

# **National Consumer Helpline** **A Ready Reckoner**

**Deepika Sur**  
**Sanjeev Talwar**



**Centre for Consumer Studies**  
**Indian Institute of Public Administration**

# National Consumer Helpline – A Ready Reckoner

**Deepika Sur**

Project Manager  
National Consumer Helpline

**Sanjeev Talwar**

Senior Counsellor  
National Consumer Helpline



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# भारतीय लोक प्रशासन संस्थान

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INDIAN INSTITUTE OF PUBLIC ADMINISTRATION

INDRAPRASTHA ESTATE, RING ROAD, NEW DELHI-110002 (INDIA)

**Dr. Suresh Misra**  
Chair Professor & Chairman  
Centre for Consumer Studies

Tel. (off): 011-23468349  
Tel. Fax : +91-11-23766136  
Email : drsureshmisra@gmail.com  
drsureshmisra@hotmail.com

## FOREWORD

In the era of globalisation and competition, excellence in customer service is the most important tool for sustained business growth. Consumer complaints are part of the business life of any corporate/public entity. This is more so for service organizations. Quality service to the consumer and consumer satisfaction should be of prime concern of any service provider/seller.

The Consumer Protection Act of 1986 provides for three tier quasi-judicial consumer disputes redressal mechanism at the District, State and National levels known as District Consumer Disputes Redressal Forum, State Consumer Disputes Redressal Commission and National Consumer Disputes Redressal Commission. The Consumer Fora is an alternative forum, less formal and more consumer friendly for providing, speedy and inexpensive justice. The foras are required to dispose of complaints in time bound manner following summary procedures based on principles of natural justice. However over the period this redressal mechanism has not been able to deliver justice to the consumers effectively. The mounting pendency, delay, lack of infrastructure and staff and quality of members are some of the issues which are affecting the functioning of the forums. The delay in delivery of justice is eroding the confidence of the consumers in the consumer justice delivery system.

It is in this context that the Department of Consumer Affairs, GoI set up the National Consumer Helpline in 2005 as an alternate dispute resolution mechanism. The NCH is the first of its kind in the country and has been providing information and guidance to a large number of consumers. The National Consumer Helpline has developed skills and expertise over the years, and the need was felt that this knowledge and expertise is shared with other organizations in the domain of consumer protection and empowerment and those who intend to set up similar helplines.

This Ready Reckoner deals with the nuts and bolts of managing a helpline and also provides a comprehensive view of the working of the Helpline in providing guidance in a quick and inexpensive method to a large number of consumers from across the country and redress their grievances.

I would like to thank the authors, Ms. Deepika Sur, Project Manager NCH and Mr. Sanjeev Talwar, Senior consellor for bringing out this reckoner. I am sure this Ready Reakoner will be useful to the State Consumer Helplines, Grahak Suvidha Kendras, VCOs, and organisation who intend to set up helplines to redress grievances of the citizens.

Date: 9.12.2015

Place: New Delhi



**Suresh Misra**  
**Project Director, NCH**

## PREFACE

With the opening up of our economy, the market is flooded with goods and services. The growing economy coupled with the increasing needs and wants of the citizens of the country are driving manufacturers and service providers to offer a plethora of products in the marketplace. The young, aspirational upwardly mobile consumers are giving a surge to this demand by benchmarking their expectations with superior products and better service delivery. This growth is fuelled by the e-commerce sector, whereby, at the 'click of a mouse' a product or service can be purchased almost instantaneously, providing instant gratification.

While all this adds to the positive economic scenario, consumers expect that the goods and services purchased adhere to a certain quality standards. Many times, gullible consumers are exploited by producers and service providers. This underlines the requirement of consumer protection and empowerment so that exploitation by producers and service providers is mitigated.

A consumer, as per the Consumer Protection Act, 1986, has certain rights. The Act outlines the protection provided to safeguard consumers' interests and also provides ways to redress the consumer's grievance. He/she is not at the mercy of merchants, traders and other intermediaries. The Government's efforts to empower and protect consumers in India are manifested through the 'Jago Grahak Jago' campaign, widely promoted across the country. It has also set up the National Consumer Helpline and various State helplines to guide consumers in their day to day dealing with producers and service providers.

This reckoner is a ready reference for professionals in the area of consumer empowerment and protection - counselors, advisors, managers, sector experts, consumer activists and personnel associated with Grahak Suvidha Kendras and voluntary consumer organizations. It gives authentic and detailed information on the role and functioning of a consumer helpline to be effective and efficient for providing guidance to consumers in their day to day issues and problems. It provides guidance on the ways to deal with a consumer while interacting with them either face to face or on a telephone.

We express our heartfelt and sincere thanks to the management of the Indian Institute of Public Administration especially Dr. T. Chatterjee, Director, for his keen interest and encouragement. We are grateful to Prof. Suresh Misra, Chair Professor (Consumer Affairs), Centre for Consumer Studies for his proactive guidance, constructive suggestions and constant support and encouragement to write this reckoner. We are also thankful to Shri C. Vishwanath, Secretary (CA), Shri Gurusharan, Special Secretary

(CA) and other officials of Department of Consumer Affairs, Government of India for their support.

We appreciate the contribution of each and every staff member of NCH for providing all help required in bringing out this reckoner. Thanks are also due to the Publication Division, IIPA especially Shri Anil K. Gupta for bringing out this publication in its present form.

We are sure this reckoner will help decision makers, marketing professionals, counsellors, consultants, academicians and students who have an interest in consumer affairs, consumer protection and consumer welfare. It will help them understand the Alternate Grievance handling system in the resolution of consumer grievances – so essential to amicably solve grievances of consumers – the hallmark of the flagship National Consumer Helpline.

Place: New Delhi

Deepika Sur

Dated: 1<sup>st</sup> December, 2015

Sanjeev Talwar

# CONTENTS

• Foreword	v
• Preface	vii
• Introduction	1
• Consumer Movement and Consumer Protection	2
• Rise of the Consumer Movement in USA and India	3
• How are Consumers Protected	4
• Jago Grahak Jago Campaign	8
• Launch and Genesis of the National Consumer Helpline	9
• Vision, Mission, NCH Mantra: the Three Tier Approach	15
• The Organization: Roles and Responsibilities of Personnel	16
• Infrastructure : Physical and Information Technology	20
• Managing the Helpline: Standard Operating Procedure (SOP)	26
❖ The Call: Inbound and Outbound	26
♦ Typical Work Flow	28
♦ Data capture	29
❖ Training and Quality Assurance	29
♦ Orientation and On- boarding	30
♦ Coaching and mentoring	31
♦ Quality Review and Monitoring	34
♦ Counselling Satisfaction Index - Feedback	36
❖ MIS (Management Information Systems)	36
• <a href="http://www.nationalconsumerhelpline.in">www.nationalconsumerhelpline.in</a> – the website	40
• Focus on Alternate Dispute Resolution – ‘Convergence’	46
• Jagriti : Towards making a Smart Consumer...	50
• Telephone Etiquette	53

• Teacalling Script for the Top Sectors	56
♦ Products-Mobile Handsets	56
♦ Consumer Durables	57
♦ Telecom	57
♦ e-Commerce	59
♦ Banking	61
♦ Insurance	62
♦ DTH/Cable	64
♦ LPG	65
♦ Real Estate	66
♦ Postal	68
• Annexure	69
• References	88

## INTRODUCTION

The world of consumer affairs – a field which is contemporary and dynamic, and is one of the socio economic indicators of our country - the more developed the country, the more consumer centric it is. Each one of us is a consumer; during our entire life time issues revolve around us, all the time. It starts with the mandatory adherence to quality standards for feeding bottles, and carries on with different goods and services at every stage of our life.

If we delve a little into the history of the evolution of the consumer paradigm in India, we understand that the consumer movement in our country is as old as trade and commerce. In Kautilya's Arthashastra, there are references to the concept of consumer protection against exploitation by trade and industry, short weight and measures, adulteration and smuggling, and punishment for these offences. According to Kautilya, 'the trade guilds were prohibited from taking recourse to black marketing and unfair trade practices'. Severe punishments were prescribed for different types of corrupt practices, eg "for cheating with false cowrie shells, dice, leather straps, ivory-cubes or by fraudulent means, [the punishment shall be] cutting-off of one hand or a fine." The rights of the traders were also well protected.



If an article was purchased and price paid, there was a fixed time period after which the article could not be returned." During Chandragupta's period in which Kautilya lived, fair trade practices were prevalent - goods could not be sold at the place of their origin, field or factory. They were to be carried to the appointed markets where the dealer had to declare the quantity, quality and the price of his goods, which were examined and registered in the

relevant books. Every trader was required to take a license to sell. A trader from outside had to obtain permission. The superintendent of commerce fixed the whole-sale prices of goods as they entered the Customs House. A margin of profit to retail prices was allowed. Speculation and hoarding to influence prices were prohibited. Thus, the State bore the responsibility for protecting the public against unfair prices and fraudulent transactions. There were severe punishments for smuggling and adulteration of goods. Public health was guarded by punishing adulteration of food products including grains, oils, salts, scents and medicines. Effective measures were initiated to protect consumers from crimes in the market place by severely punishing wrong doers.

In ancient India, the king was the supreme authority to render justice, but his authority was limited by the rules of Dharma. In the medieval period, some Muslim rulers developed well organized market mechanisms to monitor prices and supply of goods to the markets. During the British period, the modern legal system was introduced in India and many laws were enacted to protect the interests of citizens. In contemporary India, the Consumer Protection Act of 1986 was brought in, which protects consumers and provides easy access to justice by cost-effective mechanisms.

## **CONSUMER MOVEMENT AND CONSUMER PROTECTION**

Consumerism is a social and economic order that encourages the acquisition of goods and services. Consumerism is the concept that a consumer should be made an informed decision maker in the marketplace by practices such as product testing and standardization. It also refers to responsibility of marketplace for ensuring social justice through fair economic practices. Consumerism also refers to the discipline of studying, regulating and interacting with the marketplace. Consumer Movement is the social movement which refers to all actions and entities within the marketplace which give consideration to the consumer. It consists of the organized efforts of individual citizens and private, not-for-profit organizations to enhance the rights and collective welfare of consumers. Consumer activists demand policies in the interest of buyers like regulating products, services, methods and standards of manufacture, selling and advertising. There is a need for safe, reasonably priced and correctly and comprehensively labeled products, so that consumers are satisfied. If they are not satisfied and have a grievance, they have a right to complain. Consumer protection policies and laws compel manufacturers to make products safe. In simple terms, consumer protection seeks to identify and address bad goods, bad services, unfair trade practices

or misleading advertisements for consumers. In order to maximize profits, many businessmen exploit consumers by supplying poor quality goods at high prices. They adopt unfair trade practices such as adulteration, hoarding, black-marketing etc., and as a result, consumers do not get value for their money. Big business houses use their power for private gains to the detriment of consumers. Consumers are exposed to physical, environmental and other hazards. They need to be protected from spurious, duplicate and adulterated products, pollution of air, water and noise, and advertisements which are misleading.

## **RISE OF THE CONSUMER MOVEMENT IN USA AND INDIA**

The United States was founded on the free market system. In the 1950s the overall economy grew by 37%, and by the end of the decade, the median American family had 30% more purchasing power than at the beginning. Unemployment during the decade dropped to as low as 4.5%, as people of the time had been living with bare essentials for two decades. The Great Depression and the World War had severely halted spending. In the 50s the economic boost made people to spend. Later, however, there were situations like monopoly. Monopoly does not allow a consumer to choose a product, as there is only one producer and hence choice is limited. Also, there is lack of service and no incentives to provide good and safe products. This laid the seeds and the desire for consumer protection.

In India, consumerism gained momentum after year 1991, when doors were opened to international trade, and the situation changed dramatically. With rising incomes, comes an increase in wants. Rising incomes also lead to sophistication of needs. Many multinational corporations started investing in India. In this respect, India was no different from many other emerging consumer economies, whether they in Eastern Europe, Asia or Latin America.

The Indian market has seen a paradigm shift in consumption patterns, and a movement towards a consumer oriented society. The ever-growing middle class is one reason for this change. Population growth and economic development are driving consumption around the world and will continue to do so as billions of consumers – especially in China, India and other emerging economies – add to the demand for goods and services. The market pressure created by competitive spending and conspicuous consumption turn the affluence of some into the exclusion of many. The number of middle-class consumers worldwide is expected to triple by 2030. Projected rise in

the GDP of developing countries are expected to accompany a three-fold increase in the number of middle-income consumers.



The factors are:

- burgeoning middle class, its changing values and pent up consumer demand;
- Changing women's roles, their participation in productive jobs and hence, the changing structure of the family;
- Rising consumer aspirations and expectations across many segments of population and a high degree of consumer awareness;
- Increased consumer spending on luxury items aided by the introduction of the credit system;
- The emergence of traveling - both leisure and business related amongst consumers, and hence exposure to world-wide consumer products;
- Strong domestic consumer goods manufacturing sector, and
- the emergence of the rural consumer sector.

## **HOW ARE CONSUMERS PROTECTED?**

Consumers are protected essentially by the following two ways:

- Through Consumer Policies formulated by the Government.
- Through Education and Awareness - an important tool to reduce consumer loss.

President Kennedy of USA enunciated the “Consumer Bill of Rights” for its citizens in 1962. It states four rights of consumers:

- Right to Safety;
- Right to be informed;
- Right to choose; and
- Right to be heard by the Government in decision-making.

### **United Nations Guidelines for Consumer Protection**

On 9 April 1985, the General Assembly of the United Nations unanimously adopted a set of general guidelines for consumer protection. These guidelines constitute a comprehensive policy framework outlining what governments need to do to promote consumer protection in following seven areas:

- Physical safety;
- Protection and Promotion of consumers' economic interest;
- Standards for the safety and quality of consumer goods and services
- Distribution facilities for consumer goods and services;
- Measures enabling consumers to obtain redress;
- Measures relating to specific areas (food, water and pharmaceuticals) and,
- Consumer education and information programmes.

In 1999, a new section was added:

- Promotion of sustainable consumption



UN Guidelines for Consumer Protection

The guidelines represent an internationally recognized set of minimum objectives, potentially being of particular assistance to developing countries. The adoption of the Guidelines reinforces the increasing recognition in recent years that consumer policy issues can no longer be seen as being purely local concern but must be seen in an international context.

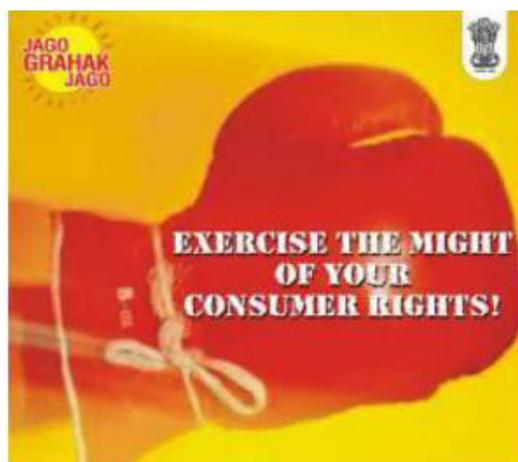
India was one of the very first countries to adopt these guidelines by enacting the Consumer Protection Act on 24th December 1986. The first ever legislation of its kind in India, which solely aimed at giving relief to the grief stricken consumers who are the victims of unfair trade practices and sub-standard services rendered to them. It is a benevolent social legislation that lays down the rights of consumers and provides for their promotion and protection. The Act mandates establishment of Consumer Protection Councils at the Centre as well as in each State and District, with a view to promoting consumer awareness. The scope of the Consumer Protection Act is widening in a society which is pro - globalization, pro - industrialization and pro - privatization. The Legislature has taken steps through amendments that the Act keeps pace with the needs of the time. All the three amendments made to the Consumer Protection Act by the year 2002 aim at furthering the efficiency of the Act and doing away with procedural delays which renders consumers disillusioned and dissatisfied. These amendments have been fruitful in providing protection to consumers in the real sense of the term and serve the purpose of the Act. It is hoped that further amendments would aim to bring in more efficiency and render the position of consumers much stronger in this era of 'open sky policy' where the sudden advent of opening up of the economy has to be balanced with the protection of the rights of consumers by the legislature and the judiciary.

### **Consumer Protection Act, 1986**



The enactment of the Consumer Protection Act in 1986 was a major milestone as for consumer protection in India. The Act seeks to provide better protection of the interest of consumers and seeks to promote and protect the Rights of Consumers. such as:

- **Right to Safety:**  
Consumer has a right to be protected against marketing of goods and services which are injurious to health and life.
- **Right to be Informed :**  
Consumers have the Right to be informed about the quantity, quality, purity, standard, grade and price of the goods and services available to them.
- **Right to Choose :**  
Every Consumer has the right to choose the goods and services needed from a wide variety of similar goods and services.
- **Right to be Heard :**  
Consumers have a right to be heard by manufacturers, dealers and advertisers about their opinions and grievances, as well as by the Government and public bodies when decisions or policies are made affecting consumer interest.
- **Right to Seek Redressal :**  
Consumers have a right to obtain redress - to seek legal remedies in the appropriate court of law.
- **Right to Consumer Education :**  
Consumer Education empowers consumers to exercise their consumer rights.



While the Consumer Protection Act mandates setting up of a three tier redressal system - Consumer forums at the districts, the State Commission in all States and the apex National Commission at the Center in New Delhi. It has also made provisions for the establishment of Consumer Protection Councils and other authorities. The Consumer Protection Councils are set up at National, State and District levels. The objectives of the Consumers Protection Council are to promote and protect the rights of the consumers.

### **Creation of the Department of Consumer Affairs in the Government of India**

The growing need for consumer protection in India can be gauged by tracing the formation of the Department of Consumer Affairs that was formed in the Union Government. In June 1991, an independent Ministry of Food was created having one department. In March 1992, in order to improve efficiency, the Ministry of Food, which had a single department, was divided into two departments:

- Department of Food; and
- Department of Food Procurement and Distribution.

On 4th June 1997, the Ministry of Food and Ministry of Civil Supplies were merged to form Ministry of Food and Consumer Affairs with three departments:

- Department of Food and Civil Supplies;
- Department of Sugar and Edible Oils; and
- Department of Consumer Affairs.

On 15th October 1999, the Ministry of Food and Consumer Affairs was renamed as the Ministry of Consumer Affairs and Public Distribution, having the same three departments. Finally on 17th July 2000, the then Ministry of Consumer Affairs and Public Distribution was renamed as the Ministry of Consumer Affairs, Food and Public Distribution, with two departments, which is continuing till date.

