

National Consumer Helpline



Centre for Consumer Studies, Indian Institute of Public Administration,
Indraprastha Estate, Ring Road, New Delhi-110002

Summary Report – October 2015



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

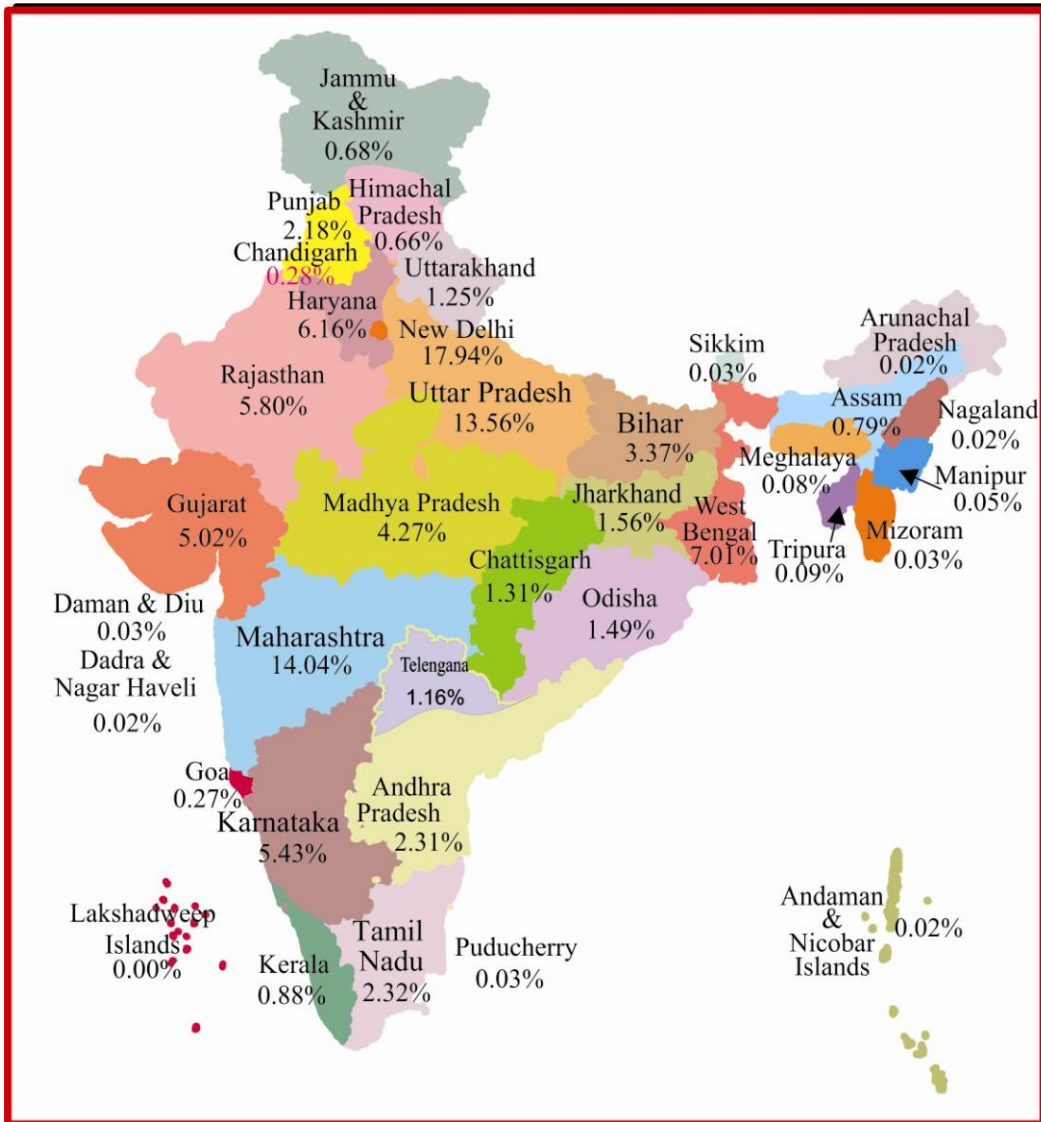
Toll-free Number: 1800-11-4000, SMS: 8130009809, Toll Number 011-23762077

