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THE AWARE CONSUMER

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CONSUMER JUSTICE REPORT 2026

Functioning of Consumer Commissions in India





INTERVIEW



MAJA DARUWALA
Chief Editor



VALAY SINGH
Lead
INDIA JUSTICE REPORT

- **IN FOCUS**
  Consumer Dispute Redressal - Essential For Sustaining Economic Growth
- **OUT OF THE BOX**
  Vacancies In Consumer Commissions Impact Institutional Trust

PLUS DESKTALK • AFTERWORD • GOVERNMENT PERSPECTIVE

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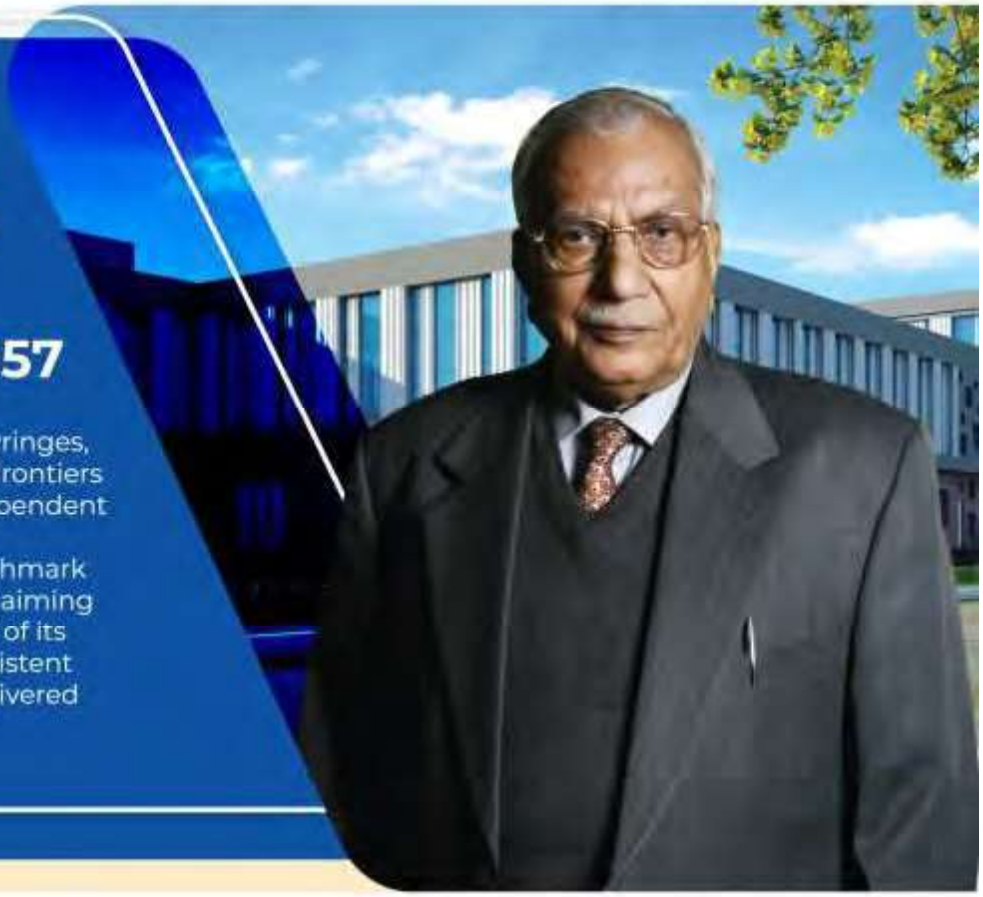

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VIEW POINT

MESSAGE FROM PUBLISHER & EDITOR

Consumer Protection System: Does it Deliver Justice?

THE CONSUMERS IN India have been given some very powerful promises. First the Consumer Protection Act, 1986, and then the contemporary and expansive 2019 counterpart, assured a potent set of rights - ones meant to protect, empower and ensure justice.

A three-tier framework of consumer commissions backs the promise of fair and timely redress for both financial and non-pecuniary losses incurred by consumers through deficiencies in goods and services.

The reality, however, tells a very different story.

Despite the progressive legislation, simplified procedures and ostensibly accessible forums, the system is still struggling to fulfil its foundational mandate of simple, speedy and inexpensive justice for the aggrieved consumers.

The *Consumer Justice Report 2026: Assessing Capacity of Redressal Commissions in India* - published by India Justice Report in March 2026 – provides a first-of-its-kind comprehensive evaluation of the functioning of the consumer dispute redressal systems at the national, state and district levels.

Its findings expose a system stretched to its limits - crippled by chronic delays, high vacancy rates, inadequate infrastructure and weak enforcement mechanisms. The challenges are systemic and deeply entrenched. Budgetary constraints, insufficient human resources, rising caseloads and lack of gender diversity continue to undermine institutional capacity. The result is an ever-growing backlog that pushes consumer justice further out of reach.

Alas, the bold promises have proved to be hollow..

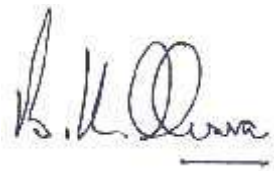
The result? Consumer commissions are anything but swift. Consumer justice is anything but timely or effective. What appears accessible on paper is, in reality, increasingly inaccessible in practice.

This leads to an uncomfortable but necessary question: **Is consumer justice in India facing a structural breakdown?**

If the current trajectory continues, the implications go far beyond inefficiency - they threaten a far more serious erosion of consumer trust. And without trust, even the strongest legal frameworks lose their meaning.