- Department of Food and Public Distribution
- Department of Consumer Affairs.

## **THE CAMPAIGN: JAGO GRAHAK JAGO**

The Consumer Awareness Scheme for the XI Plan amounting to a total of Rs. 409 crores was approved by the Cabinet Committee on Economic

Affairs on January 24<sup>th</sup>, 2008. This scheme was formulated to give an increased thrust to a multi media publicity campaign to empower consumers by educating them of their rights and responsibilities. The Department of Consumer Affairs, Government of India, has a consumer awareness and protection programme under the banner of '**Jago Grahak Jago**'. The slogan '*Jago Grahak Jago*' has now become a household name as a result of the enormous publicity undertaken in the last few years. Through the increased thrust on consumer awareness in the XI Five Year Plan, the Government has endeavored to inform the common man of his rights as a consumer. As part of the consumer awareness scheme, the rural and remote areas have been given top priority. In a big country like India, given the scenario of economic disparity and low level of education and ignorance, educating consumers remains a gigantic task. Government has taken up a number of activities and schemes to create consumer awareness in the country as part of the Consumer Awareness Scheme.

*'Jago Grahak Jago'* has become the focal theme through which issues concerning the functioning of many Government Departments having a consumer interface has been addressed. Joint campaigns have been undertaken with other Government Departments like the Bureau of Energy Efficiency (to educate people about energy conservation through the BEE star labels), the National Pharmaceuticals Product Prices Authority (Jan Aushadi - to educate consumers about the availability of generic medicines at reasonable price), the UIDAI for the Aadhar card, the Postal Department and the Railways by promoting the *Jago Grahak Jago* toll free telephone number on postal passbooks and Railway tickets.

## **LAUNCH AND GENESIS OF THE NATIONAL CONSUMER HELPLINE**

Keeping pace with the rapid knowledge and skill development in the country, there has been a vast expansion of business and trade. This has led to the appearance of a large variety of goods like Consumer durables, fast moving consumer goods and a host of services like e-commerce, Banking, Retailing, Insurance, Electricity, Education etc. Over the years, the volume of retail transactions have multiplied manifold. It has become necessary to protect consumers from exploitation and safeguard their interests from defective, adulterated and substandard goods and misrepresentation and deficiency in services provided. This also led to the recognition that consumers need an inexpensive and quick grievance

redressal mechanism to ensure that manufacturers and service providers are held accountable for the price and quality of goods and services that they sell in the marketplace, and the value that consumers finally receive. Accordingly, it is necessary to provide several methods of grievance redressal including those which are available in accordance with the provisions of the Consumer Protection Act. Thus, resolving disputes through guidance, advice and information is the first step, followed by an alternate grievance redressal mechanism, and finally the legal recourse –the doors of a consumer forum.



Of course, priority should be given to the first two steps, but without giving up the right of the consumer to obtain legal redress. These alternative dispute resolution mechanisms should be given attention and promoted at the pre-litigation stage itself, so as to reduce the burden at the consumer forums, as well as to get speedy redressal.

Thus arose the need for establishment of a facility essentially to guide and advise consumers who are facing a problem or issue, or where he/she perceives to have been exploited. It could be related to not getting the right value for the money spent for a product bought, or for any goods and services which are found to be defective or unusable. There could be a fraudulent sale or some element of unacceptability or unfair trade practice in not getting the right value of the goods or services purchased.

For the consumers, it also helps ‘**bridge the gap**’ in the lack of consumer

education - to answer queries and clear doubts - especially in areas like banking, insurance, medical negligence, real estate etc.



A consumer buys goods and services by spending money and an ‘unproductive’ service or a ‘lesser value’ product bought makes the expenditure not worth the money paid, and it is here that the processes of redressing such grievances start. As an element of good governance, Government has provided a platform to consumers in the form of Consumer helplines to voice their grievances, to obtain information on ways to get their grievances resolved, or the process to collect evidence or proof of his claim, and should the complainant approach a consumer forum. It also helps in disseminating information and knowledge to the citizens in any region of the country.

A consumer helpline works not only as an aggregator of grievances and enquiries in respect of specific goods and services, but also helps to percolate the concepts of consumer justice, consumer safety and consumer protection to the vast population of our geography. In addition, such a service also works as a one-stop-shop or platform to provide an alternative grievance redressal mechanism to consumers who feel victimized by the seller. It is immaterial from which part of the country he calls the helpline from, as a telephone number is just a call away – distances are just not a barrier any more, unlike the old days, where physical proximity was important.

## **Food Safety**



The Department of Consumer Affairs, Government of India, has set up the National Consumer Helpline under this banner with an aim to provide consumers of our vast country an avenue to get personalized advice, guidance and information related to their day to day consumer related complaints, or queries.

### **The National Consumer Helpline (NCH)**

The National Consumer Helpline (NCH) was the first consumer Helpline to be set up by the Government. It is a public service project supported by the Department of Consumer Affairs, Government of India. In fact, it was one of the first helplines in the Government domain. It came into existence in the year 2005 for giving advise, guidance and information for various consumer related problems. Over the last decade, the helpline has grown by leaps and bounds, and, in addition to a toll free number, can also be accessed by an SMS number and a website.

### **Presently, there are three touch points for consumers to reach the helpline**

- Toll free number for incoming calls: 1800-11-4000
- SMS on mobile number +91-8130009809 (charges apply).
- The complaint handling module on [www.nationalconsumerhelpline.in](http://www.nationalconsumerhelpline.in)



The National Consumer Helpline

### NCH – Over the years

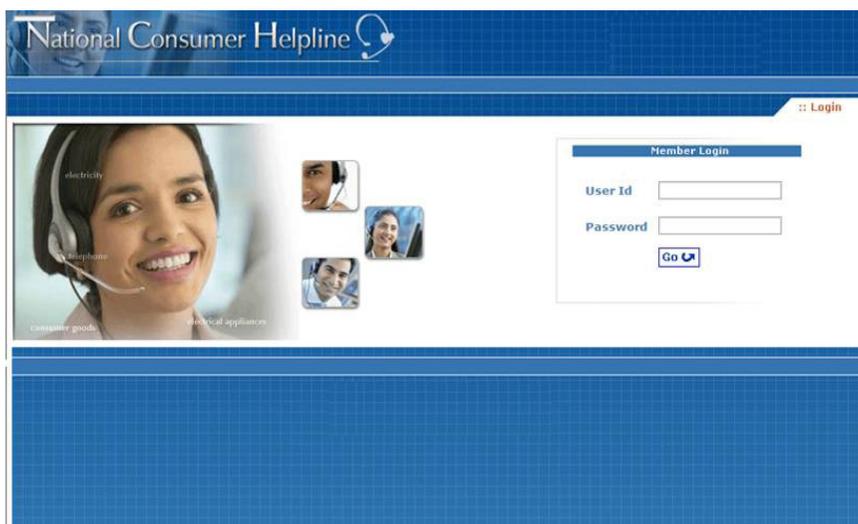
Delhi University was ‘awarded’ the first phase of the project and NCH started its work from the Department of Commerce at the premises in Delhi School of Economics. The project was inaugurated on 15th March, 2005 – World Consumers Day, by Shri Sharad Pawar, the then Hon’ble Minister of Consumer Affairs, Food, and Public Distribution who made the first call to the helpline from the Vigyan Bhavan, New Delhi. The public at large was informed about the National Consumer helpline through advertisements, media reports, press conferences and other programmes. An exclusive programme on NCH was aired by All India Radio to carry the message to every nook and corner of the country.

In the third phase of the project that started in April 2014 NCH was relocated to a spacious, bright and well illuminated premise of the Indian Institute of Public Administration (IIPA), New Delhi.

In a study done in the year 2008 by the GFA Consulting for the Ministry of Consumer Affairs, Food & Public Distribution, Government of India - ‘STRENGTHENING CONSUMER PROTECTION IN INDIA ACTIVITY’ - which evaluated NCH and CORE’ found that **74% of the beneficiaries were satisfied with the advice given to them. 62% mentioned that they received**

**effective redressal by following the advise of NCH. Also, around 65 - 66% beneficiaries stated that NCH provided complete information about companies and regulatory authorities, to facilitate them to file complaint against them and also motivate them to use the redressal mechanism.** This indicates the success of National Consumer Helpline. NCH is now the model for operations of State Consumer Helplines which are in the process of being set up in all the states of the country, as envisaged by the Department of Consumer Affairs, Government of India, in association with each of the state governments.

This Reckoner is designed to provide information and guidance on the major components to be taken care of in the setting up and implementation of a consumer helpline, so that the helpline serves the purpose for which it is set up. This is imperative as changing demographics and increase in the purchasing power of people, coupled with needs getting sophisticated, leads to a demand for more products and better services. Consumer complaints and queries are increasing day by day. To cope with the increased expectations of its citizens as well as to handle the large number of complaints of such consumers, especially at the rural and local levels, a well oiled and coordinated consumer helpline has become a necessity, and not just a hand holding gesture.



**The Login Screenshot of the National Consumer Helpline Software**

++++Para 4.14 and Para 4.1.2 of the GFA Consulting Group's report 'STRENGTHENING CONSUMER PROTECTION IN INDIA ACTIVITY 2.1: Report on the Evaluation of NCH and CORE' in 2008 Presented to: GTZ GmbH and Ministry of Consumer Affairs (MoCA)

## **VISION, MISSION, NCH MANTRA : THE THREE TIER APPROACH**

### **‘VISION’**

A Nation of Awakened, Empowered and Responsible Consumers and Socially and Legally Responsible Corporations.

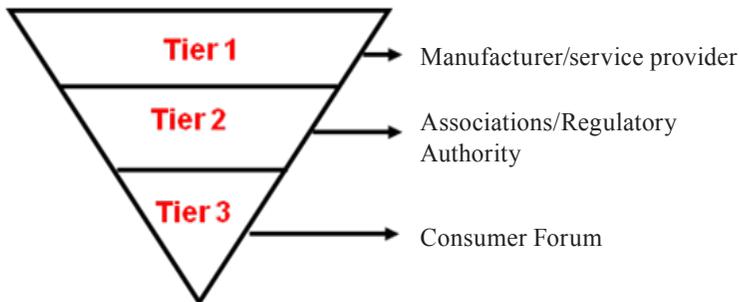
### **‘MISSION’**

To provide Telephonic 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.

### **NCH Mantra**

NCH is set up primarily to advice, guide and provide information to consumers telephonically, to empower and enable the complainant to take steps to resolve his complain on his/her own. NCH advice depends on the stage of the complaint as well as the resolution expected by him.

A Three Tier mechanism has been developed by NCH to handle and resolve queries or complainants with respect to the stage of the complaint and the sector to which the complaint pertains to, such as Insurance, Banking, Telecom, Consumer Durables etc. A pre defined three tier mechanism has to be followed for each and every complaint handled at NCH.



### **Consumer Helpline – The Ethos**

Consumer Helpline at National level and state level serve the essential requirement of satisfying the demand of consumers who look for advice, guidance and information for different types of complaints arising out of today’s business environment, and the people who operate within this environment need specific skills to ensure the success of the consumer helpline for catering to the needs of the modern consumer. It focuses on

aspects such as professional telephone skills, good listening skills, time, stress and conflict management, motivation teamwork, as well as customer service skills.

Counsellors that work in a Consumer Helpline scenario should be incredibly organized. They need to be able to juggle multiple tasks at one time - checking the knowledge base, updating the Customer Relationship Management (CRM) and taking notes in case of complex complaints, while attending to the customer's needs. Staying organized helps in reducing errors during the process, ensuring that they complete 'after call work' efficiently, allowing them to address the consumer's needs more effectively.

To make sure counsellors are organized, training and motivating them are the key ingredients to a successful helpline. After the right people have been recruited, making sure that they are equipped with all the tools - regular training, good information technology infrastructure – software, knowledge database, helpdesk solution and hardware, as well as the right environment to help them stay organized and efficient. These things play a big role in keeping consumers satisfied.

## **THE ORGANIZATION : ROLES AND RESPONSIBILITIES OF PERSONNEL**

The National Consumer Helpline operates under the umbrella of the Centre for Consumer Studies, IIPA, New Delhi. The Advisory Committee consists of the Secretary and officers of Department of Consumer Affairs and officials of the Centre for Consumer Studies, IIPA. The Project Director is the Coordinator and Chair Professor of the Center for Consumer Studies. The day to day activities are monitored by the Project Manager, who is assisted by Senior Counselors and Sectors Experts. The Webmaster is responsible for the Information Technology infrastructure, the Junior Counselors counsel consumers under the guidance of the Supervisor. The Market Research Associate is responsible for inputs and updating of the knowledge database.

### **Junior Counsellors**

- The primary job of the helpline is to take calls by providing relevant counseling to consumers. Consumers may belong to different stratas of counselors need to be intelligent and experienced enough to inform, guide, and advice the consumers as per their requirement and as per the industry rules/ regulations/ policy. Counsellors also need to be updated and abreast with the latest changes in policies and rules regarding various sectors. Call handling, advising, guiding and informing consumers is the hallmark of this assignment.

### **Trainee Counsellors**

- A counselor has to be trained on various aspects - to be alert, have good listening skills, empathy and knowledge in the subject matter to be a good counselor and give appropriate advice. A Trainee counselor is one who is being groomed to counsel and is the learning phase for acquiring the requisite skills.

### **Junior Counsellor Supervisor**

- The Helpline has counselors, who handle specific queries or issues of consumers, in an environment where time is a premium. To ensure that there is no chaos in such a dynamic and highly charged environment, it is imperative that a Supervisor has the authority and the responsibility to ensure smooth functioning and operations of the call handling activity of the Helpline. The Supervisor is the first port of escalation for calls that are complicated in nature or needs a different level of handling. The responsibility also includes the day to day performance as well as ensuring call quality adherence of counselors.

### **Market Research Assistant**

- NCH knowledge database is the backbone of the helpline activity of giving advise and counselling. It is very essential to have updated information on the contact details of companies against whom consumers complain. Market Research Assistant is responsible for keeping the Knowledge Database and information up-to-date. Some of the responsibilities include searching, researching, collection, compilation, correction and uploading data after verification in the knowledge base. Maintenance of registers in the manual mode is also an important aspect.

### **Web Master**

- NCH is a fully computer enabled state of the art modern helpline, which works with a fully integrated customized software package, and huge consumer and knowledge databases. The Web master is responsible to take care of all Information technology related issues. Some of the responsibilities of the Web Master is administration of the Information Technology deployed at the helpline, data management, data backup, administration of hardware equipments, website development, making changes as required, technical training to staff members etc.

### **Senior Counsellors**

- When complaints of consumers are being addressed, the NCH focus of Alternate Dispute Resolution comes to the forefront. This is done by the

programme branded as '**Convergence**'. This is where senior counselors have their forte in handling this programme effectively. It consists of liaising with the designated nodal officers of the 'Convergence' companies, informing them of the complaints received and following up for responses from these companies, It also involves ongoing efforts at enlarging the portfolio of companies under this convergence programme, as it is a completely voluntary tie up that companies do with NCH. In addition, compiling reports, conducting routine training and development activities in the organization, dealing with escalated cases and providing specialized guidance in complicated calls are the other responsibilities handled. It also encompasses data mining for preparing inputs for advocacy papers as well as the monthly NCH e-newsletter – Consumer Velocity.

### **Sector Experts**

- The Consumer environment is rapidly changing with the fast paced dynamism of the global world, and this calls for ongoing inputs to the counsellors on changes in policies, rules and regulations in various sectors. Analysis and Research is a vital part for a consumer helpline, where 'big data' is available for different sectors, industry and companies. The Sector Experts provide vital inputs with regard to their sector/ industry for consumer advocacy. Sector experts have rich, high level experience and in-depth knowledge in the fields of their expertise for rendering consumer issues. They are responsible for advocacy. They are also responsible for training the counselors in their respective sectors with regard to changes in policy, Acts, rules, and regulations.

### **Project Manager**

- To reach the objectives of running and operating a consumer helpline at the National level and to make it meaningful, there are many management, functional and operational requirements to be fulfilled. The Project Manager is the overall in-charge of all the different divisions within the framework in which NCH functions. Responsibilities include ensuring that the overall operations are working optimally : administration, supervision, training, recruitment, and effective functioning of the IT infrastructure, liaison with all stakeholders – Government, Companies, Regulators, and Associations by highlighting advocacies, organizing industry and regulatory interactions and coordinating with external stakeholders for educating and empowering consumers.



### **Analysis and Research Team of the National Consumer Helpline**

Job descriptions may not be exhaustive or all-inclusive. Requirements may come in from any corner, and for any requirement. There is an inbuilt flexibility in job roles, to ensure quick adaptation.

### **Physical Infrastructure**

National Consumer Helpline has 12 workstations for inbound calls and another 10-12 workstations for support functions, besides space for the server room. All the computers on the workstations are on a local area network (LAN) and have access to Consumer Relationship Management software with database spectrum.

1. Toll Free Number 1800-11-4000
2. 15 ports + 5 analog telephone lines on hunting for PRI line backup
3. 12 Digital dial pads with headphones
4. MTNL Broadband connection

NCH is served by a MTNL digital PRI line (Primary Rate Interface) to which a Toll Free Number 1800-11- 4000 has been mapped. It is well equipped with Telecom facilities, Internet access and wide database spectrum. The helpline receives inbound calls terminating from a Public switched telephone network (PSTN) via digital ports. The logic for inbound calls is based on an Interactive Voice recorder (IVR) led Counsellor Resolution for incoming calls landing on a Business Communication System. The software Solution consists of three modules: Consumer Relationship Management, Interactive Voice Response System and Knowledge Data Base.

**Recommended Infrastructure***COUNSELLOR WORKSTATIONS:*

Table of size 3'x2', with a Key Board Tray Assembly, Drawer Unit, Fabric Covered Soft Board, concealed wiring and a Divider Panel.

*HEADSETS*

Headsets are must for all counsellors, so, good quality headsets are suggested. If possible, it is best to use noise-cancelling and wireless headsets. Noise cancellation means that all background noise is blocked off. Wireless headsets facilitate freedom of movement and allow the counselors to focus on their calls.

A supervisor cable is a useful and cost-effective device that allows supervisors/ sector experts to listen to the call 'live' for training and audit purposes. Reducing the noise at work is another necessity. So the precaution should be taken when setting up a helpline.

