

National Consumer Helpline



Centre for Consumer Studies, Indian Institute of Public Administration,
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Summary Report – July 2015



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

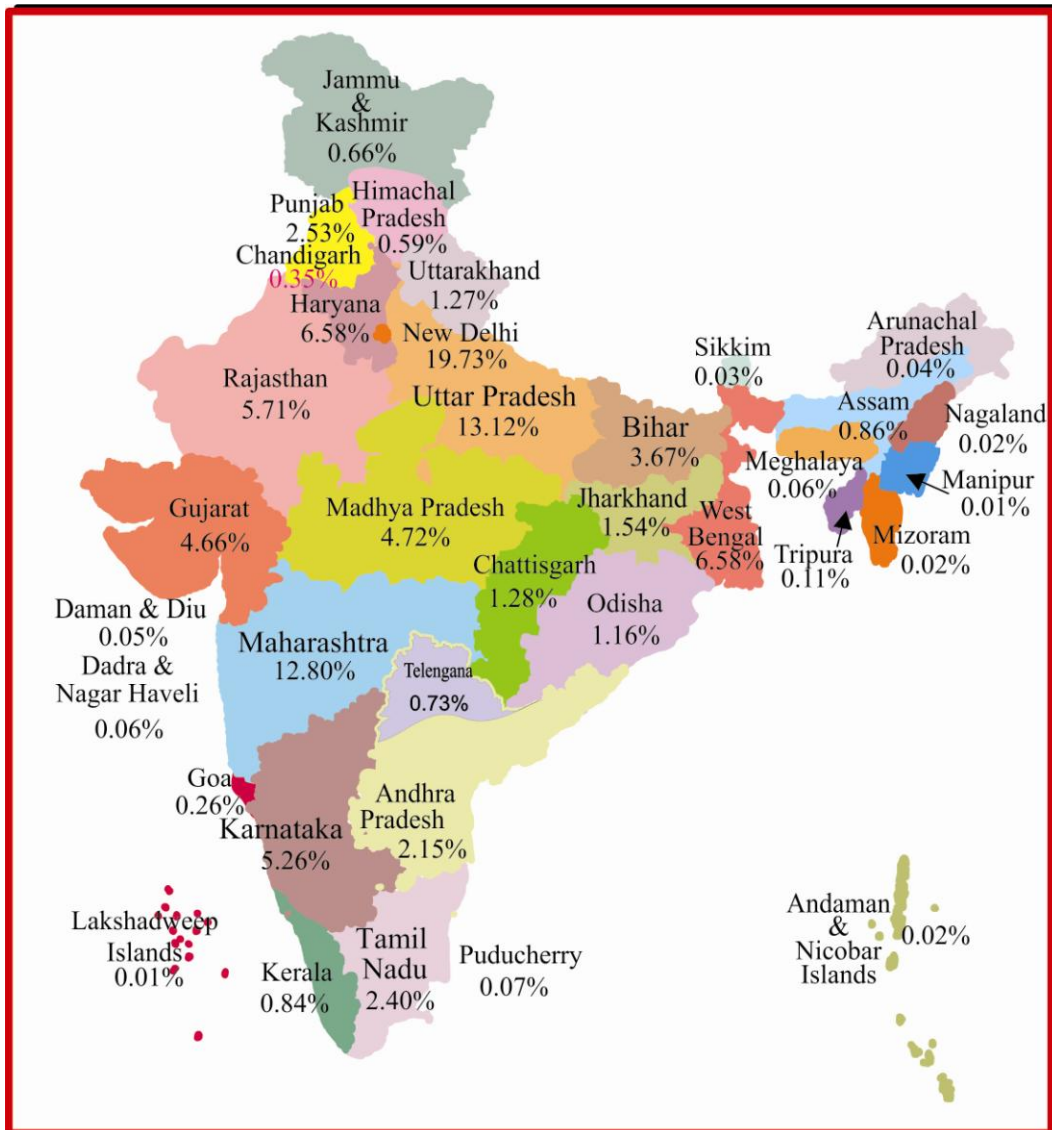
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National Consumer Helpline – July 2015

