



National Consumer Helpline

ANNUAL REPORT 2017- 18



सत्यमेव जयते

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Department of Consumer Affairs
Government of India



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Centre for Consumer Studies
Indian Institute of Public Administration

NATIONAL CONSUMER HELPLINE

ANNUAL REPORT 2017–2018



Sponsored by
**Department of Consumer Affairs
Ministry of Consumer Affairs, Food & Public Distribution
Government of India**



Managed by
**Centre for Consumer Studies
Indian Institute of Public Administration
I.P. Estate, Ring Road
New Delhi - 110002**

Preface

The Indian economy is on a growth trajectory, and along with it, consumerism is growing at a fast pace, with the speed accelerating every year. Consumers of the country are continually exposed to new products and services. Changing market dynamics, has seen the use to technology in trade practices. There is a huge push in the areas of e-commerce, direct selling and digital payments; which have thrown new challenges for the consumers. In the present scenario, consumer protection and representation are important for market to operate effectively, ensure the vulnerable are protected, and guard against unscrupulous traders.

Effective and timely resolution of consumer grievances or dispute is essential for consumer satisfaction. The satisfaction with complaint resolution has a positive impact on customer loyalty. Complaint resolution is thus an important element of the company's customer retention strategy. Agencies also now accept grievances handling as a necessary part of service delivery. Grievance handling has to be effective in resolving a problem and providing a remedy to a consumer who has suffered detriment.

Consumer Helplines are an important means for providing advice, guidance, information and speedy and consumer friendly resolution of grievances. The National Consumer Helpline setup thirteen years back by the Department of Consumer Affairs, Govt. of India has become a very popular way of providing advice and guidance to consumers' questions. It is designed to provide free, independent assistance, information for consumers and timely resolution to their grievances. Over time, the National Consumer Helpline has expanded its ambit and through its convergence programme with companies, providing pre-litigation stage mediation for resolution of complaints. NCH provides interface between consumers and brands / companies under convergence thus facilitating resolution of consumer grievances.

We are happy to place the Annual report of National Consumer Helpline for the year 2017-2018. It provides a glimpse of the activities of the Helpline.

Date: December 31, 2018

Place: New Delhi

**(Prof Suresh Misra)
Project Director
National Consumer Helpline**

राम विलास पासवान
RAM VILAS PASWAN



उपभोक्ता मामले,
खाद्य और सार्वजनिक वितरण
मंत्री
भारत सरकार
नई दिल्ली - 110 001
MINISTER
FOR CONSUMER AFFAIRS,
FOOD & PUBLIC DISTRIBUTION
GOVERNMENT OF INDIA
NEW DELHI-110 001

MESSAGE

I am glad to know that the National Consumer Helpline (NCH) is publishing its Annual Report for the year 2017-18 compiling the relevant information required on the consumer grievance resolution process.

In this era of market-driven economy, we are observing a culture of consumerism but there is lack of awareness among the consumers. Today, everybody is a consumer, whether he is buying goods or services. In fact, profiteering has created several problems for the consumers. On one hand they face problems of adulteration and substandard goods, on the other hand they have to face problems of obstruction in services or no services at all. Apart from this, online shopping is gaining momentum these days wherein alongwith the advantages, the consumer is also facing some problems.

In the recent times, the role of NCH "to carry out protective consumer grievance resolution and research for protection of interests of all consumers" has become more challenging and demanding. To meet the growing challenges, the National Consumer Helpline set up in 2004-2005 has grown to 60 counsellor desks with a new software "INGRAM" with multifarious facilities and functions and many of its features are automated with minimal manual intervention. This has resulted in reducing delays in resolution and human errors while addressing complaints.

I wish the NCH, which is being run from IIPA premises, all success in their efforts to make the life of consumers comfortable.


(Ram Vilas Paswan)

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तथा
उपभोक्ता मामले, खाद्य एवं सार्वजनिक वितरण
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Minister of State
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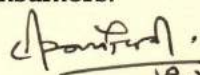
MESSAGE

I am happy to learn that the National Consumer Helpline (NCH) is publishing its Annual Report for the year 2017-18.

The National Consumer Helpline (NCH) set up by the Government of India operates a toll-free number 1800-11-4000 or 14404, which provides advice, information and guidance to empower consumers and persuade businesses to reorient their policy and management systems to address consumer grievances adopting global standards.

I am delighted to learn that NCH has achieved wider reach and is performing to the extent of meeting its objective. Today NCH responds to more than 43,000 complaints in a month, and it has partnered with more than 450 major companies to whom complaints are transferred online for resolution and getting feedback from them. The annual report of National Consumer Helpline being brought out contains valuable information for consumers, helpline managers and counselors as well as the Union and State Governments. I am sure that this compendium will guide the concerned authorities engaged in assimilation and dissemination of information on the nature of consumer grievances and its possible resolution. Moreover, this will also help in empowering the consumers and ensuring quick and conclusive disposal of their grievances through making aware all the stakeholders therein.

I wish NCH all the success in their service to the consumers.


18.x.18
(C.R. CHAUDHARY)



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Secretary
Government of India
Department of Consumer Affairs

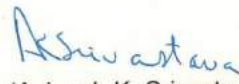
MESSAGE

I am happy to know that National Consumer Helpline is bringing out its Annual Report for the year 2017-18.

Consumer protection allows consumers to play an active role in the marketplace which, in turn, will stimulate a more dynamic and competitive economy. Equally, this asserts the rights of consumers, either individually or collectively, leading towards a more inclusive or balanced society.

We live in an era of unprecedented activity on consumer issues, with innovative products and services as well as new sale practices brought by traditional as well as e-commerce. It is imperative that we must remain vigilant and alert more than ever before. Information provided in the Report therefore, will act as a guide to address consumer related issues in a comprehensive manner. I have seen the NCH grow from strength to strength in the regular review meetings held in this Ministry.

As I look ahead, I can visualize that the NCH will grow in pursuit of higher standards of counselling, research and give shape to an alternate dispute resolution platform. It will also continue to play a significant role in Consumer education.


(Avinash K. Srivastava)

Date : 18th October, 2018
Place : New Delhi

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Dr. Tishyarakshit Chatterjee

Director

(Former Secretary to Govt. of India Environment & Forest)



Globalization and increasing social integration require citizen centric governance and public policies that enable consumers to get the best out of their investments. Pro-active government-consumer partnerships strengthen efforts to prevent unfair and restrictive trade practices. Today, heightened consumer awareness adds to the government's responsibility to ensure that manufacturers, traders and service providers adhere to established laws and standards. With the general rise in prices and standard of living, in addition to media exposure and social networks, consumers actively agitate on costs and health issues, to which governments have to respond effectively and continuously.

The option of building a cross-border alliance for consumer protection also needs to be explored given the present global scenario. The widespread implementation of the United Nations Guidelines for Consumer Protection is a priority to ensure effective and better coordinated protection efforts in all countries and across most areas of business. It thus becomes significant to gain knowledge from each other's experience. In this regard, the Department of Consumer Affairs, Government of India organized the **Regional Conference on Consumer Protection "Empowering Consumers in New Markets" on 26-27 October, 2017** in New Delhi. The conference was inaugurated by the Hon. Prime Minister, Mr. Narendra Modi, and it went a long way in endorsing United Nations Revised Guidelines on Consumer Protection (UNGCP) 2015.

E-Commerce and B-to-C access to products and services through online transactions have increased consumer grievances in this sector also. As and when the proposed Consumer Protection Bill, 2018 becomes an Act, e-Commerce startups will be forced to adhere to rules and regulations and face more legal controls and liability in public interest for consumer protection. Digital payment methods are now very popular but fraught with risks which the Ministry of Electronics and Information Technology (MeitY) is dealing with and trying to make the system corruption-free ensuring reduced transactions costs and time for the benefit of the consumer.

I convey my sincere appreciation for the hard work of the NCH team and each of its members for having given a working platform for the NCH mission:

'Empowering Indian Consumers and persuading business to reorient their policy and management systems to address consumer concerns and grievances adopting work class standards'.

I wish the team all the best in the future.


T. Chatterjee



Message From the Project Director – NCH

It is with a sense of accomplishment that I present the 13th Annual report of the National Consumer Helpline. The project is one of the flagship initiatives of the Government of India, as NCH has been successfully empowering consumers for more than 13 years. NCH operates under the Centre for Consumer Studies of the Institute, and over the years, although it has grown in reach and coverage, and has been instrumental in executing its mandate without losing its focus on quality. The huge databases collated and analyzed helps in providing policy inputs to the Ministry of Consumer Affairs, Quality assurance organizations, and Regulators on ways to strengthen consumer protection in different sectors in this dynamic, ever shifting macro environment. NCH also works very closely with the corporate and Private sector organizations and pushes them for taking consumer redressal at a higher level. This collaboration with Regulators, Industry bodies and Companies also helps in the designing and implementation of various policies in the field of consumerism.

NCH had embarked on a major expansion in the last financial year, the results of which started showing this year - the number of grievances registered during FY 2017-18 was 454904 which is 52% higher than the previous year. Also, with Convergence getting a major thrust from the Department of Consumer affairs also, Convergence partners went up by an addition of 182 more companies, taking the total count to 413 convergence companies in this year.

In keeping with the expansion of NCH, the Zonal Consumer Helplines were also set up, in November 2017, to augment the capacity of the National Consumer helpline as well as to cater to consumers in regional languages. The six Zonal Consumer helplines set up at Patna, Guwahati, Kolkata, Jaipur, Ahmadabad and Bangaluru and cater to the 22 regional languages of India. The counselors and coordinators of the zonal consumer help lines have been provided class room as well as hands on training at IIPA, so that they are able to handle consumer queries and grievances with confidence and knowledge.

Taking the objective of 'Digital India' forward and celebrating the theme of the World Consumer Rights Day 'Making Digital Market Places Fairer', Ministry of electronics & Information Technology (MeitY) and National Payment Corporation of India, trained NCH Counsellors to handle grievances related to Digital Payments.

I would like to place on record that the very demanding work of NCH is executed by a highly motivated team with quality and timeliness only because of their commitment and positive attitude towards consumer grievances. I am thankful to each one of them for their dedication.

Suresh Misra

Prof. Suresh Misra



Message From the Project Manager – NCH

The year gone by has been another landmark year for NCH. The previous financial year saw a flurry of activities - with augmented capacity and a new portal, NCH was in the midst of major up-gradation. This year - 2017-18 started with a period of consolidation, and in the latter half of the year - the launch of the Zonal Consumer Helplines catering to regional languages marked a significant milestone. Consumer Protection has always been at the heart of NCH Initiatives since inception, and in the last 13 years of its journey, NCH has taken various steps to protect consumer's rights and empower them.

The focus this year was to stabilize and strengthen the initiatives taken in the previous years. As the capacity of the helpline was increased from 14 to 60 seats in August 2016, NCH has registered an all time high of 4, 54, 904 dockets in the year 2017-18. The integrated and automated system of grievance handling on the INGRAM portal www.consumerhelpline.gov.in has been a boon for consumers as they are able to get redressal of their grievances quickly, efficiently and in a transparent manner. The portal allows a consumer to track the status of his grievance, know the redressal given by the company on his/her grievance, and if he so desires, take action as per the advise given by a Senior counselor of NCH while disposing the docket.

The Convergence @ NCH Program – The Industry Connect initiative - has reached the next level, and we now have 412 companies as partners, who are spread across a wide spectrum of sectors ranging from e-Commerce, Consumer Electronics and Durables, to Education, Hospitals, Automobiles, Travel & Tours etc. NCH has added 182 companies this year, largely among them being Public Sector Units. Due to this Convergence partnership, NCH was able to address/redress more than 80% of the total grievances registered under Convergence Program this year. Enrolling new companies is an ongoing process, and NCH sends emails and letters to senior officials of companies to bring them under the 'Convergence' fold.

A new addition this year was the establishment of Zonal Consumer Helplines at six centers, catering to all the states of the country. From Oct 2017, six zonal Helplines started operations with 10 workstations seats each in Hajipur (Patna), Bengaluru, Jaipur, Ahmedabad, Kolkata and Guwahati. With this, the number seats of NCH have reached 120 workstations.

The Govt. of India's impetus on increasing the usage of digital payments and the BHIM App by citizens during the year, necessitated NCH counselors to be trained in this area. The training provided by MeitY and the National Payments Corporation of India empowered them to handle grievances of digital payment knowledgeable and efficiently.

The year gone by has seen NCH evolving with the changing times. The consumer environment is progressing at an accelerated pace and in the years to come, consumers will be digitally savvy, with an expectation of better standards of consumer experience in the shortest possible time, calling for customization and an individualistic approach in resolving consumer issues. Grievances received at NCH are mirroring these needs of consumers.

Being a 'people driven' organization the primary asset of NCH are the well informed and skilled employees, who are the key to the high standard of performance that NCH has always been equated with and strives to maintain. Training, retraining and keeping employees motivated is the driving force that ensures good service delivery. Creating a supportive working culture is the bottom line to ensure NCH's success – now, and in the future.

As always, I would like to take this opportunity to thank the officials of the Department of Consumer Affairs, Indian Institute of Public Administration and the Centre for Consumer Studies for their trust and support. The guidance of the Project Director is of immense value, because every time we are at crossroads, he is the 'go to' person for advise and direction. My sincere thank-you to all my colleagues and team members at NCH for contributing immensely and ensuring a very fruitful year. We will continue to keep this journey as successful as it has been in last thirteen years.



Deepika Sur

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NATIONAL CONSUMER HELPLINE

National Consumer Helpline (NCH) provides personalized counseling, advice, guidance and handholding of consumers on enquiries and grievances for consumer related goods or services – be it defective products, deficiency in services or unfair trade practices. It also includes queries and grievances related to any organization - whether in the public sector or in the private sector - wherever a consumer has a grievance. The objective of NCH is three fold –

- A) To handhold consumers to try and get their grievance resolved by companies and organization.
- B) Create awareness amongst the public about their consumer rights and responsibilities.
- C) Mining and analysis of the data, to get prismatic and stratified information which are highlighted to Companies, Regulators and the Dept. of Consumer Affairs as policy inputs and disseminated through seminars, workshops and meetings.

VISION

‘A Nation of awakened, empowered and responsible consumers and socially and legally responsible Corporates’

MISSION

‘To provide advice, information and guidance to empower Indian consumers and persuade businesses to reorient their policy and management systems to address consumer concerns and grievances adopting world class standards’

BRIEF HISTORY

National Consumer Helpline (NCH) was started 13 years back in March 2005 as part of the “Jago Grahak Jago” campaign. It was launched for consumers wherein, just by making a call, they could seek information, advice or guidance for their queries and grievances. NCH has the objective of providing Information, guidance and redressal of grievances by the Alternate Dispute Redressal system (ADR). NCH has three constituents – calls and contact Centre, Data processing and analysis, and Advocacy. Since May 2014, the project is being managed by the Centre for Consumer Studies, Indian Institute of Public Administration, New Delhi. In August 2016, the project capacity was augmented and increased to 60 lines, and a short code toll free telephone number was added. NCH receives calls on the toll free numbers 14404 and 1800-11-4000, SMS on +91-8130009809, on the portal www.consumerhelpline.gov.in , Consumer App, e-mails, letters by post and walk-ins. The web chat facility helps in answering consumer queries.

THE NCH 3 TIER APPROACH TO RESOLVE GRIEVANCES

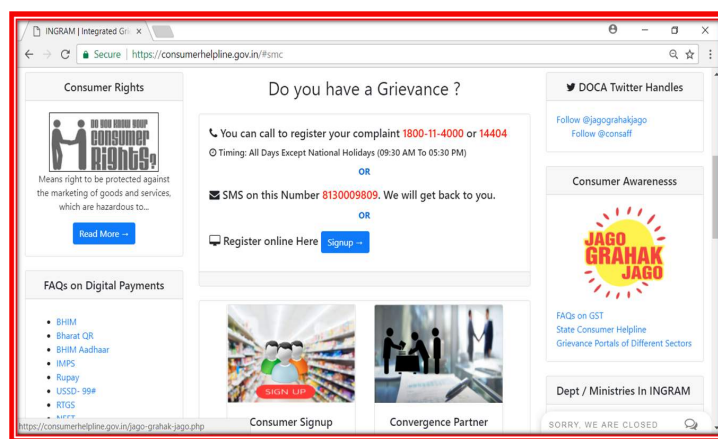
First Tier : Consumer advised to approach manufacturer/ service provider, NCH alongside takes up the grievance with the company

Second Tier: If problem unsolved for a specified time frame, consumer advised to approach regulatory authorities, if existing, in the sector

Web Portal for Complaint Registration

Since August 2016, the Integrated Grievance Redressal and Monitoring System (INGRAM), (www.consumerhelpline.gov.in) the portal of the Department of Consumer Affairs, Ministry of Consumer Affairs, Food & Public Distribution, Govt. of India, is the central registry for lodging consumer grievances and enquires. Consumers can register their grievances through this online portal for resolution. It works as the alternate dispute redressal mechanism at the pre-litigation level.