*ENVIRONMENT – THE HYGIENE FACTORS*

- The office layout created should allow for a healthy working environment.
- Workstations must have adequate spacing to ensure a sound is muffled.
- Place other office equipments like printers and photocopiers carefully, as the noise they generate can increase in noise levels.
- Having sound barriers between counselors workstations help in reducing the ambient office noise.
- Usage of soft furnishings such as blinds, carpets, cushions and padded chairs, as well as having plants in the premises help to absorb sound within the office environment.
- Provision for 'break out' areas is important. These can also be used for team meetings or one-to-one sessions.
- Having a projector for training sessions.

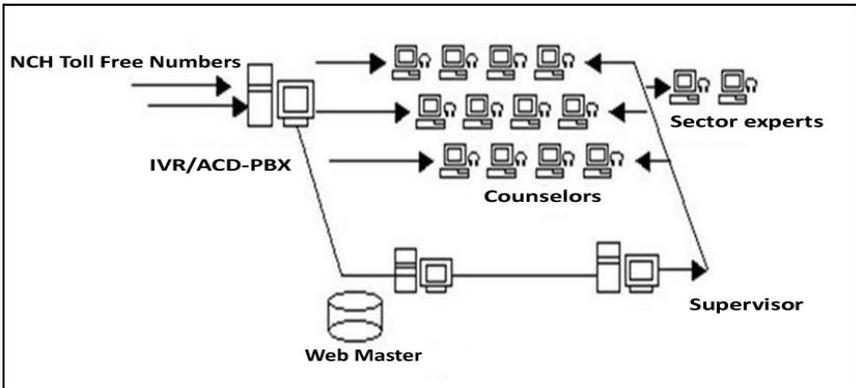
## **THE INFORMATION TECHNOLOGY INFRASTRUCTURE**

A consumer helpline is part of the Information Technology Enabled Services (ITES) industry, it is heavily dependent on a good IT environment.

1. The helpline must have sufficient number of the incoming telephone lines with a facility to add additional lines in future. Consumer Helplines are primarily set up for receiving incoming calls from the public telephone operator through state of the art Switch/EPABX.

2. It should have an Interactive Voice Response System (IVRS), as well as an Automatic Call Distribution system (ACD).
3. The IT network – voice and data cables, software and hardware items must have multi level security mechanism to protect it from attackers, worms, viruses, spamming etc.
4. The network should have a good Firewall and updated antivirus solution installed, to protect unwanted intrusion into the Network.
5. Adequate provision must be made for maintaining the required data redundancy and backup of the call record database application. There should be no loss of data or discontinuity of service due to hardware/server failure.
6. The helpline must have adequate support of Uninterrupted Power Supply (UPS) in standby mode with enough capacity to handle the entire load of the Call Center for a defined period in hours (depending on the electricity supply in specific areas). If uninterrupted electricity supply is a problem, then the helpline must be provided with a generator backup to run the Call Center effectively.
7. The IT infrastructure should be so designed that it has an inbuilt capability to logically partition the switching system to avoid interference with other set of users.
8. The counsellors should be able to speak both languages - Hindi and English with ease. In addition, counsellors at the state helplines must be fluent in the local language also.
9. Counsellor should be able to make outbound calls as per the process logic provided.
10. The workstations for each Counsellor must meet standard prescriptions. The counsellors seats must be placed at sufficient distance so conversations are not overheard.
11. Each workstation must be equipped with a 'state-of-the-art' computer with Colour TFT Monitor, Mouse, Key board etc., with a good quality headset
12. The Helpline desks should be connected to a minimum 10 MBPS LAN (Local Area Network) connection.
13. The IT infrastructure must have a Voice Logger for recording and playing back conversations, and can also be used to provide proof of conversation records, as well as to monitor performance on random basis, according to call audit requirements.

14. The helpline should have in-house class room/ conference room facility with projector for conducting trainings – both inhouse and external. External training is done by various Government departments, Companies, Regulators, and other stakeholders.
15. Provisions should be made to ensure that the helpline maintains a good uptime during normal working times.



**Component 1**

The first component of this Integrated Solution for Helpline Management consists of an Interactive Voice Recording (IVR) Module:



Interactive Voice Response System for Initial call screening:

- ◆ The caller hears the welcome message - pre recorded.
- ◆ Is informed of the language option available -Hindi and English.
- ◆ First time caller or repeat caller option.
- ◆ Repeat caller is one who is calling from the same telephone number, so that the new call can be linked to his earlier docket automatically with call history.
- ◆ Docket number verification option for repeat caller.
- ◆ The system passes user information and caller id to the Counsellors.

## Component 2

**The Second Component of the Solution distributes calls to Counsellors on an intelligent basis and monitors their activity:**

- Automatic call distribution for efficient call management.
- Automatic Call Distribution is based on queue management.
- Generates MIS Reports - general as well as customized for counsellors.

CampaignID	AgentID	Name	Status	Extension	Duration
NCH1	sangeeta	sangeeta	Busy(CONNECTE...	104	00:01:41
NCH1	hemlata	hemlata	Busy(CONNECTE...	108	00:00:53
NCH1	dkanyal	dkanyal	Busy(CONNECTE...	107	00:01:43
NCH1	sunita	sunita	Idle(DISCONNECT...	105	00:24:56
NCH1	vikas2	vikas2	Busy(WRAPUP) 85...	110	00:01:40
NCH1	dhivya	dhivya	Meeting Break(15 ...	109	00:56:56

Managers : 0 Agents : 6 Break : 1 Busy : 5 Free : 0 Queue : 9 11/06 10:40:38

## Component 3

**The Third component is for additional functions that have to be handled during a call:**

- Counsellor Login and call receiving, including recording of calls.
- Docket generation, populating caller information during the call.
- Knowledge base Information retrieval and data entry.

Caller Details	Problem Details
Docket Number: <input type="text"/> <input type="button" value="Generate Docket No"/>	Problem Reported: * <input type="text"/>
Language: <input type="text" value="Hindi"/>	Problem History: <input type="text"/>
Option: *	Agent Suggestion: * <input type="text"/>
Call Reason: * <input type="text" value="--Select Call Reason--"/>	Suggestion History: <input type="text"/>
Profession: * <input type="text" value="--Select Profession--"/>	Call Status: * <input type="text" value="--Select Call Status--"/>
Title: <input type="text" value="Mr."/>	Case Status: * <input type="text" value="--Select Case Status--"/>
Name: * <input type="text"/>	Search Not <input type="checkbox"/>
Gender: <input type="text" value="Male"/>	
Age: * <input type="text"/>	
Address1: <input type="text"/>	
Address2: <input type="text"/>	
State: * <input type="text" value="--Select State--"/>	
State (Other): <input type="text"/>	
City: * <input type="text"/>	
City (Other): <input type="text"/>	
Zip (Available): * <input type="text"/>	
Zip (Other): <input type="text"/>	
Phone: * <input type="text"/>	
E-Mail: <input type="text"/>	
NCH Info.Source: * <input type="text" value="--Select NCH Info--"/>	

### Component 4

**MIS (Management Information System): Facility to manage each docket and to monitor the work -**

- Call registration and docket management.
- Information updation and retrieval.
- Management Information Reports for optimal management.

**Docket** | **User** | **Report** | **Audit**

Welcome harsh..

**Shortcuts**

- Add Docket
- Docket Search
- Info Search

**Docket Search**

Docket Number:

Sector:

Category:

Company:

Tier:

Name:

District:

City:

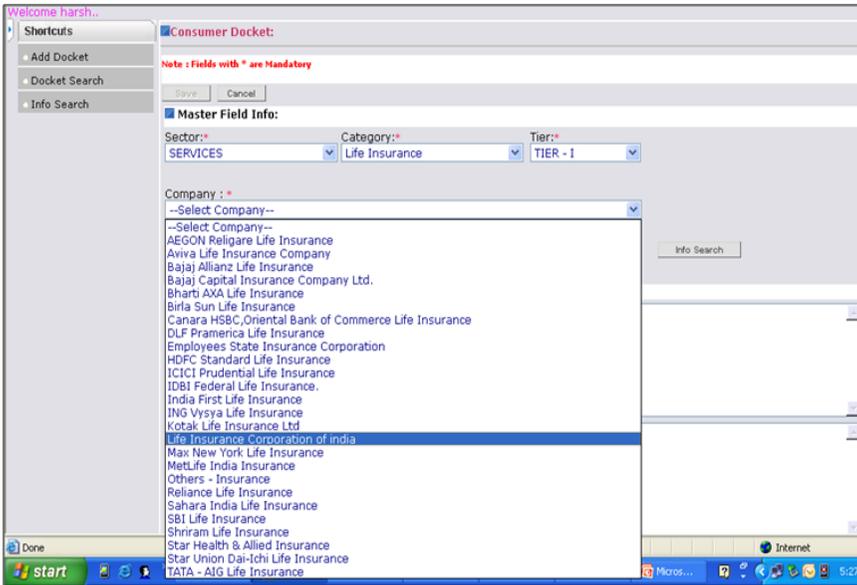
Address:

Phone Number:

**Date Range:**

From:

To:



### Database Management for Reports

- Voice Mail Box Facility with CLI Capturing of Consumer Phone/Mobile number of consumers : For all calls received at NCH, the feature of capturing Consumer Phone number CLI with date and time, duration on IVR, Hold time etc. is available.
- Caller Database: Maintenance and Data Reporting.  
Data collected can be aggregated for reports. A standardized database to collate and report accurate information of individual counselors gives reports on the nature of calls, hold time, wait time etc.
- Management Reports- Generate management reports as required for its use in day to day management, analysis and review of the helpline.

### Hardware for Counselor Workstations

The equipment under this category includes the Hardware and LAN (Local Area Network) required for the helpline operations. They include Servers, desktop computers required by the front end counsellors and backend team, printers, scanner, Uninterrupted Power Supply systems (UPS), networking data and voice cables, accessories, communication equipment such as modems, telephone instruments, laptops etc.

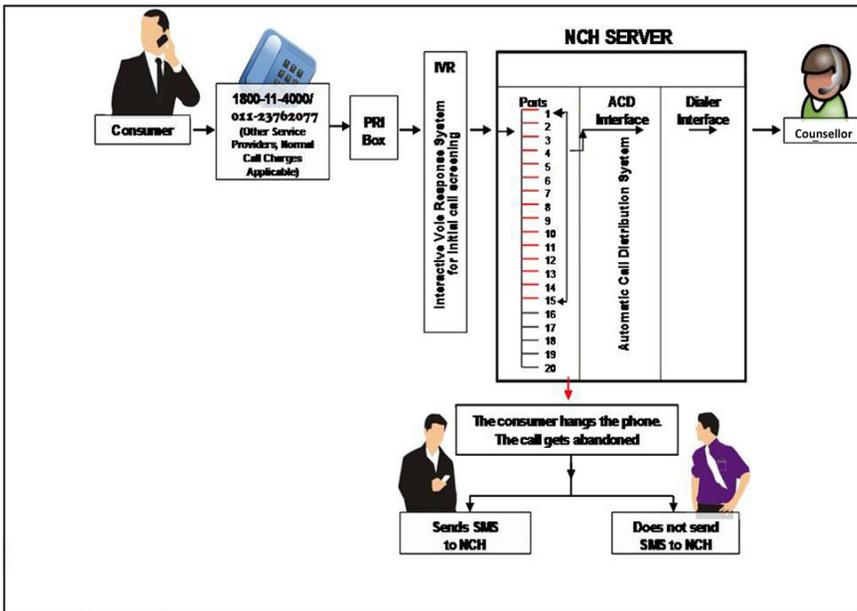
## MANAGING THE HELPLINE - STANDARD OPERATION PROCEDURE

Standard operating procedures, widely referred to as SOPs, give counsellors valuable information on how to conduct various tasks and procedures. In a call center setting, SOPs define everything from staffing schedules to handling workload and call load forecasting to specifying how calls should be reviewed, monitored and scored.

### The Call-Inbound and Outbound

The Process Flow of software solutions interacting among different components of CRM acting as a Centralized Control Management and Administration system, Interactive Voice Response (IVR), Automatic Call Distribution (ACD), Voice Conversation Recording, Monitoring, interacting with the CRM software, knowledgebase database and centralized database management.

### Inbound Call Flow



Flowchart of a Inbound Call

### Outbound Dialing Feature with Recording and Information Capturing

All SMS received are uploaded on the dialer and an outbound call is

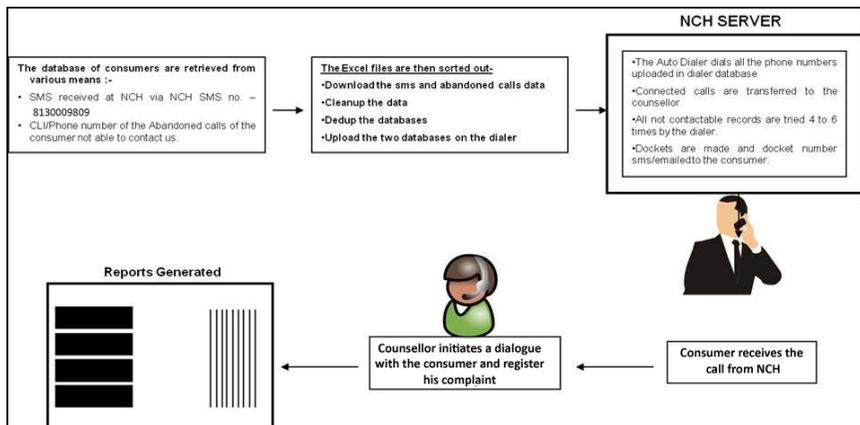
made to consumers on the next working day. This facility has generated a lot of positive response from complainants. They are pleasantly surprised on receiving a call from National Consumer Helpline and really appreciate the effort made.

The outbound calling is done through the Auto- dialer of the Software. The auto dialer dials the consumer's telephone number which automatically connect to a counsellor's workstation. The dialer software is equipped to handle inbound and outbound operation simultaneously.

The process followed for making outbound calls are:

- 1) Campaign Creation – sms, complaints recieved by and on complaint handling module of website.
- 2) Lead Generation and Management.
- 4) Auto Dialing the phone numbers uploaded in dialer database.
- 5) Capture of Consumer details in the Consumer Relationship Management Software.

### Outbound Call Flow



Flowchart of an Outbound Call

Other requirements of Standard Operating Procedures:

- Administrative Policies

Standard operating procedure must clearly outline the administrative policies regarding attendance, punctuality, shift coverage and other human resources administrative issues.

- Performance Management

In a helpline environment, it is important to ascertain the impact of

the services provided. If the basics are in place, only then the overall performance would be appreciated. All aspects of monitoring counsellors including call planning, developing counsellor skills and knowledge, rating counsellors based on metrics and appreciating counsellors based on performance are the key ingredients to micro management. Performance management is an integral part of managing the consumer helpline.

### **Typical Work Flow at the Helpline**

Procedure for inward call flow when a call lands on NCH Toll free number:

- A message from the interactive voice response system (IVRS) welcomes to NCH, prompts the caller to select the language of the call – English or Hindi and then prompts him to select the option of a new caller or a repeat caller.
- If all counselors are busy, the Interactive Voice Response System (IVRS) message welcomes him, followed by the caller listening to some consumer advisories, followed by the SMS number. As soon as a counselor is free, the call gets transferred to the Counsellor who is free.
- Counselor acknowledges the call received, asks the caller details regarding the problem being faced, and interjects in between by noting down his name, age, address, profession, email id exclusively for the purpose of MIS and reports. A docket number is generated /updated on every call.
- Counselor provides information as per the stage of the complaint – Tier 1, 2 or 3.
- Simultaneously, the voice call is recorded and on completion of the call, the docket number generated is communicated to the complainant.
- Help, if required is sought from the Floor Supervisor. If he/she is busy, then a Senior counselor handles the escalated call. In case the information required is not available, the caller is informed that he will be called back and informed of the specific information asked for. Accordingly, the information is obtained and a call back (outbound call) is done.
- Sector experts provide inputs for complicated cases. If required, they speak to the caller, either by the call being escalated to the Sector Expert or the sector expert/ senior counsellors outcalling the complainant.

Complainants do not call back to inform NCH if their complaint has been resolved. However, if the complaint is not resolved within the time frame

and a consumer calls back, he is handheld for the next level of complaint escalation. With each person who contacts the consumer helpline, counsellors are trained to do the following:

- help consumers identify and clarify the problem being faced;
- help consumers to identify what may be obstructing their progress to get it resolved;
- help consumers to explore and evaluate options available to them; and
- help consumers determine the appropriate action to be taken by the complainant.

### **Data Capture**

Generally consumers, complain to a company, verbally. Hence, as a first step the counselors suggest writing a letter or sending an e-mail. A written complaint is a good strategy because the consumer will have a record of communication with the company. The counselor assists consumers and informs them as to when, where and to whom they should complain. Counselors advise consumers to be brief and to the point. All important facts about their purchase – the product bought, serial or model number, the name and location of the seller or dealer, when the purchase was made are required to be mentioned in the written form. In addition, the consumer is told to state exactly what he/she expects to be done about the problem and the time frame within which he/she expects a response. He is also suggested to be reasonable. The letter is to be sent by registered mail/ speed post or by any other method where the confirmation of the delivery is obtained.

Copies of all the documents relating to the problem are to be attached, the originals are to be kept safely. Complainant has to provide his name, address, and phone numbers. If required a bank account number should also be stated. The complainant is also advised to keep a record of all efforts made the consumer to contact the seller; including the company representative spoke to, the response received, complaint number if any, and resolution provided, if any. If a company's online complaint form is used, then a print of the screen or a screenshot taken before clicking on the 'submit button is advised, so that a record of the complaint is available. Sample of a Complaint Letter Annexure 4.

### **Training and Quality Assurance**

The principal objective of training and development is to make sure the availability of a skilled and willing workforce to an organization. In addition to that, there are four other objectives: Individual, Organizational, Functional, and Societal.



Consumer Protection Act (CPA) is the basis of the training provided. Training covers changes and amendments to the CPA, as well as information on other Acts that directly relate to consumers in getting their problem resolved such as Right to Information Act, Companies Act, Competition Act, Food Safety and Standard Act, Legal Metrology Act, etc. Training is aimed to educate every counselor and keep him updated with issues and challenges especially in the sectors for which most of the complaints are received, keeping the consumer as focus. The vast training material that NCH has developed in an e-learning mode for ease of access helps counselors to answer queries and problems asked by complainants and consumers, 'on the spot' most of the time.

