

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 Digital Age has ushered in a new era of commerce and digital branding, as well as a new set of customer expectations. Digitization and digitalization have provided easy access, a large variety of choice, convenient payment mechanisms, improved services and shopping as per the convenience of consumers. However, along the growth path, it also brought in challenges related to consumer protection. Keeping this in mind, and to address the new set of challenges faced by consumers in the digital age, the Indian Parliament, on 6 August 2019, passed the landmark Consumer Protection Bill, 2019 which aims to provide timely and effective settlement of consumer disputes. The Consumer Protection Act, 2019 received the assent of the President of India and was published in the official gazette on 9th August 2019. The New Act replaced the more than 3 (three) decades old Consumer Protection Act, 1986 (Act).

The National Consumer Helpline is an important channel for providing advice, guidance and information speedily, to consumers in the country. It also helps in the resolution of grievances by the alternate dispute resolution system at the pre-litigation level. It was setup more than sixteen years back by the Department of Consumer Affairs, Govt. of India and has become very popular in handholding and providing advice and guidance to consumers' questions and issues. It is designed to provide free, independent assistance, information to consumers and timely resolution of their grievances. Over time, the National Consumer Helpline has expanded its ambit and through its '**convergence**' **program** with companies, provides pre-litigation stage resolution of grievances. NCH provides an interface between consumers and companies under convergence thus facilitating resolution of consumer grievances cordially and expeditiously.

With a sixteen-year long journey, NCH set up by the Department of Consumer affairs, Govt. of India has been assisting consumers from every corner of the country. I trust you will enjoy reading the activities of NCH and it will provide you with new insights into its working.



(Prof Suresh Misra)

Project Director

National Consumer Helpline

Date: Aug 27, 2021

Place: New Delhi



भारतीय लोक प्रशासन संस्थान

Indian Institute of Public Administration

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Surendra Nath Tripathi, IAS (Retd.)

Director General

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



Message from Director of IIPA

I take this privilege to present to you the 16th Annual Report of the National Consumer Helpline. The Department of Consumer Affairs, Government of India, decided way back in 2004 that all consumers may not would want to go through a legal recourse for resolving their consumer grievances. It was with this idea that the National Consumer Helpline (NCH) was set up fifteen years ago and is managed by the Centre of Consumer Studies, at IIPA. The helpline essentially tries to redress and resolve issues faced by consumers in their day to day dealings with businesses and service providers, through the alternate dispute resolution system at the pre-litigation level itself. This has proven to be an effective medium for consumers at large. NCH, in its one and half decades of its existence has grown from strength to strength. It is a flagship project of the Department, and registers huge volume of dockets every month, from across the country, in all these years.

The start of a new year is always a time to take stock and to look forward to what we hope to accomplish. For many people, the year 2020 was a difficult year. The COVID pandemic has cost lives, health, jobs, and opportunities. Our freedom of movement, spending time with family, friends, and colleagues was curtailed, besides affecting a host of other recreational and other activities.

The NCH project of the Department of Consumer Affairs is an integrated Grievance Redress Mechanism (INGRAM) and brings all Stakeholders such as Central and State Government Departments and Ministries, Private Companies, and consumers on to a single platform. The portal also helps in creating awareness among consumers to protect their rights and make them aware of their responsibilities.

I encourage you to read through the annual report and more importantly, to travel with us on the result oriented Govt-Pvt. Model that resolves consumer grievances in a digital environment.

I convey my thanks to the wonderful team at NCH who have always put in the best of their efforts and time to make this project so streamlined and result oriented. The growth and success of NCH is largely due to the well-oiled working of its processes by its efficient staff who try their best to bring a smile on the face of each and every consumer.

(S.N. Tripathi)
Director General
IIPA, New Delhi



भारतीय लोक प्रशासन संस्थान

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Message from Project Director

I am happy to share with you the Annual Report of the Financial Year 2020-2021 of the National Consumer Helpline. NCH has been successfully empowering consumers and the project is one of the flagship initiatives of the Government of India, for more than 16 years. NCH operates under the Centre for Consumer Studies of the Indian Institute of Public Administration, and over the years, it has grown in its reach and coverage, and has been instrumental in executing its mandate with the quality standards intact.

The Alternate dispute redressal mechanism at the pre-litigation stage is the unique feature of the helpline and bridges the link between grievances and partner companies. National Consumer Helpline is a platform for aggrieved consumers to lodge their grievances and get them redressed. The Department of Consumer Affairs has brought all Stakeholders such as Consumers, National Consumer Helpline, Zonal Consumer Helplines, Central and State Government Departments, Private and Public Sector companies, all under one umbrella to resolve consumer issues, thereby empowering the consumer.

The Year 2020 has not been an easy year – everybody was affected by the COVID 19 pandemic an unprecedented level. However, with the staff of NCH playing their respective roles responsibly, we managed to sail the ship safely and calmly during this extraordinary period. I would like to thank each and every team member for their dedication, patience, and hard work in ensuring the continued operation of NCH, by complying with all necessary health and safety measures required to be taken. As much as we all hoped that flipping the calendar from 2020 to 2021 would lead to an immediate shift in the world situation, we know that change comes slowly. Although some countries and regions have decided to reopen their economy, the COVID-19 pandemic has not yet ended and continues to pose a major threat to people's lives and economic activities. I would like to express my heartfelt thanks to everyone making efforts every day to ensure that we all stay protected, support economic activities and carry on our lives meaningfully.

We thank the Department of Consumer Affairs for their support to NCH. I would also like to congratulate the entire NCH team for putting in their best efforts in the difficult Covid situation.

Suresh Misra
Prof Suresh Misra

Message from Project Manager



Another year has come to a close, and you are reading the 16th performance report of the National Consumer Helpline for the financial year 2020-21.

This year has been a difficult one - with the COVID-19 pandemic causing suffering that is hard to comprehend. The year started with the National Lockdown wherein all economic activities were curtailed, and only essential goods and services were being rendered. There was a sudden spike in the grievances at NCH related to 'Charging more than MRP' on packaged products – in April 2020, the Legal Metrology sector grievances was at the 2nd position, with 15% of total grievances, which, otherwise, usually comes in at the 15th position with 2% of total grievances. The sudden requirement of masks and sanitizers, and its non-availability in the initial lockdown days also contributed to the spike in grievances, as this category was a new entrant and not there in earlier years. Social distancing compulsion and prioritizing safety during the pandemic brought the advantages of the e-commerce sector to the fore. The massive consumer base of smart phone owners and affordable internet connectivity across the country took e-commerce beyond the metros, deep into small towns and cities. This also reflected in the rise in the number of grievances registered at NCH, as in FY 2019-20, e-commerce sector contributed 25% of total grievances and in 2020-21, it stood at 35% - a huge 10% increase!

To keep the helpline functioning during the first 2-3 weeks of the lockdown, NCH had made use of technology and any call that landed on the Toll – free numbers could be forwarded to the Counsellors who were 'working from home', as the situation then warranted. NCH Counsellors took calls on their mobiles, responded to the queries of consumers and registered their grievances on the NCH Portal simultaneously. At this difficult time, ensuring that grievance registered were processed and responded to, by companies was also a challenging task. Convergence companies supported and stepped up to ensure that grievances were addressed and resolution provided to consumers. Although NCH got back to working from the office premises after the first few weeks of the initial lockdown itself, smooth coordination for redressal and resolution from companies across the year called for a lot of effort by our Senior Counsellors, as most companies had implemented the 'work from home' policy for their employees for

almost the year, because of scattered lockdown and restrictions. Despite this, NCH was able to add 30 companies under the Convergence partnership in the year 2020-21.

This report provides an insight to our operations in the year. Also, it has truly been a year of much learning. As always, we worked relentlessly to redress and resolve queries and grievances from a wide cross section of consumers. As we continue to face the uncertainties posed by COVID-19, we will try and keep this journey as successful as it has been, all these years.

I would like to express my gratitude to all our team members – counsellors, Supervisors, the IT team, Research Associates, Sectors experts, and everybody else, who have worked with a lot of determination and courage, and ensured that the helpline was always accessible to consumers, and their grievances were being redressed in a timely and effective manner.

I would like to end by thanking the officials of the Department of Consumer Affairs, Indian Institute of Public Administration and the Centre for Consumer Studies for their continued support and faith. I also appreciate and thank the Project Director for his strong leadership and invaluable guidance.



Deepika Sur

INTEGRATED CONSUMER GRIEVANCE RESOLUTION SYSTEM (ICGRS)
THROUGH 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 16 years. The Project recognizes the need of consumers for a multitude of problems arising in their day-to-day dealings with business and service providers. The platform www.consumerhelpline.gov.in records and handles grievances received at the helpline through various modes – the toll-free phone lines, direct registration on the website, Consumer App, NCH App, letters by post, CPGRAMS 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 Supports Consumers by: -

- ❖ Guide consumers to find solutions to problems related to products and services
- ❖ Provide information related to companies and regulatory authorities
- ❖ Facilitate the consumer in filing grievances against defaulting service providers and manufacturers
- ❖ Empowers consumers to use the available consumer grievance redress mechanisms and educate consumers about their rights and responsibilities
- ❖ Analyses data to know the trends in different consumer sectors. This information is provided to companies to improve their internal grievances redressal, for research and analysis, and also as policy inputs to the Department of Consumer Affairs, Govt. of India.

VISION

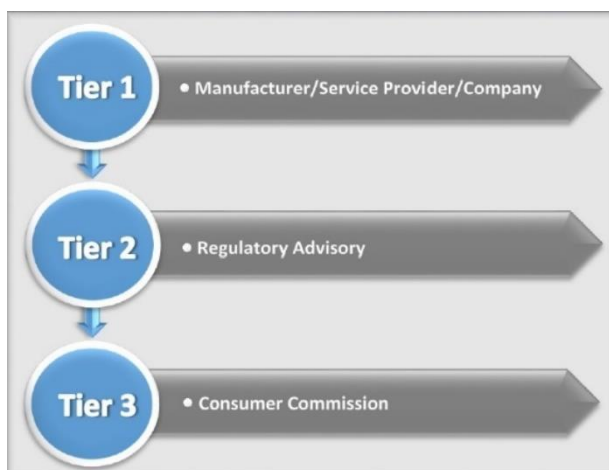
‘A Nation of awakened empowered and responsible consumers and socially and legally responsible Companies and organizations’

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 advice 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)

The Department of Consumer Affairs launched the INGRAM portal www.consumerhelpline.gov.in almost five years back – In August 2016 . Earlier to this, National Consumer Helpline was purely a telephone call based helpline, and with the advent of technology, NCH has now incorporated various modes of contact besides a telephone – like Apps, Portal, etc. for consumers to reach out to NCH. The web page in the portal www.consumerhelpline.gov.in helps to create awareness among consumers as well as to advise them and redresses their grievances. The portal provides in-depth and very relevant information pertaining to consumer issues in the form of FAQ's (Frequently Asked Questions). The knowledge database in the portal has the grievance redressal matrix of companies, organizations and Regulators, addresses of Consumer Commissions, Nodal officers of different departments of the Govt. of India, details of ombudsman in the sectors of Banking and Insurance. Besides NCH, all calls received by the Zonal Consumer Helplines are also registered in this portal. Since January 2019 the project has been renamed '**Integrated Consumer Grievance Resolution System through National Consumer Helpline (ICGRS)**'

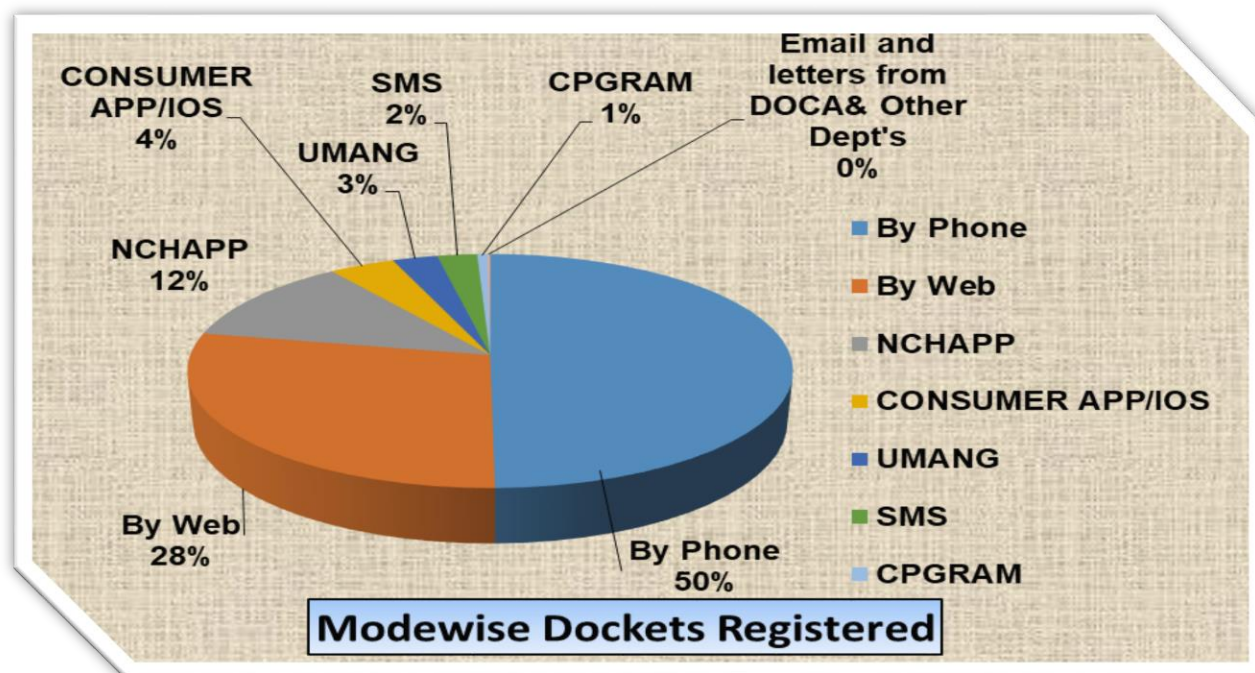
THE TOUCH POINTS FOR CONTACTING NCH : NCH can be contacted every day except National Holidays from 9.30 AM – 5.30 PM on

1. the Toll-Free numbers 1800-11-4000 or short code 14404
2. Log into the portal – www.consumerhelpline.gov.in and register
3. Send SMS to +91-8130009809 (charges apply)
4. Register grievances by downloading the NCH App, Consumer App
5. Letters by post
6. Grievances can also be registered through UMANG App,
7. Can be registered on CPGRAMS (www.pgportal.gov.in) also

8. The web chat facility helps in answering consumer queries

IN FY 2020–21, THE GRIEVANCES REGISTERED BY VARIOUS MODES WERE:

Sr. No.	Modes	No. of Dockets	%
1	By Phone	335914	49.8
2	By Web	191090	28.3
3	NCHAPP	80566	11.9
4	CONSUMER APP/IOS	26947	4.0
5	UMANG	18592	2.8
6	SMS	16396	2.4
7	CPGRAM	4326	0.6
9	Email and letters from DOCA/ Other Dept.'s	989	0.1
	Total	674820	100



STATE- WISE DOCKETS REGISTERED AT NCH

In FY2020-21, a total of 67,4820 dockets were registered at NCH.

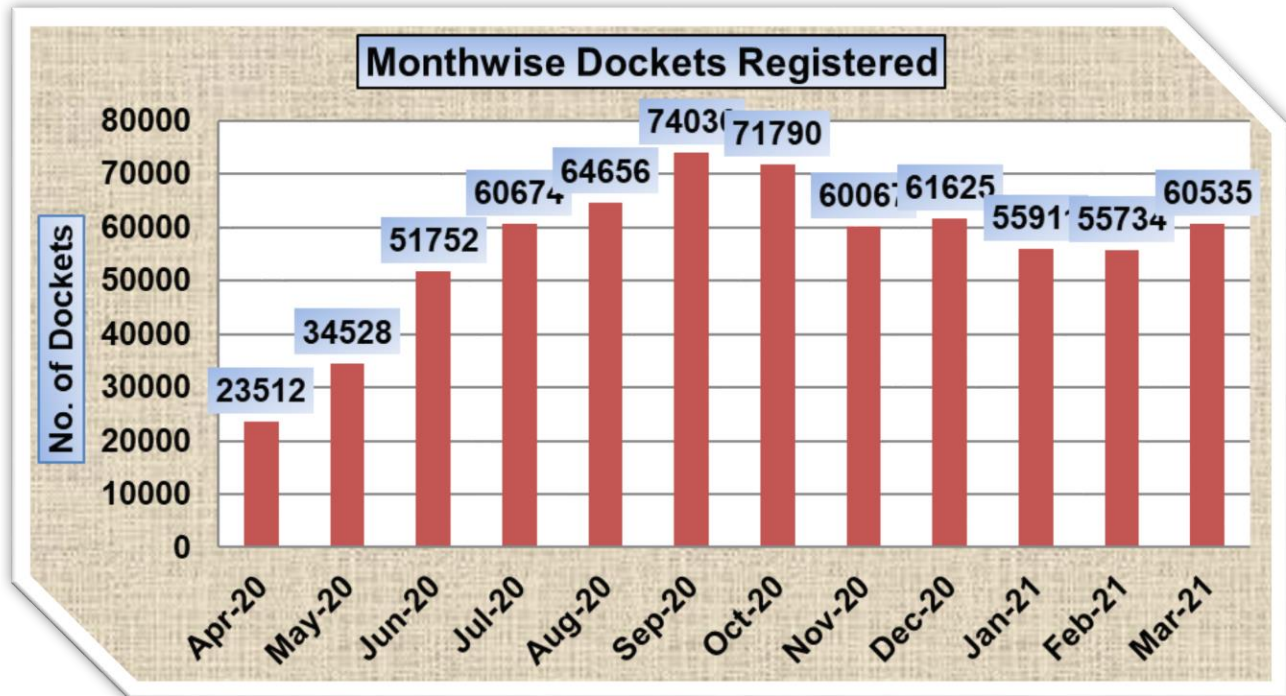
Some of the highlights are:

- The top ten states from where dockets were registered are Maharashtra, Uttar Pradesh, Delhi, Karnataka, West Bengal, Rajasthan, Gujarat, Haryana, Bihar, and Madhya Pradesh.

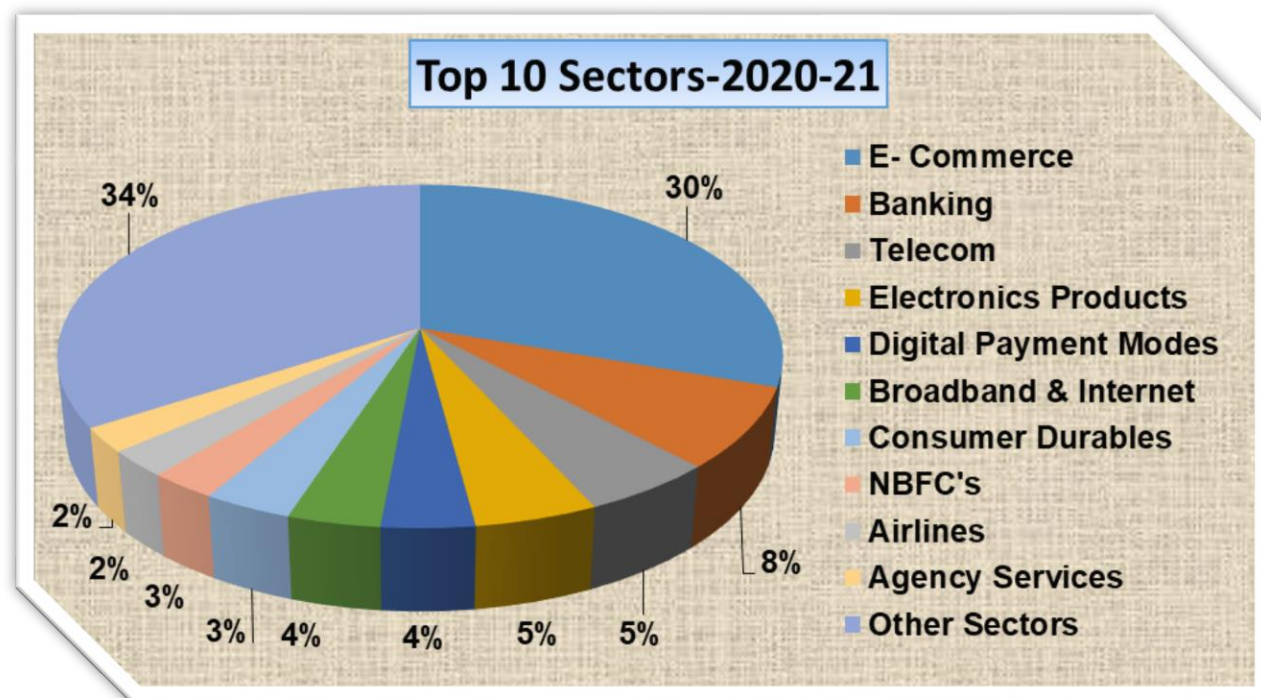


MONTH-WISE DOCKETS REGISTERED AT ICGRS

Total dockets registered in the current financial year- April 2020 to March 2021 were **6,74,820**, a drop of 9% from the last financial year, due to the Covid-19 lockdowns



In the FY 2020-21 the top five sectors for which grievances were registered, in order of counts were of e- commerce followed by Banking, Telecom, Electronic Products, Digital Payment Modes, Broadband & Internet. E- Commerce is at the top amongst all sectors of consumer grievances. General enquiries which are of non-consumer sectors account for 14.8% of all dockets registered in the financial year.



