

Taking Consumer Rights to the Citizens



Taking Consumer Rights to the Citizens



- Increasing Consumer Outreach
- Consumer Grievance Redressal
- Proactive initiatives for Consumer Protection

Increasing Consumer Out reach



- To reach rural consumers through

- ✓ Panchayats

- ❖ Organised in Jharkhand on National Consumer Day (24.12.2020)
 - ❖ Bihar (5.3.21)
 - ❖ Planned in Gujarat, Andhra Pradesh, Maharashtra, Himachal Pradesh and Madhya Pradesh.

- ✓ Krishi Vigyan Kendras

- ✓ All 721 to be covered

- ❖ Audio Video publicity material circulated amongst the KVKs
 - ❖ KVKs to make farmer aware of Consumer rights

Increasing Consumer Out reach



✓ Common Service Centres (CSCs)

✓ 20,000 to be covered in one year

- ❖ Organised one in Eastern UP covering 100 Panchayats and CSCs
- ❖ To help in filing cases through e-daakhil in Consumer Commissions ([Video Link](#))
- ❖ Publicity through CSC

✓ Post offices

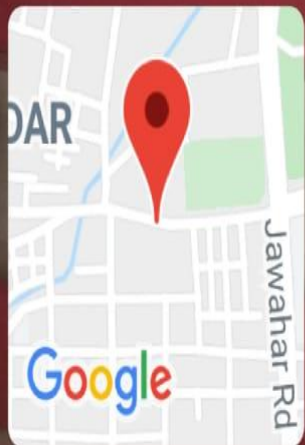
- ❖ 15,000 post offices across the Country to be covered in the current financial year

✓ Railways

- ❖ Consumer awareness videos being displayed at Railway Stations

- All above initiatives taken to strengthen consumer movement in India

Consumer Awareness through Post Offices



Rajkot, Gujarat, India

Pooja Commercial Complex, Harihar Chowk, MG Rd, Panchnath Plot,
Sadar, Rajkot, Gujarat 360001, India

Lat N 22° 17' 55.8708"

Long E 70° 47' 57.9192"

17/02/21 05:05 PM



Akkurthi S.O, Andhra Pradesh, India

, Akkurthi, Andhra Pradesh 517536, India

Lat N 13° 47' 50.3412"

Long E 79° 40' 7.9032"

18/02/21 01:41 PM

भारतीय डाक India Post Public Notice Board

Be a Smart Consumer

Details to be checked on every pre-packaged commodity:

- Name and address of the Manufacturer / Producer / Importer
- Country of origin
- Net quantity
- Month and year of Manufacture / Packaging / Import
- Maximum Retail Price (MRP)
- Consumer care details
- Month and Year after which commodity may become unfit for human consumption

Consumer Protection Act, 2019

Delivering Versatility

Key features of the Act:

- It is a comprehensive law covering all consumer goods and services.
- It provides for a central consumer protection authority (the Central Consumer Protection Authority) and state consumer protection commissions.
- It provides for a central consumer protection council (the Central Consumer Protection Council) and state consumer protection councils.
- It provides for a central consumer protection fund (the Central Consumer Protection Fund) and state consumer protection funds.

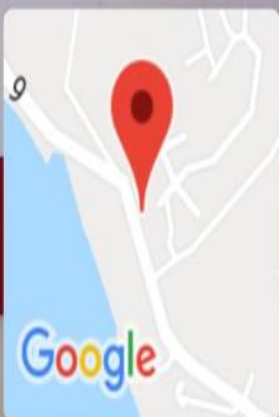
Contact for Registering Grievances: 14404 or 1800-11-4000 (Toll Free)

Delivering Versatility

How to register consumer grievance

STEP BY STEP GUIDE

1. The consumer should first register the grievance with the manufacturer/producer/importer.
2. If the grievance is not resolved, the consumer should register it with the State Consumer Protection Commission.
3. If the grievance is still not resolved, the consumer can file a complaint with the Central Consumer Protection Authority.



