

ANNUAL REPORT

2016 -17



NATIONAL CONSUMER HELPLINE

***A PUBLIC SERVICE PROJECT OF
DEPARTMENT OF CONSUMER AFFAIRS
GOVERNMENT OF INDIA***



***MANAGED BY
CENTRE FOR CONSUMER STUDIES,
INDIAN INSTITUTE OF PUBLIC ADMINISTRATION
NEW DELHI***



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 organized through 9 centers.



CENTRE FOR CONSUMER STUDIES (CCS)

CCS is one of the academic centers of IIPA dedicated to consumer studies and is sponsored by Department. of Consumer Affairs, 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 comprises 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 organizations, educational/ research institutions, economic and social development organizations as well as leading NGOs. It also acts as a storing and clearing- house for the exchange and constant flow of information, ideas and activities relating to consumer protection and welfare. The Centre closely works in association with the Department of Consumer Affairs, GoI, National/ State Consumer Dispute Redressal Commissions and District Foras.

NATIONAL CONSUMER HELPLINE

National Consumer Helpline (NCH) provides personalized counseling, advice, guidance and handholding of consumers on enquiries and complaints for any consumer related goods or services – be it defective products, deficiency in services and unfair trade practices. It also includes queries and complaints related to any organization - whether in the public sector or in the private sector - wherever a consumer has a grievance. The objective of NCH is three fold - a) to handhold consumers to try and get their grievance resolved by companies, b) create awareness amongst the public about their consumer rights and responsibilities, c) data analysis helps in getting prismatic and stratified information which are highlighted to Companies, Regulators, Dept. of Consumer Affairs through seminars, workshops and meetings as policy inputs.

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’

BRIEF HISTORY:

National Consumer Helpline (NCH) was started 12 years back in March 2005 as part of the “Jago Grahak Jago” campaign . It was launched for consumers where, by making a call, they could seek information, advice or guidance for their queries and complaints. NCH has the objective of providing Information, guidance and redressal of complaints, and an Alternate Dispute Redressal system (ADR). NCH has three constituents – calls and contact Centre, Data processing and analysis and Advocacy. Since May 2014, the Project is managed by the Centre for Consumer Studies, Indian Institute of Public Administration, New Delhi. In August 2016, the project capacity was augmented and increased to 60 lines. NCH receives calls on the toll free numbers 14404 and 1800-11-4000, SMS on +91-8130009809, website www.consumerhelpline.gov.in Consumer App, e-mail, letters by post, walk –ins, fax and web chat

NCH FOLLOWS A 3 STEP APPROACH TO GRIEVANCE RESOLUTION

First Tier : Provides a platform to escalate complaints to companies for redress and resolution.

Second Tier: If problem unsolved for a specified time frame, consumer advised to approach regulatory authorities if existing in the sector.

Third Tier: As last option, consumer advised to file case in consumer forum.

राम विलास पासवान
RAM VILAS PASWAN



उपभोक्ता मामले,
खाद्य और सार्वजनिक वितरण
मंत्री
भारत सरकार
नई दिल्ली - 110 001
MINISTER
FOR CONSUMER AFFAIRS,
FOOD & PUBLIC DISTRIBUTION
GOVERNMENT OF INDIA
NEW DELHI-110 001

MESSAGE

I am happy to note that the National Consumer Helpline (NCH), set up by the Department of Consumer Affairs in association with the Centre for Consumer Studies, Indian Institute of Public Administration, New Delhi, is bringing out its Annual Report for the year 2016-17.

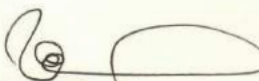
NCH has grown in its stature since last three years and is today the most sought after platform for Alternate Dispute Resolution by consumers across the country. I am happy to mention that today it is handling almost three lakh complaints in a year. The new automatic platform- 'INGRAM', has a whole lot of additional facilities like web chat, mobile app., SMS etc. added to it to make it more consumer friendly.

NCH can today boast of more than 300 major companies partnering with it in fast-tracking resolution of consumer complaints. I am happy to note that almost all major e-commerce companies are in its convergence programme.

NCH is also a valuable source for consumer across the country to get authentic information on all sectors and services. It meets the long felt need for a professional advisory service that provides comprehensive information in a simple way about the rights, respectabilities and protection available to the consumers against exploitation.

I am sure the consumer will take full advantage of this valuable facility and also share it with their family and friends. It is important that all consumers are made aware of their rights and responsibilities. I would request all stakeholders to partner with NCH for larger benefit of the consumers.

I congratulate the Department of Consumer Affairs and the Centre for Consumer Studies, IIPA for their laudable efforts in helping consumers at large.


(Ram Vilas Paswan)

सी. आर. चौधरी, मा.प्र.से. (से.नि.)

राज्य मंत्री
उपभोक्ता मामले,
खाद्य एवं सार्वजनिक वितरण
भारत सरकार
नई दिल्ली-110 001



C. R. CHAUDHARY, IAS (Retd.)

Minister of State
Consumer Affairs, Food &
Public Distribution
Government of India
New Delhi-110 001

MESSAGE

It's a matter of great pleasure and pride for the Department of Consumer Affairs that the National Consumer Helpline (NCH) is running successfully for speedy redressal of consumer complaints. The tollfree number and the IT platform is widely used by consumers across the country to seek authentic information and guidance as well as an effective and cost-free avenue for addressing their grievances.

In its 11th year completed in 2016-17, NCH has increased its seats from 14 to 60, thereby substantially enhancing its capacity to handle consumer queries and grievances. Department of Consumer Affairs has also launched six Zonal Consumer Helplines in September, 2017 to handle the consumer grievances in the regional languages and to increase the outreach. With these initial efforts, the Department is further committed to achieve world class standards of service to the consumers by making NCH more and more responsive, informative and effective.

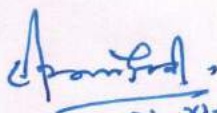
I must mention here the hard work which the team of NCH has



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put in the launch of our new software INGRAM. I would like to congratulate the staff of NCH on their achievement and wish that they will continue working with the same spirit and attitude in future also and will take our Helpline to greater heights of success.

I hope NCH would be further strengthened in future and would surely be instrumental in making India a Nation of awakened, empowered and responsible consumers and socially and legally responsible corporates. I congratulate the Department of Consumer Affairs, GoI and the Centre for Consumer Studies, IIPA for their sustained efforts in resolving consumer complaints and giving NCH as an effective tool in their hands.


01-XI-17
(C. R. Chaudhary)

Date: 01/11/17
Place: New Delhi

AVINASH K. SRIVASTAVA

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

MESSAGE

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I wish NCH a very good future ahead and hope that it continues to perform the way it is performing and be successful. I congratulate the Department of Consumer Affairs, GOI and the Centre for Consumer Studies, IIPA for their sustained efforts in resolving consumer complaints.

Ak Srivastava
(Avinash K. Srivastava)

Date: 31st October, 2017
Place: New Delhi



From the Director - IIPA

The growing interdependence of the world economy and international character of many business practices have contributed to the universal emphasis on consumer rights protection and promotion. Consumers, clients and customers world over, are demanding value for money in the form of quality goods and better services. Modern technological developments have no doubt made a great impact on the quality, availability and safety of goods and services. But the fact of life is that consumers are still victims of unscrupulous and exploitative practices. Exploitation of consumers assumes numerous forms such as adulteration of food, spurious drugs, dubious hire-purchase plans, high prices, poor quality, deficient services, deceptive advertisements, hazardous products, black marketing and many more. In addition, with a revolution in information technology newer kinds of challenges are thrown on the consumer like cybercrimes, cyber currency, net banking etc., which affect the consumer in even bigger ways. It has been realized and rightly so that Consumer protection is a socio-economic programme to be pursued by the government as well as business as the satisfaction of the consumers is in the interest of both. In this context, the government, however, has a primary responsibility to protect consumers' interests and rights through appropriate policy measures, legal structure and administrative framework.

Apart from empowering the consumers through education and awareness programmes it is important to redress consumer grievances in a simple and time bound manner. Though there is a three tier redressal mechanism, due to various reasons they have not been able to dispense justice in a time bound manner. Therefore the Department of Consumer Affairs set up the National Consumer Helpline at the Indian Institute of Public Administration to advise, give information and redress consumer grievances.

National Consumer Helpline (NCH) operates under the umbrella of Center for Consumer Studies, Indian Institute of Public Administration, under an MOU with the Dept. of Consumer Affairs, Govt. of India. By calling a toll free number, an aggrieved consumer gets free, fast and informed advice and action on the complaint wherever applicable. The objective of NCH is to create awareness amongst the public about their rights as well as to inform them about the avenues available to them for resolution of their complaints. NCH also provides a platform to companies under their 'Convergence' programme to proactively resolve their customer grievances amicably.

The year 2016 - 17 has been significant for NCH due to major expansion in the capacity as well as increase in the domain of work undertaken. Prior to August 2016 NCH was operational on 14 lines and from August 2016 onwards the capacity was increased to 60 lines. Department of Consumer Affairs launched a new integrated web portal www.consumerhelpline.gov.in in August 2016. Complaints related information is captured on the portal from all sources received at NCH via different modes like toll free number, web, email, postal letters.

This portal has facility of redirecting the consumer complaints directly to convergence companies as well Govt. Regulators and departments. Also consumers can easily track the progress of their complaints as it is visible to them. Complainant get an email alert on the updation of the complaint status on real time basis. Hindi version of www.consumerhelpline.gov.in and Consumer application was launched on the occasion of National Consumer's Right Day. Web Chat facility was also launched at National Consumer Helpline on the occasion of World Consumer's Day and this facility operates from NCH.

I congratulate each and every member of the National Consumer Helpline for their continuous hard work, dedication and vision to provide better services to consumers.



T Chatterjee



From the Project Director - NCH


With great pleasure and pride, I am presenting the 12th Annual Report of the National Consumer Helpline (NCH) which has now become the synonym of 'Jago Grahak Jago' Campaign of Ministry of Consumer Affairs, Food and Public Distribution. As I review the past year in this Annual Report, it was most remarkable year for NCH in every sphere of activity.

During the past year, we have embarked on a new journey towards an advance vision of assisting consumers in resolving complaints logged at National Consumer Helpline in addition to the advisory capacity. Department of Consumer Affairs has strengthened NCH and established an integrated and multimodal portal www.consumerhelpline.gov.in to register all kind of consumer complaints. An additional Short code 14404 has also been launched by Department of Consumer Affairs for consumers in addition to the toll free no. 1800-11.4000. The team has grown from 14 desks to 60 desks to handle calls received through Toll free and short code number. Web chat facility has also been given to consumer to discuss their queries and complaints. Apart from this, an Android App has been launched for registration of complaints through Mobile Application. All these facilities have increased the number of dockets registered at NCH and facilitated better complaint management. Around 73% complaints have increased in the year 2016-17 as compared to the previous year 2015-16.

Prior to August 2016, the role of NCH was restricted to advice and guidance given to the consumers and steps to be taken in resolving complaints by the consumer on his/her own. As an additional facility, under Convergence programme, NCH has partnered with some companies, and forwards/gives access to the customer complaints of the individual Convergence Company to address/redress these complaints. This is the alternate grievance redressal method, and is completely voluntary initiative taken up by these companies.

From August 2016, a backup team was set up at NCH to draft and forward complaints to the companies who are not partners of NCH under 'Convergence'. Complaints are forwarded to the company on an email available on public domain from NCH for redressal. Complaints related to Govt. Departments are forwarded to Concerned Departments/ Ministries.

Enrolling new companies in this 'Convergence Program' is a constant process. NCH sends emails and reminders to bring companies into this Program. The list of Companies is also been sent to the DCA.



DCA is also sending letters to them for enrolling into the Convergence Program, as the partnership is voluntary and NCH does not have any legal authority to enforce them. The results are not very encouraging but NCH is trying and putting best efforts to bring more and more companies in to this Alternate Dispute Redressal mechanism. In the year 2016-17, NCH has added 30 more companies in this Program totaling to 230 companies.

The path is not so easy with approx. 30, 000 complaints being registered every month which is increasing month on month. At NCH, each and every complaint is reviewed and action taken there on. The knowledge, dedication, hard work and untiring efforts of NCH makes it a success story.

It has been rewarding for me to witness how NCH team has embraced the new vision of Department of Consumer Affairs in assisting consumers to resolve complaints, besides the advice and guidance given regarding the avenues available to them for redressal of their complaints. National Consumer Helpline is an organization of action, a community of enriched professionals, who pursue, perform and try to achieve the vision and mission of NCH. This report, presents a snapshot of activities that NCH has embarked on, which collectively makes it, an incredible powerful socialistic helpline.

We shall remain committed to expand the reach of NCH in promoting consumer interest and empowerment. I congratulate the Project Manager, Ms. Deepika Sur and her team for their dedicated service to the consumers through a vibrant NCH.



Prof. Suresh Misra



From the Project Manager – NCH

The year 2016-17 has been the start of an exciting chapter for NCH, spearheaded by establishing an integrated system of converged services to strengthen the Grievance redressal mechanism for consumers in India. This led to major changes in the functioning of the National Consumer Helpline (NCH). The focus of activity in the year shifted from not only providing advice and guidance to aggrieved consumers but handholding them to get their grievances resolved. The helpline capacity was augmented to 60 seats from 14 seats in August 2016, and this has brought about a quantum jump in the number of consumers being guided and handheld by NCH counselors. The count of complaint dockets registered at NCH has gone up by 73% - from 172558 in FY 2015-16 to 298589 in FY 2016-17. Thus, we are now able to serve a larger section of people from every nook and corner of the country.