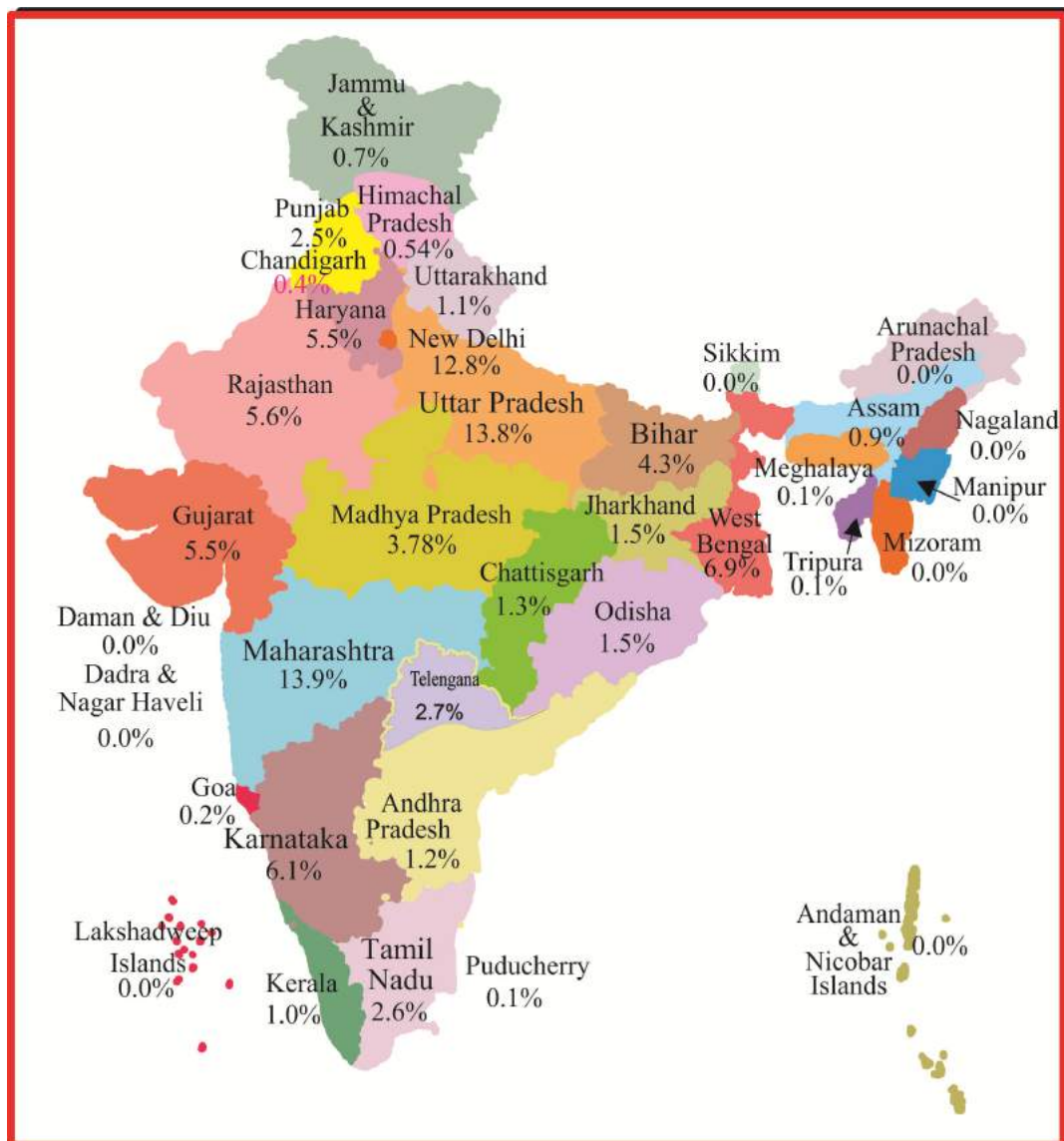
The Department of Consumer Affairs has brought all Stakeholders such as Consumers, National Consumer Helpline, Zonal Consumer Helplines, Central and State Government Departments, Private and Public Sector companies, all under one umbrella to resolve consumer issues, thereby empowering consumers.



Salient Features of the Web Portal:-

- An aggrieved consumer can register his/her grievance on the portal by either calling on toll free numbers 1800-11-4000/ 14404 or by registering themselves one time on the portal, after getting a onetime user-id and password, and also upload necessary documents, if any.
- The portal contains immense information and consumer awareness material like- Frequently Asked Questions in consumer sectors, Standards, Grievance redressal hierarchy etc.
- All efforts are made to get the grievances registered redressed speedily within 60 days by taking up with the concerned company/ authority. However, if the grievance has not been redressed to the full satisfaction of the consumer, then he has the choice to approach the appropriate consumer fora/State Commission/National Commission, as the case may be.
- There are 23 sectors for which the portal is mapped to Govt Departments. Some of the Sectors are Advertisement, Agriculture, Airlines, Banking, Drugs & Cosmetics, DTH & Cable, Food (except service charges), Legal, Govt. Transport, Insurance, Higher Education, Weights and Measures, Medical Negligence, Mutual Funds, Non Banking Financial companies, Petroleum, Postal, Public Distribution System, Railways, Real Estate, Standards, School Education, Telecom and Automobiles.

State wise dockets registered at NCH

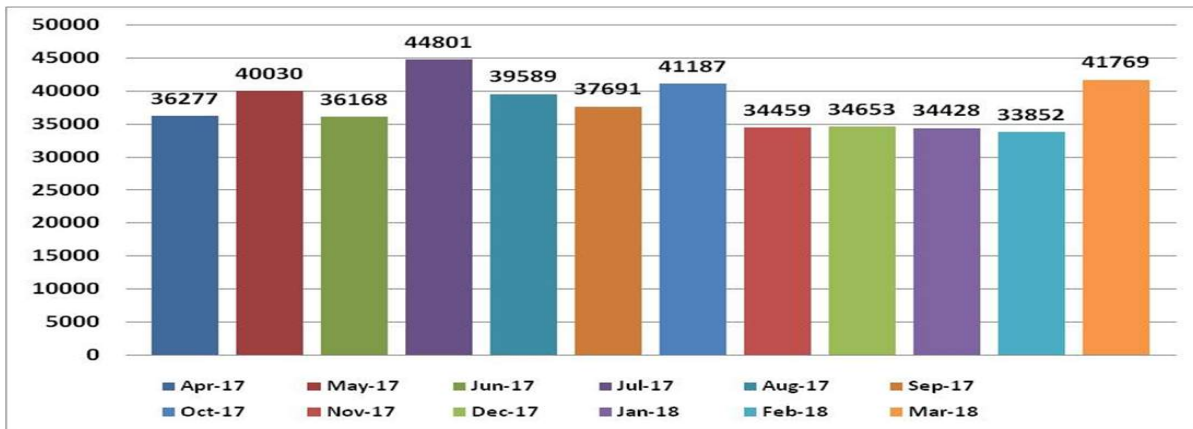


In the financial year 2017-18 total dockets registered were 4,54,904, from 7 Union territories and 29 states from all over India (North, East, West and South).

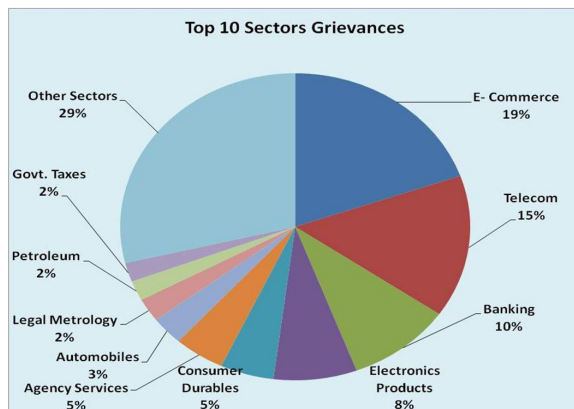
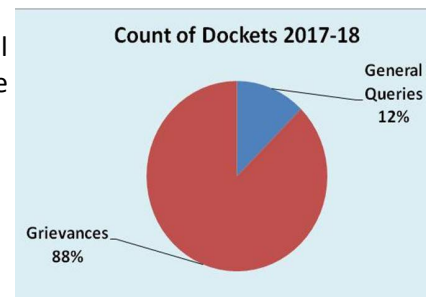
- The maximum number of dockets registered was from Maharashtra – 63135 which is 13.88% of total dockets registered.
- Second largest number of dockets registered was from Uttar Pradesh – 62901 which is 13.83% including Greater Noida and Ghaziabad.
- Delhi is the third largest state– 58047 dockets registered which is 12.8%, followed by the states of West Bengal, Rajasthan, Karnataka.

Month wise dockets registered @ NCH

Total dockets registered in the current financial year- April 2017 to March 2018 were 4,54,904. As compared to the previous financial year 2016-17, counts of registered dockets has shown an increase of 52%.



On an average 12% of dockets registered are general enquires generally of Non-Consumer issues, and the balance 88% are related to Consumer Grievances.

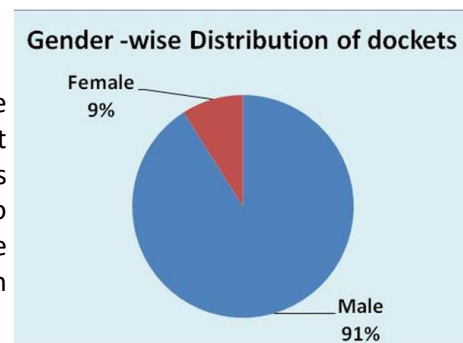


Sector wise dockets registered @ NCH

In the year 2017-18 queries and grievances registered for the top sectors are shown in the above pie charts. General queries accounted for 12% of dockets registered during 2017-18, and amongst grievances, 17% of dockets were for the e- Commerce sector which is the highest. Second highest percentage of dockets is of Telecom (13%) and third highest percentage (approximately 8%) relates to the Banking sector.

Gender wise distribution of dockets registered @ NCH

In the following chart, gender wise distribution of male and women complainants at NCH has been shown. It indicates that during April 2017 to March 2018, dockets registered by males are more i.e. 91% as compared to dockets registered by women i.e. 9%. This is one parameter where we have seen almost no increase in number of women complainants approaching NCH.



Convergence @ NCH



A couple of years ago, NCH had taken up an initiative of “Convergence Partnerships”. This has now emerged as an Alternate Dispute Resolution (ADR) Process and is a pre litigation process between the company and complainant where NCH acts as a bridge in building symbiotic synergy between the consumers and the service providers. As of March 2018, 412 companies/organizations were part of the ‘Convergence Program’. Banking, Educational Institutes and Hospitals have also taken an active part in the Convergence Program.

On the NCH Platform, grievances lodged by Consumers which are of escalated nature and need senior level attention are sent to the Companies enrolled in the Convergence Partnership to resolve consumer grievances amicably and expeditiously. This system not only helps consumers, but also helps the company in retaining their customer’s loyalty. It also ensures better Corporate Governance and Social Responsibility. Convergence companies are in sectors like—Banking, E-Commerce, Insurance, Telecom, Electricity, Airlines, Courier, Electronic products, Broadband, DTH etc.

Convergence Process

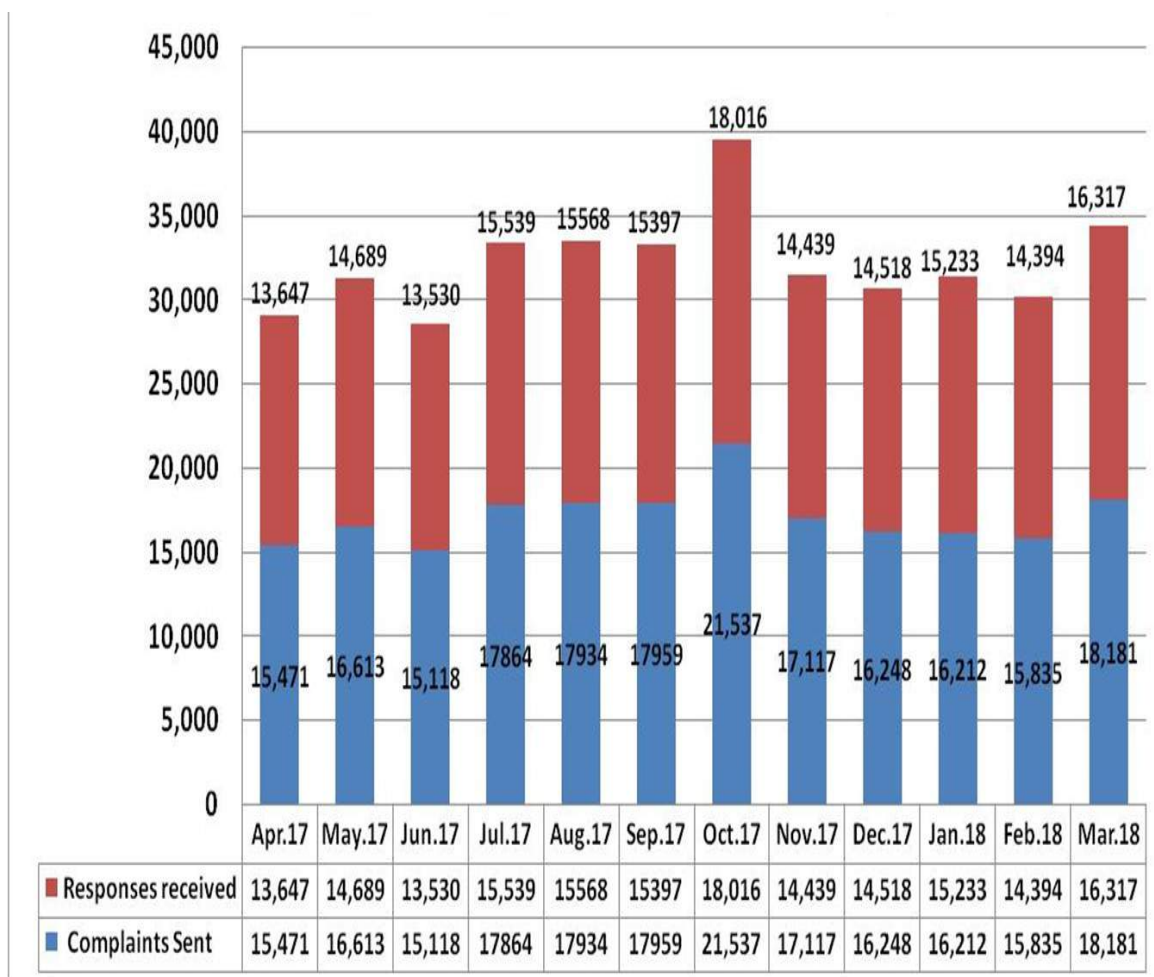


- Invite companies to enroll under Convergence, as this a voluntary partnership.
- Companies keen on becoming a convergence partner are required to submit a form.
- Company Registration Forms received at NCH are checked for completion and then the company is enrolled.
- After enrolling, the Company is provided with a Unique User Id and Password, through which the portal www.consumerhelpline.gov.in can be accessed and responses are given to the grievances registered.
- The SPOC (Single Point of Contact) or the nodal officer is responsible for the day to day handling of grievances at the Company’s

end. Similarly, a senior counselor is the nodal person at NCH. Both of them coordinate for better efficiency.

- Once enrolled, Companies are mapped with the Portal and grievances directly flow to them.
- At the first level, on receiving the grievance the SPOC selects the status as “IN PROCESS”.
- When the case is redressed, the remark is updated and status marked as “CLOSED” by the company.

Convergence Companies - Complaints & Responses 2017-2018



Being a Convergence partner is a voluntarily process, and is completely free of cost. All companies under the Convergence banner are expected to adhere to a turnaround time (TAT) of 45 days for redressal of grievances. This alternate grievance redressal system at the pre-litigation level has proved to be successful, both for the Consumer and the Company.

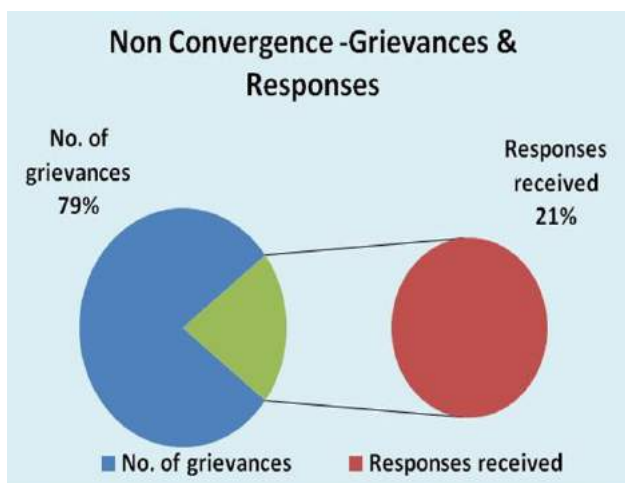
Convergence companies respond to customer grievances as per their terms and conditions. In case the redressal provided by the Company is not suitable to the Consumer, he is advised to approach the respective Regulatory authority depending upon the Sector, or may move to Consumer Forum.

Non-convergence@ NCH

Redressal of Grievances of Companies which are not in Convergence Partnership

National Consumer Helpline provides advice, guidance and handholds consumers, who register their grievances with NCH. Grievances of companies which are under convergence are redressed through "Convergence Partnership". Grievances of companies not under convergence are dealt with as follows:

- NCH segregates consumer grievances registered on portal by any mode. After segregation, the grievances are e-mailed to the company, available on the public domain / Ministry of Corporate Affairs website.
- If details of the company is not available on public domain, NCH disposes the docket with following message- "In spite of best efforts of NCH details of company are not available in the public domain.
- You are requested to send a written grievance to the Customer Support Head of the Company. In case you do not get any satisfactory reply from company in 15 working day, you may move to consumer forum, following the procedure prescribed by them."
- Wherever contact details of the company is available, the grievance is emailed to company with complete details of consumer and the grievance registered, asking them to provide the resolution in 5 working days. If company has responded on the grievance, NCH disposes the docket with the redressal provided by the company with a message- "Company has responded to your grievance as per their terms and conditions, if you are not satisfied with the company's response you may file a case with Consumer forum following the procedure prescribed by them." If the company does not respond to the grievance, two reminder emails are sent to the company within the next 10 days.
- In case no response is received, the grievance is disposed within 60 days from the date of registration.
- It is observed that sometimes, even if the company has not responded to NCH, they have responded to the complainant.