Reis Magos, Goa, India

Souza Complex, Betim-Verem-Saligao Rd, Alto- Betim Porvorim, Reis Magos, Goa 403521, India

Lat N 15° 30' 29.8008"

Long E 73° 49' 26.346"

24/02/21 12:30 PM

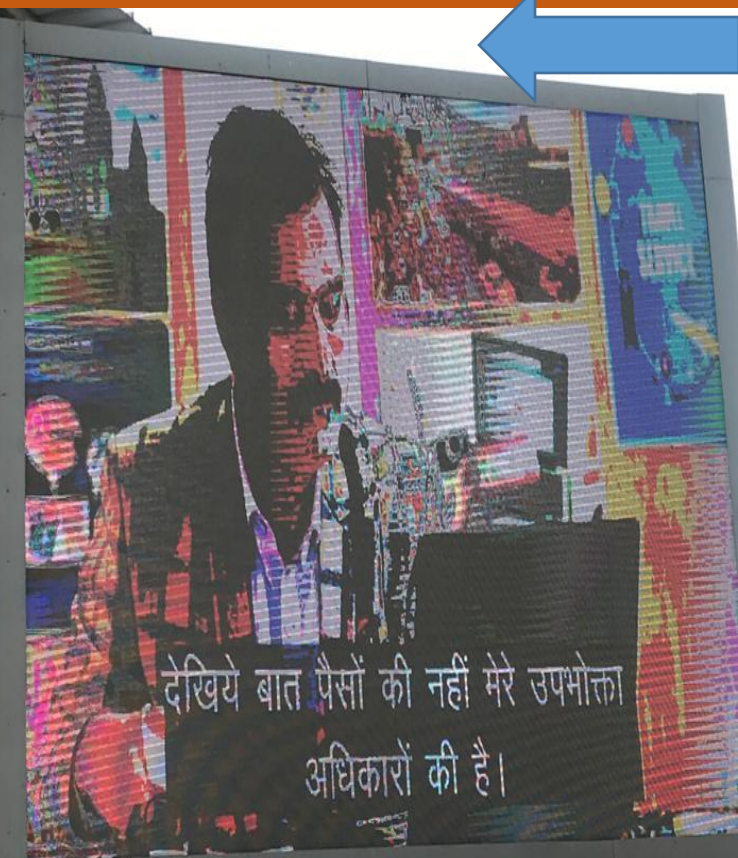
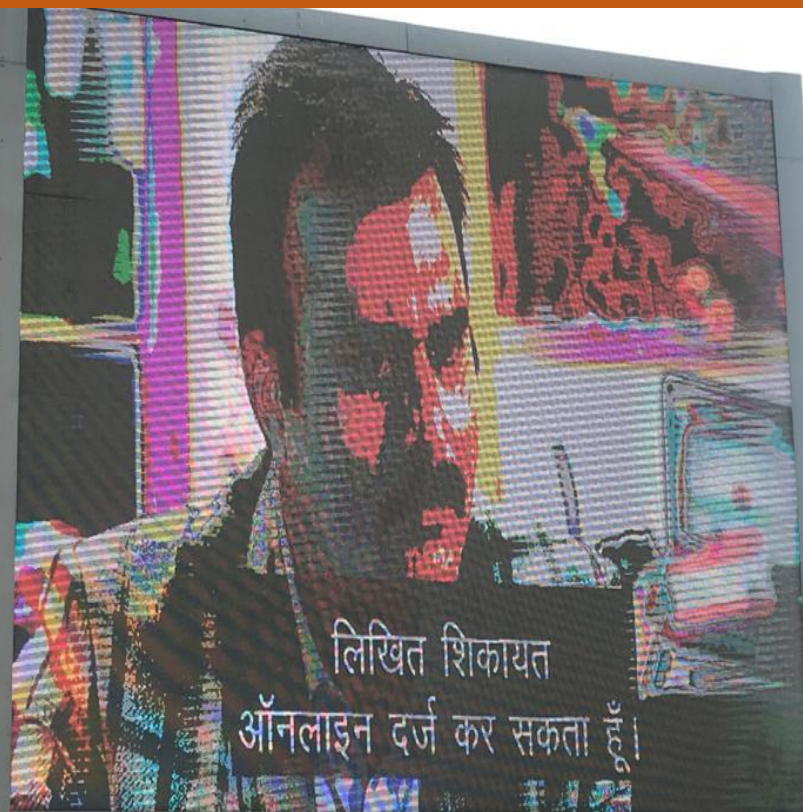


