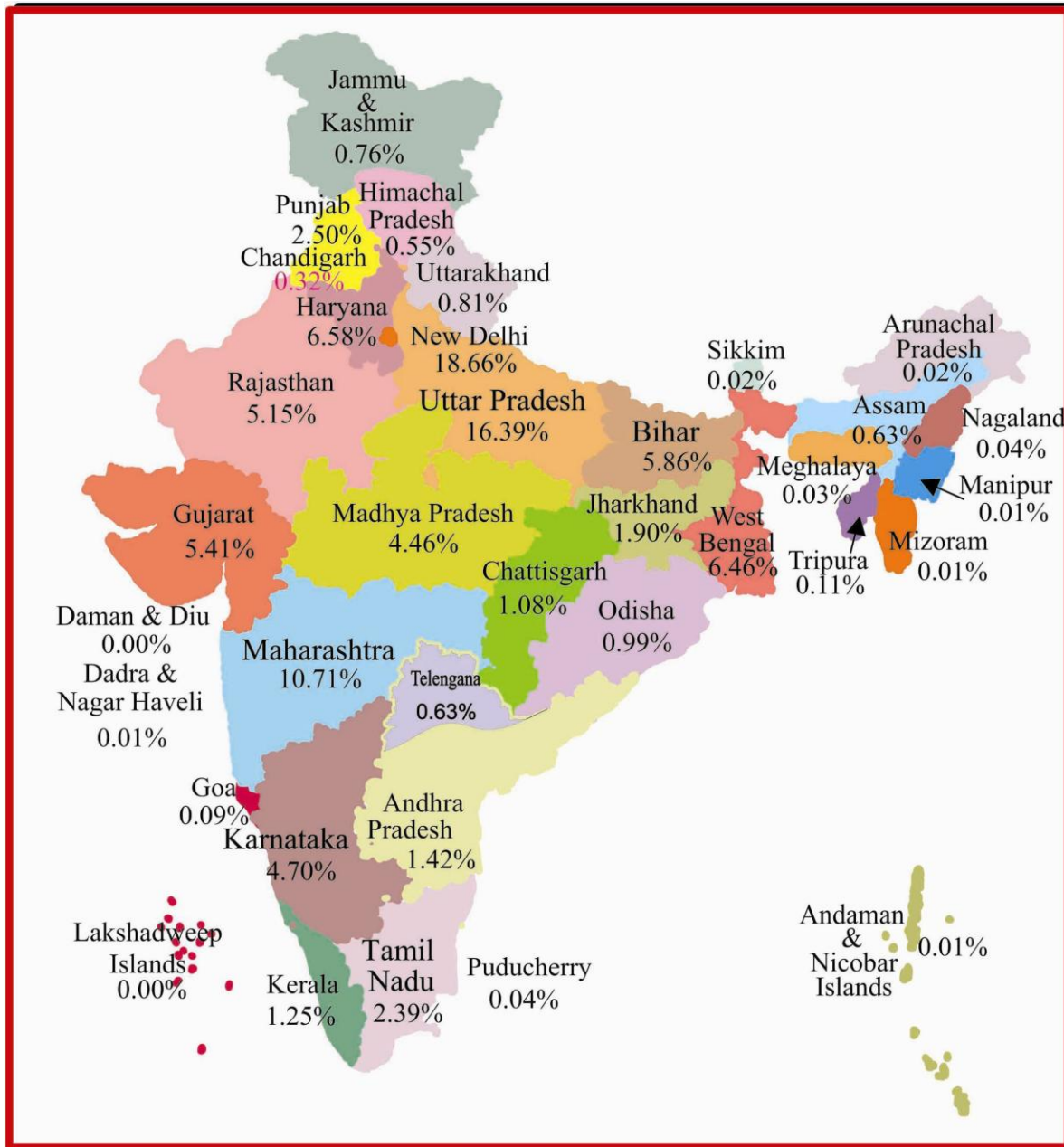


## National Consumer Helpline – April 2015

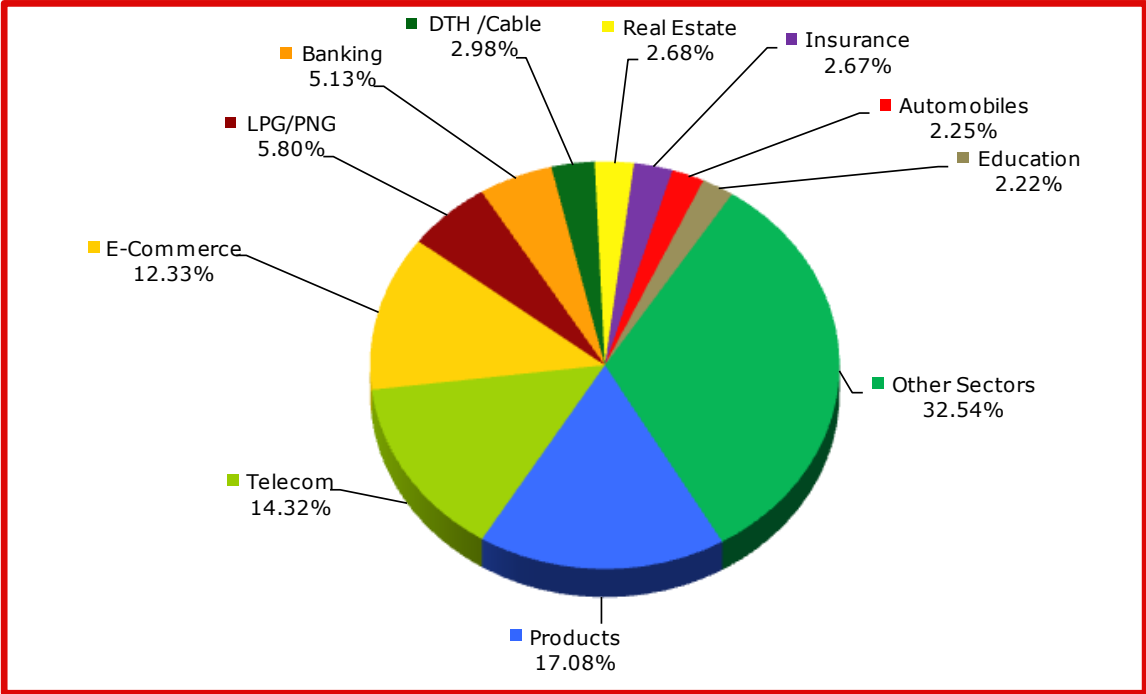
- In the month of April 2015, National Consumer helpline handled 14, 201 calls, which includes complaints registered on NCH Website as well as sms received. Out of this, 11, 803 calls were handled at Toll free number, 1542 outbound calls were made to sms received, and 2398 complaints were reported on NCH Website for various companies
- The NCH Website [www.nationalconsumerhelpline.in](http://www.nationalconsumerhelpline.in) has registered 2, 71, 149 hits.
- The maximum numbers of calls were from Delhi – 2650 calls, forming 18.66% of total calls. The rest of the top five states are Uttar Pradesh, Maharashtra, Haryana and West Bengal registering between 17% to 8% of total calls
- The 'Product' sector contributed 17.08% of the calls i.e. 2426. Telecom continues to be at the second position at 14.32%. The rest of the top five sectors are 'E-commerce', 'LPG/ PNG', and 'Banking' registering between 12% to 5% of total calls.
- 22 sessions on various topics were held in the 'in-house training' session every morning.
- Feedback on counseling services averaged a score of 4.11. Out of 198 respondents, 63% have said that they are very satisfied and will recommend NCH counseling service to others.
- Convergence - Responses to complaints/ feedback received for April 2015 are 2359. Out of this, 2271 complaints were responded to, by various companies under convergence and stands at 77%. 88 consumers either called back on the helpline to inform that their complaint has been resolved or informed of the resolution of their complaint through email or calls. The dipstick Feedback taken from complainants who have received a resolution from convergence companies and are satisfied, average 74%