Training and Development at the Helpline is an ongoing activity. Trainings are of four kinds:

- Orientation and On boarding - Training for new counselors;
- Communication and Soft skills;
- Continual consumer education – for all; and
- Refresher Training – for experienced counselors.

### **Orientation and On - Boarding**

NCH counselors are given an exhaustive training when they join the organization. Consumer Protection has many facets – specific to industries and sectors and these need to be understood before counsellors can hear complaints and advise consumers.

The 'on boarding programme' for new joinees is a two week intensive, planned programme. The first module is a brief introduction on NCH and

its role in counseling consumers. It is followed by explanation of the Consumer Protection Act, 1986 - the basic principles and tenets which gives counselors the knowledge and provides them the broad concept of consumer issues. A detailed understating on different consumer related sectors such as Telecom, Banking, e-commerce, Insurance, Financial Servcies, Consumer Durable, Railways, Electricity, Education, Medical Negligence, Liquified Petroleum Gas (LPG), Piped Natural Gas (PNG), Postal, etc. are explained, so that the counselor is able to understand the nuances of each industry. They are trained on the consumer grievance redressal mechanism in each industry as well as the different alternatives available to consumers to get their problems resolved.



The emphasis is to fully equip the counsellors on the various legal terminologies of Consumer Protection Act, 1986. Procedures like Right to Information, which help consumers in getting their complaints resolved, are also explained. In addition, some sectors which do not come under the Consumer Protection Act 1986, but which affects them directly like EPF (Employees' Provident Fund), Aadhar card (UIDAI), financial inclusion plans of the Govt of India like Pradhan Mantri Jan Dhan Yojana, Pradhan Mantri Suraksha Bima yojana, Atal Pension yojana, Sukanya Samriddhi yojana etc. are also explained.

### **Coaching and Mentoring**

Coaching is an essential part of training for new entrants. Customized and individual attention is given to the trainees, and this helps to develop the individual so that he can be effectively and meaningfully contribute to his work. Coaching helps because it is specifically designed to meet the unique needs and expectations of each individual trainee. Budding and coaching in this context not only mean mentoring, managing, teaching or offering advise helps the trainee counselor develop deeper understanding of practices

related to consumer complaints and the solution thereon. A trained counselor provides handholding to the new joiner who is a 'buddy'.

After completion of the formal two weeks on-board training programme the new entrant is asked to 'step into' the assignment by 'Assisted calling' where a trained counselor keeps a watch on the advise, guidance and information that a new joiner is giving to consumers, and takes over the conversation, wherever a need is felt. This process is generally for a week, in which period the new joiner becomes familiar and comfortable with the task he is expected to do.

The on - boarding training programme for a new joiner for two weeks is at **Annexure 1**

### **Communication and Soft Skills**

The aim of the 'Communication and Soft Skills' Programme is to equip the helpline counselors with the skills, information and knowledge that facilitates combating the typical challenges experienced in the highly specialized and complex consumer counseling environments.

The training programme on 'Communication and Soft Skills' equips learners with the necessary knowledge, and skill to provide quality service and handle consumer complaints professionally and efficiently. The programme encompasses all aspects necessary to communicate confidently, effectively and dynamically with co-workers and consumers of different social strata and temperament.

### **Continual Consumer Education**

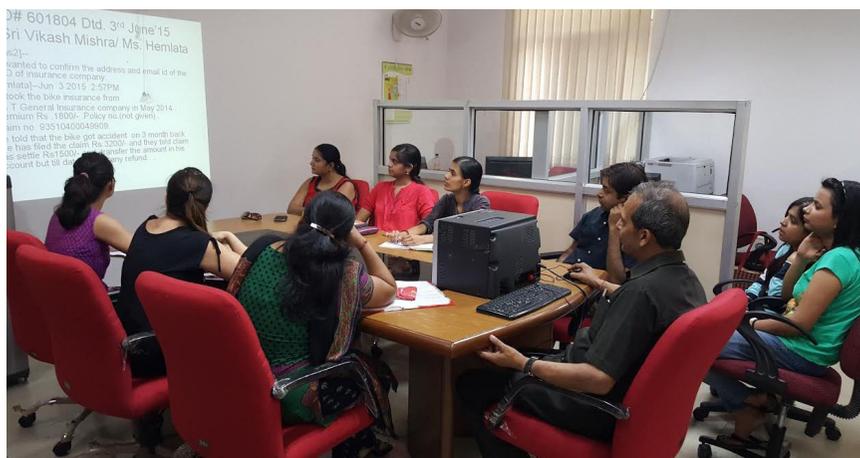
The success and efficacy of the Helpline is heavily reliant upon the level of knowledge and information available with the counselors who inform and guide consumers on a call. In addition to the 'on- board' training imparted to every new entrant, regular structured small duration educative sessions of 30 minutes are conducted every morning from 9.00 - 9:30 am. These are held by the Manager, Sector Experts, Senior Counselors and Government officials invited from various sectors / regulators/ departments etc.



Areas covered in continual consumer education are:

1. New and emerging problems being encountered in different sectors and suggested remedial course of action.
2. Latest information in terms of policy changes, information updates in various sectors /industries/associations/ regulators etc.
3. Changes in legal provisions and Acts governing consumer protection and interests.
4. Quality assurance and audit, including changes in the contact details of nodal officers, appellate authorities etc.
5. Sharing of interesting stories.
6. Quiz sessions to sharpen skills and knowledge.

Each session is followed by a Question and Answer session to satisfy queries and doubts



**A Class in Progress**

The details of topics covered in Continual consumer education for one month is at **Annexure 2**.

### **Traits of a Good Counselor**

- Fluency in the language, and even- paced speech, pleasing voice, clarity of speech and diction, good listening skills;
- Cool tempered having a lot of patience and who does not get ruffled easily, as most consumers who call are irate and infuriated;
- Fast typing with good keyboard skills; and
- It is advisable to do the last interview round of the Counsellor on the phone, so that these traits can be ascertained, before recruiting.

## **Quality Review and Monitoring**

Quality Control at NCH is directed towards assuring quality of the guidance and suggestions and the services rendered to consumers, and this is an ongoing and continuous adherence process.

The Computer System records all the information provided by a complainant and information provided by the Counselors which are automatically arranged Sector-wise in the software. Quality control is applied by scrutinizing, studying and auditing responses given by the counselors to consumers in response to their calls. Quality audits are done at two levels – the Supervisor checks the soft skills, opening, closing and the overall delivery of calls which are selected randomly and checks for its adherence to salient points. Accordingly, audit marks are given, which is aggregated at end of every month.

The sector experts' audit check is restricted to the 'content' of the call – whether the response of the counselor is in accordance with the questions and queries of the complainant, and if the response given is 'complete' and adequate. Sector experts give audit marks and record their comments on any deficiency or incomplete information given along with their suggestions. They are responsible for ensuring that correct advice is rendered to consumers by counselors, in their respective domains.

Many times, calls which are complicated in nature and require expert advice are referred to the sector expert for immediate attention. The counsellor concerned either requests the caller to hold while he seeks expert advice from a senior counsellor or diverts the call to the concerned sector expert for further interaction. Where a suitable advice is not immediately possible, the complainant is informed that NCH will call back after ascertaining the information desired.

## **Registers Maintained**

- **Walk-ins and other Sources Register**

In addition to the calls received over the toll free number, NCH also receives a number of other complaints through e-mails, Fax, Letters, and walk ins (personal visits) to the helpline premises as well as the NCH facilitation counter at Krishi Bhavan. These calls are entered into the escalation register and the complaint is attended to.

- **Escalation Register**

The counselors record issues and points on which they need clarification

from the sector experts in the ‘escalation register’. They provide sector experts with the new problems in the industry.

- **Knowledge Info-source Register**

The Market Research Associate checks the 'data updation' register daily and is engaged in updating and up gradation of the database. Market Research Associate is responsible for updating contact and inputting new details for different companies, regulators, associations etc. in the knowledge database whenever the need arises.



**A Consumer Discussing Her Case - Entry made in the Walkin Register**

- **IT - Downtime Register**

NCH has a fully automatic consumer relationship management system with IT and hardware interface. Sometimes there is ‘downtime’ problem faced with the PRI line or toll free line when the telephone line does not function. This is at the service provider’s level (MTNL). The downtime data is recorded and maintained. For issues related to hardware, computers not working, LAN or networking issues, the counselor enters the problem in the IT- downtime register and the solution is provided as soon as possible by the IT Department.

- **IT – Data Backup Register**

As data security and availability of data is essential, back up of all the information stored in the software and knowledge database is taken periodically. NCH takes data backup electronically in a hard disk so that

even if the data is lost by some external issues in the system or software, it can be retrieved from the external hard disk. The reporting is done by the web master.

### **Counseling Satisfaction Index**

Counseling Satisfaction Index is the information of an output process to the input. Working without feedback is similar to setting out on an important journey minus a map or signposts. It is a two way flow, and is inherent to all interactions. It is the information sent to an entity or organization about its working, so that the entity may adjust its current and future behaviour to achieve the desired result. It is a supportive act intended to deal with performance in a constructive way so as to develop it to the next higher level. It is also about taking the opportunity to express appreciation of a job well done.

At NCH, Consumer feedback is the complainant's reaction to the counseling services provided and serves as a barometer of the helpline's performance. Feedback helps in developing inputs for our training and functioning as it gives the complainant's perception. Feedback serves as a guide to assist counselors to know how consumers perceive their performance. Consumers who have registered their email-id receives a questionnaire asking them to evaluate their experience of NCH counseling service on a scale of 1-5, where 5 is excellent and 1 is poor.

**Sample of feedback form is attached at Annexure 3.**

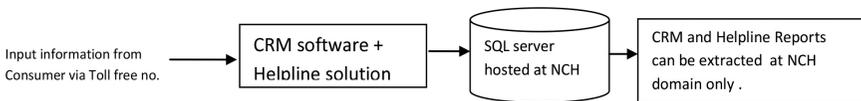
### **Management Information System (MIS) for Monitoring**

A Management Information System (MIS) is a computerized database of information organized and programmed in such a way that it produces regular reports for every level of management in an organization. It is also possible to obtain special reports from the system easily. The main purpose of MIS is to give the Manager and Project Director feedback on the performance and pointers to monitor the helpline as a whole. Information displayed by the MIS typically shows 'actual' data against 'planned' results thus it measures progress against goals. It is a system which is designed to provide information to help ensure that NCH is functioning optimally, thus controlling decision making and administrative activity.

MIS is a key form of measurement that defines performance standards and the 'gap' in expectations in any organization. MIS helps supervisors and the Project Manager determine the average time counselors spend on call, on hold, on break, how many calls were abandoned because callers got tired of waiting in queue and how many calls were answered and resulted

in a redressal. Management information system, or MIS, broadly refers to a computer-based system that provides managers with the tools to organize evaluate and efficiently manage departments within an organization. In order to provide past, present and future prediction information, a management information system can include Software that helps in decision making, data resources such as databases, the hardware resources of a system, decision support system, human resource management, project management application and any computerized processes that enable the department to run efficiently.

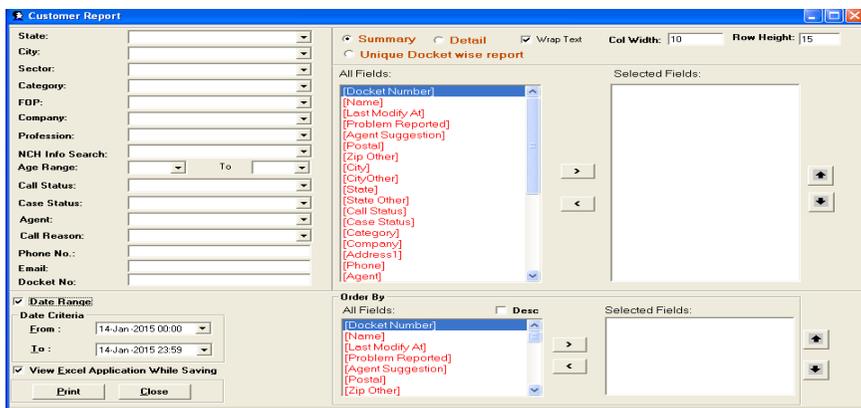
National Consumer Helpline has deployed a Consumer Relationship Management (CRM) software and also has a Website to capture input of information with different fields along with Helpline solution to manage different kinds of MIS.



Consumer Relationship Management (CRM) can be used to analyze data to gain meaningful insights. CRM ‘report wizard’ is a tool that helps NCH users create sophisticated reports as per requirement in different formats. Further, data can be depicted in usable charts.

Following types of Consumer Relationship Management (CRM) reports are available:

1. Cross-linked Reports can be generated via CRM utility.



Screenshot of NCH Software Utility

2. Availability of reports As per requirement –counsellor wise, company wise, category wise, problem wise etc reports can be generated.

3. Data for reports available in various user-friendly formats such as PDF, XLS, HTML and DOC in Consumer Relationship Management System (CRM).
4. Reports can be saved in different types of public folders to enable access to the users according to their access privileges.
5. The format for auditing of counselor calls is also available in the CRM .



Screenshot of Audit Scoresheet

### Reports that can be Extracted from the Dialer

#### 1. Detailed Dialer Report

**Detailed Dialer Report - All Calls**  
From : 14-Jan-2015 00:00 To : 14-Jan-2015 23:59

Port	Date Time	Phone No.	Dialer Status	Dialer Time (in Sec.)			Agent Time (in Sec.)			
				Dial	Ivrs	Wait	Ring	Talk	Hold	Wrap
<b>Campaign : NCH</b>										
8	1401/15 09:35:32	9936695101	Connected	0	0	0	0	18	0	0
2	1401/15 09:42:19	9469446962	Connected	0	0	0	0	31	0	0
5	1401/15 09:43:19	9854256227	Connected	0	0	0	0	20	0	0
13	1401/15 09:45:14	9854256227	Connected	0	0	0	0	51	0	0
15	1401/15 09:45:18	8175072903	Connected	0	0	0	0	5	0	0
2	1401/15 09:48:49	9469681252	Connected	0	0	0	0	7	0	0
6	1401/15 09:49:26	1204688509	Connected	0	0	0	0	10	0	0
9	1401/15 09:50:34	8527447247	Connected	0	0	0	0	32	0	0
1	1401/15 09:54:14	917598199374	Connected	0	0	0	0	40	0	0
10	1401/15 09:56:51	7309206004	Connected	0	0	0	0	5	0	0
15	1401/15 09:59:07	7091913400	Connected	0	0	0	0	11	0	0
10	1401/15 10:02:42	9097428121	Connected	0	0	0	0	32	0	0
13	1401/15 10:03:00	9421656462	Connected	0	0	0	0	9	0	0
3	1401/15 10:04:00	9654032953	Connected	0	0	0	0	7	0	0
1	1401/15 10:09:44	9954385484	Connected	0	0	0	0	39	0	0
6	1401/15 10:11:00	9691093461	Connected	0	0	0	0	32	0	0
12	1401/15 10:13:08	9015376033	Connected	0	0	0	0	24	0	0
14	1401/15 10:14:20	9454502214	Connected	0	0	0	0	26	0	0
14	1401/15 10:16:35	9868535070	Connected	0	0	0	0	5	0	0
4	1401/15 10:19:18	8961386824	Connected	0	0	0	0	27	0	0
7	1401/15 10:20:21	9454502214	Connected	0	0	0	0	12	0	0
14	1401/15 10:20:44	9454502214	Connected	0	0	0	0	30	0	0
14	1401/15 10:23:16	9212619265	Connected	0	0	0	0	45	0	0
6	1401/15 10:29:57	9984915606	Connected	0	0	0	0	32	0	0
9	1401/15 10:30:36	8238922191	Connected	0	0	0	0	37	0	0
5	1401/15 10:32:44	9171548189	Connected	0	0	0	0	47	0	0
6	1401/15 10:32:45	9875172241	Connected	0	0	0	0	50	0	0

## 2. Productivity Report

Daily Productivity Report																			
From: 14-Jan-2015 00:00 To: 14-Jan-2015 23:59																			
Agent	Off	In	Answered	% Answered	Abandoned	% Abandoned	Wait Time	Talk Time	Hold Time	Wrap Time	Total								
	ered	Queue	Total	Total	Total	Total	Avg	Max	Avg	Max	Avg	Max	Avg	Max	Agents				
Campaign : NCH1																			
Jan-2015	413	324	306	87	74%	21%	107	11	26%	3%	02:18	09:22	05:54	19:21	00:00	00:00	01:42	23:44	14

## 3. Counsellorwise Report

Agent's Log Report - Detailed															
From: 14/01/15 00:00 To: 14/01/15 23:59															
Date Time	Number	Diabler	Agent	O	A	R	Disposition	Code	Remarks						
		Port	Ivrs	Wait	Ring	Talk	Hold	Wrap	Total						
Campaign : NCH1 (NCH1), Agent : spoova (spoova)															
14/01/15 09:43:21	7795395928	3	00:50	00:00	00:08	10:33	00:00	01:57	12:38	Y	Complete				
14/01/15 09:38:55	8306992866	12	00:42	00:00	00:05	11:58	00:00	00:57	13:00	Y	Complete				
14/01/15 10:13:31	9415773622	11	00:45	00:00	00:11	10:27	00:00	01:13	11:51	Y	Complete				
14/01/15 10:25:23	9724007185	15	00:12	01:46	00:04	10:47	00:00	15:12	26:03	Y	Complete				
14/01/15 10:51:27	9781893001	4	00:45	04:41	00:08	09:52	00:00	04:50	14:50	Y	Complete				
14/01/15 11:13:42	9953895298	12	00:55	05:21	00:04	05:49	00:00	02:07	08:00	Y	Complete				
14/01/15 11:21:43	9709782492	2	00:09	06:49	00:03	07:12	00:00	04:22	11:37	Y	Complete				
14/01/15 11:33:22	9828679967	14	00:46	03:00	00:06	00:15	00:00	00:10	00:31	Y	No Response				
14/01/15 11:33:54	8391065864	5	00:49	02:14	00:05	06:56	00:00	04:48	11:49	Y	Complete				
14/01/15 11:45:44	9853033060	5	00:51	02:01	00:03	01:37	00:00	00:03	01:43	Y	Disconnected				
14/01/15 11:47:29	9689590166	2	00:41	01:35	00:03	03:11	00:00	01:24	04:38	Y	Complete				
14/01/15 11:52:09	9312363111	5	00:40	02:50	00:03	08:05	00:00	00:58	09:06	Y	Complete				
14/01/15 12:01:39	1129833751	5	00:48	00:00	00:05	04:24	00:00	02:04	06:33	Y	Complete				
14/01/15 12:08:14	8176050018	10	00:47	02:38	00:04	05:31	00:00	04:22	09:57	Y	Complete				
14/01/15 12:18:12	9000276727	11	00:46	01:41	00:05	18:45	00:00	02:44	21:34	Y	Complete				
14/01/15 12:39:47	8652240440	9	00:48	01:29	00:03	09:08	00:00	02:25	11:36	Y	Complete				
14/01/15 13:05:53	8147676946	13	01:32	03:54	00:04	02:04	00:00	03:27	05:35	Y	Complete				
14/01/15 13:11:30	8108363079	11	01:02	04:07	00:05	12:33	00:00	03:23	16:01	Y	Complete				

## Reviewing /Evaluating the Consumer Helpline

The working of the consumer helpline is reviewed from time to time. Helpline logs contain a plethora of information regarding the call patterns and Counsellor’s competence. The main areas which should be targeted so as to look into call patterns would be busy hours, number of unanswered calls, number of calls transferred to the expert level on average per day, response time of operators etc. The reports, over a period of time, would provide an insight into various areas with regard to the efficiency of the helpline.



