

ANNUAL REPORT

2018-2019



NATIONAL CONSUMER HELPLINE



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



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



NATIONAL CONSUMER HELPLINE



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



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

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Preface

India is a macro-economy, with one of the most varied market in the world. Consumer patterns are changing to accommodate the significant increase in the speed of modern, everyday life across the country. The Digital Age has ushered in a new era of commerce and digital branding, as well as a new set of customer expectations. Digitisation has provided easy access, a large variety of choice, convenient payment mechanisms, improved services and shopping as per convenience along with some newly budding issues for the consumers. The ongoing path had also brought in challenges related to consumer protection.

India follows the doctrine '*Grahak devo bhava*' and customers are treated like incarnations of God who keep the businesses afloat. So, timely and effective understanding and redressal of consumer grievances plays a key role in creating satisfied consumers. Complaint resolution is a positive technique towards loyal consumer behaviour with set preferences in today's diverse market. Business handling units need to be effective in grievance redressal and provide remedy to a consumer who has suffered detriment.

The landmark Consumer Protection Act 2019 aims to protect the rights of consumers by establishing authorities for timely and effective administration and settlement of consumers' disputes. The Act which envisages setting up of a Central Consumer Protection Authority (CCPA) to promote, protect and enforce the rights of consumers as a class, which would make interventions to prevent consumer detriment arising from unfair trade practices. Consumers would be benefitted by simplified dispute resolution process, which has provision for Mediation and e-filing of cases.

With a fourteen-year long journey, the NCH set up by the Department of Consumer Affairs, Govt. of India had been providing advice, guidance, information and speedy and consumer friendly resolution of grievances. It is designed to provide free, independent assistance, information to consumers and timely resolution of their grievances. The system based at NCH provides a mechanism to redress a large number of consumer complaints registered by the Indian consumers. It acts as bridge between consumers and brands / companies under convergence thus facilitating resolution of consumer grievances.

It is a moment of delight to place the Annual report of National Consumer Helpline for the year 2018-2019. It provides a glimpse of the activities of the Helpline.

We hope readers will find it useful.

Suresh Misra

(Prof Suresh Misra)
Project Director
National Consumer Helpline

Date: December 2, 2019
Place: New Delhi

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 glad to know that the National Consumer Helpline (NCH) is coming up with its Annual Report for the year 2018-19. The National Consumer Helpline is effectively educating and empowering an increasing number of consumers every year.

With 'Consumer Grievance Redressal' being at the core, the Department has augmented its capacity and reach. The capacity of NCH has been increased to 60 seats. An additional toll free number 14404, NCH App, webchat facility, along with the integrated grievance redressal web portal help in handholding consumers to get their grievances redressed. The addition of six Zonal Helplines with 60 additional seats gives the facility to address grievances in all regional languages. The portal's automated facility of forwarding consumer grievances to partner companies and Government Departments on a 'real time basis' helps to redress grievances in a better manner.

I hope the expanded facilities of the Helpline will greatly benefit the consumers. I wish great success to the Helpline in the coming years.

(Ram Vilas Paswan)

रावसाहेब पाटील दानवे
RAOSAHEB PATIL DANVE



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

MINISTER OF STATE
FOR CONSUMER AFFAIRS,
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संदेश

मुझे यह जानकर बहुत खुशी हो रही है कि राष्ट्रीय उपभोक्ता हेल्पलाइन वित्त वर्ष 2018-19 की वार्षिक रिपोर्ट प्रकाशित कर रहा है।

राष्ट्रीय उपभोक्ता हेल्पलाइन, शिकायतकर्ताओं और साझेदार कंपनियों के बीच अंतर को पाटने वाले वैकल्पिक विवाद प्रतितोष तंत्र जैसी कन्वर्जेंस पहल के माध्यम से जानकारी और मार्गदर्शन प्रदान कर तथा उपभोक्ताओं की शिकायतों का समाधान कर उपभोक्ताओं को शिक्षित करने और सशक्त बनाने में अग्रणी भूमिका निभा रही है।

मुझे यह जानकर खुशी हो रही है कि इस वर्ष 2018-19 में राष्ट्रीय उपभोक्ता हेल्पलाइन ने 5,00,000 कॉल्स को हैंडल किया है। यह राष्ट्रीय उपभोक्ता हेल्पलाइन द्वारा उपभोक्ताओं को प्रदान की जा रही काउंसिलिंग की गुणवत्ता की मात्रा को दर्शाता है। उपभोक्ता मामले विभाग ने हेल्पलाइन की क्षमता को बढ़ाया है जिसने सूचना प्राप्त करने के इच्छुक अधिक से अधिक उपभोक्ताओं तक पहुंच बनाने और उपभोक्ता के क्षेत्र में शिकायत हैंडलिंग तंत्र में सुझाव देने को प्रोत्साहित किया है।

मैं राष्ट्रीय उपभोक्ता हेल्पलाइन को उपभोक्ताओं को सहयोग करने में उनके सराहनीय प्रयास करने के लिए हार्दिक शुभकामनाएं देता हूँ।

(रावसाहेब पाटील दानवे)

AVINASH K. SRIVASTAVA



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

MESSAGE

I am glad to know that the National Consumer Helpline has made multiple improvements thus enhancing the sphere of alternate grievance redressal mechanism. The renewed channels coupled with Convergence mechanism has greatly improved the performance of the National Consumer Helpline. Over the last fourteen years since it was established, the National Consumer Helpline has grown by leaps and bounds and in recent times it has addressed the grievances of more than 50,000 callers per month.

I compliment NCH for its sincere efforts to resolve the consumer grievances in an efficient manner. Efforts are being made by the Government to expand the activities of NCH, so that more and more companies voluntarily partner with NCH to redress/resolve the consumer complaints in an amicable manner without having to go for litigation in Consumer Commissions.

I congratulate NCH for its success and hope that in the coming years it would become a pillar of hope and strength for consumers.

A. K. Srivastava
(Avinash K Srivastava)

Date : 25 September 2019

Place : New Delhi

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सुरेन्द्र नाथ त्रिपाठी, भा. प्र. से.
निदेशक
Surendra Nath Tripathi, IAS
Director



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Indian Institute of Public Administration
Indraprastha Estate, Ring Road, New Delhi-110002
www.iipa.org.in



Message


The advent of globalization, coupled with modern business methods has had a significant impact on consumer experience in India. Consumer behavior varies greatly from country-to-country and consumer behavior between developed and developing countries differ even more. This can be for any number of reasons, including cultural beliefs, education level, and economic situations. Consumerism in one shape or another exists in virtually every market oriented economy, including India. But Consumer awareness in developing countries is not very high and thus consumer protection is a serious concern in developing countries like ours. Also, laws are not very effective as many times they are not enforced. Hence, government intervention in developing, maintaining and monitoring consumer protection policies assumes importance, for the benefit of all sectors of the population, particularly the rural population

Consumer interest is safeguarded under a three decade old Consumer Protection Act, passed by the legislators in the Year 1986. Changes in the macro and micro business processes and economy over the years necessitated the need of replacing the old Act of 1986 with a new one, which is currently underway. The proposed new Consumer Protection Bill, 2019 is expected to completely overhaul the current laws and seeks to replace the long existing Consumer Protection Act, 1986

The Department of Consumer Affairs, Government of India, also decided that not all consumers would want to go through a legal recourse only for resolving their consumer grievances. It was with this idea that the National Consumer Helpline (NCH) was set up fourteen years ago – in the Year 2005, and is managed by the Center of Consumer Studies, IIPA. The helpline essentially tries and resolves issues faced by consumers in their day to day dealings with business and service providers, through the alternate dispute resolution system at the pre-litigation level itself. This proved very effective to the consumers at large, and NCH, in its one and a half decades of its existence has grown from strength to strength. It is a flagship project which now registers, on an average more than 60,000 dockets every month, from across the country.

Data is the new tool for spurring growth. The intersection of consumer and grievances received at NCH is the database. This database of over fifteen lakh primary data points generated by NCH is a very valuable resource. The data is live, accurate, available on real time, and is a vast reservoir. This database presently remains unutilized after the grievance is redressed. The data can be made available to other departments of the Government, to use - to educate, to empower, to inform or spread message for social good, including the Govt. of India services for citizens at the bottom of the pyramid. This data, using advance data analytics techniques and software tools available today can be mined and enriched with surrogate data for value added inferences, thereby enhancing the utility of the available data.

I appreciate the efforts, hard work and dedication of the team members at NCH, and the role it plays in empowering consumers.


Surendra Nath Tripathi

Coordinates: 91-11-23702434 • Fax: +91-11-23702440 • E-mail: directoriipa9@gmail.com

Message from Project Director



The changing landscape of business, economy and policies of a country has an impact on a consumer's mindset, and the process of buying and acquiring of goods and services for personal consumption is all psychological- shaped by social and cultural values. Over the last few years, consumers in India have undergone a sea change in their buying behavior. They have become more aware, and, in the process, more empowered, because of which, they now tend to make a few quick checks before deciding to buy any product or service.

Most consumers check the labels of the product they are buying - the manufacturing and expiry dates and the MRP – maximum retail price. Consumers also try to find out some information about the product or service that they would like to avail, before hand, by researching on websites and publicly available information. Consumers seem to have become a little more discerning in the last few years. Consumer awareness in developed countries is high in comparison with developing countries. Government should maintain adequate infrastructure to develop, implement and monitor consumer protection policies. Special care should be taken to ensure that measures for Consumer Protection are implemented for the benefit of all sections of the population, particularly the rural population.

Consumer protection plays a crucial role in building a fairer, safer world and promotes good governance. For this, some of the commonly used tools are educating consumers and helping them to understand their implied bargaining power, which is present in good measure in developed countries but in developing countries bargaining power is very low or, in some markets, almost absent. Apart from promoting consumer education and awareness, it is equally important to ensuring the safety of consumers by providing the required institutional machinery to promote quality control and laying down procedure for improving the quality of goods and products. The belief that consumers are willing to compromise on quality and standardization, all for a lower price, are things of the past. Today's consumers demand better work ethics, sustainable practices and maintaining of traditional cultures and values, all in one frame. The access for faster and better choice of products has spiralled the growth of the e-commerce industry, across the world, as well as in India. Of course, to develop the last mile delivery mechanism - effectively & efficiently still remains a challenge in our country.

This narrows down to the fact that strategies for win- win-steps can be derived by understanding the dynamic change in consumers' emerging needs and likings, their un-met expectations and their valuable suggestions and innovative ideas that they provide in public domain. Business organisations must have their ear to the ground to pick up these ideas as it would help them in their product/ service features improvement, as well as in developing new products and services - this will support the Industry as well the economy, and side by side the Consumers too.

I would like to congratulate Ms Deepika Sur, Project Manager of NCH and her team for their commitment towards resolving consumer grievances.

Suresh Misra
Prof. Suresh Misra

Message from Project Manager



The year 2018-19 has been an exciting year for us. It has been a year with many rewarding moments as well as some challenges. NCH has made good progress on many fronts which includes assisting a large number of consumers across the country to get their consumer grievances resolved, enlarging the orbit of enrolment of new companies and organisations under the *Convergence* programme, and implementing methods to enhance the quality of our work in empowering consumers.

In the year 2018-19, NCH registered 565576 dockets, an increment of 24% as compared to the previous year. During the year itself, NCH broke its own record three times, in terms of registering the highest count of dockets in a month. Under the *Convergence* initiative, NCH added 114 companies and organizations during the year, with the count of total *convergence partnerships* reaching 506, as on 31st March 2019. Grievances received by these companies are on 'real time', and companies update the NCH portal with a suitable redressal at an average time frame of 30-60 days.

In recent times, the role of NCH has become more focused, protecting consumers' rights by assisting them in redressing their grievances, along with advise and information. An integrated system of handling consumer grievances at NCH enables a consumer to register his grievance which is redressed in the shortest possible time by the organization, at the preliminary level itself – before it actually becomes a dispute and needs legal recourse. During this year, 94% of grievances registered with convergence companies were redressed by them within 60 days.

NCH has been assessing the feedback of its counseling services given by consumers both at NCH & ZCH. This gives the complainant's perception of the service rendered, as well as the feedback related to counselors skill and knowledge. This helps in developing inputs for NCH training and quality assurance.

At NCH, each and every grievance is actioned and reviewed. This is an uphill task, as grievances being registered are increasing month on month. The user friendly INGRAM portal has simplified many things, but the need to automate many parts of the process is a pressing need. Automation would help increase efficiency by taking care of tedious and time consuming tasks that are done manually. In the coming years, the process of handling consumer grievances at NCH will be standardized and automated, especially of the grievances under the Non Convergence portfolio.

Overall, it was another year of high performance and achievements. None of this would have been possible without the talent, skill, dedication and determination of our young and inspired team members. I take this opportunity to thank each and every one for being keenly responsive and embracing the numerous opportunities with a deep sense of pride and commitment to the NCH spirit. This will continue to inspire all of us on our journey to achieve new milestones in the area of Consumer protection and Empowerment.

I would also like to thank the Project Director, 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.

Deepika Sur

Integrated Consumer Grievance Resolution System (ICGRS) through National Consumer Helpline (NCH)

The National Consumer Helpline (NCH) is the grievance redressal mechanism of the Department of Consumer Affairs, Govt. of India, and operates from the Indian Institute of Public Administration (IIPA), New Delhi. NCH receives enquiries and grievances from consumers across the country who are facing problems in their day-to-day dealings with business and service providers. It is a project under the Jago Grahak Jago campaign, and has been in existence for last 14 years.

National Consumer Helpline Supports Consumers by:-

- Providing information and guidance on consumer issues
- Handholds aggrieved consumers' in getting their grievances redressed by companies and organisations.
- Data analytics – Analysis of consumer grievances received bring out issues and loopholes, results of which are then provided to companies to improve their internal grievances redressal, and as policy inputs to the Department of Consumer Affairs.
- Empowering citizens and the public at large on their rights and responsibilities as a consumer.

‘National Consumer Helpline Consumer first’

VISION

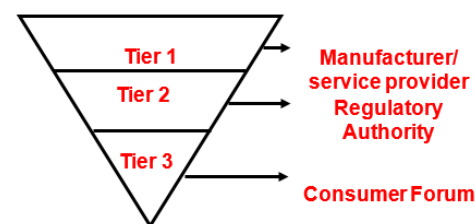
‘A Nation of awakened, empowered and responsible consumers and socially and legally responsible Companies and organizations’

MISSION

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

NCH Three Tier Approach

NCH advises, guides and handholds consumers to get their grievance redressed. NCH advise depends on the stage exhausted by complainant and the resolution expected by the consumer. NCH follows a 3 step approach.



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

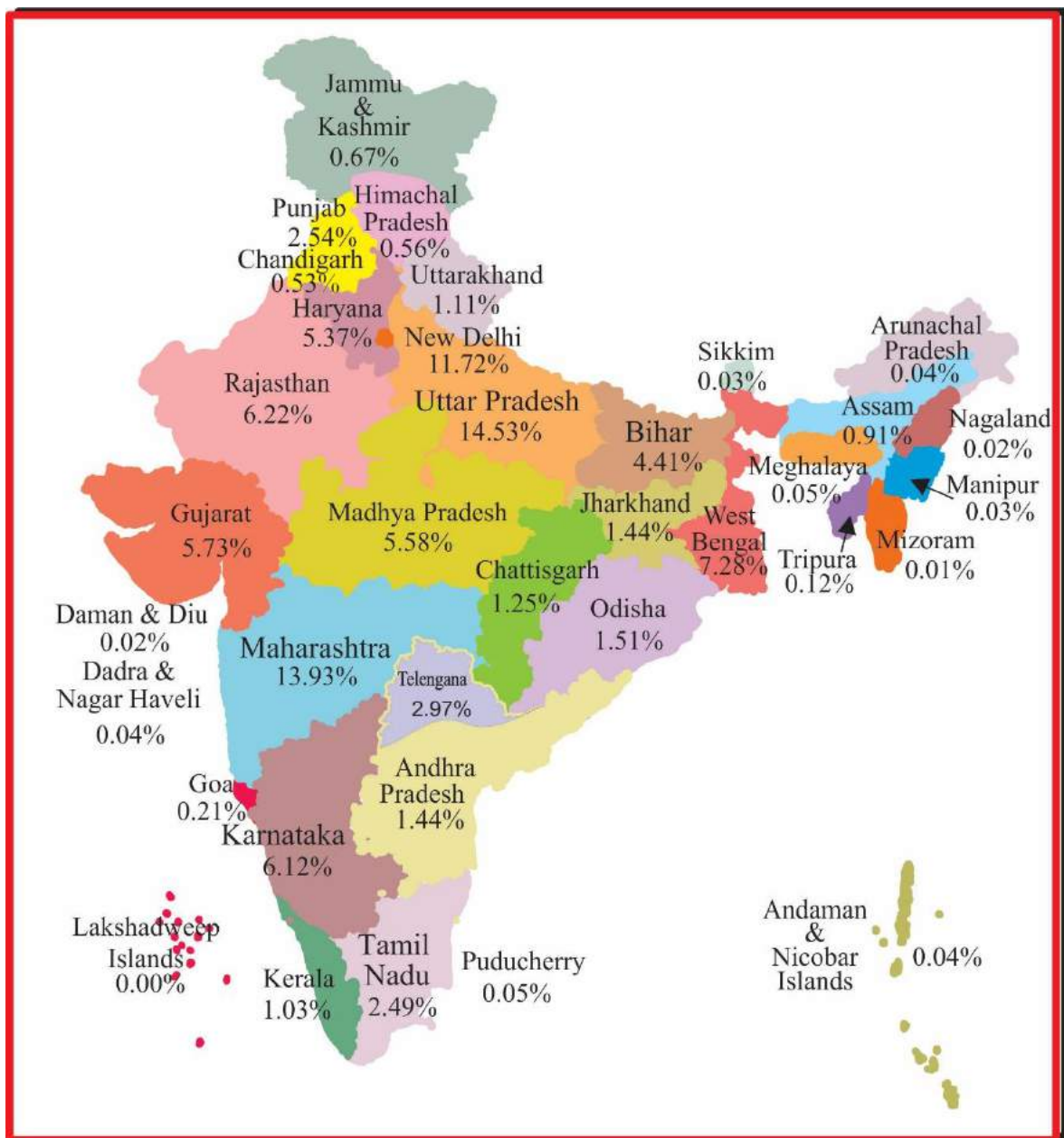
The enquiries and grievances received at the National Consumer Helpline has been increasing year on year, since the last fourteen years of its inception. In August 2016, the Department of Consumer Affairs, Govt. of India increased the capacity to 60 telephone lines, and launched a web based portal - Integrated Grievance Redressal mechanism (INGRAM - www.consumerhelpline.gov.in) for consumer grievances and enquires - be it defective products, deficiency in service or unfair trade practices, and includes queries of the vast array of consumer sectors. Integrated Grievance Redressal Mechanism provides a large amount of information, related to Consumers, in the form of FAQ's (frequently asked questions), the Grievance Redressal matrix of organizations and Regulators, Address of Consumer Fora, Nodal officers list of different departments of the Govt. of India etc. The portal is common to the National Consumer Helpline and the Zonal Consumer Helplines for registering consumer grievances, and has plans to bring the various State Consumer Helplines also, under the same portal, in the years to come. Since January 2019, the Project has been re-named '**Integrated Consumer Grievance Resolution System through National Consumer Helpline (ICGRS).**'

Different touch points for grievance registration by consumers

- NCH can be contacted everyday except National Holidays on the Toll Free nos. 1800-11-4000 or short code 14404 from 9:30am–5:30pm.
- Login to the portal www.consumerhelpline.gov.in
- Send SMS on +91-8130009809.
- Register grievances by downloading NCH App, letters by post and walk –in
- The web chat facility helps in answering consumer enquiries
- Grievances can also be registered through UMANG App, and by registering on CPGRAMS (www.pgportal.gov.in)

Mode	Total
By Phone	375883
By Web	147661
By SMS	22864
Emails /Walkins/ VIP reference & postal letters /By App - Android/iOS/NCH App / UMANG	15894
CPGRAM (PG Portal)	3277
Total	565579

State-wise dockets registered at ICGRS

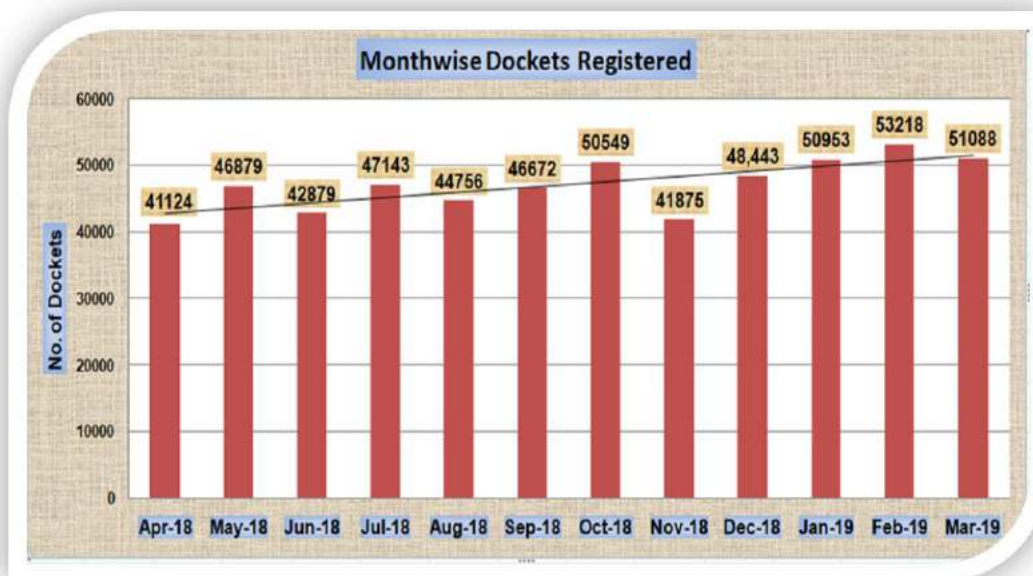


In the year 2018-19 a total 5,65,579 dockets were registered at NCH. Some of the highlights are:

- The top ten states from where dockets were registered are Maharashtra, Uttar Pradesh, Delhi, West Bengal, Rajasthan, Karnataka, Gujarat, Madhya Pradesh, Haryana, & Bihar.
- Uttar Pradesh is the number one state registering 14.53% dockets.
- Maharashtra (13.93%) is the second highest state of dockets registrations.