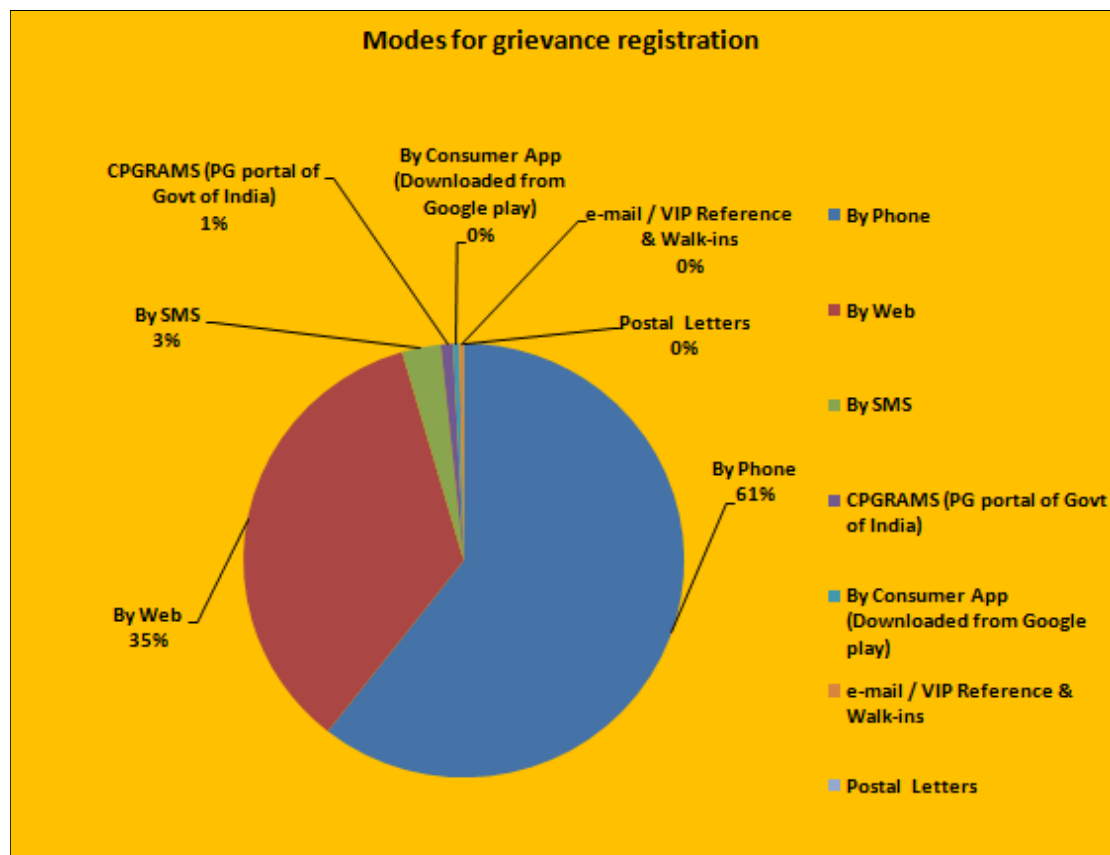
Non Convergence		
Month	No. of Grievances	Responses received
Apr.17	4084	917
May.17	5174	1278
Jun.17	4618	1116
Jul.17	5592	1359
Aug.17	5471	1266
Sep.17	4323	1176
Oct.17	4886	1206
Nov.17	4271	1049
Dec.17	4248	1196
Jan.18	4240	1317
Feb.18	3732	1237
Mar.18	4147	1247
Grand Total	54786	14364

Modes of grievance registration @ NCH

NCH can be contacted every day except National holidays. There are different modes to reach National Consumer Helpline. Consumer can contact the Toll Free nos. 14404 or 1800-11-4000 from 9:30 A.M to 5:30 P.M, SMS to 8130009809, direct registration on the Portal – www.consumerhelpline.gov.in, mobile app down loaded from ‘Google Play store’ as well as walk-ins, postal letters and e-mails.

Grievances registered through different modes with National Consumer Helpline

Mode	No. of Counts
By Phone	275641
By Web	158624
By SMS	13039
CPGRAMS (PG portal of Govt of India)	4041
By Consumer App (Downloaded from Google play)	2094
e-mail / VIP Reference & Walk-ins	1344
Postal Letters	121
Total	454904



SMS received @ NCH

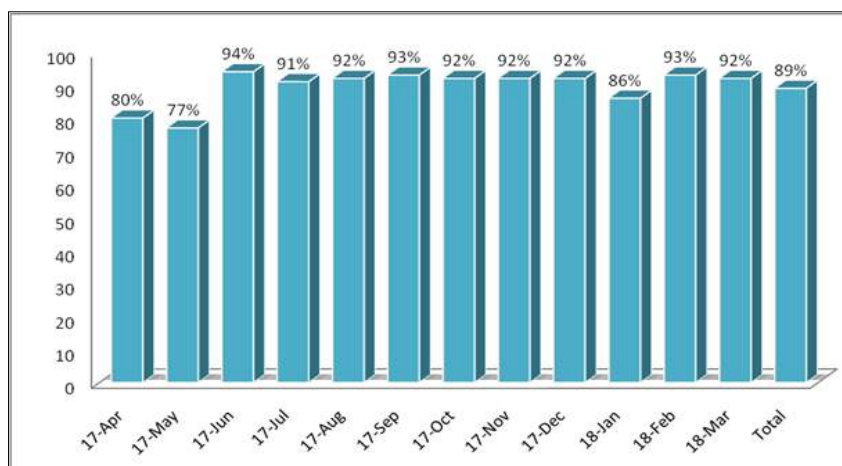
National Consumer Helpline provides an SMS service to consumers for registering grievances. If a consumer is not able to contact NCH, he can send an SMS on mobile number 8130009809 stating his name and city. SMS are chargeable to consumers as per applicable rates of their service provider. Consumers who send SMS are out called by NCH the next working day and their grievance is registered on the Portal www.consumerhelpline.gov.in. It has been observed that consumers are pleasantly surprised on receiving a call from NCH, and appreciate the efforts.



Following is the procedure for outbound calls

- All the SMS received on NCH server are out called through the Auto dialer.
- The Auto dialer dials all the phone numbers and also has a provision to reschedule calls. As soon as the call gets connected at the consumer's end, the dialer detects a human voice and transfers the call to the counselor. All non contacted mobile numbers are rescheduled so that the consumer is contacted.
- A docket number is generated for each and every call.

SMS received at NCH (April 2017 to March 2018)



Central Public Grievance Redress and Monitoring System (CPGRAMS)

CPGRAMS portal is the initiative of the Government of India. It provides a platform to citizens of the country for redress of their grievances. This portal is developed by NIC, in association with Department of Administrative Reforms and Public Grievances (DARPG). CPGRAMS is a platform based on web technology which primarily aims to enable submission of grievances by aggrieved citizens anywhere and anytime (24x7) basis to Ministries/Departments/Organisations, who then scrutinize and take action for speedy redress of these grievances. Tracking grievances is also facilitated on this portal through the system generated unique registration number.

Salient features of the portal

- Complainant can upload relevant documents.
- A dashboard provides help in monitoring the grievance.
- Provision to forward grievance to multiple departments.



Issues which are not taken up for redressal

- Subjudice cases or any matter concerning judgment given by any court.
- Personal and family disputes.
- RTI matters.
- Anything that impacts territorial integrity of the country or friendly relations with other countries.
- Suggestions.

CPGRAMS @ NCH

Grievances are forwarded from different sources like Department of Administrative Reforms and Public Grievances (DARPG), Prime Minister's office and President's Secretariat. Grievances that relate to consumer issues are forwarded to the Department of Consumer Affairs by DARPG, and The Nodal officer (Public Grievances) Dept of Consumer Affairs forwards relevant grievances to the National Consumer Helpline, which are redressed as per the following procedure :

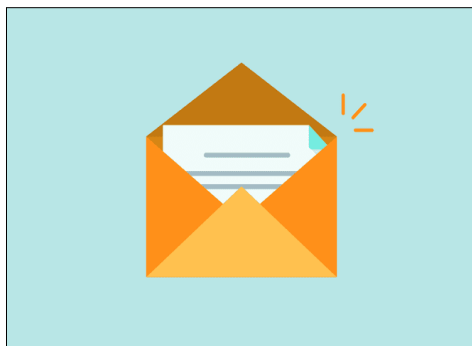
- Dockets are generated on the portal for all CPGRAM grievances.
- For Grievances registered by, NCH follows the laid down procedure for the redressal of these grievances.
- Thereafter, the redressal provided by the company is updated on the CPGRAM Portal and the grievance closed from NCH. If no response is received from the company, the grievances is closed with an appropriate message.

National Consumer Helpline	
Period :01/04/2017 To 31/03/2018	
Grievances Received	Grievances Disposed
5819	5483
Balance grievances are carried forward to the next financial year	

Letters by post and e-mails @ NCH

National Consumer Helpline receives grievances from the Department of Consumer Affairs. These are received through e-mails from officials of the Department or through letters and e-mails. National Consumer Helpline gets the redressal and resolution of these grievances from the company concerned. The procedure followed for the redressal of such grievances is given below:

- Grievances received through letters/Emails are segregated into grievances and queries. Dockets are then generated on the portal www.consumerhelpline.gov.in
- Grievances are segregated as Convergence and Non Convergence company grievances. NCH follows the laid down procedure for the redressal of these grievances.
- For grievances received through letters or e-mails, if the consumer's contact details are not available, NCH informs consumer through Letter/Email to register his grievance directly on www.consumerhelpline.gov.in or call NCH toll free numbers- 1800-11-4000 or 14404



	Period	Total Grievances received	Disposed	Moved to Govt. Regulators
Letters	April-2017 to March- 2018	327	288	39
Emails	April-2017 to March- 2018	4158	3938	220

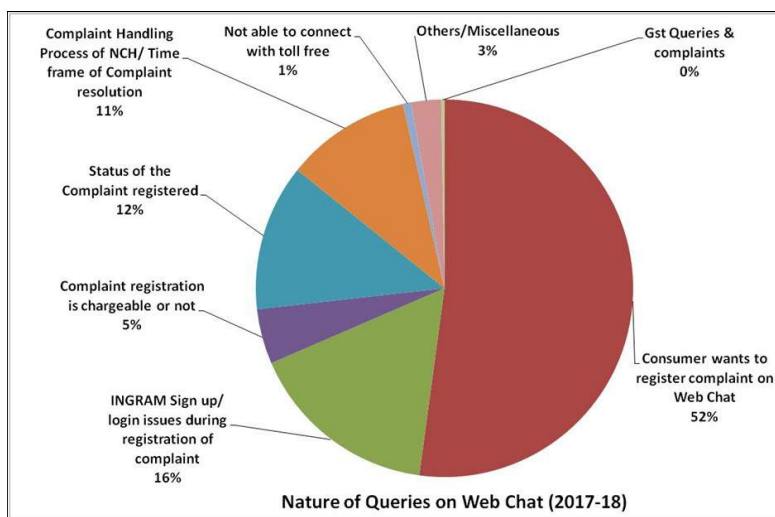
Web Chat @ NCH

The Department of Consumer Affairs, Ministry of Consumer Affairs Food and Public Distribution, Government of India celebrated the World Consumer Rights Day 2017 with the theme “Consumer Rights in digital age ”on 15th March 2017 at Kothari Auditorium, DRDO Complex, New Delhi. On this occasion the National Consumer Helpline web chat facility was launched for consumers in India. The Web chat allows users to communicate in real time using an easily accessible web interface.

The web chat facility handles queries of consumers. A modified and updated version 2 was also launched in the year, and has seen a good response. On an average, 3066 chat messages are being handled per month. The objective of having a Web chat is to facilitate consumers to enquire on consumer issues, as well as get information about the portal – www.consumerhelpline.gov.in— Sign Up, Login, and Grievance Registration etc.

Consumers are widely appreciative of the fact that NCH provides them guidance and information with important links which makes it easy to register their grievance in the area of consumer issues.

S.No.	Web chat Report-2017-18	Total	%
Complaints			
1	Consumer wants to register complaint on Web Chat	19184	52
2	INGRAM Sign up/ login issues during registration of complaint	6028	16
Queries			
3	Complaint registration is chargeable or not	1731	5
4	Status of the Complaint registered	4606	13
About NCH		0	
5	Complaint Handling Process of NCH/ Time frame of Complaint resolution	3941	11
6	Not able to connect with toll free	257	1
7	Others/Miscellaneous	945	3
8	Gst Queries & complaints	102	0
	Total	36794	100

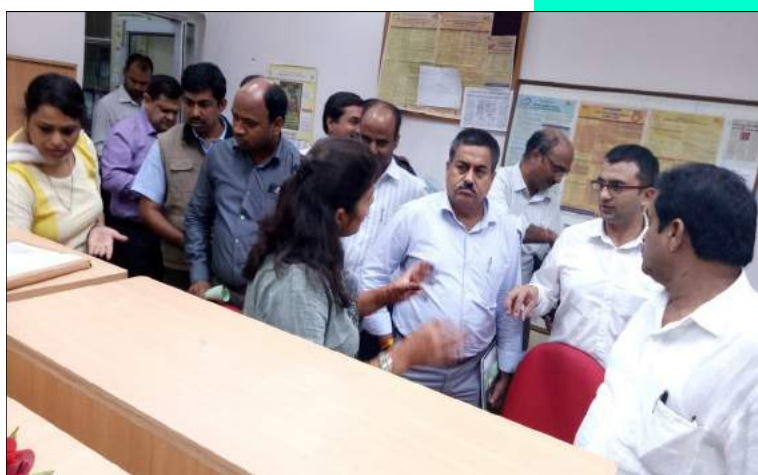




Participants of 21st 'Training of Trainer' programme visited NCH on 14th June 2017

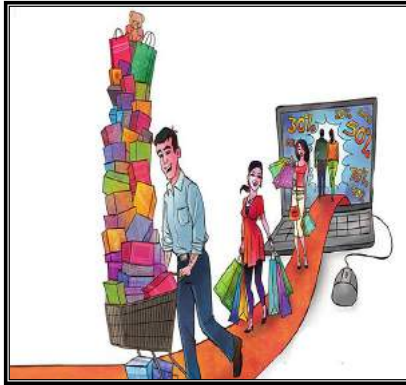


Visit of Shri Avinash Kumar Srivastava , Secretary (CA) to NCH on 7th Aug 2017



Delegates of the training programme 'Development of Policy & Policy Analysis', for officials of the Islamic Republic of Afghanistan on 10th August 2017

e-Commerce



The e-Commerce industry in India has been on an upward growth trajectory and is expected to surpass the USA to become the second largest e-Commerce market in the world by year 2034. (Source: <https://www.ibef.org>). e-Commerce industry includes online shopping and various services. It has hit the right chord with consumers across the country. The booming sector of e-Commerce has registered the highest number of grievances at NCH, totaling 76,615 dockets for the fiscal year 2017-18.

e-Commerce is making a huge impact and has paved its way into most of the industries in India - travel, telecom, Direct selling and in Online

Rentals, Home durables, Food and Pharmacy. Aggregators of specific industries have also rushed into this space.

Indian consumers are increasingly moving away from cash and credit card to e-wallets. e- Wallets are now widely used for day-to-day transactions at supermarkets, grocery stores, street vendors, tea stalls, petrol pumps, and even for taxis and auto-rickshaws. Consumers have benefited from convenient payment options and pricing benefits like cash-backs and discounts. Introduction of Unified Payments Interface (UPI) has created competition for mobile wallets. The Aadhar linking of wallets have tightened security issues.

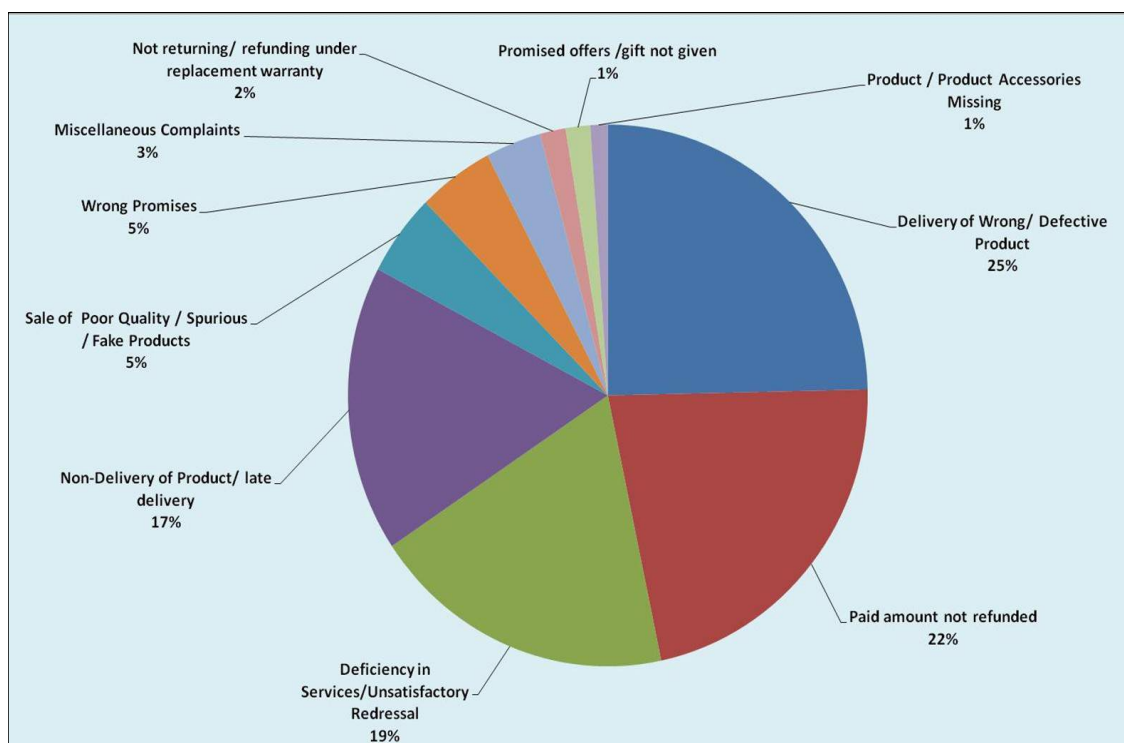


The online marketplace is now preferred in India for its affordability, range of products and services and the convenience of transactions. At the same time, there are concerns like delivery of wrong products, deficiency in data privacy and identity theft. Numerous grievances are filed for receiving a wrong product which can be the result of a shipping mix up, courier agency or customer malpractices. Grievances are also registered which do not meet the return policy of the e-commerce portal. At times, the product is returned successfully but the process of refund takes a long time. Many e-commerce sites offer cash-back schemes, additional quantity and discounts to lure consumers to shop more. Grievances regarding fake, spurious, counterfeit, poor quality products are more common with electronic gadgets and sports shoes. Misleading and lack of information on the quality of products sold on e-commerce websites suggests for amendments to the existing laws.

