

# National Consumer Helpline



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



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

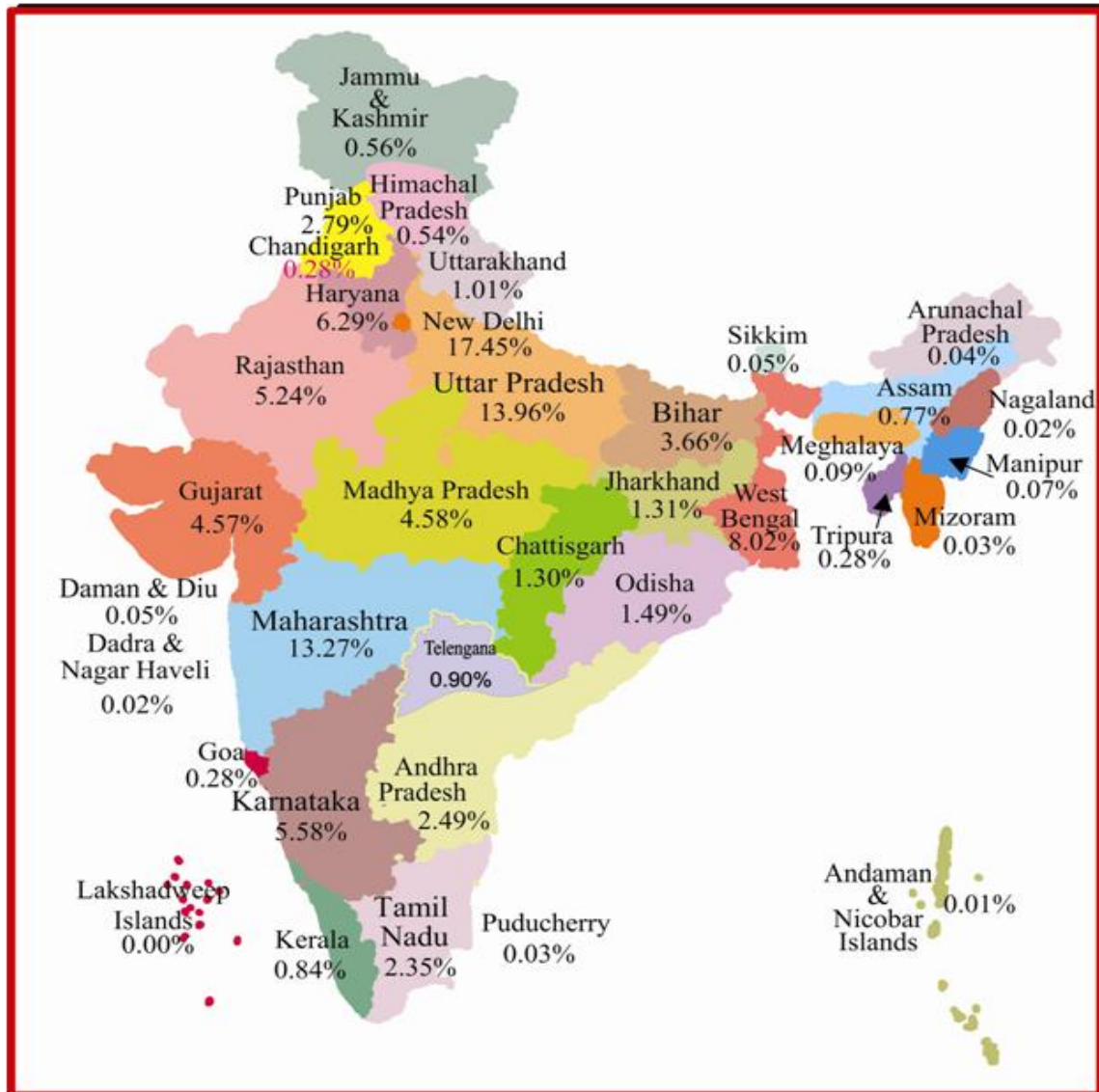
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## National Consumer Helpline – September 2015