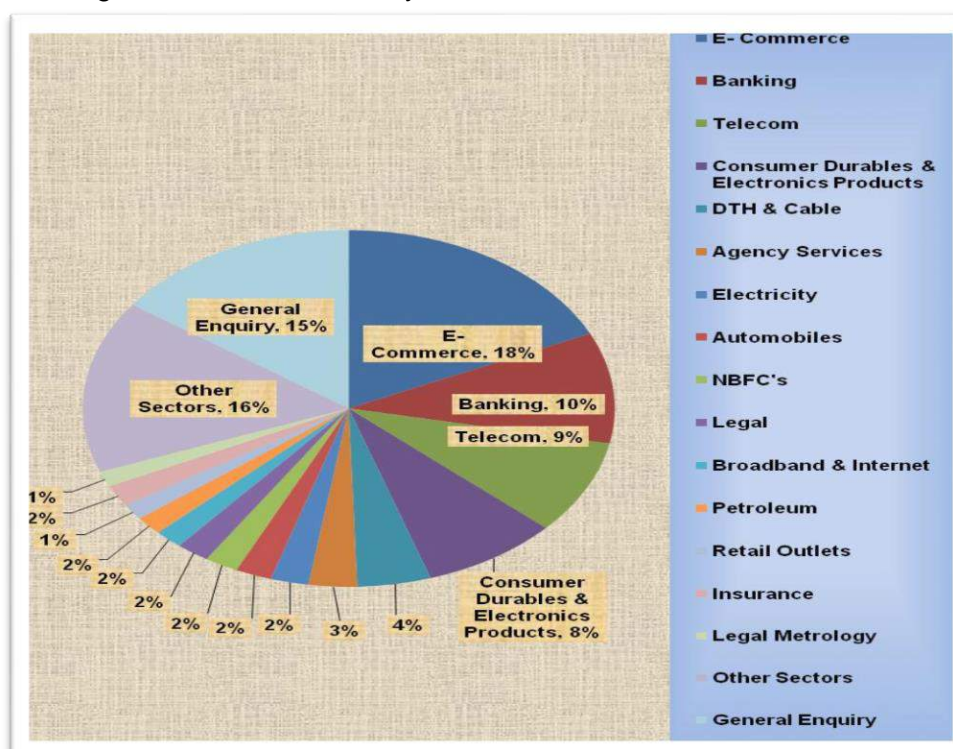
Month-wise dockets registered at ICGRS

There was a 24% increase in the count of dockets registered in the financial Year – from 454904 in FY 2017 – 2018 to 565579 dockets in FY 2018 - 2019



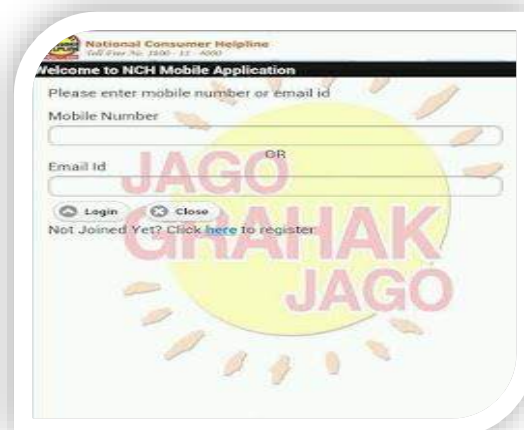
Sector-wise dockets registered

In the current financial year 2018-19, the top five sectors are e-Commerce, Banking, Telecom & Consumer Durables & Electronics, followed by DTH & Cable. e-Commerce is the top amongst all sectors for consumer grievances. General enquires which are of non-consumer sectors account for 15% of all dockets registered in the financial year.



NCH App

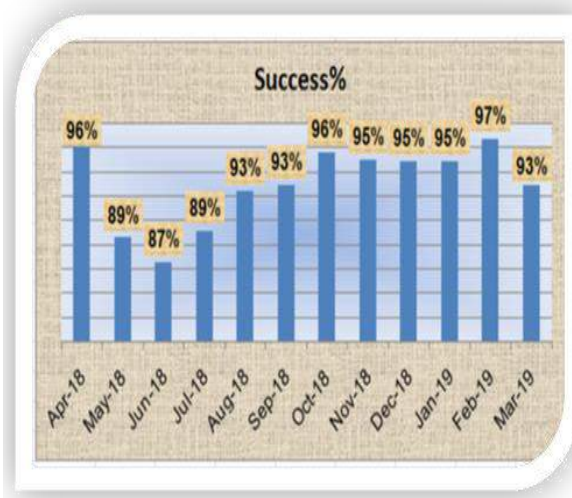
Department of Consumer Affairs launched the NCH App on 22nd January 2019 for Consumers in India to provide a facility to file their grievance against defaulting Service Providers.



SMS

This facility is essentially for consumers who are not able to connect to the NCH toll free number (1800114000 or 14404) during working hours, or for any other reason. They can send an SMS on 8130009809 mentioning their name and city. NCH calls them the next working day and registers their grievance on the INGRAM portal- <http://www.consumerhelpline.gov.in>.

Consumers appreciate the effort that NCH takes to contact them, advise them on their grievance and generate the docket for processing the grievance.





Web Chat

This facility has been provided since the last two years, and is a system that allows users to communicate in real time using easily accessible web interfaces. The objective of having a Web chat 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, and Grievance Registration, password reset etc. An online chat system provides customers immediate access for help. Consumers who are internet savvy can easily chat with NCH counselors 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 consumer grievances. To make the chat more faster and familiar Version 2 was also launched.

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

Grievances of consumers received by the Hon'ble Minister and officials of the Dept. of Consumer Affairs through post and e-mails are also forwarded to NCH for redressal. These grievances are segregated into Convergence, Non Convergence and Govt. Regulated, and are forwarded to the respective authority or Convergence Company for redressal.

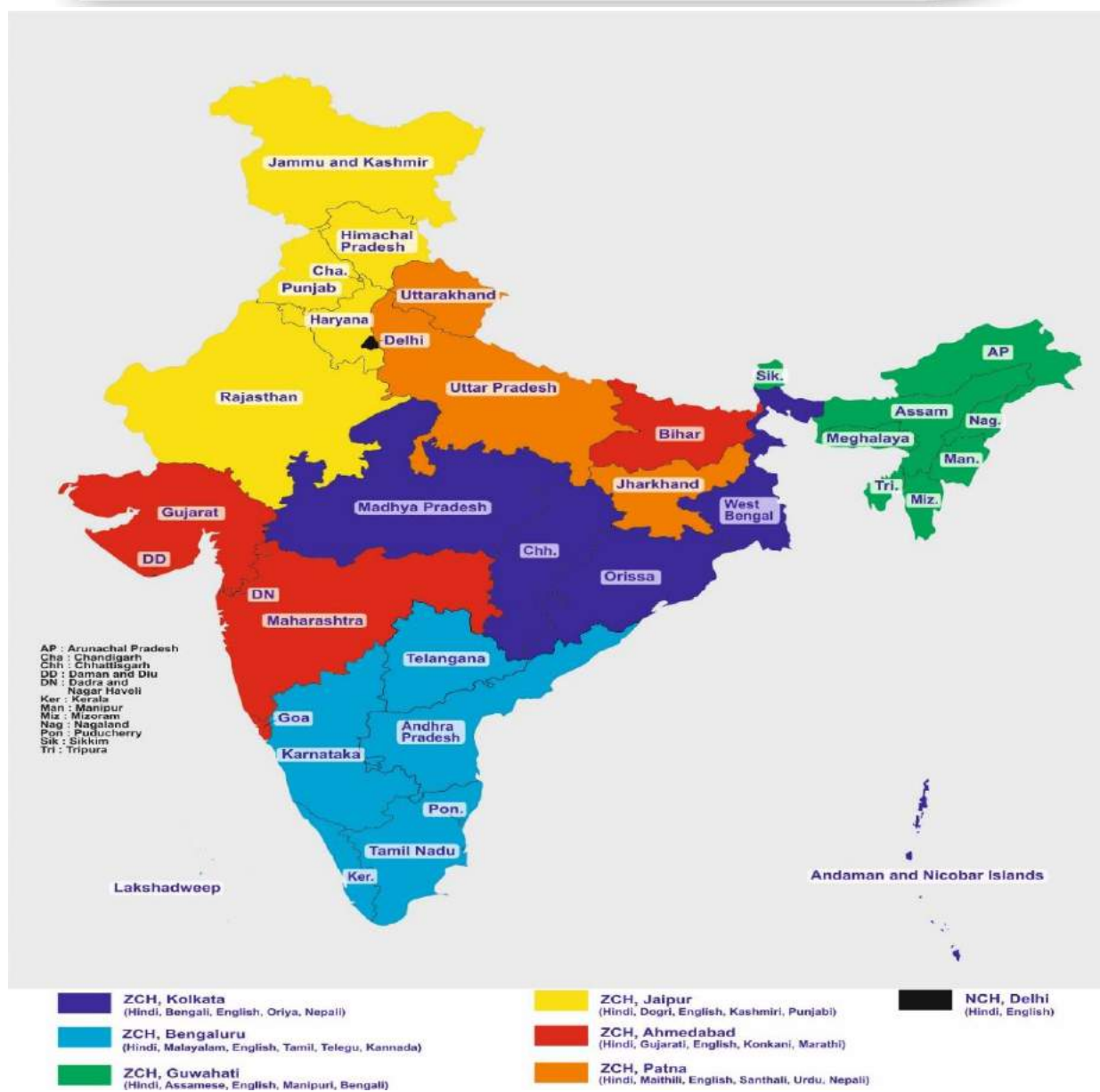
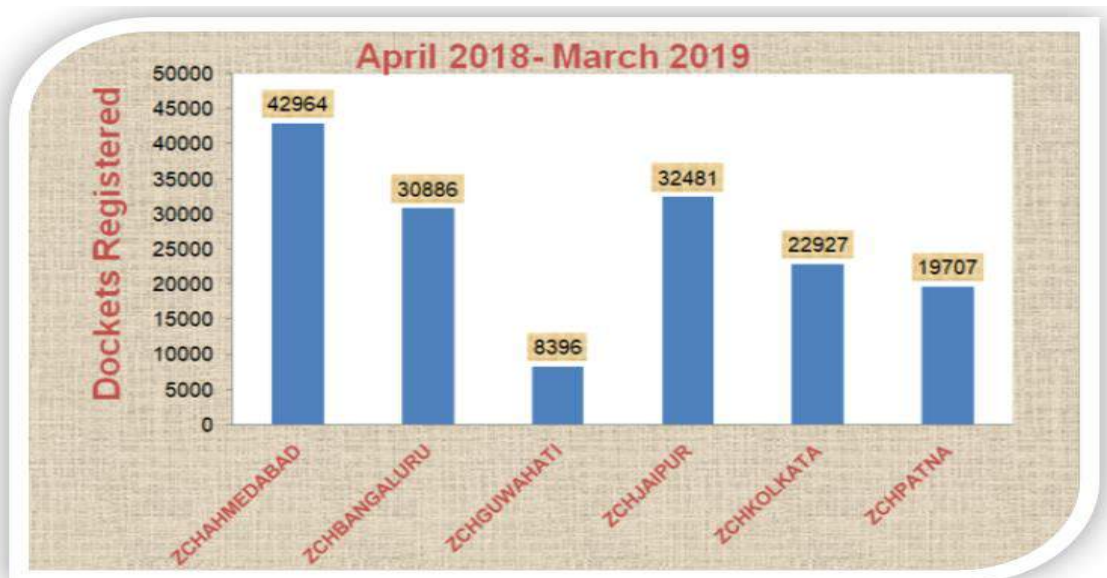
Emails received from DoCA - April 2018 to March 2019 		
Total Emails Received	Dockets registered	Dockets Disposed
2066	1841	1731

Letters received from DoCA - 1 st April 2018 to 31 st March 2019 		
Total Letters Received	Dockets registered	Dockets Disposed
110	241	220

Zonal Consumer Helplines

In October 2017, The Department of Consumer Affairs took the initiative and set up Six Zonal Consumer Helplines to deal with consumer issues in local languages across India in the following zones. In Year 2018-19, total 1,57,361 dockets were registered through Zonal Consumer Helpline.

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



Sanctioned Staff Integrated Consumer Grievance Resolution System (ICGRS)

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

National Consumer Helpline is the flagship project of the Department of Consumer Affairs (DoCA), and it is very closely monitored, with a review every week to take stock of the activities. The discussion points of the review meetings are essentially about the trends of calls, dockets registered, issues takes changes, modifications required on the INGRAM portal, and of the Convergence partnerships.

NCH has many success stories of grievances resolved, across most of the sectors. Two such success stories are sent to the Dept everyday, alongwith the consumers feedback. This is then tweeted both, in English and Hindi from the consaff twitter handle, by the Dept. to inform consumers at large.

Centralized Public Grievance Redress and Monitoring System (PG Portal)

Centralized Public Grievance Redress and Monitoring System which is web based grievance handling system in which aggrieved citizens can register their grievance from anywhere and anytime. This portal is operational since 1 June 2007. The Central ministries, departments and state governments and their attached subordinates are redressing and disposing the grievances as per Allocation of Business Rules, 1961. Grievances received by on this portal are forwarded to the concerned Ministries/Departments/State Governments/UTs, who are dealing with the allocated function linked with the grievance for redress under intimation to the complainant. Department of Administrative Reforms & Public Grievances is the nodal agency to plan policy guidelines for citizen-centric governance in the country. Recently CPGRAM were upgraded to a new CPGRAM Version 6.0 in which many operational changes are incorporated to make it more user friendly.

Grievance Report from April 2018 to March 2019			
Name of Organisation	Grievance (s) received for month of March 2019 + c/f previous month	Grievance(s) Disposed	Pending
National Consumer Helpline	336+5534=5870	5579	291

National Consumer Helpline is also given a PG Officer login for the redressal of the grievances forwarded by Department of Consumer Affairs. Grievances received at NCH access are also registered on INGRAM ([www.consumerhelpline .in](http://www.consumerhelpline.in)) and linked to the registration no. of CPGRAM. These grievances are segregated into Convergence, Non Convergence and Govt. Regulated. These grievances are forwarded to the concerned authorities or convergence companies for redressal. From April 2018 to March 2019 5870 grievances were received which includes 336 carry forward grievances of the last year. 5579 grievances were disposed during this period.

UMANG App (Unified Mobile Application for New-age Governance)

On 15th November 2018, Department of Consumer Affairs launched Umang App to register consumer grievances through this app. UMANG is a Government of India Initiative, developed by Ministry of Electronics and Information Technology (MeitY) and National e- Governance Division (NeGD)

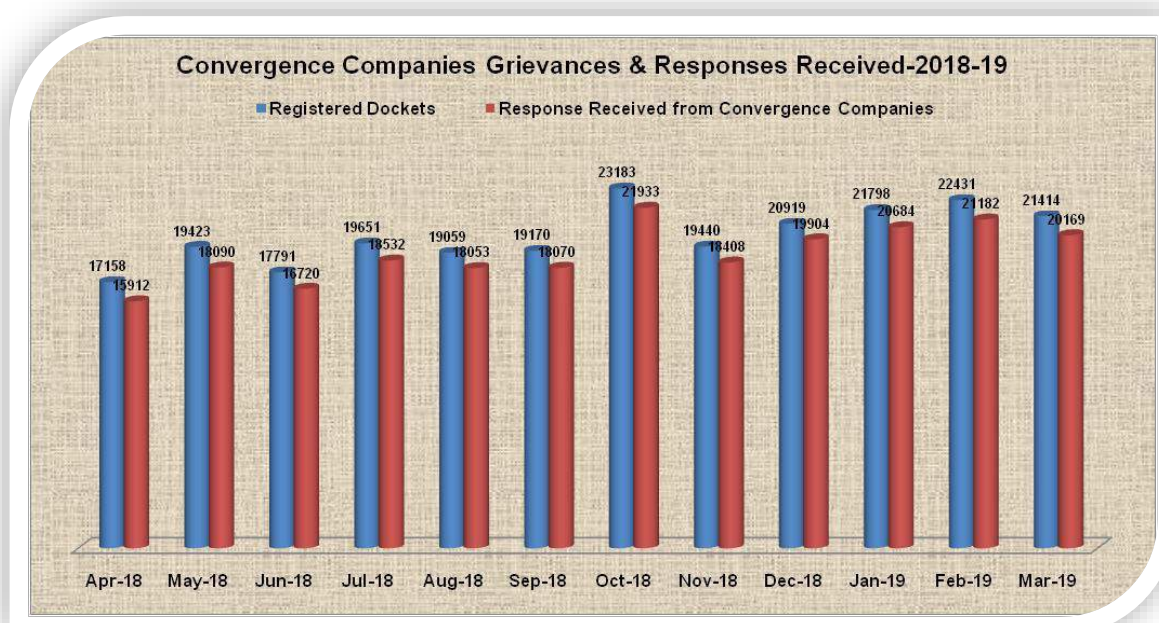


Convergence

‘Convergence Program.’ is a flagship programme of NCH – the unique Alternate Dispute Resolution (ADR) system adopted by NCH at the Pre-litigation level itself. This ADR Process is between the Company – in the private or public sector and NCH. This is a partnership between consumer facing organisations and NCH, all with an aim to redress and resolve consumer issues. This Convergence process was initiated and branded by NCH a couple of years ago, and has proved to be a very successful model for grievance resolution. These companies are mapped to the INGRAM portal, and due to this, grievances related to these companies reach them on real time basis. As on March 2019, 506 Companies and organisations had partnered with NCH and entered into the ‘Convergence Program’. This financial year had many companies in the Automobiles sector, and the Non-Banking Financial sector (NBFC) tie up with NCH, and took an active part in grievance redressal.

Companies and organisations partner with NCH under ‘Convergence’ as it facilitates the resolution of consumer grievances pertaining to their company, which are generally of an escalated nature and needs senior level attention. It also reflects their commitment to good corporate governance and social responsibility. Convergence companies are from various sector of Industries like Banking, e-Commerce, Insurance, Telecom, Electricity, Airlines, Courier, Electronic products, Broadband, DTH etc.

Being a Convergence partner is a voluntarily process, and is completely free of cost. All companies who are under the Convergence banner are expected to adhere to a turnaround time (TAT) for redressal of the grievance within 45 days.



Convergence – Win Win for both Companies & Consumers

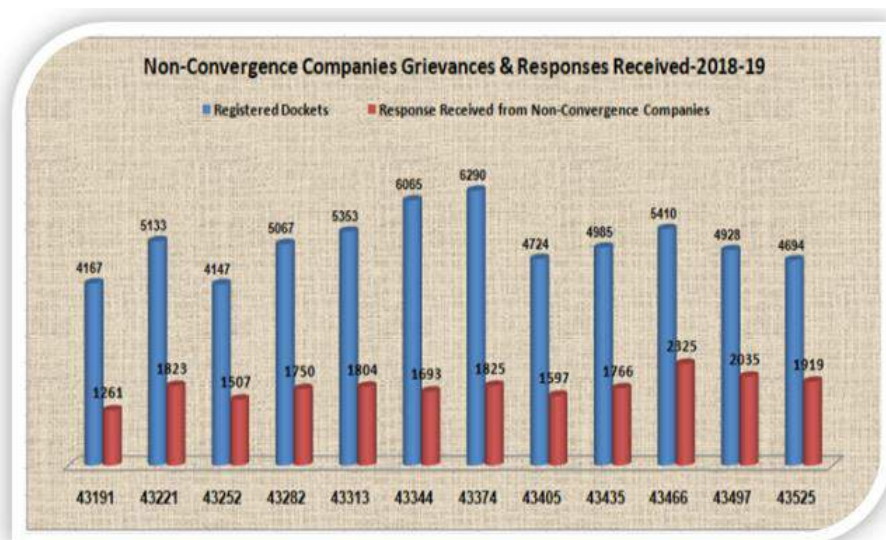
- Pursuing Companies to enroll under Convergence is an on-going effort at NCH.
- Companies which are interested have to fill up the form available on www.nationalconsumerhelpline.in , giving details of the grievance redressal officials of their Company for handling consumer grievances and submit to NCH.
- Companies are mapped with INGRAM Portal and grievances are directly forwarded to them on real time basis.
- After Company has closed the grievance on the portal, grievances are finally “DISPOSED” by NCH Senior Counselors, advising further course of action that may be taken.
- NCH Convergence process builds the bridge between the Organisation and consumers. Consumers get the redressal from the companies as per the Companies terms and conditions.