Consumers have complained of receiving inferior commodities, products nearing expiry, and incomplete packages. Due to these kind of practices, the Legal Metrology department brought out the Packaged Commodities Amendment Rules, 2017, which came into effect on January 01, 2018, as supposed to be implemented by April 2018. These rules are applicable to both - e-commerce companies as well as e-Commerce market places. e-Commerce marketplaces are those which do not have any inventory of their own and only provide a medium to facilitate transactions between sellers and consumers.

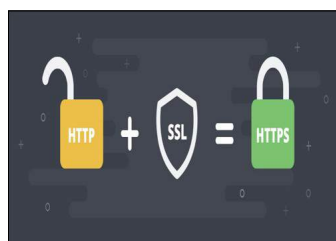
NCH has received 76615 grievances and 1379 general enquires in e-Commerce sector and the Nature of grievances are as follows :-

Nature of Grievances in e-Commerce Sector (2017-18)



Tips for Consumers:-

- Read carefully the return policy and procedure of the website.
- Note the company's contact details like physical address and landline telephone number. Never rely on just an email address or a post office box number.
- Be cautious about misleading advertisements and lucrative claims . Check out any hidden costs - like delivery charges, return charges, taxes etc.
- Secure Socket Layers (SSL) : All Payment gateways should be secured with SSL. Using SSL helps to encrypt the information so that the card details and all other sensitive data is protected. The SSL is symbolized by a padlock icon in the URL bar, and the web address begins with https.



How to manage your Digital Footprints



- Make sure your Private Posts are Private - always double-check the settings. What's private on a social media site may still be accessible to search engines
- Keep your Software up to Date - Make sure you have downloaded and installed the most recent security patches
- Use Strong Passwords - avoid common things like family members' names or birthdates, etc.
- Split your Footprint - create different emails for work, social media and for online transactions.
- If you Use Apps - go through your apps and delete those that you don't really use
- Don't Over share - keep quiet about anything they wouldn't want to share with everyone

Grievance Redressal System is as follows:-

Tier 1: Lodge the grievance through customer care number/ email of the e-Commerce company and wait for 5-7 days. (You may lodge your grievance at National Consumer Helpline at this point in time. If the company is a convergence partner then wait for 10-15 days for a reply and track your grievance registered at National Consumer Helpline)

Tier 2: In case of no response after 15 days ,follow it up by writing a reminder letter to the company via speed post. Wait for 15 days.

Tier 3: If the grievance is still not redressed, the consumer can file a case in Consumer Forum/State Commission/ National Commission. (Consumer can approach the District Forum / State Commission according to the place where order was placed/ where the complainant had paid the money)

Telecom



At NCH, telecom is the sector which ranks second in terms of the number of grievances received. Telecom is not only a dynamic growth sector by itself, but is also the backbone of development and economic growth for other sectors of the economy. It has become one of the fastest growing business sectors in modern information technology. The competition between mobile service providers is more severe as the telecom market for mobile subscribers is almost saturated. Therefore, service providers try to attract customers by focusing on value-added services.

The 3G and 4G Wireless Technologies have also made a mark. 3G refers to the third generation of wireless technology. 2G GSM networks were widely used but 4G is the newer, faster version. Financial Year 2017-18 saw the availability and widely used 4G networks for faster data uploading. Most telecom operators have been providing competitive tariff as usage of data is much faster than voice calls, 4G (fourth generation) is the technology which is going to be highly in demand. With the developing of this power can be utilized to its fullest potential by subscribers in different walks of life. This 4G has lots more benefits when compared to 3G and it also provides better and faster service.

4G is a safe and secure platform and many services can make use of it, as it gives complete satisfaction to users. Access is important in the 4G networks, as it gives connectivity to users and it also provides end to end services. The network should be multi-service so that it does not only give the basic access but also gives a wide range of services to the people who need voice and other services. The 4G network integrates the high end platform, and it is also cheaper and effective to use, and can be maintained easily. For success of 4G, the important aspect is that security networks are safe and protected. As the wireless communication system develops, the expectations and the demand among people will keeps increasing. Last but not the least, 4G provides access and support for authentication, paying off bills, and supports mobile specific services.

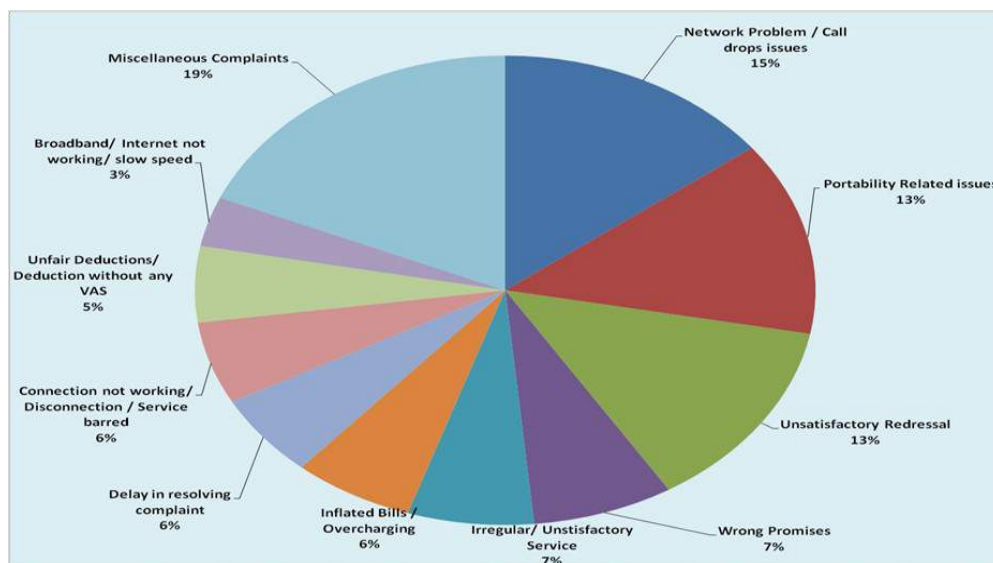
Grievance Redressal Mechanism amended by the Regulator TRAI

The primary responsibility of addressing service related issues like- billing, quality of service grievances lies with the telecom service provider, which emanates from licensing terms and conditions. All complainants have to approach their service providers for redressal of their grievances.

There is a “Two Tier Institutionalized Grievances Redressal Mechanism” of every Service Provider established under Telecom Consumer Grievance Redressal Regulations of TRAI. However, in case a grievance is not redressed even after exhausting the procedure as prescribed above, an individual complainant can approach the Public Grievance Cell of Department of Telecommunications (DOT). Complainants are advised to use the web portal of DOT for registering grievance, so that the processing may be monitored in a transparent, user friendly and structured manner.

NCH has received 58721 grievances and 1078 General Enquiries in Telecom sector, Nature of grievances are:-

Nature of Grievances in Telecom Sector (2017-18)



Tips for Consumers:- As per the 'Quality of Service' mandate of TRAI ,

- For delayed rectification of faults, the customer is entitled to rent rebate at the following rates:
 - (a) Faults pending for more than 3 days and up to 7 days: Rent rebate for 7 days.
 - (b) Faults pending for more than 7 days and up to 15 days: Rent rebate for 15 days.
 - (c) Faults pending for more than 15 days; rent rebate for one month.
- The service provider shall terminate any request for disconnection within 7 days. They cannot charge rental or any other charges beyond the period of 7 days.
- Consumer can block all commercial communication or can selectively block SMS from specified categories by registering his/her preference in National customer Preference Register (NCPR).
- Incoming SMS are free even while on roaming.
- Consumer can deactivate or stop VAS through a simple process from a landline by dialing or sending SMS to 155223 (toll free). The service provider cannot activate any value added service, whether chargeable or free of charge, without the explicit consent of a customer.

Grievance Redressal System is as follows:-

Tier 1: Consumer has to register their grievances with customer care of the company, thereafter, if consumer is not satisfied, he can file a grievance with the Appellate Authority of the company after 3 days. (You may lodge your grievance at National Consumer Helpline at this point in time. If the company is a convergence partner then wait for 10-15 days for a reply and track your grievance registered at National Consumer Helpline)

Tier 2: After 39 days, If there is no resolution or consumer is not satisfied with response of Appellate Authority, consumer can register the grievance in Department of Telecommunication (DOT)

Tier 3: In case consumer is not satisfied or has not got a response from DOT, he can file a case to Consumer forum/State Commission/National Commission.

Consumer Durables & Electronic Products



Consumer Durables and Electronics have become basic necessities in today's modern world. Without these products, the common man's home is incomplete. These are intended for everyday use. Consumers use electronic products for entertainment, communications and for different activities in daily routine.

India's consumer durables industry is expected to grow speedily. The consumer durables industry can be categorized into two segments:

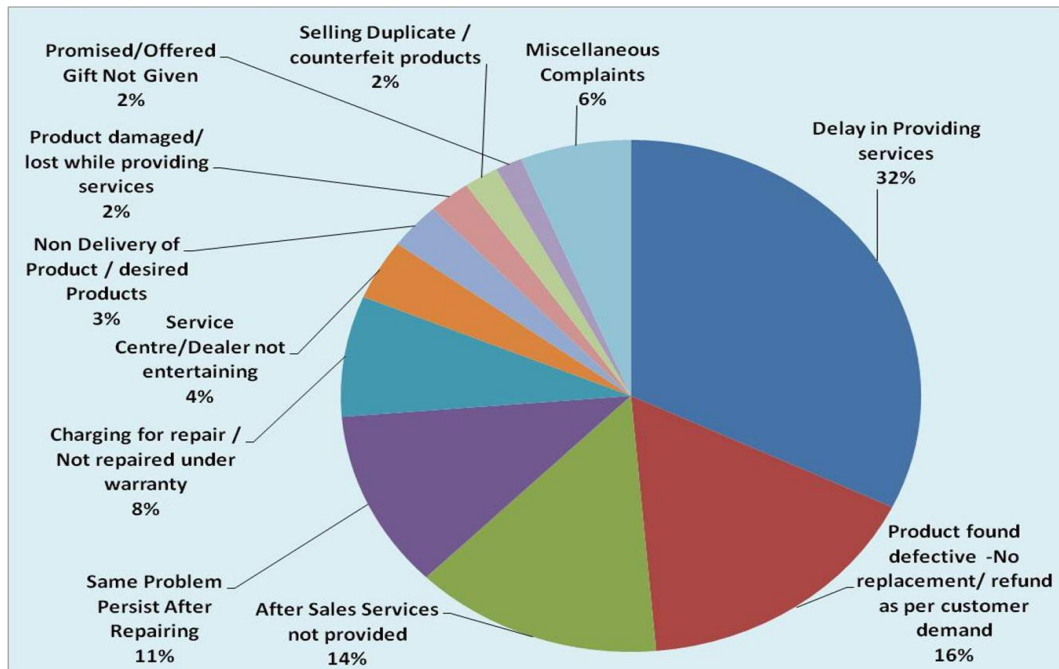
- Consumer electronics- televisions, laptops, cameras, computers, audio systems etc.
- Consumer appliances – washing machines, kitchen appliances, microwave ovens, cleaning equipment, air conditioners etc.

About two-thirds of India's consumer durable products are currently sold in urban markets. The most popular consumer electronics are Laptop and Color television sets. Electric fans and air conditioners are popular due to India's hot climate. Other top consumer durables include refrigerators and washing machines. The majority of consumer durable products are sold in Delhi and Uttrakhand in the north, West Bengal in the east, Tamil Nadu in the south, Maharashtra and Gujarat in the west.

Consumer Durables and Electronic Products are the third and fourth highest sectors for which National Consumer Helpline receives grievances. Most of the grievances received pertains to delay in providing services, Product found defective, no replacement/refund as per customer demand, after sales services not provided, same problem persists after repairing, charging for repairs /not repaired under warranty.

Almost all the Companies have a dedicated customer service department to address consumer grievances but there is no Regulator to control the malpractice or deficiencies. At times if the consumer does not get a suitable resolution from the Company, he does not have any other option but to choose Consumer Forum to get his grievance redressed.

Top 10 nature of grievances in Consumer Durables (2017-18)



Tips for Consumers:-

- Always take a bill/ cash memo/ invoice
- Check the MRP of packaged products
- Seek complete details about the company before buying any product.
- Consumers also need to follow the usage instructions that are detailed with every Product.
- In the market, there are different companies selling similar products, consumer should buy the product of his choice and requirement.

Grievance Redressal System is as follows:-

Tier 1: Consumer must register their grievances the company's Authorized Customer care, Dealer & Service Center of the respective company. (You may lodge your grievance at National Consumer Helpline at this point in time. If the company is a convergence partner then wait for 10-15 days for a reply and track your grievance registered at National Consumer Helpline)

Tier 2: If there is no resolution or consumer is not satisfied with the response, he/she can approach the head office or corporate office of the respective company.

Tier 3: As there is no regulatory authority in Consumer Durable and Electronic products sector, the consumer may move to Consumer forum/State Commission/National Commission, if his grievance is not redressed.

Banking



The Financial aspect is an integral part of the Social Reform agenda of a Country. In India it led to a whole lot of reforms. The RBI and Department of Financial Services have come out with new measures, so that genuine consumers do not suffer and get hassle-free, need based Banking Services; especially the masses at the bottom of the pyramid. Special focus is on financial inclusion and job creation through Skill-development with special attention given to unprivileged masses.

The banking system is divided into commercial banks, regional rural banks and cooperative banks. Commercial banks play an important role in the financial system of the economy. As a key component of the financial system, banks allocate funds from savers to borrowers in an efficient manner, thereby making the overall economy more efficient.

Recognizing the need of stability, efficient service delivery, inclusion and a monetary policy transmission in the banking system, the Government has introduced various reforms to strengthen the banking system and make it more robust.

Banking in India is fairly mature in terms of supply, product range and reach, even though reach in rural India still remains a challenge for the private sector and foreign banks. The government has developed initiatives to address this through the State Bank of India expanding its branch network and through the National Bank for Agriculture and Rural Development (NABARD) with facilities like microfinance.

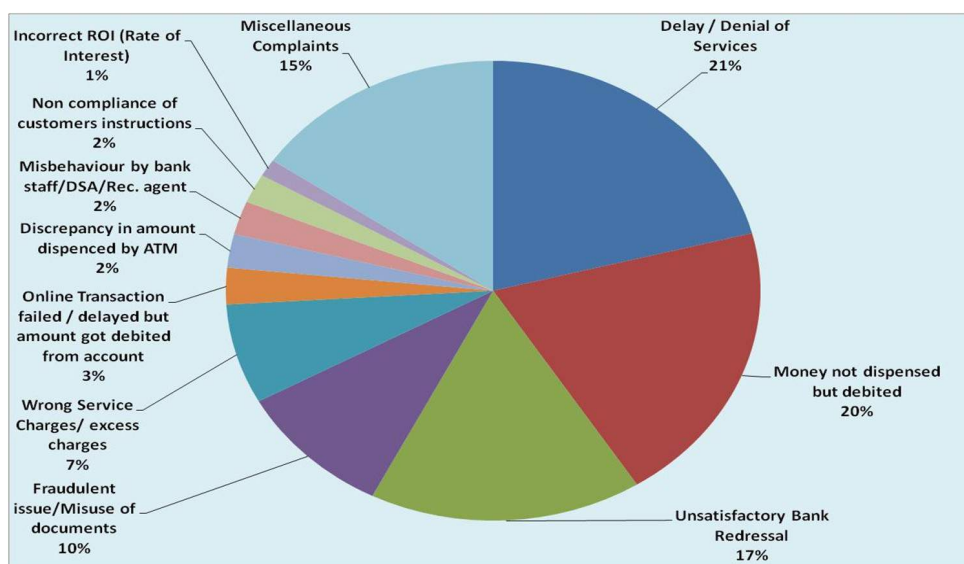
RBI on Consumer Protection & Customer Service

- Consumer protection and awareness has assumed a critical role for the Reserve Bank in view of the increasing customer base of banks, predominantly from vulnerable sections of society, and the introduction of technology based banking products.
- In this direction, the Reserve Bank set up the Banking Ombudsman (BO) offices. Presently there are 21 Banking Ombudsman in various zones to ensure fair treatment of customers.
- The Banking Ombudsman Scheme {BOS} is considered to be a speedy, effective and inexpensive means for grievance redressal. The Reserve Bank has continuously fine-tuned the BOS, to suit the emerging requirements of customers.
- The Banking Ombudsman Scheme 2006, was amended on 1 July 2017 and includes deficiencies arising out of sale of product related to insurance/ mutual fund/ other third party investment products, distributed by banks. Deficiencies could be of various types such as:-
 - **Improper, unsuitable sale of third party financial products**
 - **Non-transparency or lack of adequate transparency in sale**
 - **Non-disclosure of grievance redressal mechanism available**
 - **Delay or refusal to facilitate after sales service by banks**
- Ombudsman also entertain grievances relating to mobile and electronic banking, for instance, delay or failure to effect online payment / fund transfer, and unauthorized electronic payment. As the online financial crimes and vulnerability has increased in India, these were considered important to be a part of the ombudsman scheme. The latest amendment is that earlier banking ombudsman could pass an award (a direction or an order) of up to ₹10 lakh, this has now been increased to ₹ 20 lakh. Additionally, the banking ombudsman can now grant a maximum compensation of ₹ 1 lakh for loss of time and money, harassment and mental anguish suffered by the complainant.

With effect from 1 July, 2017, the following amendments were made:-

- Customer Protection in Unauthorized Electronic Banking Transactions:- The Reserve Bank of India on 6th July 2017, said Bank customers who are victims of fraudulent or unauthorized electronic transactions will not bear any loss if the transaction is due to a fault in the bank's security system, or a third-party breach.
- However, the zero liability is conditional on the customer reporting the unauthorized transaction due to a third-party fault within three days of receiving the alert from the bank.
- The RBI has mandated banks to pay the amount involved in a transaction within 10 days of reporting by the customer.
- Though the RBI guidelines is in the interest of customers, customers must be vigilant and report unauthorized transactions immediately to the bank by the fastest mode and take an acknowledgment of the same.
- **Internal ombudsman :** The rising trend of grievances, while reflecting the increasing awareness about the Banking Ombudsman Scheme, also underlines the need for banks to strengthen their internal grievance redressal mechanism. In this context, in the recent past 34 banks, on RBI's advice have appointed Internal Ombudsman (IO) to ensure that all rejected or partially redressed grievances are reviewed independently. However, the rising number of grievances received at the OBOs (Other Banking Offices) reflects a need for strengthening the implementation of the IO Scheme so that the IOs act is effective.
- **Consumer Education:** Offices of Banking Ombudsman organize 'Town Hall' events and Awareness programmes/outreach activities in rural and semi-urban areas in their respective jurisdictions to spread awareness about the Scheme.

