



**National Consumer Helpline**  
Centre for Consumer Studies  
Indian Institute of Public Administration  
New Delhi - 110002



राष्ट्रीय उपभोक्ता हेल्पलाइन  
उपभोक्ता अध्ययन केंद्र, भारतीय लोक प्रशासन संस्थान  
नई दिल्ली- 110002

CD/NCH/F-16/106  
Dated: 12<sup>th</sup> May, 2016

**Sub: Internal Complaints Resolution of Non Banking Financial Institutions/NBFC**

Dear *Dr David,*

The National Consumer Helpline (NCH) has been set up by the Department of Consumer Affairs, Govt of India to provide personalized counseling, advice, guidance and information to consumers with respect to defective products, deficiency in services and unfair trade practices, on its National Toll Free No-1800-11-4000. All consumer related issues in the area of Consumer Awareness and Protection of consumer rights is covered. NCH functions under the umbrella of the Center for Consumer Studies (CCS), Indian Institute of Public Administration, New Delhi. CCS keeps abreast of the long- term policies, to position itself as a major contributor to the identification of issues and priorities as well as solutions to ensure better protection of the consumers. The vision is to create a professional organization, which allows government to govern better and to create opportunities to maximize the benefit to the consumers.

NCH receives complaints and grievances from customers of financial institutions primarily in the credit business, and we observe that 59% complaints are related to Unsatisfactory Complaint Resolution. Based on our observations, we have suggested some solutions for an effective complaint handling process that can be implemented. Please find attached a detailed note on the same.

The Department of Consumers' Affairs through its organs like CCS, NCH, Grahak Suvidha Kendras etc are working on ways to enhance consumer protection in the financial arena, which includes determining what is required to help consumers gain the confidence, knowledge, information, security and choices to enable them to fully participate in financial markets.

We look forward to your response to the suggestions made.

*Regards*

Sincerely yours

*Suresh Misra*

(Prof Suresh Misra)  
Project Director

*02*  
*16/5/16*

Dr. Sathyan David  
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Cc: Shri.PV Rama Sastry  
Joint Secretary, Dept. of Consumer Affairs,  
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