Non-Convergence

National Consumer Helpline is platform for aggrieved consumers to lodge their grievances and get redressal as per company's terms and conditions. Non convergence are those companies which have not yet registered with National Consumer Helpline under "**Convergence Partnership**". In November, 2016 NCH started sending grievances to Non-Convergence companies for redressal of consumer's grievances received on the INGRAM portal as per the following procedure;

- Grievances are segregated company wise. After segregation, the contact details of the company email id, Legal name etc are searched from the public domain and the website of Ministry of Corporate Affairs, Govt Of India and the grievance is sent to the company by email.
- Contact details of the consumer alongwith the grievances is sent, and redressal sought as per company's terms & conditions within 5 working days. If the company responds on the grievance, the response is updated in INGRAM after which the docket is disposed by NCH with message- **"Company has responded to your grievance as per their terms and conditions, if you are not satisfied with the company's response you may file a complaint with the Consumer forum following the procedure prescribed by them."**
- If details of company are not available in public domain, then NCH calls back the consumer to find out if the consumer has any e-mail id. If it is provided, the grievance is e-mailed, otherwise the docket is disposed with the following message- **"Details of company are not available in the public domain. You are requested to send a written complaint to the Customer Support Head of the Company in case you do not get any satisfactory reply from company in 15 working days you may move to consumer forum , following the procedure prescribed by them."**



- In case the company does not respond on the grievances at the first level, two reminders are sent to the company. The first reminder is sent after 5 working days, and the second reminder is sent after 2 days.
- If the company still does not respond to the grievance, the docket is disposed with a specific message according to the sector giving the hierarchy of the next level where the consumer can approach.
- Getting Non-convergence companies into the '**Convergence partnership**' is work in progress at NCH.



e-Commerce

e-Commerce, is the electronic commerce business, which involves online transactions on the internet. Business and retail outlets also come under e-Commerce, where products are stored which is sold online. In easy terms, whenever you are buying or selling something using your internet, you are involved in e-commerce. There are so many popular ecommerce websites available for Indian consumers.



Types of e-commerce

e-commerce websites can be classified according to the products sold or services being offered. These websites are categorized in different ways like:

- **Physical goods** –These include home ware and gift shops items. They showcase the items online and enable the customers to add the items in cart. Once the transaction is completed, they ship the order to the consumer.
- **Services** - These include online consultants, food orders, jobs, etc. Transactions process depends on the merchant itself. Sometimes services can be bought directly through online transaction.
- **Digital Products** – E-commerce is highly digital by nature thus it includes products like online courses, software graphics, etc.

Advantages of e-Commerce:-

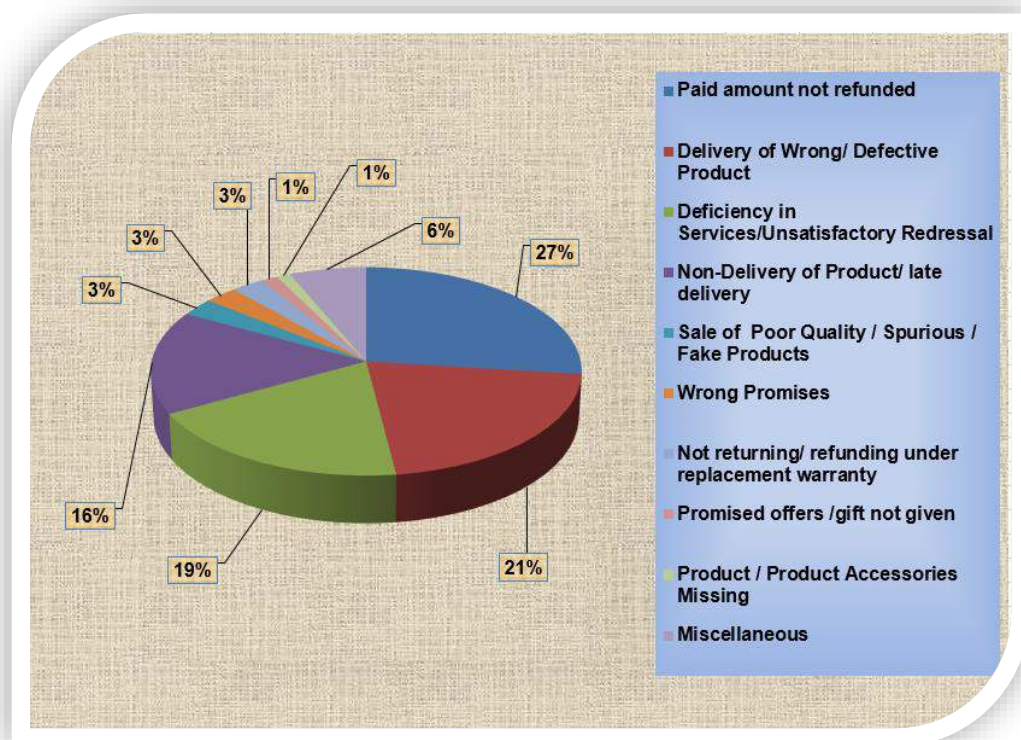
With increasing demand and different choices, e-Commerce helps people in various ways in selling and purchasing goods through electronic systems. In this advanced world of technology, electronic commerce is becoming an important option for many businesses and consumers.

- By opting for e-commerce one can get a wide range of products with many benefits. It is a convenient and easy method of shopping.
- E-commerce shopping saves a lot of time as well as money. It is a user-friendly and quick buying-selling process.
- One will gets better description and details of any product that one is going to buy as making a pre-purchase decision becomes easier.
- Transaction methods are far more efficient than traditional businesses.
- One of the most important features of e-Commerce is its availability 24X7, Consumers can purchase products whenever they want.

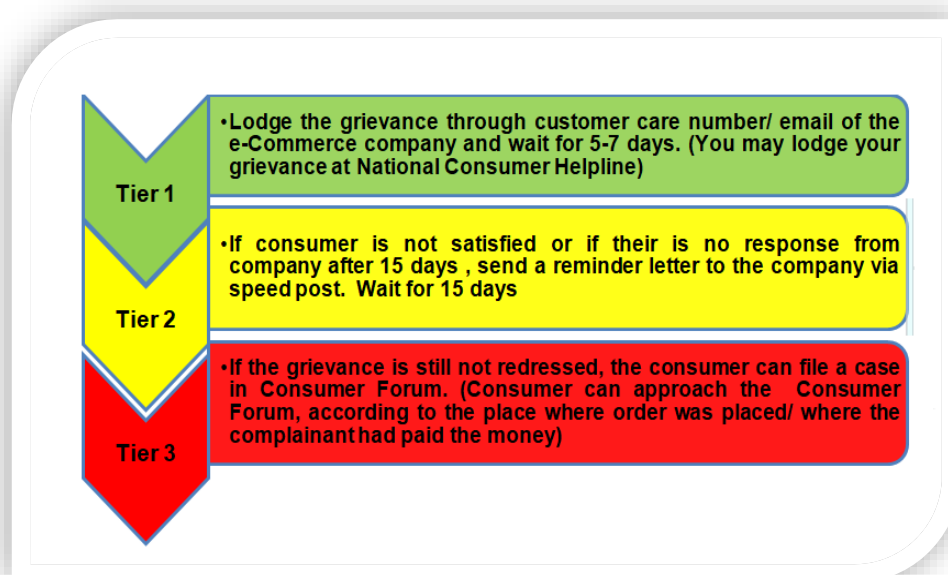
It's an emerging concept and everything one wants is available under one roof in easy and quick process of selling and buying. All you need is your name and e-mail address to get started, just start shopping and enjoy the services.

e- Commerce is the sector for which the maximum dockets were registered at the National Consumer Helpline for the fiscal year 2018-2019.

Nature of grievances received at NCH are:-



The NCH grievance redressal system suggested is as follows :-



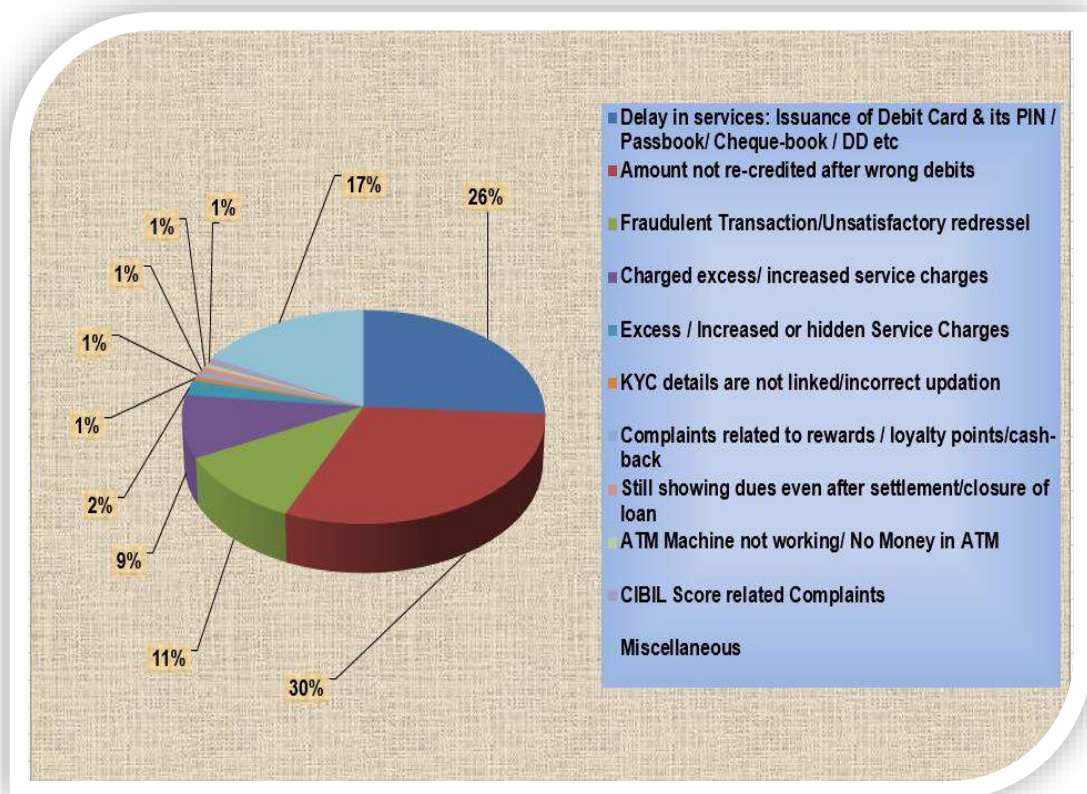
Banking

The Banking sector in India this year accounts for the second highest count of grievances received at the National Consumer Helpline. In the past years the number of grievances received in this sector stood at 3rd position. To serve consumers in a far more effective way, the banking regulator **Reserve Bank of India (RBI)** has allowed new entities such as payment banks and small finance banks. These new measures may go a long way in helping to restructure the domestic banking industry by launching new platforms and thereby, better customer service. The other pro - consumer initiatives in the last one year are:



- In September 2018, Department of Financial Services (DFS), Ministry of Finance together with the National Informatics Centre (NIC) launched Jan Dhan Darshak as a part of financial inclusion initiative. It is a mobile app to help people locate financial services in India. Can be downloaded from - https://play.google.com/store/apps/details?id=com.arcgis.esri.bankgis1&hl=en_IN
- In September 2018, the Government of India launched India Post Payments Bank (IPPB). These are essentially Post office branches of the Govt of India - across 650 districts, all in an effort to increase rural penetration and achieve the objective of financial inclusion.
- To improve infrastructure in villages, 204,000 Point of Sale (PoS) terminals have been sanctioned from the Financial Inclusion Fund by National Bank for Agriculture & Rural Development (NABARD).
- In September 2018, Hon'ble Prime Minister Shri Narendra Modi approved the continuation of the National Mission for Financial Inclusion – Pradhan Mantri Jan Dhan Yojana (PMJDY) with the following modifications:-
 - The overdraft (OD) limit has been increased from ₹ 5,000 to ₹ 10,000. There will not be any conditions attached for overdraft upto ₹ 2,000 and age limit for availing OD facility has been revised from 60 years to 65 years.
 - The expanded coverage from '**every household to every adult**', for the new account holders effective Sept. 2018, the accidental insurance cover for new RuPay card holders has been raised from ₹1 lakh to ₹ 2 lakhs.

Nature of grievances received at NCH are:-

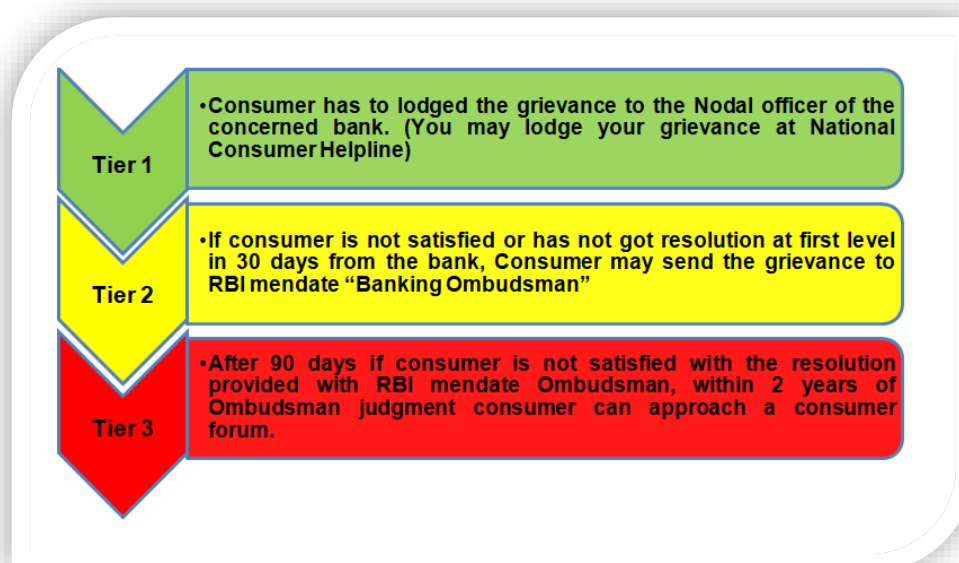


For Senior Citizens and Differently abled Persons, RBI has mandated that every bank should provide facilities like:

- **Dedicated Counters** - Banks need to have identifiable dedicated counters/ give preference to senior citizens and differently-abled persons.
- **Ease of Submitting Life Certificate** - In addition to the facility of digital life certificate under the 'Jeevan Praman' scheme, pensioners can submit physical life certificate form at any branch (even a non-home branch) of the pension-paying bank. The receiving branch should update it promptly in the core banking solution (CBS) system to avoid any delay in the credit of pension. Banks are not only expected to accept the life certificate but should also update it on the CBS to ensure there is no interruption in receiving pension.
- **Cheque Book Facility** - Banks would provide cheque books with 25 leaves free of charge every year for savings account-holders on submission of the requisition slip and shall not insist on physical presence of any customer, including senior citizens and differently-abled persons for getting a cheque book.

- **Automatic Conversion of Status of the Account** - KYC compliant accounts should automatically be converted into 'senior citizen accounts' on the basis of the given date of birth in the KYC documents. The CBS software has to take care of this.
- **Ease of Form 15 G / H** - In April every year senior citizens are required to fill up form 15 H, to ensure that those outside the taxable limits do not have tax deducted at source on their term deposits with the bank. The RBI circular says that senior citizens and differently abled persons should be provided these forms so that they can be submitted within the stipulated time.
- **Door Step Banking** - RBI has asked banks to provide door service to help senior citizens above 70 years and people with disabilities, as well as sick, ailing and infirm persons (those having a medically certified chronic illness or disability) by making a concerted effort to provide basic banking facilities, such as pick-up and delivery of cash; pick up of instruments against receipt, delivery of demand drafts, submission of KYC documents and Life certificate at their residence.
- **Facilities to Visually-impaired Customers** - RBI already provides certain facilities for people with disabilities as well as sick, old and incapacitated persons. This provides that such persons can operate their accounts by identification through thumb/toe impression with two independent witnesses and authorizing a person who would withdraw the amount on behalf of such customers. This facility is now being extended to visually-impaired customers. So now, a visually-impaired person can provide a thumb/toe impression or authorize someone to withdraw money on her behalf in the presence of two independent witnesses.

The NCH grievance redressal system suggested is as follows:-



Digital Payments

The last two years have seen a shift in the way payments are done in India. Most things are moving to digitalization. Demonetization provided a strong impetus for consumers to move to non-cash payment methods, and while the transaction levels seen in the months immediately post demonetization have not sustained, it has still led to an overall increase in adoption of digital instruments. This has been aided by the increase in merchant outlets, as well as proliferation of UPI that provides a simple and convenient way to transfer money across bank accounts.

The number of merchants accepting card payments has more than doubled in the last two years to cross 3 million, and the number of UPI transactions almost touched 250 million in June 2018. Overall, the proportion of cash transactions in the total consumer spending in the country has come down from 78% in 2015 to 68% in 2017.

Consumers and merchants right across the length and breadth of India, in metros, cities and towns are all keen to try out new technologies, which has facilitated the penetration of non-cash payments to a great extent. It is interesting to note that a large part of the activity in the digital payments space has been led by non-banks, e-commerce sites and other applications.



At NCH, it has been observed that the top five Digital payments are:

- **e- wallets:** e-wallet is a type of electronic card which is used for transactions made online through a computer or a smartphone. Its utility is same as a credit or debit card. An e-wallet needs to be linked with the individual's bank account to make payments.
- **Payment gateways:** A payment gateway is an ecommerce service that processes credit card payments for online and traditional brick and mortar stores. Payment gateways fulfill a vital role in the ecommerce transaction process, authorizing the payment between merchant and customer.
- **BHIM App:** Bharat Interface for Money (BHIM) is a payment app that lets you make simple, easy and quick transactions using Unified Payments Interface (UPI). You can make direct bank payments to anyone on UPI using their UPI ID or scanning their QR with the BHIM app. You can also request money through the app from a UPI ID.
- **QR Code:** A QR - quick response code is a type of barcode that contains a matrix of dots. QR code payments allow merchants to receive payments from customers simply by scanning

generated QR codes using a smartphone camera. QR codes are two-dimensional bar codes. Traditionally, the mobile money process involves sending money to a merchant code or phone number.

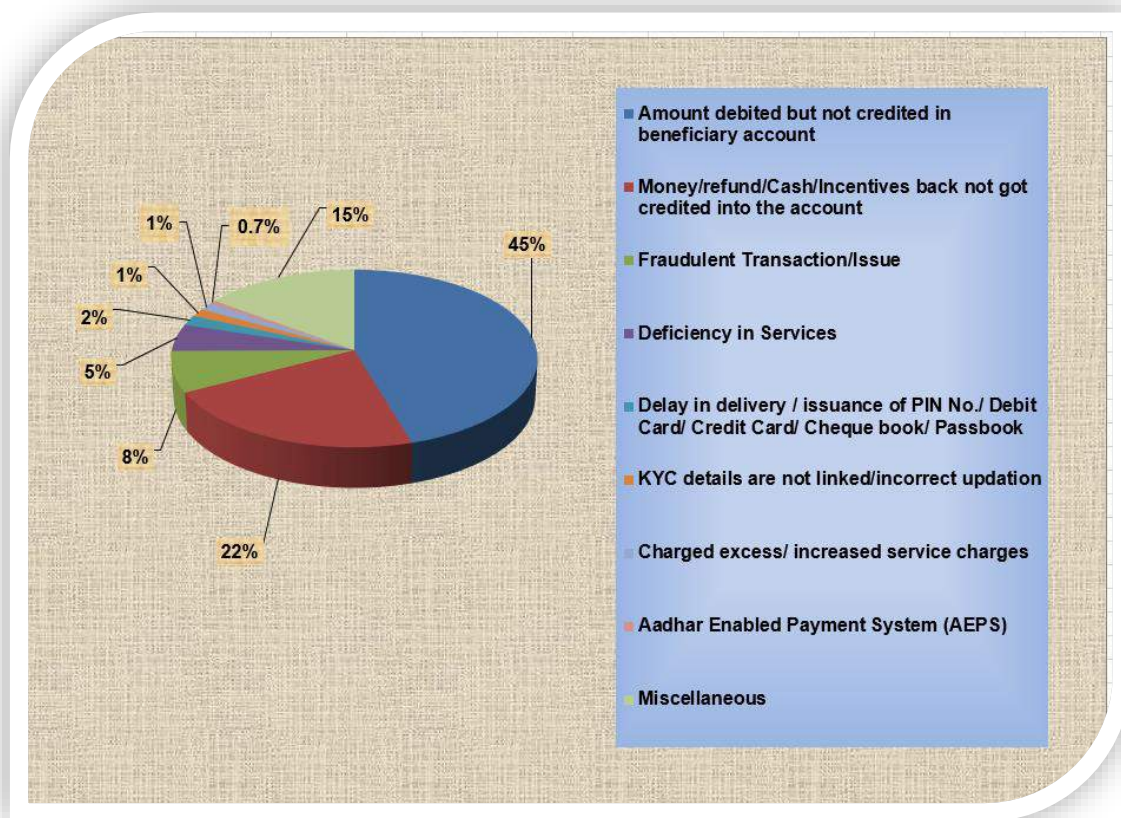
- **Digital Banking:** Digital banking is the digitization (or moving online) of all the traditional banking activities and programs that historically were only available to customers when physically inside a bank branch. This includes activities like Money Deposits, Withdrawals, and Transfers. Online Banking gives the ability to manage money online with a mobile device or computer. There's no need to visit a bank branch, and one can do banking in a convenient way. They can be easier to use, they usually have higher interest rates, they are free or inexpensive, and they are better to track spending.
- **POS machines:** A point of sale terminal (POS terminal) is an electronic device use for processing card payments at retail locations. A POS terminal generally reads the information off a customer's credit or debit card. A POS or point of sale purchase is the "point" where a transaction is finalized or the moment where a customer tenders payment in exchange for goods and services. Any form of payment can be used, such as cash, debit cards, credit cards, mobile payments etc.
- **EMV @ Contact-less** which stands for Europay, Mastercard and Visa — are global cards equipped with computer chips with the technology to authenticate chip-card transactions. EMV chip card technology secures the transaction with enhanced functionality and it is more secured for consumers as compared to POS.