Banking Sector : Top 10 Areas of Grievances



Tips for Consumers:-

- Never tell anyone your card's PIN number - even if they claim to be from your bank or the police. Never send your PIN number to anyone over the Internet.
- Password should be a mix of letters, numbers and special characters to make it complex and difficult for others to guess.
- While purchasing financial products like insurance and banking, read, understand, cross check all information mentioned about the product before signing.

Grievance Redressal System is as follows:-

Tier 1: At the first level, consumer has to complain to the Nodal officer of concerned bank. **(You may lodge your grievance at National Consumer Helpline at this point in time. If the company is a convergence partner then wait for 10-15 days for a reply and track your grievance registered at National Consumer Helpline)**

Tier 2: in case consumer is not satisfied or has not got resolution at first level in the 30 days prescribed time, consumer may complain to **“Banking Ombudsman”**.

Tier 3: **After 90 days** In case the consumer is not satisfied with the 'Award' of the Ombudsman, within 2 years of Ombudsman judgment he can approach a consumer Forum/State Commission/ National Commission.



Insurance

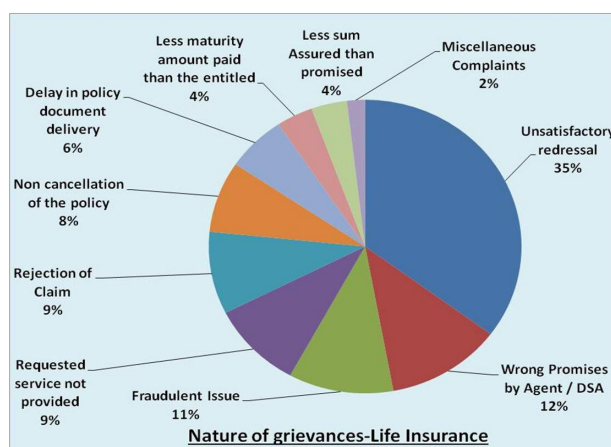
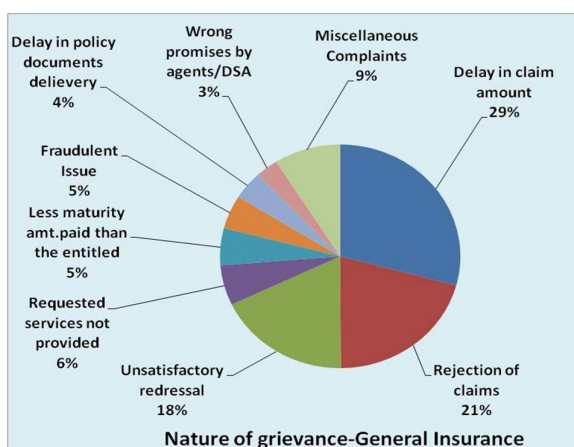


The Insurance Sector is moving forward at an accelerated speed, with Technology upgradation and as a Social Welfare tool under its Regulator IRDAI (Insurance Regulatory and Development Authority) Initiatives. The Government of India has taken a number of initiatives to boost the insurance industry in the last few years.

- Insurers are innovating rapidly to change the way consumers buy insurance- especially Health, Travel, Motor Vehicle, etc .
- Government's policy of insuring the uninsured has pushed insurance penetration in the country and proliferation of insurance schemes.
- Demonetization and Pradhan Mantri Jan Dhan Yojana (PMJDY) have bolstered financial savings and a good part of it will find its way to insurance products.
- In May 2017, Government of India launched Pradhan Mantri Vaya Vandana Yojana, a pension scheme which provides guaranteed 8 per cent annual return to senior citizens above 60 years of age for policy tenure of 10 years.



Kind of grievances in Insurance Sector (2017-18)





NCH counselors participating in cultural programme organized at IIPA on 14th August 2017



Redressal of consumer grievances in progress @ NCH



NCH Counselors trained on 'Consumer Go Safely Digital'

Under the Grievances Redressal System administered by IRDAI, each insurance company has a designated grievance redressal officer at senior management level. Insurance Companies also have a system and procedure for receiving, registering and disposing off grievances, that are received by them.

Tips for Consumers:-

- Fill forms carefully, completely and accurately.
- Make sure that one knows exactly what is covered and included, and what is not included in the policy.
- Read the policy document carefully.
- If your insurance company rescinds your insurance, they may send you a premium refund cheque. By encashing the cheque, you may be inadvertently accepting their decision to rescind your policy. Do not give up when you feel that your rights are being violated. It is critical that you stand up for yourself.
- Insurance is intended primarily for risk-protection—not for tax savings, not for investment.
- Awareness is crucial if the consumer is to receive a policy that truly meets his requirements. Spreading financial literacy and consumer awareness among the Consumers is the need of the hour.

Grievance Redressal System is as follows:-

Tier 1: Consumer can complain to Grievance Redressal Officer (GRO) of the company concerned. Consumer can lodge his/her grievance with IGMS portal of IRDA . **(You may lodge your grievance at National Consumer Helpline at this point in time. If the company is a convergence partner then wait for 10-15 days for a reply and track your grievance registered at National Consumer Helpline).**

Tier 2: After 30 days, in case of no response or if not satisfied with the Company response, Consumer can approach Insurance Ombudsman whose decision on settlement is binding on the insurance company.

Tier 3: **After 90 days** In case the consumer is not satisfied with the resolution provided with Ombudsman, within 2 years of Ombudsman judgment he can approach a consumer Forum/State Commission/National Commission.

Real Estate



The term 'real estate' is defined as land, with buildings or structures on it. It covers residential housing, commercial offices, commercial spaces such as theatres, hotels and restaurants, retail outlets, factories and Government buildings. Real estate involves the purchase, sale, and development of land for residential and non-residential buildings.

There are four types of real estate:

1. Residential real estate includes both new construction and resale of homes. The most common category is single-family homes. There are also condominiums, Co-operative housing society, apartments, duplexes, triple-deckers, quadplexes, high-value homes, multi-generational and vacation homes.
2. Commercial real estate includes shopping centers and malls, medical and educational buildings, hotels and offices.
3. Industrial real estate includes buildings for manufacturing, as well as warehouses. The buildings can be used for research, production, storage and distribution of goods. Some buildings that distribute goods are considered commercial real estate. The classification is important because the zoning, construction and sales are handled differently.
4. Land is vacant land, agricultural farms and resorts. The subcategories within vacant land include undeveloped, early development or reuse, subdivision and site assembly.

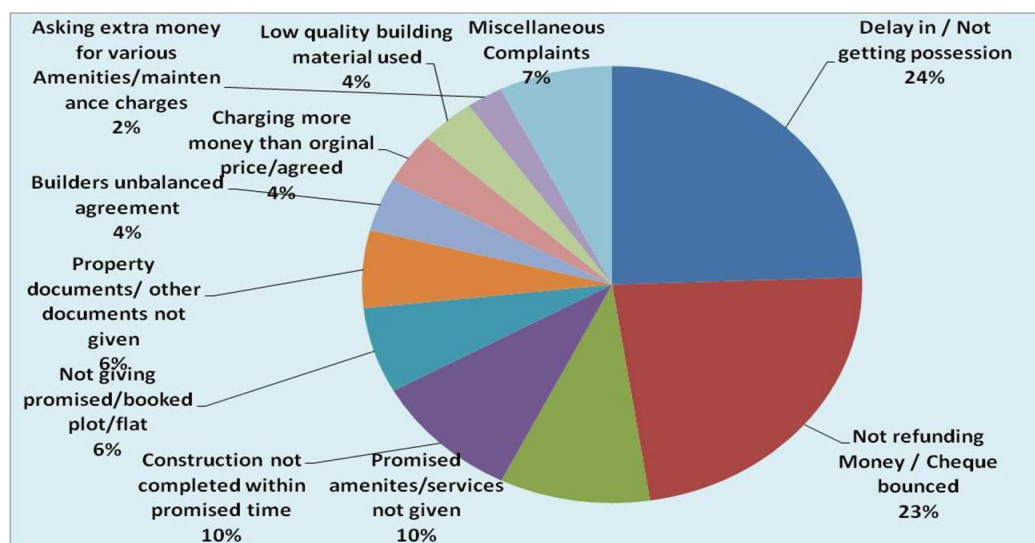
Real Estate Regulatory Authority (RERA) and its Scope :-

- Real Estate and the housing sectors were highly unregulated sectors, with lack of transparency in projects, no proper information about the builder, and lack of remedies available to the buyers. The Real Estate sector got its own Regulator from May 1, 2017, the date when the Real Estate (Regulation and Development) Act, 2016 (RERA) became effective in the entire country. Each state and Union Territory must have its own Regulatory Authority (RERA) and frame regulations and rules according to the Act, which came into effect in May 2017.
- RERA seeks to bring clarity and fair practices to protect the interests of buyers and also impose penalties on errant builders. It was introduced to protect home buyers' interests and also to boost investment in the real estate sector.
- The Act aims to improve transparency and encourage fair practices in the sector. The major issue facing the sector is lack of transparency. The system until recently was opaque with regard to price, construction delay, construction quality, ownership (title) and litigations. Of these, the biggest issue was delay in delivery of possession to buyers.
- During the last two decades the number of under construction properties rose to an all-time high. In major cities particularly, many builders have flouted norms by failing to keep up with project deadlines. For a homebuyer investing his life savings in the property, indefinite delays are a cause for worry.
- The Act applies to under-construction as well as new projects, Residential and commercial projects. Real estate agents or brokers too are included in the purview of the Bill. The scope of the Bill covers all parties in a real estate transaction. The purpose is to ensure greater accountability and transparency in the system.

Impact of RERA on consumers

- RERA has been introduced mainly to protect the interest of property buyers. In order to increase transparency regarding project completion status, it mandates developers to disclose the construction status on the Authority website. This has to be done on quarterly basis. In case of any misdoing by the developer, the buyer can file a grievance with the Authority.
- Real estate is included in top 10 major sector of grievances received at the National Consumer Helpline.

Nature of grievances in Real Estate Sector (2017-18)



Tips for Consumers:-

- Buyer can ask for actual loss if construction is delayed beyond the promised time. He can demand his money back with interest.
- Buyer can stop payment till construction starts in construction linked schemes.
- Non-approvals, prior to launch is an unfair trade practice, and hence loss is to be borne by builder.
- Price hike if any, has to be justified considering the period of construction promised and default of builder.

Grievance Redressal System is as follows:-

Tier 1: Consumer can complain in writing to the Builder. **(You may lodge your grievance at National Consumer Helpline at this point in time. If the company is a convergence partner then wait for 10-15 days for a reply and track your grievance registered at National Consumer Helpline)**

Tier 2: If consumer is not satisfied or is not getting a resolution from the builder, consumer can approach the RERA or its appellate.

Tier 3: If consumer is still not satisfied or is not getting response, he may move to Consumer forum/State Commission/National Commission.



Petroleum Products

The petroleum industry is involved in the process of exploration, extraction, refining, transporting and marketing of its products. Oil, LPG and gasoline (Petrol) are the major products of the industry. IOCL, BPCL and HPCL are the major oil marketing companies (OMC) in the petroleum sector. Gasoline, Liquefied Petroleum Gas (LPG) and CNG / PNG are used as a ideal fuel for industrial and commercial purposes. Generally, these products are used in households, hotels, restaurants, automobiles, transport, and other industries as a good source of energy.

Malpractices and cheating are gradually increasing day by day due to lack of awareness in the process of filling, weighing and measuring. The regulator in this sector is PNGRB (Petroleum And Natural Gas Regulatory Board) for manufacturers, petroleum retail dealers and the Department of Legal Metrology for petrol pumps and Packers are fully responsible for false weighing and measurement of prepackaged petroleum products like LPG.

- **Petrol**

The term 'petrol' is used for automobiles in India. Petrol, nowadays, is a main source of energy in the world. This is also due to its multiple usability in different fields. Every aspect of day-to-day life of man is somehow influenced by the use of petrol. Transportation, defense, technology, industry, commerce, research and development and many other facets of human activities are directly or indirectly linked with products. It provides fuel for heat and lighting, lubricants for machinery and raw material for a number of manufacturing industries.

- **LPG (Liquid Petroleum Gas)**

For the point of view of security, LPG as cooking fuel has become the obvious choice for citizens both in urban and rural areas. For the point of security, LPG is largely supplied in 14.2 kg cylinder for household use. Consumers mandatorily need to have an Aadhar number for availing LPG Subsidy.

Mainly grievances are related to LPG, CNG followed by Petrol. Since OMCs are public sector units, they have a network of distributors all over the country.

- **CNG (Compressed Natural Gas)**

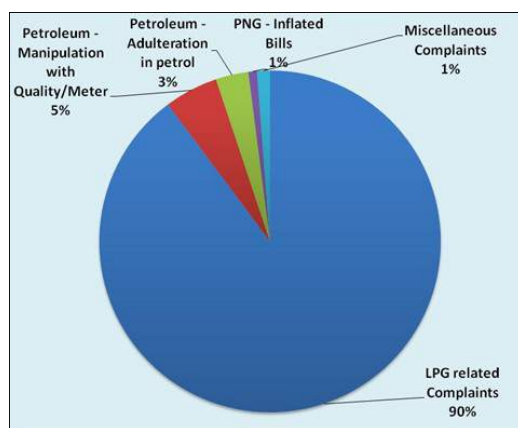
Natural gas offers many advantages over conventional petroleum products. Compressed natural gas (CNG) is the affordable choice for fleet vehicles, transit buses, school buses, waste disposal trucks, delivery vehicles, and more. CNG is also used as a fuel in vehicles. With CNG, you'll save money on fuel, reduce emission levels, and extend the life of your vehicle. CNG is the cleanest burning transportation fuel on the market today. CNG burns cleaner than petroleum based products because of its lower carbon content. CNG produces the least emissions of all other fuels and contains significantly less pollutants than gasoline. CNG produces 20-30% lesser greenhouse gas emissions and 95% lesser tailpipe emissions than petroleum products. And because CNG fuel systems are completely sealed, CNG vehicles produce no evaporative emissions. Delhi is the only city in the world where 800 CNG filling stations and 11,00,000 vehicles run daily on CNG.

- **PNG Piped Natural Gas**

- PNG is used for Domestic, Commercial and Industrial Consumption. PNG has several distinctions to its credit-of being a pollution free fuel, economical and safer fuel being few of them. Some benefits are As Under:
- PNG is supplied through pipe 24X 7 without any problems of storing gas in cylinders.
- The domestic consumer is relieved from the task of booking LPG cylinder and waiting for the delivery man.
- Natural Gas is a safe fuel. In case of leakage, NG being lighter than air, disperses in the air.
- In the case of PNG, billing is normally done after a cycle of fortnightly /monthly /quarterly after the use by the consumer whereas the consumers pays upfront for any other fuel used by them.
- PNG is one of the cleanest burning fuels, and helps improve the quality of air.

National Consumer Helpline has received 8157 grievances and 204 general enquiries in this sector.

Kind of Grievances in Petroleum Sector (2017-18)



Tips for consumers:-

- Always buy BIS (ISI) validated devices. Get BIS authorized rubber tubes and LPG regulators from certified suppliers only
- Ensure that the company seal and safety cap is fixed securely on the gas cylinder.
- Consumer must use verified check measures by the state authority to get correct quantity of fuel.
- Consumer have a right to check the sealing/ stamping arrangement of dispensing pump to get correct quantity of fuel at the filling stations.
- Consumer is also advised to check the quality of the petroleum (Petrol / Diesel) and for inflated bills of PNG / CNG.

Grievance Redressal System is as follows:-

Tier 1: NCH advises consumer to complain to the Area manager/DGM/ Regional Manager of the concerned Distributor with a copy to Head office. (You may lodge your grievance at National Consumer Helpline at this point in time. If the company is a convergence partner then wait for 10-15 days for a reply and track your grievance registered at National Consumer Helpline)

Tier 2: If there is no resolution or not satisfied with resolution as per prescribed time frame, aggrieved consumer can send his grievance to Nodal officer of the Ministry of Petroleum and Natural Gas Regulatory Board (PNGRB).

Tier-3 In case consumer is not getting any resolution from above mentioned hierarchy, consumer may move to Consumer forum/State Commission/National Commission.

Automobile Sector



India is the fourth largest producer in the world with an annual production of 25 million vehicles in 2016-17 and is the largest manufacturer of two-wheelers, three-wheelers and tractors in the world.

The automotive manufacturing industry comprises of production of commercial vehicles, passenger cars, three & two-wheelers. The 2017-18 financial year turned out to be a major success for the Indian automotive industry as India overtook Germany as the fourth largest global automotive

market. The passenger and commercial vehicles' sales alone crossed 4.02 million units, while total sales, including two-wheelers and three-wheelers, reached almost 25 million units.

(Source:-<https://www.ibef.org/industry/india-automobiles.aspx>)

The auto industry is set to witness major changes in the form of electric vehicles (EVs), shared mobility, Bharat Stage-VI emission and safety norms. Electric cars in India are expected to get new green number plates and may also get free parking for three years along with toll waivers. The Government of India encourages foreign investment in the automobile sector and allows 100 per cent FDI under the automatic route.