Mohd. Abul Hossain Mia, Director General, Directorate of National Consumer Rights Protection, Ministry of Commerce, Bangladesh taking a round of NCH

To summarise, the monitoring of helpline involves the following key activities:

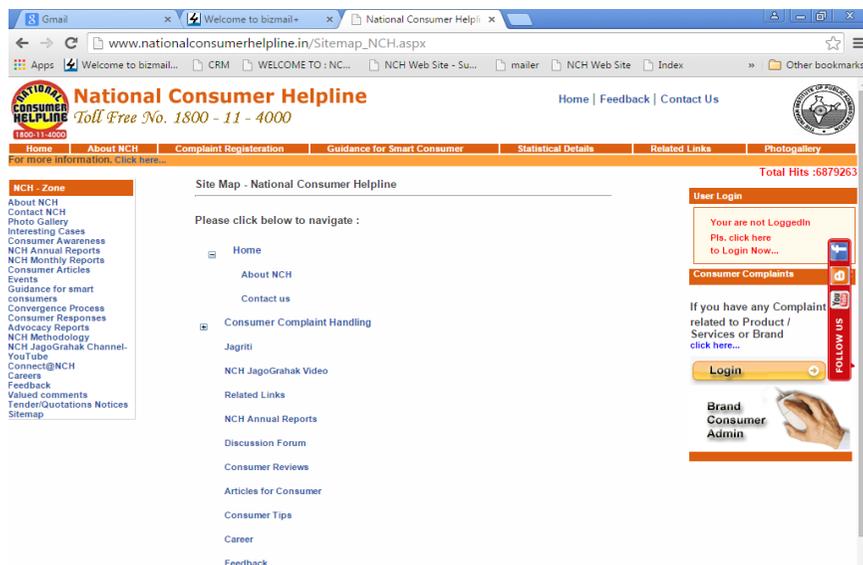
1. Analysis of MIS Reports and Statistics.
2. Monitor the correctness of advice/guidance/information periodically / popularity in terms of calls received.
3. Hold regular discussions with the Counsellors and experts to collect feedback and use this feedback to improve the process.
4. Examine the process of developing the information base from the queries and their answers. Analyze the pattern of queries so that a Knowledge base can be developed over a period of time.
5. Make surprise, periodic as well as third party 'quality of service' checks of the Helpline.

## NCH WEBSITE

The screenshot shows the homepage of the National Consumer Helpline website. The header includes the NCH logo and the text 'National Consumer Helpline Toll Free No. 1800 - 11 - 4000'. A navigation bar contains links for Home, Feedback, and Contact Us. The main content area features a large banner with the text 'Assert Your Rights, Pursue Remedies' and 'I am a Smart Consumer 1800-11-4000 JAGO GRAHAK JAGO What about you?'. Below the banner, there is a section titled 'National Consumer Helpline' with a description of the service and a 'User Login' section. The left sidebar contains a list of links for various services and sectors covered.

NCH website- [www.nationalconsumerhelpline.in](http://www.nationalconsumerhelpline.in) is to help the visitors from across the globe to know about NCH and to get consumer related information and guidance. The NCH website has various zones that help the visitors to know more about NCH, its Vision and Mission and activities. Various functional areas, and various consumer related website links can be navigated from the website. The NCH website has dynamic sections for photo galleries that cover the events organized and participated.

NCH website has dynamic sections for photo gallery that shows events, press conferences and industry interactions, organized by NCH in sectors such as Banking, LPG, Telecom, Legal, etc. with the motto of providing consumer related information and guidance and reaching out to as many visitors as possible. Website hits at NCH website are very high. It crossed 6 lac hits in September 2015, and on an average, continue to increase by 12-15% every month.



Some of the essential features of the Helpline's Website are given below:

1. A zone for dynamic and static sections for customer's information.
2. Complaint Handling and Management Panel for submission of complaints which is filtered and accessed by the Nodal person of the service provider through their 'unique log-in' for redressal.
3. The Company updates the complaints posted online, with the redressal provided by it.
4. Complainant can see the redressal provided of the complaint on-line, after the company has responded.
5. The website has links to the Department of Consumer Affairs, Bureau of Indian Standards, Regulatory Authorities and relevant Government websites.

NCH website is also a platform between consumers and companies which have voluntarily agreed to resolve online complaints posted by complainants on the NCH website and the toll free helpline number.

## ONLINE FILING OF COMPLAINTS BY A CONSUMER

1. The consumer logs into the website to fill in the mandatory information:

The screenshot shows the 'Register As Consumer' page on the National Consumer Helpline website. The browser address bar shows the URL: [www.nationalconsumerhelpline.in/Consumer\\_Register.aspx](http://www.nationalconsumerhelpline.in/Consumer_Register.aspx). The page has a blue header with navigation links: Home, About NCH, Complaint Registration, User's Review & Ratings, Statistical Details, Search Complaint, and Jago Grahak Jago... National Consumer Helpline. A search bar contains 'Total Hits : 5304973' and 'Consumer Tips'. The main content area is titled 'National Consumer Helpline : Register As Consumer' and contains the following sections:

**Create Consumer Profile :**  
*All fields are necessary.*

**Consumer Login Profile :**

Login Name	<input type="text"/>
Password	<input type="password"/>
Confirm Password	<input type="password"/>

**Consumer Personal Details :**

Title	--Select--
First Name	<input type="text"/>
Gender	--Select--
Profession	House Wife
Address	<input type="text"/>
State	--Select--
City	--Select--
Zip	<input type="text"/>
Mobile No.	<input type="text"/>
E-Mail	<input type="text"/>

**Terms of Services :**  
 In order to complete the registration process, you must acknowledge that you have read NCH Terms of Service and Disclaimer Agreement and agree to all its Terms and Conditions.

**Terms-of-Service...**

**Disclaimer...**

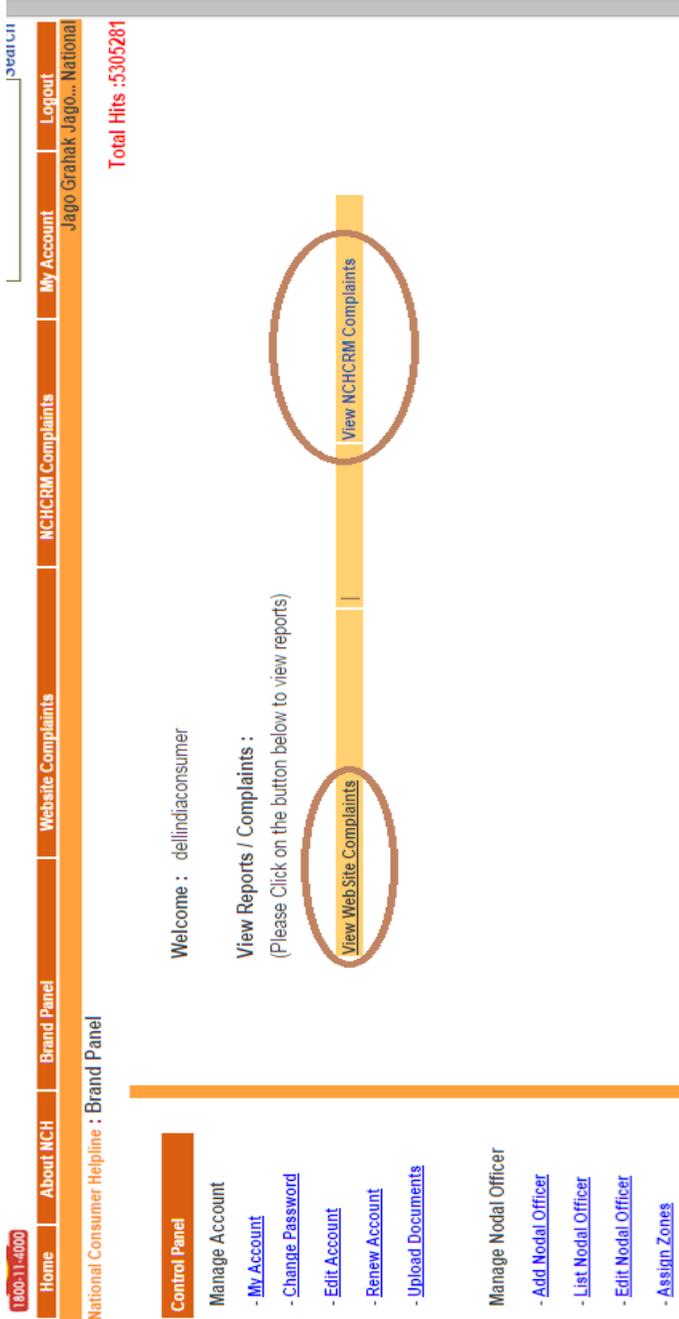
I Accept Terms & Conditions.  
 Check if you wish to receive our regular Newsletter.

[Create Profile](#)

- On confirmation by the company that they are keen to resolve complaints lodged by complainants a Company registration form is submitted. Thereafter, an authenticated User Name and Password is provided to the company for logging in to the NCH portal. The company registration form is as shown below.

<b>Brand Login Account Details</b>	
*UserName	<input type="text"/>
*Password	<input type="password"/>
*Confirm Password	<input type="password"/>
*Role	<input type="text" value="Brand"/>
<b>Brand Details</b>	
*Brand Short Name	<input type="text"/>
*Name of CEO	<input type="text"/>
*Brand Full Name	<input type="text"/>
*Designation	<input type="text"/>
*Office Address	<input type="text"/>
*State	<input type="text" value="-Select State-"/>
*City	<input type="text" value="-Select City-"/>
*Zip	<input type="text"/>
*Contact No.	<input type="text"/>
*E-Mail - 1	<input type="text"/>
*WebSite	<input type="text"/>
*Select Your Products	<input type="text" value="Washing Machine&lt;br/&gt;Water Purifier&lt;br/&gt;Television&lt;br/&gt;Mobile Handset"/>

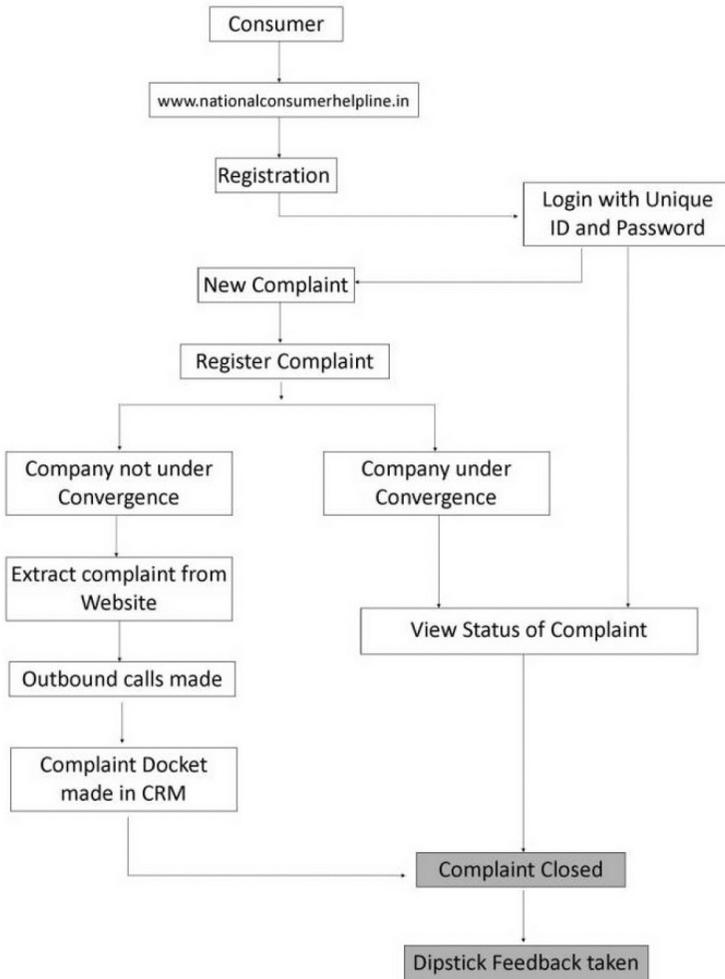
- The complaints are extracted by the specific company at regular intervals after their credentials are authenticated by the NCH web master, and view the relevant reports.



4. View of website complaints from system administrators panel.

A	B	C	D	E	F	G	H	I
complid	Company	Sector	Category	DocketNo	ProblemTitle	ComplaintDetail	City	State
1	15375 Others	Defective Products	Mobile Handset	52121537515	Delay /not providing services	Dear Sir/ma'am, i was sold a new mobile after few days i have problem in my set and i drop my mobile on service center on 30/09/2015, till now i can't resolve my problem by company and now i must required my mobile so piz help me and tell me what will i do for my mobile.	Jajpur	RAJASTHAN
2	15376 Others	E-Commerce	Online Shopping	351701537715	Non-Delivery of Product	Complaint regarding xyz e-commerce company... with frustrating services My orde ID xxxxxxxx... no one helping no one refunding the money back I am frustrated now can you guys help me here.	New Delhi	DELHI
3	15377 Others	Insurance	General Insurance	156401537915	unsatisfactory redressal	Policy Number: XXXXXXXXXX My father is not Diabetic but company put wrong remark in policy document. Diagnostic center report xxxxxx should not be used to diagnose diabetes mellitus. Then why company mention wrong remark in policy documents.	Pune	MAHARASHTRA
4	15378 Others	Telecom	Mobile GSM	900701538215	Activation of Unsubscribed Services	Telecom company has deducted Rs 33 from my account balance and give subscription for a service by their own. When i called the customer care for my money to refund They are talking rudely and saying do whatever you can we can't check it. Kindly help in this.	New Delhi	DELHI...

## Website Complaint Process



## FOCUS ON ALTERNATE DISPUTE RESOLUTION

NCH is mandated to offer telephonic advice, information and guidance to consumers across the country. It has also been extending support to companies and service providers through its Convergence initiative. The participation of over 200 companies/ organizations includes Banks, Consumer durables and Electronics, NBFCs, Insurance, Telecom, Electricity, Automobiles, e-Commerce etc.



The ‘Convergence’ programme is an Alternate Dispute Redressal Mechanism. NCH partners with companies who have a proactive approach to efficient consumer complaint resolution, and want to join the programme on a voluntary basis. It shares with them the data of the complainants along with the complaints received at NCH related to their company, to facilitate free, fair and fast redressal through participative cooperation. Under the Convergence process companies are expected to redress/close the complaints by stating ‘a gist of the resolution’ in the remarks column which is accessible to both - the consumer and NCH. Both sources of complaints - those which are directly assigned by consumers to a specific company on the NCH website and complaints received at the toll free number of the helpline are coordinated in a predefined frequency. Thus, NCH acts as a bridge in building symbiotic synergies between consumers and service providers maintaining the company specific confidentiality of consumer complaints.

### **Why Convergence?**

- It is a Win-Win situation for both Consumers as well as Companies/ Service Providers, as it resolves consumer grievance cordially and expeditiously.
- NCH gets information of Internal Consumer Grievance Redressal Mechanism within the company.
- Gives the company an opportunity for better Corporate Governance and Social Responsibility by redressing Consumer Disputes in an alternative manner.

- As per the three tier approach of grievance redressal mechanism followed at NCH, if a complaint is not resolved by the company up to the expectation of the complainant, NCH guides the consumer on the process to be followed in filing a case in a consumer forum, as that is the last option for consumers.



### **Industry Interactions: Workshops to Sensitize Corporates**



**September 2012 - ISO 10000 Suite Workshop**

National Consumer Helpline sensitizes Industry and Corporates by organizing workshops under the broad theme **‘Treating Consumers with Respect’**. It highlights the importance of having a robust customer service and escalation mechanism within a company to address customer grievance within

the company and how to make their system effective and efficient in resolving complaints in a time bound manner. NCH organizes several workshops/seminars/conferences targeting various customer centric issues and these interactions have been accepted very well by industry and corporates.



**Representatives from various Companies Participating in Round Table Discussion**

Annually, Seminars and Workshops have been organized on topics like - ‘Consumers as Stakeholders in Responsible Business’ and ‘Consumers as Stakeholders in Corporate Policy’. Senior company executives in the areas of Quality Assurance, Marketing and Consumer Services attend these workshops.



## **JAGRITI- EMPOWERING CONSUMERS**

### ...towards making a smart consumer

The consumer education, awareness and empowerment provided by NCH is branded as 'Jagriti'. 'Jagriti' is an initiative towards making an 'informed consumer'. NCH has been reaching out to consumers by making presentations to students of Colleges and Business Management Institutes in Delhi/NCR as these young consumers will have to meet the demands of the corporate sector, government agencies and consumer associations tomorrow. These sessions has been extremely well accepted. All participants take a lot of interest in making the sessions very interactive and educative. The discussions include specific problems faced by the students/staff and questions on how redress could be obtained on specific grievances.

NCH has also been spreading the message of 'Consumer Rights and Responsibilities' by conducting programmes on Community Radios in Delhi branded 'Upbhogta ki Awaz'. A once a week programme on 'Radio Jamia' has been run for three months, and similar programmes on Delhi University Community Radio (DUCR) as well as on Radio Dwarka have been conducted, on various sectors of consumer interest. This is a very good medium as community radio services reach out to people at the grass root level.