This is exactly why we are striving to leverage the report's findings to drive urgent reforms that will strengthen the consumer justice system. Because, in the end, consumer rights hold value only when they are not just promised, but delivered! Only then will consumers feel that they actually matter!





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DESKTALK

WHY ARE CONSUMER COMMISSIONS FAILING THEIR PROMISE?

FORTY YEARS ON from the enactment of India's very first promise to the consumers of rights, recourse and redressal, the latest Consumer Justice Report on the performance of consumer commissions reveals a troubling gridlock.

The verdict is clear: India's consumer protection system is a far cry from the official mandate!

Consumer disputes are steadily rising on the one hand and institutional capacity stands severely strained on the other. The result is a perfect storm - soaring pendency and staggeringly long disposal timelines that betray the very premise of fast-track justice. Accountability has all but collapsed under the weight of massive vacancies and leadership gaps in 'headless' commissions. Chronic infrastructure deficiencies, coupled with the widening gap between budget allocation and actual utilisation, continue to erode both capacity and credibility. Even the Supreme Court has repeatedly flagged the growing disconnect between legislative intent and ground-level implementation.



A sore irony stands exposed: A system envisioned as quasi-judicial has turned out be quasi-functional in reality!

Meanwhile, consumer distress continues to mount. Defective products, deficient services, delayed insurance claims - the grievances are many, but resolution remains elusive. For countless consumers, the slow-motion grind of the consumer commissions turns into a prolonged ordeal.

Behind the statistics lie silent, human stories. Families caught between rent and EMIs while cases drag on. Patients denied timely compensation. Investors watching life savings erode. And, above all, the emotional toll of navigating a system that seems unresponsive to their plight.

The truth is stark and unavoidable: **Justice Delayed is Justice Denied.**

So, how is the consumer to find recourse when the very institutions tasked to deliver justice stand unequipped for the same? Aren't we heading for a breakdown with the system ultimately collapsing in on itself?

At its core, the consumer is central to economic growth, and consumer justice forms the backbone of a fair marketplace. The hope now rests on the Consumer Justice Report 2026 to finally mainstream the discourse on consumer redressal and trigger the long-overdue reforms. Otherwise, the promise of consumer protection will remain just that - a promise!

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Obtuse Angle by Prof. B P Acharya



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Consumer Dispute Redressal - Essential For Sustaining Economic Growth



LAST DIWALI SEASON, India consumed Rs 6 lakh crore worth of goods and services, reportedly highest in history. Experts note that the momentum in the national economy today is coming from urban consumption, infrastructure building and manufacturing. The Private Final Consumption Expenditure (PFCE) - the total value of goods and services consumed by households and non-profit institutions - is currently more than 60% of the GDP, highest in the last two decades.

This transformation is also marked by a significant increase in consumption from smaller cities and towns. Illustratively, a McKinsey report released March, 2026 stated that more than half of the e-commerce transactions are coming from tier-2 and -3 cities. Boston Consulting Group (BCG) too has stated that rural India accounts for 30% of all the e-commerce transactions.

Economists and finance experts aside, a common-sense deduction of the above technical data is that the growth of the Indian economy is riding on increasing consumption, and that the non-metro population is driving this expansion. This means that today there are more consumers than ever and the share of non-urban consumers is increasing rapidly.

Consumer Dispute Redressal Law in India: Consumer Protection Act

The massive consumer economy rests on a foundation of trust and accountability that was laid around 40 years ago. As industrialisation was picking up in the country, in 1986, India passed a landmark law transforming the consumer-corporation relationship. The Consumer Protection Act (CPA), 1986 replaced the doctrine of 'buyer beware' to 'seller beware' by providing consumers a dedicated framework to seek quick and easy consumer redressal.

Colloquially called 'consumer courts', the Act established a pioneering three-tier system at the district, state and national level. The statute granted the quasi-judicial institutions the power to decide consumer disputes, award compensation, impose penalty along with other remedies in the interest of consumer protection, such as replacement of the goods in question.

Recognising the seismic shift towards the digital economy, the CPA, 2019 was passed to replace the 1986 law. It retains the three-tiered system and significantly improves the consumer dispute redressal architecture by rebalancing territorial and pecuniary jurisdictions to better protect the consumers. Procedural reforms include simplified processes such as electronic filing and provision for video hearings.

The India Justice Report's (IJR) recent study on consumer dispute redressal commissions, the 'Consumer Justice Report 2026', revealed that there are only 685 district commissions for the 775 districts in the country. Despite a mandate to have atleast one commission in each district, some of them cater to more than one district. The report also reveals high state disparities in district commission coverage - states like Uttar Pradesh, Gujarat, Karnataka and Maharashtra have more commissions than districts while Telangana only has 12 for its 33 districts.



Who is a Consumer?

Any person who, either online or offline, including through teleshopping or any other form of marketplace:

- Buys any goods
- Uses such goods with the approval of the buyer
- Hires or avails any services
- Is a beneficiary of such services with the approval of the person who hires or avails them.

Provided that the goods and services are not for commercial purposes.

