



# **National Consumer Helpline**

## **Annual Report**

### **2014-2015**



**Project of the Ministry of Consumer Affairs, Food and Public Distribution**

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

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



## Overview

National Consumer Helpline (NCH) – the toll free helpline of ‘Jago Grahak Jago’ is managed by the Centre for Consumer Studies, Indian Institute of Public Administration. It is sponsored by the Department of Consumer Affairs, Govt. of India and provides personalized counseling, guidance and information to aggrieved consumers who contact the helpline from across the country with respect to a range of consumer related queries & complaints - defective products, deficiency in services and unfair trade practices.

National Consumer Helpline guides aggrieved consumers in finding a solution to their problem related to any product or Service.

- Provides consumers with all the desired information related to companies and Regulatory Authorities.
- Facilitates Consumers by providing all the steps involved in filing complaints against defaulting service providers.
- Empowers consumers to use the alternate Consumer Grievance redressal mechanism available to them
- Build awareness amongst consumers about their Rights and Responsibilities, as per the Consumer Protection Act of 1986.
- Provides a platform to the companies under ‘Convergence Process’ to respond to their customers and resolve grievance amicably

## Vision

“A Nation of awakened, empowered and responsible consumers and socially and legally responsible Corporates”

## Mission

“To provide telephonic advice, information and guidance to empower Indian consumers and persuade businesses to reorient their policy and management systems to address consumer concerns and grievances adopting world class standards”

*“If you respect the customer as a human being, and truly honour their r be treated fairly and honestly, everything else is much easier”*

**-Doug Smith**

जी. गुरुचरण

अपर सचिव

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**ANNUAL REPORT-2014-2015**

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उपभोक्ता मामले विभाग

कृषि भवन, नई दिल्ली - 110001

Government of India

MINISTRY OF CONSUMER AFFAIRS, FOOD AND  
PUBLIC DISTRIBUTION

Department of Consumer Affairs

KRISHI BHAWAN, NEW DELHI - 110001

**MESSAGE**

It is a matter of great pleasure and satisfaction to see that the National Consumer Helpline has completed 10 years in facilitating simple and speedy redress of consumer complaints. The toll free number and the website is widely used by consumers across the country to seek information and guidance as well as an affordable avenue for addressing consumer grievances.

To take it to the next trajectory of growth, the project, in its third phase has been placed under the umbrella of the Center for Consumer Studies at the Indian Institute of Public Administration. This will add to the research and advocacy components to its functioning. The integration of the state helplines with the National Consumer Helpline envisaged, will add impetus to the State helplines and help attain the quality that demonstrated by the National Consumer Helplines. The vital role that is being played by consumer helplines in protecting consumers against exploitation and service deficiencies makes the slogan 'Jago Grahak Jago' true and effective.

I convey my best wishes to the entire team for making the National Consumer Helpline an effective instrument of consumer empowerment.

(G.GURUCHARAN)



[www.jagograhakjago.in](http://www.jagograhakjago.in)



**T. Chatterjee,  
Director, IIPA**

The Department of Consumer Affairs has given IIPA a rare opportunity to steer the National Consumer Helpline project in its third phase. The MOU was signed in April 2014, and in a short time the e-helpline was set up and made operational. It was inaugurated by the Secretary, Shri Keshav Desiraju on May 9th, 2014.

Rising middle class incomes lead to increased demand and progressive dependence of the consumer on market supplies. A lack of competition, the desire for the best price, disturbances in the supply chain and other economic and social phenomena adversely affect product quality. Hence, it is important to educate and empower consumers, not only to protect themselves from exploitation by producers, distributor and retailers, but also to build transparency and accountability in their business dealings. The National Consumer helpline assists consumers by guiding and informing them on how they can get their grievances redressed and resolved. The e-enabled facility has proved to be an effective tool in governance as can be seen by the success rate of grievances redressed by the helpline, in our report.

I take this opportunity to congratulate the counselors and staff of the National Consumer Helpline in their endeavour to bring relief to aggrieved consumers from different parts of India.

A handwritten signature in blue ink, appearing to be 'Keshav Desiraju', written in a cursive style.



**Prof. Suresh Misra,**

**Project Director, National Consumer helpline**

The National Consumer Helpline was brought under the umbrella of the Center for Consumer Studies, IIPA in April 2014. NCH is mandated to counsel, guide and provide information to consumers regarding their complaints and to enhance knowledge of consumers and thereby increase their awareness about their rights as a consumer and the remedies available to redress their grievances

National Consumer Helpline actually puts theory into practice. As calls are received from various parts of the country, the practical problems encountered by consumers in getting their problems and issues redressed, tests the grievance handling systems and processes of manufacturers and service providers. It also gives the insiders view of the problems encountered by consumers at consumer forums.

The Counselling satisfaction index ( CSI) used by complainants to grade the counseling provided by NCH, initiated in the first few months of its operations at IIPA, gives a feedback of the robust counseling services provided. The data of frequently occurring problems that is collated and aggregated across different sectors and industries exposes the 'gaps' in the implementation process, which is brought to the notice of the Department. Mining of this data throws up some very vital information and trends, which forms the inputs for advocacy and research.

With the economic growth momentum picking up in the country, and, with increasing consumerism, the National Consumer Helpline's role becomes even more important. Ensuring that Companies have an effective redressal mechanism by adhering to quality standards, as well as informing consumers of regulatory and appellate authorities help develop confidence amongst consumers.

I convey my best wishes to the team at NCH, and look forward to achieving more in the years to come.

*Suresh Misra*





**Deepika Sur**

**Project Manager**

The National Consumer Helpline (NCH) – the toll free helpline of the ‘Jago Grahak Jago’ campaign has just completed the first decade of its existence – having being inaugurated on 15<sup>th</sup> March 2005, from the premises of the University of Delhi. The last ten years have seen the fledgling helpline take small steps and grow from strength to strength. It now encompasses activities not just related to guiding and informing aggrieved consumers, but also taking an active role in getting consumer grievances resolved by the alternate dispute resolution mechanism. It is also active on the ‘Jagruti’ front – the initiative for educating and empowering consumers of their rights and responsibilities.

April 2014 – the month started with mixed feelings – a lot of anticipation and hope of a larger canvas for the project. The second phase of the project with the University of Delhi having come to an end, the MOU for the third phase was signed with the Indian Institute of Public Administration, and this saw the National Consumer Helpline move to a new, spacious and brightly illuminated premises on the ground floor of the IIPA building. The experience of unconditional support from the Faculty and management of IIPA made this relocation smooth and uninterrupted. With services suspended for a month due to the transition involved, the project was flagged off from the new premises by Shri Keshav Desiraju, Secretary, Department of Consumer Affairs, Govt. Of India on 9<sup>th</sup> May 2014.

During the year -April 2014 - May 2015, NCH has handled 154609 Calls and complaints. Calls are received from all the states and union territories of the country. With the online complaint handling system on our website – [www.nationalconsumerhelpline.in](http://www.nationalconsumerhelpline.in), and the sms facility, consumers are able to reach us 24x7. The website has been growing in popularity, with the website hits increasing every month. The consistent growth in count of calls received as well as the hits on the website is an indicator of the growing awareness amongst consumers and speaks volumes of the creditability of the support given to them by NCH.

A new addition this year has been that of assessing the feedback of the counseling services provided by NCH – the Counselling Satisfaction Index. This index gives the complainants perception of the service experienced. Besides this, it helps in developing inputs for our training and quality assurance. All complainants who have registered their email id receive a feedback questionnaire asking them to evaluate their experience of our service. In this period, Customer satisfaction averages 4.03 out of 5, where 5 stands for very satisfied and 1 stands for extremely dissatisfied. This is very encouraging.

Women complainants are still less in number when it comes to raising their voice against deficiency in services and defective products. There is a marginal increase of 2% in number of female callers as compared to the previous year. This could be attributed to the fact that complaints on our website account for approximately 25 – 30% of all complaints received, and the upwardly mobile, young women of today use this medium to complain. Out of all complaints on the website, almost 11% are from women.

As there are many programmes and training courses conducted by IIPA. NCH has had the good fortune of being visited by almost everyone attending these programmes and workshops. In addition, the trainings conducted under the Center for Consumer Studies, has a session on how Helplines contribute to consumer empowerment. This has added a new dimension to the working of NCH.

Owing to the strong Research ambience at IIPA, NCH entered this arena by presenting two research papers based on the 'real time data' analyzed on current trends with respect to consumer complaints and the grievance redressal mechanism in that industry. As part of NCH advocacy, the problems are analyzed and solutions suggested to industry, government, regulators, policy-makers, academicians and the public at large for changes in policy, rules, and regulations according to the changing requirement of consumers. In addition, the two Research projects that NCH had initiated over two years back are continuing – that of assessing the penetration of the NCH toll free number amongst the socio economic classes of the country, as well as estimating the Consumer Detriment of Callers - the loss incurred due to exploitation of consumers as a result of market operations.

In continuation with its advocacy for responsible business practices by corporate houses, NCH had organized its annual workshop on the broad theme of 'Treating Consumers with Respect'. The topic - Consumers as Stakeholders in Corporate Policy' on 18<sup>th</sup> December 2014 was an industry interaction and helped to exchange experiences, best practices and ideas in the field of robust complaint handling system and Quality Customer Service for speedy grievance redressal, for the benefit of consumers in a big way.