The year has been significant for NCH not only due to the fact that a larger number of consumer complaints are being handled, but also due to some important technological advancement which has enhanced our capability in solving consumer grievances. These have been listed as under:

- The Department of Consumer has established an integrated portal www.consumerhelpline.gov.in to register consumer complaints. It is commonly referred to as INGRAMS – integrated grievance redressal and monitoring system. Complaints received are from various sources i.e. Toll free telephone lines, SMS number 08130009809, emails, letters by post, directly registering on the portal etc. In addition, complaints registered on CPGRAMS (www.pgportal.gov.in) for the Dept. of Consumer affairs forwarded to NCH are also registered on this portal. The Convergence companies who have voluntarily partnered with NCH have logins to access their complaints and respond to the complaints directly on the portal itself, which are visible to the complainant and to NCH. The INGRAMS portal has been established to create awareness, advise and redress consumer grievances and act as a central registry for lodging consumer complaints
- In addition to the toll free number 1800-11-4000, another toll free telephone with short code 14404 was also launched to increase connectivity to the helpline
- ‘Consumer App’ was launched by the Dept. of Consumer Affairs on 15th December 2016 - the National Consumer Day for consumers to login their complaint through a mobile phone.
- On World Consumer Rights day i.e. 15th March 2017, the web chat facility was launched by the Department of Consumer Affairs to handle queries of consumers, on two seats. This has seen a good response, on an average 220 chats are being handled per day.

Till August 2016, the mandate of NCH was to provide information, advice and guidance to consumers on the grievance redressal mechanism which they can follow in order to get their complaint redressed. As an additional facility to help complainants, NCH had partnered with some companies for speedy redressal of complaints reported at NCH, under the 'Convergence' banner. From Aug 2016 onwards, two separate teams were established, one to handle complaints of Convergence Companies where complaints are forwarded to the company on real time basis, and responses received on the INGRAM Portal itself, helping in speedy resolution of complaints. The status posted by company is visible only to NCH and the complainant so that privacy is maintained. A separate set of counsellors dedicatedly handle complaints of those companies who have not partnered with National Consumer Helpline as yet (non Convergence companies). Complaints registered for these companies are extracted, sorted, email ids searched from public domains/ Registrar of Companies, and then forwarded by e-mail to them for redressal. There were also stepped up efforts to get more companies under the convergence banner. Complaints related to Govt. Departments are mapped to the portal and complaints are received and redressed by them directly.

The highlight of the year was undoubtedly the visit of Hon'ble Minister of Consumer Affairs, Food & Public Distribution, Shri Ram Vilas Paswan in July 2016. The Hon'ble Minister took keen interest in understanding how the helpline functions. He also heard a complete incoming call and was pleased with the quality of response. He stated that effort, patience, knowledge and time is required to respond qualitatively on calls. He praised the hard work and commitment put in by NCH members in addressing consumer complaints across the country. The praise, guidance and encouragement we received from the Hon'ble Minister has greatly boosted our morale.

The team at NCH considers the mandated work as very important, but the extracurricular activities like Nukkad Nataks and participation in community radios and melas for JAGRITI – the consumer empowerment work at NCH, is done with as much zeal and enthusiasm. Whether it is the Nukkad Natak performed for the 'Swatch Bharat Pakhwada' at Red Fort in Delhi or the ones done in other locations in Delhi, prove the point that NCH is at the forefront in all aspects. The NCH stalls put up at melas always attract a big crowd because of the attentiveness and detailed information given to aggrieved consumers by NCH team members manning the stalls.

None of these achievements would have been possible without the passion and commitment of the NCH team members - our biggest asset. I would like to take this opportunity to thank each and every member of the team who helped us in achieving our objectives with their unstinting support. I would also like to thank the Project Director, Consultants, Faculty members of the Centre for Consumer Studies and the management of IIPA for their support at all times. Our special thanks are also to the officials of the Dept. of Consumer Affairs for their guidance and support.

NCH has been evolving with the changing times, successfully. We will continue to keep this journey as successful as it has been in the years gone by, the legacy spanning for more than 12 years. This report reflects our operations and achievements during the year 2016-17

Deepika Sur

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Visit of Hon'ble Minister Shri Ram Vilas Paswan at NCH



The most memorable day of NCH in year 2016-17 was when the Hon'ble Minister of Consumer Affairs, Food & Public Distribution, Shri Ram Vilas Paswan along with Shri C.R. Chaudhary, Hon'ble Minister of State, Consumer Affairs and other Senior officers from the Ministry including Smti. Madhulika Sukul, Additional Secretary, Shri P.V.Rama Sastry, Joint Secretary visited the NCH on 12th July 2016.

During his visit, the Hon'ble Minister showed keen interest in the working of NCH and heard an incoming call from a consumer. He appreciated the way the call was handled by the counsellor. He recognized the fact that a lot of knowledge and patience is required to understand the complaint of a consumer and give personalized information as per the complaint and satisfaction of the consumer. Subsequently, a press conference was organized where a presentation on NCH was made by Ms. Deepika Sur, Project Manager of NCH, outlining the steps taken by NCH to educate, guide and empower consumers to use the Consumer Grievances Redressal Mechanism effectively to resolve their issues and problems. The Minister was also explained the Convergence process which seeks to enlarge the concept of corporate willingness to address consumer complaints received at National Consumer Helpline

After the presentation, Shri Paswan said that his Ministry was deeply concerned about consumer issues and problems and has decided to increase the capacity of NCH. On the basis of the suggestions given by NCH during presentation, the Hon'ble Minister directed the following.

- Number of Helpline should be increased from 14 to 60 within a month.
- Web chat and mobile app to be developed for redressal of complaints.
- Response time, from present 5 -6 minutes, should be reduced to 3 minutes

A committee under the chairmanship of Hon'ble MOS Consumer Affairs, Shri C.R. Chaudhary should consider mechanism for setting up four regional centers of the helpline to address complaints in regional languages. NCH is greatly honored by the visit of the Hon'ble Ministers and other officers. His visit and interest in the NCH working is a reflection of his keen, and unstinted devotion to the cause of consumer welfare.



INGRAM - Integrated Grievance Redressal Mechanism (www.consumerhelpline.gov.in)

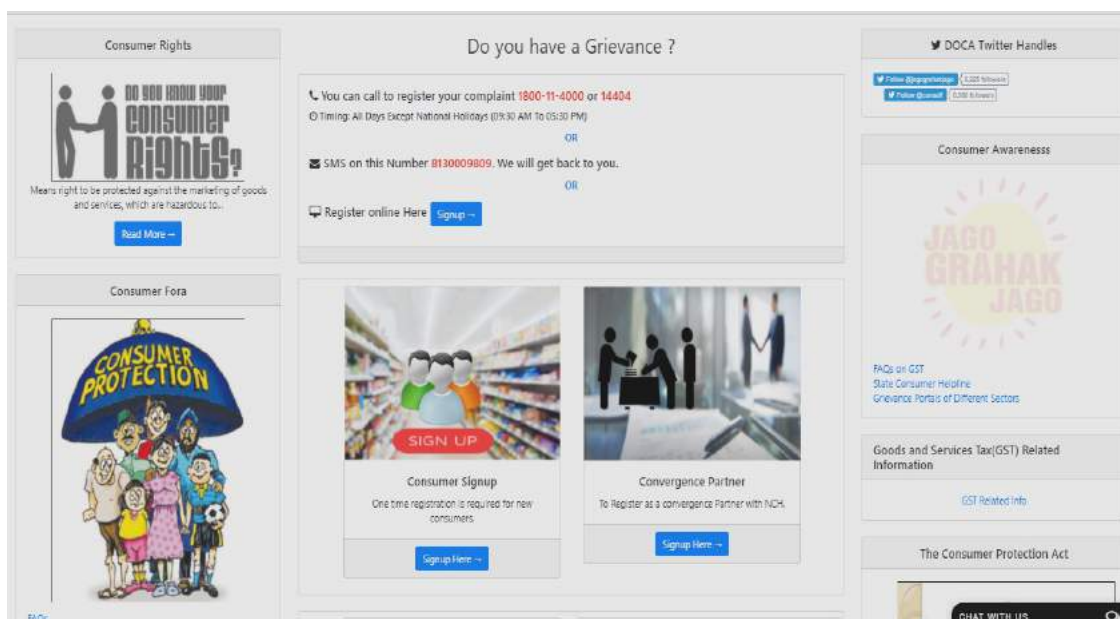
The Integrated Grievance Redressal and Monitoring System (INGRAM) is a website launched by Ministry of Consumer Affairs in August 2016 has been developed by NIC for registering consumer complaints received from different modes like consumer calls to the two toll free telephone numbers, directly on the website itself, Consumer App that can be downloaded from Google Play store, and SMS on mobile handset.

When a consumer calls on any of the two toll free telephone numbers 14404 or 1800 -11- 4000 the call is answered by a counsellor and the consumer's complete information as well as the complaint details are captured and punched in. For online registration of complaints, the consumer has to register one time on www.consumerhelpline.gov.in and after that, the consumer can file complaints online on the portal giving the complete complaint information.

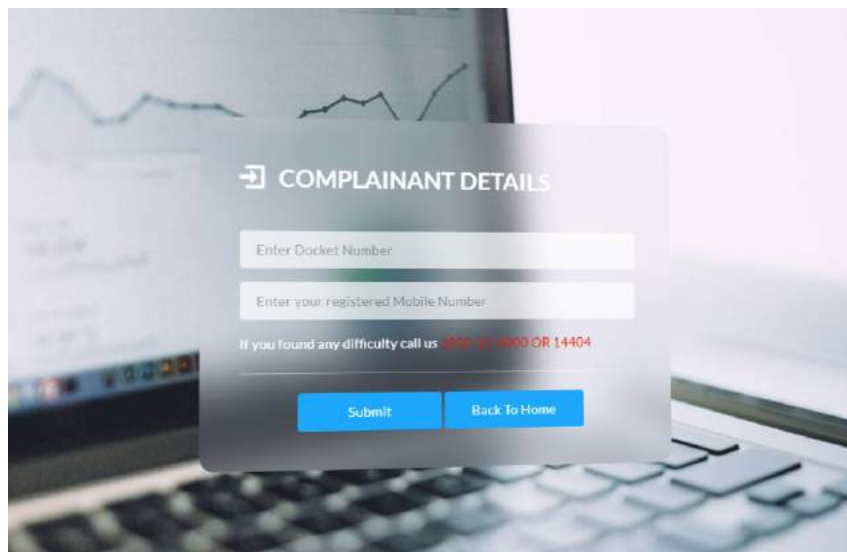


National Consumer Helpline has partnered up with more than 230 convergence companies. The consumer complaints captured on this portal that relate to any convergence company is redirected to the company for redressal. On successful registration of the complaint either by counsellor or by the complainant directly on the website, a unique docket number is generated. This docket number is sent as an auto email to the complainant for information. The portal has facility of redirecting the complaints to the concerned convergence companies, government departments or regulators on real time basis. These complaints are redressed by the concerned organization.

The Consumer can also track the status of their registered complaint on the portal by putting complaint number and registered mobile number. This portal has a facility for different logins - Counsellor login, Supervisor login, Company Login and Consumer login. Counselor and Supervisor logins are meant for NCH internal use, logins have different access rights to capture and fetch various kind of information and reports from the portal.



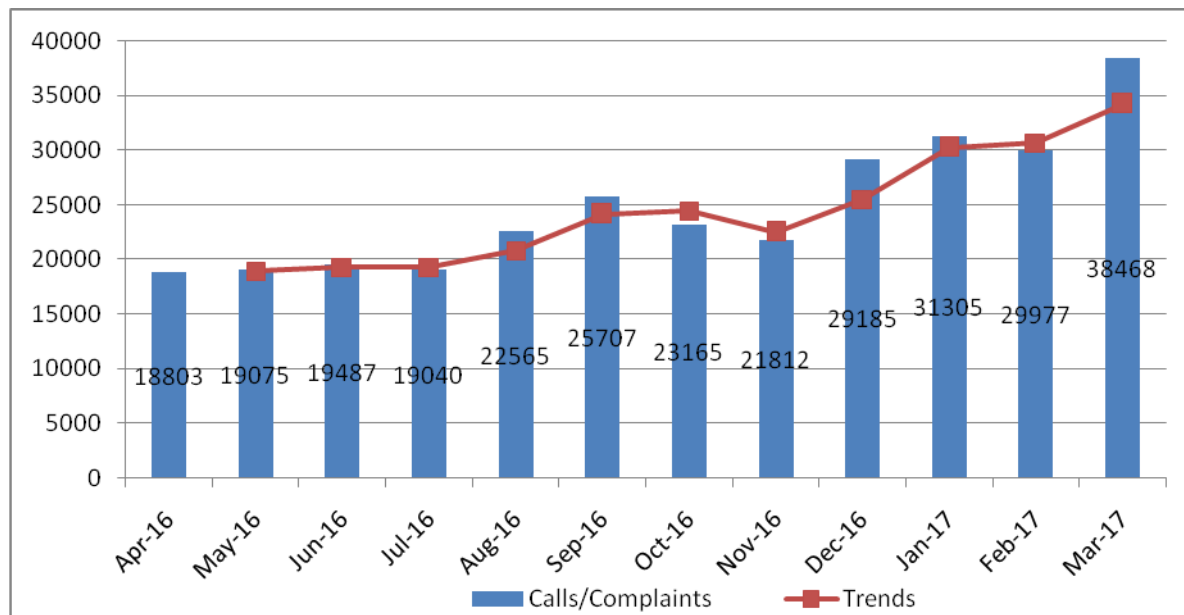
Along with the complaint redressal mechanism on the portal other useful tabs are also available like knowledge partners, Frequently asked questions on different sectors, regulators link and the list of nodal public grievance officers of various government departments.



