank has progressively reviewed and updated its instructions and guidelines relating to customer service such as, simplification of know your customer (KYC) procedures, mandating issue of EMV chip/pin transparency in pricing of credit, etc. The Reserve Bank has extended the customer protection schemes to cover the payment systems operated by non-banks as well, in view of the increased number of transactions undertaken using the digital modes.

HARMONIZATION OF TURN AROUND TIME (TAT) FOR FAILED TRANSACTIONS

A large number of consumers' grievances originate on account of unsuccessful or 'failed' transactions due to disruption of communication links, non-availability of cash in ATMs and time-out of sessions, which may not be directly assignable to the customer. Moreover, the process of rectification and amount of compensation to the customer for these 'failed' transactions were not uniform. Accordingly, the Reserve Bank introduced a framework on Turn Around Time (TAT) for resolution of customer complaints and compensation across all authorized payment systems on September 20, 2019. This framework aims to provide prompt and efficient customer service in all the electronic payment systems. Under the framework, the TAT for failed transactions and compensation were to improve consumer confidence and bring consistency in processing of the failed transactions. Any loss occurring after reporting of unauthorized transaction shall be borne by the bank. In case the Bank is unable to resolve the complaint / determine customer liability within 90 days of reporting date, the Bank shall credit the customer with compensation value as specified in this policy.

RBI REDUCES TURN AROUND TIME

Reserve Bank of India on September 20, 2019 issued a circular on Turn Around Time (TAT) and customer compensation for failed transactions using authorized payment systems. TAT is the time limit under which the banks and other participants of the payment systems are supposed to resolve any failed or unsuccessful transaction issue.

Through this framework, the RBI has provided with a time period within which the Merchants are supposed to resolve the failed transaction issue. RBI has also specified that the banks and operators of other payment systems shall transfer the compensation directly to the aggrieved consumer's bank account. If the consumers do not get the benefit of redressal under this framework within the stipulated time period, they can register a complaint to the Banking Ombudsman of RBI.

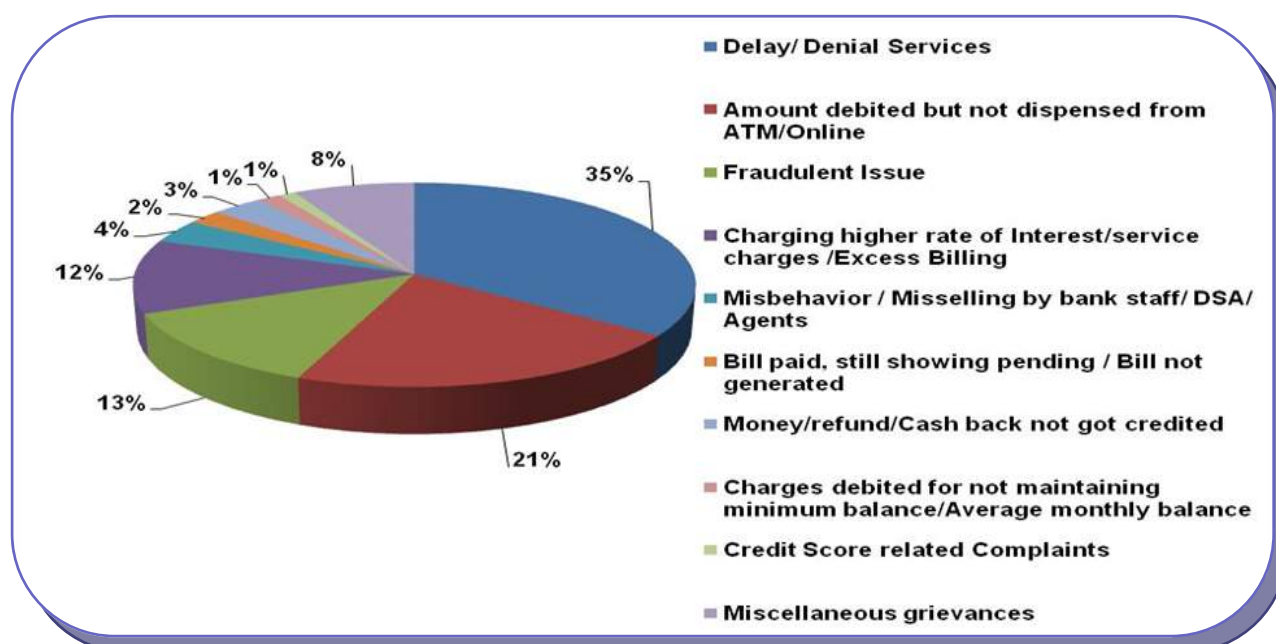
The customers often have to wait for a long time to get the refund of the amount displaced due to failed transaction, which led the RBI to issue this framework. It is expected that any issues related to failed transactions will be solved quicker, since, the RBI has also imposed penalties in case the Merchants do not resolve the issue within the stipulated time period. With the RBI coming up with clear instructions with regards to TAT, we anticipate that this will lead to a spike in volume of online transactions as this will go a long way in boosting consumer confidence with respect to online transactions.

EVM CHIP BASED CARDS

At the instruction of RBI, Banks introduced EVM Chip based Cards. These cards are more secure than traditional debit and credit cards with magnetic strips but magnetic strips cannot be removed entirely as several ATM machines still cannot read EMV chips. Account information stored on EMV chip cards is encrypted uniquely each time it is accessed, making it more difficult for fraudsters to pick up information. Magnetic stripes store data statically.

At NCH , It is observed that overall, the number of Banking related grievances have gone up from 45,507 in the Annual Year 2018–19 to 52,880 in 2019-20. The Delay / Denial of Banking Services has gone up from 30% in the previous year to 35% this year. The amount debited, but Cash not delivered from ATM Or Re-credit Not Done has gone down from 35% to 21% this year. It indicates that the ATM related services have improved, partly due to RBI interventions in the form of harmonization of Turn Around Time for failed transactions. Misbehavior / Mis-selling by Bank Staff or DSA or Agents -which was comparatively very nominal earlier went up to 4% of the total grievances

NATURE OF THE GRIEVANCES RECEIVED AT NCH ARE AS FOLLOWS:



THE NCH GRIEVANCE REDRESSAL SYSTEM SUGGESTED IS AS FOLLOWS:

- ⇒ **First Level:** Consumer has to lodge grievance to the nodal officer of the concern bank (You may lodge your grievance at National Consumer Helpline)
- ⇒ **Second Level:** In case, consumer is not satisfied or has not got the resolution at first level in 30 days, from the bank consumer may send the grievance to RBI mandate "Banking Ombudsman"
- ⇒ **Third Level:** After 90 days if consumer is not satisfied with the resolution provided with RBI mandated Ombudsman ,then, within two years of the Ombudsman's judgment, the consumer can approach a Consumer Forum

DIGITAL PAYMENTS

It is evident that the Digital Payment systems in India has witnessed significant progress in the last decade, and more importantly, in the year 2019. As per an RBI digital transactions grew exponentially in the year 2019 with UPI and card transactions securing the highest growth.

Though favorable factors like affordable mobile phones, internet packages and constant support from the Regulator as well as from the government have unquestionably contributed to this growth, the real credit goes to fintech companies and banks who are constantly implementing new technologies and delivering consumer centric solutions to their services users. As such, **Indian consumers are gradually moving from paying 'in-line' to paying 'online' with each passing year.** There has been an increase in adoption of traditional as well as new retail payment products like debit cards, credit cards, Immediate Payment Services (IMPS) and Unified Payments Interface (UPI) among others. The surge in card transactions and other products like UPI, IMPS, Net enabled command capability (NETC) etc. and the rise in number of POS (point of sales) terminals over the past few months have been encouraging.

AADHAR ENABLE PAYMENT SYSTEM

AePS faced strong headwinds in the previous year but despite that it managed to grow at the steady rate. In the past few months, several use cases like Loan EMI collection, premium collections, payment on delivery etc. have been developed and operationalized on AePS based - BHIM Aadhaar service with an aim to enable wider financial inclusion. AePS is a bank led model which allows online interoperable financial inclusion transaction at PoS (Micro ATM) through the business correspondent of any bank using Aadhaar authentication. The four Aadhaar-enabled basic types of banking transactions are Balance Enquiry, Cash Withdrawal, Cash Deposit, Aadhaar to Aadhaar Funds Transfer.

PREPAID PAYMENT INSTRUMENTS

PPIs can be used to buy goods and services as well as transfer and send money to a friend, family, etc. Some of the prominent PPIs are Travel/Debit/credit cards which are open system PPIs, semi-closed system PPIs and Gift cards which are closed system PPIs. As per the RBI, Prepaid Payment Instruments (PPIs) have been playing an important role in promoting digital payments. To further facilitate its usage, a new type of PPI used only for purchase of goods and services up to a limit of Rs.10,000 has been introduced. The loading /reloading of such PPI is only from a bank account and to be used for making only digital payments such as bill payments, merchant payments, etc. Such PPIs can be issued on the basis of essential minimum details sourced from the customer.

The RBI mandate on PPIs is a move in the right direction especially given the current full KYC norms prescribed for PPIs was proving to be a serious impediment for their growth. Since money can be loaded only through fully KYC compliant bank account and there is also a full trail for its end use, the minimum KYC norm prescribed enables instant issuance, faster recharge and quick transactional processes. This ease of business for both consumers and merchants will certainly provide a further boost to small ticket digital payments such as tolls and promote newer use cases for digital payments.