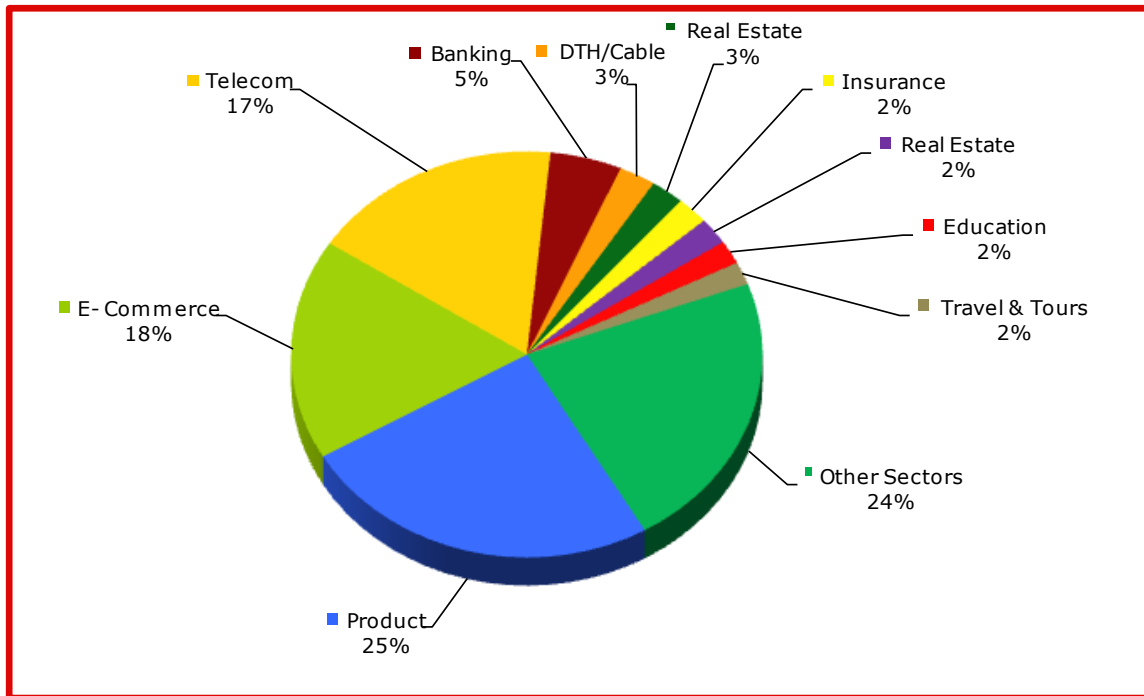
- In the month of September 2015, National Consumer helpline handled 17, 209 calls, which includes complaints registered on NCH Website as well as sms received. Out of this, 9447 calls were handled at Toll free number, 3008 outbound calls were made, and 7762 complaints were reported on NCH Website against various companies
- The NCH Website [www.nationalconsumerhelpline.in](http://www.nationalconsumerhelpline.in) has registered an all time high hit count during the month i.e. 6, 55, 986 hits.
- The maximum numbers of calls were from Delhi – 3003 calls, forming 17.45% of total calls. The rest of the top five states are Uttar Pradesh, Maharashtra, West Bengal and Haryana registering between 14% to 8% of total calls
- The 'Product' sector contributed 23.38% of the calls i.e. 4024. Telecom continues to be at the second position at 18.73%. The rest of the top five sectors are 'E-commerce', '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 out of 5. Out of 175 respondents, 79% have said that they are very satisfied and will recommend NCH counseling service to others.
- Convergence - Responses to complaints/ feedback received for September 2015 are 4718. Out of this, 4635 complaints were responded to, by various companies under convergence and response percentage stands at 81%. 83 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 72%
- Downtime of PRI line and IT infrastructure was approx. 4 working days (31 hours and 50 minutes) during the month.
- Due to non functioning of PRI line, complaints registered in the 'others' category on [www.nationalconsumerhelpline.in](http://www.nationalconsumerhelpline.in) between 18<sup>th</sup> to 29<sup>th</sup> September 2015( 2019 records) could not be called out.