Jurisdiction of Consumer Commissions

Consumer Commission	Location	Pecuniary Jurisdiction (Value of goods and services)
National Consumer Disputes Redressal Commission (NCDRC)	National Capital Region	exceeding Rs 2 crore
State Consumer Disputes Redressal Commission (SCDRC)	State Capital or such place where the state notifies	exceeding Rs 50 lakh
District Consumer Disputes Redressal Commission (DCDRC)	Each district	up to Rs 50 lakh

Territorial Jurisdiction: A consumer complaint can be filed at the respective commission where any of the parties reside or conduct business or work. (Section 34 (2) of the CPA 2019)

As per the central government's erstwhile national dashboard for consumer commission cases, e-Jagriti, around 31 lakh cases, including appeals, revision, review petitions and execution applications, have been filed since 1986. Today, there are around 5.8 lakh ongoing cases before approximately 700 commissions (685 district commissions and 35 state commissions). On average, each commission is managing more than 800 cases.

Workload and Case Clearance Rate

Case volume sheds light on the workload of the commissions while the performance can be measured by assessing the share of cases disposed of (from those filed) as well as the duration of pending cases. Both workload and performance of the commissions vary vastly across the country.

FIGURE 1 Consumer Justice Ranking

Assessment of states on consumer dispute redressal capacity and workload.

Color guide
Best | Middle | Worst

Indicators 11

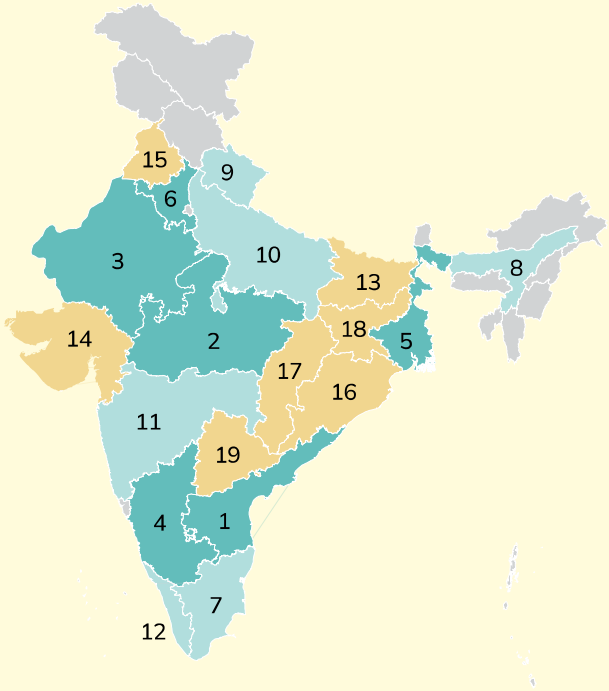
Clusters

I. 19 large and mid-sized states (population above 10 million)

II. 9 small-sized states (population up to 10 million)

Map 1: Large and mid-sized states

State	Rank (out of 19)	Score (out of 10)
Andhra Pradesh	1	6.28
Madhya Pradesh	2	5.92
Rajasthan	3	5.82
Karnataka	4	5.77
West Bengal	5	5.07
Haryana	6	4.99
Tamil Nadu	7	4.43
Assam	8	4.40
Uttarakhand	9	4.39
Uttar Pradesh	10	4.36
Maharashtra	11	4.09
Kerala	12	3.96
Bihar	13	3.47
Gujarat	14	3.09
Punjab	15	3.07
Odisha	16	2.76
Chhattisgarh	17	2.69
Jharkhand	18	2.45
Telangana	19	2.20



Map 2: Small states

State	Rank (out of 9)	Score (out of 10)
Meghalaya	1	5.58
Sikkim	2	4.72
Himachal Pradesh	3	4.20
Goa	4	3.98
Nagaland	5	3.79
Mizoram	6	2.61
Tripura	7	2.58
Arunachal Pradesh	8	1.82
Manipur	9	1.70



The Consumer Justice Report used these metrics along with other capacity reflecting data points such as vacancy, budget and infrastructure to rank the states. The report reveals that only 12 states/UTs could dispose an equal or greater number of cases than filed between 2020 and 2024. Among large states, Tamil Nadu, Karnataka, UP, Delhi, MP and Telangana cleared pendency as they disposed more cases than filed. However, Maharashtra, a state that recorded the highest 91,449 cases filed (2020 to 2024), disposed of only 65% cases, which means increased pendency Haryana, Bihar, Kerala and Rajasthan too recorded less than 80% disposal during this period. (see Figure 2)

Moreover, the number of pending cases before the consumer commissions increased by about 21% between 2020 to 2024 nationally. Increasing pendency has a cascading effect on the time taken for disposal of new cases also, as the commissions struggle with clearing existing backlogs.

Nevertheless, recent years have seen more case filing and better case clearance rates. The three years pre-Covid (2016-2018) saw 4.7 lakh cases filed and 3.8 lakh disposed in the state and district commissions, whereas the post-Covid (2022-2024) period saw 5 lakh cases filed (6% higher) and 5.2 lakh disposed (34% higher). This shows that the consumer commissions are not only recovering from the pandemic's blow to both filing and disposal, but are also slowly outpacing the rising workload. Time will tell if this trend holds!

Long Pendency in Commissions

Another key metric to assess the commissions' working is long pendency. The CPA, 2019 mandates that a consumer case must be disposed within a maximum of 5 months. The report analysed data collated through RTIs and shows that on average, 35% of cases were pending for more than 3 years in the state commissions. Uttar Pradesh, despite disposing of the highest number of cases between 2020 and 2024 recorded a staggering 61% pendency of cases older than three years in 2025. (see Figure 3)

The time limit for disposal existed in the previous law as well, however, the revamped 2019 law makes its ambition clear. It qualifies the original objectives of consumer protection and settlement of consumer disputes by adding 'timely and effective administration' - indicating a focus on quality and delivery. However, despite the clear legislative intent of quick redressal armed with binding provisions, long delays continue to plague the consumer justice system.