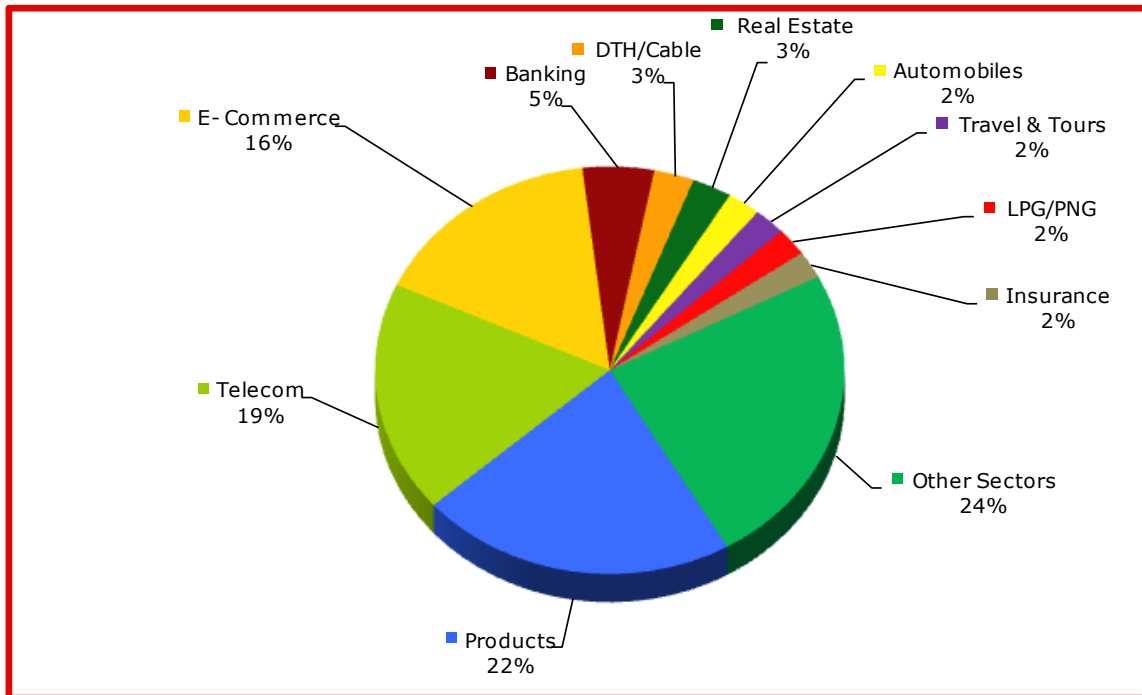
- In the month of July 2015, National Consumer helpline handled 14, 097 calls, which includes complaints registered on NCH Website as well as sms received. Out of this, 8683 calls were handled at Toll free number, 2744 outbound calls were made to sms received, and 5414 complaints were reported on NCH Website for various companies
- The NCH Website www.nationalconsumerhelpline.in has registered an all time highest hit count during the month i.e.5, 07, 113 hits.
- The maximum numbers of calls were from Delhi – 2781 calls, forming 19.73% of total calls. The rest of the top five states are Uttar Pradesh, Maharashtra, Haryana and West Bengal registering between 13% to 6% of total calls
- The 'Product' sector contributed 21.83% of the calls i.e. 3077. Telecom continues to be at the second position at 18.39%. The rest of the top five sectors are 'E-commerce', 'Banking' and 'DTH/Cable' registering between 16% to 3% of total calls.
- 23 sessions on various topics were held in the 'Continual Consumer Education' series every morning.
- Feedback on counseling services averaged a score of 4.15. Out of 177 respondents, 74% have said that they are very satisfied and will recommend NCH counseling service to others.
- Convergence - Responses to complaints/ feedback received for July 2015 are 3718. Out of this, 3632 complaints were responded to, by various companies under convergence and response percentage stands at 83%. 86 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 85%
- Downtime of PRI line and IT infrastructure was 15 hours (approx. 2 working days) during the month.

