

National Consumer Helpline



Centre for Consumer Studies, Indian Institute of Public Administration,
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Summary Report – February 2016



Project of Union Ministry of Consumer Affairs, Food and Public Distribution

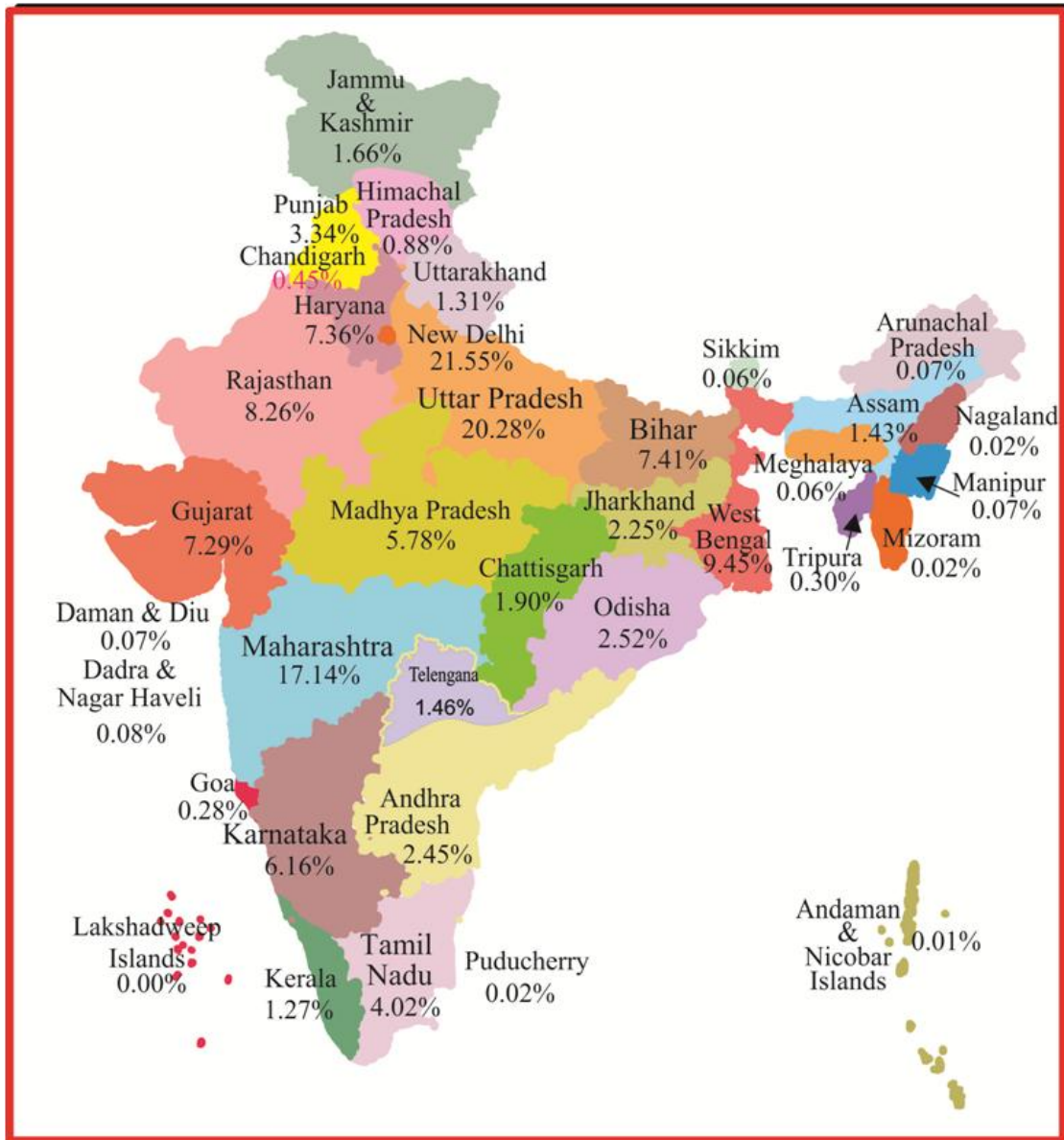
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National Consumer Helpline – February 2016