The regulatory compliances for digital payments/digital wallets in India set up by the Reserve Bank of India are:

- For e- Wallets, there are guidelines issued by the RBI.. Companies offering wallets are required to convert existing wallets which are without KYC to full KYC compliant wallets within a period of 60 days from the date of issue. In failing to do so, further credit transfers are not allowed into the wallets. Currently, wallets without KYC have a limit of ₹ 20,000 while the fully KYC compliant wallets can store up to a monthly limit of ₹ 1 lakh. Having such norms regulates irregular use and exploitation of such services.
- Payment gateway service providers and payment aggregators, wef 8th February 2019 are being regulated by the RBI, and have to adhere to the guidelines laid down, just as many other financial entities have to do. Consequently, these gateways are expected to become more

transparent and accountable in their working thereby benefitting common people using them for making digital payments

Nature of grievances received at NCH are:



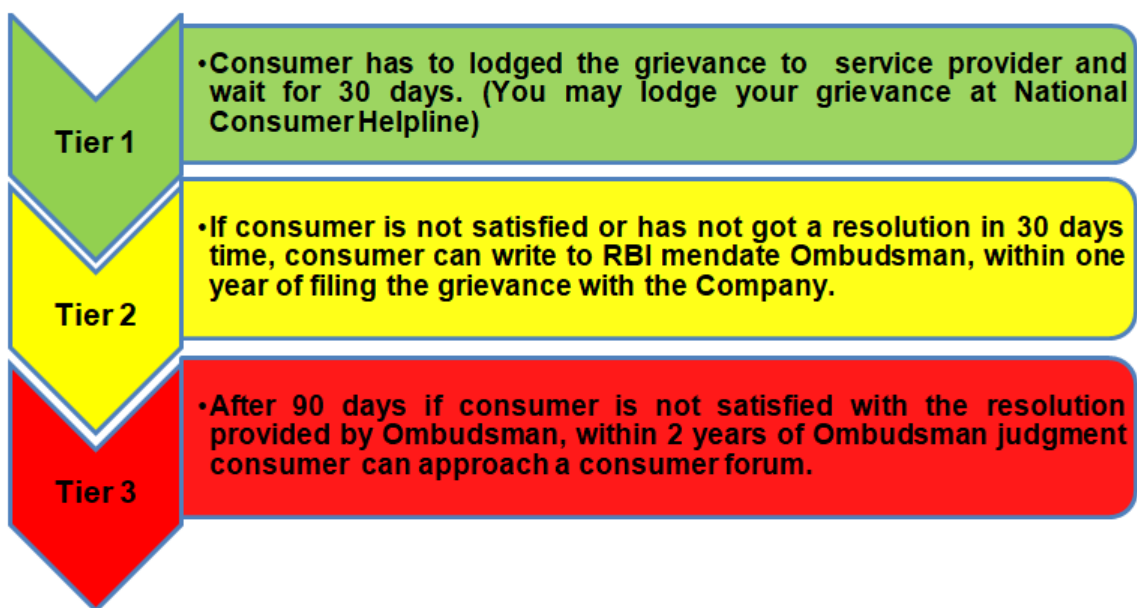
As observed at NCH, as many consumers are not techno savvy, the grievances related to digital payments are rising. Hence consumers must make an effort to become “Techno-literate along with financially - literate” before doing digital transactions either on Banking OR Non-Banking platforms. Hence, consumers must adopt usage of Digital Payments with required care and after understanding the technicalities.

RBI - Customer compensation

With effect from January 31, 2019 the Reserve Bank of India (RBI) has introduced an Ombudsman Scheme for Digital Transactions. The Scheme provides a cost-free and expeditious grievance redressal mechanism relating to deficiency in customer services in digital transactions conducted through non-bank entities regulated by RBI. The Scheme is introduced under Section 18 Payment and Settlement Systems Act, 2007

- Consumer has to lodge the grievance with the service provider and wait for 30 days.
- If unsatisfied, consumer can write to Ombudsman within one year from the date of rejection or 13 months from filing of the grievance with the Bank / Company.
- ₹ 1 lakh is the compensation that can be awarded in lieu of loss of customer's time, expenses incurred and mental agony.
- ₹ 20 lakh is the maximum compensation the digital payments ombudsman can award.

The NCH grievance redressal system suggested is as follows :-



Non-Banking Financial Companies

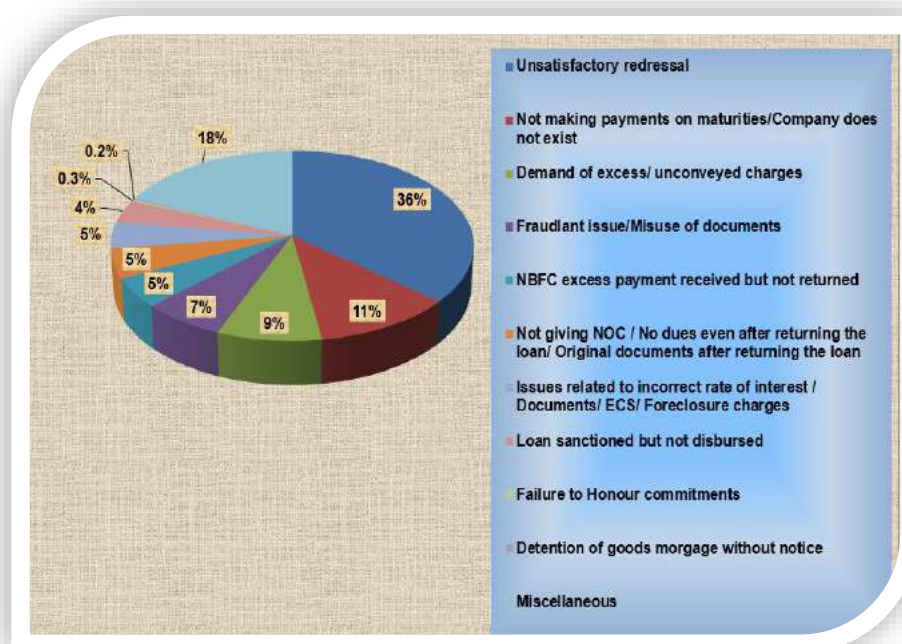
Year 2018 was the year of Non-Banking Finance Companies (NBFC) on all counts. Many companies in this sector paid a heavy price for spreading their services in their bid to step into the space vacated by capital constrained Public Sector Banks (PSBs), NBFCs went on a reckless credit expansion, without taking into account their own asset-liability scenario.

The situation has changed since then, with some of the measures taken by the Government, to stop the crisis and spilling over to other sectors.

Most NBFCs and Housing Finance Companies (HFCs) also indicate that liquidity has been a constraint, especially in the developer lending segment and the impact of likely implementation of RBI norms on external benchmarking of retail loans. NBFCs and more particularly Housing Finance Companies started declining the disbursement of the loans earlier sanctioned, causing sharp rise in grievances against HFCs by Home-buyers.



Nature of grievances registered at NCH are:

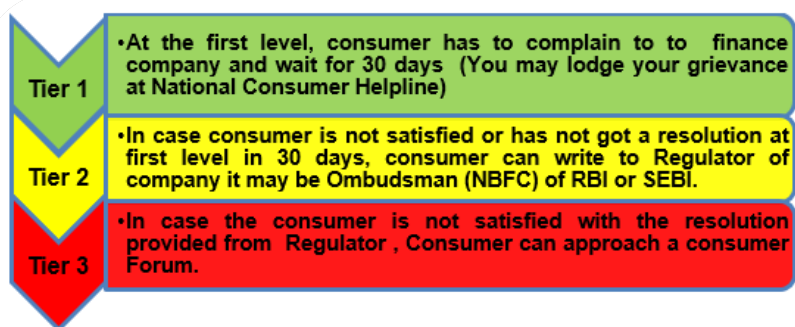


Customers who are qualified to obtain credit but are unable to do so because of their credit score will benefit from the use of other credit scoring mechanisms that are being implemented alongside the traditional credit underwriting model of NBFC's. This will introduce healthy competition, spur product innovation, and ultimately help support the Indian government's agenda of full financial inclusion. In order to compete in this changing lending landscape, NBFCs need to make investments in technology and analytics to develop advanced credit

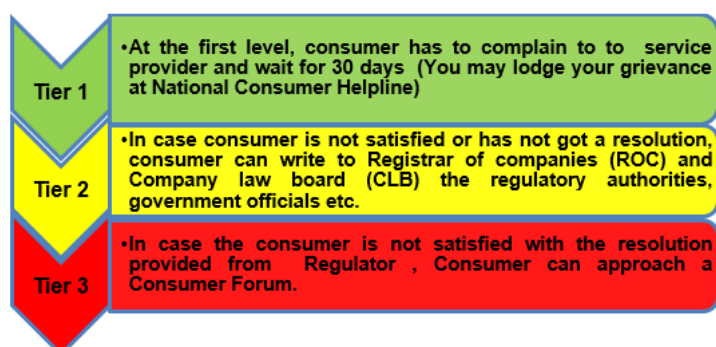
scoring models that leverage both traditional and non-traditional data sources. NBFCs will need to develop behavior-based credit risk models on the lines of those developed by online lenders, which incorporate the social graph, personal network, employment history and educational background of the borrower into their credit scoring rules.

However, NBFCs play a critical role in ensuring capital to a vast array of consumers. Rising consumer expectations and the proliferation of digital business models have accelerated the need for existing NBFC to transform their operations, while forcing new NBFC entrants to rethink their entry strategy. With recent events increasing the scrutiny on NBFCs and their operations, it is imperative for players to build robust risk and governance models as they grow their lending businesses.

The NCH grievance redressal system suggested is as follows :-



RBI regulated NBFC's having a paid up capital of ₹ 2 crores



Non-regulated NBFC's having a paid up capital of less than ₹ 2 crores

Telecom

India is the world's second-largest telecommunications market, with around 1.20 billion subscribers, and is also the second largest country in terms of internet subscribers with 604.21 million internet subscribers, as of December 2018. India became the world's fastest-growing market for mobile applications in the first quarter of 2018 -19 (Source- www.ibef.org) The number of mobile wallet transactions increased 5 per cent month-on-month to 325.28 million in July 2018 and as of September 2018, India ranks as the world's second largest market in terms of total internet users.

The liberal policies of the Government of India have been instrumental along with strong consumer demand for the rapid growth of Indian telecom sector. The government has enabled easy market access to telecom equipment and a fair and proactive regulatory framework that has ensured availability of telecom services to consumers at affordable prices.



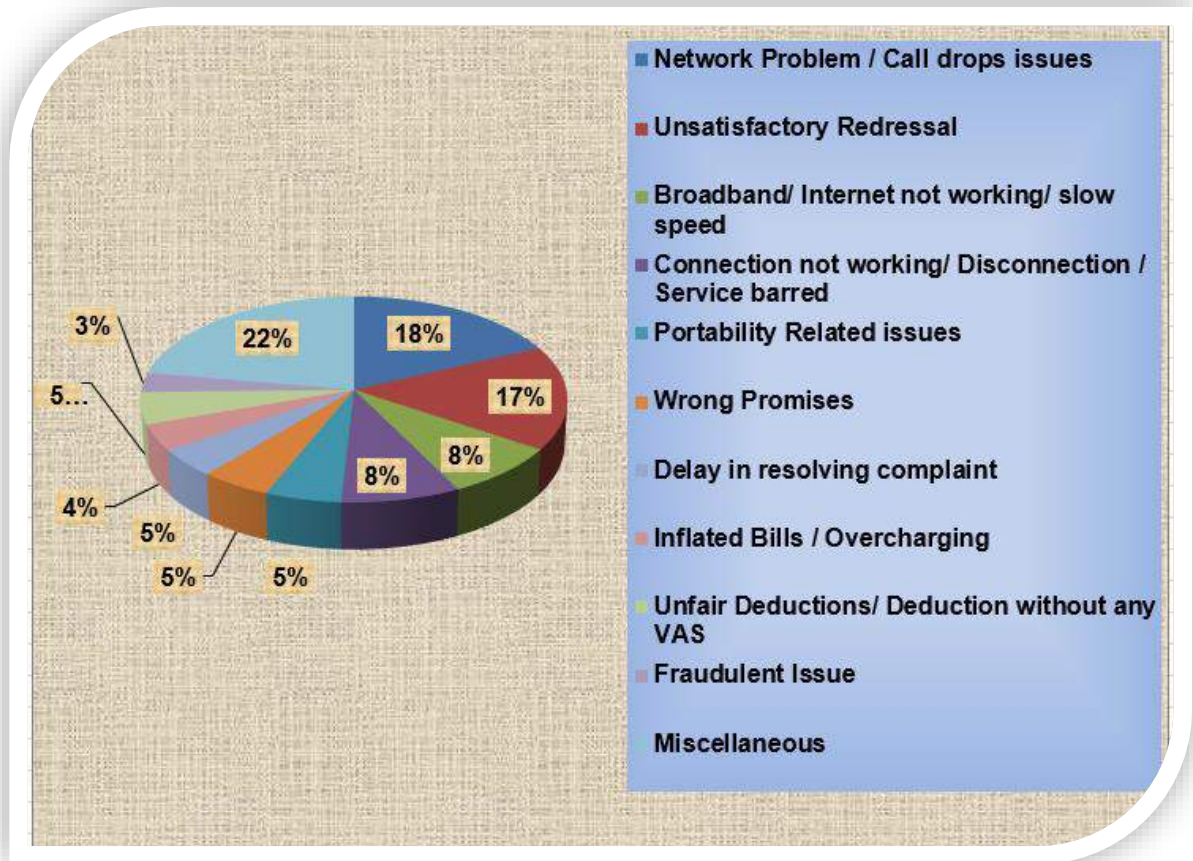
This large subscriber base has a large numbers of grievances with the Telecom Service Providers on account of internet speed, network issue, wrong billing, indifferent or poor quality of service, etc. TRAI is the regulatory body established under the Telecom Regulatory Authority of India Act. As per the existing Legal and Regulatory framework, the individual consumer grievance redressal is outside the purview of the TRAI. The orders or regulations or directions issued by TRAI for the service providers stipulate that all grievances of subscribers will be addressed/ handled under the specified grievance redressal mechanism established and maintained within their organizations.

Government Initiatives

The government has fast-tracked reforms in the telecom sector and continues to be proactive in providing room for growth for telecom companies. Some of the other major initiatives taken by the government are as follows:

- The National Digital Communications Policy (NDCP) 2018 has been setup, which aims to attract USD 100 billion investment and create 4 million jobs in the sector by 2022.
- The Government of India has introduced Digital India programme under which all the sectors such as healthcare, retail, etc. will be connected through internet

Nature of grievances registered in NCH are:



As per TRAI regulation, the Quality of Service parameters are as follows:

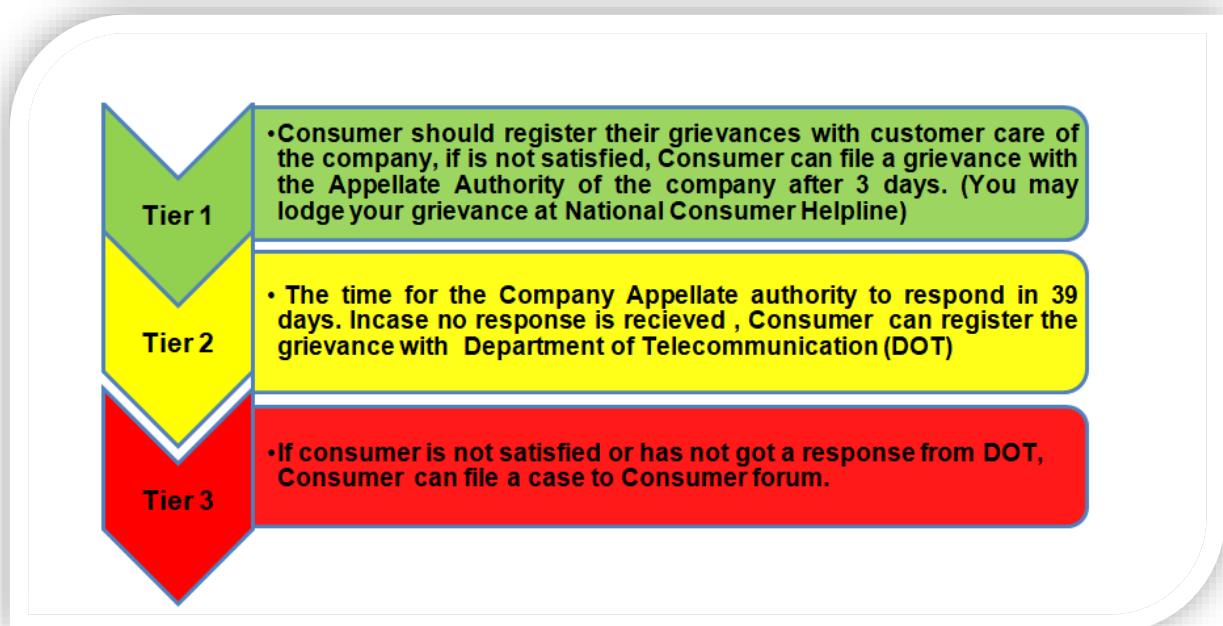
- The first level for the consumers to register their grievance is the Complaint Centre and Consumers can contact the Call Centre of service provider on toll free numbers.
- Every grievance registered at the Centre is allotted a docket number. The Complaint Centre has to communicate the docket number of the grievance to the consumer through SMS and the time by which the grievance is likely to be resolved.
- Grievances are to be redressed within the time limits specified in related Quality of Service (QoS) Regulations.

- Where no time limit is specified in the QoS Regulations for a specific type of grievance, the resolution for such grievances /service must take place within 3 days.
- On completion of action the grievance is formally closed and the consumer is informed through another SMS.

Provision of Appellate authority

- Consumer can approach the Appellate Authority, if not satisfied with the redressal at the Complaint Centre or the grievance is not addressed within the specified time limit.
- The overall time limit for disposal of an appeal is 39 days.
- The decision of the Appellate Authority is not binding on the consumer, and he has the right to go to a consumer forum

The NCH grievance redressal system suggested is as follows :-



Consumer Durables & Electronic Products

With the increase and the advancement of technology, the need for varied consumer durable goods and Electronic Products are increasing. Strong competition among the different consumer durable brands available in the country as well as the price gap between the same consumer goods of different companies is narrowing. Consumer Durables and Electronics have become almost necessary in today's modern world. Even in rural markets, consumer durables, such as refrigerators, and consumer electronic goods are witnessing a growing demand. These are generally daily use products. Consumers use electronic products for entertainment, communications and for different activities in daily routine. This is the reason as to why Consumer durables industry is growing fast, especially in urban areas. The consumer durables industry can be categorized into two segments: Consumer electronics – such as televisions, laptops, cameras, computers, and audio systems etc, and are associated with standards like ISI and BEE. Consumer durables are washing machines, kitchen appliances, microwave ovens, cleaning equipment, air conditioners, fans etc.



