

National Consumer Helpline – Dec 2014

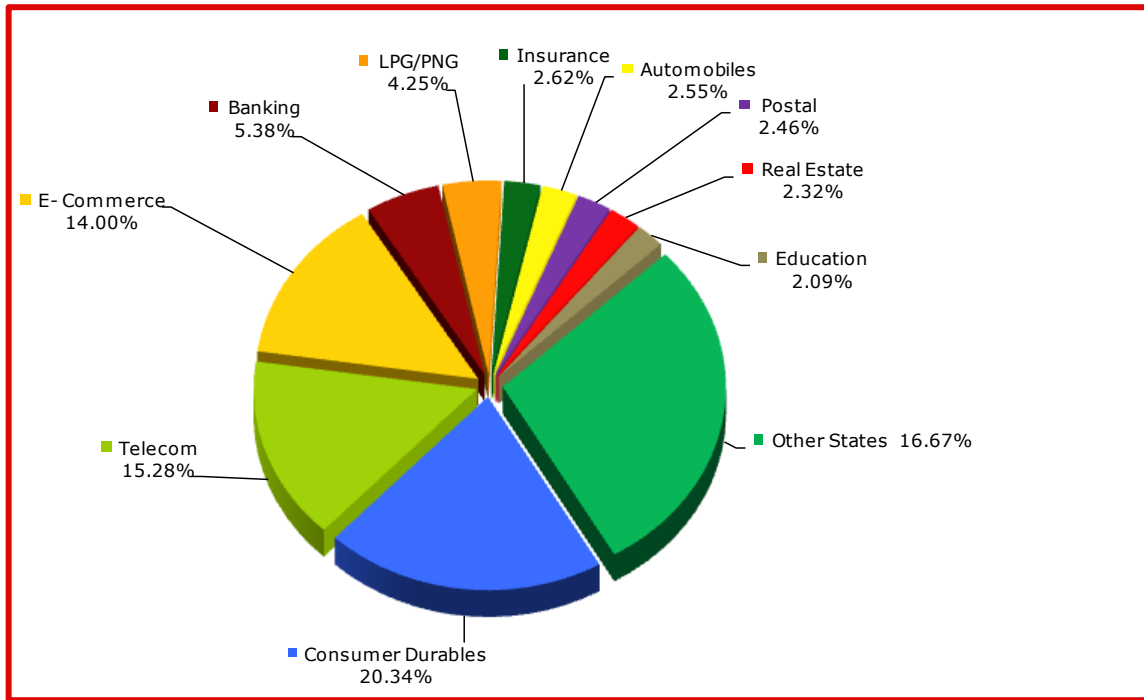
- In the month of December, National Consumer helpline handled 16,019 calls, which includes complaints registered on NCH Website as well as sms received. Out of this, 12184 calls were handled at Toll free number, 1352 outbound calls were made to sms received, and 3835 complaints were reported on NCH Website for convergence companies and non convergence companies
- The NCH Website www.nationalconsumerhelpline.in has registered 2, 75, 078 hits.
- The maximum number of calls was from Delhi – 3134 calls, forming 19.56% of total calls. The rest of the top five states are Uttar Pradesh, Maharashtra, Rajasthan and Haryana registering between 15% to 6% of total calls
- The 'Consumer Durables' sector contributed 20.34% of the calls i.e. 3258. Telecom continues to be at the second position at 15.28%. The rest of the top five sectors are 'E-commerce', 'Banking' and LPG/ PNG, registering between 14% to 4% of total calls.
- The in-house training organized every morning had 25 sessions on various topics.
- On the feedback on counseling services, out of 162 respondents, 76% have said that they are very satisfied and will recommend NCH counseling services to others.
- Responses to complaints/ feedback received for December 2014 are 2936. Out of this, 2678 complaints including pending complaints were responded to, by various companies under convergence. 258 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 79%.

STATE – WISE CALLS RECEIVED AT NCH

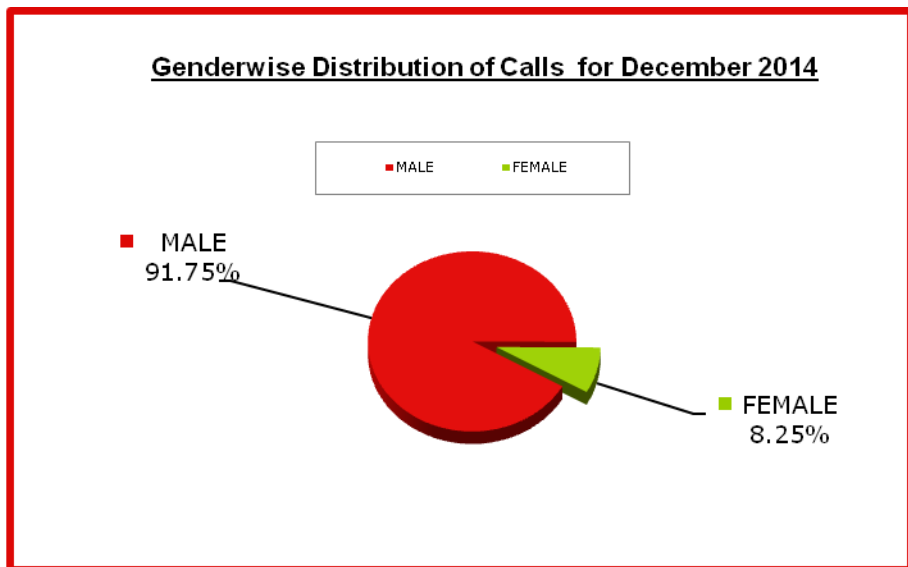
Top Ten States - Calls to NCH- December 2014			
S.No.	State	Calls	%Age of total calls
1	DELHI	3134	19.56
2	UTTAR PRADESH	2448	15.28
3	MAHARASHTRA	1827	11.41
4	RAJASTHAN	1008	6.29
5	HARYANA	1006	6.28
6	WEST BENGAL	943	5.89
7	KARNATAKA	810	5.06
8	GUJARAT	809	5.05
9	MADHYA PRADESH	696	4.34
10	BIHAR	668	4.17