The report notes that in the 19 state commissions which provided this data, more than 24,000 cases were pending for more than 3 years. More than 19,000 cases were pending for more than 2 years and around 9,600 cases for over a year. In total, this represents over 50,000 consumers who have been failed by the commissions in securing redressal within the time frame guaranteed by the 2019 Act!

Consumer Protection Act – An Alternative Remedy, Not Subordinate to Other Laws or Contracts

The CPA is not a mere procedural law that outlines the redressal process for the commissions. It has created substantial rights, such as 'the right to be heard and to be assured that consumer's interests will receive due consideration at appropriate fora' and 'the right to seek redressal against unfair trade practices, restrictive trade practices or unscrupulous exploitation of consumers' among other rights provided under Section 2(9) of the 2019 Act.

The Supreme Court has repeatedly affirmed the overriding nature of the CPA over industry-specific laws such as RERA (Real Estate Regulation and Development) Act, 2016 or even the Arbitration Act, holding that the remedies available to consumers under this Act are additional, and cannot be barred by click-to-accept/agree contracts.

The exceptional statutory protection recognises the inherent inequality in bargaining power of consumers against corporations. Therefore, the rights under the CPA are not subordinate to any other law and cannot be barred by contracts.

Alternate Dispute Resolution in Consumer Cases

A significant breakthrough in the CPA 2019 is the formal integration of mediation, aimed at further simplifying redressal. Unlike regular litigation, mediation is a voluntary, consent-based process that focuses on amicable settlement rather than adversarial determination of a dispute which can take years to attain finality given the long process of multiple appeals.

However, despite its multi-focal benefits for consumers and respondents, the IJR's Consumer Justice Report 2026 shows that only 134 cases were referred to mediation (Jan 2022 to March 2025) across 23 state commissions that provided this information under the RTI. The unusually low numbers may be due to poor recording of information at the commission level.

Nevertheless, in August 2023, the Ministry of Consumer Affairs, Food & Public Distribution (Government of India) acknowledged the underutilisation of mediation in consumer disputes. It said "...the main issue resulting in non-satisfactory results in the redressal of cases

In M Hemalatha Devi v B Udayasri, (2024) 4 SCC 255, the Supreme Court noted that "the Consumer Protection Act, being a special and beneficial legislation, the remedies provided therein are special remedies and a consumer cannot be deprived of them should he choose to avail such a remedy, in spite of an arbitration agreement between the parties. It is a remedy provided to the consumer where the consumer finds a defect in either goods or services provided to him and therefore seeks a redressal of his grievances before the consumer forum provided to him by the legislature."

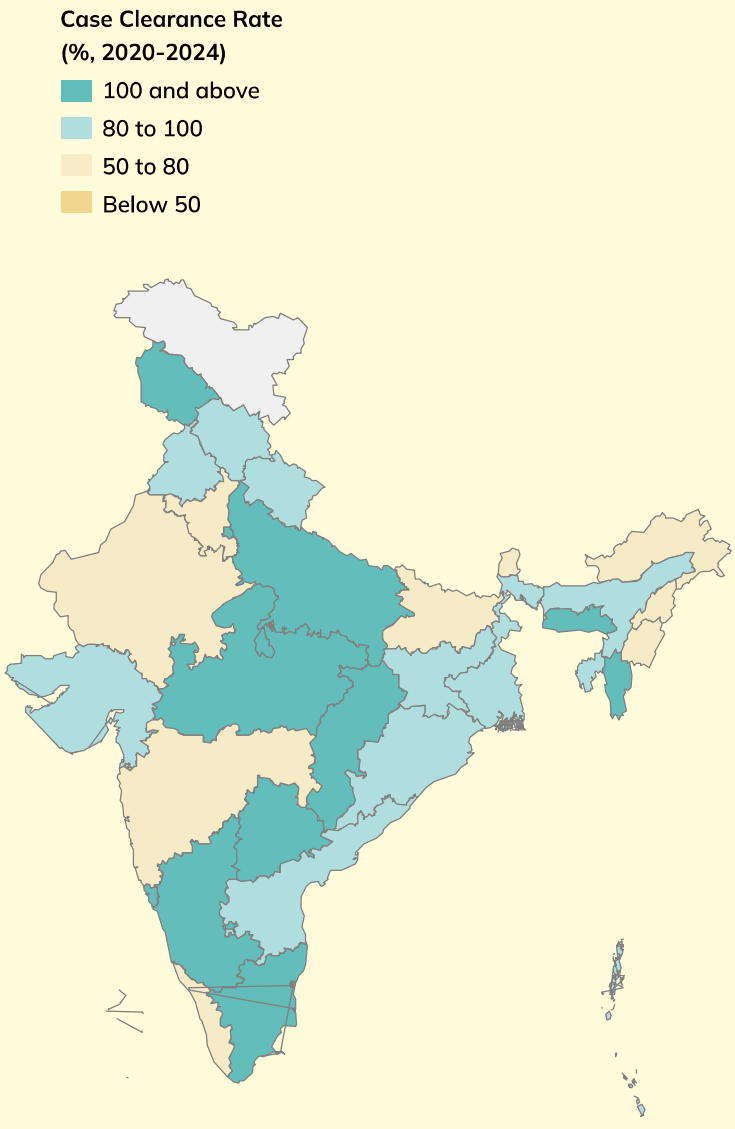
FIGURE 2 Case Clearance Rate (2020–2024)

Total number of cases disposed by state and district commissions over the last five years exceeded 6.5 lakh.