Month wise dockets registered at NCH

Total dockets registered from April 2016 to March 2017 were 298589 .

From April 2016 to March 2017, count of registered dockets have shown an increase in growth from month to month as shown below .

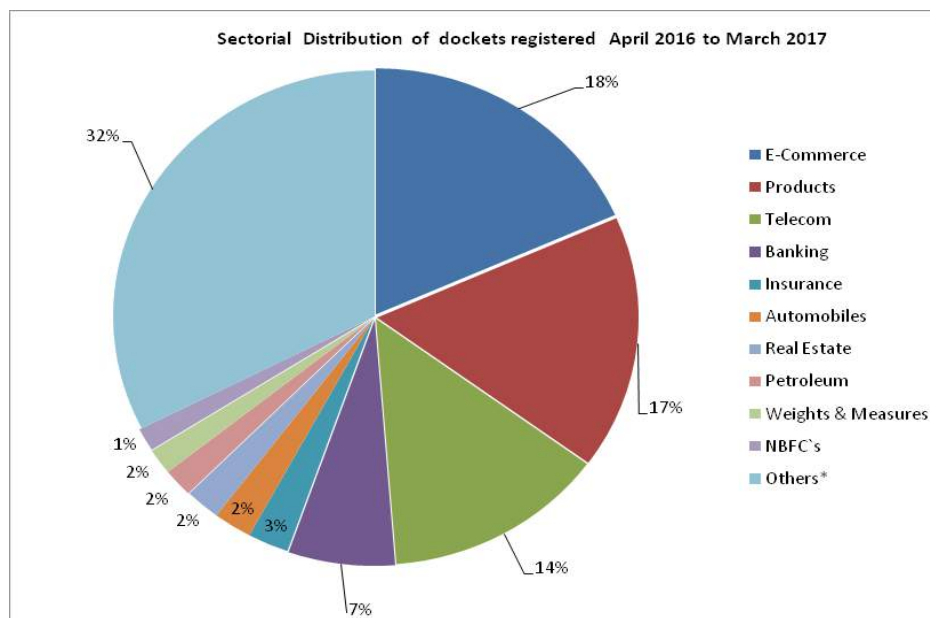


State wise dockets registered at NCH



The maximum number of dockets registered between April 2016 to March 2017 are from Delhi – 42,440 which is 14.21% of total dockets registered. For the next four states for which dockets received in descending order are Uttar Pradesh, Maharashtra, West Bengal and Rajasthan which registered between 14.10% to 6.53% of total dockets created. For Uttar Pradesh the dockets registered are mainly from NCR region viz. Noida, Greater Noida and Ghaziabad, followed by other states Madhya Pradesh, Haryana, Gujarat and Karnataka.

Sector wise dockets registered at NCH



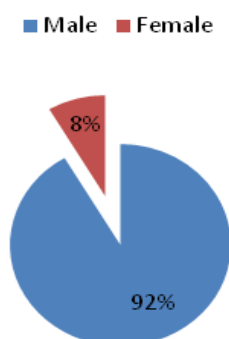
General queries which account for 12% of dockets received during 2016-17 has been included in the Others category.

As shown in the above pie chart for the top 10 sectors, 18% of the dockets are related to the e-Commerce industry which is the highest while second highest percentage of dockets are of Electronic Products (17%) and third highest percentage (approximately 14%) relate to the Telecom Sector.

Gender wise dockets registered at NCH

Gender wise distribution for male and female is shown in the following diagram. Dockets registered by males are more i.e. 92% as compared to dockets registered by females i.e. 8% during April 2016 to March 2017.

Gender wise distribution of dockets registered April 2016 to March 2017



e-Commerce

e-Commerce is the sector for which maximum dockets were registered at the National Consumer Helpline - approximately 44440 dockets. The two broad type of e-Commerce companies are Business to Business (B2B) and Business to Consumer (B2C). At NCH, complaints received relate to the second category—B2C, in which an e-Commerce company sells services or goods to a consumer using an internet platform and payment gateway. Besides online shopping, some of the other major services offered are online booking of hotels, travel, payment of utility services and wallets.

Wallet services are an important part of e-Commerce service in which various digital transactions take place like transferring money from wallet to bank account or vice versa. The transaction amount in the wallet account needs fulfillment of KYC (Know Your Customer) norms of the concerned e-Wallet company. The maximum amount that can be held in an e-wallet account is restricted by RBI. Many e-Commerce companies also use mobile applications along with an integrated wallet account for carrying out different kinds of transactions.

e-Commerce sites are also integrated with payment gateways, wherein all financial transactions are captured in the payment gateway and the transactions are routed to the concerned bank. As financial transactions are carried out while doing online shopping, e-Commerce sites should be secured having a valid security certificate.

NCH received complaints of e-Commerce companies which relate to frauds, as the purchase amount for orders booked by consumers is deducted by the e-Commerce company but the order is not actually delivered to consumers. Hence consumers are duped by fraudulent companies. Safety measures should be applied while using online shopping sites by the consumer himself.



Complaints are received related to digital content available from e-Commerce site or play stores. Consumers complain that the amount got deducted, but they were not provided the promised data or services. E-commerce companies do not mention the complete grievance redressal mechanism with hierarchy on their websites, hence consumers have to face difficulties in redressal of their complaints.

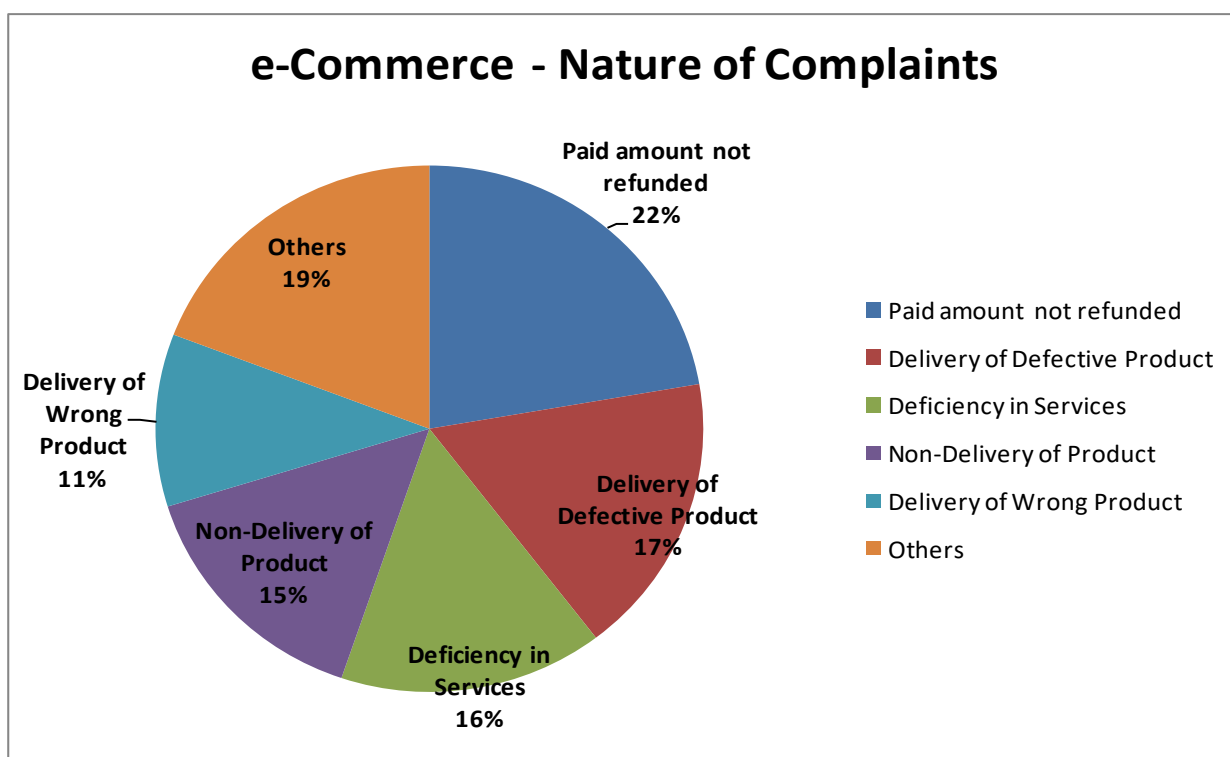
Grievance handling system for this sector followed at National Consumer Helpline is .

Tier 1 : Consumer is advised to file a complaint with the customer care of the company and wait for 7- 10 days for the response from e-Commerce company.

Tier 2 : No regulator is available in the e-Commerce sector .

Tier 3 : If the consumer has not received a satisfactory reply from the company, then consumer is advised to move to consumer forum, as per the procedure prescribed by them.

- For Fraudulent complaints consumer is advised to file case with cyber security cell of the police.

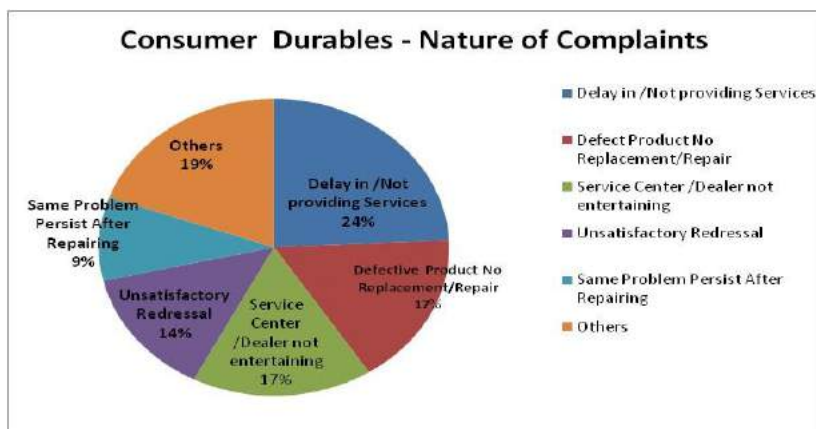


Consumer Durables and Consumer Electronics

This is the sector for which second highest count of dockets are registered at NCH. Consumer durables are those items without which a modern home is considered incomplete, especially in urban areas. Consumer products are used for personal, family or house-hold purposes and are not products for commercial use. Durable goods such as refrigerators or cars usually continue to be useful for many years of use, so durable goods are typically characterized by long periods between successive purchases.

The consumer electronics industry is categorized for products like mobile handsets and their accessories, stereo components, music systems, earphones, televisions, gaming products, calculators digital and video cameras, VCR's, DVD and MP3 players-basically everything that one uses for personal requirement and entertainment. Some industry observers also include desktop and laptop PC manufactures as part of the industry. Needless to say, consumer electronics is big business. This sector gets the second highest percentage of calls.

Most of the complaints in this sector pertain to poor quality of the product, poor 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 consumer fora, when the complaint is not redressed upto the satisfaction of the consumer by the customer care department of the company.



Redressal System

Tier 1: There is no regulatory body to regulate the functioning of consumer durable companies. Consumers can complain to the authorized Customer Care Centre or Service Centre of the respective company.

Tier 2: If the consumer is not satisfied, he can approach the head office or corporate

office of the respective company.

Tier 3: If the complaint is still not redressed, the consumer can file in the Consumer Forum.

Telecom

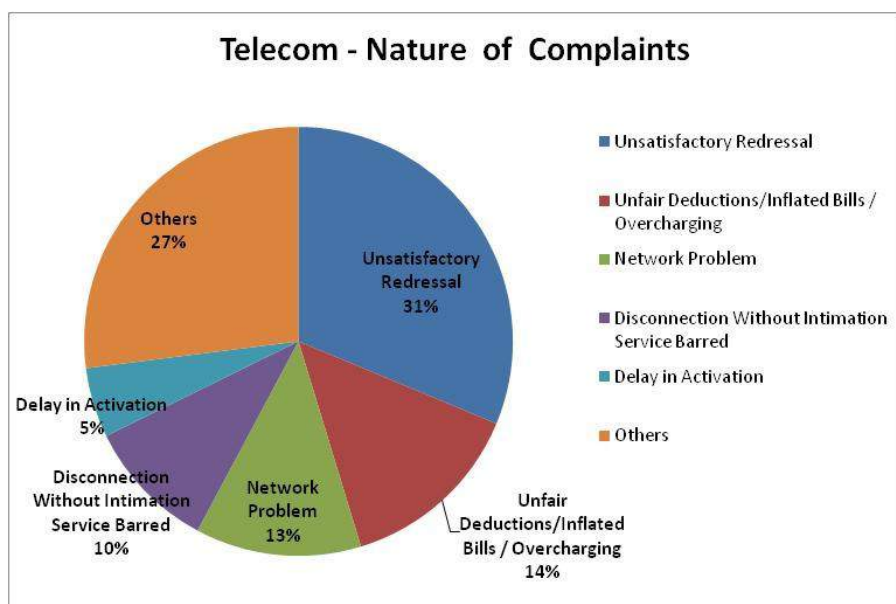
At NCH telecom is the sector which ranks third in terms of the number of complaints received at National Consumer Helpline. Also telecom is the one of the fastest growing sectors in India. The wire line and wireless services which includes value added and data services also contribute to the telecom services in India. Government has also taken major steps in the growth of the Telecom sector by introducing different kinds of services and plans which are consumer friendly.

Telecom Regulatory Authority of India (TRAI) regulates the telecom sector in India and is responsible for regulating the different policies between telecom service providers. However, it is not directly responsible for handling individual consumer complaints.