Apart from the activities highlighted, we continue to march ahead empowering consumers under the 'Jagriti' banner by conducting programs on community radio and participating in the Good Evening India program on Doordarshan, liaise with Government Departments and Regulatory Authorities highlighting complaints and issues which affect consumers and suggesting actions where required, besides carrying forward our guidance and information to the growing consuming class of our country.





## Index

• Call Statistics – Month wise .....	10
• State-Wise calls received.....	11
• Sector-Wise Break-Up of Calls & Complaints.....	13
• Three Tier approach to complaint handling .....	14
• Gender wise Calls & complaints.....	15
• Top 10 States ( Breakup- Sector wise) .....	16
• Top 10 Sectors – Frequently occurring problems	
Products .....	17
Telecom.....	18
E-commerce .....	19
Banking .....	20
Insurance.....	21
Legal.....	22
LPG/PNG.....	24
Real Estate.....	25
• Counseling satisfaction Index .....	26
• Convergence @ NCH .....	28
• Dipstick Feedback .....	29
• Industry Interaction.....	30
• Consumer Detriment.....	31
• Socio Economic Classification.....	32
• Events .....	33
• Jagriti – Consumer Education.....	35
• Words of Appreciation .....	36

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**Designed by:**  
**Ashish Kumar Gaur**

## Call Statistics during the year

National Consumer Helpline (NCH) is playing a crucial role at the national level in empowering consumer to use information and guidance to redress their grievance.

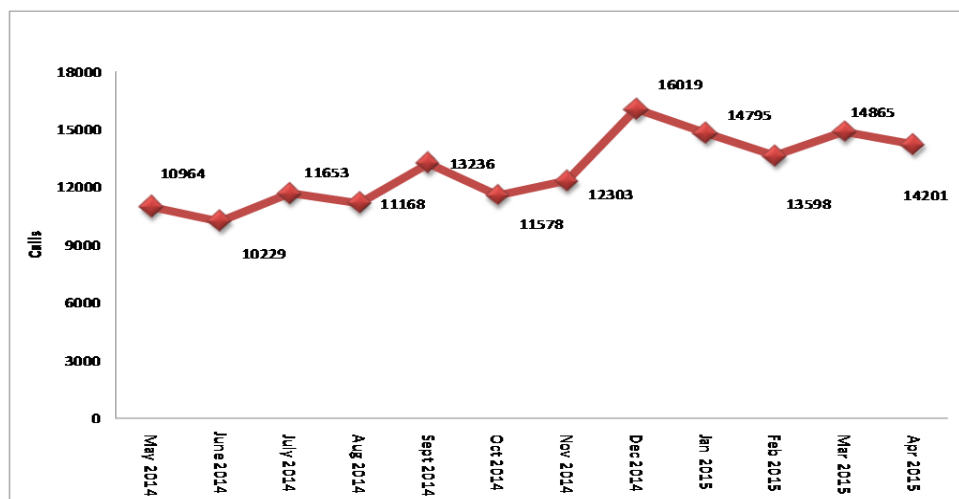
National Consumer Helpline receives complaints primarily from the calls received at the helpline through the Toll Free number. However, consumer complaints are also received from other sources. Although they contribute to a relatively lesser percentage as compared to calls received on the helpline, they still remain important sources

There are essentially four ways that a consumer can contact NCH:

- Complaints to NCH by calling on toll free no. 1800-11-4000 and by sending SMS on + 91-8130009809 to seek information from the helpline. (on chargeable basis)
- Online complaints logged in at our website [www.nationalconsumerhelpline.in](http://www.nationalconsumerhelpline.in)
- Postal Letters, addressed to NCH. letters are complaints forwarded from the facilitation desk at the Ministry of Consumer Affairs
- Direct walk-ins at the NCH office.



During the year May 2014 - April 2015, NCH has handled a total of 154609 calls These are inclusive of website complaints and outbound calls made to SMS received.



## Geographical Status

NCH has a geographical coverage across India. NCH is accessible from all nooks and corners of our vast country via telephony. Calls are received from remote areas like Andaman & Nicobar Islands and the far reaching Northeastern states of Sikkim, Nagaland, Arunachal Pradesh etc .A person having an access to telephony is in the reach of NCH. The toll free number of NCH, an sms service and NCH website encompasses all to reach out to NCH at any point of time.

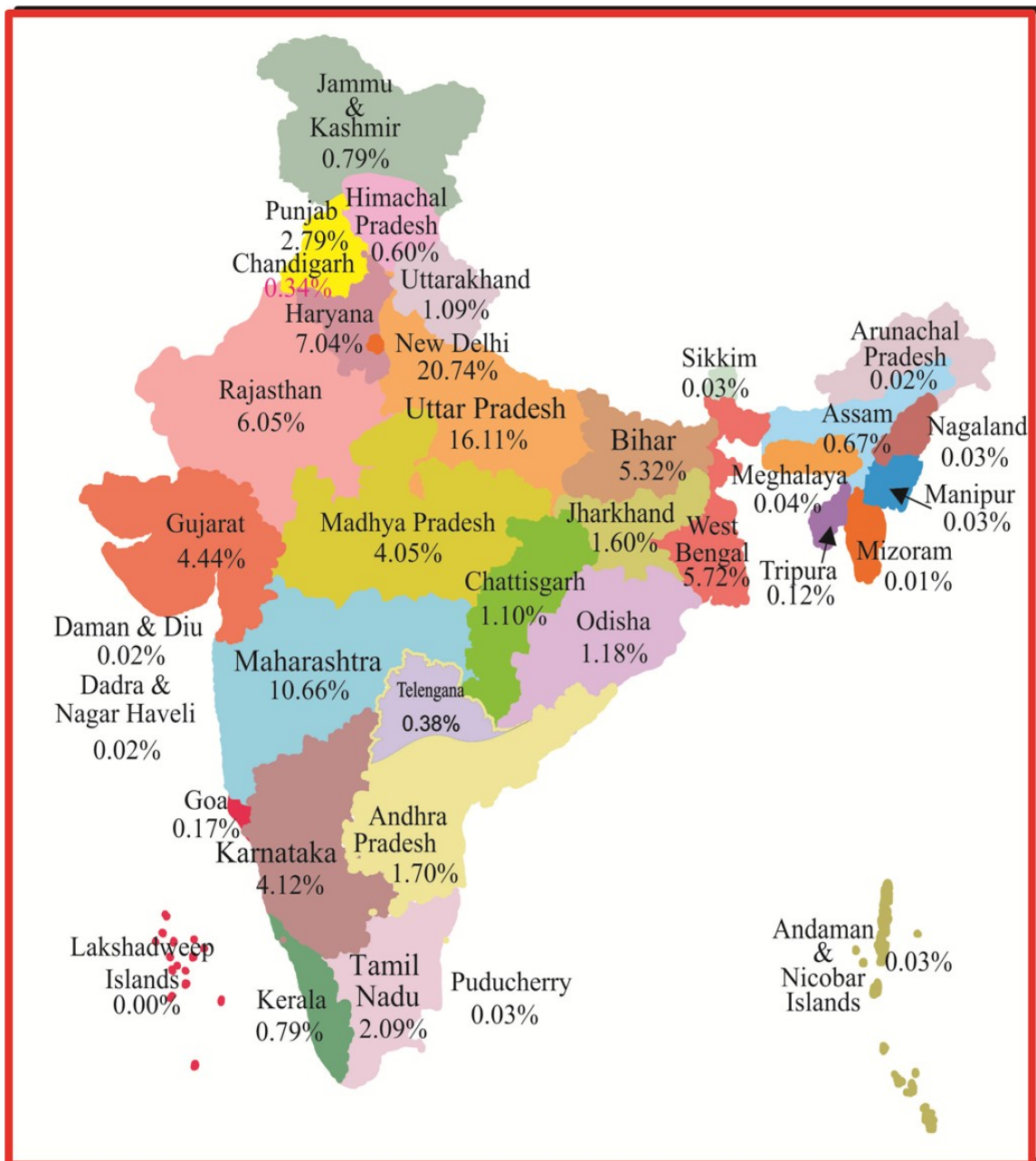
This is a centralized helpline where calls from across the country are handled at one place.

During the period May 2014 to April 2015, NCH received calls from all the 29 states and 7 union territories of the country. The maximum numbers of calls were from Delhi -32059 calls, forming 21% of total calls. The rest of the top five states were Uttar Pradesh, Maharashtra, Haryana and Rajasthan registering between 16% to 6%. Karnataka has for the first time been listed in the top 19 states with an increase of 2% of calls as compare to the last year. This is probably due to a constant increase in number of website complaints. Given below is the cumulative percentage of calls received from top 10 states in the period of May 2014 to April 2015.

