

National Consumer Helpline – Feb 2015

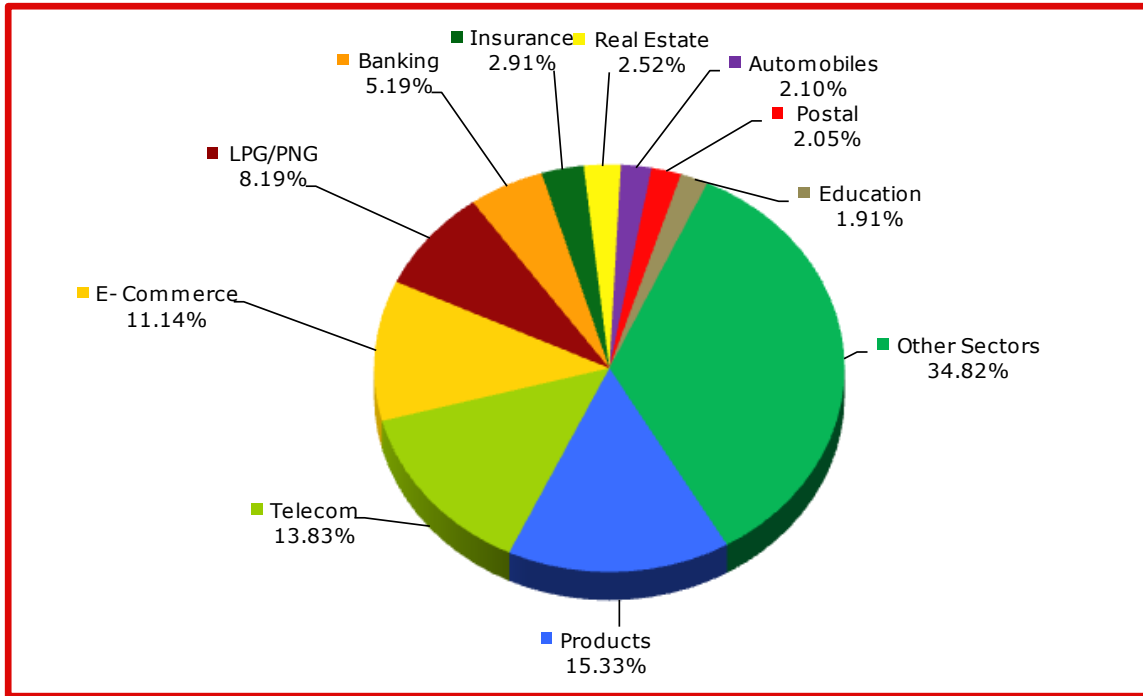
- In the month of February 2015, National Consumer helpline handled 13, 598 calls, which includes complaints registered on NCH Website as well as sms received. Out of this, 10, 807 calls were handled at Toll free number, 1126 outbound calls were made to sms received, and 2791 complaints were reported on NCH Website for convergence companies and non convergence companies
- The NCH Website www.nationalconsumerhelpline.in has registered 2, 83, 856 hits.
- The maximum numbers of calls were from Delhi – 2715 calls, forming 19.97% of total calls. The rest of the top five states are Uttar Pradesh, Maharashtra, Haryana and Bihar registering between 17% to 7% of total calls
- The 'Product' sector contributed 15.33% of the calls i.e. 2085. Telecom continues to be at the second position at 13.83%. The rest of the top five sectors are 'E-commerce', 'LPG/ PNG', and 'Banking' registering between 11% 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 3.88. Out of 202 respondents, 69% have said that they are very satisfied and will recommend NCH counseling service to others.
- Convergence - Responses to complaints/ feedback received for February 2015 are 2402. Out of this, 2297 complaints were responded to, by various companies under convergence. 105 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 78%