MOBILE APPS - NCH APP, CONSUMER APP AND UMANG APP

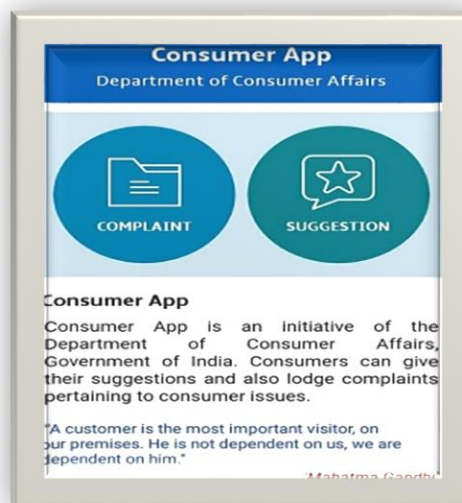
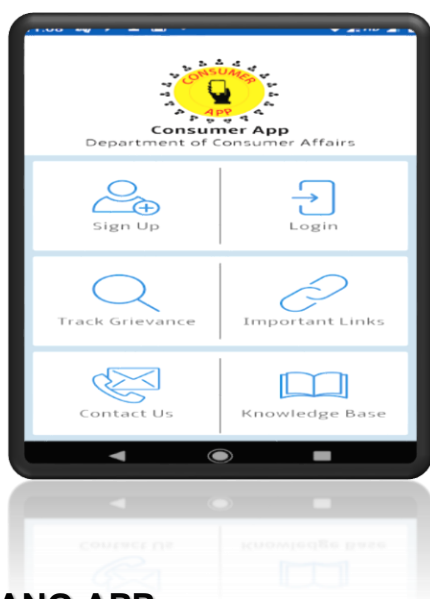
NCH APP

In keeping with young consumers, the Department of Consumer Affairs launched the NCH App for registering grievances. For all grievances registered through the NCH App, the consumer gets a user id and password and a docket number of the grievance, after it is submitted.



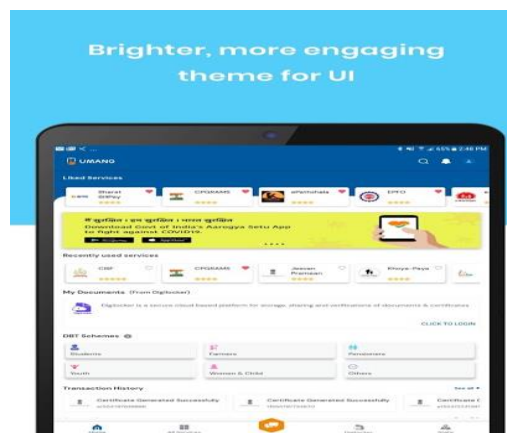
CONSUMER APP

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 registering grievances, Consumers can give suggestions also.



UMANG APP

On 15th November 2018, the Department of Administrative Reforms (DARPG) launched the UMANG App to register grievances, in addition to the CPGRAMS portal

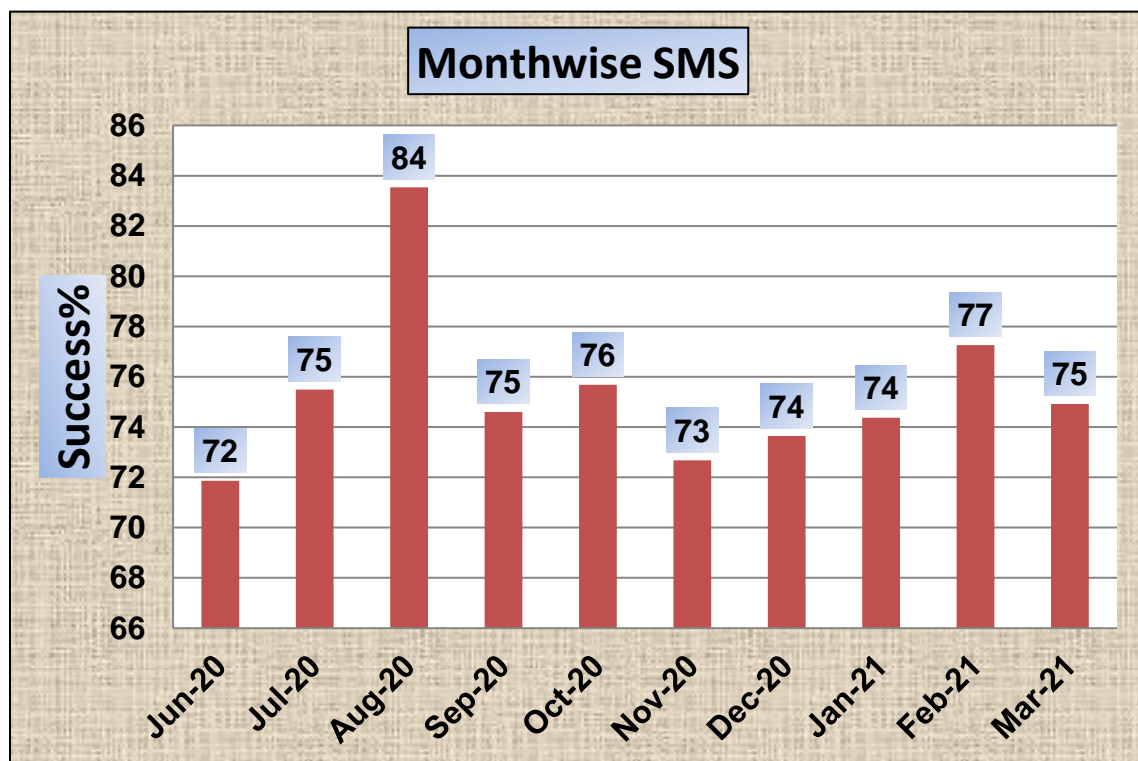


SMS

This facility is for those consumers who are not able to connect to the NCH toll free number (180011400 or 14404) during working hours, and are not able to register their grievance on the portal also. As an exclusive facility, they can send an SMS to the mobile number 8130009809

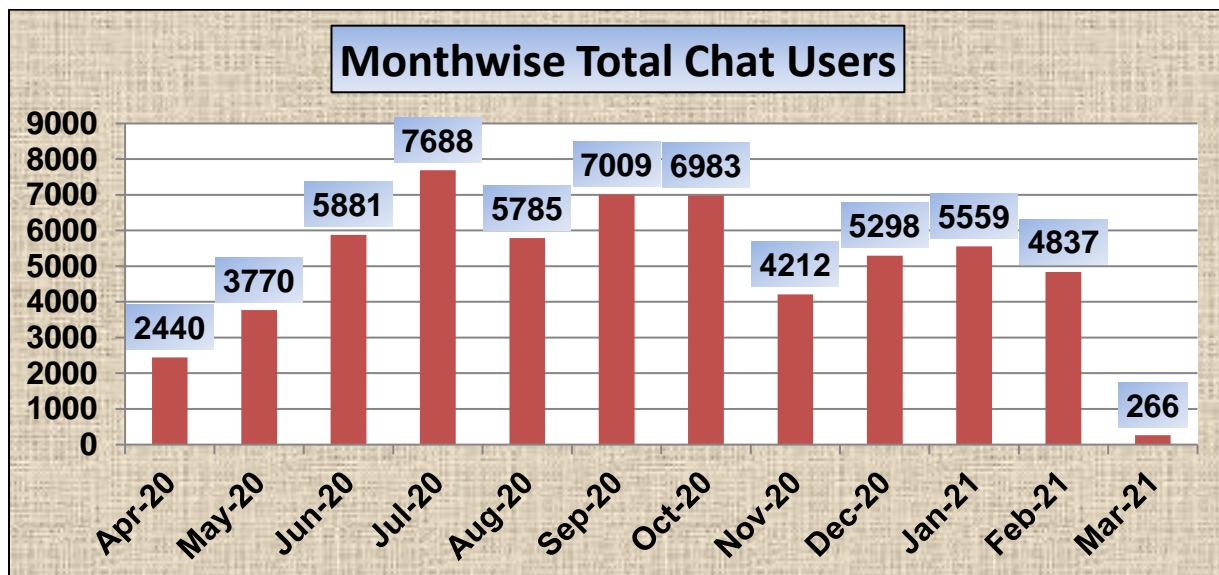


mentioning their name and city.(charges apply) NCH calls out to them the next working day through an outbound call and registers their grievance on the INGRAM portal. Consumers appreciate the efforts that NCH takes to contact them and advise them on their grievance and generate the docket for processing the grievance.



WEB CHAT

This facility, which is 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 help consumers to get answers to enquiries for consumer issues, as well as information regarding the portal INGRAM with regards 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 an NCH counselor 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 chats faster, version 2 was also launched on 16th April 2019



E-MAILS RECEIVED FROM DEPT. OF CONSUMER AFFAIRS

Grievances of consumers received at the Hon'ble Minister's office, as well as to the e-mails of the officials of the Dept. of Consumer Affairs are forwarded to NCH for redressal. These grievances at NCH are segregated into Convergence, non-Convergence and Govt. and are read, sorted, completed (by taking the specific details required from the complainant, and are then analyzed for forwarding them to the respective authority or Convergence Company for redressal.

During FY 2020-21, the letters and grievances received are as follows:

Total Emails Received	Grievances Received (Unique)	Repeat Grievances	Incomplete Information-responded with Remarks
3030	1114	1518	378

LETTERS RECEIVED BY POST

Consumers send their grievances by post to the mailing address of the National Consumer Helpline as well as letters from consumers received at the Dept of Consumer Affairs are sent to NCH, and on receiving them, dockets are registered.

Total letters received	Grievances Received (Unique)	Repeat Grievances	Incomplete Information-responded with Remarks
45	50	12	18

ZONAL CONSUMER HELPLINES (ZCH)

We are all aware of the unprecedented global and national crisis that has been brought about by the COVID-19 pandemic, which all of us are battling together. All through these difficult times, the 6 Zonal Consumer Centres, in addition to NCH, have firmly stood by consumers of the country as responsible organizations. The 60 workstations at the 6 ZCH centers were operative and the Counselors and team members have displayed true commitment and have walked the extra mile to remain fully functional and continued to serve consumers in this pandemic situation. Whether it is a Consumer issue or not, Counsellors always try and provide the maximum help from their end by guiding consumers the right way. ZCH's are in 6 zones, each having a capacity of 10 seats, which covers the entire Nation.



S.No	ZCH Centre	States and Union Territories Covered	No. of Seats
1	Ahmedabad	Dadra and Nagar Haveli, Daman and Diu, Goa, Gujarat, Maharashtra	10
2	Bengaluru	Andhra Pradesh, Karnataka, Kerala, Lakshadweep, Puducherry, Tamil Nadu, Telangana	10
3	Guwahati	Arunachal Pradesh, Assam, Manipur, Meghalaya, Nagaland, Sikkim Tripura, Mizoram	10
4	Jaipur	Chandigarh, Haryana, Himachal Pradesh, Jammu and Kashmir, Punjab Rajasthan	10
5	Kolkata	Andaman and Nicobar Islands, Chhattisgarh, Madhya Pradesh, Odisha West Bengal	10
6	Patna	Uttar Pradesh, Uttarakhand, Bihar, Jharkhand	10

In year 2020-21, ZCH's together have registered 268626 grievances. The main objective of setting up the Zonal Consumer Helplines were to deal with local consumer issues, in the local language. Below are the languages that the ZCH Counsellors respond to.



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	Nepali	-----
6	Patna	Hindi	Maithili	English	Santhali	Urdu	Nepali

SANCTIONED STAFF @ICGRS through NCH

**Sanctioned Staff Strength of Integrated Consumer Grievance Redressal System
through National Consumer Helpline (2020-2021)**

Sr. No.	Name of 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 Officers	3
8	Web Developer/Server Administrator	1
9	Senior Counsellors	12
10	Supervisors	4
11	Junior Counsellors	65
12	Jr. System Administrator	1
13	Market Research Associate	1
14	Data entry Operators	2
15	Office Assistants	2
16	Training Assistant	1
17	MTS	3
	Total	108

National Consumer Helpline project is very closely monitored by the Dept. of Consumer Affairs, Govt. of India. A review under the Chairmanship of the Jt. Secretary, Dept. of Consumer Affairs is held every month 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 the Convergence partnerships.

NCH has many success stories of grievances resolved, across most of the sectors. Two success stories are sent to the Dept. every day. This is then tweeted in English and Hindi from the '**consaff**' twitter handle of the Dept of Consumer Affairs.



CENTRALIZED PUBLIC GRIEVANCE REDRESS AND MONITORING SYSTEM

www.pgportal.gov.in

An online system for grievance redress, called the 'Centralized Public Grievance Redress and Monitoring System' (CPGRAMS) has been setup by the Dept. of Administrative reforms and Public grievances for all citizens of the country. The main objective of this system is to receive complaints from citizens and forward them to the concerned



government department or agencies and coordinate with them for the redressal. CPGRAMS portal facilitates forwarding of public grievances received online from the public - to both- the Central Government Ministries /Departments/ Organizations as well as the State Governments concerned. The inflow of these Centre and State related grievances are in two forms (i) online grievances registered on the portal www.pgportal.gov.in (ii) offline grievances received through post. The grievances received through post are first digitized and then uploaded on the CPGRAMS portal. The online and offline grievances are then forwarded through the electronic mode to the concerned Central Ministries/Departments/Organizations. Grievances that are in the NCH domain are forwarded to it by the Department of Consumer Affairs, Govt. of India.

The citizen who has uploaded the grievance can track its progress. All grievances are to be redressed within a timeframe of 60 days. Grievances are received from various sources like President's Secretariat, PMO, DARPG etc.

As of March 31st 2021:

Total grievances received	Disposed	In Progress
7656	6980	676

Total grievances received from April 2020 to March 2021 were 7656 and 6980 grievances were disposed in the year. The modes of receiving the grievances were:

Grievance Source	Total Receipt	Disposed	In Process as on 31st March 2021	Disposal %
DARPG	1880	1718	162	91%
DOCA	3417	3088	329	90%
President's Secretariat	44	44	0	100%
PMO	2315	2130	185	92%
Total	7656	6980	676	91%

Sixty (60) days is the time limit to redress grievances. In case of any delay, an interim reply with reasons for the delay is required to be given. NCH counselor speaks to the consumer as soon as a grievance is registered, if the details of the grievance are not mentioned. NCH counsellor also contacts him/her when the grievance is redressed. If the consumer is not satisfied with the resolution provided and NCH advises the complainant on the next course of action that can be taken up in case he is not satisfied with the company response, and thereafter, the grievance is disposed of.

CONVERGENCE @ NCH

Around ten year's back NCH had started "Convergence Partnership" with companies for which grievances were received. This is an Alternate Dispute Resolution (ADR) Process at the pre-litigation level for redressing and resolving the issue between the company and



NCH, without having to approach a consumer commission. NCH acts as a bridge in building symbiotic synergy between consumers and the service providers. As of March 2021, **600+** corporates are part of the "Convergence Program".

On the NCH Platform, grievances lodged by Consumers are generally of an escalated nature. If the company is a convergence partner, then the company is already mapped to the portal and any grievance registered and submitted on the portal automatically reaches the company. Logins are provided to each company nodal officer, and they can login and check out the grievance registered, so that they can resolve the consumer's grievance amicably and expeditiously. This system not only helps consumers but also companies in retaining their customer's loyalty. It ensures better Corporate Governance and Social Responsibility. Convergence companies are in sectors like Banking, E-Commerce, Insurance, Telecom, Electricity, Airlines, Courier, Electronic products, Broadband, DTH etc.

Being a Convergence partner is not mandatory. Companies interested in enrolling for convergence are required to fill up a registration form, giving contact details of the senior management officials and the nodal officer of their Company who would be accountable for redressing the grievances. The SPOC (Single Point of Contact) or the nodal officer is responsible for the day to day handling of grievances at the Company's

end. Similarly, a senior counselor is the nodal person at NCH who coordinates with the company, for better efficiency. Convincing companies to enroll under Convergence is an ongoing effort at NCH. To augment this effort, letters are emailed out regularly by the Department of Consumer Affairs as well as NCH.

Being a Convergence partner is a voluntarily process, and is completely free of cost. All companies who are under the Convergence banner are expected to adhere to the turnaround time (TAT) for redressing grievances, which is 60 days. Convergence companies respond to consumer grievances as per their company's terms and conditions. In case the redressal provided by the Company is not suitable to the Consumer, he is advised to approach a Consumer Commission.

CONVERGENCE PROCESS – STEP BY STEP

- **Registration on the NCH portal:** When the company confirms that they are keen to partner with NCH, a Company registration form has to be signed, stamped and submitted to NCH.
- All convergence companies, after enrolling, are provided with a unique User Name and Password by NIC, through which they can access the Portal www.consumerhelpline.gov.in for the grievances pertaining to their companies.
- **Identification of the Right Person:** The Company has to identify a SPOC- Single point of contact who is a senior level employee, having decision making capability.
- **Grievance Redressal:** Grievances are directly forwarded to the company from www.consumerhelpline.gov.in The company can resolve the case as per the company norms. Company SPOC states the redressal/ resolution given on the grievance in the remarks column.
- Grievances are finally disposed by a NCH Senior Counselor after the company has closed the grievance.

NON-CONVERGENCE

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

The procedure followed is as under:

Grievances are segregated company wise by NCH. After segregation, the contact details of the company's email id, Legal name etc. are searched from the public domain and the website of Ministry of Corporate Affairs, Govt. of India. The grievance is e-mailed to the company and a reply is sought within 5 working days. The grievance emailed consists of the Contact details of the consumer and the redressal sought by him. For Companies which respond to the grievances and gives a redressal, the response is updated in the 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 redressal is received from the company, the docket is closed by NCH with the redressal remark given by the company. If the company does not respond to the grievance after sending reminder e-mails, the docket is disposed by NCH with a specific message according to the sector, giving the hierarchy of the next level where the consumer can approach to get the grievance resolved.

THE PROCESS FLOW FOR GRIEVANCES OF NON-CONVERGENCE**ORGANIZATIONS:**

1. Consumer registers the grievance by any of the available modes.



2. Relevant advice given by the NCH Counsellor.



3. Grievances are segregated company wise.



4. NCH forwards the grievance within 5 working days of registration on INGRAM



5. Two reminders are sent if NCH does not receive any response to the initial email sent.



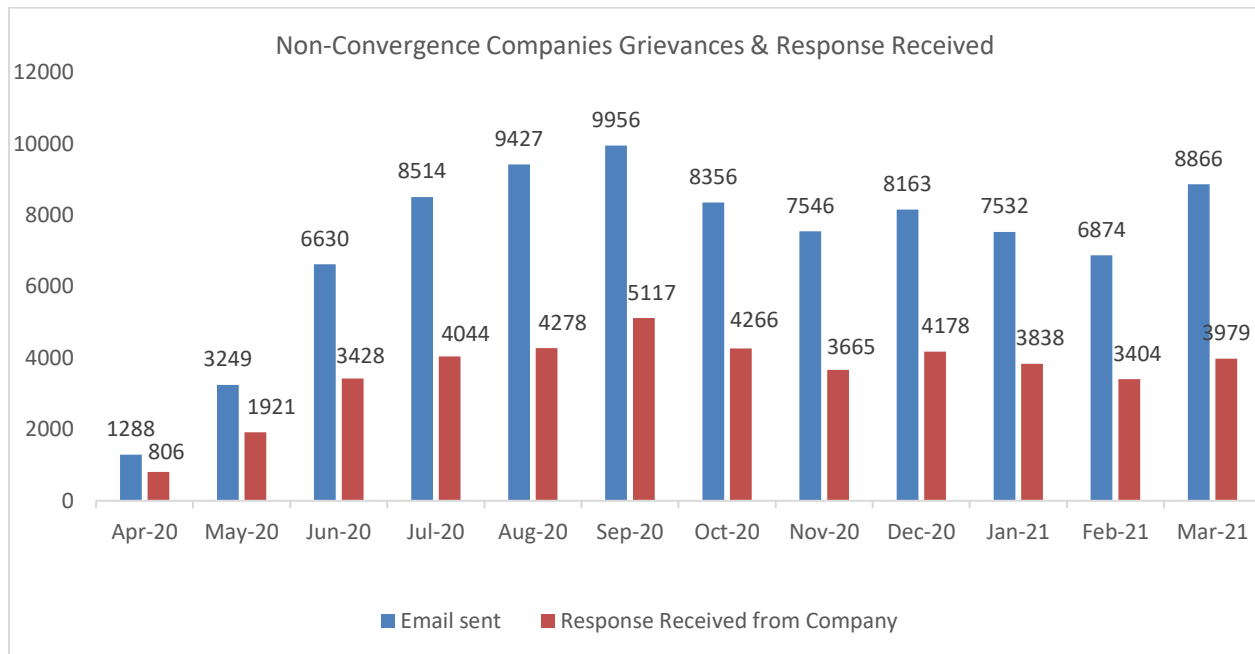
6. If the response is received, the docket is closed by NCH with the closure remarks given by the company



7. After closure, NCH disposes the docket, advising the next course of action that can be taken up by Consumer, if he is not satisfied.