Bairagipatteda Arch Rd, Bairagi patteda, Tirupati, Andhra Pradesh 517501, India

Type	Degree	DMS
Latitude	13.6194665	13°37'10" N
Longitude	79.4185185	79°25'7" E

18 Feb 2021, 16:49 pm

Consumer Awareness videos at Railway Stations



सहायक के दुलाई प्रभार Sahayak Portage Charges
दिल्ली मण्डल Delhi Division

For Complaints 24x7
9717631960, 9717635065

वस्तु का विवरण	दो दिन से कम	दो दिन से कम	दो दिन से कम	दो दिन से कम
एक व्यक्ति का सामान	₹ 100/-	₹ 100/-	₹ 100/-	₹ 100/-
दो व्यक्ति का सामान	₹ 170/-	₹ 170/-	₹ 170/-	₹ 170/-
तीन व्यक्ति का सामान	₹ 250/-	₹ 250/-	₹ 250/-	₹ 250/-
चार व्यक्ति का सामान	₹ 330/-	₹ 330/-	₹ 330/-	₹ 330/-
पांच व्यक्ति का सामान	₹ 400/-	₹ 400/-	₹ 400/-	₹ 400/-

PHOTOGRAPH BY: [Name]

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दो व्यक्ति का सामान	₹ 170/-	₹ 170/-	₹ 170/-	₹ 170/-
तीन व्यक्ति का सामान	₹ 250/-	₹ 250/-	₹ 250/-	₹ 250/-
चार व्यक्ति का सामान	₹ 330/-	₹ 330/-	₹ 330/-	₹ 330/-
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PHOTOGRAPH BY: [Name]

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PHOTOGRAPH BY: [Name]

Consumer Outreach through Common Service Centres (CSCs)



Tagline and Quiz Contest

- Tagline (for NCH) contest and quiz contest on Consumer Protection Act 2019 were conducted through MyGov portal in January 2020.
- There were 3823 participations in the Tagline contest.
- In the quiz contest, there were 40,658 participations

Winners of Tagline Contest

Name of the winner & comment ID	Position & Prize money	Tagline submitted by the winners
Shri Prashant Singh	<u>First</u> Rs.20000/-	ग्राहक की लाइफलाइन , नेशनल कंस््यूमर हेल्पलाइन
Shri Athul Nath	<u>Second</u> Rs.5000/-	Swift Action Swift Redressal तीव्र कार्रवाई तीव्र निवारण
Shri Ajit Patil	<u>Third</u> Rs.5000/-	ग्राहक हित में सदैव तत्पर
Ms. Snigdha Subhadarshinee Tripathy	<u>Fourth</u> Rs.5000/-	Our Vision, Customer Satisfaction हमारी दृष्टि , ग्राहक संतुष्टि
Shri Shailendra Kumar	<u>Fifth</u> Rs.5000/-	Always with the Consumer हर पल ग्राहक के साथ
Shri Anoop Singh Katoch	<u>Sixth</u> Rs.5000/-	अधिकारों का रखो ज्ञान तभी मिलेगा उचित सामान