**Top 10 States**  
**Period : May 2014 to April 2015**

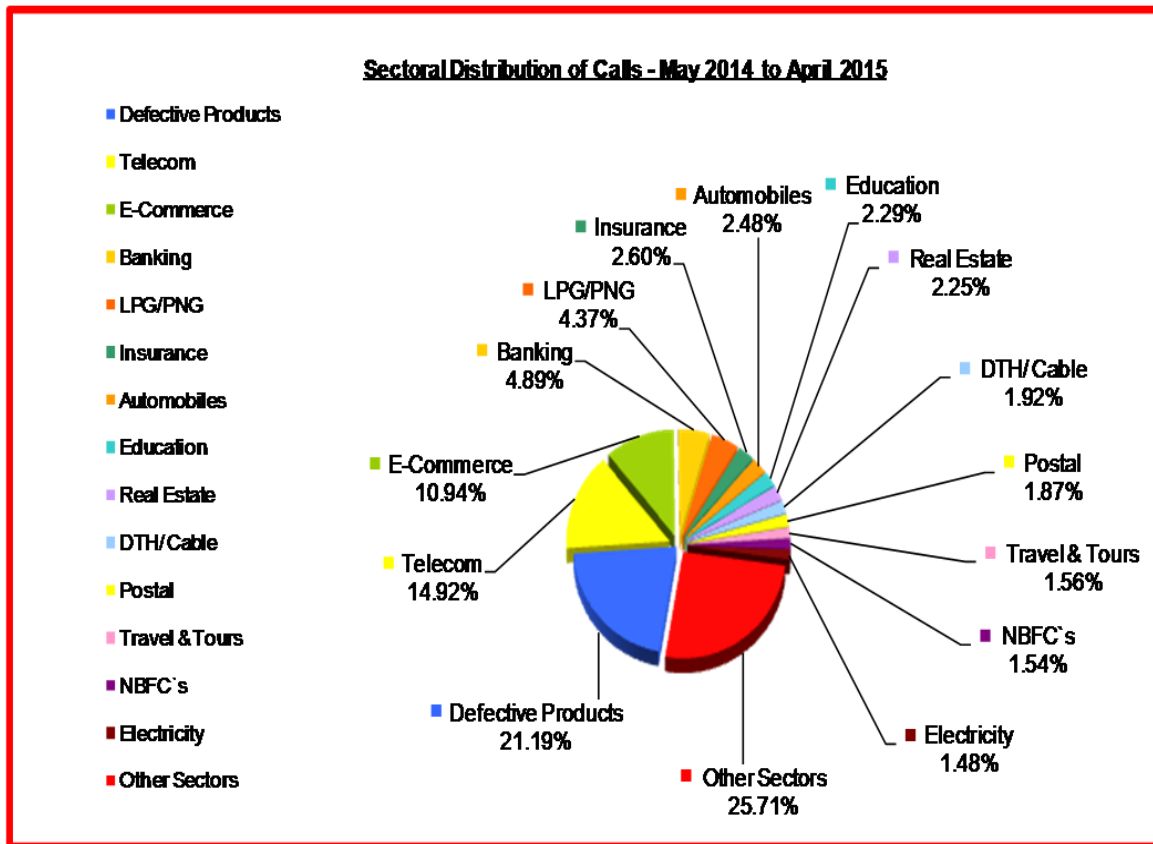
S.No.	State	Cumulative %age
1	DELHI	20.74
2	UTTAR PRADESH	16.11
3	MAHARASHTRA	10.66
4	HARYANA	7.04
5	RAJASTHAN	6.05
6	WEST BENGAL	5.72
7	BIHAR	5.32
8	GUJARAT	4.44
9	MADHYA PRADESH	4.05
10	KARNATAKA	4.12

## State wise calls to NCH



All complaints received at NCH are divided into sectors such as Products, Telecom, Legal, Banking, e-commerce, Banking, Airlines, Electricity, Transport, Postal, Courier etc. The chart given below is the compilation of the complaints received at National Consumer Helpline in the last year - May 2014 to April 2015 in different sectors.

This year some new sectors have surfaced in the list such as cab services, Beauty & Health services, extended care of electronic goods, etc.



Complaints and queries of Defective Products tops the sectors. Telecom is at the second position and e-commerce a close third with 11% of total complaints. e-Commerce has seen a huge jump in percentage of complaints 5% to 11% from last year.

## **NCH Mantra:**

### **The Three tier Approach to Complaint handling @ NCH**

National Consumer Helpline guides aggrieved consumers to find a solution to their problem related to any consumer product or Service.

- Provides consumers with all the desired information related to companies and Regulatory Authorities.
- Facilitating Consumers with all the steps involved in filing complaints against defaulting service providers.
- Empowering consumers to use the alternate Consumer Grievances redressal mechanism available to them
- Building up awareness amongst consumers about their Rights and Responsibilities, as per the Consumer Protection Act of 1986.
- Provides a platform to the companies under 'Convergence' to revert to their customers and resolving grievance amicably

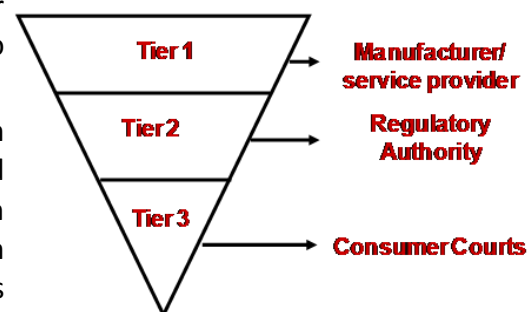
NCH has built its dedicated team of people, technology and information/ knowledge about what the consumer expects and wants. This is done by providing aggrieved consumers the names, addresses, telephone numbers, email IDs and other contact details of the nodal authority of the particular company or agency for aiding in the resolution of complaints. This is done in a three-tiered fashion.

### **NCH Follows a Three Tier Approach to provide information to the consumer:**

**First Tier:** Consumer is advised to approach the concerned organization. The details of the company or organization whom the consumer should approach – starting from the Branch to the Head Quarters is provided

**Second Tier:** If problem remains unsolved within specified time frame, then consumer is advised to approach the regulatory authorities existing in different sectors. Information concentrates on the regulatory authorities, government officials or mediators like Ombudsman.

**Third Tier:** As last option, consumer advised to file case in consumer forums. The courts are the last resort, only when all else fails.



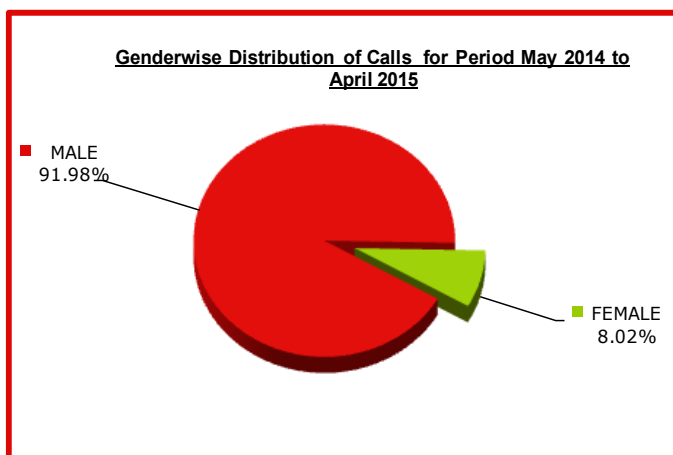
NCH attempts to stop issues from escalating to consumer forums through an alternate dispute redressal systems.



## Gender wise Call Status

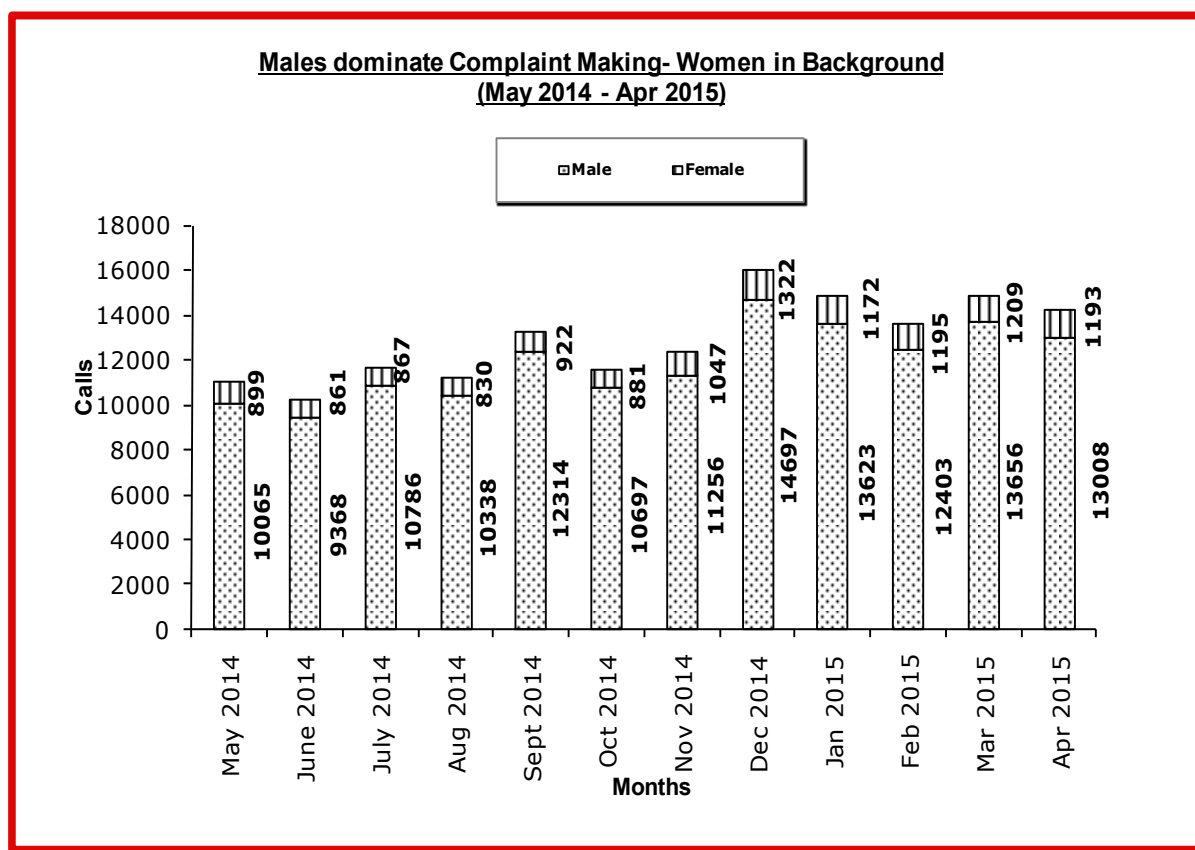
While taking calls and complaints, the personal information of caller is captured, like name, age, address, gender, profession etc exclusively for the purpose of MIS Reports and analysis.