Non-Convergence Companies Grievances & Responses Received.



For small business entities, generally no contact details are 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 ***“Email id of the company is not available in the public domain, hence your grievance can not be processed. You may send your grievance in writing to the company. If you do not receive a satisfactory response from the company, you may file a complaint with the District Consumer Commission, following the procedure prescribed by them. For more information, you may visit <http://www.ncdrc.nic.in/districtlist.html>”***

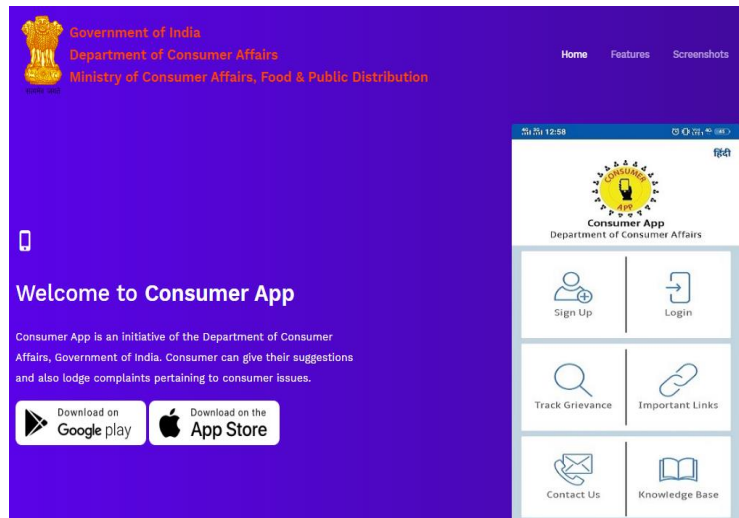
With the above explained process, NCH contacts non convergence companies to enroll as a convergence partner. NCH tries to speak with the senior officials of the company to explain them the benefits of being a Convergence partner of NCH, as follows

1. A proactive approach in resolving their customer grievances, before it becomes a dispute.
2. Finding an amicable and expeditious resolution to the customer's problem, leading to a win-win situation for both- Customers and the organization.
3. Gives an opportunity to the organization for an amicable settlement and retention by either party not having to go to a consumer commission.
4. Builds customer loyalty.
5. Ensures better corporate governance and social responsibility.

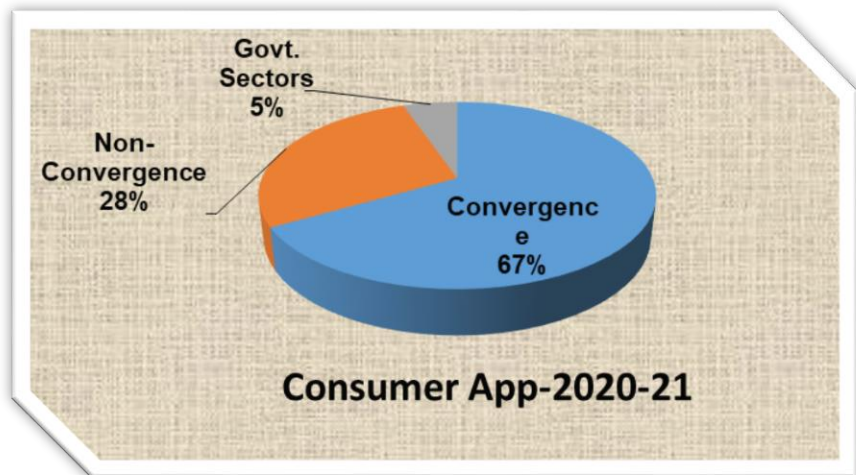


CONSUMER APP

The '**Consumer App**' was launched on 1st October 2019. The APP is available in both the user versions of mobile phones - Android & IOS. Consumers can lodge their grievances, and this is the only mode where consumers can give suggestions also.



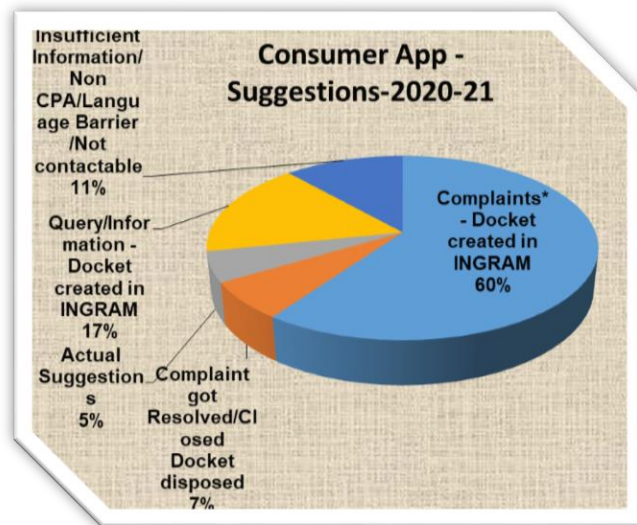
Till March 31st 2021, 26,137 dockets were registered through the Consumer App, out of which 97% (25,327) dockets were of grievances and the balance 810 dockets



were of general enquiries. 67% of the grievances pertained to Convergence companies, 28% to Non-Convergence companies, and 5% to the sectors mapped to Govt. A remarkable 98% of the Convergence company grievances and 39% of the non-convergence company grievances were responded to, by the companies

Suggestions given on Consumer App are also take up, after studying them. Only 5% of the suggestions registered out of the 810 were valid suggestions, the balance 95% were either grievances, had insufficient information or were enquiries. On each and every workable suggestion, NCH speaks to the consumer for more clarity, additional information, or

required details. Thereafter, all suggestions pertaining to convergence companies are sent to the company and the others are sent to the Dept. of Consumer Affairs.



E-COMMERCE

The coronavirus pandemic has changed people's lives in every possible way. This pandemic is driving a significant share of the current e-commerce transactions, and preparing consumers for a permanent shift. The shutdown due to the lockdowns and the constraints of social distancing led consumers to change their shopping habits. People who were reluctant to buy online at one point in time reoriented their shopping habit and started buying online. Once they get used to the convenience of online shopping, they may not want to walk into physical brick and mortar stores and choose this mode of shopping for their needs in future.

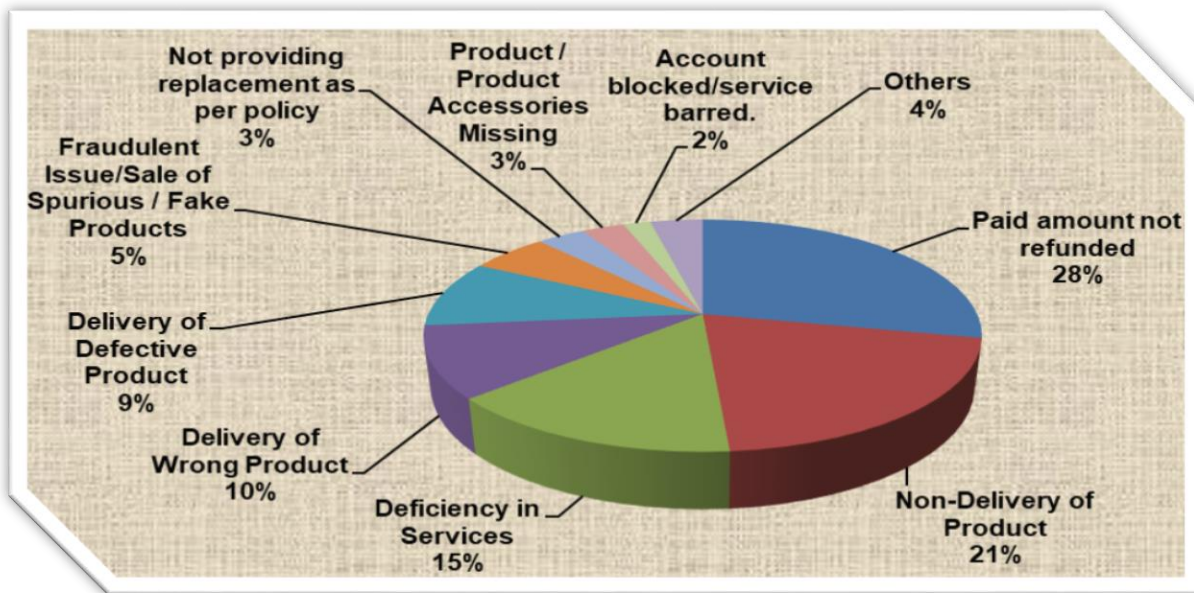
The e-commerce sector saw a huge rise in purchases by this mode from new and existing shoppers. Food, grocery items, laptops, headphones, consumer electronics, health and fitness products, personal hygiene and grooming products, mask and Sanitizers, etc. saw a spike in online sales.



The pandemic also became a turning point for small and medium businesses, which swiftly adjusted to the new e-commerce reality.

This exponential growth in the sector also brought about an increase in the grievances registered at the National Consumer Helpline for this sector. The e-commerce Sector accounted for 35 % of the total grievances registered at NCH during the financial year 2020-21. The top three categories for which grievance were received are online shopping, online travel booking and Online Food Delivery. In fact, these three categories contributed 88% of the total e-commerce grievances.

Topping the list of consumer grievances were issues related to refund of the amount paid, especially of the airline passengers who were not getting their money back for the flights that were cancelled during the lockdowns. The top 10 nature of grievances received in e-commerce sector is given below.



Consumer Protection (E-Commerce) Rules, 2020:

The New Consumer Protection Act was passed in 2019 and came into force from 20th July 2020. In accordance to this law, the Ministry of Consumer Affairs, Food and Public Distribution has notified Consumer Protection (E-Commerce) Rules, 2020 that came into existence from 23rd July 2020. It provides a framework to regulate the marketing, sale and purchase of goods and services online of all e-commerce entities, including B2B ecommerce entities. All e-commerce companies are required to follow a set of rules with respect to consumers and users of an e-commerce platform.

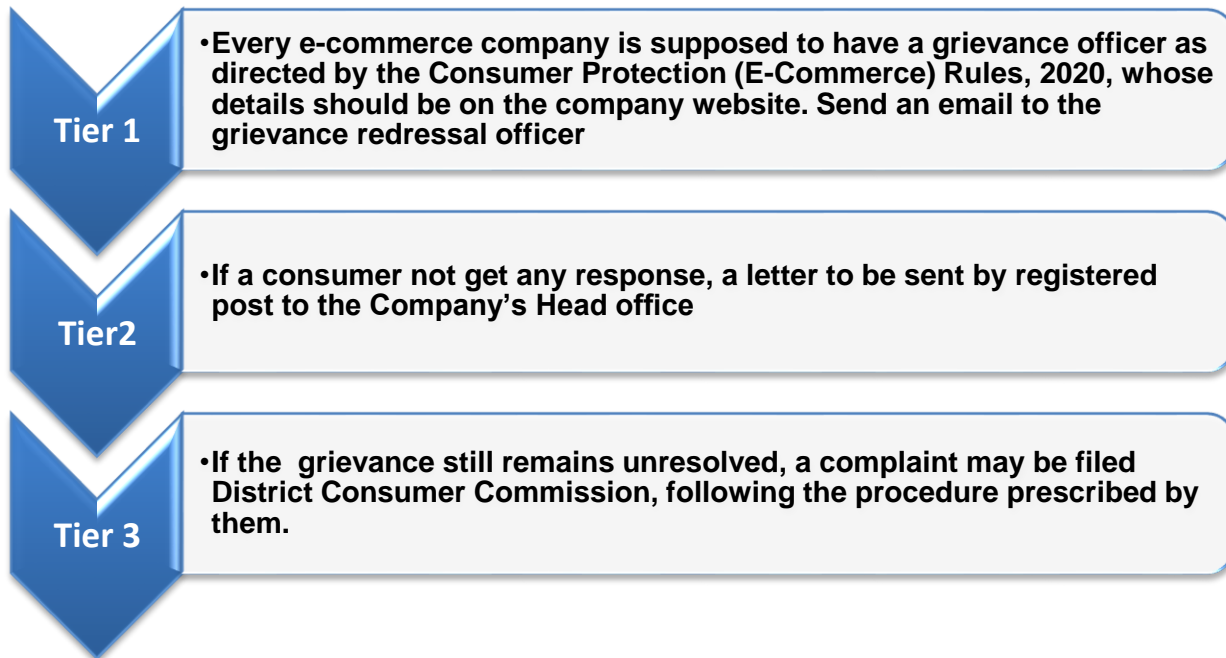
The E-Commerce Rules prescribe an elaborate framework for ecommerce entities to oversee and prevent any unfair trade practices or misleading advertisements on part of the sellers on their platform.

They are as follows-

1. Ecommerce entities are now required to obtain an express consent from its consumers for the purchase of any goods or services offered on its platform.
2. Price of the goods or services offered cannot be manipulated by the e-commerce entities to gain unreasonable profits.
3. No cancellation charges can be levied on a consumer, even where a consumer wants to cancel a confirmed order, unless similar charges are also borne by the e-commerce entity. All refund requests are required to be completed within a '*reasonable period of time*' It is now mandatory for e-commerce entities to appoint a grievance redressal officer (GRO) for consumer grievance redressal and the details of the grievance officer -name, contact details and the designation are required to be displayed on the portal. Also, the GRO will need to acknowledge the consumer complaint within 48 hours of receipt of the complaint and redress the complaint within one month from the date of receipt of the complaint.

Adherence to the E-Commerce Rules will provide consumer protection, under the CPA. It was the need of the hour to bring a robust redressal mechanism and streamline the existing framework.

(Source:-<https://consumeraffairs.nic.in/sites/default/files/E%20commerce%20rules.pdf>)

Redressal of Grievances:**Grievance redressal @ NCH**

Convergence @ NCH provides an automated platform to companies to resolve their consumer grievances in an amicable manner. Entities that have registered on the NCH Portal www.consumerhelpline.gov.in can log in to their account in the portal and take action on the grievances registered by their customers and state the resolution provided by them on the Portal itself, which is visible to the consumer and NCH. As of 31st March 2021, 107 e-commerce companies, which include the top companies in different categories like online shopping, food delivery, online pharmacy, travel portal, cab services, etc are convergence partners of NCH. For the companies that have not yet partnered with NCH, grievances are sent to them on their widely available email id and redressal received from them is updated on INGRAM portal.

NON-BANKING FINANCIAL COMPANIES

Non-banking financial companies (NBFCs) are financial entities that provide loans and advances. The financial entities have penetrated into the remote areas of the country and offer credit facilities to millions of individuals and small firms, which help in the growth of new ventures. NBFCs have several loan products like Personal Loan, Consumer Product loan, Housing Loan, Gold Loan etc. NBFC's understand their consumer profile and credit requirements at ground level, and accordingly, innovate and customize their offerings.



The main principal business of an NBFC is receiving deposits under any scheme or in installments by way of contributions. As per Section 45-I (f) of the Reserve Bank of India Act, 1934, NBFC's with assets size of one billion rupees or above or of any such asset size are authorized to accept deposits.

(Source: - <https://m.rbi.org.in/Scripts/FAQView.aspx?Id=125>)

As the focus of NBFC's is on profitability, the rate of interest is higher with a higher loan approval rate, alongwith with less paperwork. This has resulted in dissatisfaction among consumers also. To take care of consumer grievances across India for the services rendered by NBFC's, RBI has introduced the Ombudsman Scheme. In addition, Consumers can also lodge their grievances on the portal
(Source:-

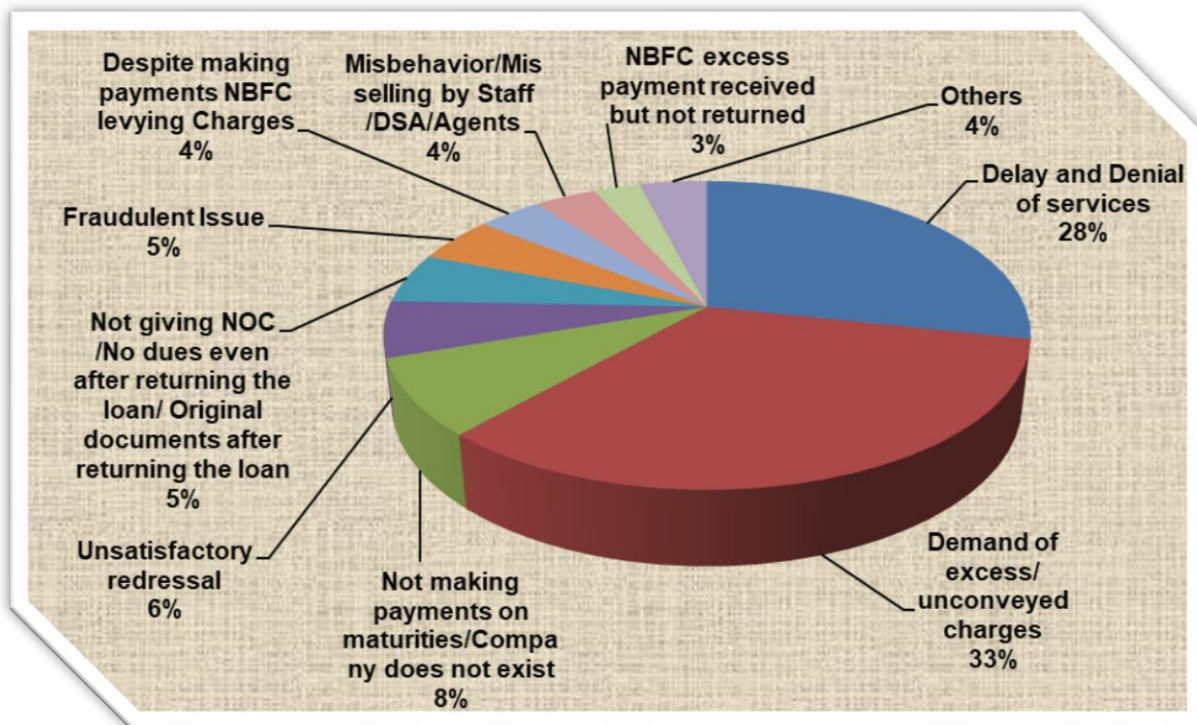
<https://cms.rbi.org.in/cms/IndexPage.aspx?aspxerrorpath=/cms/cms/indexpage.aspx>)

Last year, the surge of COVID-19 halted economies across the globe, and this reflected in the finance industry also. The lockdowns and the pandemic opened a new set of challenges for the consumers of NBFC's. During COVID time, those consumers who were not able to pay their EMI timely, Govt. of India had announced a Moratorium Scheme. This scheme was offered to consumers to get their finance on track and start repaying the Loan without the possibility of default. The guidelines announced for the moratorium scheme were applicable for those consumers who have opted for the same on their loan EMI's between March 1, 2020 and August 31, 2020. However, to avail the scheme, consumers had to fulfill certain criteria.

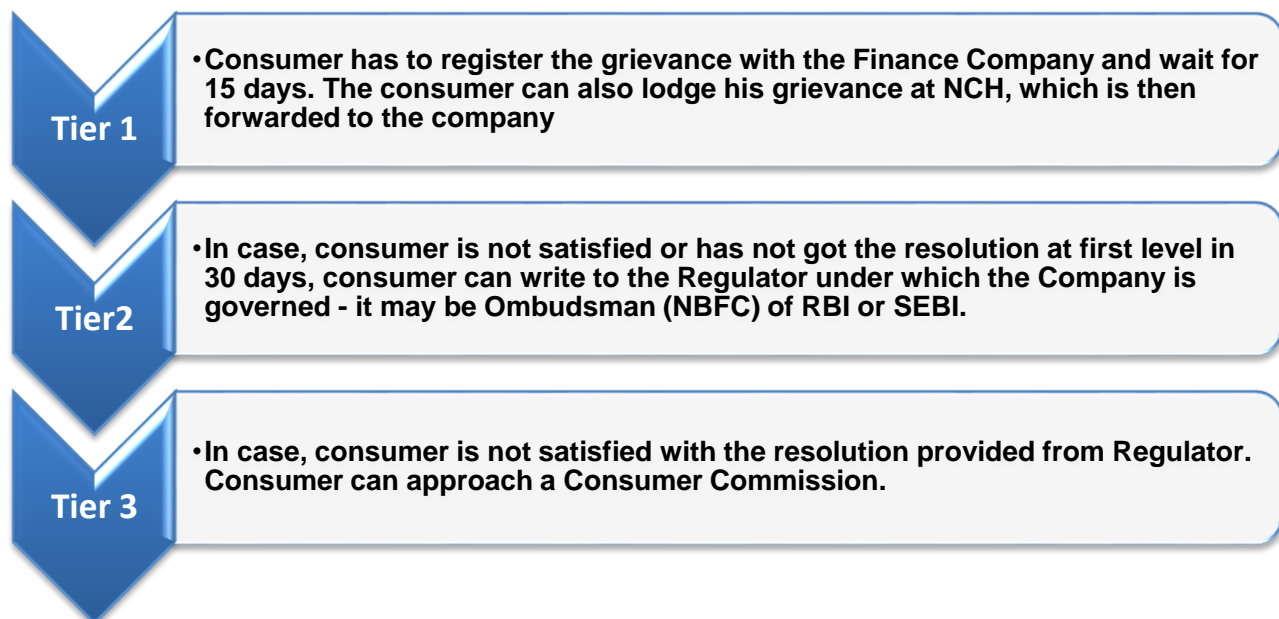
In February 2021 RBI tightened norms for housing finance companies (HFC's) stating that all communication with consumers should be in a language that is easily understood. HFC's must disclose upfront to consumers all fees and terms and conditions. HFC's should devise a system of acknowledging loan applications by way of a receipt. In the guidelines other norms were also mentioned which would be beneficial for consumers.