	2020-2024		
	Total cases filed (SCDRC+ DCDRCs	Total cases disposed (SCDRC+ DCDRCs	Case Clearance Rate (%)
Large and mid-sized states			
Tamil Nadu	25,825	29,585	114.6
Karnataka	44,917	48,908	108.9
Uttar Pradesh	85,707	90,454	105.5
Madhya Pradesh	68,549	69,652	101.6
Telangana	18,470	18,658	101.0
Chhattisgarh	16,432	16,530	100.6
Odisha	22,102	21,366	96.7
Jharkhand	5,969	5,722	95.9
Punjab	40,300	37,928	94.1
Assam	2,241	2,100	93.7
Andhra Pradesh	12,197	11,309	92.7
Uttarakhand	7,355	6,453	87.7
West Bengal	25,710	22,271	86.6
Gujarat	74,221	62,242	83.9
Rajasthan	65,776	51,824	78.8
Kerala	35,418	27,058	76.4
Bihar	18,251	12,566	68.9
Haryana	57,794	38,454	66.5
Maharashtra	91,449	59,067	64.6
Small states			
Meghalaya	242	328	135.5
Mizoram	322	415	128.9
Goa	1,088	1,103	101.4
Tripura	1,377	1,292	93.8
Himachal Pradesh	8,681	7,826	90.2
Sikkim	122	95	77.9
Manipur	257	190	73.9
Arunachal Pradesh	129	90	69.8
Nagaland	58	33	56.9
Union Territories			
J&K	59	176	298.3
Puducherry	352	376	106.8
Delhi	23,669	24,298	102.7
Chandigarh	9,306	8,509	91.4
A&N Islands	93	82	88.2
Lakshadweep	6	2	33.3
D&N Haveli and D&D	65	2	3.1
Total	**7,64,509**	**6,76,964**	**88.6**

Maharashtra saw the highest filing but lowest CCR

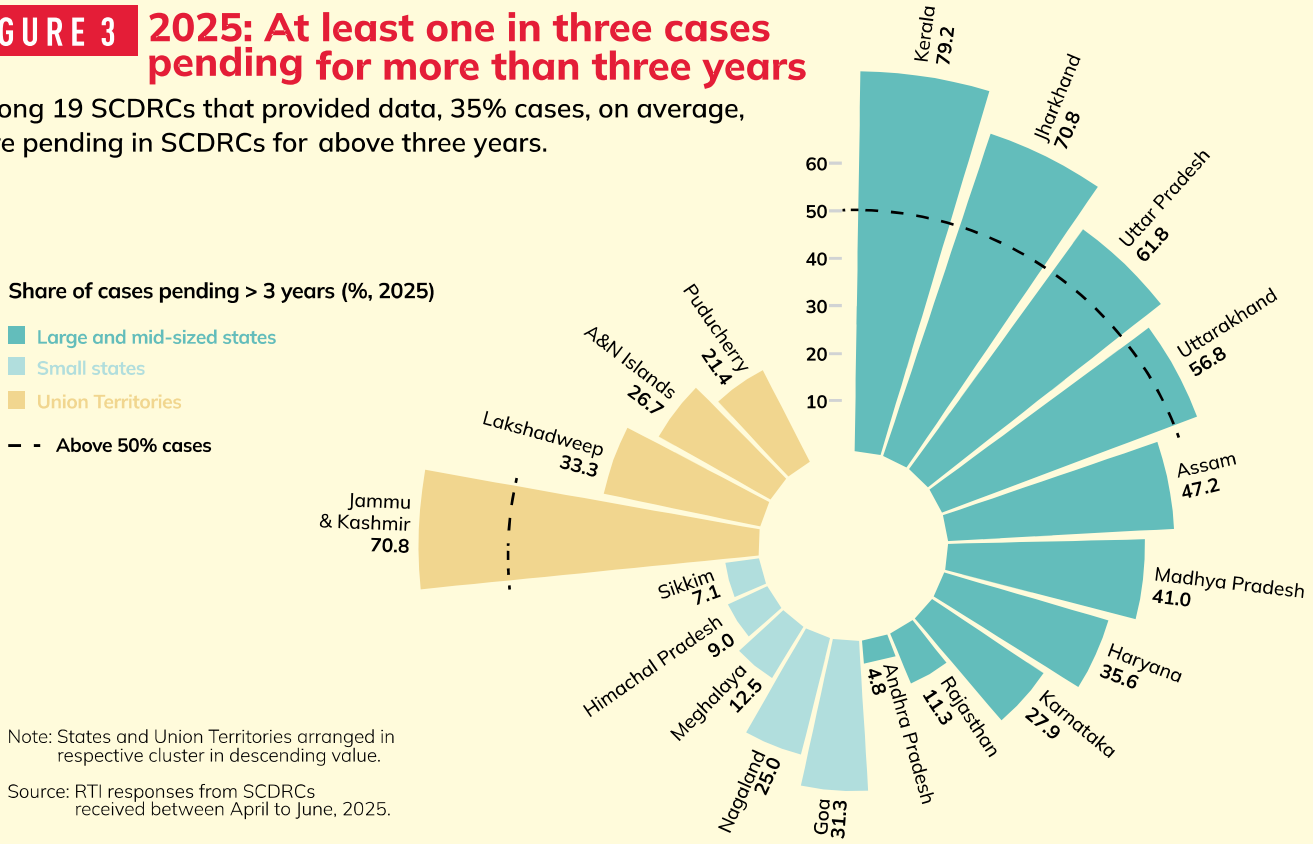
Tamil Nadu recorded the highest CCR



Note: States and Union Territories arranged in respective cluster in descending value.
Source: Lok Sabha Unstarred Question No. 4320, answered in March, 2025.