DIGITAL WALLETS:

Digital Wallets or mobile wallets make it easier for users for cashless transactions. The usage of the likes of digital wallets - e-wallets, and mobile wallets have rapidly increased over the past four years. Now a customer can store his money in a digital or mobile wallet and carry out online as well as offline transactions without using cash to make purchases. People use many digital wallets in India to make their lives easier, and this Digital movement in India is in full flow. Digital Wallets are helping us in our quest to become a cashless economy. Consumers using pre-paid payment instruments (PPIs) issued by banks were protected by limiting their liability towards unauthorized electronic transactions. With effect from 1st March 2019, this facility was extended to customers using non-bank issued PPIs as well.

LIMITING CUSTOMER LIABILITY FOR NON-BANK AUTHORISED PREPAID INSTRUMENT ISSUERS BY RBI

In this era of digitalization, given the increasing use of technology by service providers and their consumers, being mindful of occurrence and potential of unauthorized transactions, the Reserve Bank has issued regulatory instructions keeping the interests of the customer in mind. The 'Framework on Limiting the Liability of Customers in Unauthorized Electronic Banking Transactions' issued on July 6, 2017 is a defining development in the wake of risks arising out of rapid digitalization of payments and money transfer transactions, where there is a judicious balance between ease of use and security of the transactions. The provisions, initially applicable to scheduled commercial banks, have in January 2019, also been extended to cover authorized non-banks that issue PPIs.

Consumer using pre-paid payment instruments (PPIs) issued by banks were protected by limiting their liability towards unauthorized electronic transactions. With effect from March 01, 2019, this facility was extended to customers using non-bank issued PPIs as well. **The purpose of prescribing a framework for "Limiting Liability of Customers for Unauthorized Electronic Payment Transactions in Prepaid Payment Instruments (PPIs) issued by Authorized Non-banks" was to limit the liability of customers against unauthorized electronic payment transactions in PPIs issued by non-bank issuers.** Further, an enhanced consumer grievance redressal framework was also implemented, prescribing the limits up to which a customer may bear liability under various scenarios like contributory frauds, negligence or deficiency on part of non-bank PPI issuer, third party breach, where the deficiency lies neither with the issuer nor with the customer, and scenarios in which the loss is due to negligence . the customer.



INTERNAL OMBUDSMAN FOR NON-BANK PREPAID PAYMENT INSTRUMENTS

To strengthen the grievance redressal mechanism at the entity level itself, large non-bank PPI issuers were mandated to institutionalize an internal ombudsman scheme in October 2019. The RBI's objective is to create a swift and cost-effective mechanism for grievance redressal and create an additional tier for resolving complaints. The Reserve Bank issued detailed instructions in this regard on 17th December 2019. The new internal ombudsman proposed by the Reserve Bank is expected to help providers and consumer resolve grievances internally.

THE OMBUDSMAN SCHEME FOR DIGITAL TRANSACTIONS (OSDT)

With the digital mode for financial transactions gaining traction in the country, a need was felt for a dedicated, cost-free and expeditious grievance redressal mechanism for strengthening consumer confidence in this channel. The Reserve Bank of India has introduced an Ombudsman Scheme for Digital Transactions, 2019 on 31st January'19.

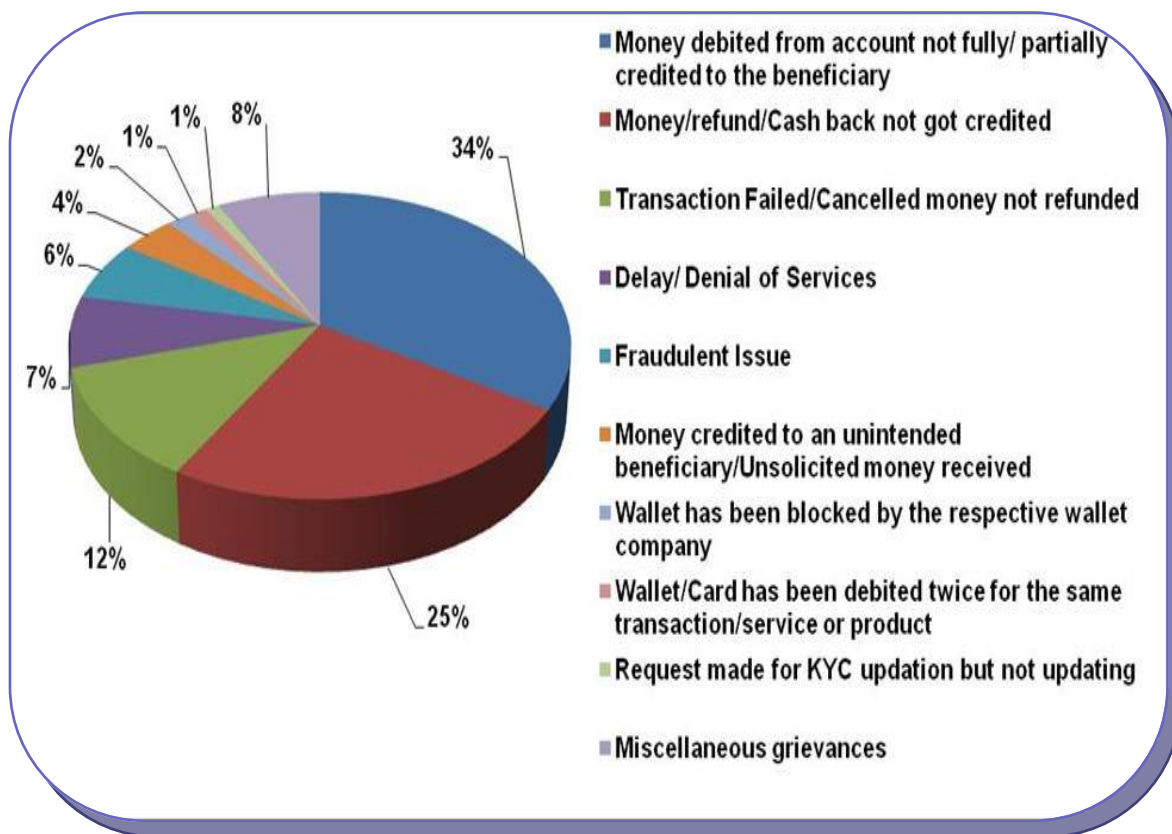
It is an expeditious and cost-free apex level mechanism for resolution of complaints regarding digital transactions undertaken by customers of the System Participants as defined in the Scheme. The purpose of the scheme is to serve as a complaint redressal mechanism relating to deficiency in customer service in digital transactions conducted through non-bank entities that are regulated by the Reserve Bank.

RBI's instructions to large non-bank PPI issuers is aimed to improve the level of customer service as well as bring in a more effective, responsive and institutionalized customer redressal system for customers of large wallet companies. The major digital wallet providers fall under this ambit. It lists out a series of issues that may arise for customers of prepaid payment instruments, which includes failure in crediting merchant's account within reasonable time, failure to load funds within reasonable time in wallets /cards, unauthorized electronic fund transfer, among others. Here, it is mandatory for the consumer first to take their grievance to the service provider, then only the complainant can approach the Ombudsman. With the launch of Digital Complaint Management System, the processing of grievance received in the offices of Banking OMBUDSMANs RBI has been digitalized and centralized. It is the unified portal for Banking, NBFC as well as Digital Transactions related complaints. In this unified portal, the complainant can lodge complaint, get the Complaint Registration Number, using the same can track their complaints.

RBI's efforts in upholding the Consumer Protection in this sector can also be augmented by building awareness amongst Indian Consumers on the entire grievance redressal structure and their functions. Consumers have to be educated about the procedures for lodging complaints especially the grounds of grievance under the various Ombudsmen Scheme.

In the Digital payment sector, NCH received 19162 grievances which includes Money debited from account fully/ partially not credited to the beneficiary, Money/refund/Cash back not credited 25%, Transaction Failed/Cancelled money not refunded, Delay/ Denial of Services and Fraudulent Issue.

DIGITAL PAYMENTS - NATURE OF GRIEVANCE RECEIVED AT NCH



THE NCH GRIEVANCE REDRESSAL SYSTEM SUGGESTED IS AS FOLLOWS

- ⇒ **First Level:** Consumer has to lodge grievance to service provider and wait for 30 days (You may lodge your grievance at National Consumer Helpline)
- ⇒ **Second Level:** If consumer is not satisfied or has not got the resolution in 30 days' time, consumer can write to RBI mandate Ombudsman, within one year of filing the grievance with the company.
- ⇒ **Third Level:** After 90 days if consumer is not satisfied with the resolution provided by the Ombudsman, within 2 years of Ombudsman Judgment, the consumer can approach a Consumer Forum

LEGAL METROLOGY

Legal metrology means that part of Metrology relating to units of weight and measurement, methods of weight and measurement and weighing and measuring instruments, in relation to the mandatory technical and legal requirements with the objective of ensuring public guarantee from the point of view of security and accuracy of the weighments and measurements. All activities are based on the **Legal Metrology Act, 2009 and the Rules, framed there under**, which are enforced in the markets by the concerned State and UT's and which are responsible for maintaining uniformity and accuracy of weight or measure and Instruments used by traders in the country. **According to current international practice, Legal Metrology has application in the fields of human activities namely commercial and industrial transaction and measurements needed for ensuring public guarantee, health and human safety.** As far as the commercial transactions are concerned, the law relating to Legal Metrology ensures that any article or goods which are sold by weight, measure or number should either be weighed, measured or counted accurately in the presence of the consumer or by mandatory declaration in writing in case of pre-packed commodities as to the exact quantity delivered to the consumer, through market place or e-commerce platforms.