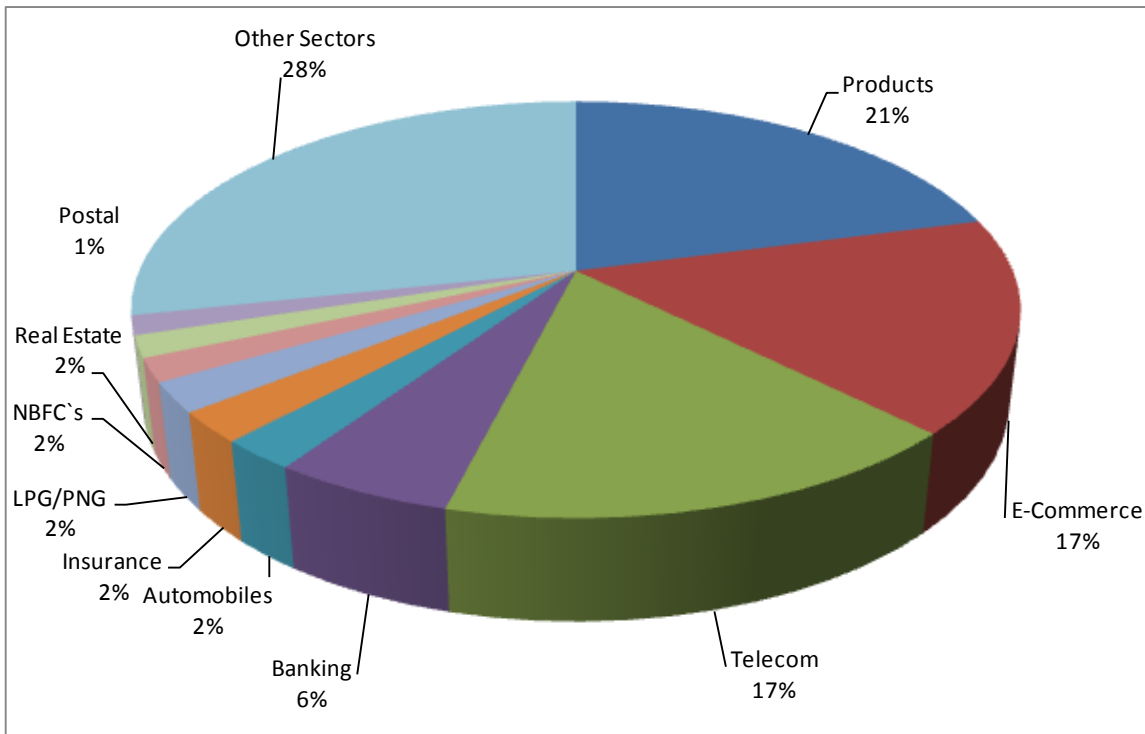
- In the month of February 2016, National Consumer helpline handled 16,849 calls, which includes complaints registered on NCH Website as well as sms received. Out of this, 12, 752 calls were handled at Toll free number, 703 outbound calls were made, and 4097 complaints were reported on NCH Website against various companies
- The maximum numbers of calls were from Delhi – 2656 calls, forming 15.76% of total calls. The rest of the top five states are Uttar Pradesh, Maharashtra West Bengal and Rajasthan registering between 15% to 6% of total calls.
- The 'Product' sector contributed 20.86% of the calls i.e. 3514 E-commerce is at second position with 16.59% of the total calls. The rest of the top five sectors are 'Telecom', 'Banking' and 'Automobiles' registering between 16% to 3% of total calls.
- 25 sessions on various topics were held in the 'Continual Consumer Education' series every morning.
- Feedback on counseling services averaged a score of 4.10 out of 5. Out of 126 respondents, 74% have said that they are very satisfied and will recommend NCH counseling service to others.
- Convergence - Responses to complaints/ feedback received for February 2016 are 3874. Out of this, 3771 complaints were responded to, by various companies under convergence and response percentage stands at 71%. 103 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.
- Downtime of PRI line and IT infrastructure was 21 hours and 50 minutes (working time) during the month.