STATE – WISE CALLS RECEIVED AT NCH

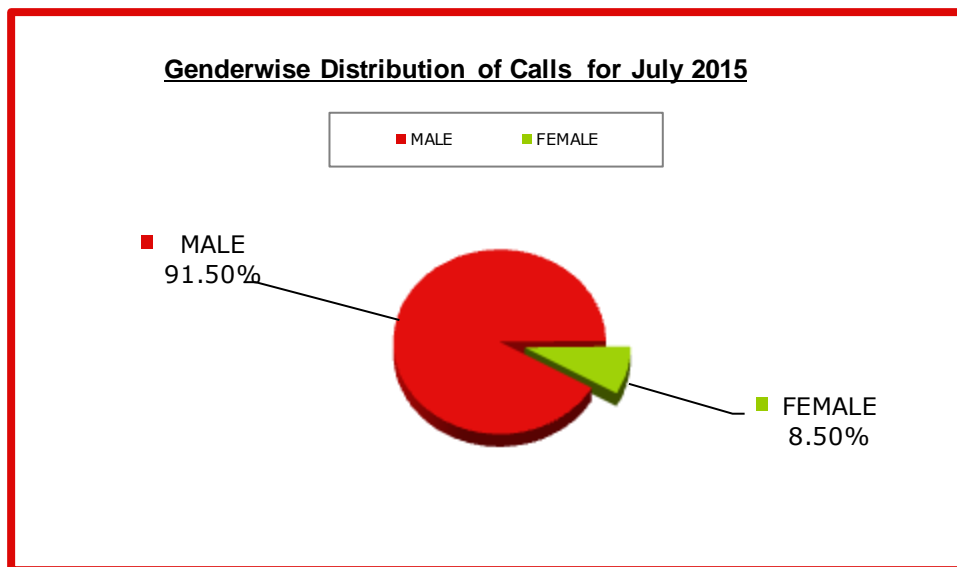


Top Ten States - Calls to NCH- July 2015			
S.No.	State	Calls	%Age of total calls
1	DELHI	2781	19.73
2	UTTAR PRADESH	1849	13.12
3	MAHARASHTRA	1805	12.80
4	HARYANA	927	6.58
5	WEST BENGAL	927	6.58
6	RAJASTHAN	805	5.71
7	KARNATAKA	742	5.26
8	MADHYA PRADESH	666	4.72
9	GUJARAT	657	4.66
10	BIHAR	518	3.67

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

Sector	No of Days	Topics Covered
BFSI	4	Observation on NBFCs complaints, Company deposits scheme, Insurance- Type of Gadgets Insurance & its resolutions, FAQs of travel Insurance
Quality	2	Discussion on Overall Quality and how to input data and drafting of complaint. Auditing of calls
Legal	2	observation of complaints related to Consumer forum and Execution of consumer forum order with respect to section 25 and section 27
Legal	2	Builder Buyer Agreement and Consumer protection and complaints related to Housing sector by Pvt. builders and Govt developers
DTH/Cable	2	Issues related to Broadcaster , DTH & Cable & Consumer Responsibility QoS of DTH and cable operators
E-commerce	2	e-commerce and distance selling complaints and mechanism to resolve these complaints
Right to information	1	Online filling of RTI application for central government department & ministries
Placement	1	Questions & Answers on Placement Services & complaints resolution
Travel & Tours	1	Complaints related to Travel Agents, Tour Operators and the role of tour operations association of India (TOAI)
Railway	1	Railway refund rules for cancellation and late running of trains
Telecom	1	Broadband QoS Services and the technical aspect of consumer complaints and probable solutions
Education	1	Academic Issues of University and deficiency in service as part of the Institute and Consumer Protection
Misleading Advertisement	1	ASCI and GAMA portal and its role in combating misleading advertisement
Airlines	1	Know your right for flyers - DGCA role and cancellation charges on air tickets
Electricity	1	Complaints related to DisCOMs and complaint redressal of company, ombudsmen level
Total		23

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

	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	131	129	122	120	131
No	4	5	12	13	4
Not Specified	42	43	43	44	42

Out of 177 consumers, who have replied, consumer satisfaction averages 4.15 out of 5 for the month of July 2015, 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 Companies		Non Convergence Companies
Month	Total Complaints Sent	Responses received	Resolution confirmed by Complainant directly at NCH
July 2015	4401	3632	86

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
DTH	22	15	13	2	86.67
E-commerce	42	18	16	2	88.89
Product	78	37	30	7	81.08
Telecom	73	30	25	5	83.33
Total	215	100	84	16	85.00

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 July 2015, consumer detriment was estimated for 1409 dockets at Rs. 5,60,65,092, and later extrapolated for 4626 dockets at Rs. 31,36,32,922. 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	29	40185720	1385714	169	234185748
2	Automobiles	14	4361712	311551	124	38632306
3	Products	651	6796229	10440	1200	12527610
4	Medical Negligence	1	140000	140000	47	6580000
5	Motor Vehicle Insurance	4	1115059	278765	16	4460236
6	Banking	41	506942	12364	266	3288941
7	Education	9	219150	24350	130	3165500
8	E-Commerce	308	1191232	3868	767	2966478
9	Placement Services	20	312530	15627	79	1234494
10	Legal	5	226284	45257	27	1221934
11	Travel & Tours	27	269075	9966	100	996574
12	others-Service	29	138038	4760	187	890107
13	Health Insurance	5	177537	35507	24	852178
14	Packers & Movers	6	134500	22417	33	739750
15	Telecom	114	67475	592	691	408990
16	Postal	26	104755	4029	90	362613
17	DTH / Cable	3	9720	3240	99	320760
18	Airlines	4	40782	10196	23	234497
19	LPG/PNG	19	25915	1364	170	231867
20	Electricity	2	4300	2150	76	163400
21	Railways	11	16819	1529	41	62689
22	Food	12	8163	680	90	61223
23	Courier /Cargo	20	9045	452	51	23065
24	General Insurance	1	1600	1600	10	16000
25	Weights & Measures	45	2380	53	97	5129
26	Drugs & Cosmetics	3	132	44	19	836
	Total	1409	56065092.19	39791	4626	313632922.3

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