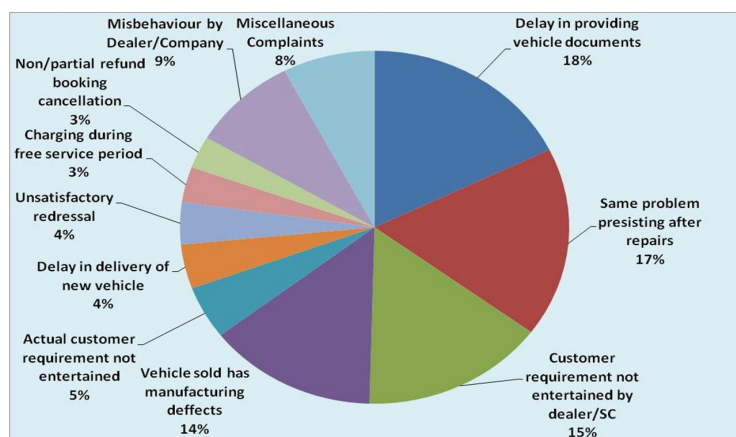
SIAM (Society of Indian Automobile Manufacturers) is an important channel of communication for the Automobile Industry with the Government, National and International organisations. With its regular and continuous interaction with international bodies and organizations, it aims to facilitate up-gradation of technical capabilities of the Indian Industry to match the best practice worldwide. It has been actively pursuing issues like Frontier Technologies viz. Telematics: Promotion of Alternative Fuels including Hydrogen Energy for automotive use through cell vehicles and Harmonization of Safety and Emission Standards etc. and provides a new path to the Indian Automobile industry.

With such a wide consumer base, NCH receives an average of 1000 grievances per month.

The Nature of Grievances received in NCH are:

- Delay in providing documents after purchase i.e. RCs, Insurance papers, Loan documents etc.
- Same problem persists after repairs.
- Problems faced during warranty period are not being attended by the dealer/ Service Centre
- Car purchased new but company's manufacturing date is old
- Delay in Delivery of New Vehicles
- Price Difference of vehicle of the actual amount paid and the amount shown in bill.

Nature of Grievances in Automobile Sector (2017-18)



Tips for consumers:-

- Decide your budget, Dealing options , Choose the optimum model , and the approximate vehicle loans.
- Take a test drive with your own mechanic.
- Transfer ownership, do not wait.
- Make sure everything is in shape and there is no fading, mismatching bodywork.
- Engine should work smoothly and accelerate from rest still without resisting.
- For refurbished vehicles check the chassis of the vehicle. The bodyline indicates whether the vehicle has met with an accident or not.
- Tyres having any signs of uneven wear, could show lack of maintenance or suspension issues.
- Make sure that all electric/electronics/battery is working fine.
- Ask for service history, it should be in service book / Owner's manual that will show if maintenance has been performed properly when and where.

Grievance Redressal System is as follows:-

Tier 1: Send a written grievance to the Authorized Dealer/ Service Centre and a copy of to the customer Care of the company. (You may lodge your grievance at National Consumer Helpline at this point in time. If the company is a convergence partner then wait for 10-15 days for a reply and track your grievance registered at National Consumer Helpline)

Tier 2: As there is no regulator in the Automobile sector and if the consumer is not satisfied then he can approach the corporate office of the company.

Tier3 : If the grievance still does not get redressed, the consumer can approach the consumer Forum /State Commission/National Commission.

Weights and Measures



Legal Metrology Department of the Government is responsible for maintaining uniformity and accuracy in all weights and measures, weighing and measuring Instruments used by traders in the market and trading centres in the Country.

Legal metrology is the science of weights and measures relating to units of weight and measurement, methods of weights and measurement and weighing and measuring instruments, in relation to the mandatory technical and legal requirements which have the objective of ensuring public guarantee from the point of view of security and accuracy of the weight and measurements.

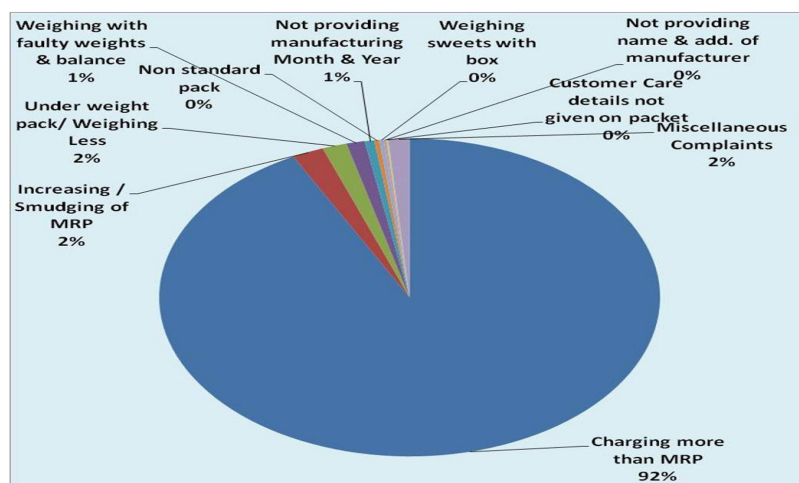
In accordance with the current international practice, Legal Metrology has application in three broad fields of human activities- namely commercial transaction, industrial measurements and measurements needed for ensuring public health and human safety. All activities are based on the Legal Metrology (General) Rules, 2011 and the Legal Metrology (packaged commodities) Rules, 2011 which has been framed under the Legal Metrology Act, 2009.

In so far as the commercial transactions are concerned, the law relating to Legal Metrology ensures that any article or goods which are to be sold by weight, measure or number should either be weighed, measured or counted accurately in the presence of the purchaser or be accompanied by mandatory declaration in writing as to the exact quantity to be delivered in case of pre-packed commodities. All the Legal Metrology Act & rules are enforced in the markets by the concerned State Government and UT's.

National Consumer Helpline received 9430 grievances, for violation of Legal Metrology Rules as given below:

1. Charging more than MRP
2. Increasing / Smudging of MRP
3. (i) Under weight pack/Weighing Less
(ii) Weighing of sweets with faulty weights & balance

Kind of Grievances in Weight & Measures (2017-18)



Tips for Consumers:-

Dual MRP is not permitted on products for the same quantity & quality that is packed by the firm. Consumer must demand use of tare key which is provided in electronic weighing scales mechanical weighing scales/ beam scales to reduce the weight of empty sweet box / packet. "MRP" is the maximum Retail Price includes all taxes & GST etc. No product can be charged more than MRP.

All e-commerce companies have to follow the mandatory display on packaged commodities :-

(i) Maximum Retail Price (inclusive all taxes),

(ii) Net Quantity in SI unit,

(iii) Consumer grievance contact details (e-mail, phone nos. etc) in all packaged commodities sold, Size of letters and numbers for making declaration has been increased, so that consumers can easily read the same. The amendments doubles the display size of quantity, MRP on small packets, while on bigger ones it has been increased by 1.5 times.

Grievance Redressal System is as follows:-

Tier 1 : Dealer / Packer / Manufacturer

Tier 2 : Local Officer of Legal Metrology or Controller (Legal Metrology) of State/UT . Consumer can also file RTI under provision of RTI Act 2005 (You may lodge your grievance at National Consumer Helpline at this point in time. Wait for 10-15 days for a reply/ track your grievance registered at National Consumer Helpline)

Tier 3 : If the grievance still does not get redressed, the consumer can approach the consumer Forum /State Commission/National Commission.

Food Safety



With growing awareness, better health consciousness, need for convenience, and improved lifestyles, the share of processed food is gradually and steadily increasing on consumer plates throughout the country. Food Sector is broadly divided into packaged processed product cooked food served at different catering outlets, and food commodities sold loosely in the market. Safe food is a big issue during consumption. Indian consumers have turned out to be smart citizens by sharing their problems related to food.

Grievances reported for adulterated food products has just doubled than the last fiscal year. Most of the cases were reported from Maharashtra, Delhi, Uttar Pradesh, Karnataka, Rajasthan and Haryana. It was more rampant during festivals, owing to a steep rise in demand. Flour, Honey, ghee, edible oil, infant food, black salt, milk, sweets made out of milk products, mushroom and flour were the packed products that have grievances for adulteration. Open commodities for which issues reported were plastic rice, plastic egg, wax coating on apples, artificial ripening of Mangoes and artificial coloring of vegetables.

Foreign matter in the form of stones and dust are common in loosely sold commodities like rice, pulses, sooji etc. Biscuits, cakes, chocolates and confectioneries; breakfast cereals – corn flakes, oat flakes and instant noodles products were reported to be infested with ants and other insects. Grievances of Fungal growth are more often present in beverages like fruit juices, cakes and bread and dairy products in different forms. Consumers are facing trouble regarding packaged and processed food due to improper storage at the seller end. Improper storage causes microbial growth in food which required a specific low temperature and off-flavours when stored with other fast moving consumer goods.

Retailers, in the rural areas and in the outskirts of the cities were found engaged in the malpractice of selling food products like milk sachets, cold drinks and snacks after the completion of shelf life. Swachh Bharat movement that is taking grip amongst the people, have raised issues regarding insufficient hotel hygiene. Hygiene and cleanliness is the key towards safe and healthy food. In this regard, from 19th January 2018 FSSAI has operationalized and made mandatory for restaurants to display food safety display boards listing the dos and don'ts with respect to hygiene, sanitation and good manufacturing practices.

New regulation was imposed by the regulatory authority in favor of consumers. From January 2018 FSSAI has directed owners and vendors of food products being sold on e-commerce platforms to display their license/registration number on the site. It has also put up that food articles sold on-line must have a pending shelf life of 30% or 45days, before expiry, mandated at the time of delivery to consumers.

In case of any discrepancies found, consumer can place a grievance as per given hierarchy by FSSAI

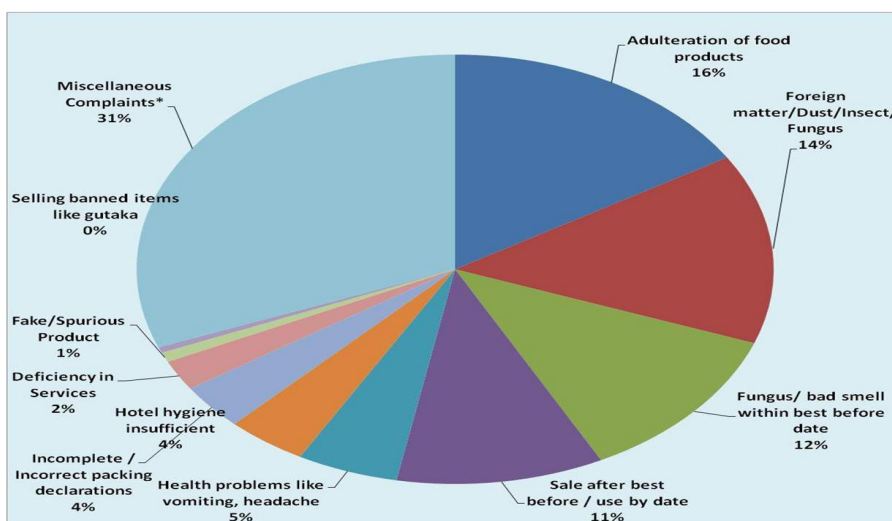
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Tier I: Nodal Officer / Customer care of the company

Tier II: Commissioner of Food Safety of the State / Union Territory

Tier III: Central Food Authority, FSSAI

There were 5526 grievances and 379 general enquiries registered during the fiscal year 2017-2018 at National Consumer Helpline related to food sector.

Grievances related to Food Sector (2017-18)



Tips for Consumers:-

- Ensure that you read all information as per the labeling rules on the packaged product before eating.
- Eat Healthy and Be Healthy
- Eat more fresh foods including seasonal fruits and Vegetables
- Just remember don't waste food.

Grievance Redressal System is as follows:-

Tier 1 Consumer can lodge their grievance on toll free no. 1800112100 or consumer can file a grievance to the Food Safety Commissioner (FSSAI) of the region and wait for 15 working days. Address of different regions can be availed from <http://www.fssai.gov.in> (You may lodge your grievance at National Consumer Helpline at this point in time. Wait for 10-15 days for a reply/ track your grievance registered at National Consumer Helpline)

Tier 2 In case issue is not resolved or the resolution given by the designated authority is not satisfactory, then consumer can send written grievance to the Head office of Food safety & Standards Authority of India. Consumer can also file RTI under provision of RTI Act 2005

Tier 3 In case the grievance still persists or consumer does not get the desired resolution, consumer may move to Consumer forum/State Commission/National Commission.



Consumer awareness stall at the 'North East Calling' Festival on 9th September 2017 at India Gate Lawns, New Delhi



Discussion with delegates on the grievance redressal process being handled at NCH on 24th October 2017



Participants of 43rd APPPA at NCH on 12th December 2017

Grievances on Digital Payments

Digital Payment is the term used when an electronic transaction is done for the purchase or selling of goods or services, between individuals and organizations, conducted over electronic networks. To educate and help consumers, the Dept. of Consumer affairs and Ministry of electronics and Information technology (MeitY) have partnered and trained NCH counselors to handle grievances related to digital transactions received at the helpline.



To handle calls on digital payments efficiently, MeitY arranged a half day training on 29th January 2018 for NCH counselors. During the training, officials from National Payments Corporation of India (NPCI) explained their different services like Aadhar Enabled Payment System (AEPS) , Bharat Interface for money (BHIM) , Immediate Payment Service (IMPS) , Unstructured Supplementary Service Data (USSD) and internet banking via different modes like Credit Card , Debit Card and RuPay Card , National Common Mobility Card (NCMC) .

The digital payment category in the portal is categorized further as e-Wallet, UPI Mobile Banking, Internet Banking, Debit/Prepaid Card, BHIM UPI, RTGS/NEFT/IMPS , Credit Cards, Aadhar Enabled Payment system , BHIM Aadhaar/Aadhar Pay, to segregate and analyse the nature of grievances being received in this sector. National Payments Corporation of India (NPCI) was also enrolled as a convergence partner with NCH for the redressal of grievances related to BHIM, UPI and AEPS.

During February-March 2018, 1436 dockets were registered for digital payment grievances of which 97% dockets were forwarded to convergence companies and rest of the grievances were of non convergence Companies. 10% dockets of digital payment were sent to National Payment Corporation of India (NPCI) which were suitably redressed by National Payment Corporation of India (NPCI).

Category in digital payment	Dockets Registered	% of dockets registered
e-Wallet	570	40
UPI Mobile Banking	198	14
Internet Banking	229	16
Debit/Prepaid Card	154	11
BHIM UPI	113	8
RTGS/NEFT/IMPS	88	6
Others	29	2
Credit Cards	27	2
Aadhar Enabled Payment System	18	1
BHIM Aadhaar/Aadhar Pay	9	1
Automated Clearing House	1	0
Total	1436	100

Categorisation of grievances on Digital payments

E-Wallet – Transfer of money from bank account to wallet or vice versa. Also transfer of money from wallet to utility services for making payments.
UPI Mobile Banking – Installation, user creation, transfer of amount from UPI based app. from bank to wallet account or utility services.
Credit Cards/Debit/Prepaid Card – Online transactions using credit cards ,debit cards or prepaid cards for making online payment to E-Commerce companies , and other kind of payments.
BHIM UPI – Transfer of money from one bank account to another or making payments for utility services using BHIM app.
RTGS/NEFT/IMPS – Transfer of amount from one bank account to another using any of mentioned services.
Internet Banking - Online payments using misc. options like POS and few grievances are related to online recharge grievances for different telecom operators.
Aadhar Enabled Payment System – Transfer of amount via Payment bank or apps.
Policy related – online payment for making payment of premium amount.
USSD/SMS – Online transactions using USSD code.

Grievances regarding frauds @ NCH

National Consumer Helpline receive grievances related to fraudulent issues. The nature of grievances is that the consumer is cheated by a company in \ sectors like- Job Placement , Finance companies, E-commerce etc .

Consumers are cheated by such companies either through personal contact, telephone call or online payment of money. Consumers complain that they are cheated as companies just vanish after taking the money and do not provide any kind of service to the consumers.

Natures of grievances are:-

- **Job placement-** Consumers apply for a job through an online portal and after receiving the online payment, such fraud companies disappear, duping the consumers, by not providing any service.
- **E-commerce-** Grievances which are fraudulent in nature are common, in which consumers place an order for a product and after taking the money, consumer does not get the product. Some times the consumer received defective or fake products.
- **Consumer Durables** - Grievances received regarding fraud are the ones where consumer has received a telephonic call from a branded manufacturing company to get an electronic product at much cheaper rate and which will be delivered through post. Consumer places the order tempted by low prices, and also makes the payment, but receives either a duplicate product or a very small products like Dhan Laxmi Yantra or a stone which is not what the consumer ordered for.
- In the **Banking sector**, consumers complain that they receive telephonic calls from unknown numbers informing them that their Credit or debit card has expired, posing as bank employees to get details like account number , credit card number or OTP. After the consumer has given all the details, the transaction is made by the fraudster, and the consumer is left with a major financial loss.
- In the **NBFC sector** grievances are of companies taking a high security amount, after that the fraudster switches off their phones and do not provide any loan and do not return documents. Also companies promise a high return on the investment but later the consumer does not get any kind of return from such companies as the company absconds without providing maturity amount to the consumers.
- On the basis of above mentioned frauds reported, NCH takes up the matter with related companies through their e-mail id. All Consumers are advised to lodge a complaint with the police.



Zonal Consumer Helplines

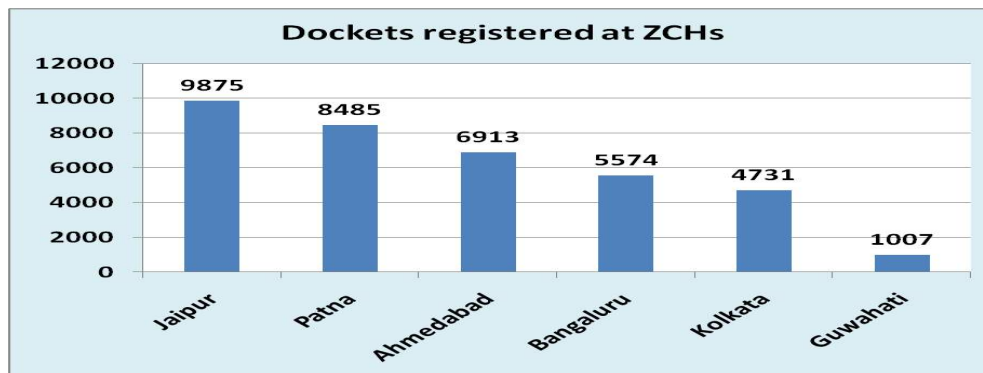
On 9th September 2017 the Hon'ble Minister Shri Ram Vilas Paswan, Minister for Consumer Affairs, Food & Public Distribution held a Press Conference to brief about the National Consumer Helpline (NCH). He also said that 6 Zonal Consumer Helplines would be launched from October 2017. Every zonal helpline will have 10 desks. In this way, 60 desks will work additionally in the country apart from National Consumer Helpline. The Hon'ble Minister further stated that the number of people lodging grievances at the National Consumer Helpline has increased by almost 3 times. National Consumer Helpline received 1.30 lakh grievances in the year 2014 which has increased to 3 lakh in year 2017.