## STATE – WISE CALLS RECEIVED AT NCH

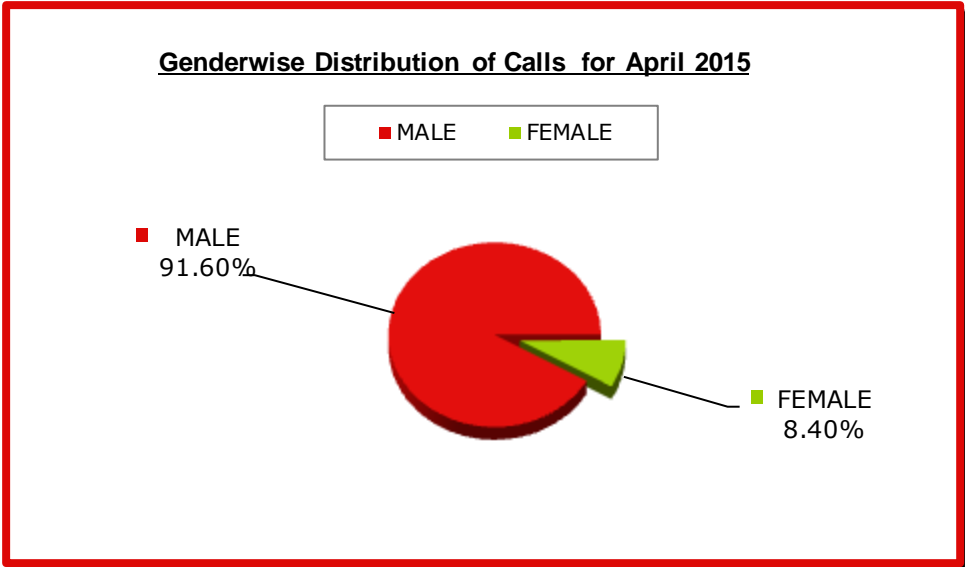


Top Ten States - Calls to NCH- April 2015			
S.No.	State	Calls	%Age of total calls
1	DELHI	2650	18.66
2	UTTAR PRADESH	2328	16.39
3	MAHARASHTRA	1521	10.71
4	HARYANA	934	6.58
5	WEST BENGAL	918	6.46
6	BIHAR	832	5.86
7	GUJARAT	768	5.41
8	RAJASTHAN	731	5.15
9	KARNATAKA	668	4.70
10	MADHYA PRADESH	633	4.46

### **SECTOR- WISE CALLS**



### **GENDER WISE CALL DISTRIBUTION**



## **CONTINUOUS CONSUMER EDUCATION**

To ensure that high quality is maintained, training is organized every morning for half an hour from 9 AM to 9:30 AM

<b>In-house Training Sessions in April 2015</b>		
<b>Sector</b>	<b>No of Days</b>	<b>Topics Covered</b>
Quality & Auditing	4	Discussion on Overall Quality and how to take data and drafting of complaint. Auditing of Counselors, and interesting cases.
Medical Negligence	3	Insight of Medical Negligence and Consumer Protection - relief available for patients at MCI / State Medical Council, the role of Consumer Forum in compensation to patient in medical negligence cases
Financial Services	2	Session on Financial Budget & Implication on Consumers, Session on different pension Scheme
Banking	2	The Nature of new banking complaints and its resolution, FAQs of Banking Complaints and hierarchy of its grievance redressal
Stock & Brokerage	2	The Frequent Asked Question on Stock Markets and resolution avenues available for Investors. The online SEBI complaint portal and its usage
Drugs & Cosmetics	2	The role of National Pharmacy Pricing Authority of India on scheduled drugs
Insurance	2	IRDA handbook on health Insurance- No Claim bonus and cumulative bonus, different types of Health Insurance and Consumer Protection
LPG	1	LPG connection portability within the company Pan India and Migration outside the company
Legal	1	Legal aspect and Consumer issues in Bank's EMIs complaints
Telecom	1	Session on TRAI guidelines on telecom service providers and its QoS
Railway	1	Consumers and Railway- the protection on Consumers by Railway Tribunal
EPFO	1	Employee Provident Fund and the online grievance redressal by EPFO
<b>Total</b>	<b>22</b>	

## **FEEDBACK ON COUNSELING SERVICES OF NCH**

NCH initiated a feedback process a few months back to gauge the counseling services provided. Feedback helps in getting inputs for our training and operations, as it gives the complainants perception. All complainants who have registered their email id during the course of the call receives a feedback questionnaire asking them to evaluate their experience of our service

Out of 198 consumers, who have replied, consumer satisfaction averages 4.11 out of 5 for the month of March, where 5 stand for very good and 1 stands for extremely dissatisfied

	Was the NCH counsellor helpful and courteous?	The counselor listened to me effectively & understood my concern	The advise given to me was appropriate	I will /have take action on the advise given	I will/have recommended NCH to a friend or acquaintance who needs help
Yes	127	125	116	121	124
No	2	4	12	8	4
Not Specified	69	69	70	69	70

63% of complainants, who have given this feedback, have said that they are very satisfied and will recommend NCH counseling services to others.