The telecom industry has maintained its growth momentum and India has crossed the 500 million wireless subscribers mark. The government has taken proactive initiatives to facilitate the rapid growth of the Indian telecom industry. Many telecom service providers are given licenses by the Department of Telecommunications to provide services to consumers which are either wire line, wireless, broadband or internet data services.

The rapid growth in India's telecom industry has contributed to India's GDP at large. The Telecom industry in India was set up in a phased manner. Many services like 3G and 4G were introduced as part of data services.

Consumer Complaint redressal is prescribed for all Telecom operators by TRAI. For telecom complaints, consumer has to file a complaint with customer care of the company, thereafter, if consumer is not satisfied, he can file a complaint with the Appellate authority of the company. Different kinds of telecom complaints are received at NCH, which are depicted below:



Grievance Redressal System



Banking

Introduction of social orientation and digitalization has led to significant changes in the Banking system in India post 2014-15. Banking as a service industry continues to grow in importance. However, at the same time, the Government and the RBI has been receiving a large number of complaints from bank customers and consumers with regard to services rendered by them representing dissatisfaction with the banking services in general.

Major Areas of concerns are :

1. Problems related to ATM , Credit & Debit cards: This includes the delay in issuing the Card and the PIN; ATMs are reported to be non-functional at many places many times; and the loss to depositors/ card users for card based transactions.
2. Unsatisfactorily redressal of consumer complaints
3. Non operating accounts
4. Denying loan to needy people
5. Delay in execution and implementation of various financial inclusion schemes announced by the Government.

Protecting Consumers :

The steps for protecting the interests of consumers are as follows :

- Improving Customer Awareness through Financial Literacy. In India, financial literacy is a process that provides demand side support for financial inclusion. Accordingly, various initiatives have been taken by all stakeholders to enhance Financial Literacy among the general public.



- Enacting suitable laws and enforcing them effectively, for furthering financial inclusion, setting up payment banks , Small Finance Banks (SFBs), etc. have been done.
- In 2016-17, many of the Telecom and e-Commerce companies have set up Payment Banks. These banks have been launched to revolutionize mobile digital banking. Different kinds of operations are being launched in India to promote digital and wallet transactions. This saw the entry of several alternative nonfinancial institutions providing financial services.
- The Unified Payments Interface (UPI) was launched on August 25, 2016 to give a boost to mobile banking. This is expected to revolutionize retail payments given the high degree of penetration of mobile phones in the country.
- For customer protection, the RBI took up the issue of mis-selling of third-party financial products by banks in rural/semi-urban areas . Similarly, for enhancing awareness about fictitious money transfers in the name of Reserve Bank, a pan-Indian awareness campaign too was re-emphasized.
- The Central KYC records registry (CKYCR) as notified under the Central Registry of Securitization Asset Reconstruction and Security Interest in India (CERSAI) has started its 'live run' with effect from July 15, 2016. This will ensure a single KYC across all financial products and thus make financial access more convenient to enhance transparency in the methodology for determining interest rates on loans, banks were mandated to compute base rates based on marginal cost of funds.
- The Business Correspondent (BC) model is scaled up further to expand its outreach to remote rural areas through registry, certification and training of these entities.
- Following the 'Payment and Settlement Systems in India-Vision 2018, the payment infrastructure was stepped up , leading to growth in ATMs in numbers and geographic reach. Regional Distribution of ATMs became more balanced with the share of metropolitan, urban and semi-urban centers in count of total installed ATMs , leading to an increase in off-site ATMs & White label ATMs.
- Issuance of Debit Cards/ RuPay Cards is attributed to the Pradhan Mantri Jan Dhan Yojana (PMJDY) under which every account holder under the scheme is issued RuPay debit card.

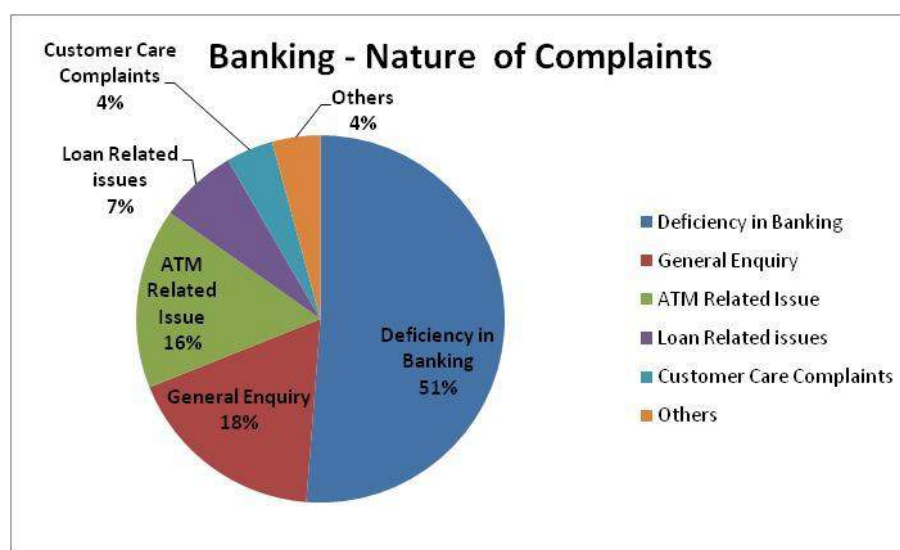
- Prepaid payment instruments: Due to greater use of Prepaid Payment Instruments (PPIs) for purchase of goods and services and for fund transfers, the value of transactions by these instruments has increased considerably in recent past. Among the prepaid instruments, PPI cards which include mobile prepaid instruments, gift cards, social benefit cards, foreign travel cards and corporate cards remained the most popular mode followed by mobile-wallets. During 2016-17, the value of transactions through PPI cards and mobile-wallets increased significantly. During the post-demonetization phase, it rose exponentially.
- The present unhealthy situation in service quality in the banking sector can be remedied only if the malady is properly diagnosed and cured. The declining quality of service has also come in for sharp rise. This calls for a reorientation towards promoting services and bestowing improved customer service in each area of the banking industry, as the Indian banking industry stands at the cross roads today.

Grievance Redressal System :

Tier 1: The first tier of redressal advised by NCH to complainants is the nodal officers of the bank concerned. However, the internal redressal mechanism of the banks seem to be inadequate.

Tier 2 : . Banking is one of the few sectors, which have a Regulator. Hence the Tier II in the Banking sector is the Ombudsman of the Banking Scheme which covers the entire country.

Tier 3 : In case Tier 1 and 2 do not provide the resolution desired, a Consumer can approach a Consumer Forum.

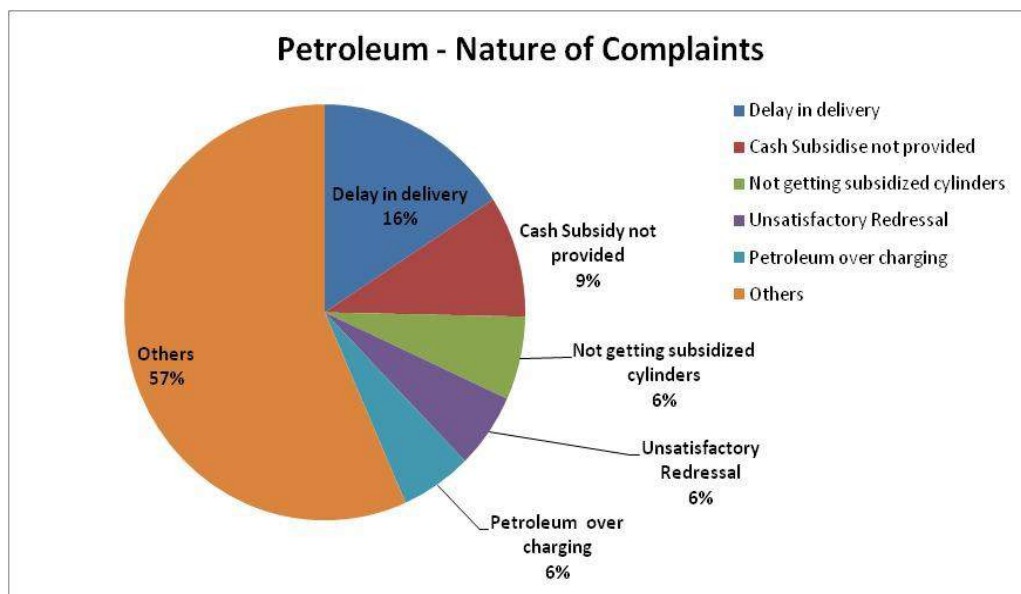


Petroleum

The Petroleum industry includes the global process of exploration, extraction, refining, transporting often by oil tankers and pipelines, and marketing of petroleum products. The largest volume products of the industry are fuel oil and gasoline (petrol). The major Oil Marketing Companies (OMC) in the petroleum sector are BPCL, IOCL and HPCL. For these OMCs the complaints are related to LPG followed by Petrol. The OMCs are public sector units having network with gas and petrol distributors all over India. Major types of complaints received at NCH are related to delay in delivery of cylinders and subsidy issues.

To regulate the supply of LPG and introduce transparency in the subsidy process, Direct Benefits Transfer for LPG (DBTL) scheme was introduced in the year 2013 so that the consumers get the benefit of subsidy in LPG sector across the country. Also to deal with consumer grievances, OMC's grievance handling mechanism was strengthened so that consumers can derive maximum benefit from this scheme. Under the DBTL scheme, Aadhar number is linked with the consumers saving account number, and the subsidy amount is directly credited into the account in accordance with the count of LPG cylinders the consumer is eligible for. This scheme was also introduced to stop black marketing of LPG and to distinguish between domestic and commercial connections.

Grievance Redressal System



Tier 1 - OMC have provided their own system to handle consumer grievances spread throughout the country. Each company has its own IVRS (Interactive Voice Recording System) which is available in all metro cities. State-wise regional customer care centers exist where grievances can be lodged

Tier 2 – Complaints can be sent to the nodal officer of the Ministry of Petroleum & Natural Gas. The Petroleum and Natural Gas Regulatory Board (PNGRB) is the regulator in this Sector and is responsible for making all rules & regulations.

Tier 3 – As a last step, consumer can approach the Consumer Forum.

Automobiles

The Automobiles Industry, which includes both two and three wheelers is one of the largest industries in the world. On an average 25,316,044 vehicles were produced during 2016-17 which includes commercial, two and three wheelers (Source : <http://www.siamindia.com>).

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 received relate to delay in delivery of vehicle, delay in getting vehicle documents and after sales service issues related to service centers. Commercial issues are taken care of by different divisions of the automobile company.

Automobile companies, like all companies, in different sectors have their own complaint handling mechanism so that complaints are handled in an effective manner.



The Supreme Court has passed an order in March 2017 for a ban on sale and registration of Bharat Stage Three (BS III) engine vehicles from 1st April 2017 onwards as it concerns the health of citizens.

The Court has noted 'the health of the people is far more important than the commercial interests of the manufacturers or the loss that they are likely to suffer. BS-III two-wheelers direct that the petrol-powered engine should have carbon monoxide (CO) restricted to 1.00 g/km and Hydrocarbon + Nitrous Oxide (HC + NOx) emission level should also not be more than 1.00 g/km. For a vehicle to be BS-IV compliant it must have an emission of not more than 0.75 g/km of CO and HC+ Nox respectively. This means the engines have to be new in order to emit less pollutants which will help in reduction of the overall pollution emitting from the exhaust.

For the automobile industry, Society of Indian Automobile Manufacturers (SIAM) is an apex industry body. If a consumer wants to seek any kind of information or suggestion he may interact with SIAM directly, although SIAM does not interact with companies for consumer complaint redressal.

NCH receives around 250 – 300 complaints per month in this sector. The complaints ratio between two-wheeler and four-wheelers is 60:40.

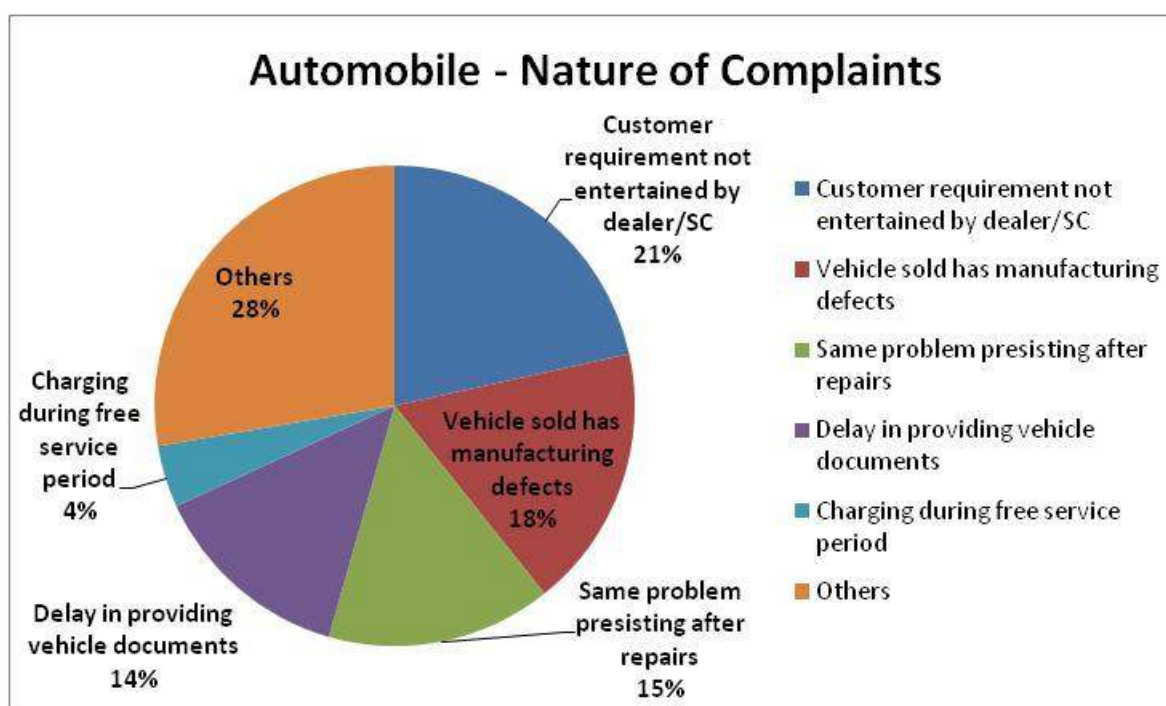
Few complaints are also received at NCH related to financing by dealers. In such type of complaints dealers finance or provide an insurance facility through different Non Banking Financial Companies. Depending on the socio economic status of the consumers, dealers provide finance facility to borrowers through different NBFC and insurance companies.