Winners of Quiz Contest

Name of the winner S/(Shri/Ms/Smt.)	Position Prize money	Total Time taken to achieve the perfect score (seconds)
Ankit Kumar Mishra	First Rs.1000/-	34
Harsh	Second Rs.1000/-	45
Meesala Pramod Kumar	Third Rs.1000/-	46
Ram Kumar Kataria	Fourth Rs.1000/-	52
Nimisha Pathak	Fifth Rs.1000/-	62
Diganto Sarkar	Sixth Rs.1000/-	65
Mangesh Raghunath Bhoir	Seventh Rs.1000/-	66
Utkarsh khandal	Eighth Rs.1000/-	67
Nihal Srivastava	Ninth Rs.1000/-	70
Hitesh Pareek	Tenth Rs.1000/-	71

Consumer Grievance Redressal



Approach Consumer Grievance redressal of the manufacturer/ trader given under mandatory declaration in packaged commodities



Approach NCH , if unsatisfied



Approach Consumer Commission , if unsatisfied with NCH



Approach Court assisted Mediation for mutual settlement



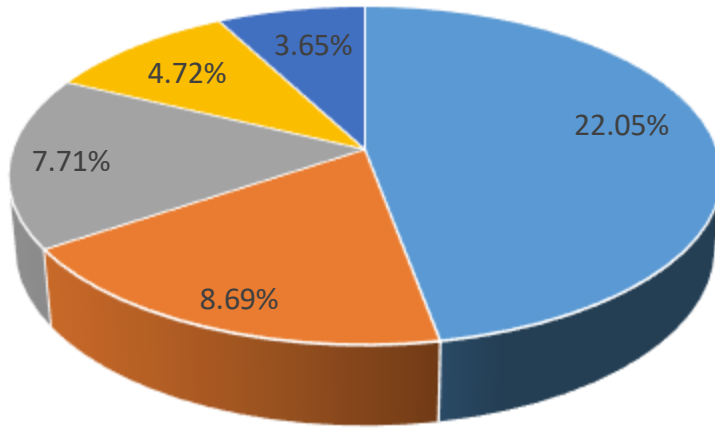
Consumer Grievance Redressal



- NCH tries to resolve consumer grievances in pre litigation stage itself. Grievance
NCH can be registered by the following modes:
 - Calling on either of the two toll free number numbers 14404 or 1800 -11- 4000
 - SMS facility on +918130009809
 - Direct registration of grievance on the portal www.consumerhelpline.gov.in
 - Registration by the ' NCH App' and 'Consumer App' downloadable from online play stores.
- On an average 70,000 complaints are registered at National Consumer Helpline every month