E-COMMERCE AMENDMENT:

Mandatory Declarations required on packages to be sold on e-commerce platforms

- ⇒ Name and address of the manufacturer / packer / importer.
- ⇒ Common or generic name of the commodity contained in the package.
- ⇒ Net quantity, in terms of standard unit of weight or measure or in number.
- ⇒ Maximum retail sale price in the form of "MRP Rs.(Inclusive of all taxes)".
- ⇒ Consumer care details. (Country of origin in case of imported packages)
- ⇒ Consumer grievance process in packaged items.
- ⇒ Contact detail of complaint handling for consumers.



FOLLOWING PRODUCTS ARE EXEMPT UNDER PROVISIONS OF LM (PC) RULES

- ⇒ Packages containing food articles, which are governed by similar provisions in the Food Safety and Standards Act, 2006 and the rules made there under;
- ⇒ Package containing quantity of commodities more than 25 kg or 25 litres;
- ⇒ Cement, Fertilizer and Agricultural farm produce sold in bags above 50 kg;
- ⇒ Packaged commodities meant for industrial or institutional consumers.
- ⇒ No exemption shall be applicable to medical devices declared as drugs such as stents, valve syringes. orthopedic implants and operation tools all shall prevail under the rules and it is mandatory to display MRP and other declarations as required under amendments.

AMENDMENT FOR GOODS SOLD ON E-COMMERCE UNDER RULES:

Packages sold on e-commerce platform shall contain the following required declarations

- ⇒ Dual MRPs on a package/ packages from different outlets is prohibited
- ⇒ Size of letter/numerals of MRP & Net quantity has been increased double on small packs, while 1.5 times on bigger ones
- ⇒ Net quantity checking is made more scientific
- ⇒ Bar code / QR code allowed on voluntarily basis.
- ⇒ Month and year of Manufacturing /Packing is not mandatory on package
- ⇒ Provisions of declarations on food items harmonized with regulation of ***Food Safety and Standards Act 2006***.

No exemption shall be applicable to medical devices declared as drugs such as stents, valve syringes, orthopedic implants and operation tools all shall prevail under the rules and it is mandatory to display MRP and other declarations as required under amendments

UPDATES FOR CONSUMERS UNDER PACKAGING RULES

- ⇒ No person shall charge more than MRP or reduced MRP after rebate/ discount
- ⇒ No person shall obliterate / smudge / alter the MRP declared on the packages
- ⇒ Sticker cannot be used to change / make statutory declarations
- ⇒ MRP includes all taxes, freight, transport, packing, delivery and other charges
- ⇒ When the price is reversed downward, no person shall charge more than revised price, irrespective of the month of packing
- ⇒ In case of multi-piece package, look for sizes, quantity, prices and other details on each pack as well as main package also
- ⇒ Package containing spirituous liquor or alcoholic beverages covered under State Excise Law or rules within the State and where State Excise law and rules made there under do not provide for MRP the provisions of these rules shall apply.

The Legal Metrology (General) Rules, 2011 “Standard weight or measure “is the weight or measure manufactured, tested, calibrated, sealed and stamped under specifications laid down in the Legal Metrology Act 2009 and rules framed there under, before its use.

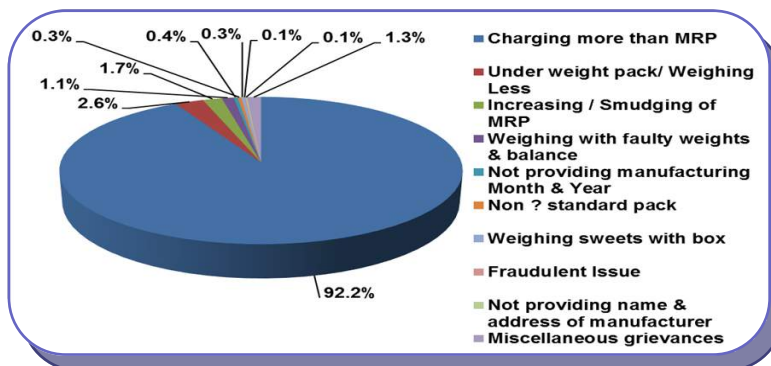
MANDATORY REQUIREMENT FOR WEIGHT OR MEASURE USED IN TRADE & COMMERCE

- ⇒ Model Approved by Central Govt. of the weighing & measuring instruments
- ⇒ Dip switch to disable the calibration control in digital equipment and devices
- ⇒ Verification, Sealing and Stamping validity of two years for Mechanical, one year for Electronic equipment and five years for storage tanks.

POINTS TO BE OBSERVED BY THE CONSUMERS WHILE PURCHASING FROM THE MARKET

- ⇒ Purchase bill /invoice should be demanded by consumer from traders
- ⇒ Consumer can observe verified bullion weights and equal armed beam scale with proper seal & stamp affixed by enforcement department on jewelry shops.
- ⇒ Validity of verification seal and stamp (Inspector ID, Year and Quarter A/B/C/D) can be checked on any weight or measure by the consumer
- ⇒ Correctness of weighing scale can be checked by using verified standard weights (1/10 of max. capacity of scale) mandatorily available with the traders
- ⇒ Packing box or container should not include with the quantity of commodity sold
- ⇒ Automatic zero reading appearance on unloading Electronic weighing scale
- ⇒ Any software, chip, magnet, remote controlling or any cheating device should not be attached with weighing and measuring instruments
- ⇒ Consumer has right to instant check for correct delivery of petrol / Diesel/ CNG/ LPG by a verified standard check measure (for liquid) or test kit (for gas) which is mandatory to keep with each fuel petroleum dealers.

NATURE OF GRIEVANCE REGISTERED AT NCH:



THE NCH GRIEVANCE REDRESSAL SYSTEM SUGGESTED IS AS FOLLOWS:

First Level: Consumer has to be lodged grievance with main e-Commerce Co/agencies /dealer / supplier or Nodal officer of oil marketing companies /supplier etc.

Second Level: Consumer can register their grievance to Nodal Officer of Legal Metrology or Controller (legal Metrology) of State /UT. (You may lodge your grievance at National Consumer Helpline)

Third Level : If the grievance is still not redressed, the consumer can approach the District Consumer Forum/State Commission/ National Commission

FOOD SECTOR

India is one of the most populated countries and needs a healthy diet in a sustainable manner without compromising our ecology and environment. Food Safety and Standards Authority of India (FSSAI) had aimed that "consumer empowerment is the key element" in its strategy to create a market demand for safe food and healthy diets. The goal put up is to provide nutrition security to everyone by 2050 **Inculcating Food Safety Practices.**

The first-ever World Food Safety Day as declared by the United Nations General Assembly in December 2018 was celebrated with the theme **‘Food Safety, everyone’s business.** Seven leading States/UTs based on the **five parameters of Human Resources and Institutional Arrangements, Compliance, Food Testing- Infrastructure and Surveillance, Training and Capacity Building and Consumer Empowerment** were felicitated as a mark to measure the **State Food Safety Index.** Based on the theme Food Safety Everyone’s business - Golden Temple Street, Amritsar had been also recognized as a ‘Clean Street Food Hub’.



Considering food safety and hygiene, food waste management, healthy diets, promotion of local/seasonal food and awareness generation **seven campuses comprising universities, schools, colleges/institutes, workplaces, defence/paramilitary establishments, hospitals and jails were declared as ‘Eat Right Campus’.** **‘Food Safety Magic Box’ was launched with a do-it-yourself food testing kit** containing a manual and equipment to check for food adulterants, which schoolchildren can use in their classroom laboratories. **‘Raman 1.0’ spectrometer** is a chalkboard duster sized device was launched to **instantly check for adulteration in edible oil.** The device can be used to scan through any transparent packaging without having to open it. Test results are instantly displayed on a mobile app.

With the objective to sensitize the pharmacists and retailers, who are directly or indirectly involved in the sale and distribution of Health Supplements and Nutraceuticals which is the emerging category of food, an awareness workshop on Health Supplements & Nutraceuticals was held that would benefit consumers directly by having first-hand information on such products from respective point of purchase.

September 2019 was celebrated as “POSHAN MAAH” in the wake of preventive and promotive health for all, in the backdrop of the increasing burden of non-communicable diseases such as diabetes, hypertension and heart diseases, widespread deficiencies of vitamins and minerals and rampant food borne illnesses. The limit for **Total Polar Compounds (TPC)** is fixed at 25% in cooking oil to avoid the harmful effects of reused cooking oil. Standards for five fortified staples -wheat flour, rice, oil, milk and salt to reduce large-scale deficiencies of vitamins and minerals have been notified, in addition to standards for health supplements, nutraceuticals prebiotics and probiotics products. To trigger informed consumer choices regulations on ‘Advertising and Claims’ mandatory menu labeling has been notified.