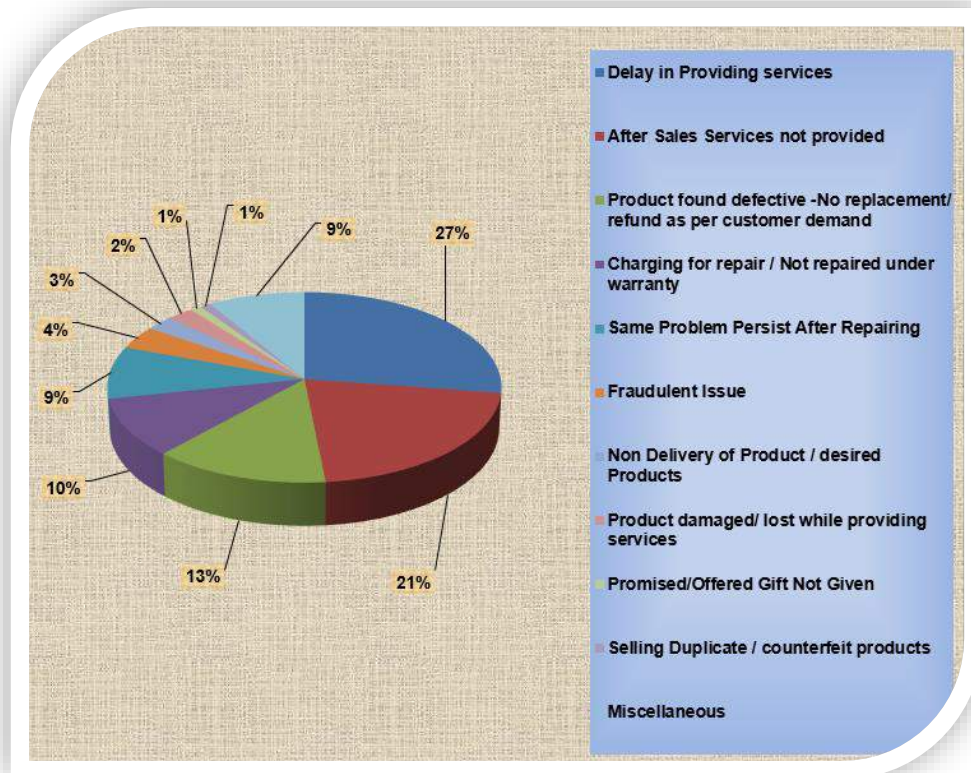
Nature of grievances in this sector:

Companies focus and spend money on selling consumer products, but the same amount of attention is not paid after the sale is done. In many cases, after sales service not provided- like delay in repair of products by the service centers, non-availability of spare parts with the service providers etc. For electronic products, service centers do not have proper agreement with the manufacturing companies, services centers either shut down or change their allegiance to another company, leading to consumers not being able to trace their repaired product specially in semi urban and rural areas.

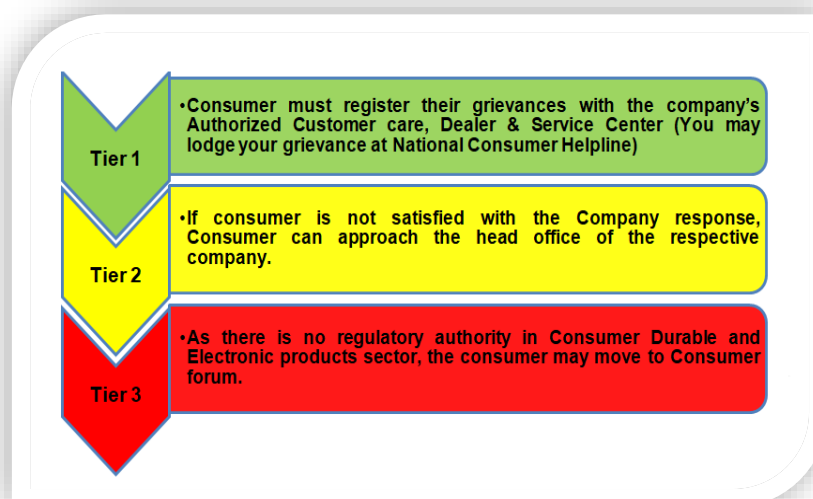
- Delay in providing services :- This is when service centers shut down , or do not repair a product, or do not have spare parts available with them.
- Charging for repairs:- Service centers charge for repairs or spare parts even if the product is in warranty, Where the problem persists, the warranty period gets lapses because of the long duration of repairs, and then the service center demands that the consumer should pay for the service as it has gone beyond the warranty period, although the fault exists in the product.

- Same Problem Persists after repairs: Product does not get repaired properly hence stops functioning after a certain duration. The problem is fixed temporarily, and resurfaces again and again. Consumer has to complain numerous times to get it fixed properly.

Nature of grievances registered in NCH are:



The NCH grievance redressal system suggested is as follows:-



Direct-to-Home (DTH & Cable)



Direct-to-Home (DTH) service is the method of receiving satellite television channels by using the signals transmitted from direct-broadcast satellites⁰. Since the year 2000, Government of India has permitted the reception and distribution of satellite television signals. This service provides TV signals directly from a satellite using a small outdoor dish antenna to subscribers anywhere in the country. Consumers have to purchase Customer Premises Equipment (CPE) from a private DTH TV operator which consists of a small dish antenna, a set top box and

connecting cables.

A number of private service providers are in the market offering paid DTH services. TRAI's regulation for obtaining a new connection for DTH Service mandates that a consumer fill up the Customer Acquisition form (CAF) and indicate his choice of Channels/ services in the CAF to commence the service. Consumer should retain a copy of the CAF and the DTH operator has to provide the requested connection subject to technical and operational feasibility. Usually DTH Service providers design pricing of channel packs in bouquets. Based on this feedback, TRAI brought in new regulations in December 2018 to change their existing tariff plans as per norms laid down. The new regulations aim to balance the scenario which earlier was skewed in favor of DTH service providers and mandates that the consumers pay only for the channels which they want to see. There is also a base price that consumers need to pay in order to enjoy the service without interruption.

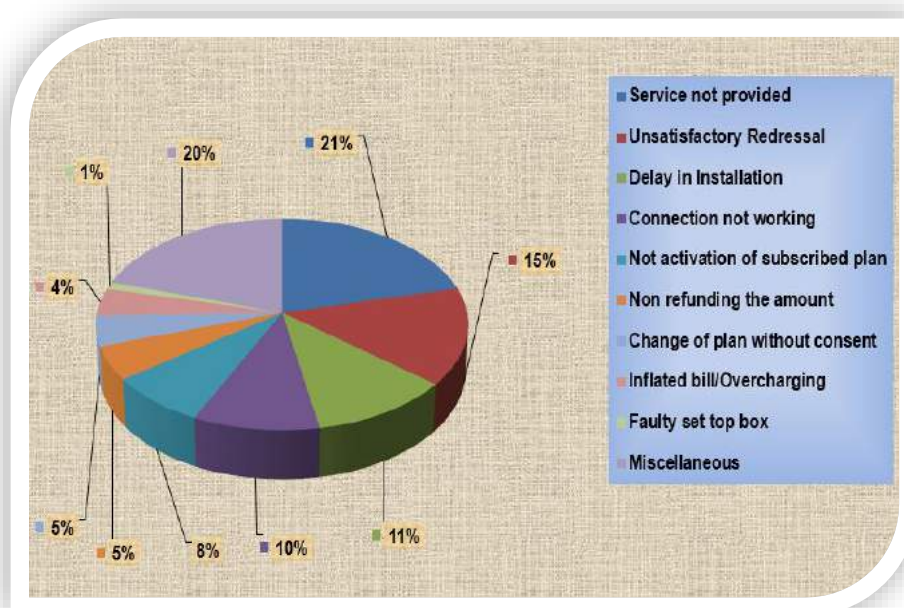
New regulations

- Display of Channel Price or category as 'Free' on the Electronic Program Guide (EPG) and also on the TV Screen for each channel.
- Freedom to choose what she/he wishes to watch and pay only for that. Option of subscribing TV Channels either on a-la-carte basis or as bouquets.
- Free-to-air television channel means a channel which is declared as 'Free' by the broadcaster. No charges, except the NCF, are to be paid by subscribers to distributors for FTA channels.

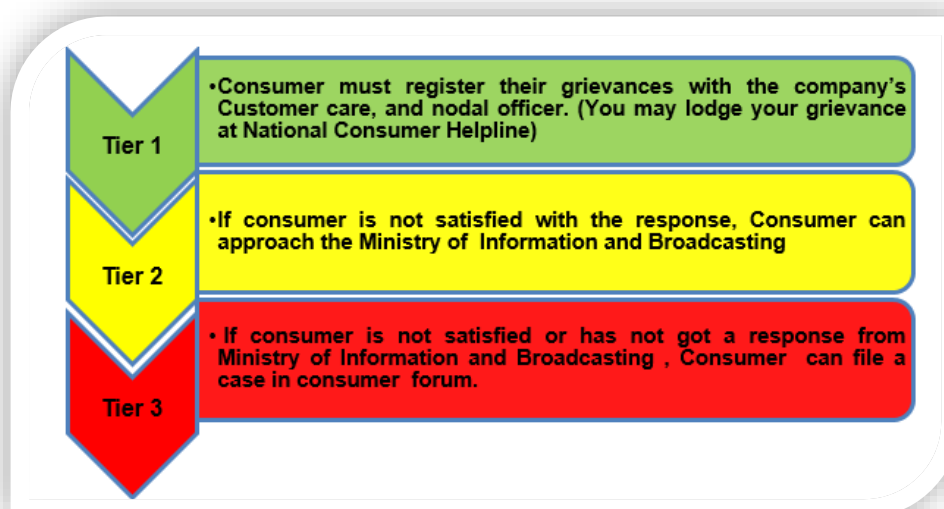
- DTH operator to charge an amount not exceeding 250 as a visiting charge per registered complaint requiring visit of a person to subscriber premises for carrying out repair and maintenance services. No disconnect TV Channels of any consumer owing to migration. The consumers, who are yet to submit their options, are being shifted to 'Best Fit Plan'.

Due to modifications in the DTH pricing policy, enquiries and grievances at NCH greatly increased. NCH received 25300 grievances from April 2018 to March 2019, bringing the sector that received the 5th highest count of dockets registered. Most of the grievances were for Service not provided followed by unsatisfactory redressal, delay in installation and connection not working.

Nature of grievances registered at NCH are:



The NCH grievance redressal system suggested is as follows :-



Agency Services

A consumer is the one who pays the value for consuming the goods and services availed. As such, consumers play a vital role in the economic system of a nation. Without consumer demand, producers would lack the key motivation to produce. They sell their produce to consumers. The consumer also forms part of the distribution set up. An **agency is a business, firm, or organization that provides a specific service**. Often, but not always, agencies work on behalf of another group or business.



Types of Agency Services:

In the private sector today, there are a variety of services that can be availed for a price - Placement services, Travel services, Matrimonial services, Boutique services /Laundry Services, Business Referral services, Car/Bike rental services, Resale services, Entertainment services – Cinema/ Concert, Events- Wedding/Party services, House cleaning/ home improvement services, Hobbies/ Leisure services, Gadget Insurance services, Immigration and visa services, Manpower Hiring services, Personal care services, etc.

Placement Services: Placement service is needed to assist trainees in their vocational placement. A pupil may like to train for a particular vocation for getting good employment in an organization or for self-employment.

Travel Services: Travel services means transportation by any carrier, accommodation, rental of motor vehicles, or any other service related to travel, at NCH "travel services" does not include investments in time shares.

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

Boutique/Laundry Services: Relatively small firms that provide a limited range of (usually) very specialized goods or services, often at premium prices.

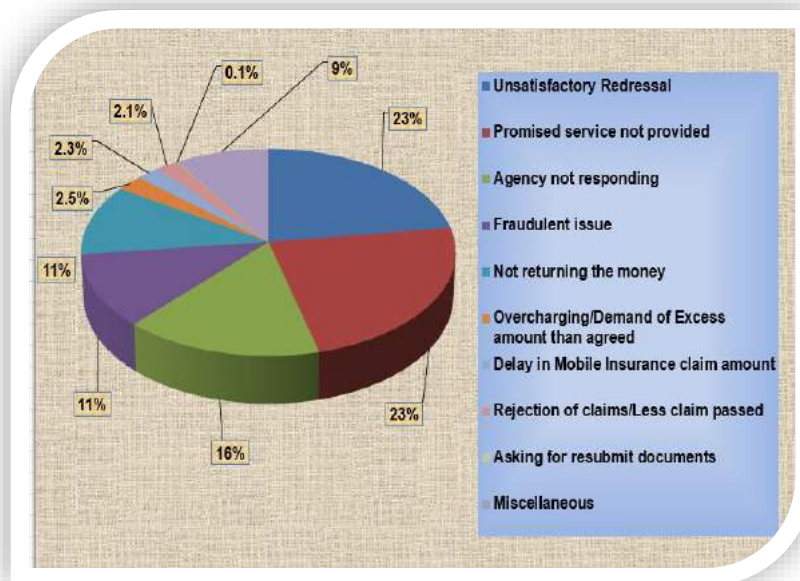
Business Referral Services: A referral partner is an Internet marketing term that refers to a company or an individual that sends prospective leads, products and services on an affiliate-maintained website, blog or through a social network.

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

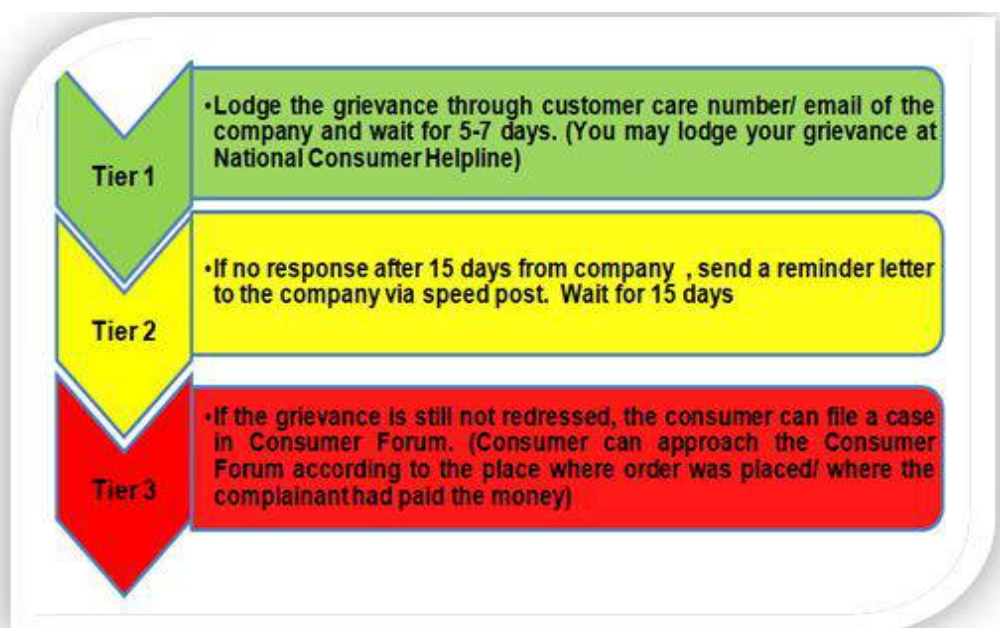
Gadget Insurance Services: Gadget insurance provides for Smartphone, or all portable devices. Gadget insurance covers the following - theft, Loss, Mechanical breakdown, Accidental damage, Liquid damage, Worldwide cover etc.

Personal Care Services: Personal care is available for daily tasks one may need help with all in the comfort of your own home.

Nature of grievances received at NCH are :-



The NCH grievance redressal system suggested is as follows:-

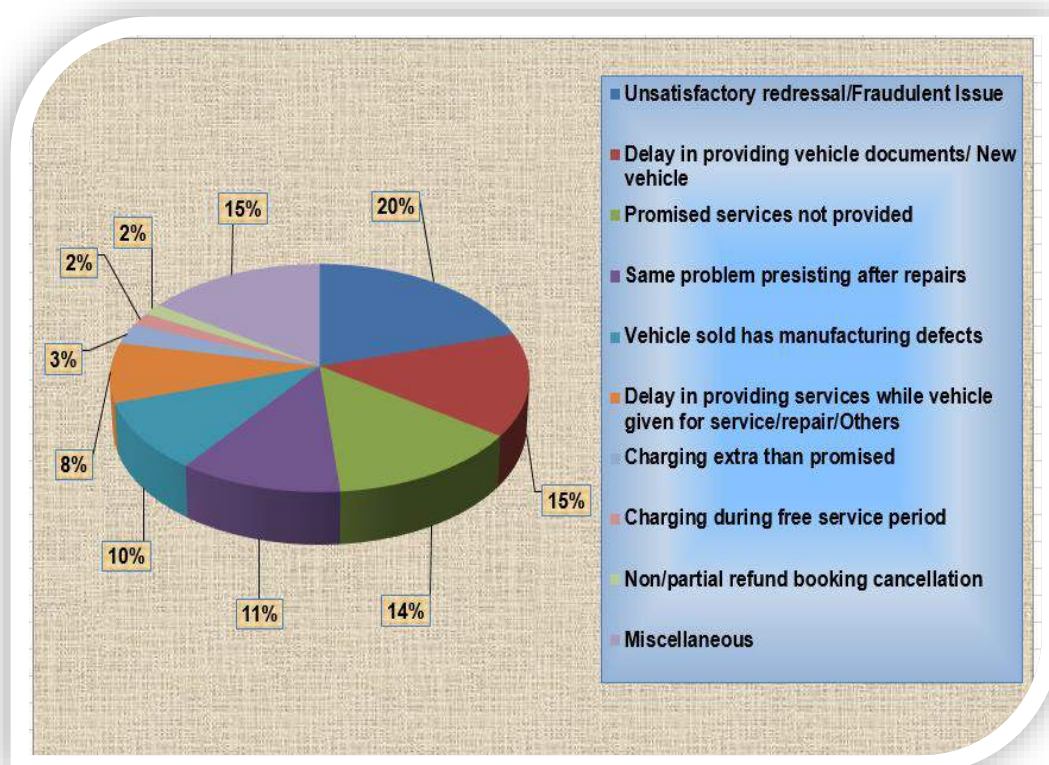


Automobiles



The automobile industry is one of the key drivers that boost the economic growth of a country. Automobiles are motorized vehicles consisting of four wheels and powered by an internal engine. Automobiles are used to transport people and items from one location to another. The automotive industry comprises a wide range of companies and organizations involved in the design, development, marketing, and selling of motor vehicles. It is one of the world's largest economic sectors by revenue.

Nature of grievances received at NCH are:-

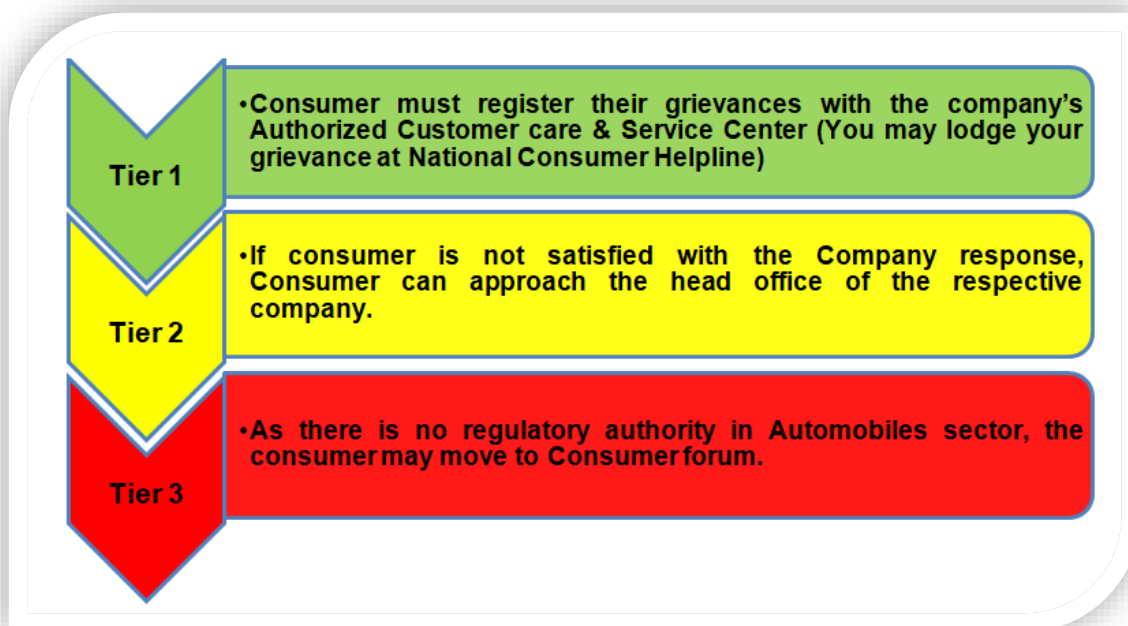


India is the fourth largest producer of automobiles in the world with an annual production of 26.26 million vehicles in 2018-19. It is the largest manufacturer of two-wheelers, three-wheelers and tractors in the world. The industry produced a total of 30,915,420 vehicles including passenger vehicles, commercial vehicles, three wheelers, two wheelers and quadric cycle in April-March 2019 as against 29,094,447 in April-March 2018, registering a growth of 6.26 percent over the same period last year. (<http://www.siamindia.com>)

SIAM (Society of Indian Automobile Manufacturers) provides a window to the Automobile Industry in India and works closely with stakeholders in the formulation of economic and commercial policies, regulations and standards relating to automobiles. It provides economic and statistical information as well as technical and public policy services to the stakeholders on behalf of Indian Automobile Industry. SIAM is an important channel of communication for the Automobile Industry with the Government, National and International organizations, and aims to promote safety, address air quality improvement, compliance with standards and promotes growth with responsibility.