Grievance redressal hierarchy followed at National Consumer Helpline is given below :

Tier : 1 Complaint should be filed with the Authorized Dealer from where the purchase deal has been made.

Tier : 2 If no satisfactory solution is provided, complainant can take up the grievance directly with the Company's Customer Relation Centre in the Head office of the company.

Tier 3 : As there is no appealing authority or regulator in this sector, Consumers have no other alternative but to approach the consumer courts.



Real Estate

The Consumer Courts and Hon'ble Supreme Court have been continuously broadening the definition of 'Consumer' and have laid down guidelines regarding services to be rendered by the statutory authorities and Developers. In the case of Praveen Kumar decided on 29th Jan 2015 the National Commission has held that the question of hiring or providing services in connection with housing, would arise either on allotment of a residential plot or a residential flat yet to be constructed, or if applicant is registered and placed in a waiting list, for such an allotment.

Hon'ble Supreme Court has held that the Statutory Authorities such as Delhi Development Authority (DDA), Haryana Urban Development Authority (HUDA), Punjab Urban Planning & Development Authority (PUDA), Greater Mohali Area Development Authority (GMADA) etc. are amenable to Consumer Protection Act and any act or omission relating to housing activities such as delay in construction and possession of the house to the allottees, non-completion of the flat within the stipulated time or defective and faulty construction etc. shall be covered under the Act. These are in fact the most common issues.

Construction of a house or flat is for the benefit of a person for whom it is constructed. He may do it himself or hire services of a builder or contractor or get the allotment from a Statutory agency. The latter being for consideration, is service as defined in the Act. If the service is defective or is not what was represented, then it would be an unfair trade practice as defined in the Act.

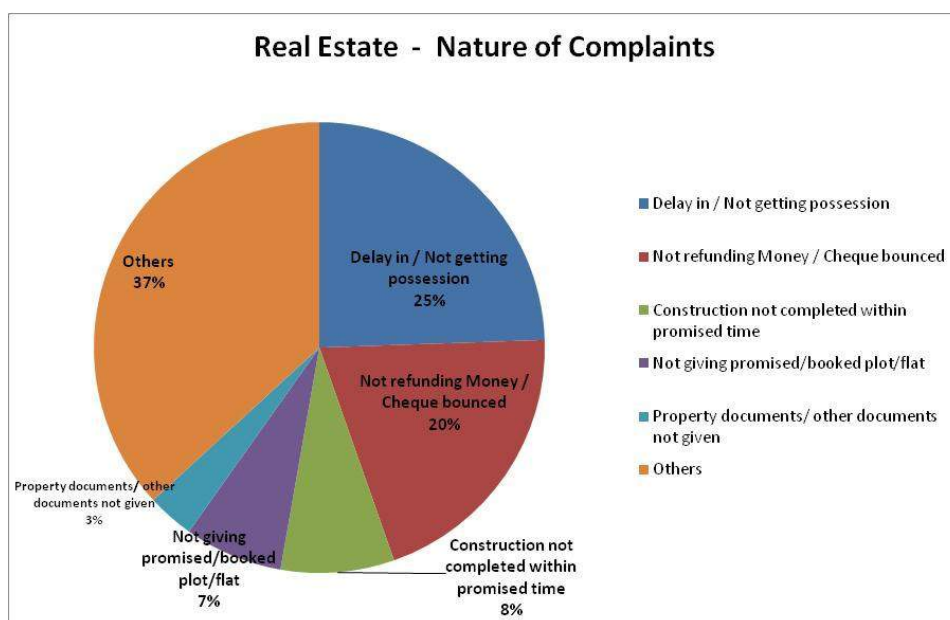
Defect in construction would be denial of comfort and service to a consumer. When possession is not delivered within stipulated period, the delay so caused, is denial of service. Apex court has brought the members of the Cooperative Societies registered for allotment by the societies within the ambit of consumer protection act.

However, when sites are sold or leased by public auction sale/lease is confirmed in favour of the highest bidder, there is no hiring or availing of service by the bidder. The sale price or lease premium paid by successful bidder is the consideration for the sale or lease, and not consideration for any service or for any amenity. Such cases of auction are not Consumer Disputes.

Real estate industry is progressive but is immensely unregulated. There is no regulatory body, which can check delayed completion of projects, diversion of funds by Developers collected from buyers for a certain project to some other project.

constraints in financing and investment options available to the sector. However, for the future under Real Estate (Regulation And Development) Act, 2016, a Real Estate Regulatory Authority (RERA) and an Appellate Tribunal will be created which will be a watchdog for housing sector, primarily protecting consumer interests and creating an alternative redress mechanism for disputes relating to Housing.

Reforming law is not the only way of extending consumer protection. Consumers themselves need to take up individual steps which prevents them from exploitation. Consumers must know that in Possession and Allotment related issues, the Supreme Court and National Commission have granted payment of interest up to 18% as compensation. Consumers have the right to claim compensation if the house allotted is of an inferior standard or defective. The Consumer ought to know the rights available to him under various laws of the land.



Grievance Redressal system

Tier 1 : Consumer is advised to file a complaint with the customer care of the company and wait for 15 days for the response from the Real Estate company.

Tier 2 : There is no regulator in this sector.

Tier 3 : If the consumer has not received a satisfactory reply from the company, then consumer is advised to move to consumer forum.

Legal Metrology

Legal metrology is the science of weights and measures. It relates to units of weightment and measurement, methods of weight and measurement and weighing and measuring instruments. There are mandatory technical and legal requirements which have the objective of ensuring public guarantee from the point of view of security and accuracy of the weightment and measurements.

In accordance with the current international practice, Legal Metrology has application in three broad fields of human activities, namely commercial transaction, industrial measurements and measurements needed for ensuring public health and human safety. Most of the 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.

As far as commercial transactions are concerned, the law relating to Legal Metrology ensures that any article or goods which are sold by weight, measure or number should either be weighed, measured or counted accurately in the presence of the purchaser or be accompanied by mandatory declaration in writing as to the exact quantity being delivered in the case of pre-packed commodities. All the Legal Metrology Act & Rules are enforced in the market by the concerned State Government and Union Territories. In the year April 2016 - March 2017 National Consumer Helpline has received 4880 complaints, of violation of Legal Metrology Rules as given below:-

1. Charging more than MRP:

4112 complaints have been received on packaged drinking water, cold drinks, packaged milk and other food products, mostly on packaged commodities. It is the violation of Rule 18 (1) & (2) of the Legal Metrology (packaged commodities) Rules, 2011. Consumer has been advised to submit the complaint to the local officer of Legal Metrology/Assistant Controller of Legal Metrology or Controller of legal metrology of concerned state.

2. Increasing / Smudging of MRP :

119 complaints have been received mostly on packaged commodities like soap, detergents, food products and fertilizers etc. It is the violation of Rule 18 (5) & (6) of the Legal Metrology (packaged commodities) Rules, 2011. Consumer has been advised to submit their complaint to the Local officer of Legal Metrology or State Legal Metrology authority to conduct the enforcement work in favour of the consumer.

3. Under weight pack / Weighing Less:

109 complaints have been received mostly on packaged commodities and weighing instruments. It is the violation of Rules 21 & 22 of the Legal Metrology (packaged commodities) Rules, 2011, and of the Legal Metrology (General) Rules, 2011. Consumer has been advised to submit their complaint to the Local officer of Legal Metrology/ACLM or State Legal Metrology authority to sort out the problem.

4. Weighing with faulty Weights & Balance:

76 complaints have been received on use of false weights and faulty weighing scales. It is the violation of section 33 of the Legal Metrology Act 2009, and the Legal Metrology (General) Rules, 2011 for the use of unverified weights and measures, Consumer has been advised to submit their complaint to the Local officer of Legal Metrology/ACLM or State Legal Metrology authority.

5. Not providing manufacturing Month & Year as well as address of manufacturer:

86 complaints have been received mostly on pre-packaged commodities on this account. It is complete violation of Rule 6 of The Legal Metrology (packaged commodities) Rules, 2011. Consumer has been advised to submit their complaint to the Local Legal Metrology officer / ACLM or State Legal Metrology authority to sort out the problem.

6. Weighing of sweets with box:

27 complaints have been received on net quantity of packaged commodities. It is the violation of Rules 21 & 22 of the Legal Metrology (packaged commodities) Rules, 2011, and of the Legal metrology (General) Rules, 2011. Consumer is advised to use **Tare** key which is already provided in the electronic weighing scales to reduce the weight of empty sweet box/package and to submit their complaint to the Local Legal Metrology officer / ACLM or State Legal Metrology authority.



Grievance Redressal System :

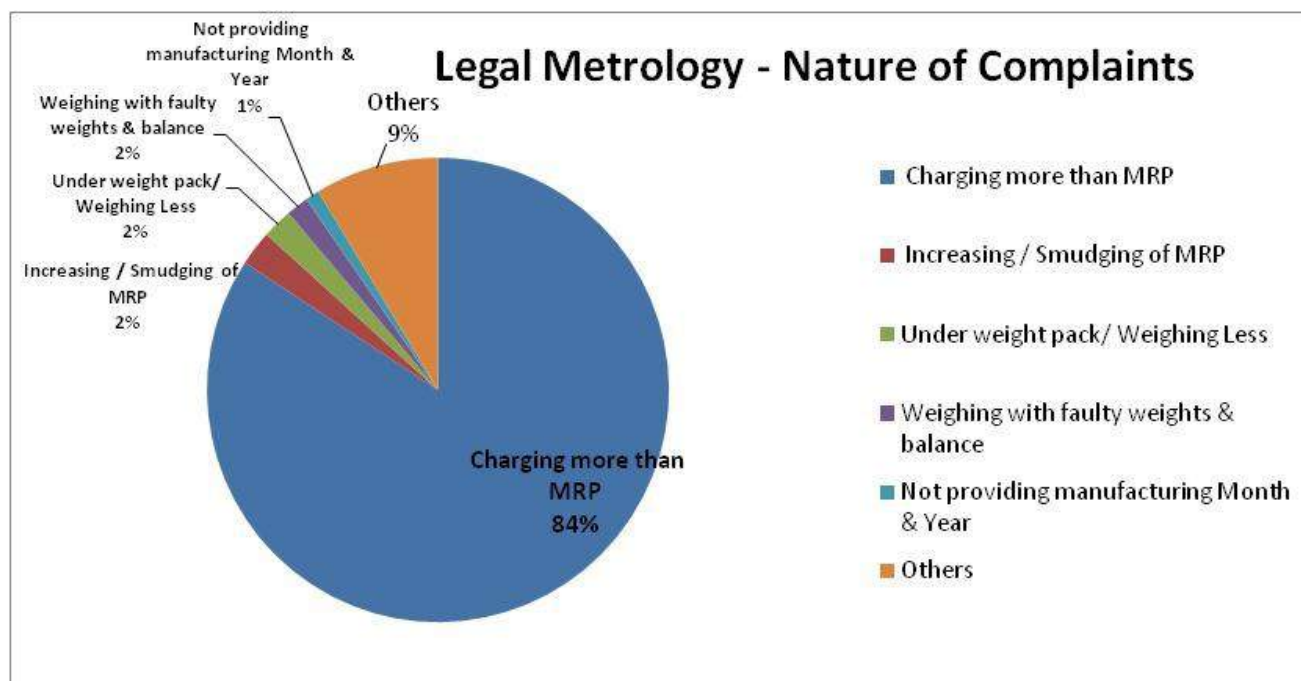
Tier 1 : Dealer / Manufacturer

Tier 2 : Local / District Legal Metrological Officer or Controller, Legal Metrology of State / Union Territory.

Tier 3 : Consumer Forum

Advise to consumers

1. Dual MRP is not permitted on same product, same quantity & quality manufactured / packed by a company.
2. Consumer is advised to demand the use of **Tare** key which is already provided in electronic weighing scales to reduce the weight of empty sweet box / packet
3. The inspection and enforcement work in the markets by the concerned department must be strengthened.



Convergence @ NCH

Convergence partnership is an initiative of NCH taken a few years ago, which has now emerged as an alternate dispute resolution process (ADR). It is a pre litigation process between the company and NCH where NCH acts as a bridge in building symbiotic synergy between consumers and the service providers.

NCH facilitates the resolution of consumer complaints pertaining to a specific company, which are of escalated nature and needs senior level attention. It helps companies to resolve their customer complaints and provide a resolution to the existing complaint amicably. Convergence companies can be in sectors—Banking, e-Commerce Insurance, Telecom, Electricity, Airlines, Courier, Electronic products, Broadband, DTH etc.