While analysing the data, NCH has observed that women complainants account for a very small percentage – there are not in the forefront in making formal complaints. More than 90% callers who call and complain at NCH are men. Women do not raise their voice to complain in formal manner.



Only 8% of callers at NCH are women.

This is a slight improvement from the 6% last year. This increase of 2% is primarily from the complaints lodged on the NCH website, where the participation of women complainants are marginally higher.



## Top 10 States (Break-up Sector wise)

	1	2	3	4	5
Particulars	DELHI	UTTAR PRADESH	MAHARASHTRA	HARYANA	RAJASTHAN
Products	25.12	20.06	18.70	21.48	17.70
Telecom	15.25	13.06	15.81	13.67	20.50
E-Commerce	10.60	7.75	13.46	11.10	8.98
Banking	4.54	6.42	4.91	5.50	4.78
LPG/PNG	3.48	6.36	2.18	4.32	3.49
Insurance	3.02	2.59	2.29	3.36	2.55
Automobiles	2.32	2.00	2.98	2.76	2.21
Education	2.42	3.20	1.29	2.27	3.32
Real Estate	2.33	2.71	4.36	3.29	1.20
DTH / Cable	1.90	1.51	2.60	1.29	2.09
Postal	1.57	2.42	0.81	1.64	1.91
Travel & Tours	1.63	0.83	2.40	1.41	0.72
NBFC's	1.15	1.61	1.89	1.16	1.85
Electricity	1.01	1.81	1.50	0.98	2.80
Weights & Measures	1.09	1.59	1.78	1.60	2.23
Other Sectors	22.59	26.06	23.03	24.18	23.67
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

	6	7	8	9	10
Particulars	WEST BENGAL	BIHAR	GUJARAT	MADHYA PRADESH	KARNATAKA
Products	16.34	14.06	19.54	17.97	12.72
Telecom	15.30	10.77	16.28	15.95	16.00
E-Commerce	13.25	4.91	14.92	9.56	19.20
Banking	5.57	5.42	3.67	5.52	3.67
LPG/PNG	7.17	9.00	3.11	3.62	2.59
Insurance	2.17	2.55	2.85	2.95	1.26
Automobiles	1.72	1.76	2.88	3.54	2.43
Education	2.12	2.48	1.25	3.34	1.10
Real Estate	2.16	0.26	1.94	1.25	3.08
DTH / Cable	1.30	1.62	3.23	1.64	4.13
Postal	1.25	2.52	0.96	1.63	1.33
Travel & Tours	1.53	0.33	2.10	1.17	4.99
NBFC's	2.12	1.91	1.86	1.93	0.77
Electricity	1.33	3.69	0.96	2.67	0.17
Weights & Measures	0.70	1.65	1.51	1.58	1.07
Other Sectors	25.96	37.08	22.93	25.68	25.49
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

The Product sector accounts for the highest number of complaints in every state except Karnataka; the second highest sector is Telecom in each state followed by e-commerce. In Karnataka, e-commerce stands first followed by Telecom and then Products. Uttar Pradesh reported highest complaints in the Banking and LPG/ PNG sectors as compared to rest of the states.

## Products

A product is generally any tangible article used for personal, family, or household purposes, and is not a product for commercial use. The Products sector may consist of durable or non-durable goods. NCH receives around 20% of complaints pertaining to the products sector such as Air-conditioner, Television, Mobile handset, Washing Machine, Shoes, Computers, laptops, Camera, Mixer Grinders, Cooler, Inverters, Water Purifier, Refrigerators etc. As there are a large number of products of different quality and other parameters – both from the organised and unorganized markets, these account for availability of a significantly large range.

Most of the complaints in this sector pertain to poor quality of the product, after sale services, or delay in getting services. Companies have dedicated customer service department to address consumer grievances. But in the absence of any industry regulator, the consumer is left with no choice other than approaching the consumer forums where the complaint is not redressed by the customer care department of the company.

Frequently occurring problems in this sector are:

- Same Problem persisting after repairs, within the warranty period
- Delay in / denial of services
- Dealer /Service Centre not entertaining
- Unsatisfactory redressal
- Not repaired under warranty

### **Redressal System;**

**As per the NCH mantra of the 3 tier system of grievance handling, the following is suggested:**

#### **Tier 1:**

Consumers can complain to the authorized Service Centre or Customer Care Centre of the company.

#### **Tier 2:**

If the consumer is not satisfied then he can approach the corporate office of the company. There is no regulatory body to regulate the functioning of consumer durable companies

#### **Tier 3:**

If the complaint does not get redressed, the consumer can approach the consumer Forum.

## Telecom

The telecom industry today is going through rapid evolution and expansion - from voice services to data services, creating a new direction for the future of the Industry. Telecom Regulatory Authority of India (TRAI) plays a catalytic role in the development of the telecom, broadcasting and cable services. The mission of TRAI is to ensure that the interests of consumers are protected along with growth of telecommunications industry.

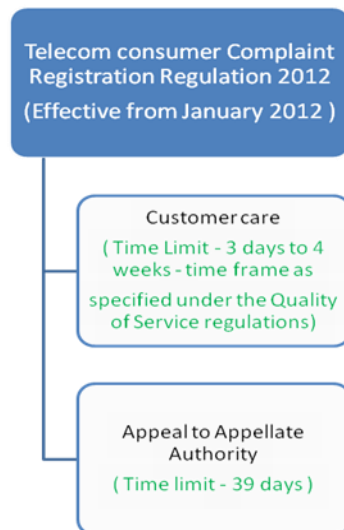
TRAI has issued the following regulations during the year 2014-15 as per their website:

1. "The Telecom Commercial Communications Customer Preference (Fifteenth Amendment) Regulations, 2014" dated 7th April 2014.
2. The Telecommunications Consumer Redressal (Third Amendment) Regulations 2014 dated 1st July, 2014.
3. The "Standards of Quality of Service for Wireless Data Services (Amendment) Regulations, 2014", dated 24th July, 2014.
4. The International calling card services (access charges) Regulations 2014, dated 19<sup>th</sup> August 2014.
5. The Standard of Quality of Service of Basic Telephone service (wireline) and Cellular mobile telephone service (Third Amendment) Regulations 2014 dated 21st August 2014.
6. The Telecom Commercial Communications Customer Preference (Sixteenth Amendment) Regulations, 2014 dated 10th December 2014.

### **Grievance Redressal System**

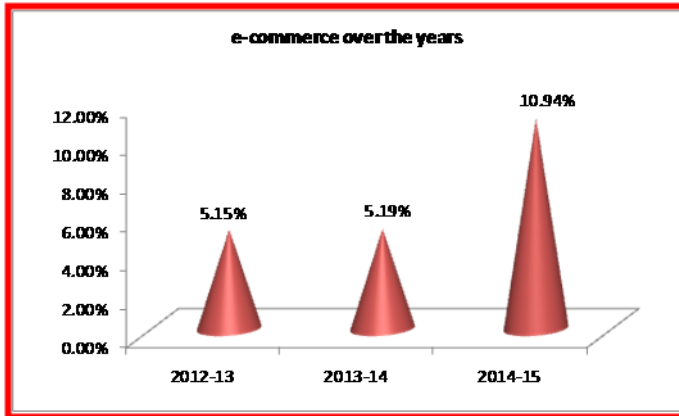
TRAI has notified a grievance mechanism for the all service providers under Telecom Consumer Protection and Redressal of Grievance 2007. The regulation mandates establishments of Grievance Mechanism for resolution of consumers' complaints within the company at the level of Call Centre and Appellate Authority as summarized below:

As a the last resort, consumers can file a case in consumer forum.



## E-commerce

Recent years have seen a remarkable revolution in the way India shops. e-**Commerce** has taken the world of retail and is the buzz word for shopping today, especially for the internet savvy consumers. E-commerce leans heavily on the internet and mobile revolution to enable companies to reach their customers. Tremendous growth in Telecommunication is also responsible for the rise of e-commerce.



This chart shows the percentage of complaints received at NCH during the last three years. In 2014-15, there is a steep increase in complaints and queries from 5% to 11%

While growth in e-commerce industry is sweeping across the country, there appears to be inadequate monitoring and laws regulating this sector. There is

no watchdog to regulate this industry in the form of regulatory authority or industry association, thus creating problems for consumers shopping online or through distance selling.

Frequently occurring complaints in this sector are:

- Non Delivery of Product
- Delivery of Defective/Wrong Product
- Not refunding the amount paid
- Deficiency in Services
- Wrong Promises
- Late Delivery of Product
- Product/Accessories missing
- Promised/Offered gifts not given
- Not getting the product back after repair/replacement
- Not accepting product under replacement period

## Redressal for E-Commerce Complaints

The consumer is protected in the same ways as s/he is protected under different provisions of the Consumer Protection Act 1986.