## **GRIEVANCE REDRESSAL**

	Convergence Companies		Non Convergence Companies
Month	Total Complaints Sent	Responses received	Resolution confirmed by Complainant directly at NCH
Dec 2014	2935	2271	88

## **COMPLAINANT'S RESPONSE ON RESOLUTION** **BY CONVERGENCE COMPANIES**

NCH undertakes a dipstick feedback to gauge the satisfaction level of the complainants, after a company has responded to their problem. We randomly call up complainants to ascertain whether the resolution given by the company for the complaint is corroborated by the complainant and if the complainant is satisfied with the response. The last column shows the resolution percentage in five sectors as confirmed by the complainant themselves. In case, a complainant is not satisfied with the resolution/response given by the company and wants to pursue the case in a consumer forum, he is guided accordingly

Sector	No. of Responses Received	Complainant Contacted	Resolved	Not resolved	resolved %
Banking	40	16	14	2	87.50
DTH	46	18	13	5	72.22
E-commerce	93	38	27	11	71.05
Product	223	93	69	24	74.19
Telecom	92	36	23	13	63.89
<b>Total</b>	<b>494</b>	<b>201</b>	<b>146</b>	<b>55</b>	<b>73.98</b>

## **CONSUMER DETRIMENT**

“Customer detriment can be defined as the negative outcomes for consumers relative to reasonable expectation.” At NCH, we consider only the direct, measurable financial loss in specific sectors for fresh complaints. For the month of April 2015, consumer detriment was estimated for 1617 docketed at Rs. 9, 63, 55, 128 and later extrapolated for docketed at Rs. 32, 81, 67,679. Extrapolated total detriment value is derived by multiplying average detrimental value with no. of complaints received in respective sectors.

Sr. No	Sector /Category	No of Dockets	Total Detriment Value (Rs.)	Average Detriment Value (Rs.)	No. of Complaints received	Extrapolated Detriment Value (Rs.) ( Average Detriment X no of complaints received
1	Real Estate	38	84039991	2211579	125	276447339
2	Automobiles	8	1441150	180144	82	14771788
3	Products	598	6049755	10117	1190	12038811
4	Motor Vehicle Insurance	1	450000	450000	20	9000000
5	E-Commerce	346	1909241	5518	819	4519272
6	Banking	43	422049	9815	380	3729735
7	Education	14	275900	19707	76	1497743
8	Travel & Tours	18	369542	20530	61	1252337
9	Placement Services	49	602208	12290	95	1167546
10	Health Insurance	3	151017	50339	21	1057119
11	Telecom	262	178727	682	983	670565
12	Packers & Movers	6	115500	19250	20	385000
13	Life Insurance	4	49300	12325	31	382075
14	Airlines	8	67801	8475	31	262729
15	LPG/PNG	88	65252	742	320	237280
16	DTH / Cable	9	21273	2364	83	196184
171	Electricity	4	13999	3500	53	185487
18	others-Service	23	45461	1977	76	150219
19	Courier /Cargo	17	69640	4096	32	131087
20	Railways	4	10457	2614	18	47057
21	Medical Negligence	1	700	700	31	21700
22	Postal	16	1985	124	62	7692
23	Weights & Measures	47	3416	73	70	5088
24	Food	8	570	71	36	2565
25	Drugs & Cosmetics	2	194	97	13	1261
	<b>Total</b>	<b>1617</b>	<b>96355128</b>	<b>59589</b>	<b>4728</b>	<b>328167679</b>

Real Estate is always at the top because the value (in Rupees) per transaction is generally the highest amongst all sectors.