FIGURE 3 2025: At least one in three cases pending for more than three years

Among 19 SCDRCs that provided data, 35% cases, on average, were pending in SCDRCs for above three years.



Note: States and Union Territories arranged in respective cluster in descending value.

Source: RTI responses from SCDRCs received between April to June, 2025.

through mediation is the fee of the mediator". To address this, the Ministry of Consumer Affairs directed that the mediation fee for successful mediation be capped at Rs 3000 at district commissions and Rs 5000 at state commissions, and if the mediation remains unsuccessful, the fee would be Rs 500 and Rs 1000 respectively, for each case. Further, it stated that this fee would be paid from the corpus of the Consumer Welfare Fund.

In addition to mediation, consumer cases may also be settled through Lok Adalat which is another Alternative Dispute Resolution (ADR) mechanism where any case pending before a court, tribunal or a commission (including consumer commissions), can be adjudicated. It functions as an informal court, bound by the law but giving the parties an option to settle the matter after making preliminary findings on the legal position.

Though the Ministry of Consumer Affairs, in 2022, recognised the need for utilising Lok Adalats for clearing consumer cases, the report presents data to the contrary. The RTI data shows that the consumer cases referred to Lok Adalats by state commissions fell from 1463 in 2022 to only 446 cases reported for 2024, across 22 state commissions.

National Consumer Helpline (1915)

While the commissions are empowered and mandated to provide definitive justice, long delays coupled with the lack of human resources and infrastructure - as revealed in the IJR report - are failing the legislation in its fundamental objective of timely and effective settlement of consumer disputes. The National Consumer Helpline, available in 17 languages, seems to offer some hope for consumers in India's rapidly deepening consumption economy.

In March 2026, the Ministry of Consumer Affairs told the Parliament that over 3.5 lakh calls were received in December 2025, a steep rise from 62,172 in December 2019. Further, the complaints registered under this system increased from a monthly average of around 37,000 in 2019 to around 1.5 lakh in 2025.

Way Forward

The trajectory of the consumption market in India is one of staggering growth, reaching into the furthest corners of rural and tier-2 and -3 cities in the country. Yet, the Consumer Justice Report 2026 raises alarm bells as it finds that the redressal framework is crumbling under the weight of rising backlogs and resource gaps.

The transition from the CPA 1986 Act to the 2019 statute is a visionary leap. However, it remains theoretical if the system to administer justice for consumers is stalled by long pendencies.

For consumers, recognising this gap is crucial. A growing marketplace must be matched by an equally responsive redressal system!

While digital initiatives and the National Consumer Helpline offer vital immediate relief, sustenance of the consumption-driven economy depends on a consumer justice system that is as fast and dynamic as the marketplace it regulates. Ensuring that the redressal is within the mandated time limit, and mainstreaming the alternative remedies offering quicker resolutions - such as mediation and Lok Adalat - is not just a question of legal mandate but an economic necessity!



Shreehari Paliath
- Consultant at India Justice Report

Formerly, as a journalist, Shreehari Paliath reported on social justice issues and public policy including criminal justice, labour, employment, migration, health and gender.

Vacancies In Consumer Commissions Impact Institutional Trust



The top and bottom ranked states in the Consumer Justice report 2026 had one thing in common in 2025 - They did not have a State Consumer Commission President.

CAN ROBUST AND responsive institutions, particularly those that are designed to intervene in delivering justice, be built without people? It is improbable.

Going by evidence available from government data of widespread vacancies in crucial roles across the justice system, this is a recurring reality.

The first-of-its-kind 'Consumer Justice Report 2026: Assessing Capacity of Redressal Commissions in India' adds to the evidence and exposes this continuing saga of gaps in consumer protection, especially due to vacancies.

The report, which draws on public data obtained through Right to Information (RTI) and parliamentary responses, examined the capacity of consumer commissions to fulfil the statutory obligations under the Consumer Protection Act (CPA), 2019. It ranked the states based on 11 indicators across 5 themes including budgets, infrastructure, human resources, workload and gender diversity.

Among its findings, the study showed that nearly half, or 18 of the State Consumer Disputes Redressal Commissions (SCDRCs) in 35 states and Union Territories, did not have a President and 40% of the 159 sanctioned member positions were vacant in 2025.

The malaise of vacancies was not limited to State Commissions. In the District Commissions, which are the first point-of-contact for registering consumer complaints, nearly 1 in 3 did not have a President, and only 61% of 1384 sanctioned member positions had been filled.

These vacancies essentially render the state and district consumer commissions non-functional, forcing the complainant to feel abandoned in their pursuit to access timely justice, and damages the trust in an institution.

Sellers Beware, But Who Takes Them to Task?

Come July, the CPA 2019 will complete 6 years since it came into force. The path-breaking changes invoked by the new statute are indeed pertinent.