(Source:- https://www.rbi.org.in/scriptS/BS_ViewMasDirections.aspx?id=12030)

National Consumer Helpline had registered 14,525 grievances in the NBFC sector from April 2020 to March 2021. The maximum grievances registered in this sector were the demand of excess/ unconveyed charges which totaled to 33% of all grievances registered. The second issue that came up frequently was Delay and Denial of Services by finance companies (28%) and the rest of the grievances were of Unsatisfactorily redressal like not giving NOC, excess payment deducted etc.



The NCH grievance redressal system suggested is as follows:



TELECOM

In today's digital ecosystem, telecommunication has become the foundation for businesses, governments, communities, and families to seamlessly connect and share information such as voice, data and video transmissions via electronic technologies. It satisfies our Basic needs, as Information technology has the ability to connect and communication is fundamental to how a society operates.



Main features of Telecommunication: -

The Internet is essentially the highway through which information is shared - for internal and inter organizational. The principal categories of Internet usage include:

1. **Electronic mail (E-mail):** - This facilitates quick exchange of information and ideas, and is the Internet facility in its widest use. E-mail can be used for one-to-one communication or to communicate and participate in groups.
2. **Information Access:** The Internet provides access to an organized repository of information - the collection of electronic documents stored on sites all over the world. The main problem is finding the information, and to help with this problem, Web search engines have been developed.
3. **E-Commerce:** Electronic commerce is sharing business information, maintaining business relationships, and conducting business transactions by means of telecommunication networks. In simple words, e-Commerce is doing business electronically, replacing most of the paper and telephone work with

computer-mediated information and transaction exchange. The Internet and the Web in particular, are emerging as the principal means of doing business.

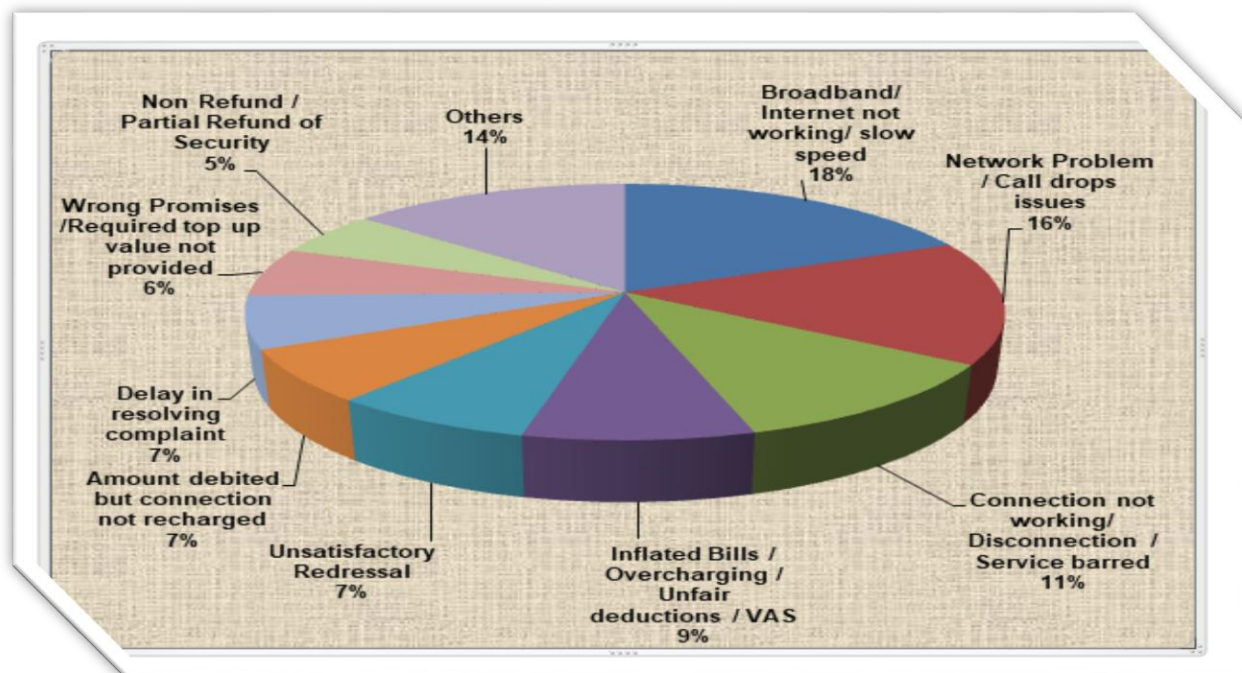
This financial year 2020-21, the COVID-19 Pandemic and nationwide lockdown reinforced the importance of digital connectivity. Internet connectivity is now treated as essential services. Network speed, affordable price and flexibility to change plans are now playing an increasingly important role in consumer's choice of operators. Consumer needs are evolving; telecom services must meet their requirement for remote work and education. Further, Wi-Fi configurations that may have previously provided sufficient coverage for home use may not adequately support new usage patterns. Telecom companies have adapted effectively to the new normal.

The importance of having a strong telecommunication network during this lockdown has also been acknowledged by the government in the guidelines dated March 24, 2020, issued by the Ministry of Home Affairs which stated that **“telecommunications, internet services, broadcasting and cable services, IT and IT-enabled services (ITeS) only (for essential services)” are the essential services and are exempt from the lockdown.**

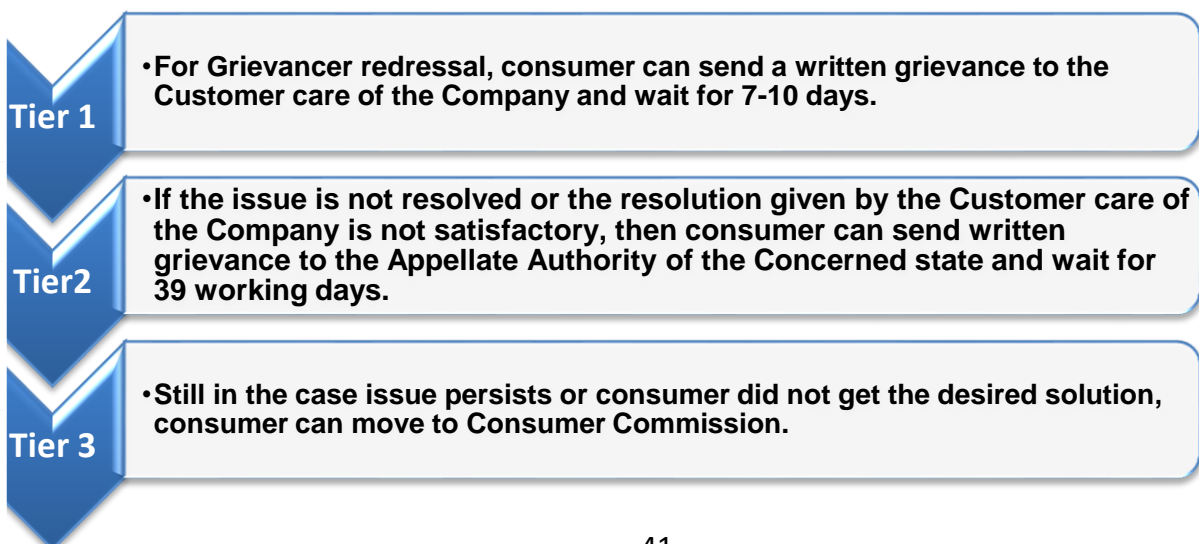
During this natural disaster, the telecommunication sector took up these challenges and provided smooth connectivity to consumers despite many obstacles and became an 'essential service' for connectivity during these difficult times. The sector facilitated the smooth functioning of many activities and services of the economy like **'Work from Home'**, banking, education, entertainment, news and several other important services were carried out seamlessly; and were accessible safely from home besides ensuring connectivity with family and friends far away.

The sector has emerged as the key enabler of **Digital India** with various new services like digital payments, Aadhaar, e-governance, e-commerce, e-health, e-education, and e-trade

The National Consumer Helpline has received 27909 grievances in this sector and 6889 enquiries. While going through the chart, we observe that around 45 % of total grievances were related to network issues.



The NCH grievance redressal system suggested is as follows:



AGENCY SERVICES

At NCH, agency service is a sector primarily made up of all such business entities that do work on behalf of others and makes its facilities available to others for a fee. This sector is made up of small setups in the following businesses:



- **Placement Services**: Placement Service means helping a person to get an appropriate job according to his qualifications and abilities, thus enabling him to get absorbed successfully in any occupation.
- **Car/Bike rental services**: A car or Bike rental, 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, make up this category. Matrimonial sites are popular in India and among Indians settled overseas, as an alternative to the traditional marriage broker.
- **Boutique/Laundry Services**: Relatively small firms that provide 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:** are small firms that provide an insurance policy to cover gadgets like smartphone, tabs, and all portable devices. The insurance of the gadget provided covers things like **Theft, Loss, Mechanical breakdown, Accidental damage, Liquid damage, Worldwide cover etc.**
- **Personal Care Services:** Personal care is available for any of the daily tasks where one may need help with, such as bathing, showering, dressing, all in the comfort of your own home.

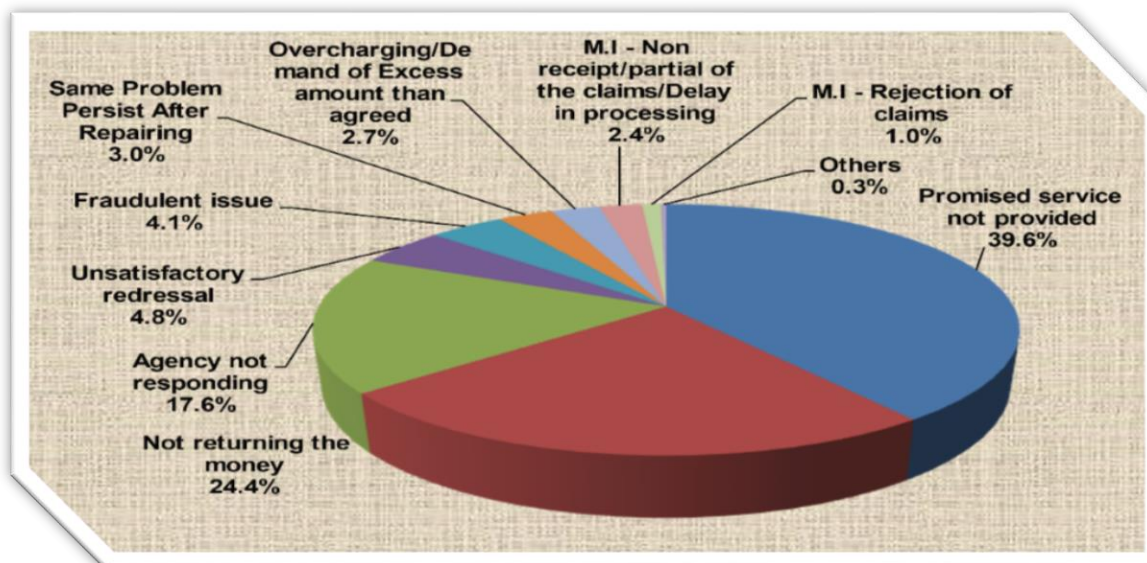
General Precautions to be taken before hiring any services:

- Make sure that you are aware of the service charges, estimated time of completion, cancellation and refund policies, as well as warranty clauses. This should preferably be taken in writing from the company that one is hiring.
- If payments are being made online, keep your financial information and passwords safe. Always make payments through URL's that have secured gateways like 'https' and 'lock image'.
- Read and understand the fine print (terms and conditions) carefully before hiring an agency.

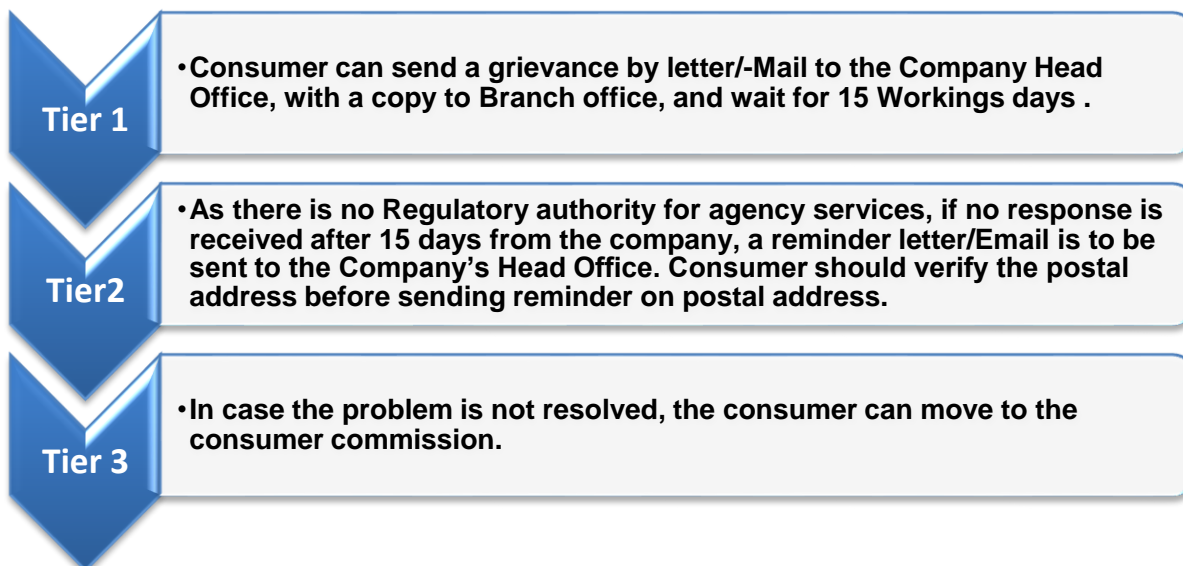
Agency service sector received 13563 grievances and 1926 enquires during the period April 2020 to March 2021. Of the maximum number of grievances received in this sector - almost 39% was of promised services not provided, not returning money 24%, Agency not responding 18%, and Unsatisfactory redressal at 5% of grievances registered.

The National Consumer Helpline played a vital role to resolve consumer grievances as many Agency service companies are the convergence partners of NCH, which help in the redressal of the grievances registered.

Nature of grievance received at NCH are:



The NCH grievance redressal suggested is as follows: -



CONSUMER DURABLES AND ELECTRONIC PRODUCTS

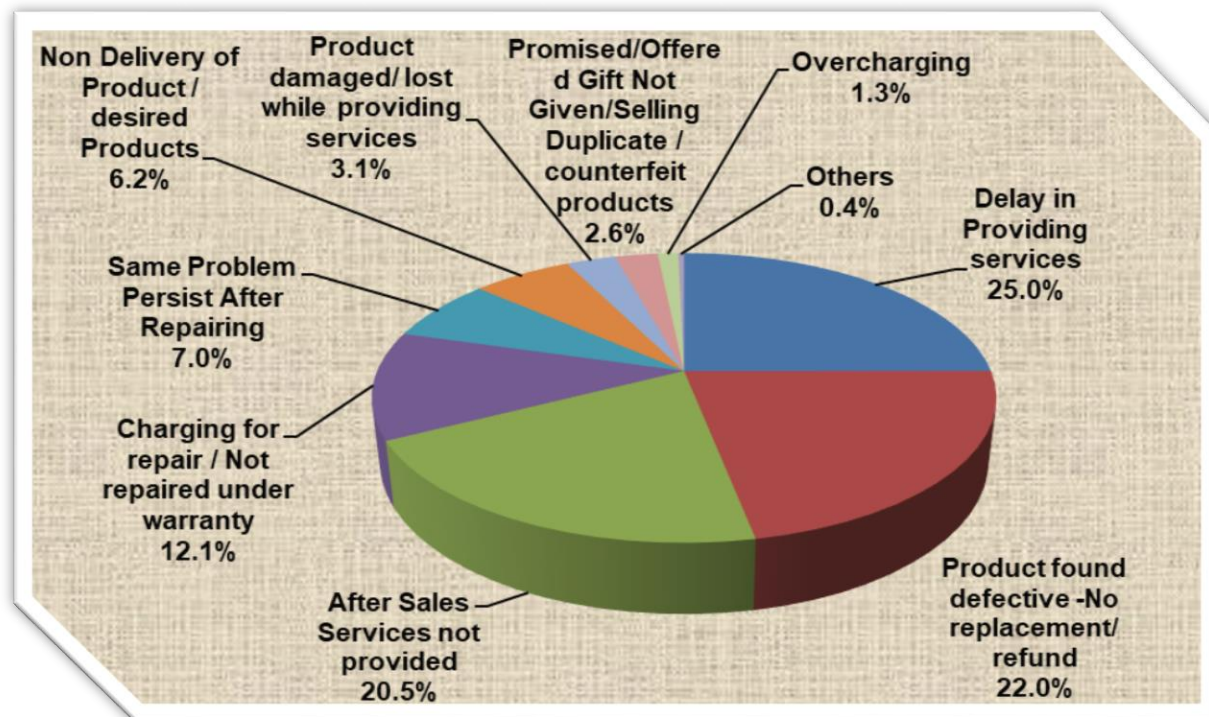
The Consumer Durables industry consists of goods and appliances for domestic use such as televisions, refrigerators, air conditioners, washing machines, cellphones etc. Kitchen appliances like microwave ovens are also included in this category. With the increase in disposable incomes and the advancement of technology, the need for various goods in



this sector is increasing. Hence, whenever a new durable is introduced, a small fraction of the population purchases it and gradually potential buyers increase. Wireless Bluetooth enabled headphones and smart watches are its recent examples. Also, during the lockdowns, most of the people took up the responsibility of managing their daily household chores, due to which convenience products such as ACs, Air purifiers, washing machines, microwaves, vacuum cleaners and dishwashers saw a spike in sales. There has been a rise in demand for electronic devices such as smart phones, headphones, tablets, laptops, and Wi-Fi routers as most people are working from home and students are learning remotely.

When there are purchases, grievances are sure to follow, with regard to its delivery, service and quality. Generally, as goods purchased are used for years, the chance of them malfunctioning increases. This calls for repairs, which can be a very expensive and time-consuming process. To safeguard the interest of consumers, most companies provide a one-year warranty with new purchases and offer extended warranty for smooth functioning of the product or appliance.

Most of the grievances in this sector pertain to poor quality of products, Delay in getting services and same problem persisting even after repairs. All companies have a dedicated customer service cell to address consumer grievances. Grievances are addressed as per the respective company's terms and policies. In the absence of any industry regulator, the consumer is left with no choice other than approaching the consumer commission in case grievances are not redressed by the company as per consumer's expectations. The nature of grievances received at National Consumer Helpline is given in the chart below:

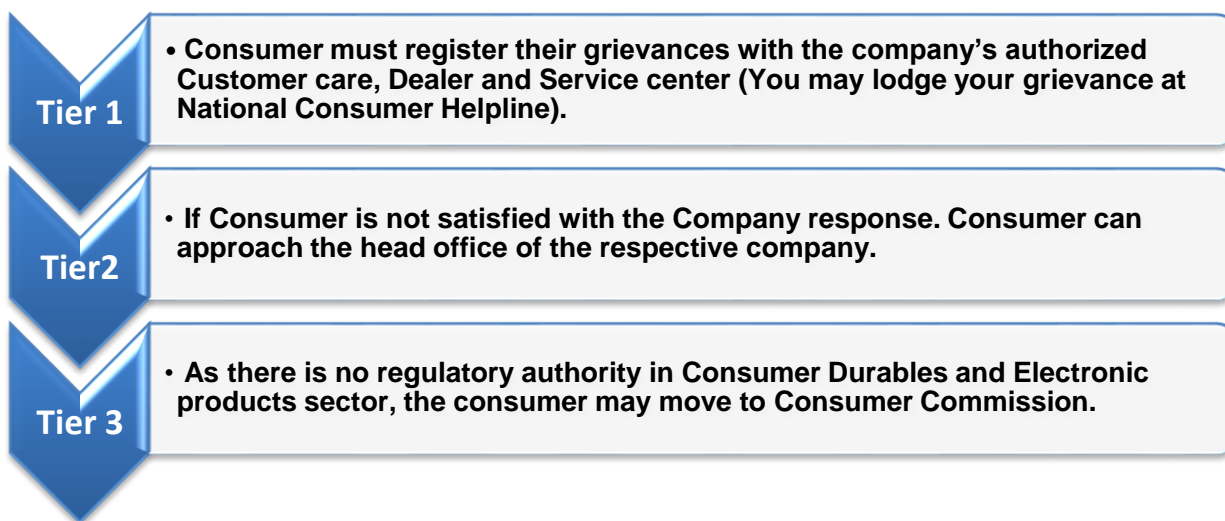


Grievance Redressal @ NCH

In the financial year 2020-21, around 10% of total grievances registered at NCH are of Consumer Durables and electronic goods. As of 31st March 2021, 110 companies dealing in consumer durables & electronic goods are convergence partners of NCH. They respond to the grievances on the INGRAM Portal. 77% of total grievances were

redressed by companies within a turnaround time of 60 days. This year was difficult for companies also due to lockdowns, Logistics constraints and restrictive entries in various containment zones. These caused delay in service delivery.