Email: web@nationalconsumerhelpline.in, Website: www.nationalconsumerhelpline.in

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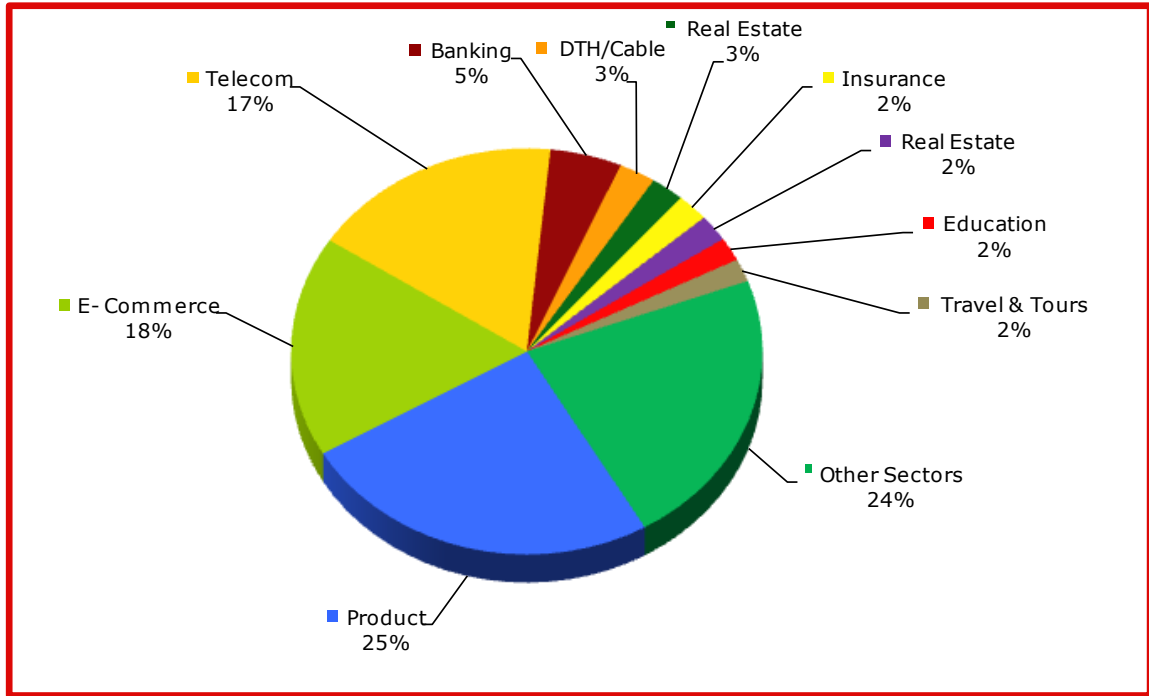
- In the month of October 2015, National Consumer helpline handled 13,229 calls, which includes complaints registered on NCH Website as well as sms received. Out of this, 8372 calls were handled at Toll free number, 2083 outbound calls were made, and 4857 complaints were reported on NCH Website against various companies
- The NCH Website www.nationalconsumerhelpline.in has registered an all time high hit count during the month i.e. 4, 67,115 hits.
- The maximum numbers of calls were from Delhi – 2373 calls, forming 17.94% of total calls. The rest of the top five states are Maharashtra, Uttar Pradesh, West Bengal and Haryana registering between 14% to 6% of total calls
- The 'Product' sector contributed 24.93% of the calls i.e. 3298. E-commerce, for the first times stand at the second position with 17.62%. The rest of the top five sectors are 'Telecom', 'Banking' and 'DTH/Cable' registering between 17% to 3% of total calls.
- 24 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 5. Out of 142 respondents, 75% have said that they are very satisfied and will recommend NCH counseling service to others.
- Convergence - Responses to complaints/ feedback received for October 2015 are 3949. Out of this, 3862 complaints were responded to, by various companies under convergence and response percentage stands at 76%. 87 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%
- Downtime of PRI line and IT infrastructure was more than 6 working days (49 hours and 05 minutes) during the month.