Rest of the States			
S.No.	State	Calls	%Age
1	PUNJAB	429	2.68
2	TAMILNADU	384	2.40
3	ANDHRA PRADESH	278	1.74
4	JHARKHAND	237	1.48
5	UTTRAKHAND	202	1.26
6	ODISHA	197	1.23
7	CHHATTISGARH	189	1.18
8	JAMMU & KASHMIR	155	0.97
9	KERALA	126	0.79
10	ASSAM	116	0.72
11	HIMACHAL PRADESH	90	0.56
12	TELANGANA	80	0.50
13	CHANDIGARH	71	0.44
14	GOA	28	0.17
15	TRIPURA	21	0.13
16	MANIPUR	11	0.07
17	PUDUCHERRY	10	0.06
18	MEGHALAYA	9	0.06
19	NAGALAND	7	0.04
20	DADRA & NAGAR HAVELI	4	0.02
21	MIZORAM	4	0.02
22	SIKKIM	4	0.02
23	ARUNACHAL PRADESH	3	0.02
24	ANDAMAN NICOBAR	3	0.02
25	LAKSHDWEEP	2	0.01
26	DAMAN & DIU	1	0.01
27	Not Identified/ Abroad	9	0.06

SECTOR WISE CALLS TO NCH



GENDER WISE CALL DISTRIBUTION



IN-HOUSE TRAININGS

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

Sector	No of Days	Topics Covered
Frequently Asked Question	6	FAQs of different sectors were taken up - Telecom, Standards, Weight & Measures, Electricity, Consumer Durables and Airlines
Quality Check & Data Capture	5	Feedback and suggestion on drafting of complaints, Calls Auditing results of Counselors and Feedback on counseling services.
Railway	3	Railway Refund Rules, Luggage Rules, Tatkal Ticket procedure for refund.
Banking	2	Discussion on Banking complaints and drafting of different types of Complaints, White labeled ATMs and its functioning.
Insurance	2	Health Insurance and the role of TPA in health Insurance claim settlement.
RTI	2	Right to Information Act and procedure of appeal to SIC and CIC
Electricity	2	Role of Consumer Grievance Redressal Forum(CGRF) in Electricity companies
Legal	1	Case filing procedure in consumer forum
Real Estate	1	Role of CREDAI
Commodity	1	Basics of Commodity Market and Investor Grievance Division of MCX & NCDMX
Total Sessions	25	

FEEDBACK ON COUNSELING SERVICES OF NCH

NCH initiated a feedback process from months back to gauge the counseling services provided. Feedback helps in developing inputs for our training and operations, as it gives 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 162 consumers who have replied, consumer satisfaction averages 4.19 out of 5 for the month of December, where 5 stand for very satisfied 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	124	124	117	124	123
No	3	2	8	3	4
Not Specified	35	36	37	35	35

76% 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	Redressal confirmed by Complainant directly at NCH
Dec 2014	3097	2678	258

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

NCH carried out a dipstick feedback to find out 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. The last column shows that resolution percentage in four sectors as confirmed by the complainant themselves

Sector	No. of Responses Received	Complainant Contacted	Resolved	Not resolved	% of resolved
E-commerce	48	20	16	4	80.00
Banking	52	25	22	3	88.00
Product	153	63	43	20	68.25
Telecom	131	55	44	11	80.00

CONSUMER DETRIMENT

“Customer detriment can be defined as the negative outcomes for consumers relative to reasonable expectation” It can be financial or no financial. At NCH, we consider only the direct, measurable financial loss in specific sectors for fresh complaints. For the month of Dec 2014, consumer detriment was estimated for 5339 docketts at Rs. 29, 70, 60,660.

Sr. No	Sector /Category	No of Docketts	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	32	47339340	1479354	155	229299928
2	Automobiles	19	2431410	127969	174	22266597
3	Consumer Durables	857	8455183	9866	1305	12875162
4	Banking	65	1363423	20976	377	7907853
5	Education	23	830750	36120	148	5345696
6	E-Commerce	483	2433473	5038	872	4393352
7	Medical Negligence	4	170200	42550	53	2255150
8	Motor Vehicle Insurance	1	80000	80000	24	1920000
9	Travel & Tours	31	789634	25472	69	1757572
10	General Insurance	2	120100	60050	21	1261050
11	Placement Services	41	579578	14136	89	1258108
12	Life Insurance	2	33506	16753	74	1239722
13	Airlines	28	460031	16430	67	1100788
14	Legal	2	69000	34500	27	931500
15	Telecom	278	228099	821	923	757322
16	Postal	73	292037	4001	189	756096
17	Health Insurance	3	74788	24929	26	648163
18	LPG/PNG	53	56909	1074	347	372590
19	Packers & Movers	12	144662	12055	25	301379
20	Electricity	4	12628	3157	83	262031
21	DTH / Cable	5	4275	855	66	56430
22	Railways	3	3775	1258	29	36492
23	Weights & Measures	67	16266	243	96	23306
24	Medical Others	2	5500	2750	6	16500
25	Courier /Cargo	31	7844	253	54	13664
26	Food	10	885	89	34	3009
28	Drugs & Cosmetics	1	200	200	6	1200
	Total	2132	66003495.84	30958	5339	297060660