The Eat Right Certification is an initiative of Food Safety and Standards Authority of India (FSSAI) where detailed guidelines and norms had been established for certifying any station as an “Eat Right Railway Station”. Anand Vihar Terminal Railway station (ANVT) at New Delhi was declared as the 1st Eat Right Station in the Northern Region thus becoming the second Indian railway station after Chhatrapati Shivaji Railway Station of Mumbai.

PROMOTING SUSTAINABILITY

To promote sustainability single-use plastic needs to be eliminated and environmental-friendly substitutes should be developed. FSSAI had allowed the use of returnable glass bottles in packing of artificially sweetened beverages and is promoting the use of bamboo instead of plastics. An order had been issued regarding the use of paper-sealed glass bottles without BIS certification for captive use by hotels instead of plastic bottles. On the occasion of World Food Day on 16th October 2019, FSSAI launched a reusable ‘Eat Right Jhola’ replacing the plastic bags for grocery shopping with big retail chain of stores.

Prevention of food waste and promotion of surplus food distribution is a global concern. To address the issue FSSAI had started an initiative called ‘**Save Food Share Food Share Joy**’ to create a food recovery ecosystem. Indian Food Sharing Alliance (IFSA) - A network of food collection/recovery agencies in India had been created to bridge the gap between food companies, surplus food distribution agencies and beneficiaries. FSSAI had also partnered with NASSCOM Foundation to develop an online platform to connect over 50 NGOs working to prevent food waste in the country.

ADOPTION OF HEALTHIER FOOD PRACTICES

Trans fat are largely present in partially hydrogenated vegetable fats/oils, Vanaspati, margarine and bakery shortenings, and can be found in baked and fried foods. Transfats known to be linked to numerous health risks and it should be avoided to keep the “Eat Right Movement” functioning. FSSAI had targeted in reducing the industrially produced trans fatty acids to less than 2% by the year 2022 in a phased manner. Moving ahead in the journey food establishments which use trans-fat free fats/oil and do not have industrial trans-fat more than 0.2g/100g of food, in compliance with the Food Safety and Standards (Advertising and Claims) Regulations, 2018 can display “Trans fat free” logo in their outlets and on their food products. The use of the said logo is voluntary. Healthy diet is inevitable for growing children. To support healthy eating in school’s foods high in fat, salt and sugar (HFSS) neither can be sold nor advertised in school canteens/ mess premises/ hostel kitchens or within 50 meters of the school campus.

BREAKING THE BELIEF OF ADULTERATION IN MILK

Full report for nation-wide survey for Milk Safety and Quality conducted in 2018 was released. The report revealed milk is largely safe but contamination due to Aflatoxin M1 and Antibiotic residues is more serious problem than adulteration and the quality concerns still persist.

EARNING CONSUMER TRUST

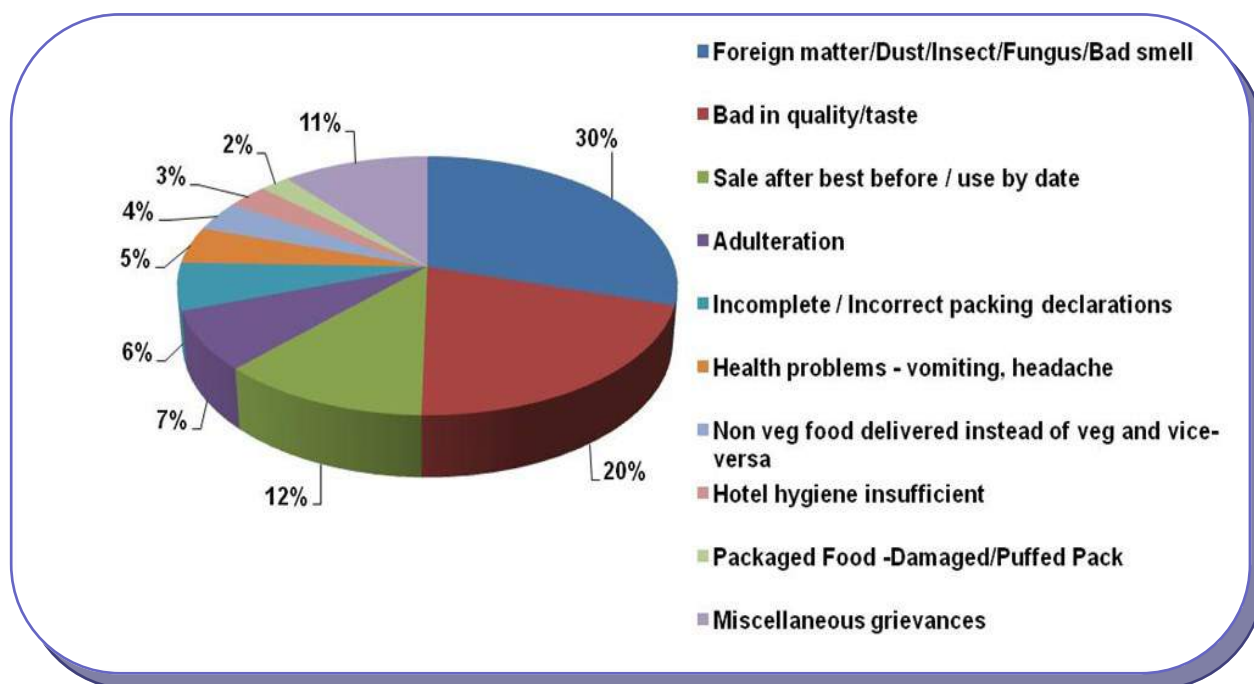
Consumers can now get food tested through Voluntary Consumer Organizations. A network of consumer organizations for food and nutrition (NetCOFaN) had been created with the support of FSSAI to assist the consumers to help in getting the food product tested for any type of adulteration.

GRIEVANCES REPORTED AT THE NATIONAL CONSUMER HELPLINE (NCH)

Food, an essential need is continuously moving through the manufacturing units, distributors, retailers and finally reaches up to end users – the consumers. Consumers post their complaints regarding food safety and quality on the platform of NCH. Total 6321 grievances were recorded at NCH under the Food sector. The biggest chunk was presence of Foreign matter/Dust/Insect/Fungus/Bad smell . Grievances for bad taste and quality for consumed food, sale after ‘best before use’ or ‘Use by date’, adulteration in food products, Incomplete declarations made on packaged products and other frequently observed problems related to health, hygiene in served food, damaged or puffed package or delivery of non-veg food instead of veg food and vice-versa.

The message of ‘Eat Right’ needs to be promoted everywhere. Citizens should choose healthy food and the food industry should manufacture healthy food. Eat Safe, Eat Healthy and Eat Sustainably.

NATURE OF GRIEVANCE REGISTERED AT NCH



THE NCH GRIEVANCE REDRESSAL SYSTEM SUGGESTED IS AS FOLLOWS

First Level: Consumer may call on FSSAI Toll Free Number 1800112100 or consumer can file grievance with Food Safety inspector (you may lodge your grievance at National Consumer Helpline along with all details)

Second Level: If Consumer is not satisfied consumer can lodge their grievance on the website www.fssai.gov.in or with the Food Safety Commissioner (FSSAI)

Third Level: In case, grievance still persists or consumer does not get desire resolution. Consumer may move to Consumer Forum/State Commission/ National Commission

IRDA ADVOCACY



National Consumer Helpline
Centre for Consumer Studies
Indian Institute of Public Administration
New Delhi - 110002



राष्ट्रीय उपभोक्ता हेल्पलाइन
उपभोक्ता अध्ययन केंद्र, भारतीय लोक प्रशासन संस्थान
नई दिल्ली- 110002

CD/NCH/F-03/84
1st August 2019

Subject: NCH Suggestion on Draft IRDAI (TPA – Health Services) (Amendment) Regulations, 2019

Dear Ms. Manju Choudhary

As you may be aware, the National Consumer Helpline (NCH), is the grievance redressal mechanism of the Department of Consumer Affairs, Govt. of India managed by Center for Consumer Studies, Indian Institute of Public administration.. The National Consumer Helpline manages the toll free numbers 1800-11-4000, short code 14404 and receives enquiries and grievances from consumers across the country in their dealings with business and service providers, for redress and resolution. All grievances are registered on the Department of Consumer Affairs, Govt. of India's portal – www.consumerhelpline.gov.in. This portal is accessible to the general public, and captures grievance details from different modes – online, tele-calls, sms, walk-ins, letters, emails, NCH App, UMANG App as well as grievances sent to the Minister and officials of the Ministry of Consumer Affairs, Food & Public Distribution.

On the basis of grievances received in Insurance sector, NCH has compiled few suggestions for the Draft IRDAI (TPA – Health Services) (Amendment) Regulations, 2019.