The NCH grievance redressal system suggested is as follows: -



DTH AND CABLE SERVICES

The **Television industry in India** is very diverse and produces thousands of programs in many regional languages. More than half of all Indian households own a television. Cable TV is a popular platform for receiving TV broadcast. The signal is provided by a local cable operator (LCO) to the consumer through a cable laid up to the TV set. The cable operator is providing services through a digital addressable system



(DAS), wherein a set-top-box (STB) is required in addition to the cable. This contrasts with broadcast television (also known as terrestrial television). Terrestrial television is the traditional method of television broadcast where the broadcaster sends the TV signal from ground-based transmission towers.

Cable television came into existence in India in 1983 when Doordarshan started its services through cable in rural areas of Rajasthan. At the commercial level, in 1989 a few entrepreneurs set up small cable TV networks with local video channels showing movies & music videos after obtaining rights from film & music distributors. International satellite television was introduced in India in 1991. To receive cable television at a given location, cable distribution lines must be available on the local utility poles or underground utility lines. Coaxial cable brings the signal to the customer's building through a service drop - an overhead or underground cable. If the subscriber's building does not have a cable service drop, the cable company will install one.

Most cable companies require a set-top box or a slot on one's TV set for conditional access module cards to view their cable channels, even on newer televisions with digital cable QAM tuners, because most digital cable channels are now encrypted, or "scrambled", to reduce cable service theft. Some unencrypted channels, usually traditional over-the-air broadcast networks, can be displayed without a receiver box. The cable company provides set-top boxes based on the level of service a customer purchases. DTH services, first proposed in India in 1996, were not approved but were later permitted in the Year 2000.

The growth in digital broadcast has been due to the introduction of a multi-phase digitization policy by the Government of India. An ordinance was introduced by the Govt. of India regarding the mandatory digitization of the Cable Services. According to this amendment made in the section 9 of the Cable Television Networks (Regulation) Amendment Ordinance, 1995, the I&B ministry is in the process of making Digital Addressable System mandatory. As per the policy, viewers would be able to access digital services only through a set top box (STB). India is the largest DTH market in the world by number of subscribers. The Indian market is serviced by 4 paid DTH providers and one free DTH provider as of 31 March 2020.

On 3 September 2007, the Telecom Regulatory Authority of India (TRAI) issued the Telecommunication, TRAI's regulations:-

- The broadcaster shall offer all the channels on a-la-carte basis
- The broadcaster shall declare nature of each of its channel either as "free-to-air" or pay.
- The broadcaster shall declare maximum Retail Price (MRP) of each pay channel offered by him.
- Free to air channels shall have 'zero' price.

- Bouquet shall not contain both HD and SD variants of the same channel.
- Subscribers can make their own pack using any combination also.

. Advantages of DTH service

- DTH service is based on satellite and there is no requirement of wire signals like cable TV connection.
- DTH is very useful in remote locations
- DTH also give very good sound and clear picture quality.
- We can select the channel programs of our choice.
- We can change channels through the set-top box of the DTH service provider.
- We can pay the subscription fee online through net-banking, voucher recharge or credit card.

The latest technology has advantages and some disadvantages also.

Disadvantages of DTH service

- During heavy rain we cannot get clear signals or no signal to view any channel. This is the major problem for the subscribers of DTH (Direct-To-Home) service.
- Another major problem is that one cannot change the service provider and this is disadvantageous if poor service is provided, as the set top box settings are only linked with the same service provider. If we want to change the service provider, then we should need to pay additional cost to buy new set top box from new service provider.

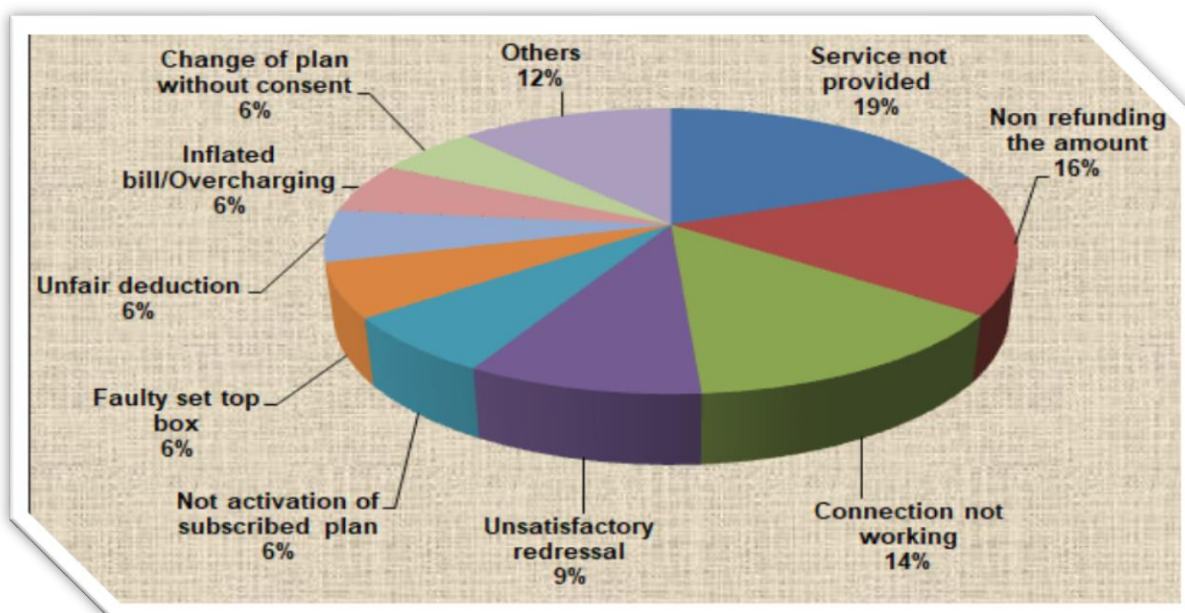
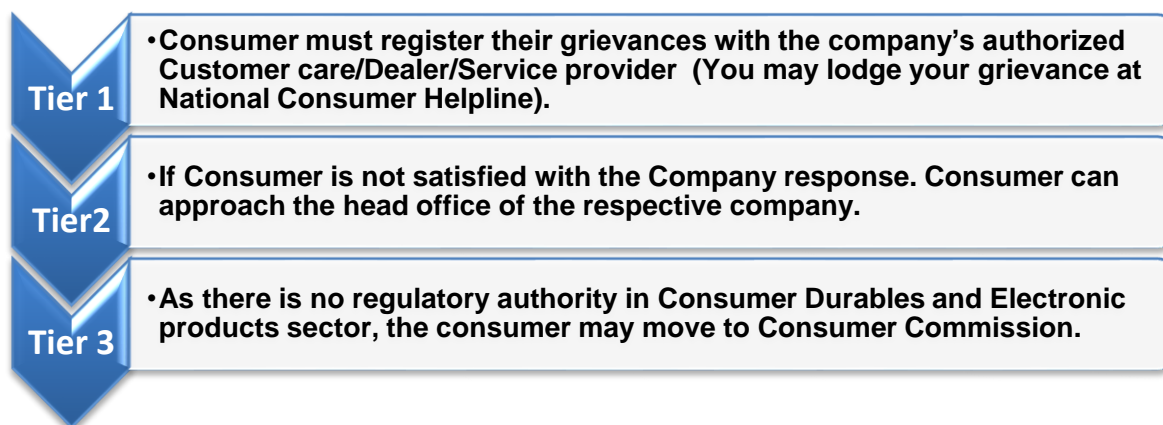
(Source:- <https://www.trai.gov.in/sites/default/files/finalreom5agust.pdf>)

https://www.trai.gov.in/sites/default/files/Handbook_04052021_1.pdf

<https://www.techulator.com/resources/11889-Disadvantages-of-DTH-Service-in-India.aspx>

At the National Consumer Helpline 5255 grievances were received and 434 Sector related enquiries were received, the details are mentioned below: -

The NCH grievance redressal system suggested is as follows:



AUTOMOBILES

The Indian automobile industry is the sixth-largest in the world. Two wheelers segment is the major one in the Indian automobile market. India is also the largest tractor manufacturer in the World.

The Indian Automobile industry includes two-wheelers, trucks, cars, buses and



three-wheelers which play a crucial role in the growth of the Indian economy. India has emerged as Asia's fourth largest exporter of automobiles. The Indian auto industry is expected to see stronger growth in 2021-22, after recovering from the devastating effects of the Covid-19 pandemic with electric vehicle sales especially two-wheelers.

(Source:-<https://www.bloomberquint.com/business/indian-auto-industry-expected-to-see-stronger-growth-in-2021-22-nomura-research-institute-2>)

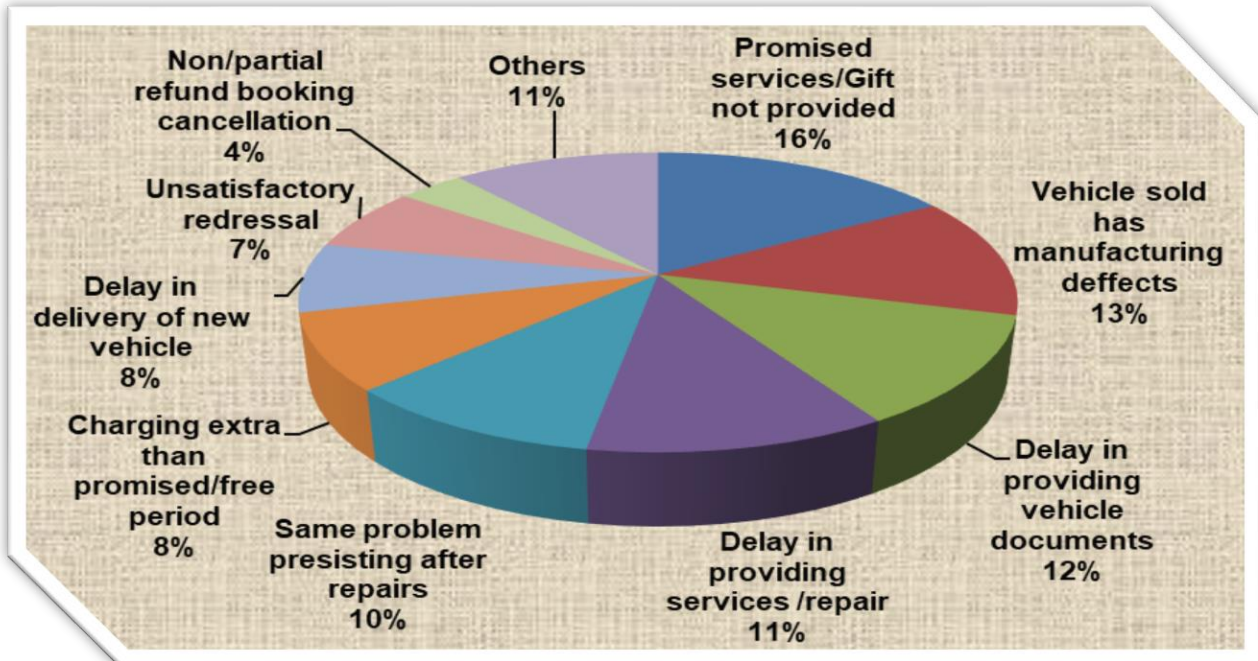
Vehicles used for personal use are covered under Consumer Protection Act. In the Automobile industry, after sales service plays an important role as the purchase price associated with vehicles is very high. Consumers are sensitive to issues related to servicing of their vehicles. At NCH complaints are primarily in the after sales category like delay in delivery of vehicle, delay in getting vehicle documents and after sales service issues with service centers. Commercial issues are taken care of by different divisions of the automobile company, and are not covered under consumer protection act, except livelihood cases.

In 2020-21 The Supreme Court has allowed registration of BS4 cars and bikes but withheld registration of vehicles sold in Delhi-NCR. As per the Supreme Court order, all BS4 compliant cars and bikes sold prior to March 31, 2020 can now be registered. ...

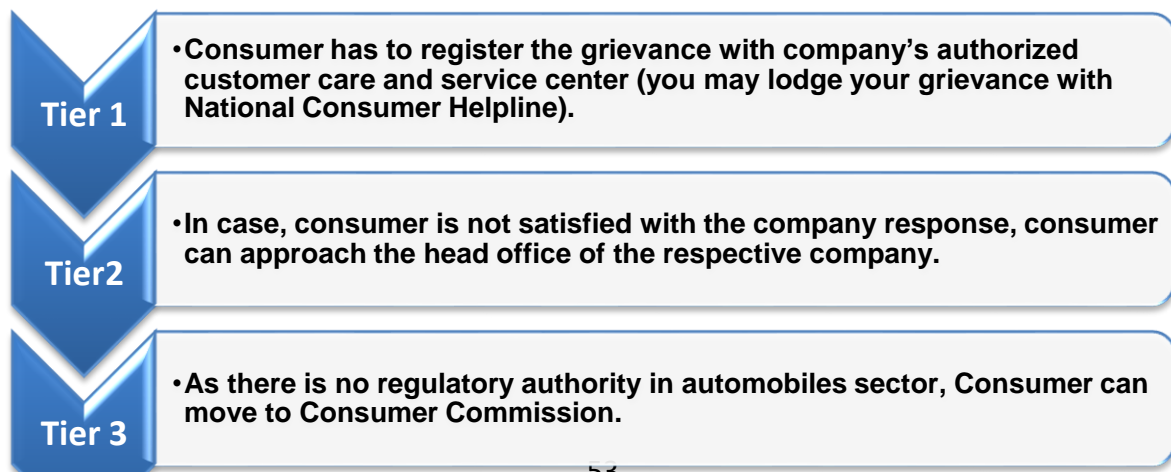
there were a total of 9,56,015 BS4 vehicles sold during the period March 12-31 2020 out of which 9,01,223 were registered

(Source:-<https://www.rushlane.com/bs4-registration-allowed-supreme-court-12371616.html>)

In this sector, NCH received a total of 9632 grievances. The highest number of grievances related to manufacturing defect of vehicle sold and the same problem persists after repair 23%, Delay in providing vehicle document/delivery of new vehicle 19%, and Delay in providing services when the vehicle was given for service 11%



The NCH grievance redressal system suggested is as follows: -



INSURANCE

The on-going coronavirus pandemic has changed the landscape of the Indian insurance industry in a big way. Insurance is gradually being witnessed as a ***pull product*** from being a ***push product*** all this while. To elucidate the matter, earlier, insurance products were considered



push products i.e agents needed a lot of persuasion to sell insurance to prospective buyers. During the pandemic, consumers realized the importance and need of insurance. Hence, for the first time, consumers are asking insurers about the right protection products that would meet their needs aptly. So, insurance became a pull product.

Moreover, there is a conscious shift in the insurance product-mix. Overall, the awareness about insurance as well as demand for protection products has increased significantly resulting in a noticeable increase in the quantum of insurance business in India. Consequently, insurance penetration rate has improved in the country.

In view of the unprecedented situation prevailing in the country, the regulator, ever since the onset of the COVID-19 pandemic, has been leaving no stone unturned to make insurance products and services within the maximum reach of the consumers in the most convenient way.

Digitalization of processes

Throughout the year, digitalization was the key pillar that accelerated the growth of the entire insurance ecosystem comprising marketing, policy issuance and settlement of

claims. Digitalization helped insurers and consumers in a big way – especially in life and health segments as it helped in providing simplified solutions in a cost-effective manner.

Standardization of products

One of the most promising policy changes that were brought in by the IRDAI was standardization of insurance products. This enabled insurers to launch products with uniform features, similar terms and conditions of the policy, which made policies simple to understand and affordable. The regulator, this year, introduced various standard insurance products such as **Arogya Sanjeevani Policy** for general health insurance, specific policies such as **Corona Kavach** and **Corona Rakshak** for providing affordable risk cover against Covid19 and **Saral Jeevan Bima** for term life insurance as well as standard covers for vector borne diseases and personal accident policy.

The various developments that changed the face of Insurance Sector are: -

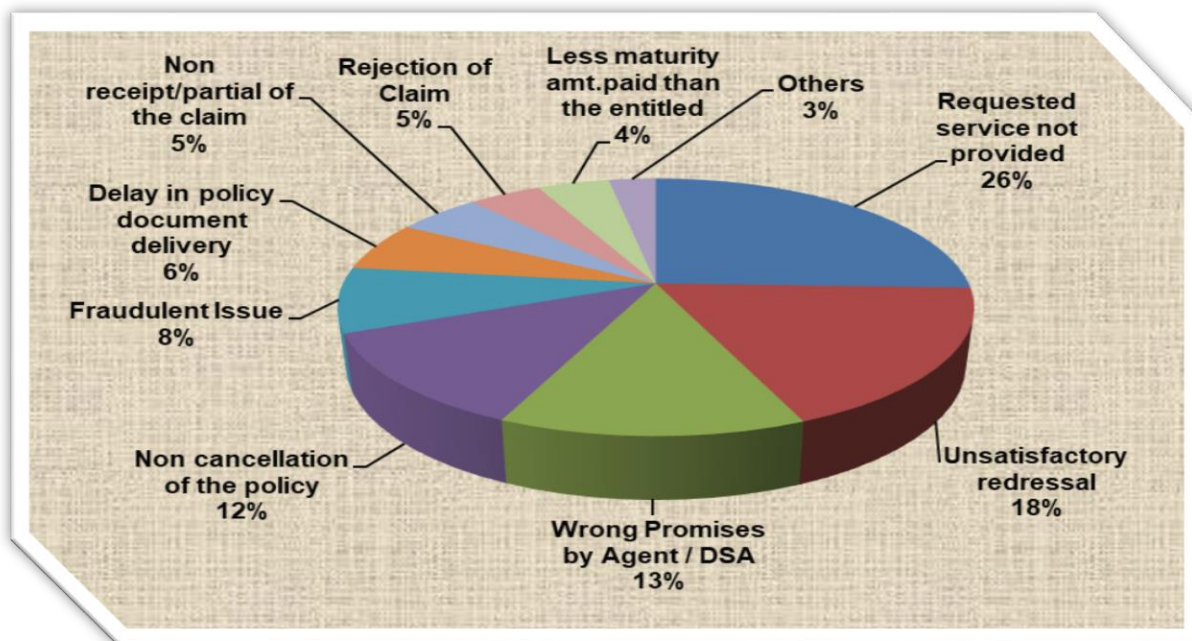
Life Insurance

Within few weeks of the onset of the COVID-19 pandemic, as the country reported over a dozen deaths due to corona virus infection, there was a sense of fear and anxiety amongst the people if death due to the pandemic will be covered under life insurance policy. To clear the air, insurers on the advice of the IRDAI came forward and clarified that death due to COVID-19 will be treated as a general death and the claim will be admissible if the corona virus was diagnosed post-policy issuance. This step ensured policyholders are at peace in the time of panic. The pandemic surely made people realize the importance of insurance and especially term insurance policy. In addition to the above, the regulator – IRDAI – allowed the insurers to complete the process of purchase of policy through e-KYC and video KYC in place of submitting physical documents which was not possible during the various phases of lockdown.

One of the most important regulations by IRDAI in the year 2020-21 was directing life

insurers to come up with a Standard term life insurance product – Saral Jeevan Bima from January 1st, 2021. Saral Jeevan Bima proved a major step in the direction of standardizing insurance plans. The plan offered life insurance cover to the consumers without any restrictions on age, gender, income, occupation and geographical location. The policy features and policy wordings are same across all insurers resulting in comparison of term insurance plans of various insurance companies has become much easier and convenient for the customers. During the year, Standard Term Plan has contributed a lot in increasing life insurance penetration rate in India.

Major issues involved in the grievances against life insurance companies are lack of proper service by the insurance companies (44%), mis-selling of products by the agents and brokers (21%), policy related issues (18%) and deficiency in settlement of insurance claims (13%). The balance cases pertain to miscellaneous matters and general inquiries.



Our experience at NCH speaks that although, insurers are making all out efforts to improve service parameters but there is lot to be done by way of automation/digitization of services and sensitization by the staff members of insurers particularly PSU insurance company. Mis-selling by brokers and agents can be reduced by proper training of intermediaries, keeping strong vigil on their dealings with the prospective clients and awareness campaigns for consumers to be organized by the regulator and insurers.