STATE – WISE CALLS RECEIVED AT NCH

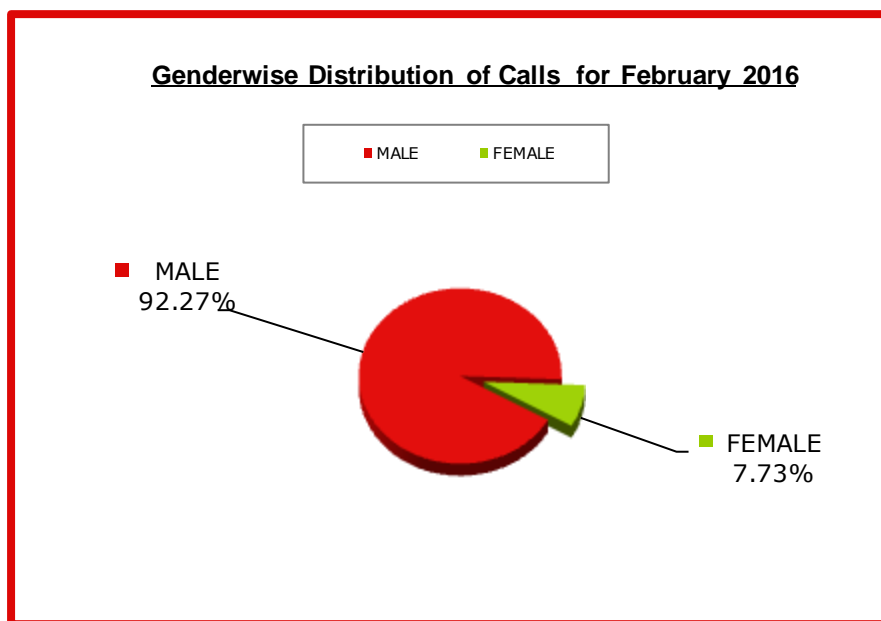


| Top Ten States - Calls to NCH- Febuary 2016 | | | |
|---|----------------|-------|---------------------|
| S.No. | State | Calls | %Age of total calls |
| 1 | DELHI | 2656 | 15.76 |
| 2 | UTTAR PRADESH | 2499 | 14.83 |
| 3 | MAHARASHTRA | 2113 | 12.54 |
| 4 | WEST BENGAL | 1165 | 6.91 |
| 5 | RAJASTHAN | 1018 | 6.04 |
| 6 | BIHAR | 913 | 5.42 |
| 7 | HARYANA | 907 | 5.38 |
| 8 | GUJARAT | 899 | 5.34 |
| 9 | KARNATAKA | 759 | 4.50 |
| 10 | MADHYA PRADESH | 712 | 4.23 |

SECTOR- WISE CALLS



GENDER WISE CALL DISTRIBUTION



CONTINUAL 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

| In-house Training Sessions in February 2016 | | |
|--|-------------------|---|
| Sector | No of Days | Topics Covered |
| BFSI | 5 | TDS issues at Deposits in Banks & NBFCs, Mudra Bank Scheme and PACL deposits, Gold Monetization Scheme, Mobile and gadget Insurance & Terms & Conditions thereof. Mutual Fund Basics and Consumer Grievance System by AMFI & SEBI |
| Quality | 4 | Call Audit Observation with Docket no & voice calls. by sector expert and Supervisor. Observation on Convergence companies data capture, . Consumer Satisfaction Index, Wrap up & Counsellor Report from Dialer, MIS |
| Postal | 2 | Frequent Asked Questions and Postal Life Insurance, Kisan Vikas Patra etc. |
| Public Transport | 2 | Railway Refund Rules and new provisions regarding booking of tickets, Airlines FAQs followed by questions & Answers |
| E-Commerce | 1 | Jurisdiction of ecommerce complaint and Questions & Answers |
| Legal | 1 | Consumer and Consumer Forum, How Consumer forum functions |
| Food Safety | 1 | Frequent Asked Questions on Food Safety and followed by counsellors queries |
| Legal Metrology | 1 | Frequent Asked Questions on Legal metrology and weight and Measures |
| DTH /Cable | 1 | FAQs followed by counsellors queries |
| PDS | 1 | FAQs & queries |
| Telecom | 1 | FAQs on Telecom & broadband, Mobile and Wireless |
| Tours & Travel | 1 | Presentation on Tours & Travels & FAQs |
| Airlines | 1 | Presentation on Airlines and FAQs |
| LPG | 1 | Frequent Asked Questions |
| Education | 1 | Presentation on Education & FAQs followed by queries |
| Standards | 1 | Frequent Asked Questions followed by queries |
| Total | | 25 |

