

National Consumer Helpline – March 2015

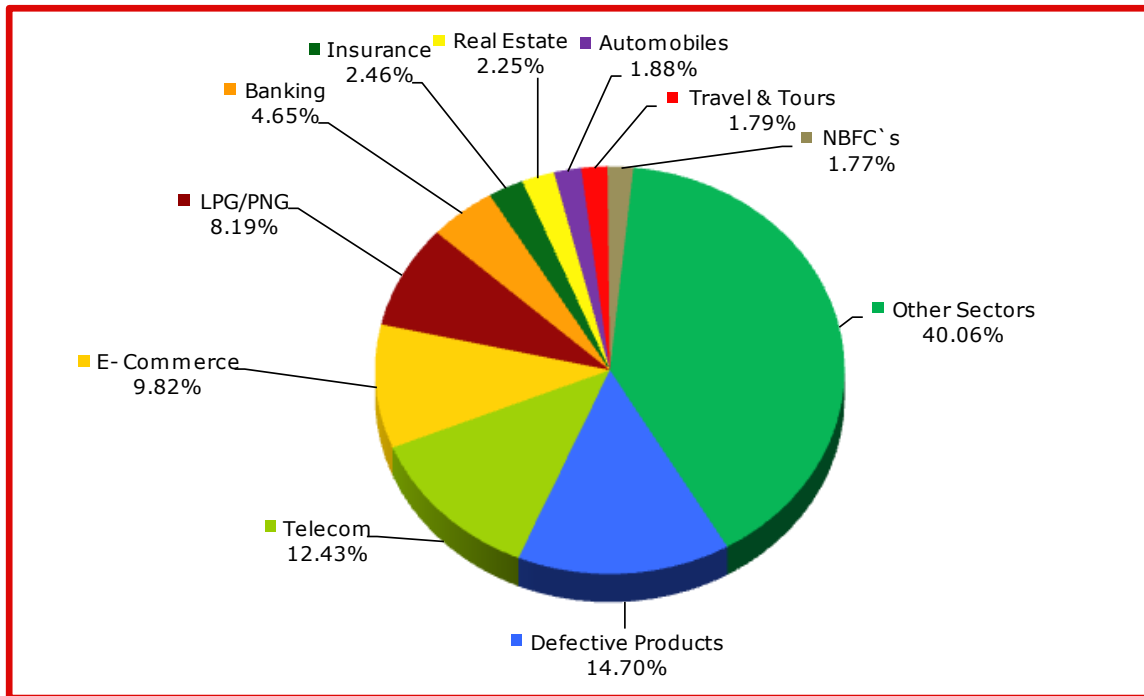
- In the month of March 2015, National Consumer helpline handled 14, 865 calls, which includes complaints registered on NCH Website as well as sms received. Out of this, 12, 084 calls were handled at Toll free number, 1447 outbound calls were made to sms received, and 2781 complaints were reported on NCH Website for convergence companies and non convergence companies
- The NCH Website www.nationalconsumerhelpline.in has registered 3, 18, 737 hits. For the first time, hits on the website has crossed 3 lacs
- The maximum numbers of calls were from Delhi – 2520 calls, forming 16.95% of total calls. The rest of the top five states are Uttar Pradesh, Bihar, Maharashtra, and Haryana registering between 17% to 8% of total calls
- The 'Product' sector contributed 14.70% of the calls i.e. 2185. Telecom continues to be at the second position at 12.43%. The rest of the top five sectors are 'E-commerce', 'LPG/ PNG', and 'Banking' registering between 10% 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 3.87. Out of 167 respondents, 72% have said that they are very satisfied and will recommend NCH counseling service to others.
- Convergence - Responses to complaints/ feedback received for March 2015 are 2376. Out of this, 2313 complaints were responded to, by various companies under convergence and stands at 83%. 63 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 74%
- The department of Consumer Affairs, GOI had broadcast the NCH toll free number via sms to mobile users during the 28th of Feb and early dates of March 2015, leading to a large number of 'General Enquiry Calls' to NCH.

STATE – WISE CALLS RECEIVED AT NCH

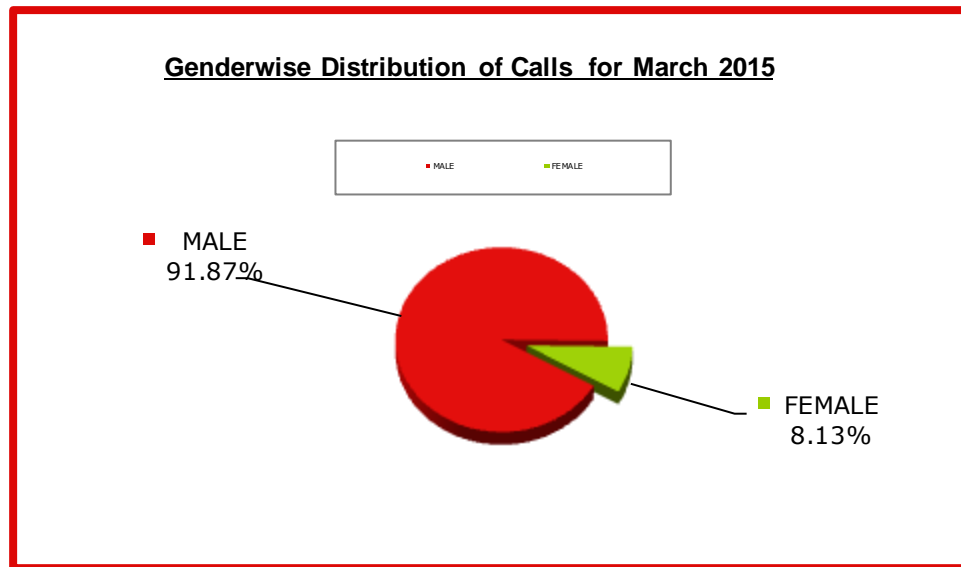
Top Ten States - Calls to NCH- March 2015			
S.No.	State	Calls	%Age of total calls
1	DELHI	2520	16.95
2	UTTAR PRADESH	2481	16.69
3	BIHAR	1647	11.08
4	MAHARASHTRA	1296	8.72
5	HARYANA	1237	8.32
6	WEST BENGAL	874	5.88
7	GUJARAT	745	5.01
8	RAJASTHAN	624	4.20
9	KARNATAKA	606	4.08
10	MADHYA PRADESH	495	3.33