A Total of 13 companies have registered with National Consumer Helpline under 'Convergence Partnership' (7 are four wheeler manufacturing companies and 6 two wheeler manufacturing companies.)

The NCH grievance redressal system suggested is as follows:-



Legal

The year 2018 -19 brought forth many positive changes in terms of Consumer protection in India. The legislature and judiciary have played a proactive role. The Consumer Protection Bill 2018 was passed in Lok Sabha but unfortunately lapsed. The Bill proposed some consumer friendly measures like product liability, mediation etc. Another important development was the second amendment to Insolvency and bankruptcy code which included home buyers and flat buyers in the definition of financial creditors giving consumers some relief.

Some landmark judgements by the Apex Court and National Commission

Real Estate

The real estate segment witnessed many positive developments. The National Commission held that for the purpose of computing the pecuniary jurisdiction, the consumer fora has to take into account the value of the goods bought or services hired or availed plus compensation claimed by the complainant. The Commission also observed that a perusal of the definition of 'consumer' as envisaged under Section 2 (1) (d) of the Consumer Protection Act 1986 would show that for the purpose of definition, Act does not make any distinction between the buyers who are Indian citizens or NRIs.¹

Further The Supreme Court of India, vide its judgment in **M/s Emaar MGF Land Limited v Aftab Singh**², held that an arbitration clause in the builder buyer agreements cannot circumscribe the jurisdiction of a consumer fora notwithstanding the amendments made to section 8 of the Arbitration Act.



In **Fortune Infrastructure and another vs. Trevor D'lima**³ the Supreme Court held that delay in granting the possession by developer is deficiency in Service. The apex court held that a person cannot be made to wait indefinitely for a flat booked by him or her, and is entitled to refund and compensation upon the developer's failure to deliver.

In **Pioneer Urban Land & Infrastructure Limited vs. Govindan Raghavan**⁴ the Supreme Court has held that the one-sided clauses in a builder-buyer agreement constitutes an unfair trade practice

¹Ram Balakrishnan vs. Somitri Das 2018 SCC online NCDRC 121

²2018 SCC Online SC 2378

³(2018) 5 SCC 442

⁴2019 SCC Online SC 548

as per Section 2 (r) of the Consumer Protection Act, 1986. Further the court observed that “ A term of a contract will not be final and binding if it is shown that the flat purchasers had no option but to sign on the dotted line, on a contract framed by the builder.

Recently NCDRC has also held that a person who has paid earnest money can be considered ‘consumer’. The NCDRC has observed that in transactions where a person has paid an advance amount to show goodwill and a sincere intention of completing the transaction by way of depositing earnest money, he can be considered a consumer.

[CS Grewal v. M/s Taneja Developers and Infrastructure Ltd.⁵]

Medical Negligence

In a landmark decision on medical negligence ⁶ the National Commission has imposed a fine of Rs 10 lakh on Fortis Hospital in Chandigarh saying that it failed to obtain ‘informed consent’ from the patient before performing an invasive procedure. The apex commission also held that the Hospital is vicariously liable for its attending doctors.

In another decision **Dr.M.A.Natrajan v/s T.Damodaran**⁷ the National Commission upheld the decision of state commission of grant of Rs.15 lacs as compensation for death caused due to delay in treatment. It observed that not keeping the operation theatre ready for the patient and not providing ambulance was negligence on the part of the hospital.

In **Union of India v/s. Major J.P.S.Malhi**⁸ the apex commission held that the wife of the complainant (who is a member of armed forces) undergoing treatment at military Hospital is a consumer. The apex commission quoted “where, as a part of the conditions of service, the employer bears the expenses of medical treatment of an employee and his family members dependent on him, the service rendered to such an employee and his family members by a medical practitioner or a hospital / nursing home would not be free of charge and would constitute ‘service’ under Section 2(1)(o) of the Act”⁹

Banking

In **HDFC Bank Ltd v/s Sharmila Das Gupta**¹⁰ the apex commission affirmed the decision of the district forum .It was held that sale of gold deposited for gold loan without giving prior notice to the debtor amounted to unfair trade practice.

⁵FA No. 543/2016, decided on 17-05-2018

⁶ManmohanKaur v/s Fortis Hospital I CPJ (2019) 175 (NC)

⁷I CPJ (2019) 113 (NC)

⁸I CPJ (2019) 261 (NC)

⁹ Indian Medical Association Vs. V.P. Shantha&Ors. 1995(6) SCC 651

¹⁰I CPJ (2019) 159 (NC)

Telecom

In **B.S.N.L v/s. Dr. Balwant Singh**¹¹ the telephone connection of the 76 year old complainant was disconnected without any reason. The apex commission upheld the decision to grant compensation on the ground that the complainant was not able to contact his doctor as and when required. Further it was observed that the complainant had to undergo mental stress, pain, tension and hardship due to non-functioning of his phone.

Gift Vouchers

The apex commission followed a very consumer friendly approach in **Idea cellular Ltd. v/s Angad Kumar**¹². In the instant case the complainant was first sent a message that he has won an Alto car. Later on the same day he received a message stating that the earlier message be ignored. The apex commission held that the complainant though not entitled to the car, he be compensated rupees one lakh for mental agony.

Interpretation of Commercial Purpose

In **Chinkara Motors v/s Archit Shekhar Karpe**¹³ the complainant a retired captain bought a speed boat for the purpose of earning his livelihood , the apex commission held that he is a consumer.

In another judgment of National Commission ; **Haj committee of India vs Abbas Ali**¹⁴ the commission has held that The Haj Committee of India, which makes arrangements for Indian pilgrims going on Haj to Saudi Arabia, renders services without any profits and therefore, the pilgrims cannot be said to be its consumers and cannot claim any compensation from it.

Limitation Period under the Act

In **Pakistan International Airlines v. Dar Trading Co.**¹⁵, it was held that in cases of carriage by air the question of limitation should be decided in accordance with Carriage By Air Act, 1972. The Carriage by Air Act 1972 provides that right to claim damages gets extinguished if an action is not brought against the erring party within 2 years from the date of arrival at the destination. It was held that 1972 Act shall prevail over the provisions of COPRA if the case pertains to carriage by air and there is a question of limitation involved, even if the grievance is filed under the provisions of the Consumer Protection Act, 1986.

¹¹ I CPJ (2019)272 (NC)

¹² IV 2019 CPJ (NC) 19

¹³ I (2019) CPJ 353 (NC)

¹⁴ 2018 SCC Online NCDRC 242

¹⁵ [2018 SCC OnLine NCDRC 458](#)

The National Commission has also given another pro –consumer judgment holding that period of limitation starts from the date of receipt of certified copy of order and not from the date of knowledge of order (**Rita Kesh v. BiswanathSingha**¹⁶)

A note of caution

However striking a note of caution in **Suresh Singla v/s. Jaycee Autimobiles (P) Ltd.**¹⁷the National Commission held that Consumer Protection Act, 1986 is not meant to be a tool to obtain wrong gains or to create 'nuisance value'. In this case petitioners had purchased a car in the name of their company. The National Commission held that the petitioners were not consumers and the petition was frivolous and vexatious. Further a cost of Rs.25000/- was imposed.



¹⁶[2018 SCC OnLine NCDRC 120](#)

¹⁷2018 SCC Online NCDRC 375

Insurance

A well developed and evolved insurance sector is a boon for economic development of a country. It provides long-term funds for infrastructure development and concurrently strengthens the risk-taking ability of the country. The Insurance sector in India has reported consistent increase in insurance penetration from 2.72 % in the Year 2015 to 3.69 % in the year 2017 (www.ibef.org)

The Indian insurance industry has moved into a more competitive arena with the arrival of private players in the market. Even though the Life Insurance Corporation of India reigns supreme in terms of market share, private companies are gearing up to woo the consumers. Any new player entering the insurance business tries to differentiate its products offering, but it is the service delivery system, the grievance redressal mechanism becomes the key differentiator. Technology plays a key role in driving product innovations and reinventing customer delight through speedy settlement of consumer grievances. **‘Be prepared because the future isn’t always crystal clear’**

Policy Interventions by IRDAI

During the financial year of 2018-19, there have been a slew of regulatory changes primarily in the life, health and motor insurance products, which impact the way these features were structured in the policy. The major changes are detailed below.

Long-term third party motor insurance made mandatory for cars, bikes

The Supreme Court made it mandatory to take three-year motor insurance cover for all new car owners and five-year cover for new bikes, from September, 2018. This frees vehicle owners from the hassle of taking yearly renewals and it also helps in reduction of renewal failure of the policy.

Compulsory personal accident cover for owner-driver of a vehicle

In the wake of a recent direction from the Madras High Court. Individuals who own and drive two- and four-wheelers now have a mandatory personal accident insurance of ₹15 lakhs w.e.f 1st January 2019 . Earlier, the compulsory personal accident (CPA) cover for owner driver under both liability-only and package policies for two-wheelers and private cars/commercial vehicles was ₹ 1 lakh and ₹2 lakhs, respectively.

Ayushman Bharat Scheme

The Govt of India launched the Pradhan Mantri Jan Arogya Yojana in September 2018. Under the scheme, also called Ayushman Bharat, over 10 crore poor and vulnerable families (approximately 50 crore beneficiaries) are provided health cover for an amount up to ₹ 5 lakh per family on floater basis per year for secondary and tertiary care hospitalization. Benefits of the scheme are portable across the

country; hence, a beneficiary will be allowed to take cashless benefits from any public or private empaneled hospital across the country.

Draft Guidelines For Standard Health Insurance Product :

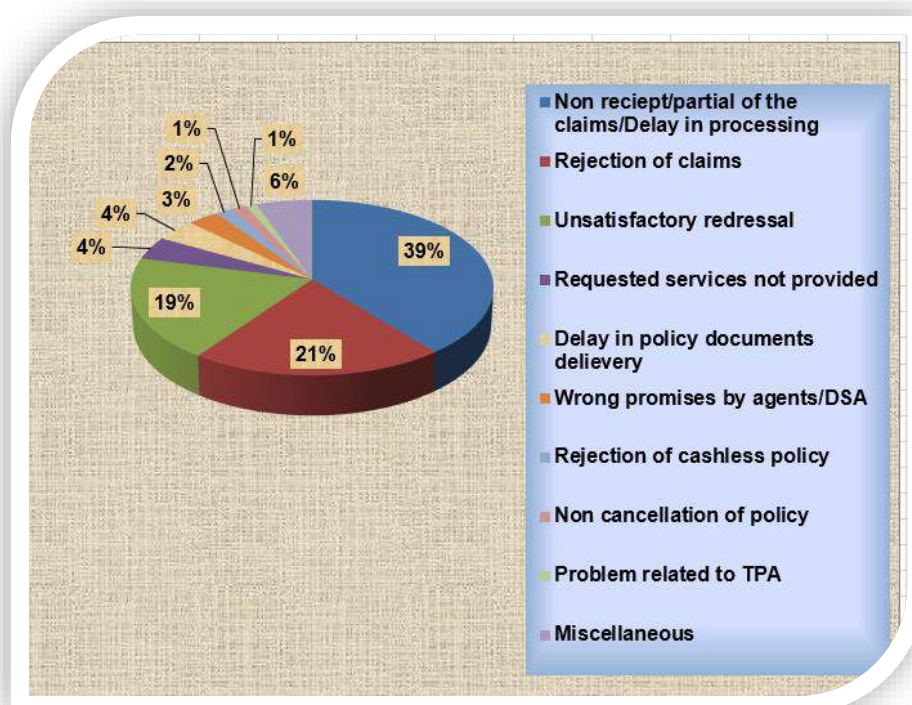
The Regulator has issued draft guidelines in Feb. 2019 for a standard health insurance policy because health products differ significantly with each other in terms of benefits offered. It is considered essential that consumers have an access to the basic health insurance cover so as to enable them to choose the product based on his specific insurance needs. Presently, consumers have no option, but to choose a product which has embedded certain other covers whether or not such covers are required. This standard product would have the basic mandatory covers which would be uniform across the market. No additional add-ons or optional covers allowed to be proposed to offer along with the standard product.

Protection of Policyholders' Interests

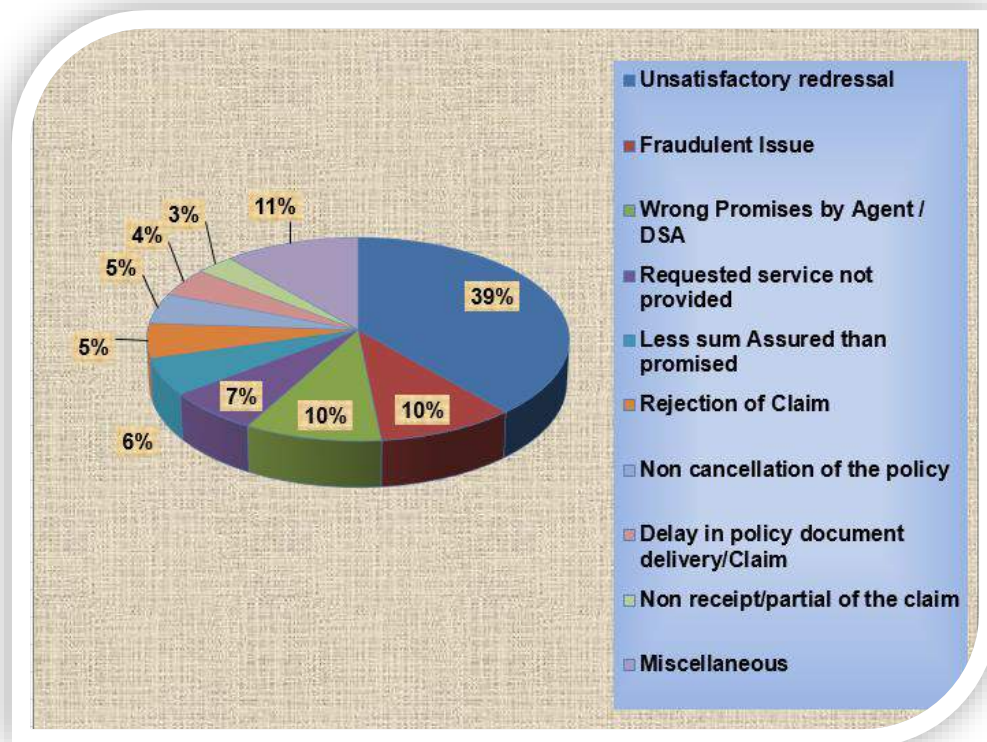
The IRDAI has framed regulations which prescribe insurers to protect consumers interests, which includes enhancing Insurance awareness, defining service parameters, turnaround times, procedure for expeditious resolution of grievances, steps to prevent mis-selling and unfair business practices and steps taken to ensure proper information flow to prospects so as to reduce number of grievances.

Nature of grievances registered in NCH are:

General Insurance:



Life Insurance:



Grievance Redressal Mechanism

The Insurance Regulatory and Development Authority (IRDAI) has laid down the grievance redressal process for the aggrieved policyholders. This process starts with the insurance company and escalates up to the consumer forum if the customer does not find the resolution to his satisfaction.

Approaching the insurance company

The first step is to approach the insurance company from whom the insurance policy was bought. Every insurance company has a dedicated grievance handling cell as mandated by IRDAI. The company lists the details of its grievance cell in the policy document. The aggrieved policy holder can call the number, write a letter or leave a mail stating the nature of his grievance and the company handles it internally through the Grievance Redressal Officer (GRO) . If no response is received within 30 days, or the redressal provided is not satisfactory, then the policy holder can escalate his matter to the Insurance Ombudsman of his area.

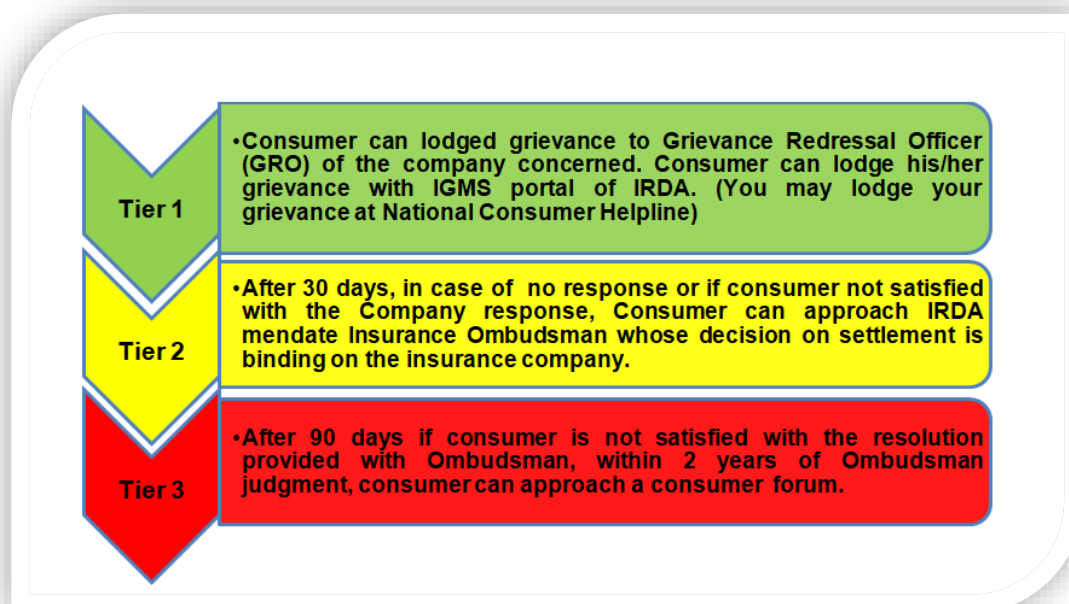
IGMS portal of IRDAI

The Integrated Grievance Management System (IGMS) and a toll free grievance call center (155255) has been provided by the Regulator. The Grievance portal and the Call Centre (IGCC) of IRDAI receives grievances through a toll free telephone number and by email and registers grievances apart from furnishing the status of the resolution. The Integrated Grievance Management System (IGMS) is not only a gateway for registering and tracking grievances online but also act as an industry-wide grievance repository for IRDAI to monitor disposal of grievances by insurers.

Going to an insurance ombudsman

An insurance ombudsman is a non-judicial arbitrator appointed to handle insurance grievances (pertaining to personal line insurance products) and seeking solutions for the same. The Insurance Ombudsmen hear cases and passes judgments (called an 'Award'). There are 17 Ombudsmen for different Zones in the Country and the policy holder has to approach the ombudsmen of his zone. The grievance should be referred to the ombudsman within 12 months of the dispute. Beyond this period, no grievance is handled. The aggrieved should submit all relevant information in a specified format and also all documents showing follow-up of the case with the insurer and the insurer's response, if any. The ombudsman has the authority to hear cases up to ₹30 lakhs and is supposed to give his verdict within 3 months. A decision of the Ombudsman is binding on the insurer and not on the complainant.

The NCH grievance redressal system suggested is as follows :-



Food Sector

Food, the basic need of life provides nutritional support and nourishment on consumption. The food consumed should be safe and without any ill-effects. Food Safety and Standards Act, 2006 had entitled Food Safety and Standards Authority of India (FSSAI) to regulate, protect and promote food safety throughout the country.

FSSAI is continuously upgrading food safety standards in favor of consumers by enforcing and implementing new regulations from time to time. Ensure that you eat safe food.



Good Practices enforced for safe food consumption

- FSSAI had permitted the use of ethylene for ripening of fruits, because of the importance of artificial ripening in the supply chain by fruit vendors. The idea is to propagate the use of food safe chemicals instead of harmful and banned chemicals like Calcium carbide/masala in artificial ripening of fruits, which poses a serious threat to the health of consumers. The authority had also issued advisory that stickers should not be pasted on the fruits as these contain non-edible glues, so consumers must take care of this while buying fruits.
- Also, stapler pins used in tea bags are banned by FSSAI as it poses a potential health hazard to consumers. Any loose pin, if consumed inadvertently with tea, may cause a serious health hazard.
- FSSAI has issued a set of directives for surveillance of cooking oil used in restaurants and eateries. Frying foodstuffs more than three times with the same oil develops total polar compounds which may increase cholesterol level, besides weakening the heart and leading to a whole lot of diseases. So, eateries using over 50 litres of oil in a day have to maintain a record of the disposal of used cooking oil. A notification had been issued in June 2018 regarding heating of cooking oil only three times. Food business operators have to dispose used cooking oil to authorized bio diesel manufacturers.
- "Plastic or Artificial eggs were the main concern of the consumers. The authority clarified the issue of quality and safety by circulating the guidance note in March, 2018 dispelling the myth about plastic eggs."

'Eat Safe, eat healthy, eat fortified and say "NO" to food wastage.'

Regulations implemented by FSSAI

- Regulations for ORGANIC Food has been imposed from 1st January, 2019. It ensures that all food products labeled as “organic” must bear either Jaivik Bharat Logo, National Programme for Organic Production (NPOP) logo or Participatory Guarantee Scheme of India (PGS) logo.