Jurisdiction of Zonal Consumer Helplines

S.No	ZCH Location	States
1	Jaipur	Rajasthan
		Punjab & Chandigarh
		Jammu & Kashmir
2	Ahmadabad	Gujarat & Daman
		Maharashtra & Goa
3	Kolkata	West Bengal
		Madhya Pradesh & Chhattisgarh
		Orissa
		Andaman & Nicobar Island
4	Guwahati	Assam
		(Meghalaya, Mizoram, Tripura)
		(Arunachal Pradesh, Manipur, Nagaland)
5	Bengaluru	Karnataka
		Kerala
		Andhra Pradesh & Telangana
		Tamilnadu & Puducherry
6	Patna	Bihar
		Uttar Pradesh
		Jharkhand

- From 27th- 29th September 2017 the zonal helpline counselors were trained in the '1st training programme' conducted by the Center for Consumer Studies (CCS) for Zonal Helpline counselors at IIPA ,20 counselors from 6 Zones along with their supervisor were trained. Training was given by experts on different sectors like- Telecom, Insurance, Banking etc. On 29th September, a full day hands on training for handling of calls at NCH was done.
- After the training, the Patna Zonal Consumer Helpline was the first ZCH to start taking calls and Grievances. This was followed by the other 5 ZCH's. Jaipur ZCH has received the highest count of calls till March 31, 2018.



- National Consumer Helpline also conducted practical training of 6 ZCHs' staff at the location of ZCH. NCH sent 3 teams of 2 trainers each to visit Zonal Consumer Helpline and imparted 5 days practical training to 65 counselor's of Zonal Consumer Helplines from 14th November 2017 to 18th November 2017 & 21st November to 25th November 2017.

Zones	No. of Counselors Trained
Ahmedabad	9
Bengaluru	12
Guwahati	12
Jaipur	10
Kolkata	11
Patna	11
Total	65

- The Training covered major sectors and operations of portal, knowledge of grievance redressal for different sectors, knowledge data base, basic telephone etiquette etc.
- The Patna ZCH went 'live' on calls in October 2017 and other 5 ZCH started taking calls from November 2017. NCH audits the calls for quality assurance. If any specific issue is observed, the same is informed to the specific ZCH.



Jagriti : Consumer Empowerment Activities

One of the objectives of NCH is to generate awareness among consumers regarding their rights and responsibilities. For this NCH undertakes a number of initiatives on various platforms.



Big FM celebrated 1st April 2017 with a programme 'Bano Fool Proof'. For this, NCH team members recorded a program on consumer awareness and imparted information on how NCH guides and assists aggrieved consumers in resolving their consumer grievances. This program was on consumer rights and responsibilities and redressal available for various types of issues faced by consumers in different sectors like Banking, e-commerce, Food Safety and Real Estate. Pre-purchase tips for consumers on points to be taken care of while purchasing products/Services were also discussed.

On 22nd April a programme on Consumer Awareness entitled 'Aap ki Baat' was broadcasted by Doordarshan. It featured the work of NCH in detail.



On 13th July 2017, Ms. Vijayathilagam, Assistant Commissioner, Civil Supply Office Tamil Nadu visited National Consumer Helpline to have a look at the functioning of the helpline.



A Delegation from Government of Nepal comprising of Shri Mohan Krishna Sapkota Secretary, Ministry of General Administration, Shri Sahib Ram Nyopane, Joint Secretary, Shri Namraj Ghimire, Under Secretary, Shri Kiran Joshi, Section Officer visited NCH on 19th July 2017 to know about National Consumer Helpline and its working.



“Staying safe on the internet”

To help Indian consumers stay safe on the internet, the Department of Consumer Affairs in a joint initiative with Google India Pvt Ltd. has set up a micro site “consumer go safely digital ”on the department Website www.consumeraffairs.nic.in. It aims to educate consumers about managing their digital footprint, and understand opportunities and challenges of digital economy. Also it helps in raising awareness about internet safety amongst Indian consumers and integrate the safety message into everyday task that consumers undertake over the internet -like financial transactions, using emails, doing e-commerce or simply surfing the internet for information. This is to help every user to navigate through the web safely. Google officials-Ms Vinita Dixit, Mr Ashish Kalsi, Mr. Gaurav Mehta trained the NCH counselors on the above, so as to understand the challenges of digital economy. The training session was for half a day and the counselors participated actively, asking many questions, making the session very interesting and informative.



World Consumer Rights Day 2018

The theme for the ‘World Consumer Rights Day 2018 was ‘Making Digital Marketplace fairer’. On this occasion, National Consumer Helpline organized an orientation workshop on the theme on 13th March 2018. In this workshop Ms. Deepika Sur gave a brief overview of the various efforts being made to promote and protect consumers in digital Payments space in India.



International Conference on Consumer Protection

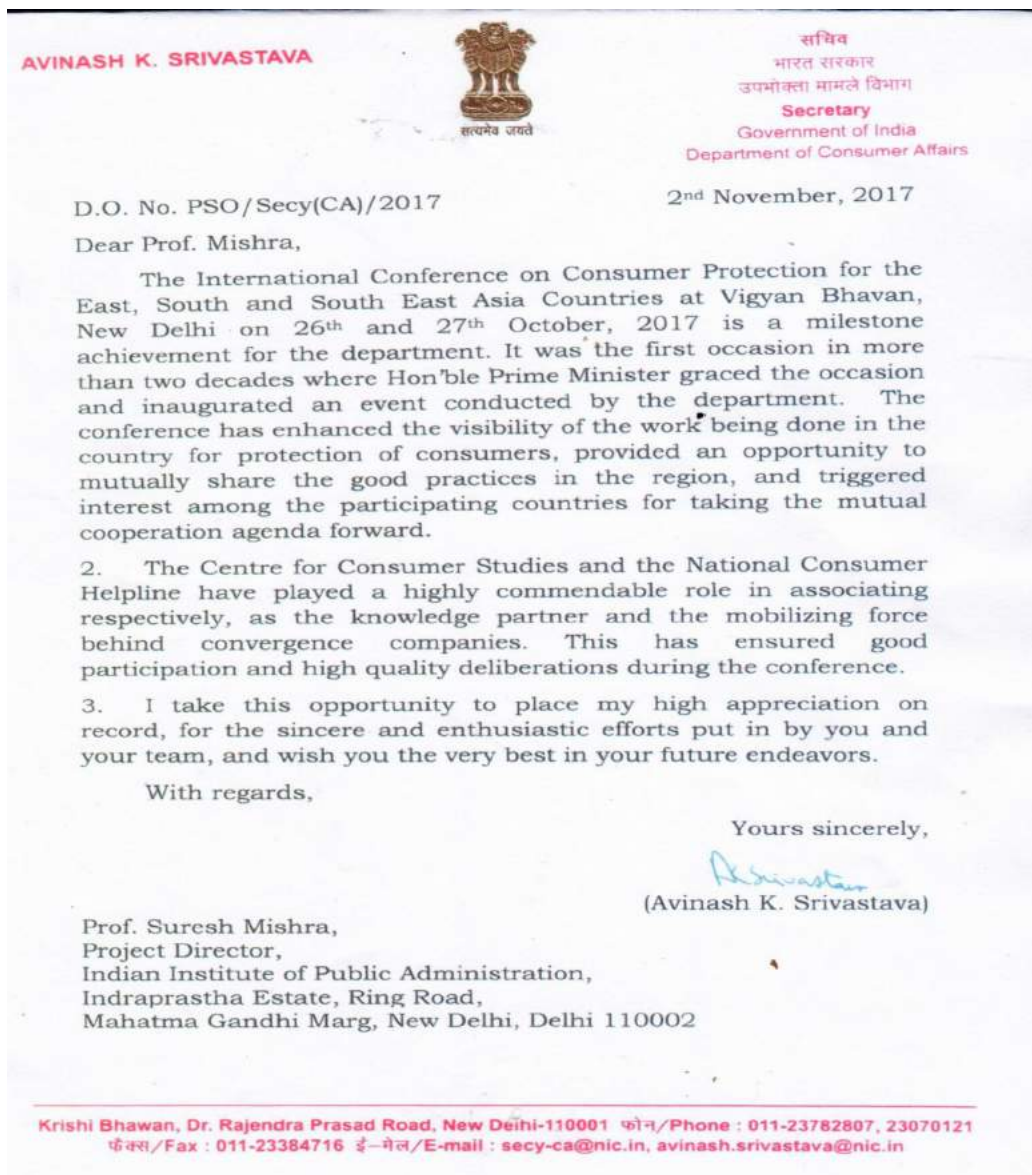
In the backdrop of the United Nations Revised Guidelines on Consumer Protection (UNGCP) 2015, the Department of Consumer Affairs, Government of India and UNCTAD organized the first International Conference on Consumer Protection of East, South & South East Asia with the theme “Empowering consumers in New Markets” on 26-27 October 2017. It was inaugurated by Hon’ble Prime Minister of India, Shri Narendra Modi in New Delhi at Vigyan Bhawan and was attended by 1600 participants that included delegates from 19 countries, senior dignitaries from the Central Government and State Governments, Presidents of the Consumer Commissions, as well as officials of companies from the private sector, Consumer associations and Academia. Dr. Mukhisa Kituyi, Secretary-General of UNCTAD addressed the conference in the Inaugural session



The Hon’able Prime Minister, in his inaugural speech, stated that Consumer Protection is one of the priority areas for the Government. Government’s vision is a step further from Consumer Protection, to Consumer Empowerment. The Hon’ble Prime Minister emphasized that consumer empowerment is essential for well-functioning financial markets, and efforts should be made for consumers to be financially literate. He informed that the capacity of the National Consumer Helpline has been enhanced four times and social media was also integrated. He also informed that 40 percent grievances received at NCH pertain to companies in the private sector, and are directed to them automatically by the Portal. He appreciated the National Consumer Helpline for their immediate grievance redress system in the present times.



Shri. Ram Vilas Paswan, the Hon'ble Minister for Consumer Affairs, Food & Public Distribution chaired the conference. The two day conference was divided into six technical sessions, each focusing on a specific theme. A number of experts shared their views as panelists. The Chairperson, Hon'ble Minister Shri. Ram Vilas Paswan, expressed India's interest to pursue the exchange of experience and strengthen cooperation on consumer protection matters in the South, East and South-East Asia region in the future, explore the points of common understanding and further discuss the possibility of building a Regional partnership with the support of UNCTAD.



Delegates visit NCH

Sh. Avinash K. Srivastava Secretary Dept. of Consumer Affairs, Govt. of India visited NCH on 7th August 2017 to see first hand the activities carried out by NCH and the role it plays in resolving consumer grievances. The Project Manager Ms. Deepika Sur gave a presentation on the functioning of NCH. The Secretary took keen interest in NCH activities. He heard a few calls of complainants to whom the counselors were responding to, as well as observed the queries coming on the web chat facility. He enquired how grievances were being drafted that are e-mailed to non convergence companies, and also had a look at the various reports being generated at the dialer end of the IT infrastructure at NCH



On 24th October, 2017 a team consisting of Ms. Gail Pearson, Professor of Business Law, University of Sydney, Australia; Ms. Betsy Border, Counsel for International Consumer Protection at the U.S. Federal Trade Commission, accompanied by faculty members of IIM Kashipur who are working on a project related to consumer empowerment visited the National Consumer Helpline. Prof. Suresh Mishra, Project Director, accompanied the delegates. Ms. Deepika Sur, Project Manager gave a presentation on the functioning of the National Consumer Helpline along with the nature and quantum of calls received and discussed the redress mechanism that is followed. The delegates later got an experience of listening to 'live' calls handled by counselors which helped them understand the grievance redressal done.

On 19th January 2018, Joint Secretary, Shri Amit Mehta visited the National Consumer Helpline to get an overview of the activities. Project Director Prof. Suresh Mishra accompanied him for the visit, and presented a memento as a token of respect to the Joint Secretary. The Project Manager Ms. Deepika Sur gave a presentation on the functioning of National Consumer Helpline and how grievances are redressed in different sectors. The Joint Secretary (CA) interacted with team members for understanding the mechanism of handling various types of grievances received and the appropriate redress mechanism being advised.

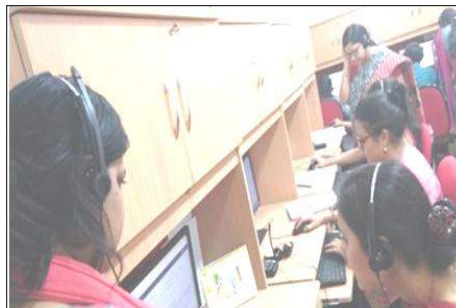


Visit to NCH by Participants of various programmes held at IIPA

11th 'Training of Trainers' for VCOs/NGOs- Programme was organized for Heads and Members of VCOs/NGOs by Centre for Consumer Studies, IIPA. The participants visited NCH on 6th April 2017 to know about National Consumer Helpline and its working.



96th Orientation Training Programme - was organised for Presidents and Members of District Consumer Fora. The participants visited National Consumer Helpline on 24th May 2017 to understand and experience the activities carried out by NCH and the role it plays in resolving consumer grievances.



21st 'Training of Trainers' for faculty members - The participants of ToT Programme for faculty members of training institutions on Consumer protection and Consumer welfare visited National Consumer Helpline on 14th June 2017 to understand its working and operation.





Presidents & Members of various Consumer fora from Bihar visited NCH on 19th December 2017



Training on Digital Payments by NPCI on 29th January 2018



Ms. Vijayathilagam , Assistant Commissioner, Tamil Nadu visited NCH on 13th July 2017.

On 10th August 2017. Participants of the One-week training programme at IIPA on “Development of Policy & Policy Analysis” for officials of Ministry of Finance of the Islamic Republic of Afghanistan visited NCH to understand the National Consumer Helpline and its working.



Participants of the training programme at IIPA on “ **Leadership and Enablers for achieving Business Excellence**” of the Department of Public Enterprises, Ministry of Heavy Industries & Public Enterprises visited National Consumer Helpline on 10th August 2017 for an overview.



Senior Executive of Public sector enterprises who participated in the **6th Advance Leadership Programme** at IIPA, visited NCH on 28th Aug 2017 to understand the National Consumer Helpline and its working.



99th Orientation Training Programme for Presidents and Members of District Consumer Forum at IIPA visited National Consumer Helpline on 1st September 2017 to get a first hand experience on the NCH operations.



12th Training of Trainers (TOT) Programme for Heads and Members of VCOs/ NGOs in Consumer Protection and Welfare organized by CCS, IIPA visited National Consumer Helpline on 10th November 2017 to understand the way consumer grievance are redressed. Sector experts took sessions on topics viz. Banking and Consumer Protection Act (Mr. Prabhat Kumar); Legal Metrology and Consumer (Mr. J. N. Prajapati); Food Safety and Consumer (Dr. Mamta Prajapati). Project Manager. Ms. Deepika Sur took a session on 'Consumer Grievance Redressal through Helplines'. The participants also interacted with Project team who answered their queries and related concerns of consumer grievances during the visit.



43rd APPPA Participants, visited National Consumer Helpline on 12th Dec 2017. They interacted with Project Manager Ms. Deepika Sur who briefed them about the functioning of NCH. Other team members answered their queries and related concerns during the visit. The participants also heard live calls which were received at helpline being answered by counselors.



On December, 19th 2017, a group of Presidents and members of District Fora of Bihar participating in 9th Orientation Training programme in consumer protection visited National Consumer helpline, along with Prof. Suresh Misra, Project Director. The Project Manager NCH, took the group through the various functions of National Consumer Helpline and the trainees also heard live calls being answered by counselors.



100th Orientation Training Programme for President and Members of the Jharkhand District Consumer Forum – Participants visited National Consumer Helpline on 21st February 2018 to get to know the NCH operations.



NCH in the press

Consumers cheer govt helpline as firms resolve grievances in a jiffy

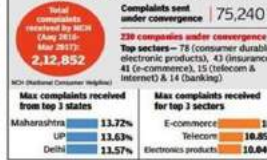
New Delhi: Vireen More of Pune was pleasantly surprised when he received a Rs 30,000 refund from a major online travel company just days after he lodged a complaint with the National Consumer Helpline (NCH), a flagship project of the Union consumer affairs ministry.

He had approached the NCH when he failed to get the refund for a cancelled flight ticket despite repeated requests to the company. "I was confident of getting back the amount since I had all the documents. But the push from NCH helped bring a quick resolution," More told TOI.

Gouranga Chandra Madala, a school teacher from Koppal, recounted a similar story. When his washing machine caught fire during the

TRACKING COMPLAINTS

FOR QUICKER RESOLUTION OF COMPLAINTS



warrenty period, he approached the maker, a major electronics company for a replacement, but to no avail. Then a friend stepped in with an advice. "A friend asked me to put my case before the NCH," Madala said. Within 10 days of filing a complaint with the NCH, the company replaced

his washing machine with a new one.

According to executives managing the helpline — re-opened last year following PM Modi's call for quick resolution of consumer grievances — altogether 240 firms have partnered with the NCH to expedite relief to consumers. "All convergence companies have partnered with us voluntarily and their numbers are growing. At least 80% of these companies respond to the complaints, which we forward to them, within a month," said Prof. Suresh Misra of Indian Institute of Public Administration (IIPA). The NCH operates from IIPA, with an on-phone line.

Officials said complaints regarding the e-commerce sector comprised nearly one-fifth of the total received, the highest (ewggraphic).

THE HINDU

Calls on GST flood consumer helpline

Sobhana K. Nair

NEW DELHI, SEPTEMBER 15, 2017 (PTI)

Between July 31 to August 31, 4,426 calls were received on GST alone.