The suggestions are attached as per the format for your information and consideration

Thanking You

Sincerely Yours

Suresh Misra

(Prof. Suresh Misra)
Project Director

To:
Ms. Manju Choudhary
Assistant Manager
Insurance Regulatory and Development Authority of India,
Sy No: 115/1, Financial District, Nanakramguda,
Hyderabad 500032

**FORMAT FOR SUGGESTIONS ON
DRAFT IRDAI (Third Party Administrators- Health Services) (Amendment) Regulations, 2019**

Change suggested by		National Consumer Helpline, Centre for Consumer Studies, Indian Institute of Public Administration, I P Estate, New Delhi	
Date		21.07.2019	
Note		❖ It is suggested that ONE Page may be used for one change. ❖ This will enable us to group all the suggestions and take a decision on the changes suggested	
Sl. No.	Page No	Regulation /Annexure	Regulation and Sub-Regulation No./ Para Number
		Schedule II Clause no. 3(dd) IV	Regulation no. (2) Para no. (v)
			Rating of TPAs should be done by an agency approved by IRDAI
			As per draft proposals, policy holder <u>can choose TPA for his policy, but common policy holder may not have detailed information of performance of various TPAs.</u> So, in order to empower the policy holder to take an informed decision to choose TPA for rendering service for the policy taken by him, authentic rating of TPAs should be available to him.

IRDA ADVOCACY



National Consumer Helpline
Centre for Consumer Studies
Indian Institute of Public Administration
New Delhi - 110002



राष्ट्रीय उपभोक्ता हेल्पलाइन
उपभोक्ता अध्ययन केंद्र, भारतीय लोक प्रशासन संस्थान
नई दिल्ली- 110002

CA/NCH/F-16/60

10th June 2019

Subject: NCH Suggestion on Standardization of Exclusions in Health Insurance Contracts

Dear Shri Pankaj Sharma

As you may be aware, the National Consumer Helpline (NCH), is the grievance redressal mechanism of the Department of Consumer Affairs, Govt. of India managed by Center for Consumer Studies, Indian Institute of Public administration.. The National Consumer Helpline manages the toll free numbers 1800-11-4000, short code 14404 and receives enquiries and grievances from consumers across the country in their dealings with business and service providers, for redress and resolution. All grievances are registered on the Department of Consumer Affairs, Govt. of India's portal – www.consumerhelpline.gov.in. This portal is accessible to the general public, and captures grievance details form different modes – online, tele-calls, sms, walk-ins, letters, emails, NCH App, UMANG App as well as grievances sent to the Minister and officials of the Ministry of Consumer Affairs, Food & Public Distribution.

On the basis of grievances received in Insurance sector, NCH has compiled few suggestions for the Draft on Guidelines on Standardization of Exclusions in Health Insurance Contracts and Modification Guidelines on Product Filing in Health Insurance.

The suggestions are attached as per the format for your information and consideration

Thanking You

Sincerely Yours

Suresh Misra

(Prof. Suresh Misra)
Project Director

To:
Shri Pankaj Sharma
Manager – Health Department
Insurance Regulatory and Development Authority of India,
Sy No: 115/1, Financial District, Nanakramguda,
Hyderabad 500032

CC:
Shri Amit Mehta,
Joint Secretary
Department of Consumer Affairs
Krishi Bhawan, New Delhi – 110001

National Consumer Helpline

FORMAT FOR SUGGESTIONS ON

Exposure Draft on Standardization of Exclusions in Health Insurance Contracts and(Draft) Modification Guidelines on Product Filing in Health Insurance and(Draft) Modification Guidelines on Standardization in Health Insurance

Change suggested by				National Consumer Helpline, Centre for Consumer Studies , IIPA New Delhi	
Date				31.05.2019	
Note		<ul style="list-style-type: none"> ❖ It is suggested that ONE Page may be used for one change. ❖ This will enable us to group all the suggestions and take a decision on the changes suggested 			
Sl. No.	Page No	Guidelines /Annexure	Guidelines and Sub-Clause No./ Para Number	Comments / Change suggested	Rationale
1	Page no. 18 point no. 2	CHAPTER V	<u>Other guidelines related to exclusions:</u> Insurers are advised to consider the following options to handle the cases of Non-declaration / Misrepresentation of material facts that are surfaced during the course of the policy contract. The options specified hereunder for the purpose of continuing the health insurance coverage to	In order to reduce chances of Non disclosure of material facts at the inception stage, Insurers are advised to obtain	We are receiving lot of complaints from the consumers that the proposal form was completed by the insurance Agent and he had just signed it. No question was asked about pre-

National Consumer Helpline

		<p>the policyholders and the underlying claim, if any, shall be subject to terms and conditions of the applicable policy contract.</p> <p><u>NOTE</u></p> <p>These guidelines pertain to various situations where cases of Non-disclosure of Material facts are detected after issuance of the policy mainly at the stage of intimation of a claim.</p> <p>In our opinion, in addition to above provision, the issue of Disclosure of material facts like pre-existing diseases should also be taken care of at the time of inception of the policy. This will help in reducing chances of Non-disclosure of material facts to a great extent resulting in better administration of policy and smooth handling of a claim, if any.</p>	<p>preferably a hand written confirmation from the policyholder at the time of filling proposal form stating details about pre-existing disease, if any.</p> <p>Thereafter, the insurer may issue the policy accordingly.</p>	<p>existing diseases. Please note that large number of complaints reported in NCH pertain to pre-existing diseases in Health Insurance</p>
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FORMAT FOR SUGGESTIONS ON

Exposure Draft on Standardization of Exclusions in Health Insurance Contracts
and(Draft)Modification Guidelines on Product Filing in Health Insurance
and(Draft) Modification Guidelines on Standardization in Health Insurance

Change suggested by			National Consumer Helpline, Centre for Consumer Studies , IIPA New Delhi		
Date			31.05.2019		
Note		❖ It is suggested that ONE Page may be used for one change. ❖ This will enable us to group all the suggestions and take a decision on the changes suggested			
Sl. No.	Page No	Guidelines /Annexure	Guidelines and Sub-Clause No./ Para Number	Comments / Change suggested	Rationale
2	7	CHAPTER II Standard Wordings for some of the exclusions in Health Insurance Policies:	A. <i>Investigation & Evaluation</i> -Code- Excl04 a) Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded even if the same requires confinement at a Hospital.	It is unfair to exclude expenses related to admission in hospital primarily for diagnostics and evaluation purpose provided basic condition of hospitalization for minimum period of 24 hour is met.	On going through huge data of complaints preferred by policy holders at NCH, it is observed that average Indian is not a cheat. In most of the times, where policyholder having certain medical issues like unusually high fever, chronic severe cough approaches a reputed Hospital for getting suitable treatment but the attending Doctor advises admission

National Consumer Helpline

					<p>followed by series of investigations to arrive at a conclusive diagnosis. Sometimes, after thorough examination, no serious ailment is detected. In such cases, usually claim is rejected by the TPAs stating that expenses primarily relates to diagnostics and evaluation.</p> <p>In above case, we feel that the policy holder is not at all at fault as admission and investigations were done as per advice of duly qualified Doctor.</p>
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FOOD ADVOCACY

Suggestions by NCH on Draft Notifications by Food Safety and Standards Authority of India:

The draft for Food Safety and Standards (Labelling and Display) Regulations, 2019 was put by FSSAI on 2nd July, 2019 for public comments. These regulations prescribe the labelling requirements of pre-packaged foods and display of essential information on premises where food is manufactured, processed, served and stored. NCH had made following suggestions regarding the newly drafted regulations.

A. Under Section - General Requirements 4.2.4 it was mentioned as provisions of regulations 4.2 (4)

(a) and 4.2 (4) (b) shall not apply in respect of mineral water, packaged drinking water, carbonated water, alcoholic beverages, liquid milk, milk powders or honey. NCH had suggested Alcoholic beverages should declare Veg or Non – Veg logo as it may contain Egg white and Ising glass used in processing of wine and are of non – veg origin

B. Under Section - General Requirements 4.2.7 it was mentioned -

(a) The FSSAI logo and license number under the Act shall be displayed on the label of the food package in contrast color to the background as below:



Lic. No. XXXXXXXXXXXX

NCH suggested to maintain the number of digits in License number 14 as earlier. It would avoid any further hurdles of re-registration for obtaining revised 12-digit license number.

C. Under Section - Schedule- IV -1 Mandatory Declarations it was mentioned that -

Every package of food containing the following ingredients/additives shall bear the following declarations on the label in a rectangular box, namely,-

3. Added caffeine CONTAINS ADDED CAFFEINE. NCH had suggested that along with this the Following declaration should be added “NOT SUITABLE FOR CHILDREN AND PREGNANT LADIES”

D. Under Section - Schedule- IV -1 Mandatory Declarations it was mentioned -

(5) One time usable plastic bottles of packaged drinking water and mineral water shall carry the following declaration. “CRUSH THE BOTTLE AFTER USE”

NCH suggested that apart from packaged drinking water and mineral water, Any other packaged drinks with one time use bottles should also bear the above declaration.

Source:

<https://www.fssai.gov.in/upload/uploadfiles/files Draft Notification Display Labelling 02 07 2019.pdf>

2. The draft regulations Food Safety and Standards (Safe food and healthy diets for School Children) Regulations, 2019 were put on board by FSSAI on 30th October, 2019. NCH had made following suggestions regarding the newly drafted regulations.

A. Under Section 5. Food marketing and advertisement to school children it was mentioned

5. c) Reformulate products to improve their nutritional quality, including adding more fruits, vegetables, and whole grains, and reducing portion sizes, calories, sodium, refined sugars, and saturated and trans fats.

NCH had suggested to include Jaggery in the diet of children along with fruits, vegetables and whole grains.