STATE – WISE CALLS RECEIVED AT NCH

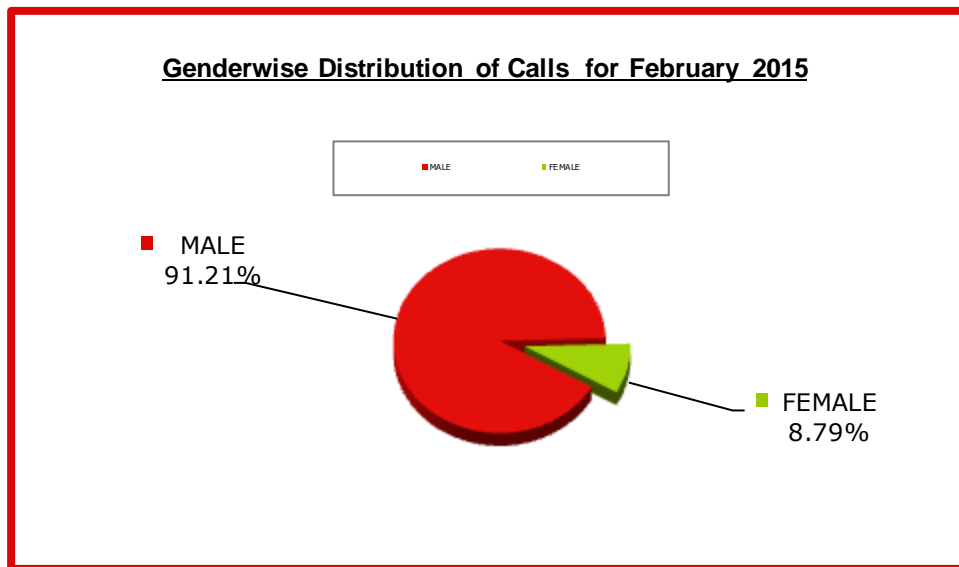


Top Ten States - Calls to NCH- February 2015			
S.No.	State	Calls	%Age of total calls
1	DELHI	2715	19.97
2	UTTAR PRADESH	2242	16.49
3	MAHARASHTRA	1583	11.64
4	HARYANA	897	6.60
5	BIHAR	874	6.43
6	WEST BENGAL	784	5.77
7	RAJASTHAN	784	5.77
8	KARNATAKA	570	4.19
9	GUJARAT	512	3.77
10	MADHYA PRADESH	492	3.62

SECTOR WISE CALLS



GENDER WISE CALL DISTRIBUTION



This shows an increase of almost 1% of women complainants.

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

In-house Training Sessions in February 2015		
Sector	No of Days	Topics Covered
Frequently Asked Question	10	FAQs of ten sector were presented- Misleading Advertisement, Consumer Durable, Telecom, Insurance, Legal Metrology, RTI, LPG, Airlines, Food Safety, Insurance, Electricity
Quality Check & Data Capturing	2	Discussion on Overall Quality and how to take data and drafting of complaint. Auditing of Counselors and feedback survey.
Courier & Cargo	2	Complaint and Resolution mechanism in Courier & Cargo Industry
NBFC	2	The role of Ministry of Corporate Affairs and how it functions for complaint with regard to NBFC irregularities.
Banking	2	PPT on Gold loan and Bank rules on Gold Lone, Brief on Samridhi Sukanya Scheme launched by the govt.
Packers & Movers	1	Discussion and PPT on Packers and Movers and how Consumer Precautions.
Insurance	1	Presentation on Insurance- Difference between Life and non Life Insurance with regard to health Plan
IT & Hardware	1	PPT on IT & hardware and Network Issues faced by NCH Counselors.
Consumer Velocity	1	Discussion on NCH Newsletter and Monthly Report and news of Consumer Interest
Total	22	

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 202 consumers, who have replied, consumer satisfaction averages 3.8 out of 5 for the month of February, 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	139	139	128	136	140
No	11	10	22	12	8
Not Specified	52	53	52	54	54

69% 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	2558	2297	104

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	% of resolved
E-commerce	83	33	30	3	90.91
DTH/ Cable	31	13	10	3	76.92
Product	117	46	35	11	76.09
Telecom	114	46	35	11	76.09
Banking	53	21	15	6	71.43

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 Feb 2015, consumer detriment was estimated for 1529 docketts at Rs. 16, 14, 64,252 and later extrapolated for 4824 docketts at Rs. 53, 79, 88,690. 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 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	53	149327039	2817491	174	490243487
2	Automobiles	16	1717406	107338	133	14275937
3	Products	511	5510104	10783	910	9812513
4	Education	15	365000	24333	134	3260667
5	Medical Negligence	3	208500	69500	43	2988500
6	Banking	50	503550	10071	278	2799738
7	Placement Services	31	1003240	32363	85	2750819
8	E-Commerce	316	1361565	4309	599	2580940
9	Health Insurance	6	332400	55400	39	2160600
10	Life Insurance	2	53776	26888	75	2016600
11	Motor Vehicle Insurance	8	264341	33043	52	1718217
12	Travel & Tours	17	174506	10265	71	728819
13	Electricity	6	28615	4769	106	505532
14	Packers & Movers	13	238700	18362	26	477400
15	Medical Others	2	52514	26257	18	472626
16	LPG/PNG	136	82437	606	777	470979
17	Airlines	14	113016	8073	34	274467
18	Telecom	198	51392	260	755	195963
19	Courier /Cargo	15	51388	3426	29	99350
20	Railways	3	8852	2951	27	79668
21	Postal	47	8524	181	190	34459
22	DTH / Cable	7	2199	314	90	28273
23	Weights & Measures	49	4690	96	105	10049
24	Food	10	475	48	55	2613
25	Drugs & Cosmetics	1	25	25	19	475
Total		1529	161464252	105601	4824	537988690

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