**Tier 1:** Consumers can complain to the Customer Care of the respective company.

**Tier 2:** If the consumer is not satisfied then he can approach the corporate office of the company as there is no regulatory body to regulate the functioning of the e-commerce companies

**Tier 3:** If the complaint is still not redressed, the consumer can approach the consumer

## **Banking**

Banks in India have leveraged technology and introduced innovative banking products and services not only to attract and retain customers, but also to penetrate the market.

Several variants of traditional products like Basic Savings account under Pradhan Mantri Jan Dhan Yojana have been introduced to cater to lower strata of customers, who are in unbanked rural / semi-urban areas. While ATM's have become popular among the customers for cash withdrawals, other services like mobile banking and internet banking are becoming popular slowly.

We observe at NCH, the complaints related to ATM operations are very high. Many consumers are apprehensive of using their credit and debit cards over the internet because of the perceived risk of frauds. They do not shop online because they do not trust online payment systems. Though, the growth of e-Commerce is exponential, especially in the metro and urban areas, the complaints related to e-Commerce is also high. Banks would need to address these issues effectively if they wish to remain customer centric. Educating Customers and getting them trained to do secure banking using ATM, Cards, Internet, Mobile is essential.

As an aware Consumer, they should be aware about the following Do's and Don'ts :

### **DO's**

- Password protect the mobile phone. It is recommended to set the maximum number of incorrect password submissions no more than three
- Choose a strong password to keep your account and data safe
- Review your account statements frequently to check for any unauthorised transactions
- Change your IPIN/ mPIN regularly
- Report a lost or stolen phone immediately to your service provider and law enforcement authorities

### **DON'Ts**

- Never give your PIN or confidential information over the phone or internet. Never share these details with anyone
- Don't click on links embedded in emails/social networking sites claiming to be from the bank or representing the bank
- Don't transfer funds without due validation of the recipient, as funds once transferred cannot be reversed
- Don't store sensitive information such as credit card details, mobile banking password and user ID in a separate folder on your phone
- Don't forget to inform the bank of changes in your mobile number to ensure that SMS notifications are not sent to someone else
- Never reveal or write down PINs or retain any email or paper communication from the bank with regard to the PIN or password
- Be careful about the websites you are browsing. If it does not look authentic, do not download anything from it

**Mr. Prabhat Kumar, Sector Expert**



## Insurance

NCH analysis covers complaints of consumers regarding the prime insurance problems of unsatisfactory redressal, Settlement of policies- delay / less claim / claim rejection, Renewal of policies & Wrong Promises by Agent /DSA . Of the major points analysed, maximum complaints are registered in the 'settlement of policy' subject.

A deeper analysis revealed that mis-selling by Agents/ DSA ; Consumers' Financial Illiteracy are the biggest trouble spots.

### **UNETHICAL PRACTICE OF AGENTS**

Unethical practices by insurance agents include overcharging or inflating premiums as well as charging an 'agency fee' on a policy. Other unethical practices may be less obvious to a consumer, but includes agents or agency staff receiving payments from a vendor for steering clients to a specific company, and pocketing premiums policies that aren't issued.

### **Remedial measures:**

Here's what to look for to avoid being a victim :

- Agency fees or expenses not included with the premium payment for a home insurance policy on a new home or any other insurance product.
- Fees and expenses are not specified in the quote from the insurance company.
- Always insist on a written quote. The quote should have the insurance company's name on it along with the name and contact information for the agent and/or agency.
- When money is paid for a policy, one should always receive a policy with a declaration page for home and auto insurance and In addition, one should always receive ID cards for a new car insurance policy.

### **Consumers buying insurance should always:**

- Read the policy document carefully.
- Make sure that you know exactly what is covered and what is not.
- Fill out forms carefully, completely and accurately.
- Know that, if your insurance company rescinds your insurance, they may send you a premium refund cheque. By encashing the cheque, you may be inadvertently accepting their decision to rescind your policy.
- Do not give up when you feel that your rights are being violated. It is critical that you stand up for yourself.
- Lack of Awareness of Customers is the other main reason why mis-selling is so common in India.
- Many customers do not understand that insurance is intended primarily for risk protection—not for tax savings, not for investment. Awareness is crucial if the consumer is to receive a policy that truly meets his unique requirements.
- Spreading financial literacy and consumer awareness among the Consumers is the need of the hour.

**Mr. Prabhat Kumar, Sector Expert**

## **Legal**

### **Laws laid down by Apex Court/ Commission in consumer matters during the year May 2014-April 2015**

- **There is no provision in the law for second complaint on the same facts once it is dismissed in default.**

An interesting thing happened before the National Commission when the original complainant - Indian Machinery Company discloses the fact that this was their second complaint filed before the consumer forum when first complaint filed on 29.8.2007 was dismissed in default in complaint no 307 of 2007. It was further submitted to consider earlier complaint no 307/2007 as part and parcel of this case for the sake of documents attached and precede this case from the stage the earlier complaint had been dismissed. Question before the commission was to decide whether second complaint on the same fact can be maintained under the given circumstances. It is held that there is no provision in the law for second complaint on the same facts once it is dismissed in default. At the most, there could be an appeal before the higher court for setting aside the said order.

- **Secondary evidence enough to prove the purchase in case bill not available**

National commission has recently in the matter of Taranjit Kour V/s Proctor and Gamble Home Products (P&G). P&G rejected all such arguments extended by the sellers to rebut the sale of shampoo pouch after expiry date lapsed 5 years ago even when proper bill could not be produced by the complainant .

- **Claiming compensation in cases of failed sterilization operation arises on account of negligence of the surgeon and not on account of child birth.**

National Commission in the matter of Smt Mithlesh Vs Medical Officer (Incharge) District Ghaziabad Revision Petition No. 3997 of 2014 from the order dated 10.09.2014 of the Uttar Pradesh State Consumer Disputes Redressal Commission, Lucknow in Appeal no. 2278 of 2011 has held:

If the woman has suffered an unwanted pregnancy, it can be terminated and this is legal and permissible under the Medical Termination of Pregnancy Act, 1971. If the couple opts for bearing the child, it ceases to be an unwanted child. The cause of action for claiming compensation in cases of failed sterilization operation arises on account of negligence of the surgeon and not on account of child birth. Failure, due to natural causes also would not provide any ground for claim which may happen in some cases as per scientific theory.

- **Transfer applications dismissed by Karnataka State Consumer Dispute Redressal Commission –Law & discretion**

Karnataka State Consumer Dispute Redressal Commission has dismissed three applications filed by the complainants for transferring 139 cases to one forum for adjudication on 29.04.2014 when it found no valid reason. Cases cannot be transferred only on the ground of convenience and right to accept or reject rests with the State Commission.

- **Consumer forum has no jurisdiction to attend complaint when information under RTI Act is not received**

This issue has been discussed in the Revision Petition No. 2846 of 2013 in the matter of Public Information Officer, Urban Improvement Trust Ajmer, Rajasthan through its Secretary Versus Tarun Agarwal before Hon'ble Mr. Justice J. M. Malik, Presiding Member Hon'ble Dr. S. M. Kantikar, and Member. The order was pronounced on 16th December, 2013

The key question swirls around the controversy, whether there lies a Jurisdiction for the Consumer fora to entertain the case pertaining to Right to Information Act, 2005 (in short 'RTI Act') It was held that the remedy is available in filing appeal to the appellate court under RTI Act, once information is sought under that Act.

- **Manufacturer cannot shirk from responsibility if duplicate and fake products are sold in their name**

Hindustan Coca-Cola Beverages Pvt. Ltd. And Purushottam Gour & others was decided by the Honorable National Commission on 21.3.2014 in favour of complainant. It involved a serious question in the interest of public at large and it was observed – “if such reputed companies intentionally or unintentionally do not help to catch the culprits, such hazardous products will continue selling in the market causing damage to the health of consumers. Who shall be then responsible for this act . Merely paying damages does not stop the practice unless serious investigation is made on the issue.”

- **Educational institutes are answerable before consumer forums for deficiency in services**

Indian College of Agricultural recognized by the Indira Gandhi agricultural university, Raipur admitted two students : Sager Sinhala and Anil Shaun under OBC quota for the year 2010-2011 batch but retained their result for the reason that they failed to provide OBC Certificates and they actually did not belong to OBC. National commission in their order dated 6 March 2014 held the Institute guilty of the mistake and directed the institute to pay back the entire fee charged towards the course alongwith Rs 10,000/- as compensation for loss of time. National commission also directed the institute to deposit Rs 50,000/- to the consumer welfare fund.

**NOTE -APEX COURT'S THREE JUDGE'S BENCH JUDGMENT HOLDS FINAL TILL A LARGER BENCH REVERTS IT.**

- Hon'ble Supreme Court in the year 2003 in the matter of Usmania Islamic Academy v / s State of Karnataka, three judge's bench comprising Justice V N Khare, Justice S N Variyavaha and Chief Justice K G Balakrishnan pronounced a detailed order holding educational institutes answerable before consumer forums by discussing every aspect covered by the educational institute in providing education to the students. Again there was Supreme Court ruling in the year 2004 in the matter of Bhupesh Khurana vs Budha Dental College & Hospital holding college unfair for their misleading information about the college.