Major sectors covered in these sessions are:

1. **Telecom-** Complaints related to National Commercial Calls Preference Registry, Customer Care, Network issues etc.
2. **Banking-** Complaints related to Savings Account, Loan Account, Debit and Credit Cards, NEFT, RTGS, etc.
3. **Insurance-** Complaints related to Delay in Policy, Delay/Refusal of claim, How to access the grievance redressal mechanism of the Regulator – Insurance Development Authority of India(IRDAI).

4. **Legal Metrology - Weights and Measures:** Complaints related to charging more than Maximum Retail Price (MRP), How to read labels of packaged commodity etc.
5. **Products-** Complaints related to Defective product, Difference between Guarantee and warranty, and when can a consumer demand for replacement/refund of defective product.
6. **e-Commerce-** Issues faced by consumers especially on the non delivery of products/ precautions one should take in online transactions.

The ‘Good Evening India’ Program featuring consumer issues on Doordarshan is also step in this direction.



### Consumer Velocity

The monthly e- newsletter from NCH gives a snapshot of its activities during the month. The column - CONSUMER KALEIDOSCOPE consists of recent news, judgments and articles in consumer interest. Reading this newsletter also increases knowledge in the consumer arena.

(Please click display images below from your email window to view the images.)

### Consumer Velocity @ NCH

(The monthly newsletter from National Consumer Helpline)

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Issue No: 108th, October 2015

**Inside the issue**

- Snapshots
  - Call Statistics
  - Convergence/feedback
  - C S Index
  - Words of appreciation
- Consumer Kaleidoscope
  - Recent announcements for consumers

**Events Gallery**

Secretary, Ministry of Consumer Affairs, Food & Public Distribution visited NCH.

**Content**

To seek information, advice and guidance on consumer problems

Contact National Consumer Helpline  
Toll Free on

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**CONSUMER VELOCITY @ NCH.**

You are reading of the Tenth issue of Year 2015.

**National Consumer Helpline** The National consumer Helpline is a project of the Union Ministry of Consumer Affairs, Food & Public Distribution. The helpline operates from the Indian Institute of Public Administration (IIPA), as part of the Center for Consumer studies (CCS). CCS acts as a 'think tank' for the research and policy related issues on consumer protection and consumer welfare. The Centre keeps abreast of the long-term policies to position itself as a major contributor to the identification of issues and priorities as well as solutions to ensure better protection of consumers.

**EVENT GALLERY:**

Shri C. Viswanath, Secretary, Ministry of Consumer Affairs, Food & Public Distribution visited NCH on 1st October 2015. He has seen the overall functioning of NCH and also listen the live calls.

## **Essential Features and Requirement of the Helpline**

### **Confidentiality**

Being a National level helpline, all forms of media such as electronic, newspapers and other mediums approach the helpline for the ready reference of complaints in the sectors which are covered by the broad definition of ‘consumer’. Helpline staff members are instructed to be very cautious and not reveal any data or information to a third party without the explicit consent of the organisation. It is very important as complainants data is confidential to the organisation. Adherence to the prevailing Rules/Acts of the state such as Right to Privacy must be maintained at all costs.

Reports – are brought out every month, and one report is compiled annually. It reflects the analysis of the data and observations done sector wise, category/ industry wise, Frequently occurring problems are submitted and adherence to timelines is mandatory.

### **The Way Forward...**

The Consumer Protection Act, 1986 aims to promote consumer justice by simplifying the procedure. A Complaint can be filed on a plain sheet of paper, and because a summary procedure is followed at consumer forums, speedy resolution is provided. The CONFONET project is another area that can be integrated with NCH. It will provide information on the nature of cases that are being filed in consumer forums, after being guided by the helpline. Alternatively it will also give the information as to the number of complaints and grievances that were handled at the helpline level itself, in a specified period.

It has been seen that in India, consumer forums have to deal with a large number of consumer complaints, and it takes a very long time to redress. It is therefore important that systems are set up so that a consumer may get relief without having to go to the consumer forum. Consumer forums must be the last resort for consumers to get justice against companies who are involved in unscrupulous and unfair trade practices. The Consumer Helpline fits into this role completely. It guides, advises and informs consumers as well as provides an alternate dispute resolution platform so that an alternate avenue is available to get consumer problems redressal.

### **Highlights of the Helpline**

- Guiding consumers in finding solution to problems related to Products and Services.
- Providing consumers with all the desired information related to companies and Regulatory Authorities/ Ombudsman/ Association/ Industry bodies etc.

- Facilitating Consumers with sound advice for filing complaints against defaulting service provider, where necessary.
- Empowering consumers to use the alternative consumer grievances redressal mechanism available to them.
- Developing awareness among Consumers about their Rights and Responsibilities.
- Persuade service providers to make their organizations socially responsible by adopting a sound grievance redressal system.
- Advocacy – Raising voice in the interest of consumers -escalation of complaints and safeguarding consumer interests before Regulators, Government department etc.



## TIPS FOR COUNSELLORS

### Telephone Etiquette - Handling a Call

- **Greeting**

The greetings should be well articulated and express the counselors eagerness to communicate. The call may be one of many calls for the counselor, but for the complainant it is may be the only call. His impression is formed by this one call only. He makes a ‘word picture’ of the counselor and the organization based on this interaction. Hence, one should always be polite and courteous on the call. Standard opening such as Good Morning / Afternoon / Evening, Thank-you for calling

should always be kept in mind by the counselor. Avoid mentioning the name, because every time the complainant calls, he will only want to speak to the specific counselor.

- **Adapt**

The complainant being unfamiliar with the voice of a counselor, needs a short time period to get adapted to the mode of discussion. Creating an atmosphere of openness and trust is very important.

- **Acquiring Knowledge**

Counsellors have to acquire expertise and specific knowledge about the product or service for which they are answering complaints. As consumer affairs is a very vast subject with a lot of ramifications in the dynamic environment – changing at an accelerated speed with so much of technological and legal advancement, all counselors require regular on the job training to keep them abreast with the nuances and changes in the subject. They should be an 'information powerhouse' and acquire the skills to effectively answer any question or concern addressed by consumers.

Adapting to a consumer's social and communication style will facilitate trust and building of a relationship with the organisation. Counsellors must learn to adjust their own style to fit in with the consumers.

- **Listening**

Proper listening helps to understand the problem articulated by the consumer. Effective listening allows the caller to feel acknowledged, promotes cooperation and reduces misunderstandings. These can drastically change how counselors interact with consumers and how consumers view the organization. It is therefore critical that effective listening behavior is encouraged, monitored and enhanced among the counsellors. Listening is a skill that can be developed with proper training and practice.

- **Empathy**

Empathy is the experience of understanding another person's condition from their perspective. You place yourself in their shoes and feel what they are feeling. Empathy is known to increase the helping behaviour. It is important to manifest empathy with the complainant and try to understand his emotions.

Counsellors should understand and identify with the consumer's needs and communicate empathy for that individual. This will facilitate effective advice, guidance and counseling and problem solving at the counselor level. Counselors should be able to think about the situation from the perspective of the consumer. This will help the Counsellors understand the feelings, needs and desires of the consumer. The desired information they have about the consumer, the easier this process of counseling and advice will be.

- **Researching the Problem**

This involves:

- ◆ Problem Diagnosis;
- ◆ Identifying the problem;
- ◆ Ask leading questions -Probing is the key: Probe, Probe, Probe;
- ◆ Proceed with asking open, closed and successive questions – these help in keeping control on the conversation.

- **Set Time Limit**

At times, complainant may have a real, emotional problem, or simply the need to be heard – and the conversation could go on for 15-20 minutes or even more. In such cases the counsellor should proceed to active listening, encouraging and support, but it is necessary to set certain time limit, and not to carry on endlessly. Time Management is must.

- **Clarify and Verify**

Confirm that you and the complainant are on the same platform and have understood his problem correctly.

- **Resolution Given**

Depending on the stage of the case, the respective intervention is given - Help the complainant to take a decision once his problem is identified, explain him, and help him to choose the most optimal solution.

- **Conclude the Discussion**

As such there is no particular standard for closing a call, but one should close a call by remarks such as “we thank you for calling” (organization name) or "we feel happy to help you”.

- **Solicit Feedback**

Inform the caller that a feedback form would be sent to him on his e-mail id in the next 24 hours, and his feedback on the form would be appreciated.

- **Telecalling Scripts**

Standard scripts for the top ten sectors are as follows:

## 1. PRODUCTS – MOBILE HANDSETS

*Process: After receiving a Call, let the caller speak for about 60 seconds. Then intervene, and take down the name, address etc. (the callers data) and then discuss his complaint. Ask him the details of the mobile handset for which he is facing issues.*

- *Company and Model of the mobile handset.*
- *When was it purchased.*
- *Is it under warranty or out of warranty.*
- *The IMEI number.*
- *Issues being faced with the handset.*
- *How long he has been facing issue with the handset.*
- *Has he submitted it to the service centre.*
  - ◆ *If yes, take the details of the authorized service centre along with the job sheet or work order number.*
  - ◆ *If no, tell him to submit the mobile handset with the service centre.*

### **Tier 1**

*After recording all the details of the complaint, advise him to forward his complaint to the company (give the contact details from the knowledge database) and a copy to the service centre in writing.*

### **Tier 2**

*In case the issue is not resolved or the resolution given by the company is not satisfactory, then take the details of the reason why he is not satisfied and also what is the resolution that he is expecting.*

*On the basis of expectation of the consumer, and only if it is valid, ask the consumer to send a reminder letter to the company and service centre stating his expectation in this regard.*

### **Tier 3**

*Still, in case his issue persists or he has not got the desired solution, he may move to the consumer forum. Explain him the procedure of filing a case in consumer forum along with the address of the concerned consumer forum.*

## **2. CONSUMER DURABLES/ GOODS (EXCEPT MOBILE HANDSET)**

### ***Tier 1***

*Process: After receiving a Call, let the caller speak for around 60 seconds. Then intervene, and take down the name, address etc. (the callers data) and then discuss his complaint. Ask him the product for which he is facing issues*

- *Type of the product (e.g. AC, TV).*
- *Name of Company.*
- *Model and Serial No of product (optional).*
- *When was it purchased.*
- *Is it under warranty or out of warranty?*
- *Issues being faced with the product and for how long.*
- *Has he registered his complaint with the Company?*
  - ◆ *If yes, take the details like complaint number.*
  - ◆ *If no, tell him to first register his complaint with the company's call centre (numbers can be given from the knowledge database).*

### ***Tier 2***

*In case the issue is not resolved or the resolution given by the company is not satisfactory, then take the details of the reason why he is not satisfied and also what is the resolution that he is expecting.*

*On the basis of expectation of the consumer, and only if it is valid, ask the consumer to send a reminder letter to the company and service centre stating his expectation in this regard.*

### ***Tier 3***

*Still, in case his issue persists or he has not got the desired solution, he may move to the consumer forum. Explain him the procedure of filing a case in consumer forum along with the address of the concerned consumer forum.*

## **3. TELECOM - MOBILE CONNECTIONS, LANDLINE CONNECTION AND INTERNET SERVICES**

### ***Tier 1***

*Process: After receiving a Call, let the caller speaks for about 60 seconds. Then intervene, and take down the name, address etc. (the*

caller's data) and then discuss his complaint. Ask him the details of the connection for which he is facing issues.



- Name of the company and connection type (prepaid/postpaid/landline etc.).
- Issues being faced with the connection.
- How long he has been facing issues?
- Has he registered his complaint with Customer care of the service provider?
  - ◆ If yes, take the details like complaint number.
  - ◆ If no, tell him to first register his complaint with the company's call centre (numbers can be given from the knowledge database).

If he has already raised his complaint to the customer care, after recording all the details of the complaint, advise him to forward his complaint to the Appellate Authority of the concerned circle at Company level by filling an Appeal Form (give the contact details from the knowledge database) in writing. The appeal must be sent after seven days of complaining to the customer care or as per time frame specified under quality of Service Regulation of TRAI or if the response received from customer care is not satisfactory. The maximum resolution time for appellate authority is 39 Days. Time limit depends on the benchmark prescribed by TRAI as per nature of complaint.

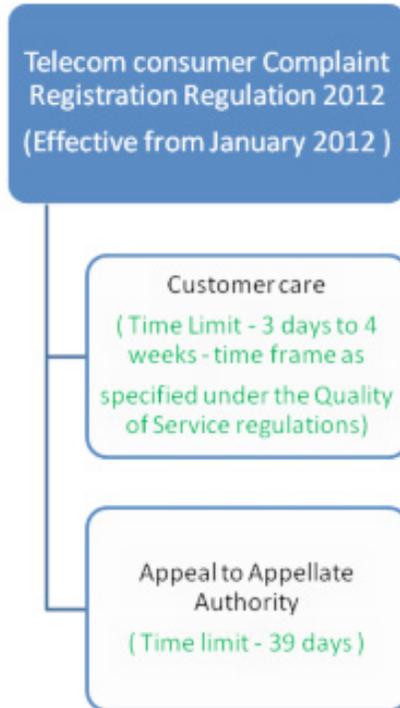
## **Tier 2**

In case, if the consumer issue is not resolved or the resolution given by the company is not satisfactory, then take the details of the reason why he is not satisfied and also what he expects as a resolution.

On the basis of expectation of the consumer, if it is valid enough then ask the consumer to lodge his complaint with the Department of Telecommunication through [www.pgportal.gov.in](http://www.pgportal.gov.in) or by sending an email or by post (give the contact details from the knowledge database). Complaint Redressal via PG Portal may take upto 60 days.

**Tier 3**

*Still, in case his issue still persists or he does not get the desired solution, he may move to the consumer forum. Explain him the procedure of filing a case in a consumer forum along with the address of the concerned consumer forum.*



**4. E-COMMERCE- NON DELIVERY/DEFECTIVE PRODUCT, OR DEFICIENCY IN SERVICES**



*Process: On receiving a Call, let the caller speak for about 60 seconds. Then intervene, and take down the name, address etc. (the caller's data) and then discuss his complaint. Ask him the details of the order he placed online.*

### **Tier 1**

- *Name of the Company, Type of Product/service he has ordered, Order number and date.*
- *Details about Issues being faced with the order he placed.*
- *Since when has he been facing the problem?*
- *Has he registered his complaint with the customer care of the company?*
- *If yes, take the details of complaints or response received if any.*
- *If no, tell him to first register his complaint with the company.*
- *If he already raised his complaint to the customer care, after recording all the details of the complaint, advise him to forward his complaint to the head office of the company (give the contact details from the knowledge database) in writing, after the 5-7 working days of filling complaint with customer care.*
- *Please note that only if the order is confirmed by the company through e-mail, the consumer becomes the complainant.*

### **Tier 2**

*If the issue is not resolved or the resolution given by the company is not satisfactory, then take the details of the reason as to why he is not satisfied and also what he expects as a resolution. If consumer has not received any reply, advise him to wait for 15 working days.*

*On the basis of expectation of the consumer, if it is valid enough then ask the consumer to send reminder to the company by registered post or speed post. This will also confirm the address of the company.*

### **Tier 3**

*For cases where the issue persists, or he did not get the desired solution, he may move to the consumer forum. Explain him the procedure of filing case in consumer forum along with the address of the concerned consumer forum. Also inform him that he is filing a case on the basis of cause of action as he made the payment from his place of stay/ or the delivery has been done at his place of stay. The onus lies on consumer to explain the territorial jurisdiction for filing a case in the Consumer forum for cases pertaining to e-commerce.*

## 5. BANKING SERVICES : DEPOSITS, ATM SERVICES, LOANS AND CREDIT CARDS



*Process: After receiving a Call, let the caller speak for about 60 seconds. Then intervene, and take down the name, address etc (the caller's data) and then discuss his complaint. Ask him the details of the Account in which he is facing problem.*

### **Tier 1**

- *Name of the Bank, Type of Account and Account number.*
  - ◆ *For Deposit account, the deposit account number is to be taken.*
  - ◆ *For loan account, the loan account number is to be taken.*
  - ◆ *For credit card, don't ask full credit card number, only last four digits to be asked and recorded.*
- *Details about Issues being faced with the Account.*
- *How long he has been facing issue?*
- *Has he registered his complaint with the branch office or the customer care of the bank (in case of credit card)?*
  - ◆ *If yes, take the details of complaints or response received if any.*
  - ◆ *If no, tell him to first register his complaint with the branch office in which he has an account or customer care as the case may be.*
- *If he has already raised his complaint to the customer care or branch, then after recording all the details of the complaint, advise him to forward his complaint to the Nodal officer of the bank (give the contact details from the knowledge database) in writing. The maximum resolution time for nodal officer is 30 Days.*

**Tier 2**

- *In case, if the issue is not resolved or the resolution given by the bank is not satisfactory, then take the details of the reason why he is not satisfied and also what he expects as a resolution.*
- *On the basis of expectation of the consumer, if it is valid enough then ask the consumer to lodge his complaint to the Banking Ombudsman of the zone through website of Reserve Bank of India i.e. [www.rbi.org.in](http://www.rbi.org.in) or by sending an email or by post (give the contact details from the knowledge database). Please note that the banking ombudsman can only be approached after 30 days of sending the written complaint to the nodal officer of the concerned bank.*
- *The consumer must write to the nodal officer of the concerned bank, before approaching the banking ombudsman.*
- *The decision of the ombudsman is binding on the Bank, but not on the consumer.*

**Tier 3**

*The consumer has the option to move to the consumer forum in case his issue persists or he does not get the desired resolution. Explain him the procedure of filing case in the consumer forum along with the address of the concerned consumer forum.*

**6. INSURANCE**

*After receiving a Call, let the caller speak for about 60 seconds. Then intervene, and take down the name, address etc. (the caller's data) and then discuss his complaint.*

**Tier 1**

- Ask him/her the details of the Insurance policy:
  - ◆ Type of insurance : General/Medical/Travel/Life/Motor.
  - ◆ The name of the Insurance Company.
  - ◆ What is the issue being faced with the Insurance policy?
  - ◆ Claim No. if applicable.
  - ◆ After taking the required details of the complaint, and if it is more than 15 working days, then advise him to give a written complaint to the Grievance Redressal Officer (GRO) of the company concerned. Also, Consumer can lodge his/her complaint on IGMS portal of IRDAI to seek response to the complaint.