In February, a District Consumer Disputes Redressal Commission's (DCDRC) in Goa had issued a bailable arrest warrant against the founder and CEO of Ola Electric Technologies, Bhavish Agarwal, for failing to appear before it regarding a consumer complaint about a faulty scooter. Agarwal's scooter brand had been in the public eye after numerous complaints, and a public spat on the issue with stand-up comedian, Kunal Kamra in 2024. While the Bombay High Court stayed the DCDRC order for transgressing its jurisdiction, it is an indicator of the extent of challenges faced by consumer commissions even when fairly resourced.

India's largest metropolises are also among the most densely populated cities on the planet. As India's rural agrarian economy hastily transitions to industrialised urban towns and conglomerations, cities contribute significantly to the economy, which by the government's popular claim, is expected to become '$ 5 trillion' before the end of this decade. Here, sustainable consumption is vital for economic development - and a functional justice system, to address a spectrum of attached issues, is at its core.

But. vacancies are not a consumer justice constraint alone. Previously, the India Justice Report 2025 found various pillars of the justice system lacking in human resources. Vacancies exceed 25% of the states' own sanctioned strength across pillars including police, judiciary, prisons and legal aid.

Recent government data highlights the shortcomings further. The 120th Law Commission had directed a judge-to-population ratio of 50 judges per million. Presently, it is far less at 22 per million, with the Supreme Court at 0.028 and High Courts at 0.92 per million. In subordinate courts, it ranges from 14.2 per million in Andhra Pradesh and Telangana to 67.4 per million in Mizoram. Despite more than half a million cases having been disposed of in 2026 alone in all High Courts, there are nearly 5 million pending cases that are more than a year old or 78% of cases.

Comparatively, considering the population pressure, consumer commissions also bear the brunt of such resource gaps.

One Thing in Common: Vacancies

The consumer study ranked Andhra Pradesh and Madhya Pradesh at the top while Jharkhand and Telangana were placed at 18 and 19 respectively. Despite their performance across 11 indicators, the top and bottom ranked states had one thing in common. All four, which are part of the large and mid-sized cluster of states with more than 1 crore population, did not have a SCDRC President in 2025.

In the same cluster, only four states – Haryana, Bihar, Odisha and Telangana – reported filling all SCDRC member positions. Between 2021 and 2025, only Rajasthan and West Bengal had a full composition for all years.



According to CPA 2019, a State Commission must have a President and at least four members, and each District Commission must have a President and at least two members.

Vacancies in SCDRCs and DCRDCs (Large and Mid-Sized States)

States/UTs	SCDRC President Vacancy (%)	SCDRC Member Vacancy (%)	DCDRC President Vacancy (%)	DCDRC Member Vacancy (%)
Andhra Pradesh	100.00	25.00	5.88	2.94
Madhya Pradesh	100.00	60.00	20.00	31.37
Rajasthan	0.00	30.00	29.73	56.76
Karnataka	100.00	87.50	42.42	18.18
West Bengal	0.00	50.00	65.38	30.77
Haryana	0.00	0.00	9.09	13.64
Tamil Nadu	0.00	100.00	10.00	25.00
Assam	100.00	25.00	13.04	4.35
Uttarakhand	100.00	25.00	69.23	3.85
Uttar Pradesh	0.00	25.00	44.30	48.73
Maharashtra	0.00	36.36	25.00	30.00
Kerala	0.00	75.00	35.71	92.86
Bihar	0.00	0.00	55.26	52.63
Gujarat	0.00	37.50	63.16	60.53
Punjab	0.00	25.00	21.74	30.43
Odisha	100.00	0.00	54.84	70.97
Chhattisgarh	0.00	75.00	41.18	31.48
Jharkhand	100.00	75.00	25.00	27.08
Telangana	100.00	0.00	25.00	12.50

Source: Consumer Justice Report 2026

At the district level it got worse. None of the 19 large states had reported filling all President and member positions in 2025. Contrastingly, in the cluster of nine smaller states where Meghalaya was best performing, except Tripura, all other state DCDRCs had a President.

Problems Extend to Staff Positions Across State Commissions

The staff play a crucial role in the daily functioning of the commissions. In terms of staff vacancy, only 20 SCDRCs provided RTI data for 2025. Of these, only six were without a vacancy.

A five-year analysis of the staff vacancies exposed the gaps further and underscored the sustained problem. While only 10 SCDRCs shared RTI data for five years from 2021 to 2025, average staff vacancy grew 9% to 16.6%. Delhi, for example, reported an increase from 16 to 52 sanctioned staff posts during this period. But, 40% were vacant in 2025.

It is unimaginable the range of issues that consumers face to get quick and fair resolution to their grievances due to commissions' leadership and infrastructure vacuum.

In 2025, Andhra Pradesh, which was the best ranked state, had more than the sanctioned staff. Assam was the other state to accomplish this feat.

Gender Representation Conspicuously Lacking

Over decades, the need for better gender representation has been a demand across the globe, including India. By 2026, women are estimated to represent nearly half the population. But, in employment and important institutions, the representation is lacking.