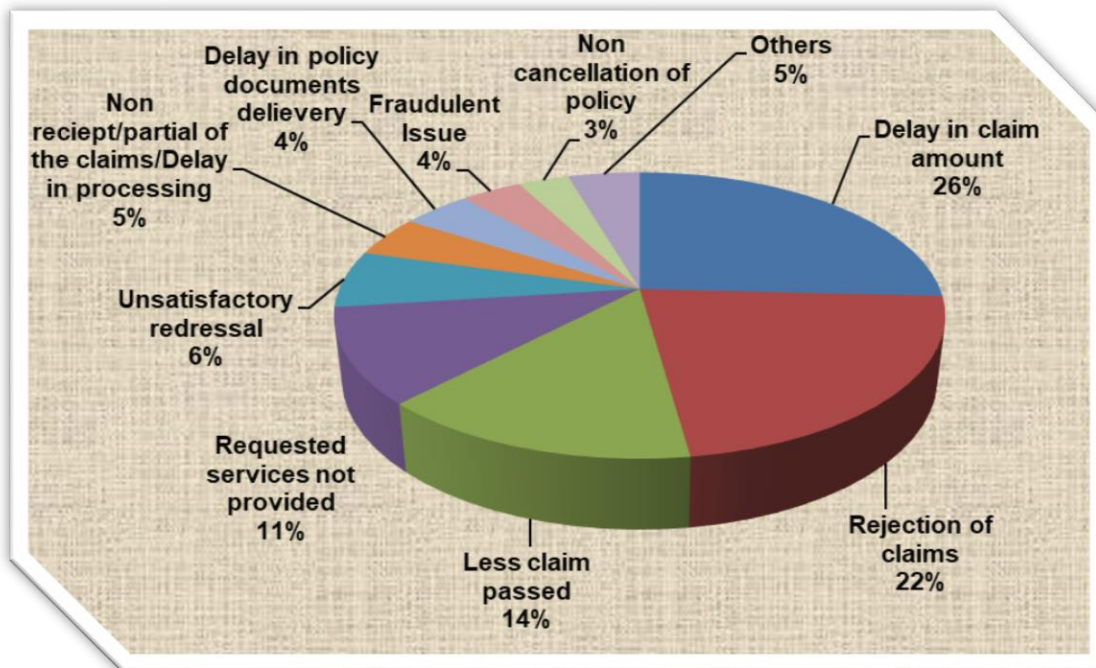
General Insurance

Unlike life Insurance, major causes of complaints in general insurance segment including Health Insurance are deficiency in settlement of claims (67%), policy issuance and other service parameters (18%). It is pertinent to note that cases of mis-selling of products account for only 4% of total complaints received against general insurance companies. Balance cases pertain to miscellaneous matters and general inquiries.

It is observed that more than 50% of total complaints in respect of deficiency in settlement of claims and service parameters pertain to Public Sector General Insurance Companies. Although private sector companies have better and efficient operating model, they lose out on the aspect of client sensitization.

Role of National Consumer Helpline (NCH)

- 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 complaint at the earliest.
- During the year of 2020-21, we have received 11928 complaints against Life and General Insurance including health insurance companies and 1244 general enquiries pertaining to the sector. Ongoing through the grievances, it is observed as under



Health Insurance

The year 2020-21 was also a year of complete transformation for the health insurance business as it too went through various changes to make health insurance within the reach of one and all. Initially, most of the insurers were not providing reimbursement of hospitalization expenses due to covid19 under various health insurance plans. This created a lot of nervousness amongst the customers. However, with timely intervention of the IRDAI, all general and specialized health insurers were directed to provide cover for hospitalization due to COVID-19 under a regular health insurance policy and accordingly were also asked to sanction cashless treatment to the customers with immediate effect.

Just like term insurance, the business of health insurance also started gaining traction within few month of the onset of the COVID-19 pandemic with most insurers reporting a rise in the business by 35 – 40 per cent.

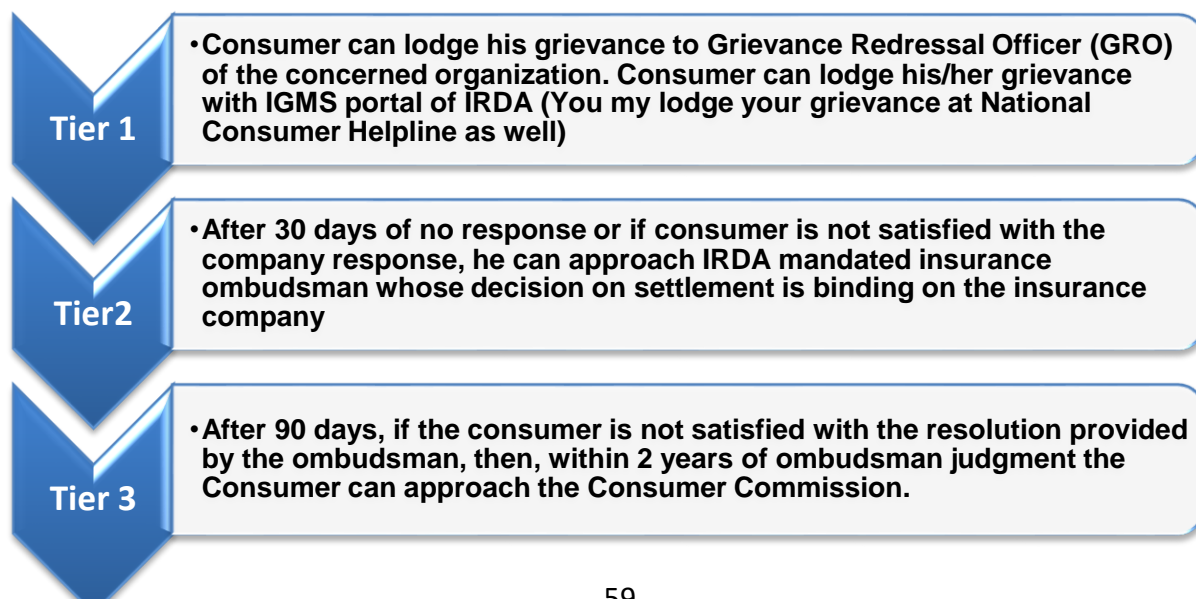
In the health insurance portfolio too, the regulator allowed insurers to issue a policy through tele medical, e-KYC and video KYC to avoid movement of people. At the same time, insurers started online processing of claims and asked the customers to submit online all the required documents to avoid visit to office for submission of documents in physical form.

Motor Insurance

Just like life and health insurance portfolio, motor insurance policy also went through a few yet significant changes during the year. The insurance regulatory authority decided to scrap long-term motor comprehensive insurance policies for the period of three years for four wheelers and five years for two wheelers from August, 1, 2020.

The pandemic year also witnessed the introduction of “Switch On-Switch Off” motor insurance by some of the insurers. The plan enables consumers to pay the premium only for the period they need the insurance cover rather than having the insurance for one complete year.

The NCH grievance redressal system is as follows:



BANKING

Banks have a significant role in our daily lives. For many people, the day does not end without at least one financial transaction. Thus, banks always try to adopt latest technologies to enhance consumer experience. Digitization is no



longer an option for the banking industry, rather it is inevitable because every industry is being digitized and banking sector is no exception. The digitalization in the banking sector can be seen in India since the establishment of ATMs. After that, development like Tele-banking, Net Electronic Funds Transfer system (NEFT), RTGS (Real-Time Gross Settlement), Point of sale terminal (PoS), etc can be seen in the banking sector.

The digitalization in the banking sector has offered consumers use of various types of services by sitting at home and no restriction of timings. With the digital payment modes or through an online banking system, one can send money from one account to another account of any bank branch from anywhere and anytime with modes like USSD (Unstructured Supplementary Service Data), E-Wallets, UPI, internet banking etc.

Indians have started doing online banking transactions more now, thus the number of online banking frauds in India has also increased substantially. Malicious persons are duping people over the internet by various means to steal their money or sensitive information. To overcome these problems, the government and financial institutions have been putting in consistent efforts to secure the IT systems and update users.

With the increasing usage of smart phones and digitization of the banking sector, it has indeed reduced human errors and increased convenience. But cyber threats are on the rise. Announcements to prevent cyber frauds are made by the RBI and banks to

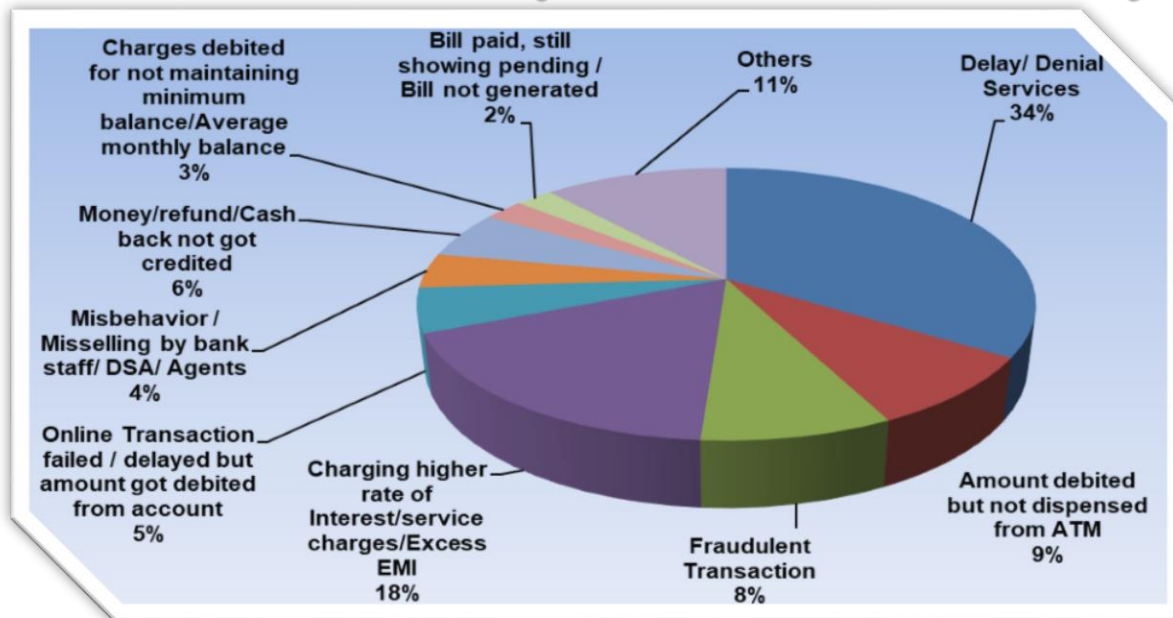
individuals having access to internet banking, so that they do not fall prey to such online frauds. Scams are frequently replicated to as many victims as possible, and can result in a significant financial loss if one gets duped.

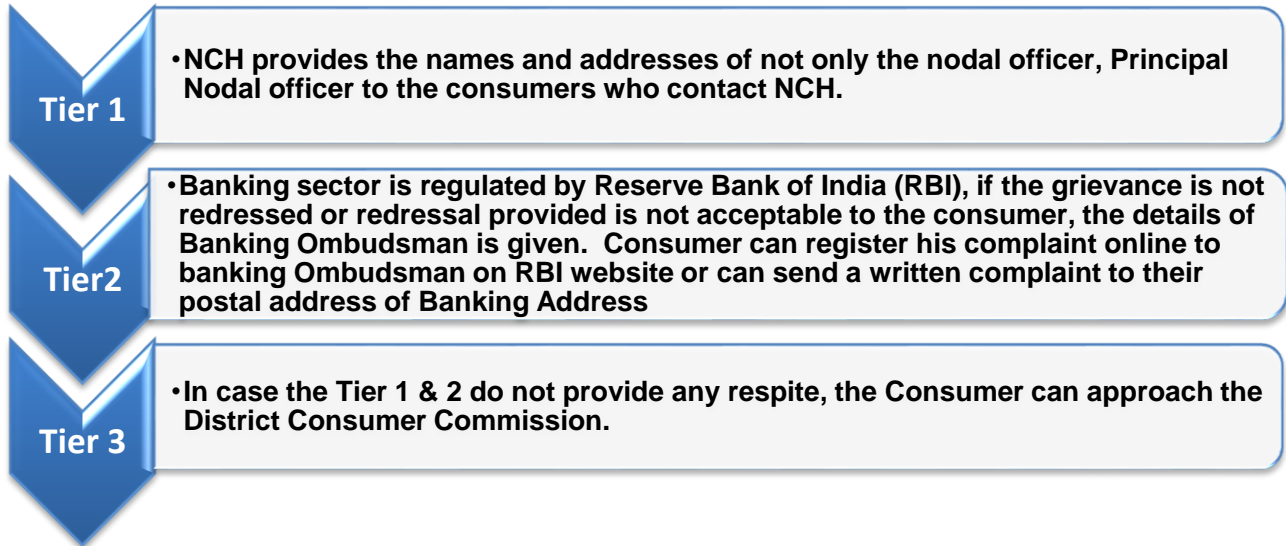
Grievance Redressal – Banking Ombudsman Scheme - Reserve Bank of India

The Banking Ombudsman Scheme (BOS), was launched by RBI 1995, as a mechanism for the redress of customer complaints against banks, subsequently, the ombudsman scheme for NBFCs and the ombudsman scheme for digital transactions were launched in the year 2018 and 2019, respectively. In Feb 2021, RBI announced that it has integrated the consumer grievances redressal system under a single ombudsman as against three schemes working at present. RBI will adopt the 'One Nation One Ombudsman' approach to make the alternate dispute redress mechanism simple and more responsive to users.

Nature of Grievance received at NCH

The below chart shows the nature of grievances received at NCH in the Banking Sector:



Grievance Redressal System in Banking: -

DIGITAL PAYMENTS

India has seen massive growth in digital payments after de-monetization, in the year 2016, and has carried on the momentum throughout the COVID-19 Pandemic period. This pandemic has fast-tracked digital transformation of the payments system in India and



forced citizens to adopt 'cash-less' alternatives. Fintech companies have also helped the financial sector by providing contact less and tailored financial services to its users. Merchants that were largely taking money through physical Point of Sales (PoS) machines in the name of digital payment, have now started including QR codes, supporting UPI and wallets- the changing pattern of digital payment modes in India

Due to COVID -19, a lot of first-time digital users and the traditional brick and mortar businesses have come forward to accept digital payment in tier 2 and tier 3 cities too. This indicates that digital payment is not just an urban phenomenon.

There are various Digital payment modes, but UPI has become the preferred mode of payment for both online and offline merchants. According to data from National Payments Corporation of India (NPCI), it crossed ₹5 lakh crore in value in March 2021 across 2.30 billion transactions.

(Source:- (<https://www.npci.org.in/statistics>))

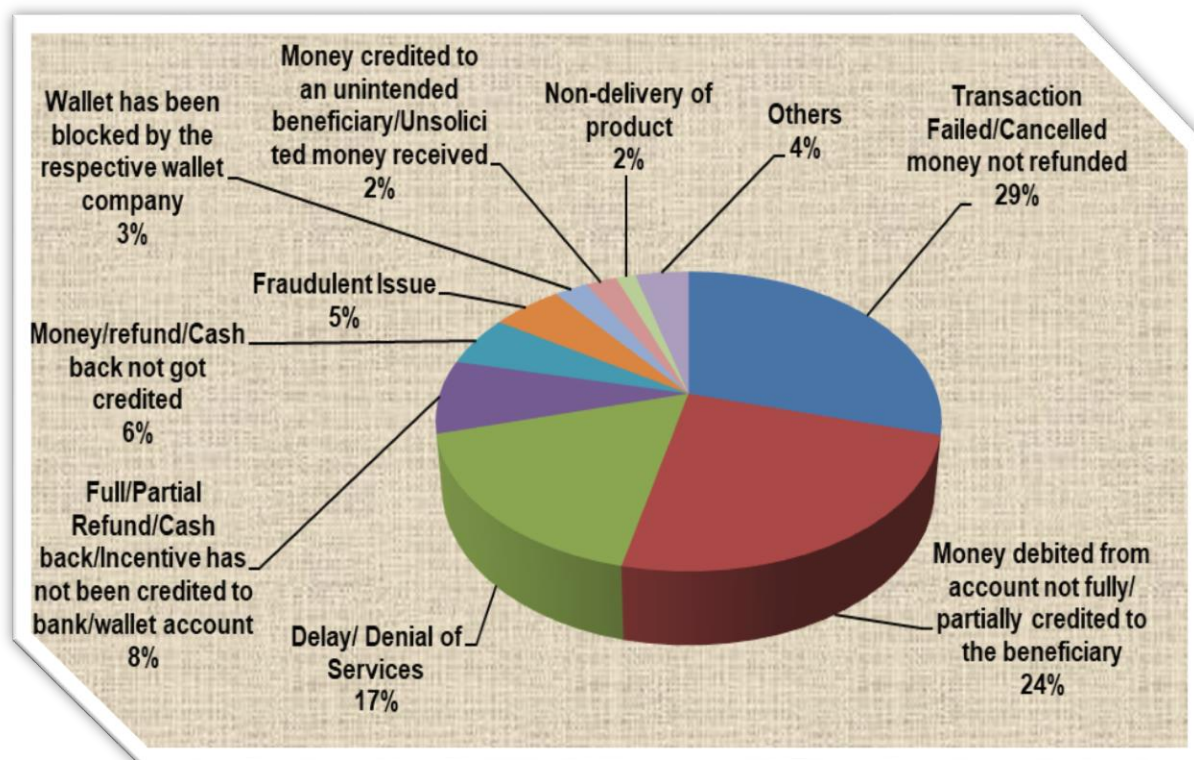
Another trend that is emerging is the increase in failed transactions. At NCH, around 30% of total grievances received under Digital payment sector are of transaction failure only. The surge in UPI transactions is also testing the banking infrastructure and technical systems, to adequately handle the rise in volumes. The RBI, along with the

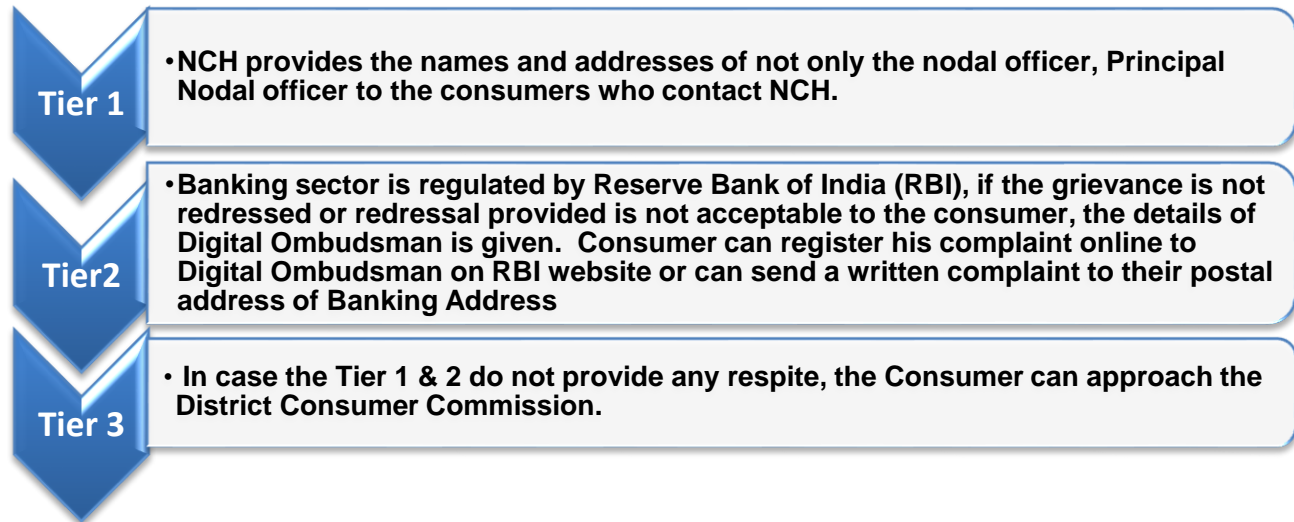
NPCI, is pushing banks to reduce the number of technical failures and work on a real-time redressal system for handling customer complaints. The RBI has also laid out the framework for TAT (turnaround time) and compensation for failed transactions and to bring in uniformity in processing of the failed transaction. This will reduce the turnaround (TAT) time for banks and speed up the whole process.

Growth of digital payments also needs to be supported by strong digital infrastructure, robust regulations and developing and implementing tighter cyber and information security guidelines to make the digital payment system more secure, which will help in ensuring that users are able to trust digital payment modes

Nature of Grievance received at NCH

Given below is a chart on the nature of grievances received at NCH in Digital transactions.



Grievance Redressal System in Digital Payments: -

LEGAL METROLOGY

Legal metrology is the science of weights and measures. It relates to the weighing & measuring process, its units, and its related instruments, in relation to the mandatory technical and legal requirements based on the objective of ensuring public guarantee for the security and accuracy of the weighing and measuring system.



According to current international practice, Legal Metrology has applications in the fields of human activities namely commercial and industrial transaction and measurements needed for ensuring public guarantee, health and human safety. In so far as commercial transactions are concerned, the law relating to Legal Metrology ensures that any goods which are to be sold by weight, measure or number should either be weighed, measured or counted accurately in the presence of the consumer. For pre-packed goods, it should be accompanied by mandatory declarations in writing. All activities are based on the Legal Metrology (General) Rules, 2011 and the Legal Metrology (packaged commodities) Rules, 2011 which has been framed under the Legal Metrology Act, 2009. These are enforced in the markets by the concerned State Government and UT's, and are responsible for maintaining uniformity and accuracy in all weights and measures and its Instruments used by traders in the country.