Consumer Grievance Redressal

Top 5 sectors



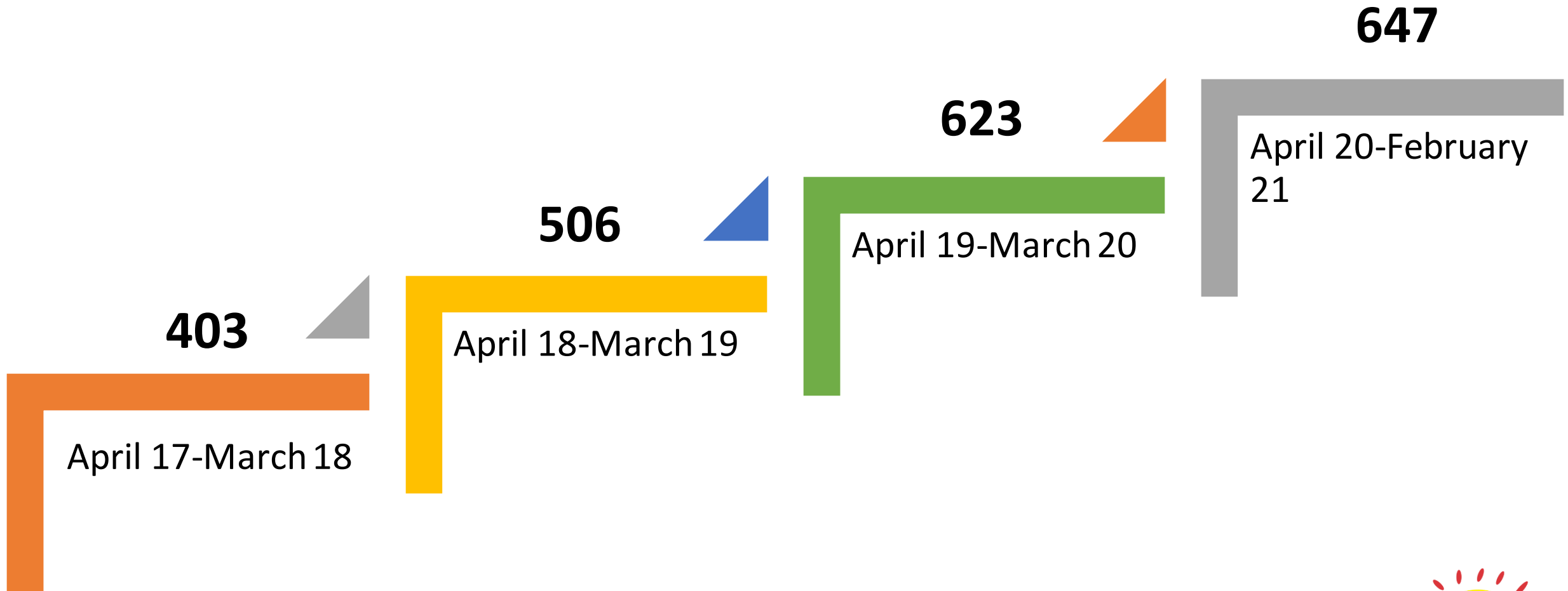
■ E - Commerce
 ■ Banking
 ■ Telecom
 ■ Electronic Products
 ■ Consumer Durables

Sectors wise Dockets registered

Sr. No.	Sectors	April17-Mar18	April18-Mar19	April19-Mar20	April20-Feb21	Total	%
1	E- Commerce	78089	103364	154122	188262	523837	22.05
2	Banking	38495	56639	64964	46319	206417	8.69
3	Telecom	59812	48317	43075	31981	183185	7.71
4	Electronics Products	30590	26340	25529	29763	112222	4.72
5	Consumer Durables	19686	20564	25128	21289	86667	3.65



Growth in Convergence Companies



Grievances Registered and Resolved

FY	Convergence	
	Dockets Registered	Redressal by company (%)
April17-Mar18	215814	194597(90%)
April18-Mar19	241420	228342(95%)
April19-Mar20	289483	269501(93%)
April20-Dec 20	262925	231615(98.5%)

- Registration of consumer complaints have been on an increasing trend every year especially from the States of Tripura, Meghalaya, Andaman Nicobar, Arunachal Pradesh, Puducherry and Nagaland.



Success Stories



1. ANDAMAN & NICOBAR

NCH Docket No: 2164600 Dated 10.08.2020

Sector – Airlines

Problem Reported: Consumer had booked ticket for 04 passengers from Portblair to Delhi in May 2020, and paid ₹ 18656.00. Due to the lockdown and cancellation of flights, the ticket was cancelled by the Airlines itself. However, company refused to refund the ticket amount and did not respond to many emails by the consumer. Consumer requested NCH to kindly direct the company to refund the ticket amount.

Escalation by NCH: As the Airlines is a convergence partner of the National Consumer Helpline, the grievance was responded by the company on the NCH portal that 'E-ticket refunded and matter referred to finance for speedy transfer of refund proceeds. It may take up to 10 working days for refund amount to be credited.

Feedback: *Consumer thanked NCH for their help in getting his amount refunded.*

2. ARUNACHAL PRADESH

NCH Docket No. – 2300376 Dated 08.10.2020

Sector: Banking

Problem Reported: Consumer is using a Credit Card issued by a private bank, and his credit card was debited by ₹ 7900/- without OTP and for this he had contacted the bank many times but no solution had been provided.