B. Under Section 6. Monitoring and Surveillance it was mentioned

1) The School Authority shall have a system of regular inspection of premises to ensure that safe, healthy and hygienic food is served to students. The Schools Authority may appoint a Health and Wellness Coordinator or Health and Wellness team, who shall act as the nodal person(s) to monitor availability of safe, healthy and hygienic food.

NCH had suggested to define norms for Health and Wellness Coordinator or Health and Wellness Team. The team should be qualified enough to take the right decisions in order to monitor availability of safe, healthy and hygienic food to the children.

Source:

<https://www.fssai.gov.in/upload/uploadfiles/file Draft Notification School Children 04 11 2019.pdf>

FORMAT DRAFT NOTIFICATION LABELING 02-07-2019

LABELLING REQUIREMENTS REGARDING SOURCE/NATURE OF FOOD ADDITIVES IN PACKAGED FOOD PRODUCTS :

This is in regard to the **draft notification related to Food Safety and Standards (Labelling and Display) Regulations, 2018 issued in April, 2018. Under the sub-heading “Declaration regarding Food Additives”** it is mandatory to mention the functional class (Acidity regulator, Emulsifier, Gelling agent, Preservative etc.) and specific name or recognized International Numbering System (INS) of the food additive incorporated in the food product. The declaration does not cover the source/nature of any food additive. Source of a food additive may be plant based or animal based. Keeping this in view the nature of food additive could be classified under two groups - Vegetarian or Non-vegetarian). This information, if mentioned will educate the consumer regarding the consumption of the food product. This could be better studied considering the example of lecithin, which acts as an emulsifier as well as antioxidant in food. Two categories of lecithin are available INS 322i and INS 322ii. INS 322i is lecithin while INS 322ii is partially hydrolyzed lecithin. Lecithin (INS No. 322) is commercially isolated from soybeans or egg yolk.

As per regulations it is not mandatory to mention the source of lecithin. There are some big brands which voluntarily provide information to the consumers regarding source of lecithin (Soy lecithin / Sunflower lecithin). But declaration regarding egg lecithin source is missing. India where so many cultures and religion exist, the source/ nature of additives must be mentioned for consumer information especially in terms of Vegetarian and Non-vegetarian to keep the end user more informed about the food product consumed. Consumer would be able to know about the nature of food without the sentiments being hurt if the food product is unknowingly consumed.

References:

[Food Safety and Standards \(Packaging and Labelling\) Regulation, 2011](#)

www.fao.org

<https://doi.org/10.2903/j.efsa.2017.4742>

Photographs of some products available in Indian market with lecithin as a food additive are enclosed.



Confectionary- Chocolate



NUTRITIONAL INFORMATION		
Approximate Values Per 100g	Values	Units
Energy	544	Kcal
Carbohydrate	63.8	g
(of which Sugar)	54.8	g
Protein	1.76	g
Fat	31.4	g

Total Saturated fat content not more than 14.0% by weight.
Total Trans fat content not more than 0.3% by weight.

Chocolate Spread

FEEDBACK - USER REVIEW ON INGRAM

Complainant/ Consumer who had registered his grievance and has got a response, closes the grievance by putting in his feedback. This facility is available for consumers who have registered directly on the portal. User review is an essential part of NCH. It helps NCH to analyses the feedback from the complainants/ consumers on their grievances /queries registered on INGRAM. Total 25293 user remarks were uploaded on INGRAM portal. 18176 which are valid. 15578 updated that their issue as resolved (86 %).

USERS REMARK

Month	Total	Resolved Responses	%Resolved Responses
Apr-19	983	786	80
May-19	1519	1285	85
Jun-19	1554	1400	90
Jul-19	1528	1342	88
Aug-19	1486	1269	85
Sep-19	1799	1506	84
Oct-19	1930	1715	89
Nov-19	1547	1269	82
Dec-19	1585	1355	85
Jan-20	1537	1315	86
Feb-20	1395	1205	86
Mar-20	1313	1131	86
Total	18176	15578	86

NCH COUNSELLING FEEDBACK FROM CONSUMERS

There are various mode of registering grievances with National Consumer Helpline and calling on National Consumer Helpline's toll free number 1800-11-4000 short code 14404 is one of the very popular mode . Its very important that every call which is attended by the counsellors gets a proper response and credible advise/ information. To ensure this, feedback call on random dockets are taken from 50 different consumers. The next day after they have registered their issue. NCH conducts this feedback call asking 5 questions.



After collecting feedback information with the help of these five questions (mentioned below) Helpline analyzed the satisfaction level of the consumer with the counselling services. As per feedback of the consumers 95% Consumers said that the counsellor was responsive and had attentively taken the call , 96% of them said that the counsellor understood their grievance and provide the appropriate advice. 80% consumers said that they have received the docket number over the call. Based on the feedback analysis it was found that 96% consumer do not face any difficulty while connecting National Consumer Helpline's toll free number 1800-11-4000 or short code 14404.

S.No	Questions	Count (%)
1	Did you face any difficulty in getting the National Consumer Helpline number-1800-11-4000 /14404?	NO (96%)
2	Question 2- Whether the counsellor was helpful?	Yes (95%)
3	Have you been provide Docket Number or Grievance number?	Yes (80%)
4	Was the advice given appropriate?	Yes (96%)
5	(Call Quality Auditor Analysis) Grievance Drafting Properly?	Yes (94%)

JAGRITI - EMPOWERING YOUNG CONSUMERS FROM SCHOOLS AND COLLEGES

Consumerism is growing in the Country and consumer related issues are also increasing but there is a general lack of consumer awareness . National Consumer Helpline runs various consumer awareness programme for consumers know their rights and responsibilities, such as Nukad Natak, Community Radio, Mela etc.

Since April 2018 National Consumer Helpline started a half day program for empowering school and students. As young minds are open to new things, enthusiast and are the consumer of the future. It is necessary to empower.



On 29th July 2019, Students from the Rajkiya Pratibha Vikas Vidyalaya, Nandnagari, New Delhi visited IIPA and attended the program

NCH sent out more than 100 invitations to Delhi based schools (NDMC, Govt. Schools, Private Schools) and Schools located at Delhi- NCR to visit IIPA to see the working of the National Consumer Helpline. This gives a chance to acquaint the students on various consumer sectors. The visit is of two hours - from 10.00 am to 12 noon and covers various consumer topics. Although consumer issues pertain to more than 40 sectors, NCH chose to educate the students on topics of their interest. After a one-hour formal presentation on the history and background of the Consumer Protection Act, 1986 and sectors of interest, like food, e-commerce etc. The next hour is a 'live' hearing of calls that are received, handled and redressed by the National Consumer Helpline. Students are encouraged to ask questions and get queries resolved by the team of counselors at the helpline.



*On 20th August 2019,
Students from the N.P GIRLS Senior school New Delhi visited IIPA*

The presentation covers briefly about NCH, information on the Consumer Protection Act 1986, and the six consumer Rights. The sectors explained are Food Safety and Standards, Legal Metrology (Weights & Measures), e-commerce & Digital transactions and LPG. Besides discussing in detail with the students, they are also encouraged to share the information (Dos and don't's) and knowledge gathered from the visit with their parents, relatives and friends. Notable aspects are on how to

check expiry of an LPG cylinder, mandatory labels on food items and pre-packaged products and precautions to be taken while doing E-commerce and online transactions. The session also briefly explain them the Responsibilities of Consumers. The visit ended with refreshments being served to the students and the teachers. The visits have generated positive feedback and we have many more schools wanting to visit NCH.

**On 19th November 2019 ,
Students from the GD Goenka
School, Indirapuram,
Uttar Pradesh visited IIPA and
attended the program.**



**On 29th November 2019 ,
Students from the BN Public
School Faridabad, Haryana
visited IIPA and attended the
program**

**On 11th December 2019 ,
Students from the Raghav
Global School, Uttar
Pradesh, visited IIPA and
attended the program**



STUDENTS OF CERTIFICATE COURSES ON ENTREPRENEURSHIP & STARTUP VISITED NCH

In January 2019 , NCH started empower to college students. This would give a chance to acquaint the candidates on various consumer sectors which helps in their Entrepreneurship.

NCH has received proposal from Kirori Mal College, University of Delhi to see the working of the National Consumer Helpline. As they start certificate course on 'Entrepreneurship and Start-up' under skill based Education in National Skill qualification Framework (NSQF) sponsored by University Grant Commission.

On 17th December 2019 , 21 candidates of the Entrepreneurship Certificate Course along with one professor visited NCH. The visit of two hours - from 2.30 pm to 4.30 pm covers various consumer topics. Although consumer issues pertain to more than 40 sectors, NCH chose to educate the students on topics of their interest. After a one-hour formal presentation on the history and background of the Consumer Protection Act, 1986 and sectors of interest, the next hour was a 'live' hearing of calls that are received, handled and resolved by the National Consumer Helpline. Candidates were encouraged to ask questions and get queries resolved by the team of counselors at the helpline. The students were taken through presentation covered briefly the need for setting up NCH, the Consumer Protection Act 1986, the 6 consumer Rights and also dwelt on the Responsibilities of Consumers. The sectors explained were Insurance, Food & Legal Metrology (Weights & Measures) labeling rules, E-commerce & Digital transactions, Insurance and LPG. Notable aspects were on how to check expiry of an LPG cylinder, mandatory labels on food items and pre-packaged products and precautions to be taken while doing E-commerce and online transactions.