## **STATE – WISE CALLS RECEIVED AT NCH**

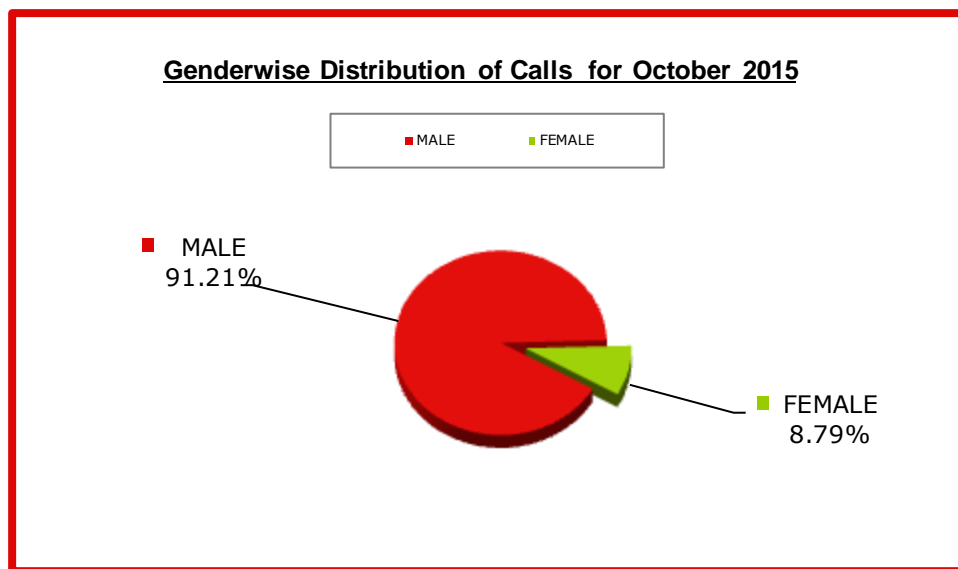


<b>Top Ten States - Calls to NCH- October 2015</b>			
<b>S.No.</b>	<b>State</b>	<b>Calls</b>	<b>%Age of total calls</b>
1	DELHI	2373	17.94
2	MAHARASHTRA	1858	14.04
3	UTTAR PRADESH	1794	13.56
4	WEST BENGAL	928	7.01
5	HARYANA	815	6.16
6	RAJASTHAN	767	5.80
7	KARNATAKA	718	5.43
8	GUJARAT	664	5.02
9	MADHYA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

<b>In-house Training Sessions in September 2015</b>		
<b>Sector</b>	<b>No of Days</b>	<b>Topics Covered</b>
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.
Banking	4	Practical Aspects of interest charged on loans & RBI regulations, Social Security scheme of Dept. of Financial Services, Financial Inclusion schemes, Education Load Subsidy scheme- recent announcement
Insurance	2	Procedure of filling claim - process & documentation for Life Insurance, Motor Insurance and Health Insurance.
Right to information	2	RTI offline and online procedure of filling RTI Application & basic information on the RTI act
Railway	2	Railway Online complaint management system and Refund rules regarding cancellation of train w.e.f 1st July 2015
E-commerce	1	e-commerce complaints & probable solutions
Legal	1	e-commerce judgment on territorial jurisdiction and Frequent asked question on e-commerce
medical Negligence	1	How to capture medical negligence case and how to draft a complaint for negligence of doctors
Provident Fund	1	FAQs on EPFO and Online grievance redressal mechanism at EIGMS website
Allied Services	1	FAQs of Pan card, passport, UIDAI and DDRS for which calls are received
Telecom	1	Broadband Qos Services and the technical aspect of consumer complaints and probable solutions
Postal	1	Postal Grievance Redressal System - online & offline
IT	1	Information on NCH CRM reports, MIS, Call dialer report etc
<b>Total</b>		<b>24</b>

**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	140	141	127	134	139
No	8	6	20	13	9
Not Specified	27	28	28	28	27

Out of 175 consumers, who have replied, consumer satisfaction averages 4 out of 5 for the month of September 2015, where 5 stand for very good and 1 stands for 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
September 2015	5735	4635	83

## **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	266	91	59	32	64.84
Product	140	58	46	12	79.31
Telecom	67	29	18	11	62.07
DTH/ Cable	22	10	8	2	80.00
<b>Total</b>	<b>495</b>	<b>188</b>	<b>131</b>	<b>57</b>	<b>71.55</b>

## **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 September 2015, consumer detriment was estimated for 1307 docketts at Rs. 4,95,63,606 and later extrapolated for 5114 docketts at Rs. 25,18,74,031. 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	29	37700554	1300019	143	185902732
2	Automobiles	15	3546520	236435	139	32864419
3	Products	496	4368448	8807	1455	12814701
4	E-Commerce	372	1921287	5165	889	4591463
5	Education	23	516775	22468	157	3527551
6	Banking	51	569188	11161	263	2935224
7	Life Insurance	1	35000	35000	63	2205000
8	Placement Services	18	287203	15956	97	1547705
9	Health Insurance	2	62590	31295	35	1095325
10	Telecom	103	149494	1451	748	1085645
11	Packers & Movers	3	76680	25560	28	715680
12	Travel & Tours	14	96768	6912	98	677376
13	Motor Vehicle Insurance	3	85500	28500	18	513000
14	others-Service	30	77466	2582	176	454467
15	Electricity	4	10858	2715	108	293166
16	Airlines	1	10750	10750	25	268750
17	LPG/PNG	21	18564	884	183	161772
18	LEGAL	1	4000	4000	17	68000
19	Courier /Cargo	32	17070	533	83	44275
20	DTH / Cable	2	1024	512	74	37888
21	Medical Negligence	1	1100	1100	22	24200
22	Railways	1	1125	1125	21	23625
23	Postal	14	1392	99	105	10440
24	Weights & Measures	44	2621	60	78	4646
25	Food	25	1409	56	77	4340
26	Drugs & Cosmetics	1	220	220	12	2640
	<b>Total</b>	<b>1307</b>	<b>49563606</b>	<b>37922</b>	<b>5114</b>	<b>251874031</b>

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