- Internet and digital payment has increased the number of buyers in Food e-Commerce sector. Also, consumers buy both packaged as well as packed food through e-commerce platforms. Food delivery services through food e-commerce platforms have to follow quality and hygiene norms as regulated by FSSAI. Food businesses listed on e-commerce platforms must possess a valid FSSAI license number. This would help in dealing with the grievances related to low quality food delivered through food delivery apps. FSSAI has asked the aggregators to align their resources in training and capacity building of restaurants for improving food safety and hygiene rather than focusing only on deep discounts and aggressive marketing to build consumer traction on their respective platforms.
- Eateries, cafeterias and hostel mess have to fulfill the food safety norms laid down by FSSAI in order to run their food establishments. Food Safety Display Board (FSDB) with license number, contact details for the food establishment is mandatory.
- Frozen dessert now cannot be sold in the name of icecream. As per the norms of FSSAI, ice cream is prepared by mixing pasteurized mix made of milk and milk products, free from artificial sweeteners. Frozen dessert is prepared from milk powder, edible vegetable oil and may contain artificial sweetener. The declaration of percent of milk fat/edible vegetable oil is mandatory for frozen desserts. It is a regulatory requirement to specifically mention whether the product in question is “**frozen dessert**” or “**Ice cream**” on the packaging to enable consumers to make an informed choice.
- Fortified Milk, a value added variant of milk with increased vitamin A and D content is the new product to cope with vitamin deficiencies.

Packaging of Food stuff

New Packaging Regulation was set into action in December, 2018 prohibiting the use of recycled plastic in food packaging. The BIS standards have been incorporated into packaging of food making it mandatory for glass, paper, cardboard, metal and its alloys which was earlier obligatory only for plastic. Consumers should also be aware about prohibition of packing food commodities like samosa and jalebi in newspaper or any other paper with written matter containing ink. Such practices lead to migration of chemicals present in the newspaper ink into the food article. Printing inks used on food packages have been assigned new Indian standards which are environment and consumer friendly.

Campaign and Survey

“**Eat Right India**” is a national campaign started by FSSAI to create awareness amongst consumers for safe and healthy diet. This is in order to reduce the burden of food borne diseases, under-nutrition, micronutrient deficiency and growing incidence of obesity and non-communicable diseases. Less consumption of sugar, salt and fat is the need of the hour.

- Clean and Safe Meat campaign was launched to ensure safe meat availability to consumers
- Clean Street Food Hub campaign was initiated by FSSAI in different cities like Delhi, Ahmedabad, Indore, Mumbai, Pune, Thiruvananthapuram and is a step to provide safe and wholesome food to people. The idea is to create secure and hygienic marketplaces for street food, making it not only tasty but healthy also. Handwash stations, waste segregation, reusable cutlery are some of the good hygienic practices to be followed by the food vendors
- The National Milk and Quality Survey, 2018 broadly suggested that milk in India is largely safe. Only 9.9 percent sample was found unsafe, basically in the unorganized sector.

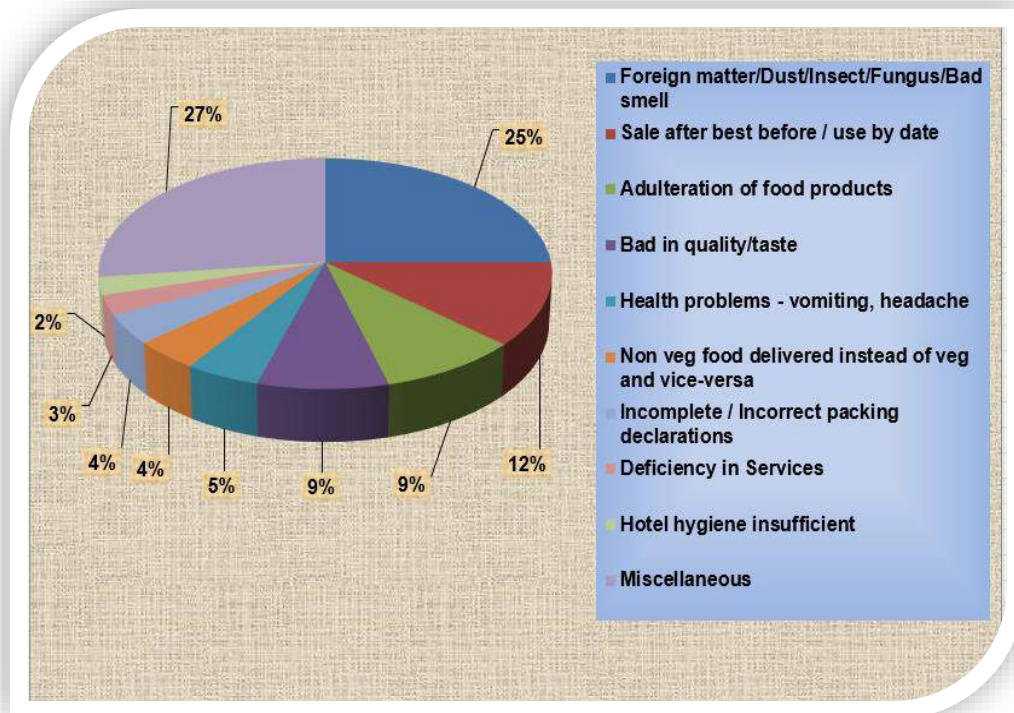
Grievances Handled at National Consumer Helpline

The National Consumer Helpline receives many grievances regarding packaged food, cooked food served to the consumers, take aways, food delivered through delivery apps and other issues in selling of loose food commodities.

- Presence of foreign body, insects, fungus and molds are the most received grievances and cover 30 percent of the total.
- The category of grievances related to Packaged food products with lost shelf life stand at 14 percent.

- Approximately 10 percent grievances are for low quality of food.
- Other categories of grievances received are of incomplete labelling in packaged product, Non-veg food delivered instead of veg and vice-versa, hygiene deficiencies at food establishments etc.

Nature of grievances registered in NCH are:



The NCH grievance redressal system suggested is as follows:-



Legal Metrology

Legal metrology is the science of weights and measures relating to units, of weightment and measurement, methods of weights and measurement and weighing and measuring instruments, in relation to the 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 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 guaranty, health and human safety. All activities are based on the Legal Metrology (General) Rules, 2011 and the Legal Metrology (packaged commodities) Rules, 2011 which has been framed under Legal Metrology Act, 2009. In so far as the commercial transactions are concerned, the law relating to Legal Metrology ensures that any article or goods which are to be 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 to be delivered in case of pre-packed commodities.

All the Legal Metrology Act & rules are enforced in the markets by the concerned State Government and UT's, which are responsible for maintaining uniformity and accuracy in all weights and measures, weighing and measuring Instruments used by traders in the market and trading centers in the Country.

Packaging rules – 2011

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



Mandatory Declarations to be made on every package:

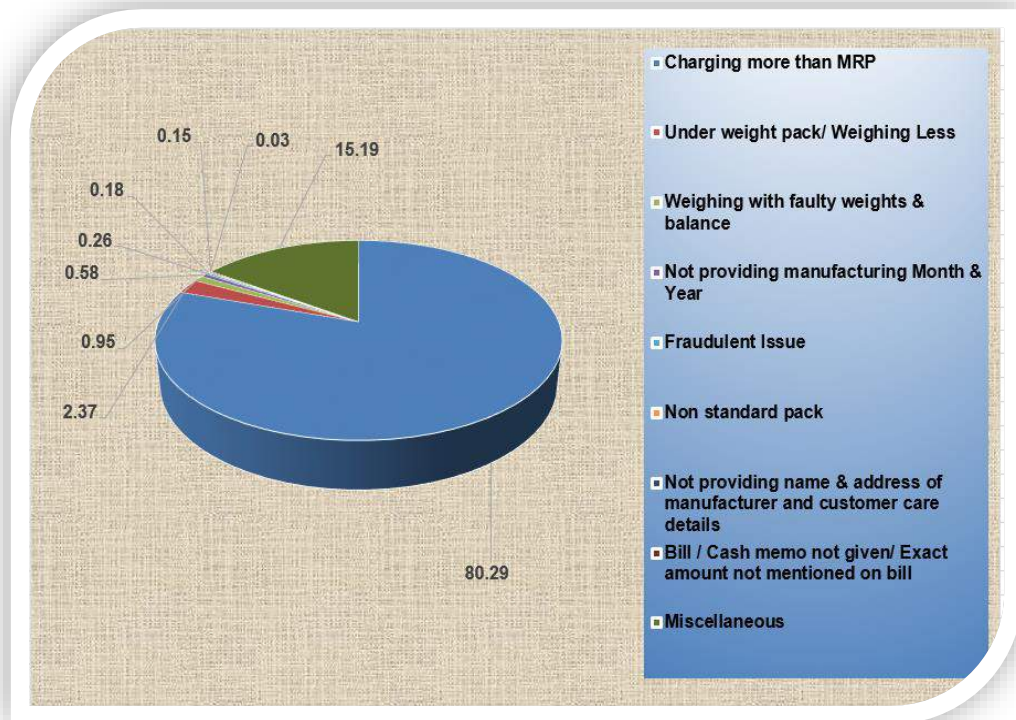
- Name and address of the manufacturer/ packer/ importer;
- (Country of origin in case of imported packages)
- Common or generic name of the commodity contained in the package;
- Net quantity, in terms of standard unit of weight or measure or in number;
- Month and year of manufacture/ pack/ import;
- Retail sale price in the form of Maximum Retail Price (MRP) ₹ ...(Inclusive of all taxes);
- Consumer care details.

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

This has now been mandated for packaged products sold on all e-Commerce platform as well.

- Maximum Retail Price (inclusive all taxes),
- Net Quantity in SI unit.
- Consumer grievance contact details (e-mail, phone nos. etc) on the packaged commodity sold,
- Size of letters and numbers for making declaration has been increased, so that consumers can easily read the same. The display sizes of quantity & MRP on the packets has been increased 1.5 times on big packets and double on small packets as amended in the rules w.e.f 1st Jan-2018.

Nature of grievances registered in NCH are:

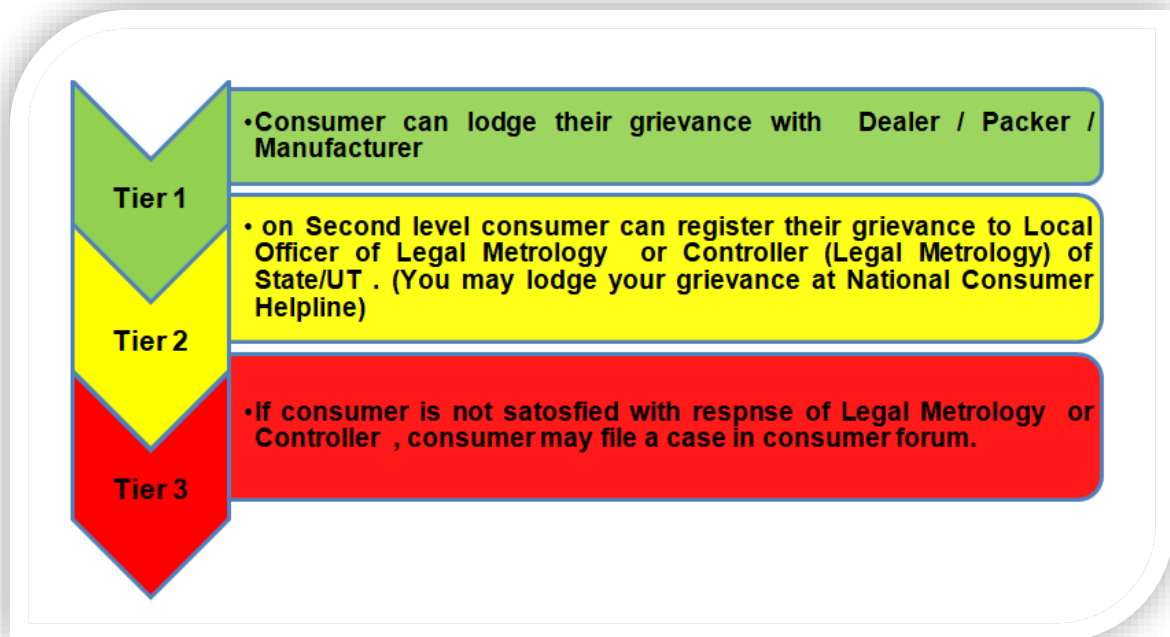


Points to remember for Consumers:-

- Dual or different MRP is not permitted on the same product having same quantity & quality that is packed by the firm.
- Consumer can demand use of tare facility provided in the weighing scales to tare the weight of empty sweet box / container/ other packaging material.
- Trader cannot charge more than MRP declared on the package which is the maximum Retail Price which includes all taxes, GST and other service charges etc.
- Trader cannot charge any type of taxes including GST or any other service charges on discounted MRP or after any type of rebate on MRP.
- Consumer may demand for instant checking for delivery of liquid fuel, CNG & LPG through standard check measure mandatorily available at filling stations.

- Purchasing should be done by consumer after ensuring verified, sealed and stamped Weighing and measuring instruments used in the market.
- Consumer may demand for verification of petrol/ diesel dispenser and CNG/ LPG filling system by using standard check measures which is mandatory for each petroleum dealer.
- Consumer may demand for checking of sealing and stamping and its validity of filling system.
- Consumer can make enquiry about use of any chips, software or any cheating device with the cover of dispenser and use of remote control on the dispenser.
- Purchase bill / invoice always should be demanded from dealer.

The NCH grievance redressal system suggested is as follows:-



Advocacies

1. Declaration of shelf life on packaging of eggs

National Consumer Helpline – 16th July 2018

Advocacy for FSSAI

Subject: Storage conditions and shelf life of eggs

Dear Sir,

The National Consumer Helpline (NCH) is a project of the Dept. of Consumer Affairs managed by Center for Consumer Studies, Indian Institute of Public administration. It provides personalized counseling, advice, guidance and information to consumers with respect to defective products, deficiency in services and unfair trade practices. Consumers can call on the NCH Toll Free Nos 14404 and 1800-11-4000 to seek information, advice or guidance for their queries and complaints. NCH works closely with consumers and Companies to resolve the consumer grievances in a cordial manner through Convergence @NCH - an Alternative dispute redressal mechanism at the pre-litigation level.

We would like to bring to your notice that eggs sold in the market whether packed or loose are sold do not mention the shelf life. Eggs received from the poultry are stored under ambient conditions only. This leads to the loss of quality parameters in eggs sold. Unnoticed bacterial growth could also lead to food poisoning. Since there are no storage conditions or shelf life defined by FSSAI, there is a lack of awareness among the retailers as well as consumers. Many complaints are received at NCH regarding fake or plastic eggs. Consumers also have quality related issues regarding eggs bought from the local market and online. Consumers are also disturbed with the news of fake or plastic eggs on different news channels. Many of them find eggs purchased bearing unusually hard shell, watery albumen, inner membrane to be plastic in nature and yolk instantly losing its shape without stirring. Consumers also ask questions regarding the parameters to be for the egg.

As mentioned under Food safety and standard act, 2006 FSSAI is responsible for "laying down science based standards for articles of food and to regulate their manufacture, storage, distribution, sale and import, to ensure availability of safe and wholesome food for human consumption and for matters connected therewith or incidental there to."

A specific regulation governing the storage and shelf life of egg must be framed and enforced in the faith of the consumers. This will ensure that the consumer purchases and consumes the safest quality egg.

- Food Safety Standard Authority of India issued a guidance note on 8th August 2018 related to **“Egg Quality and Safety: Dispelling the myth about plastic eggs”** for more details please click on below mentioned link-

https://fssai.gov.in/upload/uploadfiles/files/Guidance_Note_Plastic_Eggs_08_08_2018.pdf

Guidance Note No.: 03/2018

EGG QUALITY AND SAFETY

Dispelling the myth about plastic eggs

SUMMARY
In recent months, the issue of quality and safety of eggs has been raised several times creating doubts in the minds of consumers and traders alike. In addition, consumers have also shown concern regarding fake or plastic eggs. Plastic eggs or artificial eggs are a myth mainly due to the fact that there is no technology available to produce a plastic/artificial egg that would perfectly resemble a natural egg.

Consumers need to remember that the quality and appearance of the egg mostly depend on the way they are stored and for how long they are stored. Egg quality is best maintained when they are stored in cold temperatures preferably inside refrigerators and consumed within a period of 2 to 3 days. When kept in room temperature, several changes take place in an egg that bring about differences in the smell, texture and appearance of the egg.

This guidance note seeks to bust the myth about fake/plastic eggs and explain to various stakeholders, what to look for when assessing the freshness of eggs and how best to store them to maintain the quality and ensure safety.

KEY TAKEAWAYS

- Consumers need to know that there are no available techniques to make an egg artificially.
- The way eggs are stored is as important as for how long they are stored. Eggs can lose as much quality in one day at room temperature as in 4 to 5 days in the refrigerator.
- Eggs kept at room temperature can maintain their freshness for up to 10 - 12 days after being laid, but the shelf-life reduces with increase in storage temperatures.
- Consumers should store eggs in refrigerators in designated shelves or inside egg crates.
- In most cases, eggs that are clean, free of visible defects or cracks and maintained under cooler temperatures will remain fresh for 4 to 5 weeks from the time they are laid.
- Retailers/traders should source eggs from credible sources and store them in refrigerators.
- Do not use dirty or cracked eggs. Cracked egg shells are a perfect foil for bacterial infections and the dirty eggs may also contaminate other food stuffs.
- Appropriate temperature and relative humidity (RH) need to be maintained for storing eggs in the cold store, the lack of which can result in mixing up of the yolk and albumin.
- Consumers can make use of this guidance note to check the freshness and quality of eggs easily as home with the help of simple tests.

This guidance note, prepared by Dr. Bhaskar N, Advisor, FSSAI is based on information collected and compiled by the author from various sources. It does not have any force of law, FSSAI does not take responsibility for any inadvertent errors and omissions in this note.

2. Declaration of specified amount of Whole wheat flour used in Brown Bread to be mentioned on the packaging.

National Consumer Helpline – 18th January 2018

Advocacy for FSSAI

Sub: Ensuring Nutritional benefits of Brown Bread as perceived by Consumers

As you are aware, Bread, and its diversified products, are extensively consumed by people of all age groups in India, owing to their taste, being almost readymade, and easily digestible nature. Increasing awareness among consumers and rising health-consciousness has encouraged the use of bread made out of whole wheat flour. Consumers also consider Brown bread nutritionally rich as compared to white bread as it contains the goodness of whole wheat flour. Whole grain products are usually considered beneficial as they are low in glycemic index, rich in fibre and nutrients like magnesium, B vitamins and phyto-nutrients. Refined flour, on the other hand, has been associated with inducing a host of health issues including obesity.

We, at the National Consumer Helpline have received a few grievances regarding white bread sold as Whole Wheat Flour bread and inclusion of insects and foreign bodies in the bread loaf sold. However, our own study shows that consumers are misled many times that Brown bread as the name depicts, does not always contain the goodness and nutritional value of whole wheat flour. The ingredient list says a different story. Brown Bread may be prepared from a mixture of whole wheat flour, refined wheat flour, water, salt, yeast or other fermentative medium. The brown color is attributed due to the use of caramel color. Also, there is a lot of variation in the percentage of whole wheat flour used in the manufacture of brown bread – from 5% percent up to 50 percent, and the consumer is unaware of this. The sugar content in brown bread is same as that of white bread. Brown bread is composed of refined wheat flour (Maida) in the same ratio as that in white bread. The end user is not aware, and only looks at name of the product - "**Brown Bread**", and generally does not pay attention to the composition of ingredients.

As per Compendium of Food Additive Regulations 2018, the definition and composition of Bread does not reveal any specified regulation for Whole wheat bread, regarding its composition in terms of "Specified amount of Whole Wheat Flour" as mentioned under Food Safety and Standards (Food Product Standards and Food Additives) Regulation, 2011, an extract of which is given below

- **Bakery Products: (whole wheat percentage in content is not specified)**

*BREAD whether sold as **white bread or wheat bread** or fancy or fruity bread or bun or masala bread or milk bread or of any other name, shall mean the **product prepared from a mixture of wheat Atta, Maida, water, salt, yeast or other fermentive medium** containing one or more of the following ingredients, namely:— Condensed milk, milk*

National Consumer Helpline – 18th January 2018

powder (whole or skimmed), whey, curd, gluten, sugar, gur or jaggery, khandsari, honey, liquid glucose, malt products, edible starches and flour, edible groundnut flour, edible soya flour, protein concentrates and isolates, vanaspati, margarine or refined edible oil of suitable type or butter or ghee or their mixture, albumin, lime water, lysine, vitamins, spices and condiments or their extracts, fruit and fruit product (Candied and crystallized or glazed), nuts, nut products, oligofructose (max 15%) and vinegar.