FEEDBACK ON COUNSELING SERVICES OF NCH

The feedback on counseling services by NCH is evaluated for to gauge the counseling services provided. Feedback helps in getting inputs for training and operations, as it gives the complainants perception. All complainants who have registered their email id during the course of the call receives questionnaire asking them to evaluate their experience of our service

| | 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 | 96 | 92 | 91 | 90 | 93 |
| No | 2 | 6 | 6 | 7 | 5 |
| Not Specified | 28 | 28 | 29 | 29 | 28 |

Out of 126 consumers, who have replied, consumer satisfaction averages 4.10 out of 5 for the month of February 2016, where 5 stand for very good and 1 stands for extremely dissatisfied

74% 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

| | Convergence Companies | | Non Convergence Companies |
|---------------|-----------------------|--------------------|---|
| Month | Total Complaints Sent | Responses received | Resolution confirmed by Complainant directly at NCH |
| February 2016 | 5399 | 3771 | 103 |

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 February 2016, consumer detriment was estimated for 1588 dockets at Rs. 8,43,72,714 and later extrapolated for 5975 dockets at Rs. 35, 11,50, 343. 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 | 45 | 72467247 | 1610383 | 186 | 299531288 |
| 2 | Automobiles | 17 | 1228930 | 72290 | 183 | 13229070 |
| 3 | Products | 644 | 6054847 | 9402 | 1371 | 12890054 |
| 4 | E-Commerce | 365 | 1880451 | 5152 | 1220 | 6285342 |
| 5 | Banking | 81 | 925429 | 11425 | 464 | 5301225 |
| 6 | Education | 11 | 323800 | 29436 | 134 | 3944473 |
| 7 | Travel & Tours | 26 | 503199 | 19354 | 84 | 1625720 |
| 8 | Medical Negligence | 1 | 40000 | 40000 | 35 | 1400000 |
| 9 | Health Insurance | 5 | 118932 | 23786 | 52 | 1236893 |
| 10 | LEGAL | 5 | 77650 | 15530 | 59 | 916270 |
| 11 | Motor Vehicle Insurance | 3 | 99600 | 33200 | 21 | 697200 |
| 12 | Placement Services | 13 | 131240 | 10095 | 67 | 676391 |
| 13 | others-Service | 15 | 66614 | 4441 | 152 | 675022 |
| 14 | Life Insurance | 7 | 101567 | 14510 | 44 | 638421 |
| 15 | Airlines | 3 | 65825 | 21942 | 25 | 548542 |
| 16 | Packers & Movers | 8 | 98800 | 12350 | 29 | 358150 |
| 17 | Telecom | 200 | 63178 | 316 | 993 | 313677 |
| 18 | Postal | 29 | 41385 | 1427 | 142 | 202644 |
| 19 | Electricity | 3 | 4850 | 1617 | 111 | 179450 |
| 20 | LPG/PNG | 20 | 14008 | 700 | 204 | 142882 |
| 21 | General Insurance | 3 | 20620 | 6873 | 20 | 137467 |
| 22 | Courier /Cargo | 9 | 26080 | 2898 | 44 | 127502 |
| 23 | Railways | 7 | 11448 | 1635 | 34 | 55605 |
| 24 | DTH / Cable | 3 | 561 | 187 | 96 | 17952 |
| 25 | Weights & Measures | 50 | 5099 | 102 | 108 | 11014 |
| 26 | Drugs & Cosmetics | 5 | 864 | 173 | 27 | 4666 |
| 27 | Food | 10 | 491 | 49 | 70 | 3437 |
| | Total | 1588 | 84372714 | 1949274 | 5975 | 351150353 |

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