Escalation by NCH: As the company is a convergence partner of the National Consumer Helpline, the grievance was responded by the Bank on the NCH Portal that 'We would like to inform you that as an immediate step, we have provisionally credited your card account with the disputed amount. Further we would like to confirm you that the dispute is closed in your favor and the temporary credit will now be considered as permanent credit.

Consumer Remark on INGRAM: *Thanks. Bank has closed the case in my favour.*

Success Stories

3. TRIPURA

NCH Docket No. – 2122487 Dated 20.07.2020
Sector – e-commerce (online pharmacy)

Problem Reported: Consumer had ordered some medicines from an online pharmacy on 3rd July 2020, but even after two weeks the order had not been delivered. The online pharmacy just postponed the delivery date several times.

Escalation by NCH: As the company is a convergence partner of the National Consumer Helpline, the grievance was responded by the company on the NCH Portal that 'Customer has been called out and relevant details have been shared. Case stands closed from Company's end.

Consumer Remark on INGRAM on 27.07.2020: I received my order. Thank you for service

4. PUDUCHERRY

NCH Docket No: 2006600 Dated 08.05 2020
Sector - General Insurance



Problem Reported: Consumer had a heart attack and was treated for angioplasty with stent at a hospital for which he paid approx. Rs.1,20,000/- and then submitted his claim 10 days later to the General Insurance company for reimbursement. Even after 3 months his claim had not been settled. In spite of submitting all original documents as required, insurance company was not settling the claim. Consumer wanted the claim process to be expedited hence requested NCH to intervene and instruct the insurance company to pay the amount. (Edited)

Escalation by NCH: As the company is a convergence partner of the National Consumer Helpline, the grievance was responded by the company on NCH portal that 'The claim documents including the additional inputs provided to us were reviewed. We have processed and settled an amount of Rs.96,848 through NEFT to your account on 26.05.2020'.

Consumer Feedback on INGRAM on 30.05.2020: Thank you

Success Stories

5. MANIPUR

NCH Docket No. – 2311552 Dated 13.10.2020
Sector: Consumer electronics

Problem Reported: Consumer had purchased a mobile handset from the company's website in early Sept 2020. It was not delivered to him and had reached their warehouse at Haryana by the delivery partner. He had spoken to the company many times for the refund but they were taking too much time and giving him different grievance numbers. He requested NCH for help and to do the needful (Edited)

Escalation by NCH: As the company is a convergence partner of the National Consumer Helpline, the grievance was responded by the company on the NCH Portal stating *"the Refund has been initiated and the same will take 8-10 working days'* time for the amount to reflect in customer's Bank account. The same has been informed to the customer to wait for the above mentioned time frame.

Consumer Remark on INGRAM on 18.10.2020: Thank You

6. LADAKH

NCH Docket No: 2321262 Dated 16.10.2020
Sector – Telecom

Problem Reported: Consumer had a mobile number of a PSU service provider and he had recharged his connection from the service providers portal for ₹ 398/- using his debit card. The transaction had failed but the amount had got debited. He had raised his grievance to the company many times but the amount had not been refunded yet. (Edited)

Escalation by NCH: As the company is a convergence partner of the National Consumer Helpline, the grievance was responded by the company on the NCH Portal that "The Transaction failed amount is already refunded to the bank. Informed the customer'

Consumer Remark on INGRAM: Received the amount



Success Stories

7. State: ASSAM

NCH Docket No: 2513240 Dated 20.01.2021 Sector: Banking

Problem Reported: Consumer had made a transaction online in end December 2020 of ₹. 6599/- from the App of an online shopping portal and it showed that although the transaction was unsuccessful, the money was deducted from his account. The response from the company was not encouraging. He then raised his grievance at NCH

Escalation by NCH: As the bank is a convergence partner of the National Consumer Helpline, the grievance was responded by the Bank on the NCH Portal and processed the reversal of Rs 6,599 to the Payments Bank.