Companies interested in enrolling for convergence have to fill up a form, giving details of the grievance redressal officials of their Company involved in handling consumer complaints. The SPOC (Single Point of Contact) or the nodal officer is responsible for the day to day handling of complaints at the Company's end. Similarly, a senior counselor is the nodal person at NCH, 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.

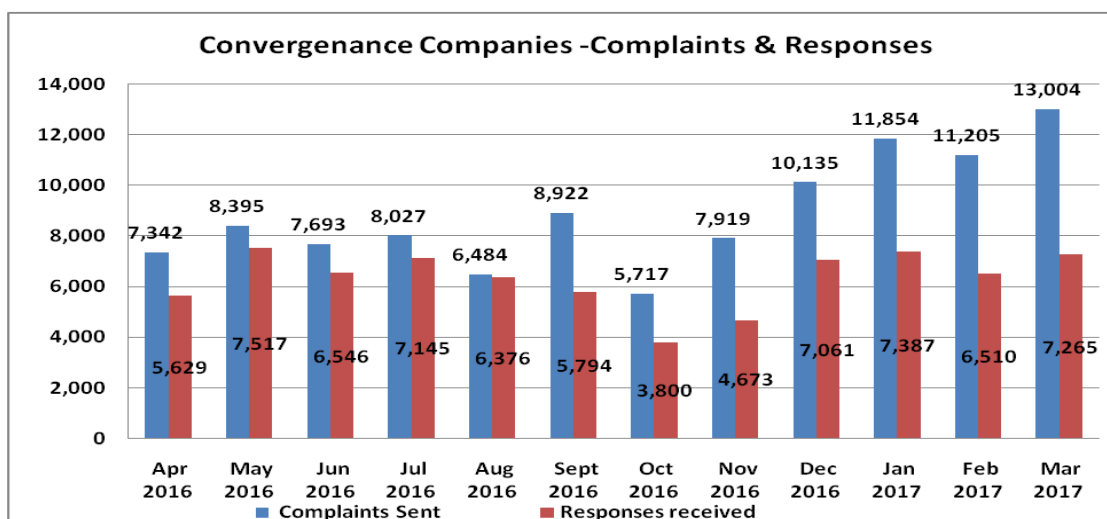
Months	Complaints Sent	Responses received
Apr 2016	7,342	5,629
May 2016	8,395	7,517
June 2016	7,693	6,546
July 2016	8,027	7,145
Aug 2016	6,484	6,376
Sept 2016	8,922	5,794
Oct 2016	5,717	3,800
Nov 2016	7,919	4,673
Dec 2016	10,135	7,061
Jan 2017	11,854	7,387
Feb 2017	11,205	6,510
Mar 2017	13,004	7,265
Total	106,697	75,703

Being a Convergence partner is a voluntarily process, and is completely free of cost. However, companies cannot be compelled to join the NCH convergence process. All companies who are under the Convergence banner are expected to adhere to a turnaround time (TAT) for redressal of complaints depending on the sector in which the company operates. NCH faces many challenges in convincing companies to participate in this unique program.

Convergence companies respond to customer complaints as per their terms and conditions. In case the redressal provided is not suitable to the consumer, he is advised to approach the consumer forum.

Convergence Process

- Registration on the NCH portal: When the company confirms that they are keen to partner with NCH, a Brand registration form has to be submitted.
- All convergence companies, after enrolling , are provided with an unique user name and password by NIC, through which they then access and answer the resolution provided on the complaint.
- 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.
- Complaint Redressal: Complaints are directly forwarded to companies from www.consumerhelpline.gov.in, which the company can take up and resolve as per the company or industry norms, rules and regulations. Company SPOC states the action taken to resolve the complaint in the remarks column. As of March 2017 230 companies were enrolled in convergence.
- Complaints are finally disposed by NCH Senior Counselors after company has closed the complaint.



Redressal of Complaints of Companies which are not in Convergence

NCH has an alternate dispute resolution which is an effort to provide resolution to the consumers on the complaints received as per company's terms and conditions.

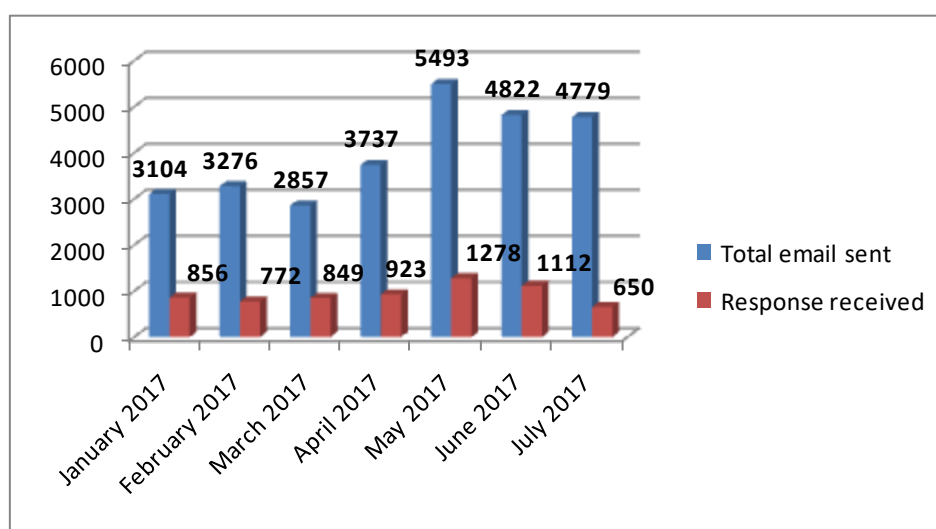
With effect from November 2016, complaints are being forwarded to companies for redressal who are not a Convergence Partner of NCH. These companies are referred to as non convergence companies. The process followed for non convergence companies is different. When a complaint is registered at NCH by any of the modes, they are sorted by counselors and segregated company wise. Details of the companies are also searched from the public domain and the Registrar of Companies of the Ministry of Corporate Affairs. Complaints are forwarded to the non convergence company through email.

If details of the company are not available, then NCH disposes the docket with the message “In spite of best efforts of NCH, details of company are not available in the public domain. You are requested to send a written complaint to the Head—Customer Support of the Company. In case you do not get any satisfactory reply from the company you may move to consumer forum, following the procedure prescribed by them.”

Wherever contact details of the company are available, an email incorporating the complaint details is sent to the company asking them to provide redressal of the complaint within seven days. If the company has responded on the complaint as per their terms and conditions then the docket is disposed with the message that ‘Company has responded to your complaint as per their terms and conditions, if you are not satisfied with the company's response you may file a case with Consumer forum following the procedure prescribed by them.’

If the company does not respond to the complaint, a reminder email is sent to the company. A second reminder email is also sent to company if company has not responded to first one. After two such reminders NCH disposes the case between 30-45 days from the date of registration with the message "In spite of best efforts of NCH, company has not responded to your complaint. You are requested to send a written complaint to the Company. In case you do not get any satisfactory reply from the company you may move to consumer forum, following the procedure prescribed by them."

The response percentage from companies to complaints under this category is not as good as the Convergence category. However, it is observed that at sometimes, even if the company has not responded to NCH, they have responded to the complainant.

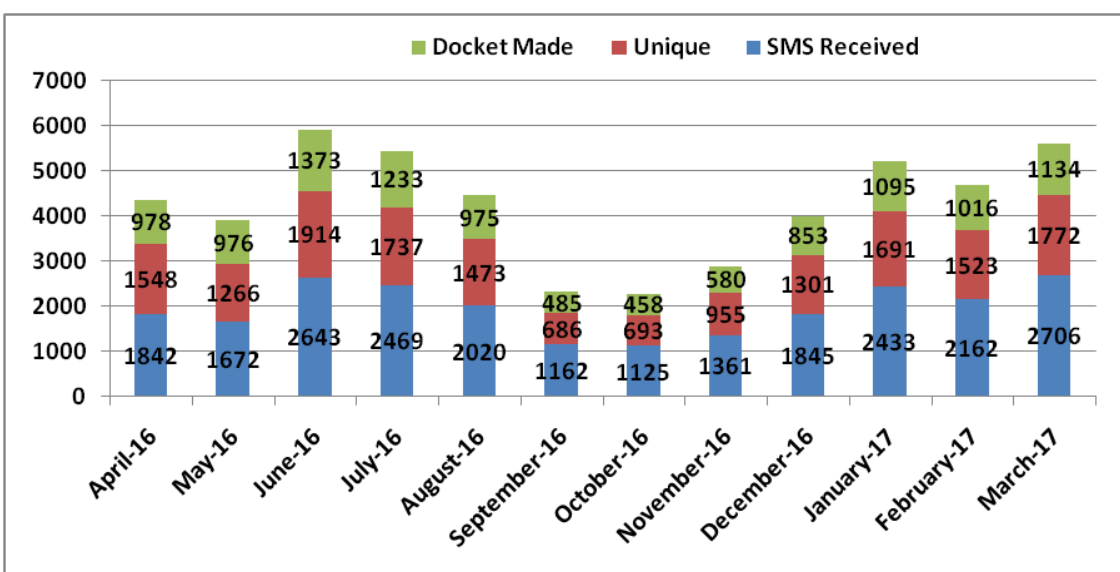


Non Convergence Complaints and Responses

SMS received @ NCH

SMS facility is available for consumers to connect with National Consumer Helpline. If a consumer is not able to contact NCH during working hours, consumers can send an SMS to NCH number 8130009809 stating his name and city. Consumers who have sent an SMS are out called the next working day and complaints are registered on <http://www.consumerhelpline.gov.in>. These complaints are logged under the category of SMS.

Total number of SMS received during April 16 to March 2017 were 23,440, out of which 16,559 SMS were 'unique' (after removing duplicates). From these unique SMS, 11,156 docket were registered. On an average 71% unique SMS were received out of which 67% docket were made per month.



Central Public Grievance Redress and Monitoring System (CPGRAMS)

Central Public Grievance Redress and Monitoring System (CPGRAMS) a complaint handling portal managed by Department of Administrative Reforms. CPGRAMS is web based integrated application solution to register and to redress grievances received online. In this system complaints relate to different Ministries as the portal handles complaints of Central and State governments. Complaints which are forwarded to the Department of Consumer Affairs and pertain to companies are forwarded to National Consumer Helpline.

For the redressal of complaints which are forwarded by Department of Consumer Affairs to National Consumer Helpline, log in credentials are created for NCH to take necessary action on consumer complaints. Complaints are forwarded from different sources like Directorate of Public Grievance (DPG) , Department of Administrative Reforms and Public Grievances (DARPG), PM office and President secretariat and are redressed by National Consumer Helpline as per the following procedure :

Redressal of complaints received through CPGRAMS

- Complaints are forwarded by Department of Consumer Affairs to National Consumer Helpline.
- Dockets are generated in the INGRAM for the CPGRAM complaints.
- Complaints are segregated as Convergence and Non Convergence . NCH follows procedures for the redressal of Convergence and Non Convergence complaints.
- Convergence Complaints directly forwarded to Convergence companies through INGRAM and response is updated by Convergence companies on the portal . After final closure of complaint by the Company , NCH disposes the complaint.
- For Non-Convergence NCH searches the details and forward complaints to Non- convergence companies through email , response received from company is updated on INGRAM and docket is disposed.
- Response received from company is updated on CPGRAM Portal and complaint closed from NCH. If no response is received from company on the complaint then complaints is closed with a appropriate message.

Status of Complaints received in CPGRAM						
National Consumer Helpline						
For the Period :01/04/2016 To 31/03/2017						
Grievance(s) Received	Grievance(s) Disposed	Pending as on 31/03/2017	Pending 0 to 15 days	Pending 16 to 30 days	Pending 31 to 60 days	Pending 61 to 90 days
3813	3422	391	251	88	48	3+1

Letters and e-mails forwarded from Dept. of Consumer Affairs

Department of Consumer Affairs officials forward the consumer complaints received through post and e-mails. E-mails from the Hon'ble Ministers office is also forwarded to the National Consumer Helpline for redressal. National Consumer Helpline forwards these complaints to the concerned companies for redress and resolution. The procedure followed for the redressal of such complaints is given below:

- Complaints received through Letters/Emails are segregated Complaint-wise, Query-wise.
- Dockets are generated on INGRAM (www.consumerhelpline.gov.in) Complaints are forwarded to Convergence / Non Convergence companies for redressal on priority.

Convergence : Complaints belonging to convergence company are forwarded to convergence companies as escalated complaints through INGRAM and response is updated by Convergence company on the portal itself after final closure of complaint by Company .

Non-Convergence : For Companies who are not a part of 'Convergence', the email ids are searched from public domains and efforts are made to obtain the redressal of such complaints. The response received from the company is updated on the INGRAM Docket and then disposed by NCH.

Others: Complaints related to local dealers, shopkeepers and non- consumer issues are closed after giving relevant advise.

	Month	Total Complaints received	Disposed	Move to Govt. Regulators
Letters	Sep-2016 to March-2017	214	204	10
Emails	Dec-2016 to March-2017	884	816	68

If the complete contact details are not mentioned in the e-mail or letter , a docket cannot be generated on the portal- www.consumerhelpline.gov.in . Hence consumer is informed to register complaint in the mentioned link with complete details. Alternatively , he is informed to contact NCH on the toll free number 14404 or 1800-11-4000 between 9.30 am– 5.30 pm, any day of the week, except national holidays.