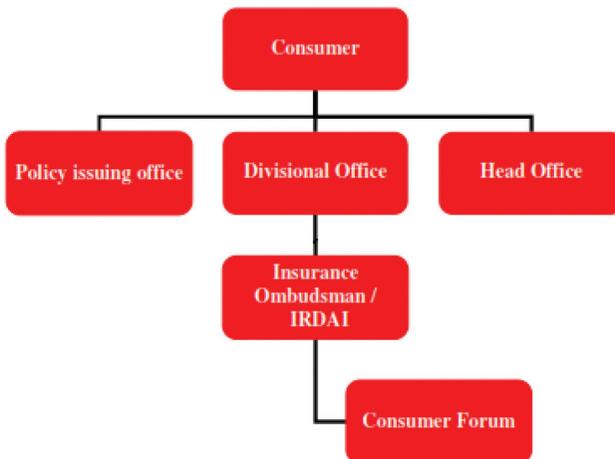
**Tier 2**

- After 30 days of filing complaint with Insurance company, if consumer is not satisfied with the reply of Insurance Company or reply is not received, he is advised to approach Insurance Ombudsman. The decision on settlement by the Insurance Ombudsman is binding on the insurance company, but not on the complainant/consumer.

**Tier 3**

- In case the consumer is not satisfied with the resolution provided by the Insurance Ombudsman, he can approach consumer forum. Explain him the procedure of filing case in consumer forum along with the address of the concerned consumer forum.

**IDEAL INSURANCE REDRESSAL MECHANISM**



## 7. DIRECT TO HOME (DTH) / CABLE : DELAY/ CONNECTION NOT WORKING, UNFAIR DEDUCTION

*Process: After receiving a Call, let the caller speak for about 60 seconds. Then intervene, and take down the name, address etc. (the caller's data) and then discuss his complaint. Ask him the details of the DTH or cable connection in which he is having issues.*

### **Tier 1**

- *Name of the Company.*
- *Connection number.*
- *Details about issues being faced with the Connection.*
- *How long he has been facing issue?*
- *Has he registered his complaint with the customer care of the company?*
  - ◆ *If yes, take the details of complaints or response received if any.*
  - ◆ *If no, tell him to first register his complaint with the Customer Care (give the contact details from the knowledge database). The maximum resolution time for customer care is 7 working days.*
- *If he already raised his complaint to the customer care, after recording all the details of the complaint, advise him to forward his complaint to the Nodal Officer of Company as per his circle (give the contact details from the knowledge database) in writing. The maximum resolution time for nodal officer is 15 working days.*
- *The following concerns are not complaints:*
  - ◆ *Change in plan after six months of subscribing the plan.*
  - ◆ *Charging for repairs or visits once the warranty of set top box is over.*
  - ◆ *Asking for Free to Air Channel (FTA) without recharging connection.*
  - ◆ *Taking back the set top box if the same is taken on rental or hire purchase basis.*

### **Tier 2**

- *In cases where the issue is not resolved or the resolution given by the company is not satisfactory, then take the details of the reason why he is not satisfied and also what he expects as a resolution.*

- *On the basis of expectation of the consumer, if it is valid enough then ask the consumer to lodge his complaint to the Ministry of Information and Broadcasting through [www.pgportal.gov.in](http://www.pgportal.gov.in) or by post (give the contact details from the knowledge database). Complaint Redressal time limit for PG Portal is upto 60 days.*

**Tier 3**

- *Still, in case his issue persists or he did not get the desired solution, he may move to the consumer forum. Explain him the procedure of filing case in the consumer forum along with the address of the concerned consumer forum.*

**8. LPG: LIQUEFIED PETROLEUM GAS**



*After receiving a Call, complaint/query is explained by consumer for 15-20 seconds. Then intervene, and take down the name, address etc (the callers data) and then discuss his complaint.*

**Tier 1**

- *Type of Complaint (Delay/Non Delivery of Cylinder, subsidy related issues, Overcharging by Gas Agencies, Gas Agency not responding).*
- *Name and Area of the Gas Agency and Connection No.*
- *Amount charged for cylinder delivery, overcharged amount by gas agencies whatever is applicable.*

- *Has consumer made complaint to the gas agency or OMC's (Oil Marketing company) customer care?*
- *If consumer has complained to the gas agency and customer care, but has not received any reply from the company within 7 working days of filing the complaint or not satisfied with the reply to his complaint, he is directed to send a written complaint to the Area Manager of the Oil Marketing Company (HPCL, IOCL, BPCL).*
- *Complaints pertaining to subsidy issues are also advised to contact the Direct Benefits Transfer for LPG which is a part of Ministry of Petroleum and Natural Gas. Address and contact details of Area manager and DBTL provided.*

### **Tier 2**

*If consumer has not received any reply within 15 working days of filing the complaint to Area Manager of Oil Marketing Company/ DBTL, he is advised to file an online complaint on [pgportal.gov.in](http://pgportal.gov.in) under Ministry of Petroleum and Natural Gas. Consumers who are not internet savvy are advised to send a written complaint to the company. Address of the company is given from knowledge database.*

### **Tier 3**

*In case the consumer is not satisfied with the resolution provided by the Company, consumer can approach the consumer forum. Information on complete procedure for filing case in the consumer forum alongwith address is given.*

## **9. REAL ESTATE**



*After receiving a Call, complaint/query is explained by consumer for*

60 seconds. Then intervene- take down the name, address etc. (the callers data) and then discuss his complaint.

### **Tier 1**

- *Type of Real Estate complaint: delay in possession, promised services not provided, delay in refund of money etc.*
- *Name of the builder/developer/Authority.*
- *Date of Booking or possession.*
- *Total amount paid to the company.*
- *Important points of agreement or terms and conditions between builder and consumer pertaining to the type of complaint.*
- *Has he made complaint to the builder/developer customer care or head office?*
- *After taking the required details of the complaint, advise him to send the written complaint to the builder/developer head office if he/she has not sent the written complaint to the company.*
- *If consumer has already sent the written complaint to the builder/developer and has not received any reply from the company within 15 working days, then to send a reminder letter to the company Head Office by Registered or Speed post.*

### **Tier 2**

*If Consumer has not received any reply within 15 working days or is not satisfied with the reply of the company, he is asked to check if the company/ builder is a member of with Confederation of Real Estate Developers' Associations of India (CREDAI) via their website or personal visit to the CREDAI office. CREDAI takes up consumer grievances pertaining to those builders who are members of CREDAI. Address of CREDAI is given to the complainant from Knowledge database. Wait for 30 days to get the problem resolved through CREDAI.*

### **Tier 3**

*Consumer is not satisfied with the resolution provided from the Builder/ Company or CREDAI, consumer can approach the consumer forum. Information on complete procedure for filing case in the consumer forum is provided alongwith the address.*

## 10. POSTAL SERVICES

*After receiving a Call, complaint/query is explained by consumer for 60 seconds. Then intervene, and take down the name, address etc. (the callers data) and then discuss his complaint.*

- *Type of Postal Complaint (Delay /Non delivery of Postal items, services not provided by postal department, not getting interest/ amount on Monthly Income Scheme (MIS).*
- *Address of Post Office through which the letter/MO/parcel has been sent or MIS issued.*
- *Speed Post Tracking No. if applicable.*

### **Tier 1**

- *Advise him to give first written complaint to the SSPO (Senior Superintendent of the post office or Customer Care Center of the Circle /Zonal Area) Give address from the knowledge database.*
- *If complaint has already been made to the SSPO of the post office and 7 working days are over, then advise him to send a written complaint to the CPMG (Chief Post Master General) of the concerned State*
- *For complaints pertaining to Speed post, the website address of Post office is to be given to track the parcel. If the parcel cannot be tracked through the tracking number, then he/she can send written complaint to the CPMG.*

### **Tier 2.**

*If Consumer has not received any reply or is not satisfied from the reply given by CPMG within 30 days of filing the complaint, the complaint can be filed on CPGRAM - pgportal.gov.in under Department of Posts. If Consumer is not internet savvy he/she can send a written complaint to the Central office to DDG (PG), DAK Bhawan, New Delhi*

### **Tier 3.**

*In case the consumer is not satisfied with the resolution provided by the Central office to DDG (PG), consumer can approach the consumer forum. The complete procedure for filing case in the consumer forum is provided by the counsellor.*

**Orientation Training***Annexure “I”*

Two week Orientation Training for new joinee		
Week 1	Time	Topic
Monday	10 AM to 1 PM	Orientation Day - brief on NCH
	2 PM to 5 PM	The role of NCH and its three tier structure
	5 PM to 5:30 PM	Feedback and Questions Answers
Tuesday	10AM to 1 PM	Introduction to CPA 1986 and its talents
	2 PM to 5 PM	Overview of CPA with landmark judgment
	5 PM to 5:30 PM	Feedback and Questions Answers
Wednesday	10 AM to 12 Noon	Customer Service Skill and Soft Skill for taking calls
	12 Noon to 1 PM	Call observations
	2 PM to 5 PM	Consumer Durable- different types of Guarantee/ Warrantee and NCH advice, guidance
	5 PM to 5:30 PM	Feedback and Questions Answers
Thursday	10 AM to 12 Noon	Telecom- Landline, Mobile, Broadband and types of complaints
	12 Noon to 1 PM	Call observation
	2PM to 5 PM	The role of TRAI, DOT and PG portal in resolution
	5 PM to 5:30	Feedback and Questions Answers
Friday	10 AM to 12 Noon	Banking Industry and different types of accounts/ loans/ credit cards/ ATMs
	12 Noon to 1 PM	Call observation through buddying
	2PM to 5 PM	The role of RBI and Banking Ombudsman Scheme 1995 & Other amendment there of.
	5 PM to 5:30 PM	Feedback and Questions Answers
Saturday	10 AM to 12 Noon	E-Commerce and its origin and types of complaints - Travel ports, consumer product, service delivery
	12 Noon to 1 PM	Call observation
	2PM to 4 PM	How to deal with different e-commerce complaints
	4PM to 5 PM	Case study on the topics covered and assessment of trainees
	5 PM to 5:30 PM	Feedback and Questions Answers

**2<sup>nd</sup> Week Training**

<b>Week 2</b>	<b>Time</b>	<b>Topic</b>
Monday	10 AM to 12 Noon	Types of Insurance - Life / General / Motor Vehicle and health
	12 Noon to 1 PM	Call observation
	2 Pm to 5 PM	The role of IGMS, IRDAI and Insurance Ombudsman
	5 PM to 5:30 PM	Feedback and Question Answers
Tuesday	10 AM to 12 Noon	Education - Pvt. Institutions and Universities and the role of UGC, AICTE in resolving consumer grievance
	12 Noon to 1 PM	Call observation through buddying
	2 Pm to 5 PM	Medical Negligence and the role of CMO and Medical Councils of State / MCI
	5 PM to 5:30 PM	Feedback and Questions Answers
Wednesday	10 AM to 12 Noon	The Right to Information Act 2005 and its complementary role in consumer resolution
	12 Noon to 1 PM	Call observation through buddying
	2 Pm to 5 PM	Electricity Act 2003 and role of CGRF and Electricity Ombudsman
	5 PM to 5:30 PM	Feedback and Questions Answers
Thursday	10 AM to 1 PM	Financial Products- MFs, Stocks and Brokerage, Bonds
	2PM to 5 PM	SEBI and the role of SCORES, NSE, BSE in resolving complaints
	5 PM to 5:30 PM	Feedback and Question Answers
Friday	10 AM to 12 Noon	Real Estate- The kinds of complaints and relief available to consumers - role of CREDAI and consumer forums
	12 Noon to 1 PM	Call observation
	2PM to 5 PM	LPG/PNG- the types of complaints and the Direct Benefit Transfer Scheme.
	5 PM to 5:30 PM	Feedback and Questions Answers
Saturday	10 AM to 12 Noon	Test on topics Covered with at least 2 different set of papers
	12 Noon to 1 PM	Call observation through buddying
	2PM to 5 PM	Case Study- followed by Questions and Answers
	5 PM to 5:30 PM	Feedback and Questions Answers

**Continual Consumer Education***Annexure “2”*

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

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

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**Counseling Services Survey**

**ijle'kZl ok l oZk k**

We are interested in your perceptions of your experience with Counseling Services provided. Your participation in this survey will help us continue to improve our services. When you have finished, please email the survey to [web@nationalconsumerhelpline.in](mailto:web@nationalconsumerhelpline.in)

ge vki dks nh xbZijle'kZl ok l oZk k ds fy, vki ds vuqto o vki ds fopj k dks t kuus ea #fp j [krs gA bl l oZk k ea vki dh Hkxlnjh gea vi uh l okv la ea l qkj ykus ea enn djs l bl ds fy, l oZk k dks Hkj dj bZey dj& [web@nationalconsumerhelpline.in](mailto:web@nationalconsumerhelpline.in)

Docket Number \_\_\_\_\_

f'kdk r uaj \_\_\_\_\_

Please select the option that best describes your experience:

fodyi dk p; u dja fd vki dk vuqto dS k jgk

- NCH counsellor was helpful and courteous? YES/ NO \_\_yes\_\_  
, ul h p ijle'kZl ok l oZk k d vls fouez Fk@Fk gl@ugh
- The counselor listened to me effectively and understood my concern YES/ NO \_\_yes\_\_  
ijle'kZl ok l oZk k us i Hkxlnjh < x l sejh chr dks gl@ugh  
l ok vls sejh l eL; k dks l e>k
- The advise given to me was appropriate YES/ NO \_\_yes\_\_  
eqsnh xbZl ylg mfpr Fk gl@ugh

- I will /have taken action on the advise given YES/ NO \_\_yes\_\_  
 ešnh xbZl ylg ds vuq kj dk Zlgh gl@ugla  
 d: xk@d: xh

- I will/have recommended NCH to a friend YES/ NO \_\_yes\_\_  
 or acquaintance who needs help  
 ešvi usekr@ifjfr dskj'Vt, mi HDrk gl@ugla  
 gYiykbu }kj nh t kus okyh l ylg l svoxr  
 djokAxk@djokAxh

- How would you rate your satisfaction with the level of service received? (on a scale of 1 to 5)  
 vki l ok iHr ds Lrj ds l kEk viuh l r'V fdl nj nax 1&5 ds  
 iEkus ij ½ \_\_average\_\_

1- Extremely Dissatisfied 2- Dissatisfied 3- Average

cgq vl r'V dN gn rd vl r'V rVLEk

4- Satisfied 5- Very satisfied

FlMk l r'V cgq l r'V

- Any suggestions that you may like to give to improve our services?  
 dkbZl q-to t ksvki geansuk plgrsgk ft l l sge viuh l okvneavš  
 l qkj dj l drsgā

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Thank you for taking time to complete this survey  
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**Sample Complaint Letter***Annexure “4”*

Your name

Address and Phone number

Company official Company name

Company address

Date

Dear (title) \_\_\_\_\_:

I wish to complain about \_\_\_\_\_ (name of product or service, with serial number or account number) that I purchased on \_\_\_\_\_ (date and location of transaction). I am complaining because \_\_\_\_\_ (the reason you are dissatisfied). To resolve this problem, I would like you to \_\_\_\_\_ (what you want the business to do). When I first learned of this problem, I contacted \_\_\_\_\_ (name of the person, date of the call) at your company and was told that nothing could be done about my problem. I believe that this response is unfair because \_\_\_\_\_ (the reason you feel the company has an obligation to you). I would like a written statement explaining your company's position and what you will do about my complaint.

I look forward to hearing from you as soon as possible to resolve this problem. If I do not hear from you within \_\_\_\_\_ days, I will file complaints with the appropriate consumer agencies and consider my legal alternatives. I am enclosing copies of my \_\_\_\_\_ (receipt or other proof of payment or documentation of complaint). I may be contacted at the above address/phone number.

Sincerely,

(Sign and type your name)

CC: (local consumer group) (appropriate government agencies)

ATT: (attach and list documentation of your complaint, if any)

## Sector wise Question Asked

Annexure “5”

<p><b><u>Mobile Handset</u></b></p> <p>Date of Purchase  Model–  IMEI no  Under Warranty – Yes/No  Name and Address of Service Centre  Job sheet/Work order No:  Problem Details –</p>	<p><b><u>Home Appliances</u></b></p> <p>Type – LG Television  Date of Purchase  Under Warranty – Yes/No  Model no (Optional)  Sr. No (Optional)  Company Complaint no.  Problem details –</p>
<p><b><u>Insurance</u></b></p> <p>Type –Life/ Medical/ Fire  Name of the company  Date of commencement (optional)  Policy no.  Premium amount  Claim No (if any)  Problem details –</p>	<p><b><u>Banking: Credit cards</u></b></p> <p>Name of Bank  Last four digit of credit card no.  Customer ID  Email Id  Problem details –</p>
<p><b><u>Banking</u></b></p> <p>Name of Bank  Type of account –  Account no:  Branch  Problem details -</p>	<p><b><u>Banking: Loans</u></b></p> <p>Name of Bank  Loan Type: car/house/personal/agriculture  Loan account no  Amount and tenure  Mode of Payment – ECS/ Cheque  Problem details</p>
<p><b><u>Automobile</u></b></p> <p>Name of the company  Model –  Vehicle no:  RC No.  Dealer/Service centre Name and Address  Problem Details:</p>	<p><b><u>E- Commerce</u></b></p> <p>Name of the Company  Product Type  Order no and date  Amount paid  Problem details –</p>
<p><b><u>Telecom</u></b></p> <p>Connection no. –  Type – Prepaid/ Postpaid  Complaint no (if any)  Problem details</p>	<p><b><u>Electricity</u></b></p> <p>Customer Acquisition(CA) no  Request no/ Demand note no. – if applied for new connection (Especially in Delhi cases)  Problem details.</p>
<p><b><u>Courier/ Cargo</u></b></p> <p>Name of the company  Consignment No and date  Problem Details</p>	