**Dr. Premrata, Sector Expert**

## **LPG/ PNG**

### **PAHAL (DBTL) Scheme for LPG Subsidy**

Pratyaksh Hanstantrit Labh (PAHAL) scheme also called as Direct Benefit Transfer for LPG (DBTL) was launched to provide liquified petroleum gas (LPG) cylinders of Bharat Petroleum Ltd. Hindustan Petroleum Ltd, and Indian Oil Corporation Ltd. (Indane) at subsidised rates to Indian consumers. This was to mark an end to duplicate connections, or misuse of LPG connections, which is very common in India. Customers who get enrolled in the PAHAL scheme are referred to as Cash Transfer Compliant (CTC)

### **Benefits of PAHAL**

**For LPG consumers:** The amount of money which is equal to the difference between the present subsidised rate and the market price is automatically transferred to the bank account of the consumer, when he or she makes the first booking for a cylinder. However, this is possible only after joining the scheme.

**For Government:** This scheme will reduce or prevent the unauthorised sale of LPG cylinders at higher rates. The purchase of multiple gas connections will be prevented. Accordingly, the subsidy burden for the Government will be reduced.

### **Frequent Occurring Problem in this sector are**

- Delay in supplying gas cylinder
- Cash Subsidy not credited to the account
- Insists on customers purchasing various appliances (like gas stoves, pressure cooker and other allied accessories)
- Gas cylinder less than prescribed weight
- Formalities in booking a new gas connection or transferring it is very tedious
- Connection blocked
- Refused or asking more money for home delivery

**Complaints against domestic supply of PNG are negligible. However, the complaints received at NCH falls under the following categories:-**

- Abnormal delay in getting new connection
- Billing problem
- No appropriate complaint registering center. Delay in Response time or not attending the complaints at all etc.

### **Redressal System**

**I Tier-** PSU Oil Companies have provided their own network system to handle consumer grievances spread throughout the country. Each company has its their own IVRS, the telephone number of which is circulated widely, applicable to all metro cities. State-wise Regional Customer care centers exists where grievances can be lodged.

**II Tier** – Complaints can be sent to the nodal officer of Petroleum & Natural Gas Regulatory Board (PNGRB) which is the regulator in this sector and is responsible for making the rules & regulations.

**III Tier**–As a last step, to approach the Consumer Forum.

## **Real Estate**

The fast growing Real Estate Industry undoubtedly contributes to the development of the Indian economy to a large extent. Presently, the real estate sector is unregulated, where consumers are prone to a lot of vulnerabilities. Complaints of cheating and project delays are rampant. There has been no provision to enforce accountability on builders in the absence of effective regulation

### **Consumer Protection and Real Estate**

The Government has also been taking steps to make improvements in the Industry and has brought in The Real Estate (Regulation and Development) Bill, 2013, which is yet to be passed. The main objective of this bill is to ensure sale and purchase of immovable property in an efficient and transparent manner and this bill aims to create a Real Estate Regulatory Authority and an Appellate Tribunal that will act as a watchdog for the sector. To protect the interest of consumers, there will be alternate redressal mechanism to handle any dispute that may arise.

The Real Estate Sector is in dire need of effective regulations for protecting consumers.

#### **Frequently Occurring problems are:-**

- Delays in handing over possession
- False assurances about provision of various facilities /amenities.
- Sale of disputed properties, which do not have a clear title, by concealing details.
- Unbalanced agreement between Builder and buyer.
- Charging more money than agreed.
- Wrong measurements and usage of sub-standard materials.
- Money not refunded/ Cheque bounced.

#### **Redressal system:-**

**Tier 1:** If consumer is aggrieved with the builder then first of all he should write a complaint letter to the Builder, mentioning all details clearly

**Tier 2:** If there is no response or he is not satisfied with the response from the builder then he should give a notice to the Builder / Developer for legal action that he wishes to take . Additionally, consumer can log his/her complaint with the Confederation of Real Estate Developers' Association of India (CREDAI), in case the builder is a member of this association. This is an Association body, and does take up customer grievances with its members.

**Tier 3:** He can file his/ her case with the consumer Forum.

## Counselling Satisfaction Index

The feedback of the counselling provided to a caller is analyzed for effectiveness.

In September 2014, NCH initiated a feedback process to gauge the counseling services being provided. Feedback helps in developing inputs for our training and functioning as it gives the complainants perception. Feedback serves as a guide to assist counselors to know as to how consumers perceive their performance. It also helps improve the counseling efficiency of NCH counselors by providing them the feedback received from consumers.

Consumers who have registered their email id receives a feedback questionnaire asking them to evaluate their experience of NCH service. Following is the count of feedback sent to consumers and responses received during the period May 2014 – April 2015

Feedback forms e-mailed to callers	Responses Received
42205	1373

Out of those who have replied, consumer satisfaction averages **4.03 out of 5** for the period Sept 2014 to April 2015, where 5 stands for very satisfied and 1 stands for extremely dissatisfied. The count of complainants who have said that they would recommend NCH to family and friends is 1007 out of 1373.

Particulars	Was the NCH counsellor helpful and courteous?	The counselor listened to me effectively & understood my concern	The advice given to me was appropriate	I will /have take action on the advice given	I will/have recommended NCH to a friend or acquaintance who needs help
Count of 'Yes'	1042	1028	950	999	1007
Count of 'No'	30	41	115	63	59
Not Specified	301	304	308	311	307



## **Consumer Feedback – Observations & Expectation**

On compiling and analysing the feedback received on the counselling services, what comes through are the various expectations and observations that consumers have from NCH.

Expectations by consumers is stated only after they are happy with the services already being provided. This helps NCH in knowing and evaluation the value addition that can be provided along with counselling.

Providing good service is all about meeting consumer expectations

<b>Sr. No.</b>	<b>Expectations of Consumers</b>
<b>1</b>	<b>To advertise more about NCH to make people aware of their consumer rights and national consumer helpline toll free no.</b>
<b>2</b>	<b>Consumers insist that NCH should have 2 toll free nos. as one number most of the time is busy.</b>
<b>3</b>	<b>National Consumer Helpline should be open for 24 hours. There should be provision for fast track solution, depending on customer preference.</b>
<b>4</b>	<b>IVRS system of NCH should be changed.</b>
<b>5</b>	<b>Counseling services at NCH in regional languages also .</b>
<b>6</b>	<b>To increase the no. of counselors as time taken to connect a counselor is very high.</b>
<b>7</b>	<b>Docket no. of NCH and Address of the companies can be sent to consumers via Email or SMS.</b>
<b>8</b>	<b>Action on Consumer complaints should be taken care by NCH till the consumer complaint is completely resolved. Regular follow up information to consumers via SMS or Email</b>
<b>9</b>	<b>Communication with companies for consumers complaints can be done by NCH on the behalf of consumers.</b>
<b>10</b>	<b>NCH should file case in consumer forum on the behalf of consumers.</b>
<b>11</b>	<b>Genuine cases should be published in media so that the other person suffering from same or similar problem may proceed for legal action against fraud/corruption</b>
<b>12</b>	<b>Introduction of mobile application for NCH complaint redressal.</b>
<b>13</b>	<b>NCH representative in all main cities or in zones for urgent and immediate action .</b>
<b>14</b>	<b>Improvements in NCH website complaint registration.</b>

## Convergence @ NCH

NCH has formulated a grievance handling system branded as 'Convergence - an alternate dispute resolution process between the consumer and the company on the NCH Platform to resolve consumer complaints amicably and expeditiously. Around 200 corporates are part of the 'convergence program', in which complaints received are sent to the company for resolution. It also gives an opportunity to the company to retain a customer and ensure better corporate governance and social responsibility

In the 'convergence' process, Companies partner with NCH voluntarily, to resolve complaints of their customers who have reported their case to us. We facilitate the resolution of consumer complaints pertaining to the company, which are of an escalated nature and need senior level attention, directly through the NCH website or via e-mail correspondence.

### **Convergence Process**

#### **1. Identification of the Right Person**

The company has to identify a SPOC- Single point of contact who handles complaints from NCH on a day to day basis.

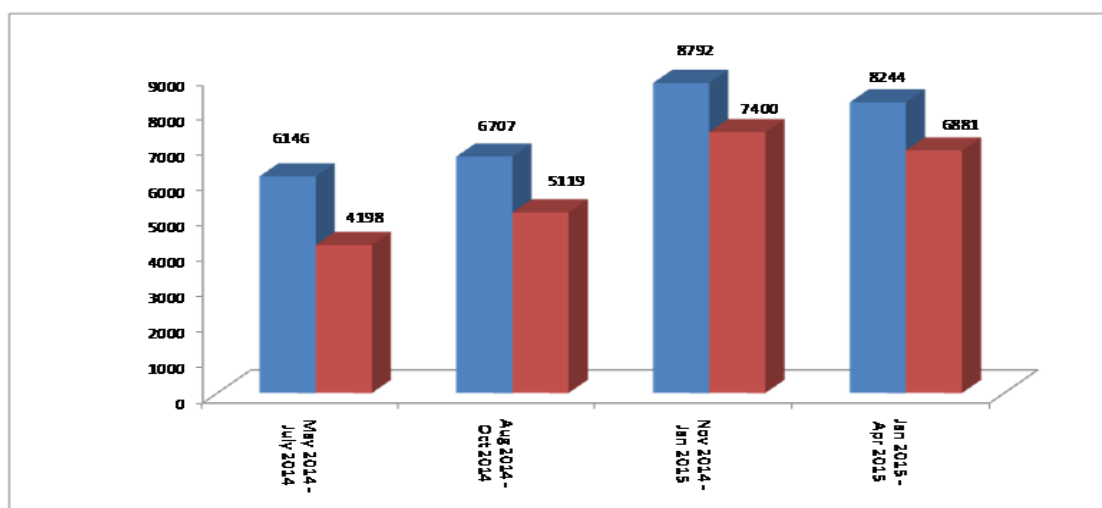
#### **2. Registration on the NCH portal**

When the company confirms that they are keen to partner, a Brand registration form has is filled and submitted to NCH. Thereafter, an authenticated User Name and Password is provided to the company for logging in to the NCH portal

#### **3. Complaint uploading**

Complaints are uploaded onto the NCH web portal or sent by email to the SPOC appointed by the company, to resolve the case as per the company norms, rules and regulations. The company SPOC must state clearly the action taken to resolve the complaint in the remarks column which is accessible to NCH as well as the complainant. The resolution provided by the company is taken from complainants on regular basis to understand whether complainant is satisfied.