• **Breads & Rolls:**

Includes yeast-leavened and **specialty breads like white or brown or multigrain bread** and Indian breads (like kulcha, chapatti, roti, parantha, nan, pav etc.), wheat rolls, milk rolls, bread, pizza-base or pizza-bread, etc. Yeast-leavened breads and specialty breads Version –VIII (18.12.2018) Includes all types of non-sweet bakery products and bread-derived products such as include white bread, rye bread, pumpernickel bread, raisin bread, whole wheat bread, hamburger rolls, whole wheat rolls, and milk rolls.

It is important in the consumers' interest to give proper product specification for Whole wheat flour bread in order to provide the perceived health benefits to the citizens of India. There must be specified amount of whole wheat flour used in the product to manufacture and the same should be regulated by FSSAI. Also "Bread" could be categorized separately as Whole Wheat Flour Bread, Refined Wheat Flour Bread, Milk Bread, Fruit bread, multi grain bread etc. with proper product specifications in terms of their ingredient composition to crack the myth of Brown versus White bread.

Consumers can then avail the nutritional benefits of the products consumed as otherwise; they are forced to consume a product with lower nutritional values in the name of enhanced benefits.



- A clarification was issued by FSSAI through a notification dated 13th May, 2019 to replace the nomenclature "Whole Wheat Flour (Atta)" by "Wheat Flour" as industrially wheat flour is produced through Roller Mills which do not contain the complete portion wheat kernel. So the present terminology to be adopted as follows for the convenience of the mass:

- Atta should be labelled as "Wheat flour (Atta)" wherever the same is used as singly or as ingredient in food items.
- Maida should be labelled as "Refined wheat flour (Maida)" wherever the same is used as singly or as ingredient in food items.

File No. 12(7) 2017/Associations/RCD/FSSAI
Food Safety and Standards Authority of India
(A Statutory Authority established under the Food Safety and Standards Act, 2006)
Regulatory Compliance Division
FDA Bhawan, Kotla Road, New Delhi – 110002

Dated, the 13th May, 2019

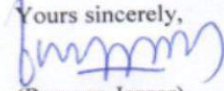
ORDER

Subject: Direction under Section 16(5) of Food Safety and Standards Act, 2006 regarding usage of the term Wheat Flour (Atta) and Refined Wheat Flour (Maida) on labels of food products.

FSSAI vide order dated 1st February, 2019 inter-alia directed FBOs to mention "**Whole Wheat Flour (Atta)**" on packaging labels wherever the same is used as singly or as ingredient in food items. Subsequently, vide order of even number dated 30th April, 2019 the nomenclature "**Whole Wheat Flour (Atta)**" was replaced with "**Wheat Flour (Atta)**".

2. It has been reported that, many FBOs meanwhile got packaging materials printed indicating nomenclature "**Whole Wheat Flour (Atta)**" on the basis of earlier order dated 1st February, 2019. Considering the representation received in this regard, it has been decided that all such FBOs shall be permitted to use the packaging labels with nomenclature "**Whole Wheat Flour (Atta)**" upto 31st December, 2019. Any further extension in this regard will be considered on case to case basis.

3. This issues with approval of the competent Authority in exercise of the power vested with Food Authority under Section 16(5) of the FSS Act, 2006.

Yours sincerely,

(Parveen Jargar)
Joint Director, Regulatory Compliance

To,

- Commissioner of Food Safety of all States/UTs.
- All Food Business Operators
- All Central Licensing Authority
- All Authorized Officer
- CITO, FSSAI : for uploading this direction on FSSAI website.

3. Postal Life Insurance - Implementation of Grievance Redressal policy of IRDAI for Postal life insurance

National Consumer Helpline – 16th July 2018

Advocacy for Department of Posts

Subject: Complaints received at NCH with regard to Postal Life Insurance (PLI) /Rural Postal Life Insurance (RPLI)

Dear Sir,

The National Consumer Helpline (NCH) is a project of the Dept. of Consumer Affairs managed by Center for Consumer Studies, Indian Institute of Public administration. It provides personalized counseling, advice, guidance and information to consumers with respect to defective products, deficiency in services and unfair trade practices. Consumers can call on the NCH Toll Free Nos 14404 and 1800-11-4000 to seek information, advice or guidance for their queries and complaints. NCH works closely with consumers and Companies to resolve the consumer grievances in a cordial manner through Convergence @NCH - an Alternative dispute redressal mechanism at the pre-litigation level.

NCH has been receiving complaints from across the country against all kinds of Product and Services. We would like to bring to your notice the queries and complaints which NCH is getting with regard to Postal Life Insurance and Rural Postal Life Insurance. . The complaints highlight a very crucial issue which is being faced by consumers. While analyzing the complaints received, our observation is as follows:

- The marketing / distribution of PLI by Post Office Employees is not satisfactory as complete information on the product and benefits are not explained.
- As PLI is issued by Army Post Office (APO), and As APO's physical address is kept undisclosed for security reasons, so, in case of any complain, the Insured / Claimant find it very difficult to get redressal.
- In case of claim-settlements –both Death as well as Maturity Claim of Insurance; there is abnormal delay and ambiguity

With regard to nature of complaints received at NCH for PLI/RPLI, NCH would like to suggest the following:

- Uniformity in Policy number and Centralized Portal facility for payment of premium from any electronic payment platform.
- The tracking facility should be made available as soon as the Claim Form is submitted. A portal / mechanism for Policy Holder to view his or her policy status

National Consumer Helpline – 16th July 2018

/total premium paid / running Surrender Value etc. and on maturity, system generated communication should be sent to the beneficiary –to initiate Maturity Claim Process.

- Citizen's charter need to be Reviewed / Updated in view of Technological Advancement & Development in Grievance Redressal Mechanism
- IRDAI is the regulator of the Insurance Industry, The Indian Post and Telegraph Department that runs PLI/ RPLI should strictly implement all the guidelines / Service Level Agreement (SLA) issued by IRDAI in the area of Life Insurance
- All the insurance companies are connected with the grievance redressal portal of IRDAI. Similarly, Department of Post (PLI Division) should also be connected with this portal to address the consumer grievance - IGMS (Integrated Grievances Management System).

In the interest of consumers, kindly look into the above concerns and take suitable measures to address them

- **Department of Post, had published a notification & gazette on 11th March 2019 outlining the following-**

a) initiated steps for optimization of their CIS (Computer Information system) linking their Core System Branches under CBS System as reflected in their communications dated 11/03/2019 { Para (i) }

(<http://www.postallifeinsurance.gov.in/upload/5d3ec7bd5a60eGeneral%20Instructions%20to%20Circle%20on%20PLI%20RPLI.pdf>)

b) The PLI Directorate issued Notifications on 7th January 201, Ratifying / Simplifying the Death Claim process for Claims up to Rs. One Lac where no nomination made, also for Claims up to Rs3 Lacs –where there is No Nominations OR Nominee pre-deceases.

(<http://www.postallifeinsurance.gov.in/upload/5d3ec83b851f2Amendment%20of%20Rule%2054%20of%20POLI%20Rules,%202011.pdf>)

C) The comprehensive and up to date guidelines are available for the benefit of the PLI/RPLI Customers -(<http://www.postallifeinsurance.gov.in/innerpage/citizen-charter.php>)

Jagriti- Consumer Empowerment Activities at NCH

Empowering young consumers from schools

The consumer empowerment initiative of the National Consumer Helpline in the past few years has generally been events based – like nukkad nataks, programs in community radios, participating in melas etc. From the month of April 2018, NCH started a half day program for empowering school students. Young minds are impressionable and empowering students goes a long way – as discerning, responsible and alert consumers of the future.

NCH sent out invitations to schools to visit IIPA and see the working of the National Consumer Helpline. This gives a chance to acquaint the students on various consumer sectors.

The visit of two hours - from 10.00 am to 12 noon covers various consumer topics. Although consumer issues pertain to more than 40 sectors, NCH chose to educate the students on topics of their interest. After a one hour formal presentation on the history and background of the Consumer Protection Act, 1986 and sectors of interest, the next hour was a 'live' hearing of calls that are received, handled and resolved by the National Consumer Helpline. Students are encouraged to ask questions and get queries resolved by the team of counselors at the helpline.

The presentation covers briefly about NCH, information on the Consumer Protection Act 1986, and the 6 consumer Rights. The sectors explained were Food Safety and Standards, Legal Metrology (Weights & Measures), e-Commerce & Digital transactions and LPG. Besides discussing in detail with the students, they were also encouraged to share the information (Dos and don't's) and knowledge gathered from the visit with their parents, relatives and friends. Notable aspects were on how to check expiry of an LPG cylinder, mandatory labels on food items and pre-packaged products and precautions to be taken while doing e-Commerce and online transactions. The session also briefly explained them the Responsibilities of Consumers.

The visit ends with refreshments being served to the students and the teachers. The visits have generated positive feedback and many more schools want to visit NCH. The twelve schools that visited NCH from April 2018 to March 2019 are:-



On 11th April 2018, 18 students from the Rajkiya Pratibha Vikas Vidyalaya, Jhandewalan, New Delhi- 110005 visited IIPA and attended the program



On 24th April 2018, 30 students from Rajkiya Pratibha Vikas Vidhyalaya, Tyag Raj, New Delhi 110003 attended the program



On 17th July 2018, 27 students from Heritage School, Vasant Kunj, New Delhi-110070 attended the program



On 7th September 2018, 25 students from, Tagore International School, Paschim Marg, Vasant Vihar, New Delhi-110057 attended the program



On 3rd October 2018, 30 students from Bhatnagar International School, B X Vasant Kunj, New Delhi-110070 attended the program.



On 12th October 2018, 40 students from Air Force Bal Bharti School, Near Habitat Center, Lodhi Road, New Delhi-110003 attended the program.



On 2nd November 2018, 23 students from Bloom Public School, Vasant Kunj, New Delhi-110070 attended the program



On 2nd January 2019, 40 students from Govt Girls Secondary School, GH Block, Old Seemapuri Delhi-95 attended the program



On 4th January 2019, 40 students from School of Excellence, Khicripur, New Delhi-110091 attended the program



On 18th January 2019, 30 students from Sarvodaya Sr. Secondary (Girls) Madipur No 2 Delhi-110063 attended the program



On 22nd January 2019, 30 students from Rajkiya Sarvodaya Kanya Vidhyalya School, New Ashok Nagar, Delhi 110096 attended the program



On 5th February 2019, 30 students from Govt. Girls Senior Secondary School, Samai Pur Delhi, attended the program

Visit by College Students

Kirori Mal College, University of Delhi has started a certificate course on 'Entrepreneurship and Start-up' under skill based education in National Skill Qualification Framework (NSQF) sponsored by University Grants Commission. This gives a chance to acquaint the candidates on various sectors which helps entrepreneurs.

On 8th January 2019 , 30 candidates of the Entrepreneurship Certificate Course alongwith one professor visited NCH to understand the consumer perspective. .

The visit was of two hours - from 2.30 pm to 4.30 pm and covered consumer topics. Like the Consumer Protection Act, 1986, history of Consumer Movement and 'live' hearing of calls that are received, handled and resolved by the National Consumer Helpline. All visitors are encouraged to ask questions and get their queries resolved by the team of counselors at the helpline.

The candidates found the session very informative and gave a very positive feedback.



Consumer Velocity

As part of Jagriti, National Consumer Helpline publishes a monthly e-newsletter, which gives a snapshot on NCH activities during the month. The Consumer Kaleidoscope section consists of recent news, judgments and articles in the interest of consumers. This is e- mailed to interested consumers every month





(please click display images below, from your email window to view the images...)

Consumer Velocity @ NCH

(Toll Free No.: 14404, 1800-11-4000)

Apr 2018

Inside the issue

- * Snapshot of activities
- * CPGRAMS Complaints
- * Goods & Service Tax
- * Consumer Kaleidoscope

Events Gallery



Participants of the Training Programme for Indian Civil & Account services visited NCH on 3/4/2018

Contact

To seek information, advice and guidance on consumer problems

Contact
National Consumer Helpline

Toll Free Numbers
14404, 1800-11-4000

CONSUMER VELOCITY @ NCH.

The National Consumer Helpline (NCH) is the project of the Department of Consumer Affairs, Govt. of India and operates under the Centre for Consumer Studies, Indian Institute of Public Administration New Delhi. The web portal www.consumerhelpline.gov.in is the platform to record and handle complaints received at NCH, either through phone, consumer App, letter etc. The web chat facility is also available for consumers for any query that they may have.

NCH does the following:

Information & guidance: NCH counsels, guides and supports aggrieved consumers in getting their complaints resolved.

Alternate Dispute Redressal system (ADR): The alternate dispute redressal system has 425 companies as convergence partners. Convergence partners are across the spectrum of sectors like Banking, e-commerce, telecom, consumer electronics, higher education etc.

Big Data Analytics: Analysis of data helps in knowing trends - sector wise, time wise and the different patterns that emerge from analyzing and stratification of the data collated.

Research & Advocacy: Based on the analysis done, specific type of complaints affecting a large number of consumers is highlighted to the organizations. Also, advocacies are brought out to sensitize Regulators and Departments on various pain points of consumers.

EVENT GALLERY:

Participants of the Training Programme for Indian Civil & Account services visited NCH on 3/4/2018 to understand the National Consumer Helpline and its working



Feedback - User Review

User review is an essential part of NCH. It helps NCH to analyse the feedback or suggestions from the complainants/ consumers on their grievances /queries registered on INGRAM.

Total 17409 user remarks were uploaded on INGRAM portal. 12862 which are valid. 11521 updated that their issue as resolved (90%), whereas it was 63% resolved in last Fiscal year 2017-18



Month	Total User Remarks	Resolved Responses	% Resolved Responses
Jan-18	525	480	91
Feb-18	589	511	87
Mar-18	685	637	93
Apr-18	652	599	92
May-18	819	749	91
Jun-18	802	728	91
Jul-18	878	803	91
Aug-18	1035	857	83
Sep-18	853	778	91
Oct-18	1027	930	91
Nov-18	996	892	90
Dec-18	998	894	90
Jan-19	926	868	94
Feb-19	1073	937	87
Mar-19	1004	858	85
Total	12862	11521	90

Training Programme of Zonal Consumer Helpline Counsellor

The 2nd Training Programme for Coordinators and Advisors of ZCH



CCS, IIPA organized a 3 days training programme from 6-8th June 2018 for 25 counselors of 6 Zonal Consumer Helplines from Ahmedabad, Patna Jaipur , Bangalore and Kolkata respectively in the premises of IIPA.

The 3rd Training Programme for Coordinators and Advisors of ZCH



CCS, organized a 5 days training programme from 10th- 14th December 2018 for 27 counselors of 6 ZCH from Ahmedabad, Bangalore, Patna, Jaipur, Kolkata & Guwahati respectively at IIPA. The training content covered the grievance handling mechanisms in various consumer sectors.

Visit of officials from the Department of Consumer Affairs

On 6th June 2018 Smt. Shefali Shah, AS (CA) & Shri Sita Ram Meena, Director (CWF) of the Department of Consumer Affairs, GOI interacted with team members of NCH to understand the mechanism of handling various types of grievances received and the appropriate redress mechanism.



Smt Sangeeta Verma Economic Advisor, Dept of Consumer Affairs Food & Public Distribution, GOI visited NCH on 24th September 2018 to get a first-hand feel of the activities carried out by NCH and the role it plays in redressing consumer grievances.



*Empowering consumers- Cultural Program at IIPA on the occasion of
'Independence Day; on 14th August 2018*



On 7th May 2018 Department of Consumer Affairs, Rajasthan organized a workshop on Consumer empowerment. Associate Professor, Dr Sapna Chadha (CCS) and Project Manager Deepika Sur (NCH) participated in the programme and explained about the working of the National Consumer Helpline.



On 8th May 2018 was held a training session for the Zonal consumer helpline and State consumer helpline counsellors in the office of Dept. of Consumer affairs Rajasthan. Training was given on how to redress consumer grievance.



Visits of NCH

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



Participants of the 'Indian Civil & Account services' visited NCH on 3rd April 2018 to understand its working



On 12th April 2018 The participants of the '12th Training of Trainers for Heads and Members of VCOs /NGOs in Consumer protection and welfare' visited NCH to get a first-hand experience on the operations.



The 'e-Commerce Committee of FICCI' met at NCH, IIPA on 24th April 2018 to discuss issues of consumers



The Participants of the training programme 'Public Administration for the officers of Directorate of Prosecution, Govt of Uttar Pradesh' visited NCH on 13th May 2018 to understand the role of NCH in resolving consumer grievance



The Participants of the '22nd Training of Trainers Programme for the Faculty Members of Training Institutions on Consumer Protection and Consumer Welfare' visit NCH on 16th May 2018 to get a first hand experience on the NCH operations



'101th Orientation Training Programme for the Presidents and Members of the Uttar Pradesh Districts Consumer Forums' visited NCH on 27th June 2018 to understand and experience the activities carried out by NCH.



'102nd Orientation Training Programme for the Presidents and Members of the Uttar Pradesh & Bihar Districts Consumer Forums' had participants visit NCH on 8th August 2018 to understand and experience the activities carried out by NCH and the role it plays in resolving consumer grievance



Participants of the '34th Parliamentary Internship Programme for foreign Parliamentary officials' visited NCH on 23rd August 2018 to know about NCH and its working.



Training Programme on 'Public Administration for the probationers of Indian posts & telecommunication accounts & finance services' participants visited NCH on 6th September 2018 to understand and experience the activities carried out by NCH



On 26th September 2018 Delegates from 'the academy of Politics II, Vietnam' visited NCH to understand the grievance redressal mechanism set up by Dept. of Consumer Affairs, GOI.



Participants of '23rd Training of Trainers Faculty members of ATIS/SIRD's/ Universities / research Institutions' visited NCH on 26th September 2018 to know about NCH and its working



'14th Training of Trainers for Heads and Members of VCO's / NGO's in Consumer Protection & Welfare' Participants visited NCH on 10th October 2018 to understand the activities and the role NCH plays in resolving consumer grievances.



'11 Members of Russian delegation from the Institute of Organizational Development and strategic initiatives, RANEP (Russian Presidential Academy of National Economy and Public Administration)' visited NCH on 29th October 2018 to understand the grievance redressal mechanism



Two Regulators from 'Australia India Collaborative Consumer Protection Project' visited NCH on 15th November 2018 to understand the grievance redressal mechanism. They listened to a few calls and understood the process



Participants of 'Revenue Mid –Career Training (MCT)' Programme of Indian Revenue Service visited NCH on 30th November 2018 to understand the activities.



Participants of the training programme on 'Climate Change and Governance (Sponsored by ITEC, MEA, GOI)' visited NCH on 3rd December 2018 to understand the grievance redressal mechanism



'Mediation and Consumer Grievance Redressal' Participants visited NCH on 7th December 2018 to understand the mechanism of handling various types of grievances of consumers.



'103 Orientation Training Programme for the Presidents and Members of the Madhya Pradesh & Chattisgarh Districts Consumer Forums' Participants visited NCH on 20th December 2018 to understand the activities carried out by NCH in resolving consumer grievance.



'18th Foundation Training Programme for Scientists and Technologists of the DST', GOI Climate Change and Governance (Sponsored by ITEC, MEA, GOI) Participants visited NCH on 2nd January 2019 to understand its role in resolving grievances of consumers.



'44th Advanced Professional Programme in Public Administration (APPPA)' Participants visited NCH on 7th January 2019 to understand the mechanism of handling grievances received and the appropriate redress mechanism.



Mr. Shirish Deshpande from the NGO 'Mumbai Grahak Panchayat Samiti' Visited NCH on 15th January 2019 to get a firsthand experience of its operations



Training Programme on Public Administration for 'the Probationers of IDES (Indian Defence Estate Services)' Participants visited NCH on 26th February 2019 to understand the role it plays in resolving consumer grievance



Participants of Two Week Training Programme for 'GCS Officers of NITI Aayog' visited NCH on 26th February 2019 to understand the mechanism of handling grievances and the appropriate redress mechanism



Two Participants from 'Management Development Programme for the Officials of Ministry of Economy, Islamic Republic of Afghanistan' visited NCH on 27th February 2019 to know about NCH and its working.



Participants of 15th Training of Trainers Programme for NGO/VCOs on "Consumer Protection and Consumer Welfare" visited NCH on 27th March 2019 to understand the mechanism of handling grievances received, and the appropriate redress mechanism being followed.



A one-day orientation programme was arranged at the NCH on 29th March 2019 for 'Co-coordinator Ms Sharmila Ranade from Mumbai Grahak Panchayat'

Delighted consumers ! – ‘verbatim’ from them



As we celebrate 150 years of the birth anniversary of the Father of our Nation – Mohandas Karamchand Gandhi, let us remember his words of wisdom for Businesses and consumers

“A customer is the most important visitor on our premises. He is not dependent on us. We are dependent on him. He is not an interruption on our work. He is the purpose of it. He is not an outsider on our business, He is part of it. We are not doing him a favor by serving him. He is doing us a favor by giving us an opportunity to do so.”

INDIAN INSTITUTE OF PUBLIC ADMINISTRATION (IIPA)

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

CENTRE FOR CONSUMER STUDIES (CCS)

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

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

NATIONAL CONSUMER HELPLINE

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



Toll free number : 14404 or 1800-11-4000

SMS to - +91 8130009809 (charges apply)



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

Mobile Apps :Consumer App, NCH App and Umang App