## List of Regulators

## Annexure “6”

S.No	Designation	Name of Regulator	Address	Phoneno	Fax	Email Id/ website
1	Deputy Governor	Reserve Bank of India (RBI)	Department of Banking Supervision Reserve Bank of India, Centre I, World Trade Centre, Mumbai-400 005	022-22182528	022-22180157	Lodge complaint on websit
2	Registrar	Securities and Exchange Board of India (SEBI)	Securities and Exchange Board of India Plot No. C4-A, "G" Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051	022 - 26449950/40459 950	NA	sebi@sebi.gov.in www.sebi.gov.in
3	General Manager	Insurance Regulatory and Development Authority (IRDA)	Insurance Regulatory and Development Authority of India 3rd Floor, Parisrama Bhavan, Basheer Bagh HYDERABAD- 500004	040-23381100	040-6682 3334	complaints@irda.gov.in/ also lodge complaint on websit www.irms.irda.gov.in
4	General Manager CRA(Central record keeping agency)	Pension Fund Regulatory and Development Authority (PFDA)	Pension Fund Regulatory and Development Authority, Plot No.6, ICADR Building, Vasant Kunj Institutional Area, Phase-II, Vasant Kunj, New Delhi- 110070	011- 26897948/49	NA	Lodge cpmplaint on www.npscra.nsdl.co.in
5	Secretary	Telecom Regulatory Authority of India	Mahanagar Doorsanchar Bhawan (next to Zakir Hussain College) Jawaharlal Nehru Marg (Old Minto Road) New Delhi- 110 002	011- 2321 1236/2323 6308	011-2321 3294	ap@trai.gov.in
6	Commissioners Food Safety/Officer	Food Safety Authority of India (FSSAI)	FDA Bhawan near Bal Bhavan, Kotla Road, New Delhi - 110002	011-23236975	011-23220994	
7	Director	Medical Council of India	Pocket- 14 , Sector - 8, Dwarka Phase -1 New Delhi - 110077	011- 25367033, 25367 035, 25367036, 25 367037	011- 25367024, 25367 028	mci@bol.net.in
8		Pharmacy Council of India	Pharmacy Council of India Combined Council's Building, Kotla Road, Aiwan-E-Ghalib Marg, New Delhi-110 002	011- 23239184, 23231348 011- 45166005, 45166006	011- 23239184	pci @ndb.vsnl.net.in
9	Secretary	Indian Nursing Council	Indian Nursing Council Combined Councils Building Kotla Road, Temple lane Opp. Mata Sundri College Near I.T.O., New Delhi - 110002	011 - 23233764, 23233763, 23233762, 23235570, 23220075	011 - 23236140, 23232231	secy2010@indiannursingcouncil. org , js@indiannursingcouncil.org
10	Secretary	Dental Council of India	Dental Council of India Aiwan-E-Galib Marg, Kotla Road, Temple Lane New Delhi – 110002	011-23238542	011-23236740	secretary@dciiindia.org
11	Registrar-cum-Secretary	The Homeopathy Central Council	Jawaharlal Nehru Bhartiya Chikitsa avum Homeopathic Anusandhan Bhawan 61-65, Institutional Area, Opp. 'D' Block, Janak Puri New Delhi, PIN - 110058	011-28525582 & 011-28520607	011-28520691 , 28526877 , 28526873	centralcouncilnic.in@bol.net.in
12	Director	Petroleum and Natural Gas Regulatory Board	Petroleum & Natural Gas Regulatory Board (PNGRB) First Floor, World Trade Centre, Babar Road, New Delhi - 110001	011- 23457700	011 - 23709151	contact@pngrb.gov.in
13	CMD	Central Electricity Regulatory Commission	Central Electricity Regulatory Commission 3 rd & 4 th Floor, Chanderlok Building, 36, Janpath, New Delhi- 110001	011-23353503	011-23753923	info@cercind.gov.in
14	Director	Central Drugs Standard Control Organization	Central Drugs Standard Control Organization Directorate General of Health Services Ministry of Health and Family Welfare Government of India FDA Bhawan, I.T.O., Kotla Road, New Delhi - 110002	011-23236975	011-23236973	dci@nic.in
15	Joint Secretary	PDS	Department of Food and Public Distribution (Ministry of Consumer Affairs, Food & Public Distribution) Govt. Of India. Krishi Bhawan, New Delhi	011-23384308	011-23070239	ispd.fpd@nic.in
16	Director	W&M	Legal Metrology, Department of Consumer affairs, Ministry of Food, Public Distribution & Consumer Affairs, 461-A, Krishi Bhavan, New Delhi-110001	011-23389489	011-23385322	dirwm-ca@fca.nic.in
17	Secretary General	Advertising Standards Council of India	The Advertising Standards Council of India 717/B, AURUS Chambers, 55 Amrutwar Marg, Ward-I, Mumbai 400018	022-24955071	022-24955071	contact@ascionline.org
18	Secretary General	BCCCI	Broadcasting Content Complaints Council C/o Indian Broadcasting Foundation, B-304, Third Floor, Ansal Plaza, New Delhi – 110049	011-43794400	011- 43794455	bccc@ibfindia.com
19	Chairperson	Competition commission of India	The Hindustan Times House 18-20, Kasturba Gandhi Marg, New Delhi-110001, India	011- 23473400/23704 647	011-23704649	cci-chairman@nic.in

MODEL FORM OF NOTICE, COMPLAINT, AFFIDAVIT AND REPLY  
MODEL FORM-1 NOTICE BEFORE FILING THE COMPLAINT

Name and address

.....

(of the trader, dealer, firm, company, etc.)

.....

(Complete address)

IN RE: (Mention the goods/services complained of giving details)

.....

Dear Sir,

This is to bring to your kind notice that I had purchased ..... from your ..... for a consideration of Rs..... paid in cash vide your cash memo/ Receipt/Invoice No..... (or through cheque No ..... dated ..... drawn on .....bank for a sum of Rs .....

The said goods are suffering from the following defects:

- (i) .....
- (ii) ..... etc

I have reported the above matter to you several times (give reference of earlier letters, if any) but despite all my pleadings you have not made good the defect in the goods (or deficiency in services) which is indeed regrettable and highly unbusiness like. On account of your aforesaid dereliction of duty and failure and neglect to rectify the same I have suffered losses/incurred expenses .....

.....  
.....  
.....  
.....

(give details)

which you are liable to compensate to me.

You are hereby finally called upon to

(i) remove the said defects in the goods  
and/or

(ii) replace the goods with new goods  
and/or

(iii) return the price/ charges paid

(iv) pay compensation for financial loss/injury/interest suffered due to your negligence .....

(give details)

in the sum of Rs ..... with interest @..... % per annum within.....days of the receipt of this notice failing which I shall be constrained to initiate against you for redressal of my aforesaid grievances and recovery of the aforesaid amount such proceedings, both civil and criminal as are warranted by law, besides filing a complaint under the statutory provisions of The Consumer Protection Act, 1986 exclusively at your own risk, cost, responsibility and consequences which please note.

Place.....

Dated.....

Sd/-

.....

**Model Form –2 -The complaint**

BEFORE THE HON’BLE DISTRICT CONSUMER DISPUTES  
REDRESSAL FORUM AT .....

OR

BEFORE THE HON’BLE STATE CONSUMER DISPUTES  
REDRESSAL COMMISSION AT .....

OR

BEFORE THE HON’BLE NATIONAL CONSUMER DISPUTES REDRESSAL  
COMMISSION AT NEW DELHI

IN RE: COMPLAINT NO ..... OF 20 ..... IN THE MATTER OF:  
(FULL NAME) (DESCRIPTION) (COMPLETE ADDRESS)

..... Complainant

VERSUS

(FULL NAME) (DESCRIPTION) (COMPLETE ADDRESS)

..... Opposite Party/ Parties

**COMPLAINT UNDER SECTION 12/ SECTION 17/  
SECTION 21 OF THE CONSUMER PROTECTION ACT, 1986.**

**RESPECTFULLY SHOWETH**

**INTRODUCTION**

(In this opening paragraph the complainant should give his introduction as well as that of the opposite party/parties.

**TRANSACTION**

(In this paragraph complainant should describe the transaction complained of, i.e., particulars and details of goods/ services availed; items of goods/ kind and nature of service; date of purchase of goods/availing of service; amount paid as price/consideration, full or in part towards the goods/service; Photocopies of the bill/cash memo/voucher or receipt should be attached and properly marked as Annexure – A,B,C and so forth or 1,2,3 and so forth.)

**DEFECT DEFICIENCY**

(In this paragraph complainant should explain the grievance, i.e., whether the loss or damage has been caused by some unfair trade practice or restrictive trade practice adopted by any trader or there is some defect in the goods or there has been deficiency in service or the trader has charged excessive price for the goods. One should elucidate the nature of unfair trade practice adopted by the trader, i.e., relating to the quality of goods/services; sponsorship; warranty or guarantee for such period promised. The nature and extent of defects in goods should be explained and so should the deficiency in service. In case of excessive price one should specify the details of actual price fixed by or under any law for the time being in force or as set out on goods and their packing vis-a-vis the price charged by the trader. Complaint can also be filed against offer for sale of goods hazardous to life and safety when used. You should narrate your grievance and rest assured it is being read / heard by compassionate and pragmatic judges. Photocopies of relevant documents must be attached.)

**RECTIFICATION**

(In this paragraph complainant should highlight what attempts were made by him to set things right, i.e., personal visits or negotiations; communication in writing if any; whether any legal notice was got served and / or whether he has approached any other agency for redressal like, Civil or Criminal Court of competent jurisdiction; the stage of its proceedings, its outcome, if any, alongwith copies (certified preferably) of such proceedings. The nature of response got from the trader when irregularities were brought to his notice, should also be disclosed here).

**OTHER PROVISIONS**

(In this paragraph reference may be made to any other law or rules or regulations of particular procedure which is applicable to the case and/or which has been violated by the trader and consumer's rights under the same. There are incidental statutory obligations, which traders must fulfil and in case of their failure to do so the case in prima facie made out and Forum would take cognizance).

**EVIDENCE**

(In this paragraph complainant should give details of documents and/or witnesses he will rely upon to substantiate his case. The documents attached as Annexures as stated above may be incorporated in a proper list and a list of witnesses (if any) may be filed similarly).The annexures should be attested as “True Copy”.

**JURISDICTION**

(In this paragraph complainant should liquidate the claim in the complaint, i.e., upto 20 lakh; 20 lakh to one crore; or above and set out the pecuniary jurisdiction of the Forum/ State Commission/ National Commission, as the case may be. The territorial Jurisdiction should be highlighted to obviate any formal objection).

**LIMITATION**

That the present complaint is being filed within the period prescribed under section 24A of the Act.

**RELIEF CLAIMED**

(In this paragraph complainant should describe the nature of relief he wants to claim. i.e., for removal of defects in goods or deficiency in service; replacement with new goods; return of the price or charges, etc., paid and/or compensation on account of financial loss or injury or detriment to his interest occasioned by negligence of the opposite party and elucidate how you have calculated the amount of compensation claimed).

**PRAYER CLAUSE**

It is, therefore, most respectfully prayed that this Hon’ble Forum/ Commission may kindly be pleased to .....  
(Details of reliefs which complainant wants the Court to grant)

Place: .....

Dated: .....

Complainant Through .....  
(Advocate or Consumer Association, etc.)

**Verification.**

I, ..... the complainant above named, do hereby solemnly verify that the contents of my above complaint are true and correct to my knowledge, no part of it is false and nothing material has been ..... concealed therein. Verified this ..... day of ..... 20 ..... at .....  
Complainant.

Note: Although it is not compulsory, complainant may file an affidavit in support of the complaint which adds to the truth and veracity of allegations and gives credibility to the cause. It need not be on a Stamp paper but one should get it attested from an Oath Commissioner appointed by a High Court. The format is just as simple.

**Model Form –3- Affidavit in support of the complaint**

BEFORE THE HON'BLE.....IN RE: COMPLAINT NO.....OF  
20.....IN THE MATTER OF:

.....  
..... Complainant

.....  
..... Opposite party

**AFFIDAVIT**

Affidavit of

Shri.....S/o. Shri.....  
aged.....years, resident of.....

.....

- (1) That I am complainant in the above case, thoroughly conversant with the facts and circumstances of the present case and am competent to swear this affidavit.
- (2) That the facts contained in my accompanying complaint, the contents of which have not been repeated herein for the sake of brevity may be read as an integral part of this affidavit and are true and correct to my knowledge.

Deponent

**Verification:**

I, the above named deponent do hereby solemnly verify that the contents of my above affidavit are true and correct to my knowledge, no part of it is false and nothing material has been concealed therein. Verified this.....day of.....20..... at.....

Deponent

**Model Form –4- Reply by the trader to the complaint**

BEFORE THE HON’BLE ..... THE CONSUMER  
DISPUTES REDRESSAL FORUM/ COMMISSION AT.....

IN RE: COMPLAINT NO.....OF 20.....

IN THE MATTER OF:

.....Complainant

VERSUS

.....Opposite Party

DATE OF HEARING.....

**WRITTEN STATEMENT ON BEHALF OF RESPONDENTS TO THE  
COMPLAINT OF THE COMPLAINANT**

RESPECTFULLY SHOWETH:

**Preliminary Objections**

1. That the present complaint is wholly misconceived, groundless and unsustainable in law and is liable to be dismissed as such. The transaction question was without any consideration and free of charge.
2. That this Hon'ble Forum/ Commission has no jurisdiction to entertain and adjudicate upon the dispute involved in the complaint in as much as it is not a consumer dispute and does not fall within the ambit of the provisions of the Consumer Protection Act, 1986, hereinafter called the said Act and is exclusively triable by a Civil Court and as such the complaint is liable to be dismissed summarily on this score alone.
3. That the dispute raised by the complainant in the present complaint is manifestly outside the purview of the said Act and in any event, the Act is in addition to and not in derogation of the provisions of the..... Act. The proceedings initiated by the complainant under the Act are honest, null and void and without jurisdiction.
4. That the definitions of 'Complainant', 'Complaint', 'Consumer Dispute' and 'Service', as defined in Section 2(1) of the said Act do not cover the claims arising under the present dispute and that from the aforesaid definitions, the complainant is not 'consumer' and the controversy involved in the complaint is not a 'consumer dispute'.
5. That the present complaint is baseless and flagrant abuse of process of law to harass and blackmail the answering respondent.
6. That the complainant has no locus standi to initiate the present proceedings.
7. That the complaint is bad for non-joinder of necessary and proper party and is liable to be dismissed on this score alone.
8. That the complainant has already filed a Civil Suit for ..... in a court of competent jurisdiction which is pending disposal in the Court of ..... and the present complaint has become infructuous.
9. That the present complaint is hopelessly barred by limitation.

10. That this Hon'ble Forum/Commission has no territorial or pecuniary jurisdiction in as much as the amount involved in the subject-matter exceeds/is less than the limit prescribed by Section 11(1) Section 17(1)(a) (i)/Section 21(a)(i) of the Act.
11. That the present complaint is frivolous and vexatious and liable to be dismissed under Section 26 of the Act.
12. That the present complaint has not been verified in accordance with law.

**On Merits:**

In these paragraphs respondent must reply each and every allegation made and contention raised by the complainant, factual and legal as well. In case one has already made good the defect or deficiency, elucidate steps taken. One may have, inter alia, following goods defences as well.

1. That the transaction entered between the parties to the above dispute is a commercial one and the complainant cannot claim any relief from this authority in as much as .....(give details)
2. That the complainant had purchased the goods as a seller/retailer/distributor, etc., for consideration of resale and as such is barred from moving this Hon'ble Forum/Commission for the alleged defect/deficiency etc. in as much as .....(give details)
3. That the complainant has already availed the warranty period during which the answering respondent has repaired/replaced the goods in question. The complainant is thus legally stopped from enforcing this complaint or to take benefit of his own wrong.
4. That the present complaint is an exaggeration beyond proportion despite the fact that the complainant is himself responsible for delay and laches in as much as he has on several occasions changed his option for class of goods/type of allotment scheme of flats/model of vehicle, etc .....(give details)
5. That the answering respondent is well within his rights to charge extra price for the subject-matter of the above dispute in as much as time was not the essence of delivery thereof. The complainant is liable to pay the increased price w.e.f ..... on account of escalation due to excise duty/budgetary provisions etc. in as much as.....(give details)
6. That the complainant has accepted the goods and/or service towards repair/replacement etc. without protest and the present complaint is merely an after thought.

- 7. That without prejudice the answering respondent as a gesture of goodwill is prepared to..... (give details of rectification, if any, which can be done in case of minor or tolerable problems to avoid harassment to consumer and litigation problems)

The allegations of defect/default/negligence and/or deficiency in service are wholly misconceived, groundless, false, untenable in law besides being extraneous and irrelevant having regard to the facts and circumstances of the matter under reference.

Prayer clause with all the submissions made therein is absolutely wrong and is emphatically denied. Complainant is not entitled to any relief whatsoever and is not entitled Model Form costs.

Sd/-

**(Opposite Party)**

Place: .....

Dated: .....

through

**(Advocate)**

**Verification**

I, ..... the above named respondent do hereby verify that the contents of paras ..... to ..... of the written statement on merits are true and correct to my knowledge. While paras ..... to ..... of preliminary objections and ..... to ..... of reply on merits are true to my information, belief and legal advice received by me and believed to be true while the last para is prayer to this Hon’ble Court. Verified at ..... this .....day of..... 20 .....

Sd/-

**(Opposite party)**

**REFERENCES**

1. <http://www.callcentrehelper.com/how-to-set-up-a-call-centre-from-scratch-the-checklist-42078.htm>
2. [http://www.jtexconsumerlaw.com/V11N3/JCCL\\_India.pdf](http://www.jtexconsumerlaw.com/V11N3/JCCL_India.pdf) as on 10<sup>th</sup> September 2015
3. <https://en.wikipedia.org/wiki/Consumerism>
4. <http://www.nhvweb.net/nhhs/socialstudies/tkieffer/files/2013/09/American-Consumerism-in-the-1950s.pdf>
5. Arnould 1989, Belk 1988, Ger and Belk 1990, Witkowski 1993
6. <https://www.psychologytoday.com/basics/empathy>
7. <http://smallbusiness.chron.com/standard-operating-procedures-call-centers-66953.html>
8. <http://dfpd.nic.in/history.htm>
9. Hermann and Mayer pp 584.
10. Alladi Venkalesh (1993), "India's Changing Consumer Economy: A Cultural Perspective" in NA - Advances in Consumer Research, Volume 21, eds. pp 323-328.

## **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.

## **CENTRE FOR CONSUMER STUDIES (CCS)**

CCS is one of the academic centres of IIPA dedicated to consumer studies and is sponsored by DCA, 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 comprise capacity building, advocacy, policy analysis, research, advisory and consultative services and networking.

## **NATIONAL CONSUMER HELPLINE (NCH)**

NCH is a project of the Ministry of Consumer Affairs, Food and Public Distribution operating under the umbrella of CCS. The Project recognizes the need of consumers for a Helpline to deal with multitude of problems arising in their day-to-day dealings with business and service providers.

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**National Consumer Helpline (NCH), Indian Institute of Public Administration**

**I.P. Estate, Ring Road, New Delhi - 110002.**

**Website - [www.nationalconsumerhelpline.in](http://www.nationalconsumerhelpline.in)**