New Delhi: Notwithstanding the Government's mega awareness campaign on Goods and Services Tax, the National Consumer Helpline, run by Ministry of Consumer Affairs, got almost 4500 calls in first month of the new tax regime.

A review of the National Consumer Helpline, chaired by minister Ram Vilas Paswan, on Thursday revealed that between July 31 to August 31, 4,426 calls were received on GST alone. Out of these 2,546 were general queries.

THE ECONOMIC TIMES | Politics and Nation

Business News | Home | News | Company | Industry | Economy | Politics and Nation | Defence | International

MARKET STATUS

Complaints against e-commerce companies top list at national consumer helpline

THU | Updated: May 22, 2017, 12:22 PM IST

New Delhi: Smita Som noticed last week that she was sent a laptop skin by one of India's largest e-tailers instead of an art print. She was furious and immediately called up the helpline and demanded a refund. As more Indians flock to the internet to shop for their daily needs, complaints are building up about e-commerce companies.

The National Consumer Helpline (NCH), a joint initiative of the consumer affairs department and Indian Institute of Public Administration (IIPA), receives about 3.5 lakh grievances annually. This is only a fraction of the complaints registered by consumers, as there are other avenues for dispute redressal, including the consumer approaching the companies directly. But NCH said complaints relating to e-commerce overtook all other sectors since September.

THE TIMES OF INDIA

Goa

366 consumers from Goa complained to National Consumer Helpline this year

Source: Maharashtra | TNN | Jul 18, 2017, 2:15 PM IST

PANAJI: The National Consumer Helpline (NCH) received 366 complaints from Goa between February to June 2017. NCH tackles complaints related to irregularities in the operation of e-commerce. On receipt of complaints, NCH refers the complaints to the companies for redressal. In some cases, consumers are advised to file complaints in the consumer forum for redressal.

Research Paper- A Case Study of National Consumer Helpline

A research paper by Prof. Suresh Misra and Ms Deepika Sur on "Prismatic Consumer Insights through Big data:- A case study of National Consumer Helpline" was published in the book Data Science Landscape: Towards Research Standards and Protocols, Springer Nature, Scientific Publishing Services (P) Ltd, 2018

Sanctioned Staff @ NCH

S.No.	Designation	(April 2017 to September 2017)	(October 2017 to March 2018)
		In Numbers	In Numbers after Expansion (Merging of CORE)
1	Project Manager	1	1
2	Senior Counselor	3	8
3	Sector Expert	4	5
4	Supervisor	1	2
5	Web Master	1	1
6	Accountant	1	1
7	Junior Counselor	10	26
8	Market Research Associate	1	1
9	Tanning Assistant	1	1
10	Trainee Counselor	4	4
11	Office Assistant	1	1
12	Research Officer (Statistics)	1	1
13	Jr. System Administrator	1	1
14	Multitasking /Peon	2	2
Total		32	55

Advocacies submitted by National Consumer Helpline



National Consumer Helpline receives enquires and grievances from all over India through different modes like online grievances, tele-calls, walk-ins, letters , Consumer app, e-mail etc. for different sectors like E-Commerce , Banking , NBFC , Consumer Durables etc. The Complete data is captured in INGRAM .Later, this data is analysed and studied

Data analysis help in getting prismatic and stratified information which are highlighted to Companies, Regulators , Dept. of Consumer Affairs through seminars, workshops and meetings as policy inputs. Based on the analysis, the problematic areas are identified and highlighted the appropriate governmental agency in form of advocacies.




In the financial year 2017-18 following advocacies were made :

1. **Serving of food in melamine ware at food outlets - Food Safety and Standards Authority of India (FSSAI)**
2. **Flexibility to pensioner of the Employee Pension Fund organization to manage their pension account from any branch of authorized bank - sent to Employees Provident Fund Organization (EPFO)**


Serving of food in melamine ware at food outlets—Food Safety and Standards Authority of India (FSSAI)

This was a suggestion in response to high usage of melamine ware crockery by most of the hotels & restaurants, and is related to the Public Safety of food contact surface .



National Consumer Helpline
Center for Consumer Studies
Indian Institute of Public Administration
New Delhi - 110 002

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उपभोक्ता अध्ययन केंद्र, भारतीय लोकप्रशासन संस्थान
नई दिल्ली-110 002



NATIONAL CONSUMER HELPLINE
1800-11-4000

CD/NCI/F-16/43
Dated: 22/06/2017

Sub: Serving of Food in Melamine ware at Food Outlets / Catering Services

Dear Sir,

We would like to bring to your notice that food served at hotels/restaurants or by caterers are in melamine-ware, and the safety of food contact materials is a matter of public concern. Tableware products made of melamine-formaldehyde resins, generally described as melamine-ware, are widely used at food outlets & catering services due to their strong durability, good chemical and heat resistance and low cost. To ensure that the melamine-ware is safe to serve food, a specific regulation governing the safety of melamine tableware used in serving food is the need of the hour.

As per the guidelines provided by NSF (NSF International, America) Certified Melamine ware (www.get-melamine.com) the practices to be followed while handling melamine crockery are as follows:

1. Handle melamine ware like any fine dinnerware or according to product instructions. To avoid chipping and scratching, do not strike melamine ware with or on any hard surface while attempting to remove excess food.
2. Clean melamine ware as soon as possible to avoid destaining procedures and protein build-up.
3. To prevent staining and to maintain luster, it is recommended to periodically presoak melamine products before dishwashing.
4. Use Sponges or woven plastic pads for cleaning.
5. If using dishwasher do not overload your dishwasher rack to prevent chipping and scratching.
6. Immediately remove any damaged or chipped melamine ware from operational use.
7. Use oil based lubricant to remove sticker residue.
8. To avoid cracking and blistering from heat, do not use melamine ware in oven or microwaves or for heating or cooking food.
9. Do not use melamine-ware to hold hot oil, deep-fried foods, or store highly acidic foods.
10. Melamine ware is recommended for serving food.
11. Procure melamine-ware from reliable manufacturers and suppliers and use melamine-ware of suitable quality to serve food to customers.

However, the common practices observed while handling melamine ware are as follows:

1. Stacking and leaving unwashed utensil (melamine ware) resulting in staining & protein buildup.
2. Cleaning of melamine ware without soaking.
3. Use of harsh or abrasive scouring products such as steel wool or any metal pads to remove food or stains.
4. Use of harsh chemicals / abrasive detergent for cleaning melamine ware.
5. Holding hot oil, deep-fried foods, or storing highly acidic foods in melamine ware.
6. Use of melamine ware in oven or microwaves or for heating or cooking food.
7. Use of melamine ware with heat lamps.
8. Use of nail polish remover or turpentine to remove sticker residue.

Hence, steps must be taken to restrict the use of substandard melamine ware in which cracks and pitting easily occur, leading to migration of excessive melamine into food. Recommendation from the Food and Drug Administration USA gives a safety limit of exposure to melamine and its structural analogues to be <0.63 mg/kg per day while the European Food Safety Authority, recommends a daily exposure of melamine and its structural analogues to be <0.5 mg/kg per day. Products with melamine contamination above the levels noted in FDA's risk assessment may put people at risk of conditions such as kidney stones and kidney failure, and of death. Signs of melamine poisoning may include irritability, blood in urine, little or no urine, signs of kidney infection, and / or high blood pressure.

Hence, a risk assessment for safety of melamine ware for use in hotels/restaurants or by caterers would help in curbing the above practice, so that eating from a melamine-ware does not cause harm to consumers.

Thanking You

Sincerely yours
Suresh Misra
(Suresh Misra)
Project Director

To: Shri. Pawan Kumar Agarwal,
CEO, FSSAI
FDA Bhavan, New Delhi


CC: Shri.PV Rama Sastry
Joint Secretary, Dept. of Consumer Affairs
Krishi Bhavan, New Delhi

Project Supported by Union Ministry of Consumer Affairs, Food & Public Distribution
Website : www.nationalconsumerhelpline.in Toll Free No' 1800-11-4000 or




EPFO- Flexibility to pensioner to manage their pension account from any branch of authorized bank.

NCH had been informed that the EPFO pension department has a policy to release pension to the beneficiary to specified branches of authorized banks only. NCH had advocated that in this age of core banking services EPFO could consider providing flexibility to their pensioners to manage their pension account from any branch of the authorized banks from anywhere in the country.



National Consumer Helpline
Center for Consumer Studies
Indian Institute of Public Administration
New Delhi - 110 002

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नई दिल्ली-110 002


1800-11-4000

Subject: Pension by EPFO to be made available to all Bank-Branches under CBS

Dear *Dr. Joy*

The National Consumer Helpline (NCH) has been set up by the Dept. of Consumer Affairs to provide personalized counseling, advice, guidance and information to all consumers with respect to defective products, deficiency in services and unfair trade practices. Consumers can call on the NCH Toll Free No-1800-11-4000, short code 14401 to seek information, advice or guidance for their queries and complaints. NCH functions under the umbrella of the Center for Consumer Studies, Indian Institute of Public Administration

Regarding the EPFO pension payment to beneficiaries, it is made available through specified authorized Banks, and in turn, only through their select authorized Branches. Many beneficiaries have their accounts with the authorized banks, but not in the specific Bank Branches and these consumers face a lot of problems.

In this age of Digital Banking, when every major Bank is connected to all its branches by CBS (Core Banking Solutions), the EPFO should not have the above mentioned rule of only authorizing a few Bank branches for receiving pension, called AD Branches for EPFO. Keeping in view the same, we suggest the following:

- 1) The payments to EPFO Beneficiaries should be facilitated at all Branches, under Core Banking Services of the Authorized Bank. For effective administrative purpose, let the nearest Nodal AD Bank-branch hold the basic documents related to EPF payments like PPO etc.
- 2) The submission of supportive documents like life certificate etc can be facilitated "on-line" or through the Bank-Branch of the beneficiary, where he/ she is having the Savings account.
- 3) The e-KYC needs to be used and made mandatory.

This will help many EPFO beneficiaries, who otherwise have to open a separate account only to receive pension. The benefit would be as follows:

1. At the first instance, it will help to avoid multiplicity of accounts. In the recent developments where Banks are stipulating the minimum balance clause, the

majority of small means EPFO beneficiaries will be benefitted if their one SB a/c serves all purposes. Even, their A/Cs getting inoperative will be reduced.

2. Also, if the EPFO beneficiaries SB A/Cs are opened as "Former or Survivor", then the claim settlement hurdles will be automatically resolved, as here the 2nd person will be either the Spouse or a Legal Heir/ Trusted Nominee
3. Pensioners are old people, and would face problems going far off from their place of residence just to withdraw pension money. Their physical movement is time consuming, causing inconvenience.
4. Most pensioners are not digitally savvy. So, therefore e-KYC should be encouraged / made mandatory in SB A/C
5. With the ambit of EPFO widening, to cover more and more workers, having just a few Banks and even within that very few Authorized Bank -branches would lead to a huge load on those specific branches. If every CBS branch is allowed, then it would distribute the load and serve the EPFO Beneficiaries at each and every corner of India.

Thanking You

Sincerely yours
Suresh Misra
(Prof. Suresh Misra)
Project Director

To:

Dr. V.P. Joy
Central Provident Fund Commissioner,
Employees Provident Fund Organisation,
BHAVISHYA NIDHI BHAWAN,
14, Bhikaji Cama Place,
New Delhi -11 00 66

CC: Shri P.V. Rama Sastry
Joint Secretary
Department of Consumer Affairs
Krishi Bhavan, New Delhi 110 001

Project Supported by Union Ministry of Consumer Affairs, Food & Public Distribution
Website : www.nationalconsumerhelpline.in
Toll Free No/ 1800-11-4000 or 14401



User Reviews and Feedback on NCH working

Complainants reviews are the remarks, feedback or suggestions that consumers state on their grievances registered on INGRAM. These reviews are on the basis of redressal done on the grievance. Complainant can post the reviews only after logging in the portal through their docket number.

7531 users uploaded their remarks on the portal, out of which 4834 users confirmed that their problem had been resolved. Resolution percentage is 90% from April 2017 to March 2018 as shown in the table below, excluding the 29% responses that were not valid.

Month	Total No of Remark received	Invalid Remarks*	Resolved Responses	%
Apr-17	446	158	288	100
May-17	429	196	233	100
Jun-17	456	100	271	76
Jul-17	493	140	294	83
Aug-17	492	144	299	86
Sep-17	598	173	385	91
Oct-17	870	245	592	95
Nov-17	687	198	445	91
Dec-17	626	191	399	92
Jan-18	716	191	480	91
Feb-18	827	238	511	87
Mar-18	891	206	637	93
Total	7531	2180	4834	90
<i>*Invalid remarks- consumer wants to modify/update his Grievance/login a fresh Grievance, blank remark</i>				





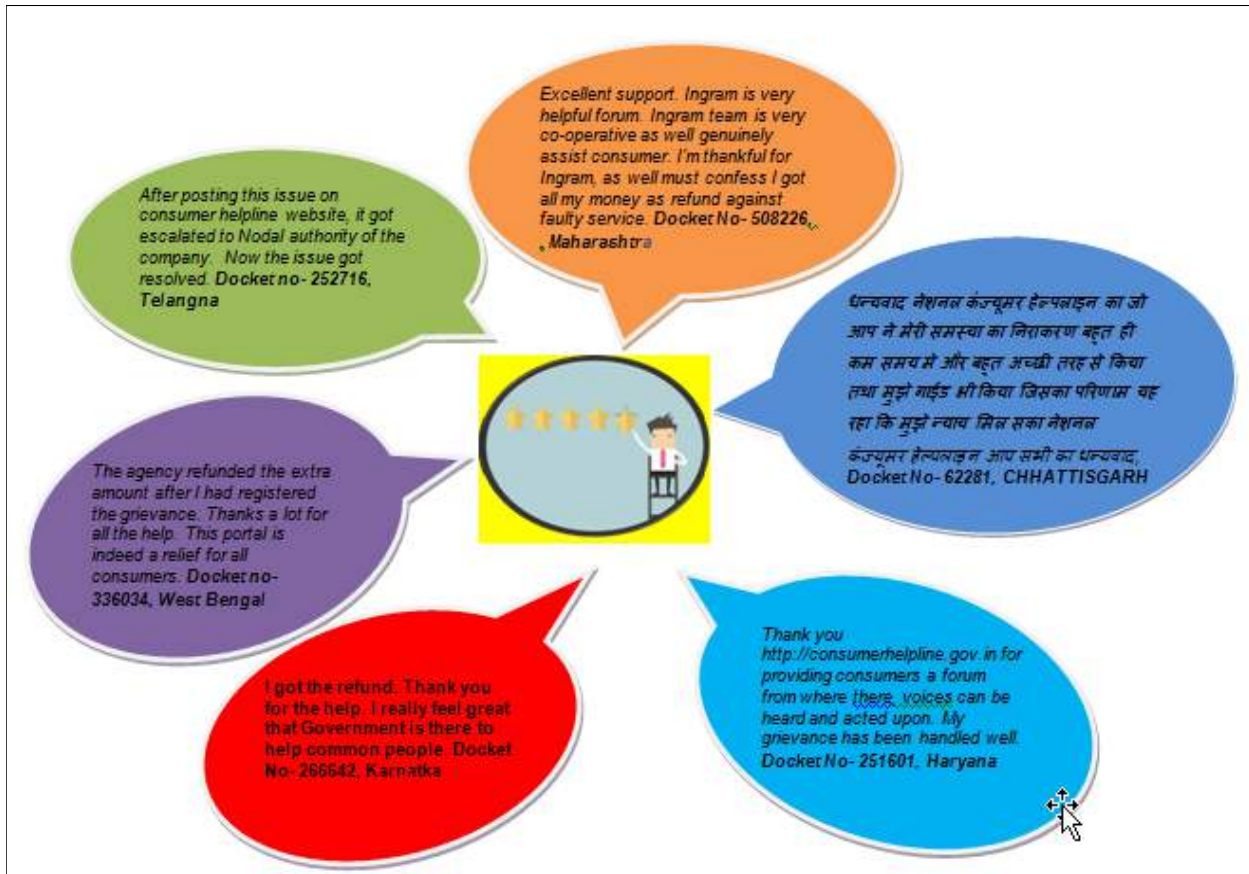
NCH counselor informing consumers at the Legal Service Camp at St Xavier's School, Shahbad Daultpur, Delhi on 24th February 2018



A presentation on 'Making Digital Marketplace Fairer'- on 13th March 2018 on the occasion of World Consumer Rights Day 2018

Delighted Consumer

Based on the feedback received from Consumers :



INDIAN INSTITUTE OF PUBLIC ADMINISTRATION (IIPA)

The Indian Institute of Public Administration, established as an autonomous body under the Registration of Societies Act was inaugurated on March 29, 1954 by Shri Jawaharlal Nehru who was the first President of the Society. The basic purpose of establishing this Institute was to undertake such academic activities as would enhance the leadership qualities and managerial capabilities of the executives in the government and other public service organizations. The activities of the Institute are organized in four inter-related areas of Research, Training, Advisory and Consultancy Services and dissemination of Information. The Academic activities of the Institute are organized through 9 centers.

CENTRE FOR CONSUMER STUDIES (CCS)

CCS is one of the academic centers of IIPA dedicated to consumer studies and is sponsored by Department. of Consumer Affairs, Government of India. The objective of CCS is to perform, facilitate and promote better protection of consumers' rights and interests with special reference to rural India. The broad areas of focus of the Centre comprises capacity building, advocacy, policy analysis, research, advisory and consultative services, and networking.

The Centre seeks to network, with national and international agencies and interface with other stakeholders by serving as a bridging 'Think Tank' with an intensive advocacy role. It acts as a forum for creating dialogue among policy-makers, service providers, representatives of various business establishments and their associations, professional bodies/associations, civil society organizations, educational/ research institutions, economic and social development organizations as well as leading NGOs. It also acts as a storing and clearing- house for the exchange and constant flow of information, ideas and activities relating to consumer protection and welfare. The Centre closely works in association with the Department of Consumer Affairs, GoI, National/ State Consumer Dispute Redressal Commissions and District Fora.



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

Toll-free Numbers: 14404, 1800-11-4000
Consumer App (download from Google play store) SMS: +918130009809
Website: www.consumerhelpline.gov.in , You can also chat on our website