NCH VISITED INSTITUTE OF MANAGEMENT STUDIES (IMS) , GHAZIABAD, UP ON 10TH JAN 2020

Institute of Management Studies (Department of Management Studies), Ghaziabad - Uttar Pradesh, invited National Consumer Helpline for addressing their BBA second year students (Batch 2018-21) on **"Consumer Rights and Protection"** on 10th January 2020.

Ms Deepika Sur (Project Manager) Ms Rajneet Kaur (Sr. Counselor) from National Consumer Helpline was welcomed by Dr. Geeti Sharma, Chairperson BBA program and Dr. Kumar Saurav, Head-Associate Professor, followed by a welcome address by Dr. Geeti Sharma. The video "NAYA DAUR" available on you tube was screened for the audience to inform them of the initiative of the Ministry of Consumer Affairs. The objective of the lecture was to empower young minds on Consumer Awareness and Empowerment. Ms Deepika Sur & Ms Rajneet Kaur explained the nuances of various consumer issues.

The objective of the lecture was to empower young minds on Consumer Awareness and Empowerment. Ms Deepika Sur & Ms Rajneet Kaur explained the nuances of various consumer issues.

- ⇒ Food Safety
- ⇒ Electronic Gadgets
- ⇒ E-commerce & Digital transactions
- ⇒ Travel & Tourism

A Brief on the National Consumer Helpline, Consumer Protection Act 1986 & details of the new Act yet to be implemented were also explained. The above topics were chosen as per the student's interest. At the end of the session questions and queries of the students were also addressed.

The session was ended by vote of thanks by Associate Professor Head- Mr Kumar Saurav who also interacted with the students and asked them to take a pledge that the information and knowledge which they have learned through the session will be shared with their parents, relatives & friends.



On 11th December 2019 , Students from the Raghav Global School, Uttar Pradesh, visited IIPA and attended the program



On 2nd April 2019 After inaugurating the National Conference on Product Liability and Consumer Protection Mr. Avinash K. Srivastava Secretary (CA), Ms Shefali Shah Additional Secretary (CA) ,Mr Amit Mehta Joint Secretary(CA) and other officials of the Dept. of Consumer Affairs to see the new extended NCH

Union Hon'ble Minister of Consumer Affairs, Food & Public Distribution, Shri Ram Vilas Paswan visited the National Consumer Helpline to review the functioning on 12th June 2019



On 26th April 2019 FA Ministry of Consumer Affairs Food & Public Distribution, Shri Dharmendra Kumar visited NCH to understand the grievance handling mechanism

TRAINING PROGRAMME OF ZONAL CONSUMER HELPLINE COUNSELLORS

The 4th Training Programme for coordinator and Advisors of ZCH was organized by CCS and it was held from 23rd -27th September 2019 for counselor of 6 ZCH from Ahmedabad, Bangalore , Patna, Jaipur, Kolkata & Guwahati respectively at IIPA. The training covered the grievance handling mechanism in various sector



A 5 days training programme from 23rd-27th September 2019 was organized for counselors of six Zonal Consumer Helplines Ahmedabad, Patna, Jaipur, Bengaluru and Kolkata respectively in the premises of IIPA



NCH provided separate session for ZCH supervisors to give them the knowledge on data management, dialer reports and audits, managing counselor feedback and general management of the center to ensure smooth functioning.

NCH Visit to ZCH

The NCH team, comprising of the Project Director, Project Manager and System Administrator visited four Zonal Consumer Helplines to understand the issues being faced, and the overall efficiency in redressing consumer grievances



Visit to ZCH Bengaluru



Visit to ZCH Hajipur (Patna)



Visit to ZCH Kolkata



Visit to ZCH Jaipur

NATIONAL CONSUMER DAY-2019

The Theme of the National Consumer Day 2019 was ' **A Turning point for Indian Consumers**' - The chief guest at the event was Hon'ble Minister of State Shri Rao Saheb Patil Danve, and was attended by dignities and officials from the Department of Consumer Affairs. The event was also attended by IIPA Director Mr. S.N. Tripathi and Project Director Prof. Suresh Misra and other IIPA faculty and staff. After the closing of the conference a Nukkad Natak was performed by the young team of NCH counselors. The objective of Nukkad Natak was to highlight issues faced by consumers in their daily life. It depicted issues faced in the sectors of e-commerce, misleading Advertisement, ISI and standards, and the sector of Insurance. It was entertaining, and meaningful, as it made the audience understand the pitfalls of being a gullible consumer. On this special day a monograph on " Healthy Food Consumption - Smart Approach" amongst others was released by the Hon'ble Minister and other dignities. The monograph aims to highlight what consumers need to be aware of in their day to day consumption of food and the benefits derived in terms of nutrition, health and sustainable living.



Hon'ble Minister of State Mr Raosaheb Patil Danve and officials of Department of consumer Affairs along with IIPA Director Mr SN Tripathi and Project Director Prof Suresh Mishra



Additional Secretary Ms Nidhi Khare and officials of Department of Consumer Affairs along with IIPA Director Shri SN Tripathi and Project Director Prof. Suresh Mishra at the National Consumer Day Celebration 2019



Project Director Prof Suresh Mishra addressing the participants during National Consumer Day 2019





The monograph 'Healthy Food Consumption: Smart Approach' -by Ms Deepika Sur and Dr Mamta Prajapati, was released on the occasion of National Consumer Day



Nukkad Natak performed by NCH team on the occasion of National Consumer Day 2019 highlight consumer issues faced by consumers in their daily life



VISITS TO NCH

Participants of the various Training Programme held at IIPA visited NCH to understand the process of grievance redressal.



105th Orientation Training Programme for the Presidents and Members of District Consumer Forums: Participants of the training programme visited NCH on 11th April 2019 to understand the role of NCH in resolving grievance



Special Training Programme on e-Governance for Administrators from the National School of Tunisia (ENA) sponsored by the Indian Technical and Economic Cooperation Programme, Ministry of External Affairs, Govt of India : 24 Officers visited National Consumer Helpline on 16th April 2019 to know about NCH and its working



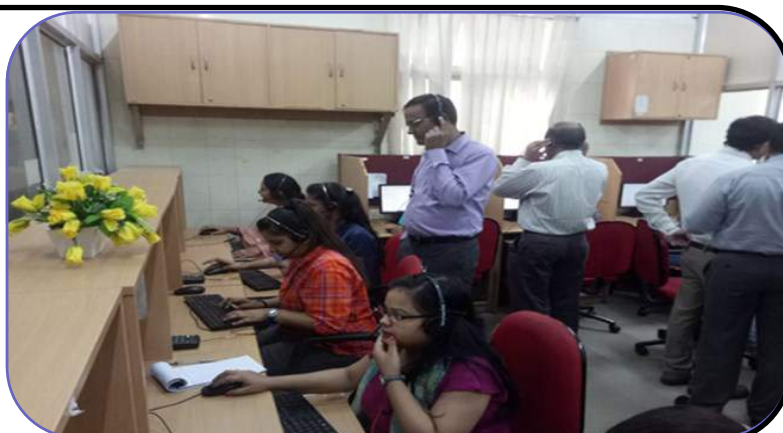
PhD. Student from Punjab University visited NCH on 14th May 2019 to understand the role of NCH in resolving consumer grievance

CGS Officers of NITI Aayog visited National Consumer Helpline on 22nd May 2019 to get a first hand experience on the NCH operation



Participants of the international capacity building programme on "Innovations in Organizational Management" visited NCH on 14th June 2019 to know about its working

Participants of the Training Programme on "Leadership and Enablers of Achieving Business Excellence" Department of Public Enterprises, Ministry of Heavy Industries visited National Consumer Helpline on 18th June 2019 to get a first-hand experience of its operations.





Delegates from the Orientation Training Programme of Presidents and Members of Maharashtra and Gujrat consumer fora visited at National Consumer Helpline on 20th June 2019 hearing a call received at the National Consumer Helpline

Participants of the 24th Training of Trainers Programme on Consumer Protection and Welfare for Faculty Members of Training Institutions / Universities and Colleges visited NCH on 26th June 2019



Participants of the 16th Training of Trainers programme for Heads and Members of VCOs / NGOs in Consumer Protection & Welfare visited the National Consumer Helpline on 11th July 2019 to understand the mechanism of handling grievances received, and the appropriate redress mechanism being followed

Participants of the 107th Orientation Training Programme for Presidents and Members of Maharashtra and Gujrat District Fora visit NCH on 28th August 2019 to get first hand experience of its operation





Participants at the Seminar “ Consumer Protection - The New Age Challenges’ held on 17th Sept 2019 made a visit to NCH



Mid-Career Training- (MCT) Programme of Indian Revenue Service officers (Customs and Indirect Taxes) Phase III Batch 1 (Sponsored by National Academy of Customs, Indirect Taxes and Narcotics, Centre of Excellence, GoI)) Participants visited NCH on 4th Nov 2019 to understand the grievance redressal mechanism of NCH



Participants of the 45th APPA Programme (Advanced professional programme in Public Administration) visited NCH on 5th Nov 2019 to understand the process and the outcomes



108th Orientation Training Programme for presidents and members of District Consumer Forums. Participants visited NCH on 21st Nov 2019





The 25th Training of Trainers Programme for the faculty members of Universities/Training & Research Institutions on Consumer Protection and Consumer Welfare Programme". Participants of the programme visited NCH on 4th Dec 2019 to see it working and operations.