The Legal Metrology (packaged commodities) Rules, 2011

Pre-packaged commodity” as defined under the Act, is a commodity which without the purchaser being present is placed in a package of whatever nature, whether sealed or not, so that the product contained therein has a pre-determined quantity.

Mandatory declarations to be made on every package:

- 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.
- Month and year of manufacture / packing/ import.
- 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)

Besides the above, Government has made it mandatory to pack 19 commodities like baby food, bread, biscuits, cereals, pulses, tea, coffee, edible oil etc. in the prescribed sizes in the interest of the consumer.

With the rising increase in sale of products through the e-commerce channels, the Government has brought out **mandatory declarations on packed products for e-commerce websites and platforms:**

- Maximum retail sale price (Inclusive of all taxes) and Net quantity in SI units.
- Consumer grievance contact details, full address, e-mail, phone nos. etc.

Points to be observed by the consumers on purchasing goods:

- No shopkeeper shall charge more than MRP or reduced MRP after rebate/ discount.
- No person shall obliterate / smudge / alter the MRP declared on the packages.
- Sticker is not allowed for changing/ to make statutory declaration/ increase MRP.
- MRP includes all taxes, freight, transport, packing, delivery and other charges.

- No person shall charge more than the reversed downward 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 on the main package also.
- Dual / different MRP on identical packages of same quantity are not allowed.
- Consumer can also bargain on MRP declared on the packages during purchase.
- Purchase bill /invoice should be received by consumer from traders.

➤ **Package containing spirituous liquor or alcoholic beverages** are covered under the State Excise Law or rules within the State . Wherever State Excise law and rules made do not provide for MRP, the provisions of the above rules shall apply.

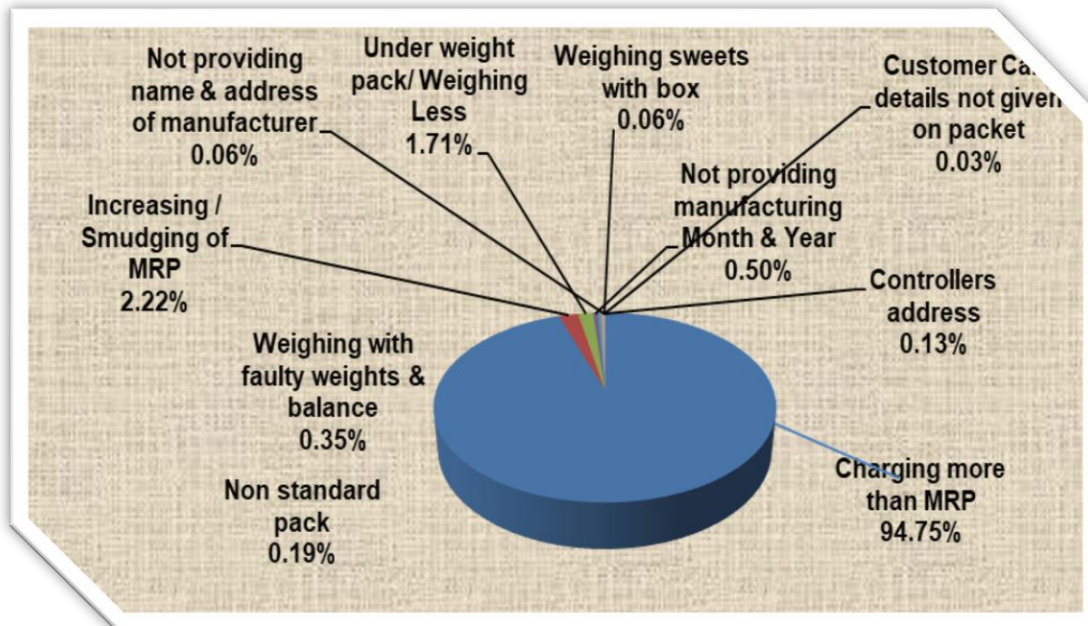
➤ **No exemption shall be applicable to medical devices** declared as drugs such as **stents, valve syringes, orthopedic implants and operation tools**. It is mandatory to display MRP and other declarations as required under amendments.

Mandatory requirement for weight or measure used in trade & commerce:

- Model Approval of any weight or measure equipment by the Central Govt.
- Dip switch to disable the calibration control in digital equipment and devices.
- Verification, Sealing and Stamping validity shall be of two years for Mechanical equipment, one year for electronic equipment and five years for storage tanks.
- Registration of packaging and importer of weights or measure by the Govt.

Points to be observed by the consumers before purchasing goods:

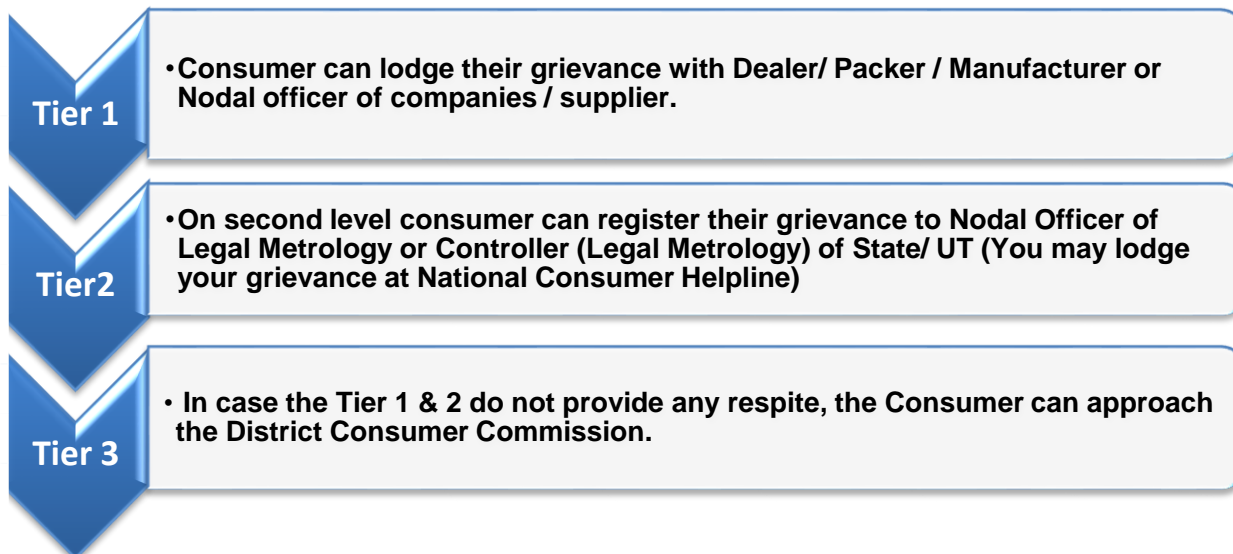
- Consumer can be assured of the validity of verified and stamped bullion weights and standard weighing scale used by the traders done by the enforcement authority,
- Validity of verification seal and stamp (Inspector ID, Year and Quarter A/B/C/D) can be checked on any weight or measure at the trader's premises by the consumer.
- Accuracy and correctness of the weighing scale can be checked by using verified standard weights mandatorily available with the traders.
- Box or container should not include with quantity of commodity sold.
- On unloading an electronic weighing scale, automatically zero reading should appear
- Any software/magnet or remote controlling device should not have been attached with the measuring scale.
- Consumer may demand instant checking for correct delivery of petrol / Diesel by verified standard check measure, which is mandatorily available at every petroleum dealer.
- Consumer has the right to instantly check for correct delivery of CNG/ LPG through verified standard test kit, mandatorily to be kept with CNG / LPG dealers.
- Consumer can enquire about use of remote control, any chip, software, or cheating device with cover of dispenser, before purchasing fuel.



For the human health safety in the period of COVID-19, consumer can adopt facility of digital payment for-

- purchasing goods through E-Commerce platform.
- Purchasing fuel at filling stations of CNG / LPG / Petrol / Diesel, etc
- Digital marketing of daily need essential goods at home delivery.
- Purchasing food & services from restaurants / hotels.

The NCH grievance redressal system suggested is as follows: -



FOOD SECTOR

For the past one year we have been sailing through the ups and down of the COVID 19 pandemic. international organization WHO, the Government, and FSSAI had guided the people to avoid the transmission of the disease by judicious use of mask and frequent hand washing. But the big question



that still persisted in the consumer's mind was - is food safe? The good news is that currently there is no evidence that corona virus could be transmitted through food. But precautions are the shield which needs to be followed religiously to fight the disease while ordering food, taking food deliveries or buying grocery. Since food is an essential item, smooth flow to the end user is necessary. Food industry has been continuously supported by policies and framework to maintain uninterrupted food supply with assured food safety. FSSAI had been developing standards for quality assurance to ensure provision of safe and healthy food to consumers.

Awareness of the consumer during these evolving times is a necessity. The National Consumer Helpline has developed a set of FAQ's for the food sector under different categories for the knowledge of consumers. Different group of consumers have separate set of food requirements. Keeping this in view, all categories were covered – Packaged food, Infant food, Nutraceuticals, Milk etc, as well as buying groceries and receiving contactless deliveries. Any packaged food entity, whether bought online or offline, should always be checked for its seal and integrity, shelf life and FSSAI license number. During this crisis period, most people stock up their day-to-day requirements. Utmost care to be taken while procuring Infant food and nutraceuticals. Infant foods

bear the BIS logo with the 7-digit certification number as well as the FSSAI logo with 14-digit license number. Labeling on nutraceuticals should strictly be observed for the purpose of use, target consumer group, physiological or disease conditions which the product addresses, and the recommended duration of use. In case of perishable packaged food products, wash the pack before storing it in refrigerator shelf. Fruits and vegetables are to be washed under running water to remove the adhered soil and thereafter, for sanitizing them, they should be soaked in a 2 percent salt solution or 10 percent white vinegar with 90 percent water. Alternatively, one can use washing solutions of various brands to sanitize them. Refrigerate or freeze meat, poultry, eggs, seafood, and other perishables after cleaning the outer-most packaging material. There is no evidence regarding transmission of corona virus via animal food sources – meat, poultry, fish etc. All non-veg products should be consumed only after proper cooking. When placing an order via a food aggregator or an APP, choose contactless delivery and make payment online. One of the common myths among people about alcohol consumption was clarified with the fact that drinking alcohol does not protect against COVID-19 and can be dangerous. The harmful use of alcohol increases the risk of health problems.

Looking into the interest of consumers, the food safety regulator - FSSAI had made it mandatory for each and every outlet selling sweets to display the “Best before date” of the product with effect from 1st October, 2020. Each tray filled with sweets must bear the “Best Before Date” as a mandate. The details should be mentioned in local language. Beverages sold through vending machines have to display the following:

- Name of the artificial sweeteners used in the beverage
- Need to mention “Not recommended for children”.
- They are to mention the quantity of sugar in gm/100 gm,

- In beverages devoid of sugar “No sugar added in the product” is to be mentioned.
- Labelling for Aspartame is mandatory with the declaration “Not for Phenylketonurics” for all beverages sold via vending machines either on the container or on the vending machine.

FSSAI had revised the labelling standards for honey with clear mention of honey types and categories on the label - Honeydew Honey, Blend of Honeydew Honey and Blossom Honey, Carvia Callosa Honey, Pressed Honey and Monofloral or Multi floral honey. AGMARK labeling is now mandatory specifically for blended edible oil, vegetable fat spread, light black pepper and geographically indicated food products. The new Labeling and Display Regulations 2020 had made expiry date mandatory for all types of packaged food.

New era of food during the pandemic:

The pandemic has compelled the consumer to focus on choosing more nutritious food - one of the positive after- effect of the pandemic. Numerous new categories of food viz. organic food, nutraceuticals and fortified food have emerged with the onset of brand-new regulations by FSSAI. Urban consumers have shown a behavioral change amid the pandemic. Consumer’s engagement with food is not merely related with its aesthetic value but also with its intrinsic value. Newly originated products which are booming and attracting the consumers are discussed below.

- **Organic food** market is growing day by day. Health consciousness and awareness are the determinant factor for increasing demand of organic food. A new thought process of preventive healthcare through sustainable food has emerged. Consumers know the negative impact of chemical residues in conventional foods. Organic food in India is more dominant in urban part of India

through supermarkets, hypermarkets and online aggregators. Different categories of organic food in the market shelves are – cereals, pulses, spices, processed food, meat, poultry, dairy products, fruits and vegetables. All authentic packaged organic food should bear the “Jaivik Bharat” logo as per Food Safety and standards (Organic Food) regulations which is operational since July 2018.



- **Nutraceuticals** : though present in the market were not acknowledged until the operationalization of the regulation in January 2019. Nutraceuticals are food products with health benefits in addition to the nutritional values of the food. Each group of individuals have specific set of health related issues which could be dealt easily with the consumption of nutraceuticals. In this pandemic era, immunity boosters present in nutraceuticals is the key to fight the disease in a more rational manner. Labelling of nutraceuticals is very important and should especially mention -
 - Nutritional value claims
 - Target consumer group
 - Purpose, instructions of use and precautions for its use
 - Physiological or disease conditions which the product addresses
 - Recommended duration of its use

- **Fortified food** has been added to the consumers' basket with the onset of Fortification regulation in January 2019. Fortification addresses micronutrient deficiency among the masses. Five key staples – wheat flour and rice (iron, folic acid, vitamin B12), milk and oil (vitamin A and D) and salt (iodine and iron) are present in the market with added benefits of fortification. Public awareness has increased and people are opting for fortified refined oil and fortified milk specially. All Kendriya Bhandar Stores, Supermarkets, Online grocery shopping sites have maintained a specific space for fortified product. Consumers should strictly check for the “+F” logo when buying fortified food products.



FORTIFIED
SAMPOORNA POSHAN
SWASTH JEEVAN



Apart from the above mentioned logos in packaged organic food, nutraceuticals and fortified food, each and every sealed food should bear a clearly visible FSSAI logo and 14 digit license number. (Food Safety And Standards (Labelling And Display) Regulations, 2020).



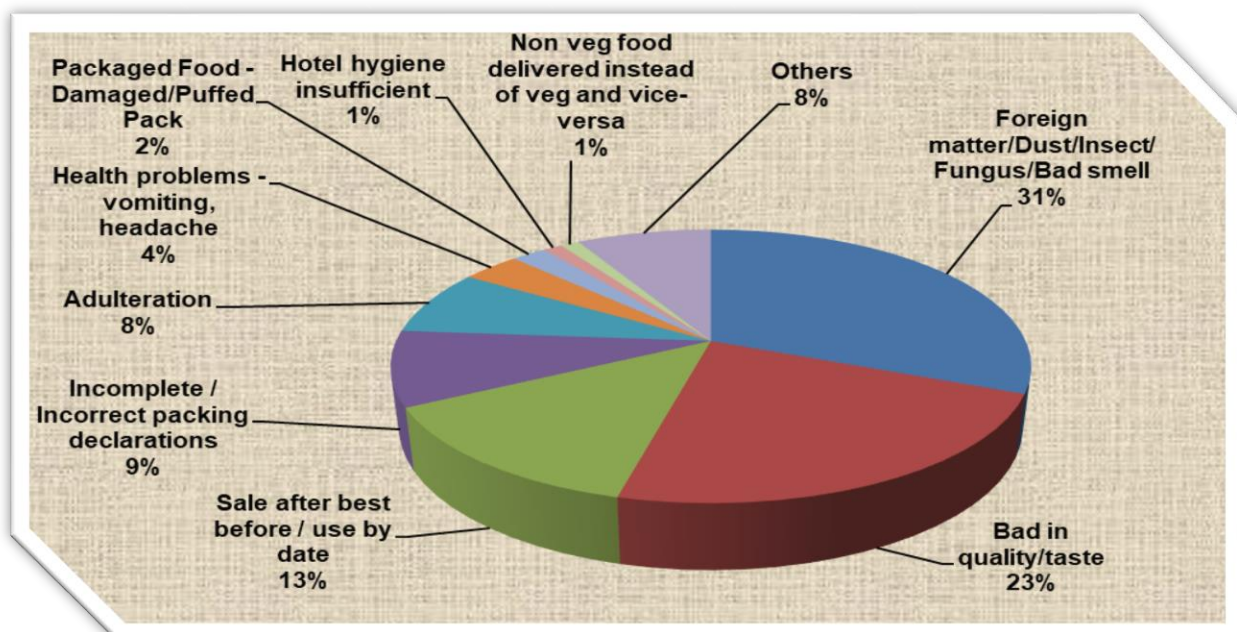
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Other mandatory labelling requirements are –

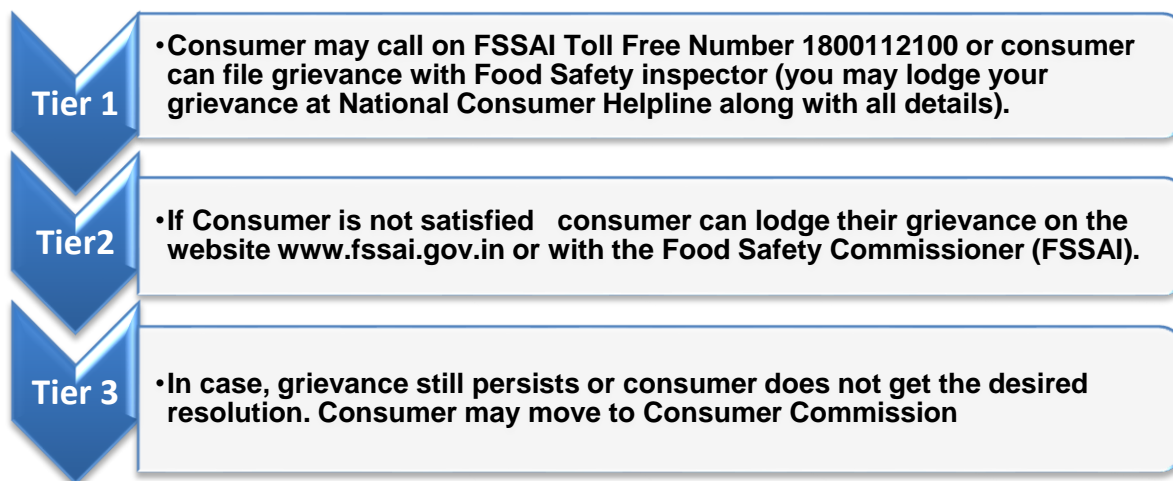
- Brand Name and Product Name
- Ingredient list
- Nutritional information

- Declaration reg. veg  OR non-veg 
- Food additives
- Name and complete address of manufacturers
- Expiry Date
- Lot no./Batch No.
- Net quantity
- Instructions for use
- Country of origin.

The dockets registered at National Consumer Helpline in 20-21 are 2235 in total. Maximum grievances (31%) were reported for foreign matter, dust, dirt and fungus in the food, followed by food with bad smell and taste (23%). Total 13% dockets were reported regarding sale of expired food products. Other sections like Incomplete / Incorrect packing declarations, Adulteration, Health problems - vomiting, headache, Damaged/Puffed Pack, Hotel hygiene insufficient, Non veg food delivered instead of veg and vice-versa were also reported. Food comes under the category of essential commodity and it is the shared responsibility of all the stake holders - consumer, processor and retailer to make food safe, wholesome for consumption and sustainable.



The NCH grievance redressal system suggested is as follows



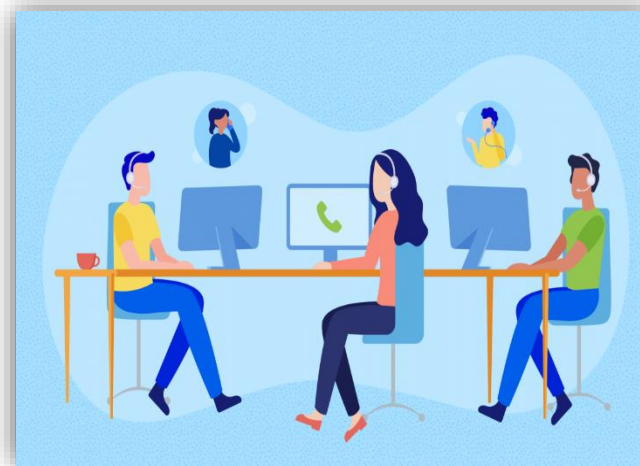
FEEDBACK – CONSUMER (USER) REVIEW ON INGRAM

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 analyse the feedback from the complainants/ consumers on their grievances /queries registered on INGRAM. Total 42574 user remarks were uploaded on INGRAM portal, out of which 28962 are valid. 24912 (86%) of the valid responses were of their grievance being resolved.