Complainants feedback on INGRAM (User Reviews):

User reviews are the remarks and feedback on the complaint posted by the complainant on their docket in INGRAM. User Review reflects the complainants opinion on the grievance redressal done by the company, as these reviews are visible only to the company concerned and the complainant. Complainant can only post the reviews after logging in the portal on his docket number.

Complainants posted 1960 user remarks on the portal. In 1271 cases, complainants have confirmed that their problem was resolved, accounting for 65% of total successful responses from Oct 2016 to end of the March 2017 as shown in the table below:

Month	User Remarks	Resolved	% of Resolved
Oct-16	210	184	88
Nov-16	205	184	90
Dec-16	303	196	65
Jan-17	425	196	46
Feb-17	380	248	65
Mar-17	437	263	60
Total	1960	1271	65%

Public/Consumer Feedback on INGRAM

Feedback that are posted by consumers in general on the portal - www.consumerhelpline.gov.in have a rating from 1 to 5 where 1 stands for Needs improvement to 5 which stands for Excellent. For posting feedback, consumer is not required to login. It is basically an open platform for posting feedback. Feedback can be posted up to a maximum of 1000 characters.

There were total 439 public feedback on the website during the period September 2016 to end March 2017, out of which 27 % consumers were dissatisfied with company response, delay in response received were 17%, satisfied with company response/advice 9%, enquires 13%, suggestions 11% and complaints 23 %.

Sr. No.	Name	Consumer Feedback	Posting Date
1	Rajesh kumar	Thanks Consumer care team, regarding My Doct n. 211470, after given complain via consumer form, with him 48 hrs solved my Problem, i m Directly talk with issue regarding Company many more time but company not take seriously, there after registered via c.care quickly solved my Problem, Thank you so much ,and Best wesh for All . Regrds, Rajesh kr	3/31/2017 15:18
2	G Narasimha Rao	Can you make an update feature so that consumer can update the status on the consumer side.	3/11/2017 11:01
3	Amit Srivastav	I am pretty satisfied the way you took up my grievance and got it resolved by the erring company. The solution provided was not only excellent but also it was done at a very fast pace. I congratulate the Department of Consumer Affairs on doing a wonderful job for its citizens whom some corporate houses trouble. Keep it up!!	3/10/2017 11:20
4	Surya Narayan	Aapka bhut bhut dhanyawaad ser ab mujhe bharosha ho gya ki jeet hamesha sachchai ki hi hoti hai bas jarurat hai ek kadam aage badhane ki .	3/2/2017 9:17
5	Ashish Gupta	My complaint was handled in very professional manner. I am very much satisfied with the services and the staff of consumer hepline.	2/24/2017 4:19
6	Farooque	your efforts compelled company to refund failed transaction money to me. thanks as lot.	2/23/2017 16:34
7	Shashanka Sekhar Badhai	Can you make an update feature so that consumer can update the status on the consumer side.	2/21/2017 20:36
8	Neeraj kr. Jha	This Department should be more pay attention towards consumers interest as to educate them by public meetings or by seminars. So that consumers can get better service and hope from government.	2/20/2017 18:43
9	Satish Shah	Best Service keep it Up and help us in right way like this my docket no. 146020 is solved thank you so much.	2/4/2017 15:55
10	Anil Gaikwad	The online service is nice. I'm using this first time.	2/4/2017 8:44

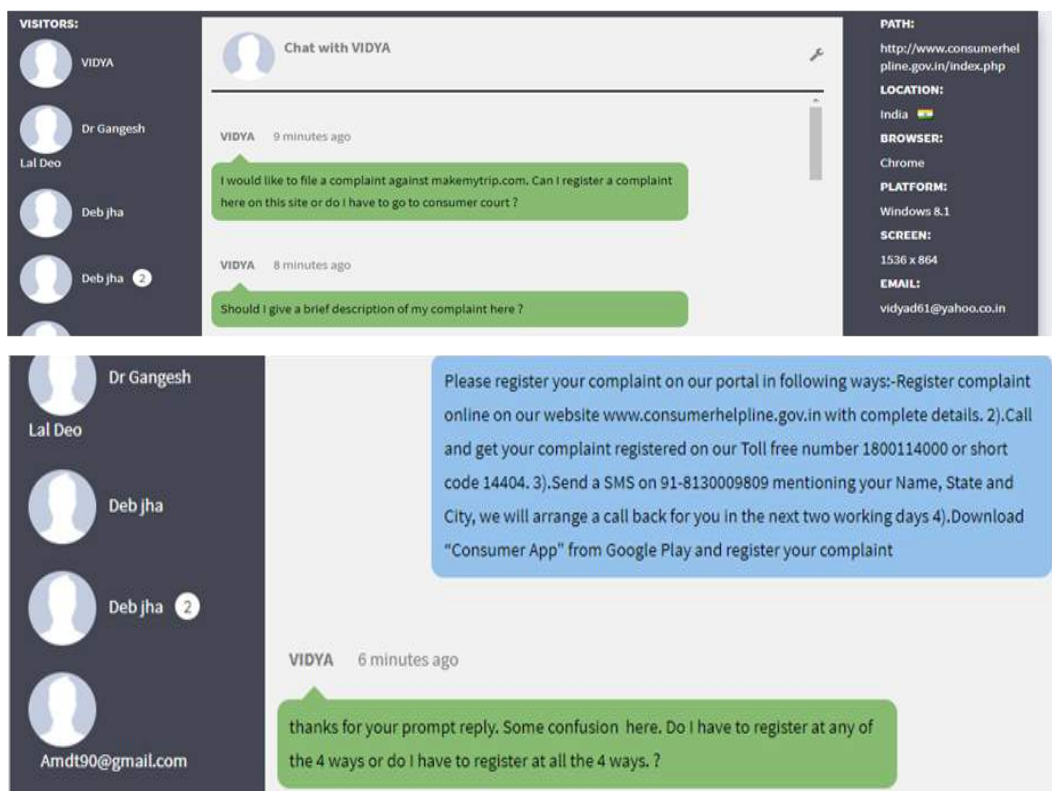
Web Chat - Ultimate Support Chat

The Department of Consumer Affairs, Ministry of Consumer Affairs Food and Public Distribution, Government of India celebrated the World Consumer Rights Day 2017 with the theme “**Consumer Rights in digital age**” on 15th March 2017 at Kothari Auditorium, DRDO Complex, New Delhi. The **ULTIMATE SUPPORT CHAT** was also launched on the occasion of World Consumer Rights day.

The objective of having a Webchat is to facilitate consumers to get answers to enquires for consumer issues, as well as information with regard to the portal – www.consumerhelpline.gov.in— Sign Up, Login, Complaint Registration etc. This facility generated a lot of interest amongst the consumers and on an average, around 220 users are contacting NCH per day and 3306 users queries and complaints were handled from 15th - 30th March 2017. An online chat system provides customers immediate access for help. Consumers who are internet savvy can easily chat with NCH counsellors for consumer queries, in addition to the other modes available.

Consumers are widely appreciative of the fact that NCH provides them guidance and information with important links which makes it easy to register their grievance in areas of consumer issues.

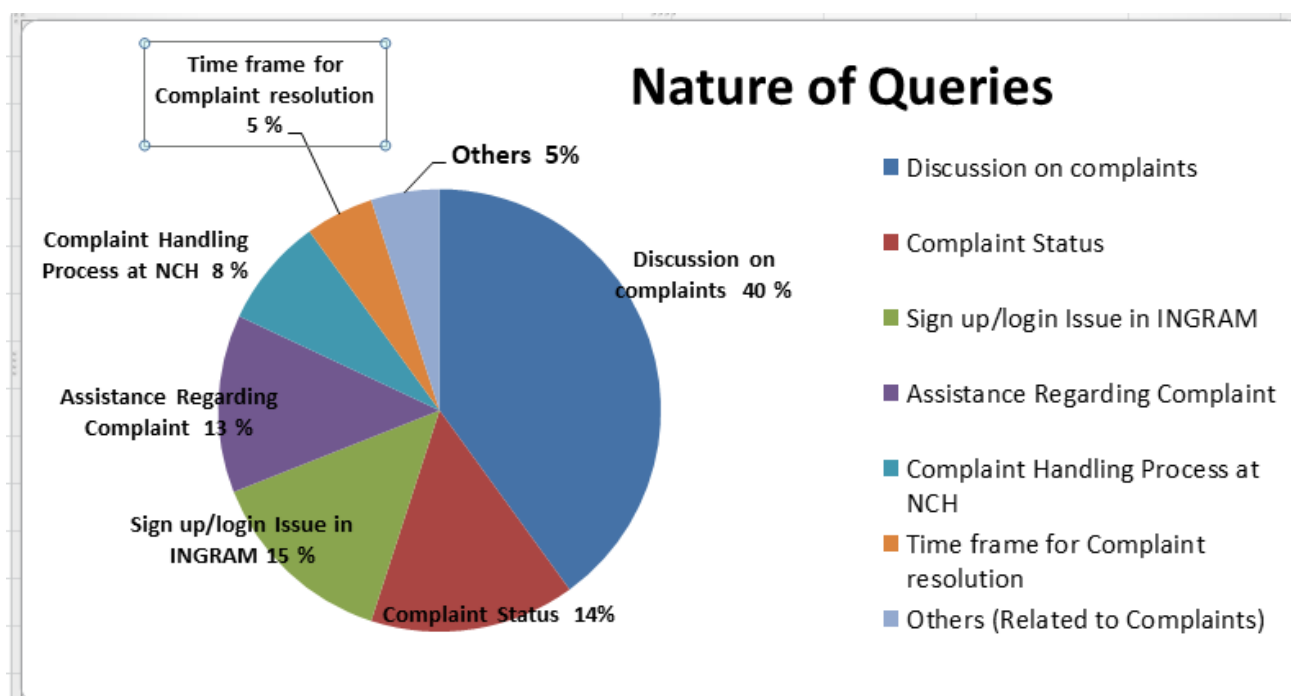
Following are the words of appreciation of a consumer for NCH response on his queries.



Nature of Queries on Web Chat:

The queries which are asked by consumers during the chat with NCH counselors are given in the chart below:

Code	Nature of Queries	%
A	Discussion on complaints	40
B	Complaint Status	15
C	Sign up/login Issue in INGRAM	14
D	Assistance Regarding Complaint	13
E	Complaint Handling Process at NCH	8
F	Time frame for Complaint resolution	5
G	Others (Related to Complaints)	5



Complaints regarding frauds @ NCH

At the National Consumer Helpline, complaints received relate to various issues in which fraud issues are also included. For a fraud complaint, consumers complain that they are cheated by companies in different sectors - mainly by Finance and E-Commerce sector companies.

Nature of fraudulent complaints vary from sector to sector. Consumers are duped by such companies either through a call, personal contact or online payment of money. Consumers complain that they are cheated as companies just vanish after taking the money and do not provide any kind of service to the consumer.

- In the Consumer Durables sector, the complaints received regarding fraud are the ones where they have received a telephonic call from a branded manufacturing company to get an electronic product at a much cheaper rate through post. Consumer places the order tempted by low prices, and also makes the payment, but receives either a duplicate product or a very small products like Dhan Laxmi Yantra which is not what the consumer ordered for.
- In the NBFC sector are of financial companies where initially, companies promise a high return on the investment but later the consumer does not get any kind of return from such companies as the company absconds without providing any kind of maturity amount to the consumers. Such companies are either Non Banking Financial Company or chit fund companies.
- In the Banking sector, consumers complain that they receive telephonic calls from unknown numbers, posing as bank employees to get details like account number, credit card number or OTP. After the consumer has given all the details, the transaction is made by the fraudster, and the consumer is left with a major financial loss.
- In the e-commerce sector, complaints which are fraudulent in nature are common, in which consumers place an order for a product or any kind of service like job placements etc, and after receiving the online payment, such fraud companies disappear without a trace, duping the consumers, by not providing the service.



Jagriti : Consumer Empowerment

The **Jagriti** initiative of NCH is towards making a smart consumer, by educating and empowering them. The year started with Suno Sharda 90.8FM airing a programme on 1st April 2017 on Consumer Awareness and the role of NCH in empowering consumers. Suno Sharda is the Community Radio Station of Sharda University, and is the only community radio station at Greater Noida. It reaches out to most of the residential and educational institutes in Greater Noida, NCR. NCH participants in this programme were Ms. Deepika Sur and Mr. Sanjeev Talwar.



NCH team empowering consumers via community radio.

NCH participated in the Consumer Mela organized by Department of Consumer Affairs on 20th October 2016 at Central Park, Connaught Place, New Delhi. NCH also ensured participation of some of the Convergence companies. For the Mela, National Consumer Helpline had scripted, directed and performed a Nukkad Natak of 30 minutes duration on the theme of misleading advertisements, not to fall prey to agents who make false promises, and the importance of reading labels on packaged foods as well as ensuring that no one pays more than the maximum retail price. It was widely appreciated.



Nukkad Natak performance by NCH team at Consumer Mela

NCH had also put up stall in two Diwali Melas held in Delhi with the objective of educating consumers on pre-purchase and post purchase advisories, as well as to showcase the role of National Consumer Helpline in resolving consumer grievances under the umbrella of 'JAGO GRAHAK JAGO'. NCH distributed brochures, flyers, bookmarks and pocket books on consumer awareness issues.



Educating consumers in Diwali Melas by NCH team



Ms. Deepika Sur giving presentation on NCH

Department of Consumer Affairs organized a '**Conference on Partnership with Industry for effective and timely consumer grievance redressal**' on 12th July 2016 at New Delhi. Ms. Deepika Sur, Project Manager National Consumer Helpline made a presentation, urging corporates to become partners in the Convergence programme.