14 Capacity Building for Technical Personnel (Sponsored by DST) (Prof. V.K. Sharma Dr. Shyamli Singh) 25 (Residential) visit at NCH dtd. 17th Feb 2020 to understand the grievance redressal mechanism



19th Foundation Training Programme for Scientists and Technologists (8 Weeks) (Scientist & Technologist, at B & C levels and equivalent) (Prof. Vinod K. Sharma Dr. Shyamli Singh) 15 (Residential) visit at NCH dtd. 20th Feb 2020

TWITTER HANDLES MANAGED BY NCH

National Consumer Helpline handles two twitter account '@consaff' and '@Nch14404' to reach consumers. If any consumer tweets and has an issue or grievance against any company, and does not know where and how to approach, NCH tweet them back and gives details regarding their queries with helpline numbers, website and apps where their grievance can be lodged timely, at the right place.

Tweets
Tweets & replies
Media


Ram Vilas Paswan @irvpaswan · 56m
 सर्विस चार्ज के प्रति उपभोक्ताओं को जागरुक करने के लिए अभियान चलाया जाएगा। 'जागो ग्राहक जागो' के जरिए बताया जाएगा कि कोई जबरन सर्विस चार्ज नहीं वसूल सकता। @consaff @jagograhakjago #NCH #NationalConsumerHelpline #JagoGrahakJago
 Translate Tweet
 3 7 22


Ram Vilas Paswan @irvpaswan · 56m
 नेशनल कन्ज्यूमर हेल्पलाइन का अपना ट्विटर हैंडल होगा जिसके जरिए सारी जानकारी साझा की जाएगी और उपभोक्ताओं की शिकायत और सुझाव के लिए इस्तेमाल होगा। इसे तत्काल प्रभाव से शुरू करने को कहा गया है। @consaff @jagograhakjago #NCH #NationalConsumerHelpline
 Translate Tweet
 2 5 23


Ram Vilas Paswan @irvpaswan · 58m
 हेल्पलाइन के हर क्षेत्रीय कार्यालय को सुविधाजनक बड़े क्षेत्रफल में और भूतल पर लाया जाएगा ताकि उपभोक्ता आसानी से वहां पहुंच सके। @consaff @jagograhakjago #NCH #NationalConsumerHelpline
 Translate Tweet
 3 5 12


Ram Vilas Paswan @irvpaswan · 1h
 कोई उपभोक्ता यदि अपनी शिकायत उपभोक्ता अदालत में ले जाने में असमर्थ है और मामला बड़ा है तो NCH स्वतः संज्ञान लेकर उसे आगे बढ़ाएगा। @consaff @jagograhakjago #NCH #NationalConsumerHelpline
 Translate Tweet
 8 11 50


Ram Vilas Paswan @irvpaswan · 1h
 शिकायत दर्ज करवाने वाले उपभोक्ताओं से उनका फीडबैक लेने की व्यवस्था की जाएगी। @consaff @jagograhakjago #NCH #NationalConsumerHelpline
 Translate Tweet
 1 1 16

Officials from SBI Credit cards and Payment Services Private Limited, Gurgaon, explained the procedure of grievance handling by their organisation and also gave information on the tools of digital transactions, like POS machines etc. Similarly, the officials from HPCL (Retail) division, explained their grievance resolution procedure. They also discussed on some aspects of Legal Metrology. Senior executives of State Bank of India, Punjab National Bank and Kotak Mahindra Bank, all of which are Convergence Partners of NCH, saw the way grievances are handled and redressed. They also explained the NCH staff on grievance redressal procedure at their individual Banks.



Officials from SBI Credit cards and Payment Services Pvt. Ltd



Officials from HPCL (Retail) Divisions



JAGRITI : NCH EVENTS

A three-day Expo from 1st – 3rd August 2019 was organised at Pragati Maidan As part of the Govt. Achievements & Schemes, the Publicity Section of the Department of Consumer Affairs had put up a Stall, which was managed by National Consumer Helpline. More than 500 visitors visited the stall. All of them were informed about their consumer rights, and the importance of pre-purchase information – ie points to be keep in mind while purchasing any goods or services



Making visitors aware about NCH Helpline



Interaction with young consumers– school students at the stall

6th India Water week: This was organized in Vigyan Bhawan, New Delhi from 25th September to 28th September 2020 , inaugurated by the Union Minister for Jal Shakti, Shri Gajendra Singh Shekhawat, Dept of Consumer Affairs had put up a stall, which was managed by NCH.



NCH participation in a stall put up for the India Water Week - Dtd. 25th-28th Sept 2019



Visitors from State of Assam at the stall

Ministry of Tourism, govt of India had organized "Paryatan Parv" at India Gate lawns; New Delhi from 3rd to 6th October 2019. The Department of Consumer Affairs also participated in the event and had put up a stall, which was managed by the National Consumer helpline. Many consumers attended the event and visited the stall. "Paryatan Parv" 2019 is dedicated to 150th Birth Anniversary of Mahatma Gandhi.



Ministry of Tourism had organized "Paryatan Parv" at India gate lawns; New Delhi from 3rd to 6th October 2019. The Department of Consumer Affairs also participated in the event and had put up a stall, which was managed by the National Consumer helpline.

The Ministry of Tourism celebrated Bharat Parv, between 26th to 31st January, 2020 at Gyan Path, Red Fort ground, Delhi every year. The objective of Bharat Parv is to encourage Indians to visit different tourism places of India and to inculcate the spirit of 'Dekho Apna Desh'. National Consumer Helpline participate and put a stall.



National consumer helpline (NCH) participated in Bharat Parv, 2020. It was celebrated from 26th to 31st January, 2020 in front of Red Fort grounds, Delhi.

HAPPY CONSUMERS

Thank you for helping me and making me realize that my rights as a consumer are always protected. My problem has been resolved as I have received my product after filing this complaint with the consumer helpline
Docket no-1957471

It is great platform to protect customer right. I am thankful to Govt.of India for it.I got the resolution in good manners.I will be highly obliged to people who work under this forum.
Docket No- 1953462

I have never expected a super-fast action by Hon'ble Consumer Forum. My problem got solved in 3 days. Thank you
Docket No: 1818601

Thanks for your support. I am satisfied my problem solve. & refund amounts credit in my accounts.
Docket no-1937597



Excellent
Awesome services there are no words to appreciate that the help you are making. keeps rocking. Thank you so much
Docket No: 1821280

Thank u. With your intervention grievance was redressed.
Docket No: 1766338

Thank you for your prompt follow up and response. This is wonderful job by Govt of india.
Docket No: 1725969

Excellent Thank you so much for the prompt support. I highly appreciate such action to protect consumer interest.
Docket No: 835947

Excellent
I am very much satisfied. The way you handled and solved the issue completely on a positive note.
Docket No: 1804316

This is excellent experience with NCH. Too good. Excellent job. My problem has been resolved within 3 days.
Docket No: 1821865



Excellent
Thanks for your help NCH i don't have words to express, you always helpful
Docket No: 1820500

Excellent
Great work. Thanks a lot for helping me to get my money back
Docket No: 1814039

INDIAN INSTITUTE OF PUBLIC ADMINISTRATION (IIPA)

The Indian Institute of Public Administration, established as an autonomous body under the Registration of Societies Act, was inaugurated on March 29, 1954 by Shri Jawaharlal Nehru who was the first President of the Society. The basic purpose of establishing this Institute was to undertake such academic activities as would enhance the leadership qualities and managerial capabilities of the executives in the government and other public service organizations. The activities of the Institute are organized in four inter-related areas of Research, Training, Advisory and Consultancy Services and Dissemination of Information. The Academic activities of the Institute are organised through 9 centres.

CENTRE FOR CONSUMER STUDIES (CCS)

CCS is one of the academic centres of IIPA dedicated to consumer studies and is sponsored by DCA, Government of India. The objective of CCS is to perform, facilitate and promote better protection of consumers' rights and interests with special reference to rural India. The broad areas of focus of the Centre comprise capacity building, advocacy, policy analysis, research, advisory and consultative services, and networking.

The Centre seeks to network, with national and international agencies and interface with other stakeholders by serving as a bridging “think tank”, with an intensive advocacy role. It acts as a forum for creating dialogue among policy-makers, service providers, representatives of various business establishments and their associations, professional bodies/associations, civil society organisations, educational/research institutions, economic and social development organizations as well as leading NGOs. It also acts as a storing and clearing house for the exchange and constant flow of information, ideas and activities relating to consumer protection and welfare. The Centre closely works in association with the Department of Consumer Affairs, GoI, National & State Consumer Dispute Redressal Commissions and District Foras.

NATIONAL CONSUMER HELPLINE

**Centre for Consumer Studies, Indian Institute of Public Administration
Indraprastha Estate, Ring Road, New Delhi - 11000**



Toll free number : 14404 or 1800-11-4000

SMS to - +91 8130009809 (charges apply)



website: www.consumerhelpline.gov.in (Web chat Option also available)

Mobile Apps :Consumer App, NCH App and Umang App