During the period of May 2014 to April 2015, NCH has forwarded 29889 complaints, Responses have been received for 23598 complaints.. 79% of the complaints have been responded by convergence companies



## Convergence - Feedback

A dipstick feedback is a quick survey, which gives a general feel rather than statistical probabilities. NCH carries out a dipstick feedback to find out the satisfaction level of the complainant, after the company has responded to the complaints' problem. At NCH we randomly call up complainants whose problem has been responded to by the Convergence companies to ascertain whether the feedback given by the company on the complaint is corroborated by the complainant. This helps us to know the quality of responses received and to develop an action plan to improve its quality, if required.

The table below shows sector wise resolutions of complaints. The last column shows the resolution percentage in sectors as confirmed by the complainant themselves.

**The average percentage works out to 77%. Responses to complaints received at NCH in the period May 2014 to April 2015 were considered for the feedback.**

Sectors	NO. OF FEEDBACK	CONTACTED	Resolved	Not resolved	% CTD resolved
e-Commerce	850	357	282	75	78.99
Product	1273	543	399	144	73.48
Telecom	1565	572	402	170	70.28
Banking	348	147	112	35	76.19
DTH/ Cable	199	107	88	19	82.24
NBFC	5	2	2	0	100.00
Automobiles	35	16	11	5	68.75
DTH	46	18	13	5	72.22
Total	4321	1762	1309	453	77%

## Complaints highlighted during the year

- **Roozgaar.com** – placement portal - company takes a deposit for providing jobs – starting with a registration amount of Rs. 1685 but in the course of the transaction, an amount of Rs. 5000 -10,000 gets deducted. Complaints are not being received anymore
- **TV game show – ‘Chehra Pechano’** which appears to be a fraud. So called prize winners are told to pay an amount varying from Rs. 4000 to Rs.40,000) in a bank account & no response is received thereafter. Details given to EOW
- **Observations of Telecom Complaints** sent to TRAI:
  - Company call Centres not providing complaint number & hence unable to complain to Appellate
  - Telecom cases are not taken into consideration at Consumer Forums
  - **SBI** : delay in getting ATM and PIN No highlighted and sent to SBI and Dept
  - **Vote 4cash** – an online money lender – case escalated to RBI and Dept.

## Industry Interaction

National Consumer Helpline organized a one day workshop on the broad theme of **'Treating Consumers with respect'**. The topic was 'Consumers as Stakeholders in Corporate Policy' on Thursday, December 18, 2014 at Indian Institute of Public Administration, New Delhi and was organized to celebrate National Consumers Day 2014.

Mr. Manoj Parida, Joint Secretary, Ministry of Consumer Affairs, Food & Public Distribution, inaugurated the workshop. At the Inaugural address, he spoke about the requirement of having a robust complaint handling system, which must be effective, efficient and consistent. The workshop had over 30 middle and senior corporate executives from wide spectrum of industries, in the functional area of Quality Assurance, Service Delivery and Customer Service delivery.

The workshop was divided into following sessions,

- Session 1- QMS-Customer Satisfaction-requirement for complaint handling system in organizations
- Session 2- Health Services and Consumer Perspective
- Session 3: Consumer Safety & Responsible business practices
- Panel discussion - The changing paradigm of customer services in new age banking
- Principles & Code of Business Ethics & CSR - the consumers perspective

The workshop concluded by thanking all speakers, participants, organizers and all associates for making it a huge success.



## Research Project : Consumer Detriment

Consumer Detriment – A concept to estimate the consumer loss “An analysis of the issue of consumer detriment and the most appropriate methodologies to estimate it”

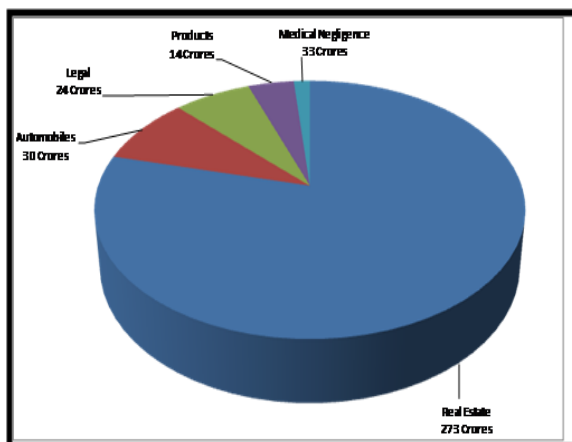
### Definitions of ‘Consumer Detriment’

There is no universally accepted definition of the term ‘consumer detriment’. The Office of Fair Trading (OFT), London has given the following definition:

“Consumer detriment is the loss in consumer surplus that consumers experience due to the presence of imperfect information. That is, the consumer detriment is taken as the difference in consumer surplus between a situation where consumers are fully informed and a situation where consumers' information is imperfect.” Consumer detriment falls into two broad categories, which we label “personal detriment” and “structural detriment”.

### Consumer Detriment at National Consumer Helpline:

Detriment comprises of both financial and non-financial detriment. Therefore both - quantitative and qualitative assessment is possible. At NCH, we consider only the direct, measurable financial loss in specific sectors for fresh complaints Using the data derived from the callers, NCH has estimated the consumer detriment for the period May 2014 to April at Rs.381,34,56,765 . Extrapolated total detriment value is derived by multiplying average detriment value with number of complaints received in respective sectors. Value wise the top sectors for consumer detriment are Real Estate, Automobiles, defective products, Banking and e-commerce.



Sr. No	Sector /Category	Consumer Detriment ( Value wise)
1	REAL ESTATE	2735092058
2	Automobiles	299045270
3	LEGAL	238698250
4	PRODUCTS	142628639
5	Medical Negligence	49967291
6	Education	44722937
7	Motor Vehicle Insurance	43048222
8	Banking	39146247
9	E-Commerce	32923689
10	Travel & Tours	29792509
11	Health Insurance	28896791
12	Life Insurance	27631209
13	others-Service	22900818
14	Electricity	20763780
15	Placement Services	17084536
16	General Insurance	16738383
17	Packers & Movers	4890071
18	Airlines	4848585
19	Postal	4600290
20	Telecom	3804914
21	LPG/PNG	3122206
22	DTH / Cable	1022078
23	Courier /Cargo	757613
24	Medical Others	559026
25	Railways	488160
26	Weights & Measures	217881
27	Food	43805
28	Drugs & Cosmetics	21507
	Total	3813456765

## Socio Economic Profile of Callers

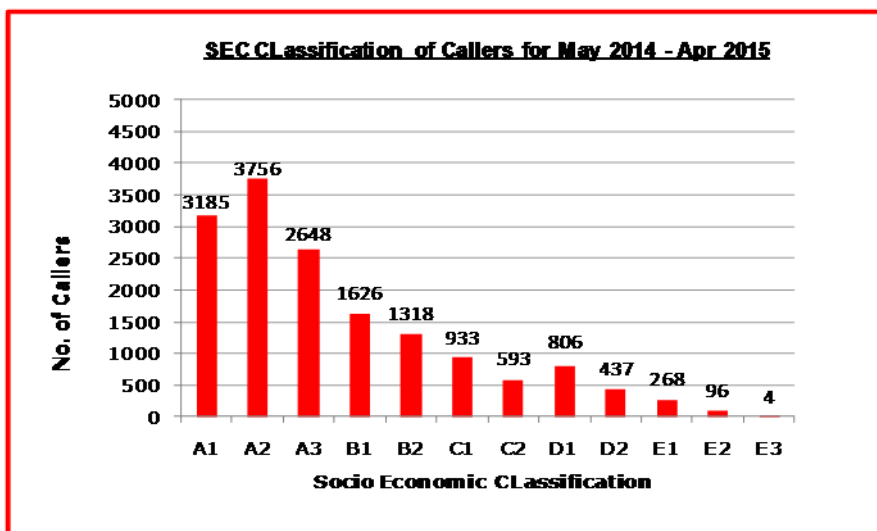
The SEC Classification (Socio Economic Classification) is a classification of households used by surveyors, market researchers, media and marketing companies in India to categorize consumer behavior. Originally developed by IMRB International as a way of understanding market segments, and consumer behavior, it was standardized and adopted by the Market Research Society of India in the mid-1980s as a measure of socio-economic class and is now commonly used as a base for market segmentation. The Media Research Users' Council (MRUC) and the Market Research Society of India (MRSI) unveiled a new Socio-Economic Classification (SEC) system in May 2011, under which all Indian households are classified. The system classifies Indian households by using two parameters—Educational Qualifications of the chief wage earner in the household; and the Number of Assets Owned (out of a pre-specified list of 11 assets). Based on these two parameters, each household is classified in one of the twelve SEC groups—A1, A2, A3, B1, B2, C1, C2, D1, D2, E1, E2 and E3. These 12 groups are applicable to both urban and rural India.

