

## National Consumer Helpline – Jan 2015

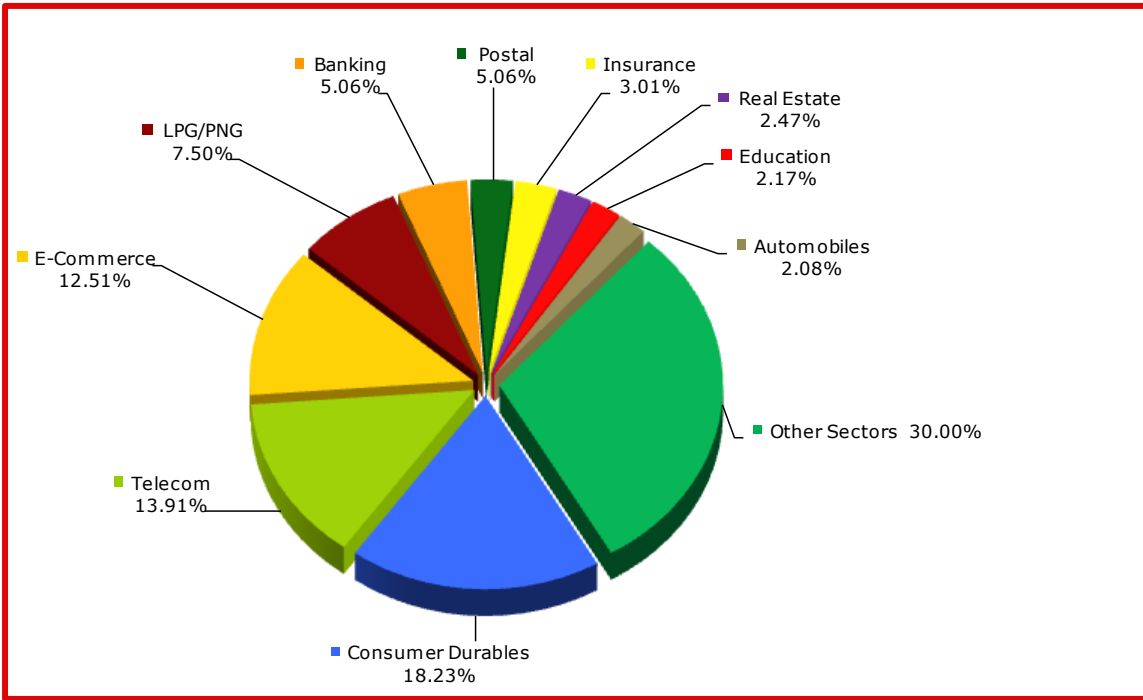
- In the month of January 2015, National Consumer helpline handled 14, 795 calls, which includes complaints registered on NCH Website as well as sms received. Out of this, 12, 749 calls were handled at Toll free number, 1725 outbound calls were made to sms received, and 2046 complaints were reported on NCH Website for convergence companies and non convergence companies
- The NCH Website [www.nationalconsumerhelpline.in](http://www.nationalconsumerhelpline.in) has registered 2, 40. 600 hits. However, the website was not functional for one week
- The maximum numbers of calls were from Delhi – 2768 calls, forming 18.71% of total calls. The rest of the top five states are Uttar Pradesh, Maharashtra, Haryana and Rajasthan registering between 17% to 6% of total calls
- The 'Consumer Durables' sector contributed 18.23% of the calls i.e. 2697. Telecom continues to be at the second position at 13.91%. The rest of the top five sectors are 'E-commerce', 'LPG/ PNG', and 'Banking' registering between 13% to 5% of total calls.
- 22 sessions on various topics were held in the ' in-house training session every morning.
- On the feedback on counseling services, out of 218 respondents, 79% have said that they are very satisfied and will recommend NCH counseling service to others.
- Convergence - Responses to complaints/ feedback received for January 2015 are 2978. Out of this, 2701 complaints including pending complaints were responded to, by various companies under convergence. 277 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**

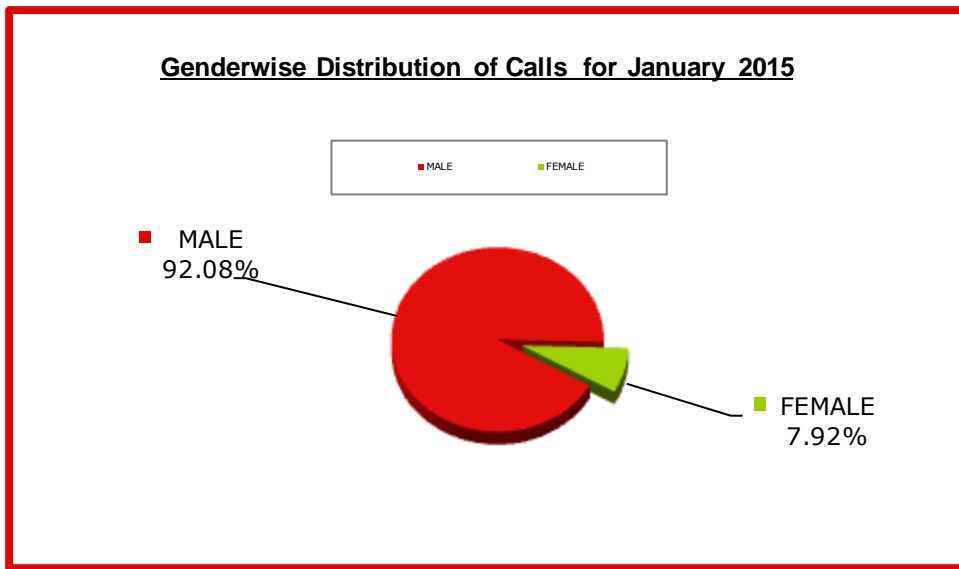
<b>Top Ten States - Calls to NCH- January 2015</b>			
<b>S.No.</b>	<b>State</b>	<b>Calls</b>	<b>%Age of total calls</b>
1	DELHI	2768	18.71
2	UTTAR PRADESH	2436	16.47
3	MAHARASHTRA	1649	11.15
4	HARYANA	1014	6.85
5	RAJASTHAN	914	6.18
6	WEST BENGAL	798	5.39
7	BIHAR	748	5.06
8	MADHYA PRADESH	696	4.70
9	GUJARAT	688	4.65
10	KARNATAKA	651	4.40