Rest of the States			
S.No.	State	Calls	%Age
1	JHARKHAND	396	2.66
2	TAMILNADU	332	2.23
3	PUNJAB	312	2.10
4	KERALA	277	1.86
5	ANDHRA PRADESH	193	1.30
6	CHHATTISGARH	138	0.93
7	UTTRAKHAND	136	0.91
8	ODISHA	119	0.80
9	JAMMU & KASHMIR	101	0.68
10	HIMACHAL PRADESH	81	0.54
11	ASSAM	81	0.54
12	TELANGANA	70	0.47
13	CHANDIGARH	29	0.20
14	GOA	21	0.14
15	TRIPURA	15	0.10
16	SIKKIM	11	0.07
17	ANDAMAN NICOBAR	5	0.03
18	DADRA & NAGAR HAVELI	5	0.03
19	NAGALAND	4	0.03
20	MANIPUR	4	0.03
21	PUDUCHERRY	3	0.02
22	DAMAN & DIU	3	0.02
23	MEGHALAYA	2	0.01
24	ARUNACHAL PRADESH	2	0.01

SECTOR- WISE CALLS



GENDER WISE CALL DISTRIBUTION



CONTINUOUS 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 March 2015		
Sector	No of Days	Topics Covered
Quality & Auditing	5	Discussion on Overall Quality and how to take data and drafting of complaint. Auditing of Counselors and feedback survey.
Life Insurance	5	Insight of Life Insurance different schemes - Term, whole life policy, endowment, money back, ULIPC and child plan were discussed, Grievance redressal and Turnaround time for Complaint resolution by IRDA
Frequently Asked Question	4	FAQs of four sectors were presented - Misleading Advertisement, Standards, DTH/ Cable, Education
Telecom	3	The handbook of TRAI on telecom- Quality of Service & Billing Accuracy, Mobile Number Portability & Complaint Handling
Tours & Travel	1	Presentation on problems and consumer rights on Travel packages by agents.
GAMA Portal	1	Presentation on Department of Consumer Affairs GAMA portal- Grievance against misleading advertisement.
BIS	1	Discussion on New BIS e Book which was launched and discussion on Quality marks
Public grievance	1	PG portal and IGMS site and how consumer may get benefits
Banking	1	Presentation on CIBIL and how consumer can use CIBIL score availing loans- Criteria of CIBIL score discussed
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 167 consumers, who have replied, consumer satisfaction averages 3.87 out of 5 for the month of March, 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	129	128	114	123	121
No	6	7	20	12	14
Not Specified	32	32	33	32	32

72% 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	2751	2313	63

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	149	61	51	10	83.61
Telecom	194	77	49	28	63.64

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 March 2015, consumer detriment was estimated for 1662 dockets at Rs. 7, 37, 32, 472 and later extrapolated for 5326 dockets at Rs.28, 85, 36,028. 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	56334122	1251869	174	217825272
2	Automobiles	27	4409591	163318	146	23844455
3	General Insurance	1	468000	468000	22	10296000
4	Products	558	5285785	9473	978	9264333
5	Travel & Tours	37	3342614	90341	101	9124433
6	Banking	45	470988	10466	361	3778370
7	E-Commerce	293	1532356	5230	616	3221609
8	Education	11	139260	12660	161	2038260
9	Placement Services	32	645600	20175	81	1634175
10	Motor Vehicle Insurance	4	134533	33633	44	1479863
11	Electricity	11	104718	9520	121	1151898
12	Health Insurance	4	123500	30875	33	1018875
13	Life Insurance	1	6977	6977	94	655838
14	LPG/PNG	198	151164	763	843	643590
15	others-Service	23	93260	4055	153	620382
16	LEGAL	1	10000	10000	52	520000
17	Packers & Movers	10	214294	21429	19	407159
18	Telecom	187	78644	421	763	320886
19	Courier /Cargo	20	84620	4231	53	224243
20	Airlines	5	43032	8606	23	197947
21	Postal	31	32166	1038	111	115175
22	Railways	3	15920	5307	14	74293
23	Medical Negligence	1	700	700	45	31500
24	DTH / Cable	10	3020	302	102	30804
25	Weights & Measures	88	6140	70	141	9837
26	Food	14	1429	102	65	6635
28	Drugs & Cosmetics	2	39	20	10	196
	Total	1662	73732472.01	44363.70157	5326	288536027.9

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