Class	Total	Average Monthly Household Income (in Rs.)*
A1	3185	16849
A2	3756	9122
A3	2648	6663
B1	1626	5747
B2	1318	4798
C1	933	3986
C2	593	3413
D1	806	2987
D2	437	2391
E1	268	1955
E2	96	1607
E3	4	
Total	15670	

### Social Economic Class of Callers calling NCH

The widely accepted SEC Classification has been used to classify callers calling the National Consumer helpline, to give an insight into their profile. A short questionnaire (the same used by MRSI and MRUC) is administered and the details of callers, who give their details voluntarily, are recorded. The details are used to obtain the SEC class to which each caller belongs.

**The SEC Classification was done for 15670 Callers for the financial year 2014-15. As seen in the table below, most of the callers fall in the upper strata of the Classification. The callers belonging to the top 5 strata i.e. A1, A2, A3, B1 & B2 comprise almost 80 % of all 15670 callers. Rest of the callers (20%) belongs to the economic sections with Average Monthly**





## Important Events

### **NCH relocated to IIPA - inaugurated by Shri. Keshav Desiraju, Secretary, Dept. of Consumer Affairs on 8th May 2014**

Secretary, Dept of Consumer Affairs – Mr Keshav Desiraju visited IIPA to see ‘firsthand’ the NCH operations at its bright and spacious new premises on the ground floor of the Indian Institute of Public Administration .Along with him, the other delegates - all senior officials of the Department of Consumer Affairs, namely, Mr. G. Gurucharan, Additional Secretary , Smt. Chandralekha Malviya, Sr. Economic Advisor, Mr. Manoj Parida, Joint Secretary and Mr GN Singh, Director



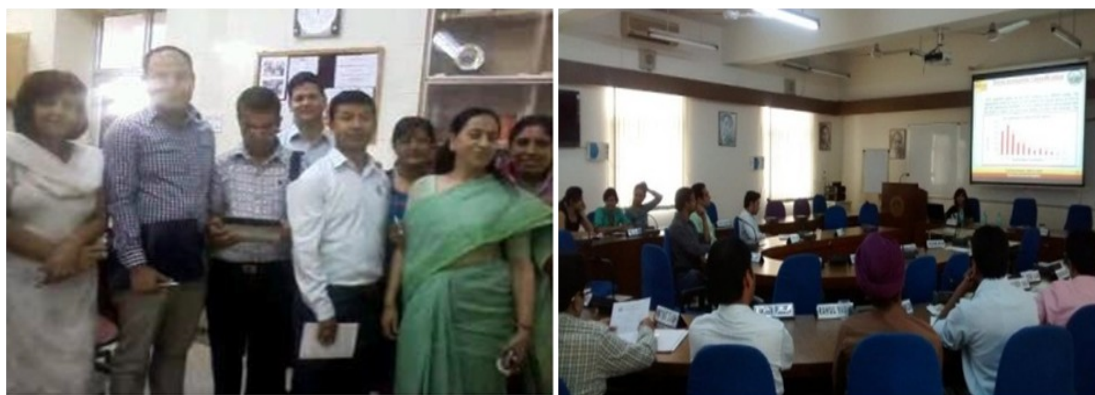
### **Visit of Delegates to NCH**

#### **June 2014**

Delegates from Nepal visited National Consumer Helpline to get a ‘firsthand’ view on the functioning of the helpline in the month of June 2014.

#### **July 2014**

Ms. Deepika Sur, Project Manager spoke on the role of NCH in empowering consumers in the Telecom Probationer Officers Training at IIPA on 3rd July 2014.



## October 2014



National Consumer Helpline (NCH) was visited by a group of delegates from Vietnam. They were keen to know about the functioning of NCH. Prof. (Dr.) Ta Nagoc Tan, President, HCMA and member of the central committee of the communist Party of Vietnam and two other delegates enquired on various aspects to understand the functioning of NCH. Prof.

Suresh Misra, Project Director along with Ms. Deepika Sur Project Manager briefed the delegates.

## January 2015

A Presentation on the role of National Consumer Helpline in resolving Consumer Grievance was presented by Ms. Deepika Sur, Project Manager on 13th January 2015 in the “Train the Trainers” programme for the officials of Department of Science & Technology (DST) at IIPA.



## **Research Papers Submitted-**



Ms. Deepika Sur, Project Manager and Mr. Sanjeev Talwar from the National Consumer Helpline presented a paper on '***The Changing Paradigm of Customer Service in New Age Banking***' at the National Seminar on ***Consumer Protection- Rights & Issues*** on 21st March 2015 at **Uttar Pradesh Rajarishi Tandon Open University, Allahabad** by Ms. Deepika Sur and Mr. Sanjeev Talwar

A second Research Paper entitled '***Gender inequality in raising consumer complaints***' was accepted for presentation at the International Conference on '***I3: Sutra to unlock India's potential – Inclusion, Innovation, Indianness***' organized by Pune University's Sadhu Vaswani Institute of Management Studies for Girls. It was published in their ***bi-annual Research Journal 'Dawn'***



## Jagriti - Consumer Education

As part of building consumer awareness, NCH was invited by Doordarshan to speak on various consumer related issues and the role of NCH on Consumer Rights & Responsibilities. Deepika Sur Project Manager discussed consumer Rights and Responsibilities on DD National in Good Evening India Live Show telecast on 5<sup>th</sup> August 2014 . In the following week on 12<sup>th</sup> August 2014, Ms. Harsh Dhingra, Senior Counsellor spoke on the complaints and issues related to e-commerce industry and the precaution and tips for consumer to take care while purchasing products online.



### Jagriti – Upbhokta ki Awaaz on Radio Dwarka

As part of NCH Jagriti initiative, NCH has conducted a number of Radio programs for Radio Dwarka during the period August – March 2015. There were interactive sessions of 15 minutes each which were recorded and played at the web radio station. These sessions were based on the topics like consumer rights and responsibilities and various types of issues faced by consumers in different sectors like Banking, Telecom, LPG/PNG, Education, Food Safety and Electricity etc. Community Radio can play a major role in educating the rural masses about their rights and responsibilities as a consumer as well as ways to redress their grievances.





## Words of Appreciation

### **Complaint No 461372 .**

So many times I'm using this service and always I get superb results and my all problems were solved. Thank you National consumer Helpline service

**Amit Swain, Gujarat**

### **Complaint No 528245**

All my queries were attended to my full satisfaction & very professionally. Best of luck to your entire team for the good work being carried out by you.

**AS Bamrah, Maharashtra**

### **Complaint No 533256**

The Customer care executive who spoken well and very interactive. They have collected all the information regarding Complaint and very Co-operative in Conversation.

**Naveen Yadav, Uttar Pradesh**

### **Complaint No 560313**

The response from your side was prompt and responsive. The information provided was of great value. Thanks for the effort

**Sukhvinder Singh, Punjab**

### **Complaint No 547185**

I am very much satisfied from your feedback given by your CCE and I am very much impressed and I'll definitely tell my friend and family about this.

**Alok, Delhi**

### **Complaint No 544520**

Excellent Service and immediate action taken for resolution. Thanks for the same. Thanks for the necessary action and I will make awareness about these by all possible Thank you Once Again

**Vijay, Tamilnadu**

### **Complaint No 565564**

Your service is been excellent as I got a call from your side & you gave me Email address of appellate officer & I got a call from them and my problem got solved!! Thank you for your cooperation

**Mahveer, Tamilnadu**

### **Complaint No 542193**

You are doing such a great job. Salute to you. 10 on 10 rating

**Luv Gupta, Rajasthan**

## **Quality Assurance @ NCH**

NCH ensures superior service by adherence to high quality:

- Calls received and counselling provided are recorded - for auditing and training purpose.
- Quality check is done by the supervisor and sector expert with the checklist decided while listening to the recordings and scores are given.
- Sector experts give Quality scores independently and reports are generated
- In case the supervisor or sector expert is of the opinion that more information should have been given, a call back is done to provide the 'missed out' information. Alongside, a session is conducted for the entire team to fill in the gaps.

NCH starts each working day with a 30 minutes enriching and informative session.

Experts from various sectors support the backend action at NCH. All the sector experts are experienced individuals having industry/domain knowledge of the sectors. They are responsible for quality and training of the counselors.

To enhance knowledge, quizzes and interactive sessions with the team are held regularly. It helps in keeping the counselors updated and abreast of the latest developments. Redressal systems of companies are understood and exceptional cases discussed.

Also, external experts in different sectors are invited – these sessions help in updating counsellors on the practical, 'on ground' aspect. These sessions include both the counselors and the expert and is for the benefit of all.



**National Consumer Helpline**

Toll-Free Number: 1800-11-4000

SMS: +918130009809

E-mail: [web@nationalconsumerhelpline.in](mailto:web@nationalconsumerhelpline.in)

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**A Public Service Ministry of Consumer Affairs, Food and Public Distribution**

**Managed by**

**Centre for Consumer Studies, Indian Institute of Public Administration, Delhi**