Consumer Remark on INGRAM: I received my deductible amount. Thank you... consumer helpline

8. State: TRIPURA

NCH Docket No: 2487934 Dated 06.01. 2021 Sector: Consumer Electronics

Problem Reported: Consumer's branded mobile handset had automatically turned off. After checking the handset, the service center said this would be covered under warranty. The service people tried to open up the phone, and it broke, and then they blamed the consumer for it. On contacting the company's customer care, he was advised to visit the center and submit the phone and inform them the Job sheet no. However customer's grievance was not resolved.

Escalation by NCH: As the company is a convergence partner of the National Consumer Helpline, the grievance was responded by the company on the NCH portal that **'The issue has been resolved'**.

User Feedback on INGRAM: The company resolved this issue.



Success Stories

9. General Insurance

NCH Docket No: 2490443 Dated: 07-01-2021

Sector: General Insurance

Problem Reported: Consumer had taken an insurance policy for Dengue & Malaria in November 2020. In the last week of December 2020 he was hospitalized due to the same illness. Thereafter, he submitted all the documents for the claim amount but the company had not given him the claim amount and was also not giving proper information about it. **(edited)**

Escalation by NCH: As the company is a convergence partner of the National Consumer Helpline, the grievance was responded by the company on the NCH Portal that **'we would like to inform you that claim has been approved from our end for an amount of ₹50000/- and same shall be credited within 2 working days.'**

User Feedback: *Consumer confirmed that the issue had been resolved and he had received an amount of ₹50000/- as the claim amount.*

10. Banking

NCH Docket No: 2525206 Dated 26.01.2021

Sector: Banking

Problem Reported: Consumer had received a refund from an online shopping portal in end January 2021, of an amount of ₹9499/-. The company had provided the ARN no. also, but the same was not reflecting in consumer's bank statement. The bank had not yet updated the refund amount in his bank account, and they were not providing any response on it also. **(Edited)**

Escalation by NCH: As the Bank is a convergence partner of the National Consumer Helpline; the grievance was received by the Bank on Real Time Basis. The Bank has responded that, ***"After receipt of the complaint, we have called complainant on his registered mobile no regarding the details of the complaint. Complainant informed us that, the matter is resolved and requested to close the complaint."***

User Feedback: *Consumer confirmed that he had got the refund of ₹9499 in his account. He was very happy and satisfied with the efforts made by NCH.*



E- filing / E- daakhil

- The eDaakhil portal simplifies filing of complaints by consumers.
- Consumer can file complaint online from anywhere for the redressal of their complaints.
- As on 11.03.2021 e – filing through eDaakhil [\(Video Link\)](#)
 - ❖ 17 states + NCDRC
 - ❖ 422 Districts + 6 SDRC CB
 - ❖ Available at 449 locations
- Tripura is the first State amongst North Eastern States to have enabled eDaakhil facility to register consumer complaints.
- A total of 13,944 users have been registered on eDaakhil
- 933 fresh consumer complaints filed using eDaakhil
- 5486 existing cases migrated eDaakhil



Initiatives for Consumer Protection

- Action taken by CCPA
 - ✓ 37 Show Cause Notices have been issued; [\(Video Link\)](#)
 - ❖ E-commerce platforms, online travel portals, water purifiers, paints, floor cleaner, apparel, cement, furniture
 - ✓ 03 Personal Hearing held;
 - ✓ 05 companies have withdrawn their Advertisement
 - ✓ After analysing the complaints requested IRDA (Insurance Regulator) for early settlements of claims, TRAI (telecom regulator) for resolving portability, network , broad band related issues and RBI for adhering to timelines settlement of claims.
- 135 notices issued for violation of Package Commodity Rules including Country of Origin. 6 companies have compounded the offence

Initiatives for Consumer Protection

- During COVID times many instances noticed of misleading advertisements such
 - ❖ boost immunity
 - ❖ protects from COVID
 - ❖ virus killing, kills 99.9% virus/ germ
- Advisory issued on 21.1.21 requesting industry associations requested to give wide publicity to provisions of Consumer Protection Act 2019 regarding misleading advertisements.

Thank you