Month	Consumer (User) Remarks	Resolved Responses	%Resolved Responses
Apr-20	1109	947	85
May-20	1576	1326	84
Jun-20	2318	1990	86
Jul-20	3106	2672	86
Aug-20	2992	2581	86
Sep-20	3121	2683	86
Oct-20	3122	2666	85
Nov-20	2641	2311	88
Dec-20	2409	2101	87
Jan-21	2374	2030	86
Feb-21	2080	1776	85
Mar-21	2114	1829	87
Total	28962	24912	86

NCH COUNSELLING FEEDBACK FROM CONSUMERS

There are various modes of registering a grievance with the National Consumer Helpline and calling on National Consumer Helpline's toll-free number 1800-11-4000 short code 14404 is the most popular mode. It's very important that every call which is attended by a counsellor gets a proper response and credible advice / information. To ensure



this, there is an Internal Audit function called Counselling Feedback that provides an independent view to Senior Management on the quality and efficacy of the internal controls and processes, on an on-going basis. This is provided to primarily ensure that the organization's functions are in compliance with both internal and Management guidelines provided by the Dept. of Consumer Affairs.

NCH receives 50 'unique', random, dockets on a daily basis, for taking feedback from the Department of Consumer Affairs. NCH out calls these dockets on the very next day. NCH conducts this feedback by asking five different questions, each of which covers different aspects of the working process and plays a vital role in maintaining the process according to acceptable standards. These questions asked are stated below:

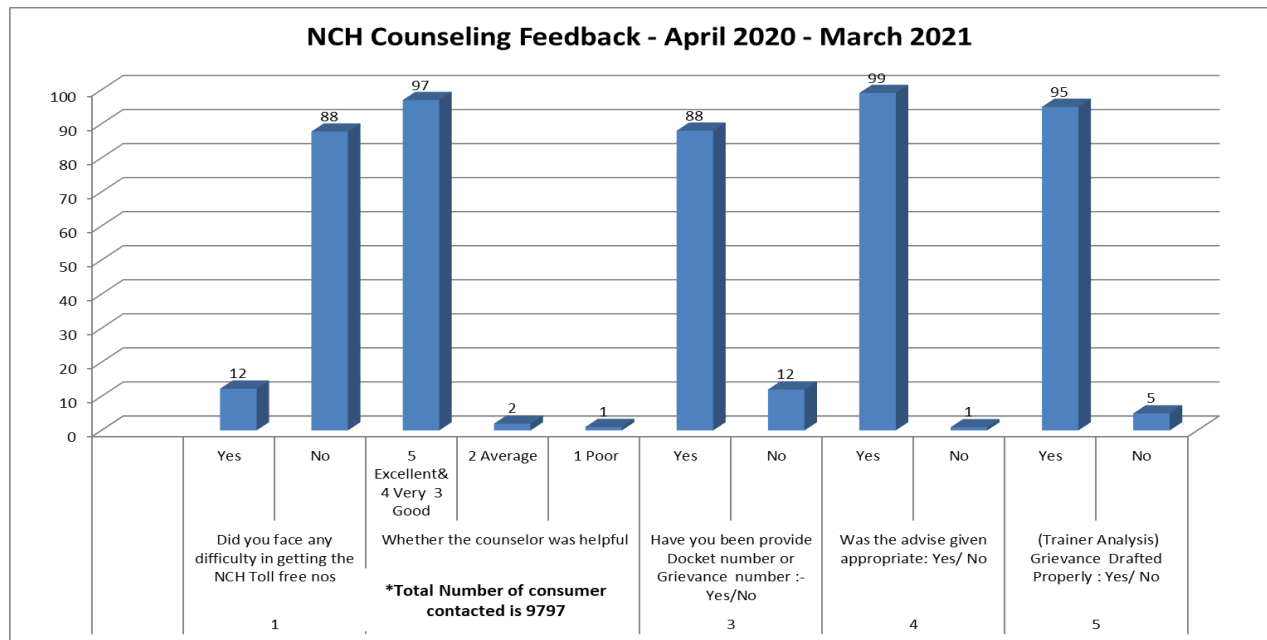
S.No	Questions	Significance
1	Did you face any difficulty in getting through the National Consumer Helpline number- 1800-11-4000 / 14404	For getting information on our toll-free connectivity.

2	Have you been provided the Docket number or Grievance number -Yes/No	To know whether counselor provided all information to the consumer.
3	Was the counselor responsive: Yes/ No	To know if the counselor was alert and picked up the nuances during call handling
4	Did the counselor understand your grievance (5 Excellent/ 4 Very Good/ 3 Good/ 2 Average/ 1 Poor)	To know whether the counselor was able to understand the consumer grievance or query and was upto the consumer's satisfaction
5	Was the Grievance Drafted Properly: Yes/ No	To know the clarity of the grievance, by correct drafting on INGRAM.

Below are the evaluation percentages for the NCH Counseling Feedback for Year 2020 – 21. Total number of consumers contacted is 9797.

Evaluation-

- 88% Consumers didn't face any difficulty in getting connected on our toll free number / Short code 1800-11-4000 / 14404 of NCH.
- 97% Consumer gave rating of 5(Excellent), 4(Very Good) and 3(Good) to the NCH counselors.
- 88% consumer received their grievance number from the NCH Counselor on registering his docket
- 99% of the advise given to the consumer is found correct and complete with details.
- 95% Grievances registered is drafted properly with all details



ADVOCACY AND SUGGESTIONS FORWARDED BY NCH

Based on the analysis of grievances received at NCH, advocacies are made to policy makers, regulators and government organizations the interest of consumers as policy inputs. It is a process to identify problems, the consumers' pain points and give probable suggestions, and forward it to the Department and help the policy makers to change or amend those decisions and processes that contribute to those problems. It allows building credible information which impacts public interest at large. In various platforms and forums, NCH highlights the types and trends of grievances in various sectors. It also sensitizes companies and the relevant authorities so that steps can be taken to mitigate the issues.

During the Year 2020-21, following advocacies were sent by NCH

- Advocacy sent to DoCA for FSSAI on restricting the sale of Chewing Gum, Bubblegum, Pan Masala in the wake of COVID-19
- NCH suggestion on Draft notification on the Food Safety and Standards (Packaging) Amendment regulations, 2021 regarding non transparent packaging material for water (scanned copy attached)
- NCH suggestion to FSSAI to rename a sub=category from 'Nutritional Uses' to 'Nutraceuticals' in FOSCOS Platform. (Scanned Copy attached)



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

SPEED POST



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

CD/NCH/F-03/124
Dated - 3rd March 2021

Subject: NCH Suggestion on Draft notification on the Food Safety and Standards (Packaging) Amendment Regulations, 2021 w.r.t. non-transparent packaging material for water

Dear *Shri. Singhal,*

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, NCH has compiled few suggestions for the Draft notification on the Food Safety and Standards (Packaging) Amendment Regulations, 2021 w.r.t. non-transparent packaging material for water. The suggestions are attached as per the format and along with that the details of grievances received at NCH regarding foreign matter found in packaged drinking water is also attached.

This is for your information and consideration.

NCH
03
04/3/21

With regards

Sincerely Yours

Suresh Misra

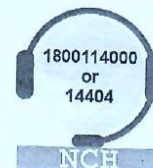
(Prof. Suresh Misra)
Project Director

To:
Shri Arun Singhal, IAS
Chief Executive Officer,
Food Safety and Standards Authority of India
Food and Drug Administration Bhawan,
Kotla Road, New Delhi. 110002



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/F03/140

Dated 12th April 2021

Subject: FoSCoS platform

Dear Dr. Jain

The new features and interface added to the Food Safety Compliance System platform has enhanced its usability, making it easier and better for consumers to register their grievance, besides being more users friendly. Differentiation of Category to register consumer grievances is commendable. Sub-categories defined in FOSCoS platform has made the site easier to operate.

However, we have one feedback, and would like to bring to your notice that the Sub-Category '**Nutritional Uses**' may be changed to '**Nutraceutical**'. This fits more into the Sub-category section.

Regards

Sincerely Yours

Suresh Misra

Prof Suresh Misra
 (Project Director)

01
 12/4/21

To,
 Dr. Shobhit Jain
 Executive Director (Compliance Strategy/Training)
 Food Safety And Standards Authority Of India
 03rd & 04th Floor, FDA Bhawan,
 Kotla Road near Bal Bhawan New Delhi - 110002

Grievances that were compiled after Analysis for Central Consumer Protection Authority (CCPA)

Clause Section 10 (1) of the Consumer Protection Act 2019 has mandated the establishment of the Central Consumer Protection Authority (CCPA). to regulate matters relating to violation of rights of consumers, unfair trade practices and false or misleading advertisements. The Central Consumer Protection Authority (CCPA) functions as a Regulator and can take action suo moto action, or otherwise, in matters of class action suits, wherein a large number of cases of similar nature against a company/organization are received.

NCH has sent analyzed grievances on the following to CCPA:

- Grievances against an 'NBFC Company' - Consumers have not received the maturity amount from company and the company is under liquidation.
- Grievances against 'Agency services company' – Company did not provide promised / offered services/ payments to the consumers and now, after taking huge amount from consumers, the company does not exist.
- Grievances against General Insurance Companies where the claims are not paid on time.
- Grievances Pertains to cancelled Flight Tickets where timely refund was not provided by 'e commerce travel agents and online Platforms
- Grievances related to 'country of origin' in e-commerce sector, where the country stated on the packaging was not what it actually was
- Grievances related to 'Charging more than MRP' on Packaged Milk
- Grievances Pertaining to "Quality issue in Mineral Water" Brand wise

- Grievances of Top 5 e-Commerce companies who had not provided Replacement under the category of Defective/Wrong /Missing accessories
Product grievances
- Grievances of a specific electronic product pertaining to a specific brand
- Grievances received against online shopping on social Media platforms
- Grievances against a 'Cooperative Society'
- Grievance registered and redressed related to Service Charges (Food business)
Grievances in the Digital Payment Sector regarding 'Transaction failed/Cancelled/Money not refunded'
- Analysis of Grievances received in 'Private Education' Sector
- Grievances against online cab services regarding refund in the form of Vouchers
- Grievances against e-commerce platforms for charging more than MRP on packaged goods and on 'Sale of poor quality/ fake/spurious products'
- Consumer grievances in the telecom sector with regard to mobile number portability issues
- Grievances received at NCH against a specific Travel agency

NCH staff condoles the death of former Minister of Consumer Affairs 'Late Shri Ram Vilas Paswan' on 9th October 2021



VISITS AT NCH

A 3 days Orientation Programme was held at IIPA for the Probationers of Indian Postal Service (IPoS), The trainees visited NCH on 4th March 2021 to understand the process of grievance redressal.



DIGITAL TRAINING PROGRAMME OF ZONAL CONSUMER HELPLINE

COUNSELLOR

The 5th ZCH Digital Training Programme for coordinator and Advisors for 5 days was held from 2nd to 6th November 2020. The training covered the grievance handling mechanism in various sectors.



Gagandeep Kaur
Me

IIPA Webi... (Host)

Guri Kumari PATNA


Poonam Kumari PATNA

Abhinash ZCH Patna

Abhishek saini

Viewing IIPA Webinar's appl...

Non Convergence



KANCHAN
SR. COUNSELOR
NCH

Gagandeep Kaur Me IIPA Webi... (Host) Pritam Niwas Pargati Kumar Poonam Kumari PATNA

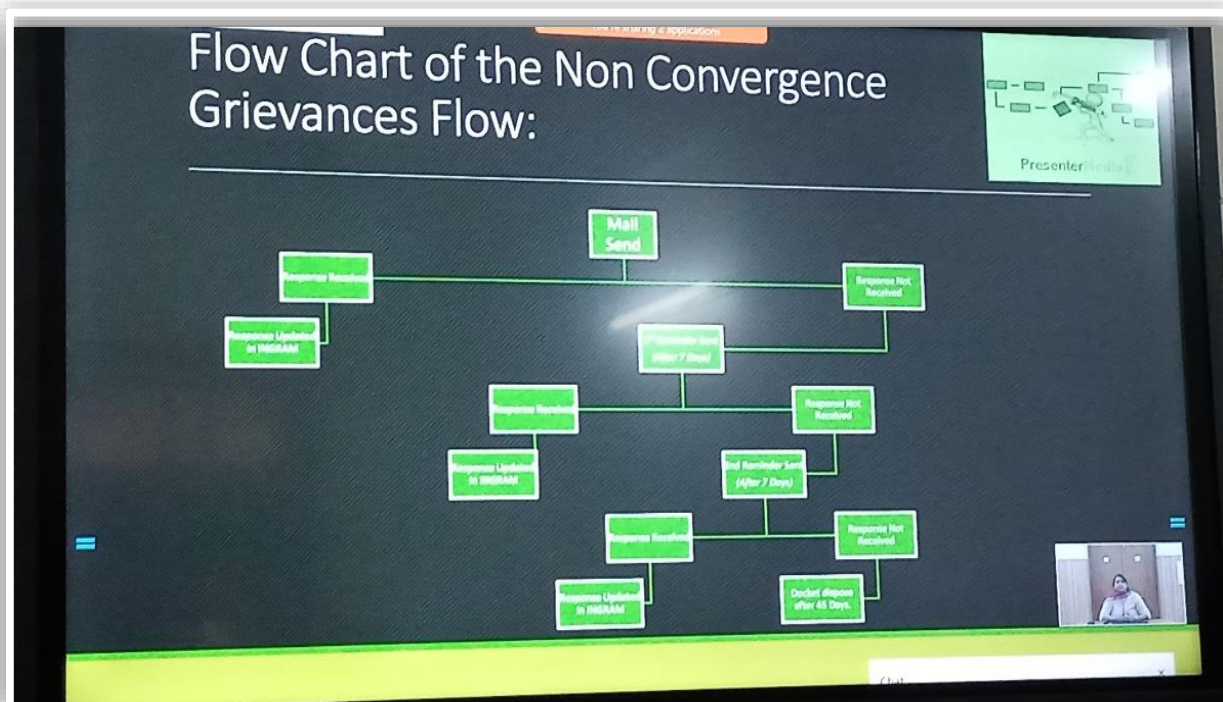
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National Consumer Helpline

Project of the Department of Consumer Affairs, managed by the Centre for Consumer Studies, Indian Institute of Public Administration

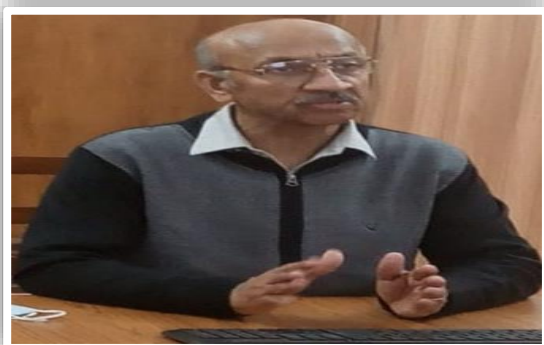
6th November, 2020

Unmute Start video Share



DIGITAL TRAINING PROGRAMME OF ZONAL CONSUMER HELPLINE COUNSELLOR

“The 6th ZCH Digital Training Programme for coordinator and Advisors of ZCH was held from 1-5 March 2021 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”





“6th Training Programme for Coordinators and Counselors of Zonal Consumer Helpline on Consumer Protection Act and Consumer Welfare”

March 1st to 5th, 2021 (Monday to Friday)
09:30 AM to 1:30 PM

Organized by
Centre for Consumer Studies
Indian Institute of Public Administration
New Delhi

Sponsored by
Department of Consumer Affairs
Government of India



Shri S-N. Tripathi
IAS (Retd.)
Director General,
IIPA





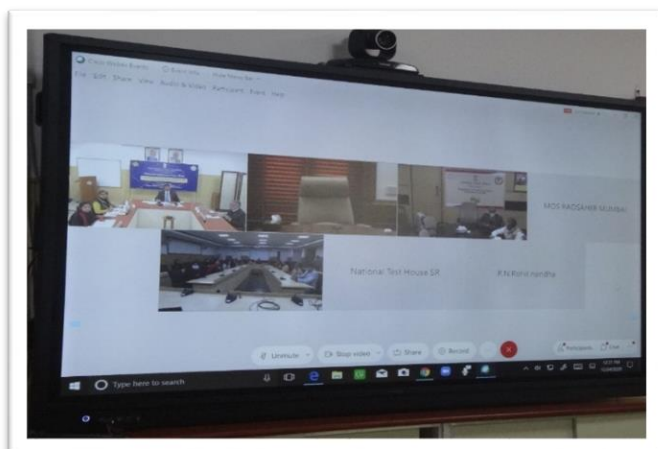
Dr. Manita Pathania
Assistant Professor
CCS, IIPA

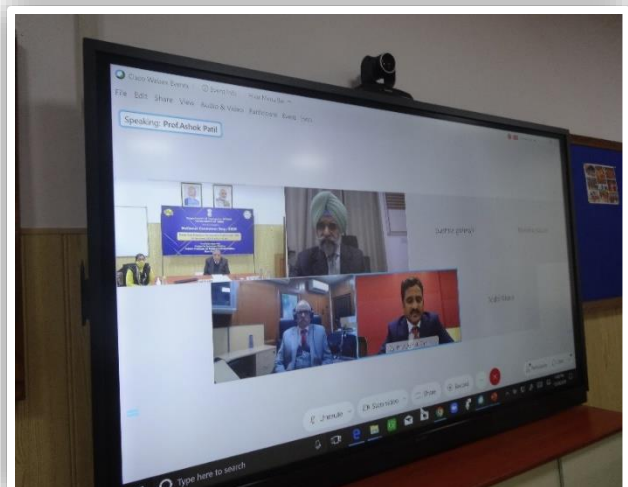
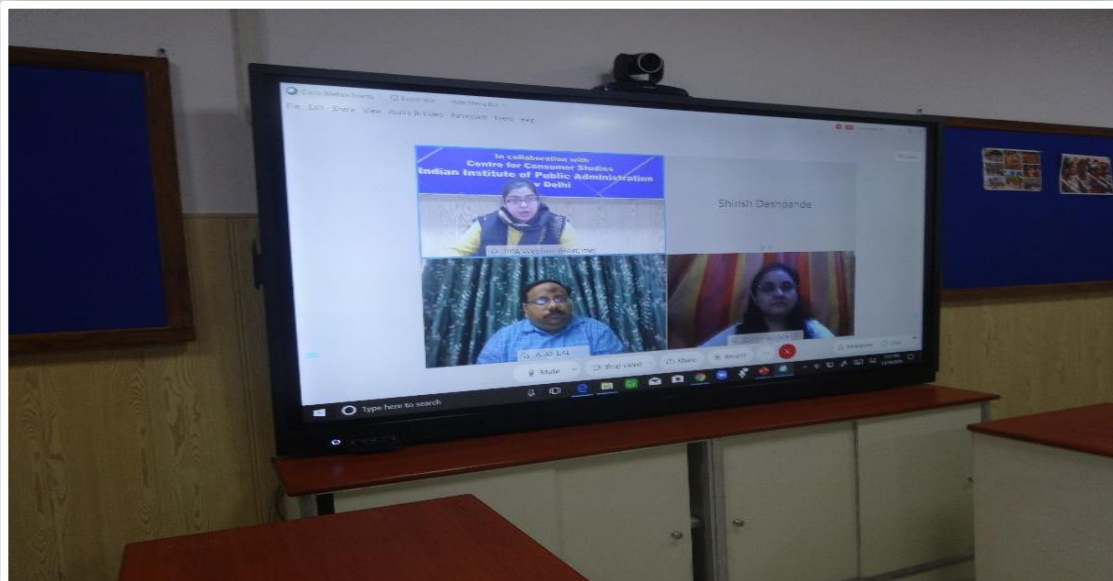
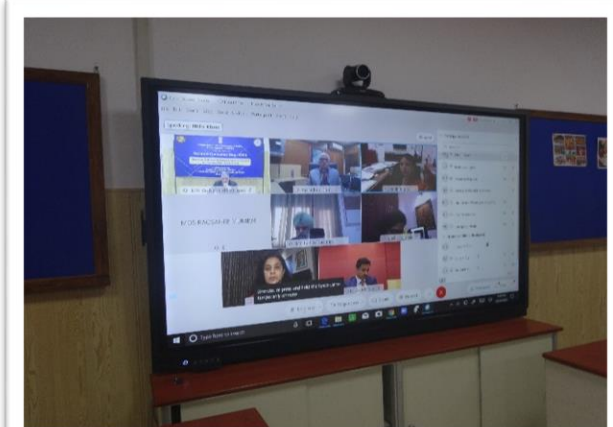


Ms. Deepika Sur
Project Manager
NCH, IIPA

NATIONAL CONSUMER DAY-2020

The National Consumer Day was celebrated on December 24, 2020 on the theme “New Features of Consumer Protection Act 2019”. In his inaugural address, Hon’ble Union Minister of Consumer Affairs, Food and Public Distribution, Railways and Commerce & Industry Shri Piyush Goyal stated that the government is committed to protection of rights of consumers. He emphasized that the consumer must be protected in the market and the new Consumer protection Act, 2019 is an effort towards this. He advocated vocal for local with quality and requested all to prefer indigenous products and services as appealed by our Prime Minister. The Minister concluded the speech by saying ‘Jago aur Jage raho’ meaning consumers should be aware of their rights. On the National Consumer Day, Hon’ble Minister also felicitated winners of the National Poster Making Competition organized by CCS, IIPA and released an E-Book (Consumer Handbook).





Encouraging feedback from Consumers

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 Forums.

NATIONAL CONSUMER HELPLINE

**Center For Consumer Studies, Indian Institute of Public Administration
Indraprastha Estate, Ring Road, New Delhi - 110002**



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