STATE – WISE CALLS RECEIVED AT NCH

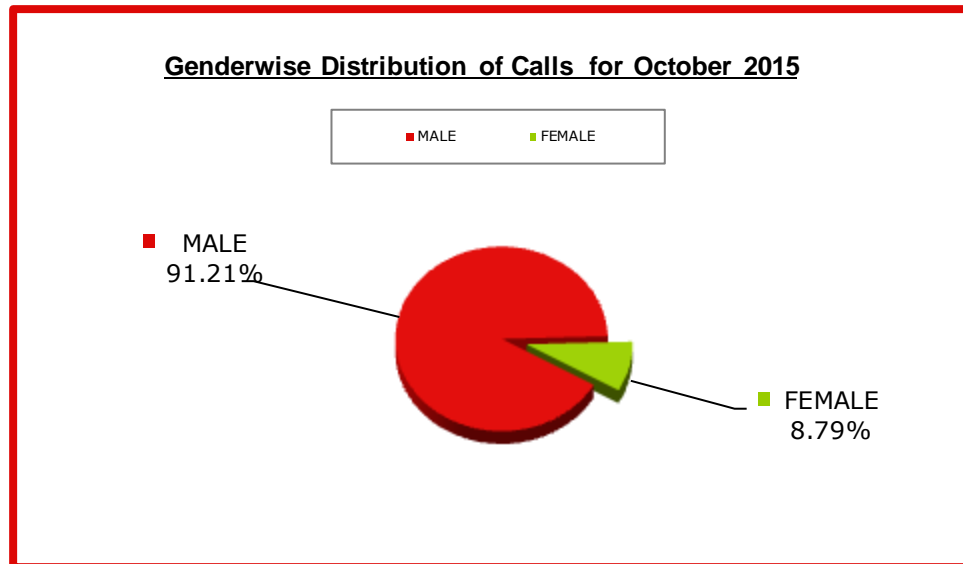


Top Ten States - Calls to NCH- October 2015			
S.No.	State	Calls	%Age of total calls
1	DELHI	2373	17.94
2	MAHARASHTRA	1858	14.04
3	UTTAR PRADESH	1794	13.56
4	WEST BENGAL	928	7.01
5	HARYANA	815	6.16
6	RAJASTHAN	767	5.80
7	KARNATAKA	718	5.43
8	GUJARAT	664	5.02
9	MADHYA PRADESH	565	4.27
10	BIHAR	446	3.37

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 October 2015		
Sector	No of Days	Topics Covered
Quality	6	Call Audit Observation with Docket no & voice call Discussion on Overall Quality and how to take data. Auditing of calls & drafting of complaint, Hierarchy of different sector & Counselors queries. Q&As.
Insurance	3	Procedure of filling claim - process & documentation for Life Insurance, Motor Insurance and Health Insurance. Grievance Redressal of Postal & ESI
Banking	2	Concept & Types of Loan Subsidy- & how to avail the scheme through banks, Credit Cards & Charges, interest rates & penalties
Financial Services	2	Chit Fund- Tenants & its redressal Mechanism, Mudra Bank initiatives launched by GoI
Real Estate	2	Terms - Carpet/Built up/Super area, Construction linked payment - Legal viewpoint & Pre-Launch Properties & Rate Hike
Railway	1	Refund of TDR, Late Running of Train, Cancellation of Tickets etc.
Legal	2	General Discussion on Consumer cases received at NCH. Judgment on Builders & Developers
Medical Negligence	1	Frequent Asked Questions & Answers on medical Negligence
Packed Commodity	1	MRP & labeling rules for packaged commodity & how to complaint for violation
Electricity	1	Concept of Maximum Demand Index. Inflated bills of electricity, role of CGRF & Ombudsman
Service TAX & Vat	1	Service TAX & Service Charges and VAT and how this calculate for restaurant bill & takeaway
E-commerce	1	Frequent Asked Questions & Answers on e- commerce & Distance Selling
IT	1	Information on NCH CRM reports, MIS, Call dialer report etc
Total		24

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	111	110	103	108	107
No	0	1	8	3	3
Not Specified	31	31	31	31	32

Out of 142 consumers, who have replied, consumer satisfaction averages 4.15 out of 5 for the month of October 2015, where 5 stand for very good and 1 stands for extremely dissatisfied

75% 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
October 2015	5067	3862	87

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
Automobiles	13	6	3	3	50.00
Banking	28	10	9	1	90.00
Insurance	1	1	1	0	100.00
E-commerce	196	54	41	13	75.93
NBFC	7	3	3	0	100.00
Product	221	81	64	17	79.01
Telecom	140	34	24	10	70.59
DTH/ Cable	21	11	10	1	90.91
Total	627	200	155	45	77.50

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 October 2015, consumer detriment was estimated for 1226 docketed at Rs. 4,68,02,883 and later extrapolated for 4519 docketed at Rs. 29,84,30,996. 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	20	34911494	1745575	128	223433562
2	Automobiles	9	3570000	396667	117	46410000
3	Products	562	5039816	8968	1307	11720710
4	E-Commerce	311	1646735	5295	836	4426592
5	Banking	40	441520	11038	256	2825728
6	Education	13	210333	16179	124	2006253
7	Motor Vehicle Insurance	3	132173	44058	36	1586076
8	Life Insurance	4	168139	42035	37	1555286
9	Placement Services	13	222729	17133	65	1113645
10	Travel & Tours	11	153678	13971	68	950009
11	others-Service	9	29842	3316	159	527209
12	Packers & Movers	3	59500	19833	23	456167
13	Telecom	120	58585	488	704	343698
14	LPG/PNG	13	31316	2409	117	281844
15	LEGAL	2	70000	35000	8	280000
16	Medical Negligence	1	4850	4850	32	155200
17	Electricity	1	1700	1700	70	119000
18	DTH / Cable	8	9368	1171	68	79628
19	Courier /Cargo	18	22785	1266	54	68355
20	Railways	5	7784	1557	31	48261
21	Postal	28	6721	240	90	21603
22	Drugs & Cosmetics	1	1500	1500	8	12000
23	Food	8	983	123	54	6635
24	Weights & Measures	23	1333	58	61	3535
	Total	1226	46802883	38175	4519	298430996

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