<b>Rest of the States</b>			
<b>S.No.</b>	<b>State</b>	<b>Calls</b>	<b>%Age</b>
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



## 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

<b><u>In- house Training Sessions in January 2015</u></b>		
<b>Sector</b>	<b>No of Days</b>	<b>Topics Covered</b>
Quality Check & Data Capturing	4	Discussion on Quality, drafting of complaint and data capture, Inclusion of five new categories in the NCH CRM. Updation of new categories, Call Audit of Counselors and feedback survey.
Frequently Asked Question	4	FAQs of three sector were presented- Misleading Advertisement, Postal, Food Safety and Consumer E book and viewing of the video clip of ' Udaan'
LPG/PNG	3	LPG Direct Benefit Subsidy
Postal	3	Postal Financial Services such as MIS, Recurring Deposits, Saving Certificates and Postal Clearance system
Banking	2	Cyber Crime and IT Act provisions for Banking Frauds, Gold Loan of Banks,
Food	2	Food Safety Standard Authority of India and its Act and how consumer can get relief from FSSAI and state Authority
Hallmarking	2	Discussion on gold Jewellery purchase and Consumer Rights
Transport	1	Public Transport & Consumer Rights
Railway	1	Railway Refund Rules for cancellation of tickets due to late running of trains.
<b>Total</b>	<b>22</b>	

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

NCH initiated a feedback process four 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 218 consumers, who have replied, consumer satisfaction averages 4.09 out of 5 for the month of January, where 5 stand for very satisfied and 1 stands for

	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
<b>Yes</b>	<b>183</b>	<b>181</b>	<b>170</b>	<b>173</b>	<b>174</b>
<b>No</b>	<b>1</b>	<b>3</b>	<b>14</b>	<b>8</b>	<b>8</b>
<b>Not Specified</b>	<b>34</b>	<b>34</b>	<b>34</b>	<b>37</b>	<b>36</b>

extremely dissatisfied

79% 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	2871	2701	277

## **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 that resolution percentage in four sectors as confirmed by the complainant themselves. In cases 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
DTH/ Cable	23	10	6	4	60.00
E-commerce	115	47	34	13	72.34
Banking	23	9	6	3	66.67
Product	175	73	62	11	84.93
Telecom	127	50	38	12	76.00

## **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 Jan 2015, consumer detriment was estimated for 2157 docketts at Rs. 7, 38, 68,216 and later extrapolated for 5551 docketts at Rs. 34, 27, 71,680. 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	43	46912158	1090980	185	201831377
2	Automobiles	16	9150000	571875	143	81778125
3	Health Insurance	6	1984902	330817	35	11578595
4	Consumer Durables	730	7000515	9590	1136	10893951
5	Education	24	862225	35926	151	5424832
6	Motor vehicle Insurance	5	712080	142416	37	5269392
7	Banking	74	860131	11623	404	4695850
8	Travel & Tours	41	1550616	37820	123	4651848
9	E-Commerce	491	2282528	4649	849	3946775
10	Medical Negligence	1	100000	100000	34	3400000
11	Placement Agency	51	1261221	24730	124	3066498
12	Electricity	7	82750	11821	103	1217607
13	General - Insurance	2	75500	37750	30	1132500
14	Life Insurance	1	18000	18000	62	1116000
15	Airlines	30	403438	13448	68	914459
16	Packers & Movers	7	299595	42799	17	727588
17	LPG/PNG	92	64186	698	636	443717
18	Postal	86	91379	1063	218	231635
19	Telecom	286	76339	267	844	225281
20	DTH / Cable	12	15516	1293	73	94389
21	Railways	8	9562	1195	41	49005
22	Courier /Cargo	45	25101	558	73	40719
23	Weights & Measures	87	29446	338	109	36892
24	Food	10	930	93	43	3999
25	Drugs & Cosmetics	2	99	50	13	644
	<b>Total</b>	<b>2157</b>	<b>73868216</b>	<b>34246</b>	<b>5551</b>	<b>342771680</b>