On 11 January 2017 delegates from Consumer Affairs Agency, Government of Japan visited IIPA to discuss cross-border Consumer Protection in Asia, Europe and Oceania. Seven members from Consumer Affairs Agency, Japan visited IIPA and participated in the discussions. Participants from Japan who attended the meeting were Ms. Miho Kiyoki, Deputy Director (Consumer Affairs Agency), Mr. Daisuke Hayashi, Manager of Consultation Division (National Consumer Affairs Center of Japan), Mr. Gaku Ishiguro (National Consumer Affairs Center of Japan), Ms. Momoko Nagai (Cross Border Consumer Center Japan), Mr. Eiichiro Mandai CCEO (ODR Room Network INC), Mr. Takashi Gomi (Mitsubishi UFJ Research and Consulting Co. Ltd.), Ms. Maki Kunimatsu (Mitsubishi UFJ Research and Consulting Co. Ltd.) along with the IIPA staff members. Japan team discussed about functioning of Centre for Consumer Studies and National Consumer Helpline followed by round of questions and answers.



Visit of delegates from Japan



Visit of Secretary, Ministry of Consumer Affairs to NCH

On 24th March 2017 Mr. Hem Pandey, Secretary, Ministry of Consumer Affairs, Government of India visited IIPA to inaugurate the 95th Orientation Training Programme organized for Presidents and Members of District Consumer Fora. He also visited National Consumer Helpline on 24/3/2017 to understand and experience the activities carried out by NCH.

The Advanced Professional Programme in Public Administration (APPPA) Sponsored by the Department of Personnel and Training, Ministry of Personnel, Public Grievances and Pensions, Government of India, is a ten months' programme, designed for senior officers of the All India Services, Central Services, Defence Services, Technical Services and officers of State Government. APPA participants visited National Consumer Helpline on 16/1/2017



Visit of APPA participants at NCH

94th Orientation Training Programme for Presidents and Members of District Consumer Forum of Orissa, West Bengal and Assam – Participants visited National Consumer Helpline on 16/2/2017 to get a first hand experience of the NCH operations.



Visit of Presidents and Members of District Consumer Forum of Orissa, West Bengal and Assam at NCH

In the month of March 2017 , 42 Research Scholars and Faculty members from Department of Public Administration visited National Consumer Helpline for an overview of the functioning of National Consumer Helpline .



Visit of Research Scholars and Faculty members from Department of Public Administration at NCH

Sanctioned Staff @ NCH

S.No.	Designation	(April 2016 to September 2016)	(October 2016 to March 2017)
		In Numbers	In Numbers after Expansion
1	Project Manager	1	1
2	Senior Counselor	3	8
3	Sector Expert	4	5
4	Junior Counselor Supervisor	1	2
5	Web Master	1	1
6	Accountant	1	1
7	Junior Counselor	10	26
8	Market Research Associate	1	1
9	Tanning Assistant	1	1
10	Trainee Counselor	4	4
11	Office Assistant	1	1
12	Research Officer Statistics	1	1
13	Jr. System Administrator	1	1
14	Multitasking /Peon	2	2
Total		32	55



Advocacies submitted by National Consumer Helpline

National Consumer Helpline is set up at Indian Institute of Public Administration with a vision to empower consumers and assist them in their consumer related grievances, so that they get a resolution and do not have to file a case in consumer forum. moving to consumer forum. National Consumer Helpline receives calls from all over India and captures the complaint details from different modes like online complaints , tele-calls, walk-ins, fax , letters , e-mail etc.

Different types of calls are received for different sectors like E-Commerce , Banking , NBFC , Consumer Durables etc. Complete data is captured in Customer Relation Management (CRM) .Later this data is compiled in the form of reports. The reports are used to analyze the complaints and various trends are observed in various ways.

These issues and trends of consumer complaints are reflected to the concerned department in the form of advocacy. In the financial year 2016-17 following advocacies were made to concerned departments.

Following advocacies were submitted from April 2016 to March 2017.

- **Non Banking Financial Companies—Unsatisfactorily Grievance Redressal**
- **e-Commerce - Companies selling spurious and poor quality products**
- **Food— Labelling on Packaged food items**
- **E- Wallet's — Security of Prepaid Payment Instruments**

Non Banking Financial Companies—Unsatisfactorily Grievance Redressal

In the NBFC sector 59% of complaints are related to unsatisfactorily redressal of complaints provided by financial companies. The remaining complaints are related to disputes on maturity amount, companies just vanish after collecting investment amount from consumers and etc.

To bring this to the notice of the regulators in May 2016 an advocacy was made to the Non Banking Supervision dept. of the RBI stating that NBFC should follow the same procedure for banks grievance redressal. Suggestions and recommendations were made in the advocacy sent to RBI. Terms and Conditions are changed arbitrarily and unilaterally without any intimation to the borrower by NBFC. Extract from the letter sent to RBI NBFC division is given below :

National Consumer helpline receives complaints and grievances from customers of financial institutions primarily in the credit business and we observe that 59% complaints are related to unsatisfactorily complaint resolution. Based on our observation we have suggested some solutions for an effective complaint handling process that can be implemented

The reasons of Unsatisfactorily complaint resolution which reported at NCH were :

- The lending procedure being followed by accepted entities like Banks should also be followed here. There is no standard procedure for communication of terms and conditions for the credit.
- Very few customers have the financial knowledge to realize that their rights have been infringed and even if they are aware of the infringement they typically have no or inadequate information about the available avenues to pursue their claims or resolve grievances.

Other recommendations :

- To introduce a system that allows consumers to seek affordable and efficient third party recourse similar to ombudsman, if the complaint with Non Banking Credit Institutions is not resolved to the consumer's satisfaction in accordance with the internal procedure.
- The ombudsman or equivalent institution should be impartial and act independently from the appointing authority, the industry and the parties to the dispute. The decisions of the dispute resolution like ombudsman or equivalent institution should be binding upon the NBFC's.
- The role of ombudsman or equivalent institution in dealing with consumer disputes should be made known to the public through adequate publicity.
- We would also suggest that statistics of customer complaints including those related to breach of codes of conduct should be periodically compiled and published to facilitate identification of patterns and opportunities for improvements.

e-Commerce - Companies selling spurious and poor quality products

e-Commerce is the top most sector for which maximum dockets were registered at National Consumer Helpline. Major type of complaints received at NCH are paid amount not refunded, replacement not provided etc. These complaints are forwarded to companies if these companies are in convergence with NCH. But several complaints are also related to e-Commerce companies which seems to be fraudulent as these companies do not respond on the consumer complaints and do not have any mechanism of consumer grievance redressal, consumers lose their hard earned money as presently no regulator is available in the e-Commerce sector. To highlight such companies in May 2016 NCH raised advocacy related to such kind of e-Commerce fraudulent companies to the Department of Consumer Affairs.

Extract from letter sent to Department of Consumer Affairs is given below:

In the last three month NCH received 147 complaints against these companies. Consumers have complained that duplicate and spurious products are being sold by these companies. On complaining these is no refund or replacement been given.

The entry of these companies in the market was very fast. Such companies do not publish their corporate office details and organization structure/background. There is only a contact number and email id it is very difficult for the consumers to get any resolution for their grievances. As these websites do not have physical address mentioned consumers feel cheated as without physical address approaching consumer forum is also not possible.

Sr. No.	Name of the website	Number of complaints	Address given on website
1	www.chuchaplelo.com	105	Cyber City Gurgaon Haryana
2.	www.onlineclues.com	22	Sector - 57 , Gurgaon Haryana 122001
3.	www.fithoor.com	20	Pandav Nagar ,New Delhi - 85

Food— Labelling on Packaged food items

In May 2016 a complaint was received from a resident of Uttar Pradesh complaining that the Parag Milk packet she had bought has non vegetarian marking brown color circle in a square box as marking .

This issue was raised to Managing Director of Pradeshik Cooperative Dairy Federation to take necessary action as per Food Safety and Standards .Summary of letter sent to Pradeshik Cooperative Dairy Federation given below :

As per Food Safety and Standards Authority of India it is mandatory for all food manufactures to indicate on the packaging as to whether the food items contains any non vegetarian ingredients or is completely vegetarian . Accordingly packaged food containing non vegetarian ingredient has to be indicated in the form of brown circle in the small square and vegetarian contents have to be indicated by the green circle in the square box. FSSAI also states that " Non Vegetarian food means an article of food which contains whole or any part of any animal including birds , fresh water ,marine animals or product of any animal origin but excludes milk or milk products as an ingredient.

Hence as per FSSAI packaging and labeling regulation milk cannot be considered as non vegetarian packaged food item.

E– Wallet’s — Security of Prepaid Payment Instruments

The Ministry of Electronics and Information Technology (Meity) had asked for the suggestions from the public on formulating draft rules for the security of Prepaid Payment Instruments in the month of March 2017. NCH responded to the same and sent comments and suggestions on the security of Prepaid Payment Instruments via Email to the Ministry of Electronics and Information Technology.

Following is the extract of the suggestions sent to Ministry of Electronics and Information Technology.

- Multiple Factor Authentication need to be made mandatory for each transactions.
- This policy need to be drafted with celerity, it should be Consumers/ users oriented and well scripted to avoid the degree of cyber-crime.
- Transaction history must be in encrypted form. However, if the user need to view or download un-encrypted version he must use his password.
- Deposit Insurance up to Rs. One lakh under DICGC Scheme in Banking Industry. Insurance need to be made available, especially to protect the Consumers against Fraudulent transactions or Failure of the Service providers Or Loss of data at the Service provider(s) or the Network error.
- Policy need to be drafted with celerity and well scripted to take care of the Consumers' Protection.
- Complaint lodgment need to be available- multi- modal including electronic platform i.e. website and Complaint Acknowledgement / Docket no must be generated by the system itself.
- Secondly, the tracking facility must be available, so that aggrieved consumer can see the steps taken under the CPGRAM.

NCH : Academic domain

NCH is also involved in some of the academic activities and in the year 2016-17 NCH has sent the content for the topics prescribed for the following courses offered by IGNOU Delhi and UP Open University, Allahabad :

1) Certificate course for Consumer Protection (CCP). Bachelor's Degree Programme (B.D.P.) for Application Oriented Course in Consumer Studies.

In the month of June 2016 senior members of NCH was part of the team set up by School of Law, IGNOU to revise the curriculum for their Certificate course for consumer protection (CCP) and Bachelor's Degree Programme (B.D.P.) for Application Oriented Course in Consumer Studies. The Project Manager and one Senior counsellor have written the curriculum material for 8 chapters which were related to evolution of consumerism in ancient India, Role of Regulatory Bodies, Govt, Initiatives and settlement of consumer issues—Case studies. Detailed guidelines were provided by IGNOU faculty for writing the curriculum material for the course on consumer protection.

2) Uttar Pradesh Rajarshi Tandon Open University (UPTROU) , Allahabad included Graduate and Diploma course in Consumer Protection.

In August 2016 NCH Senior team members were invited to write the content for chapters to be included in the Graduate and Diploma courses in Consumer Protection being conducted by UP Open University, Allahabad. Curriculum content was written for eight chapters covering evolution, consumer welfare and education, legal framework, Corporate Social Responsibility, Quality, Standards and Standardization. This content was designed from the perspective that students opting for consumer protection will be able to understand the following points :

1. Consumer welfare in the era of globalization and liberalization.
2. Role of Consumer Education in India
3. Role of Voluntary consumer organizations in India.
4. Laws related to Consumer Protection in India
5. Role of Judiciary bodies in Consumer Protection
6. Regulatory framework for Consumer Protection.

3) Non Banking Financial Companies – Regulations and Consumers

In keeping with the increasing complaints in the NBFC sector, NCH brought out a monograph – Non Banking Financial Companies – Regulations and Consumers, published by CCS, IIPA, which was launched by Hon'ble Minister Shri Ram Vilas Paswan on 24th December 2016 National Consumer Day.

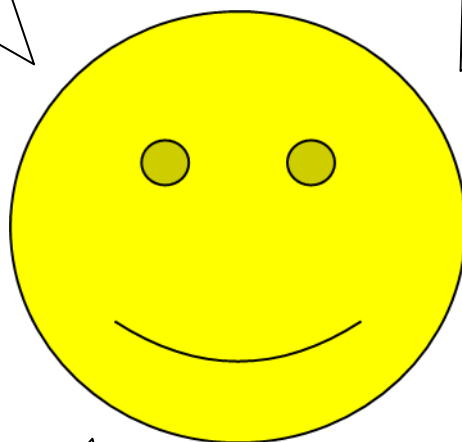
Words of Appreciations (Reproduced as received)

He got back my amount in bank account. Thanks consumer helpline for helping me. n also thanks to the company for clarification.

Shahrukh Khan
Rajasthan

Hi!
Grievance was addressed by the company. Recharges are done completely. Please close the complaint. Thanks a lot Consumer Helpline for your support.

Regards,
Saikat Basu
Kolkatta West Bengal



Company has replaced my phone. Thanks for the speedy response both to consumer forum and the company officials.....

MANOJ KUMAR
Kota RAJASTHAN

This issue settled with company and got waiver of Rs. 300/- in last bill.

PUKHRAJ TAPARIA
DELHI



**A Public Service Project of Dept .of Consumer Affairs,
Government of India**

**National Consumer Helpline,
Centre for Consumer Studies,
Indian Institute of Public Administration,
Indraprastha Estate, Ring Road,
New Delhi-110002**

**Toll-free Numbers: 14404, 1800-11-4000
Consumer App (download from Google play
store) SMS: +918130009809
Website: www.consumerhelpline.gov.in
You can also chat on our website**