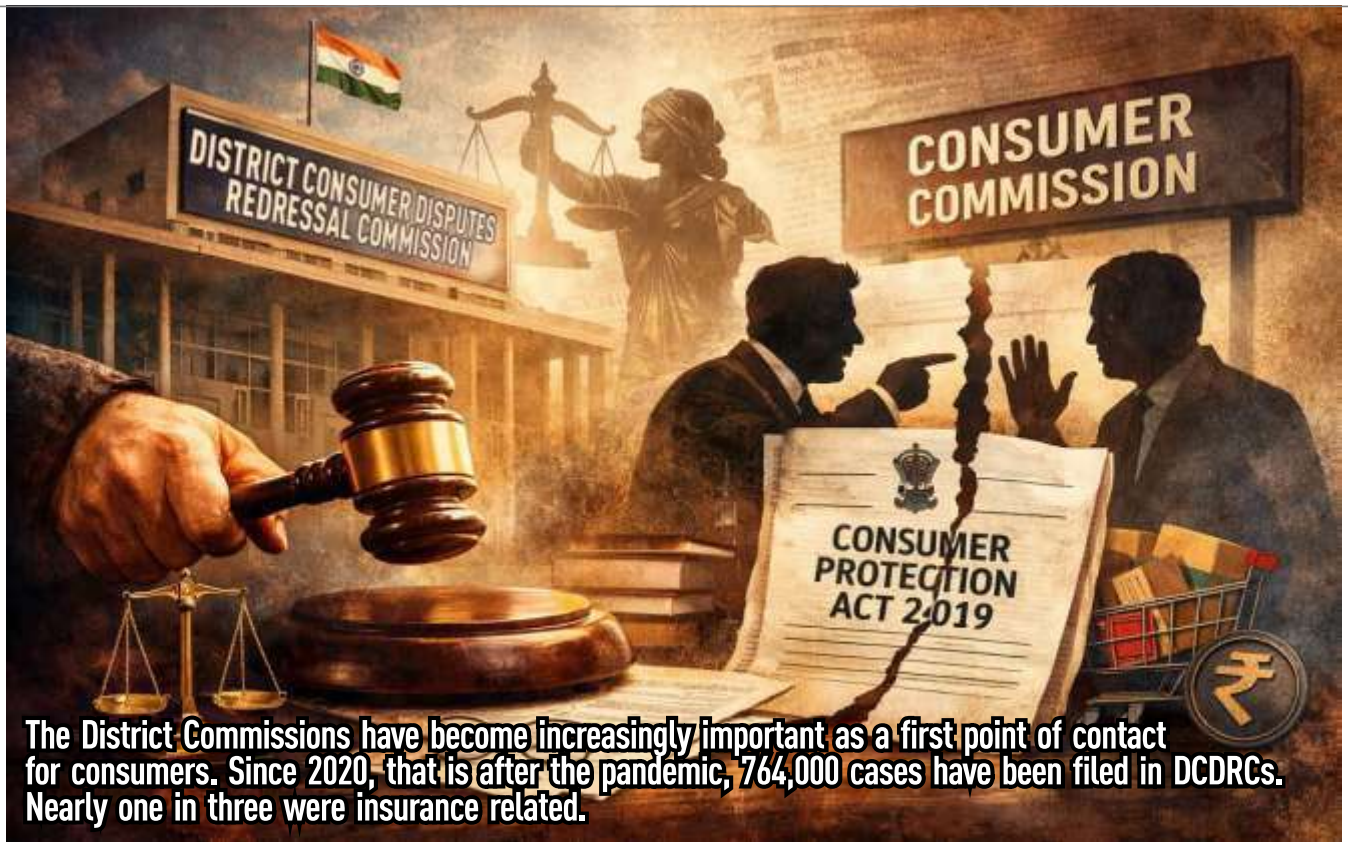
This has an impact on consumer protection too. As women participate in the growing consumer footprint, consumer protection institutions must keep pace with the mandate of representation at the bare minimum. Here again, the report finds that consumer commissions underrepresent women despite a mandate for states and district commissions that at least one member (and/or President) must be a woman. The proverbial glass ceiling is at play.

In 14 SCDRCs that had shared data for five years, women's representation fell from 35% in 2021 to 29% in 2025. In 2024, there were 2 women Presidents in 19 states that had provided RTI data on gender representation, and 18 women among 56 members.

Women in State Commissions in 2024

State	President (Actual, 2024)	Woman President (Actual, 2024)	Member (Actual, 2024)	Women Member (Actual, 2024)
Jharkhand	0	0	1	0
Kerala	1	0	2	0
Rajasthan	1	0	8	1
West Bengal	1	0	6	1
Odisha	1	0	4	1
Andhra Pradesh	1	0	3	1
Assam	1	0	3	1
Madhya Pradesh	1	0	2	1
Uttarakhand	0	0	3	1
Karnataka	0	0	2	1
Himachal Pradesh	1	0	0	0
Meghalaya	1	0	3	1
Nagaland	1	0	2	1
Sikkim	1	1	2	1
Goa	0	0	2	2
A&N Island (UT)	0	0	4	1
Delhi (UT)	1	1	4	1
Puducherry (UT)	0	0	2	1
J&K (UT)	0	0	3	2

Source: Consumer Justice Report 2026



The District Commissions have become increasingly important as a first point of contact for consumers. Since 2020, that is after the pandemic, 764,000 cases have been filed in DCDRCs. Nearly one in three were insurance related.

A comparison to other institutions in the country would show a similar trend. There is one woman judge in the Supreme Court and 14% of the 833 (sanctioned strength: 1122) High Court judges were women. Women's representation in Parliament is also the same, relegating India to one of the lowest ranked countries in terms of representation.

While the number of staff employed in these SCDRCs increased from 208 to 215 between 2021 and 2025, the number of women staff remained unchanged at 48. None of the 13 large and mid-sized states that provided RTI data for 2024 had even 50% women staff representation. At best, Karnataka had 42% women. Jharkhand, contrarily, did not have a single woman in its five member staff.

DCDRCs in Capital Cities - Not Very Different

Mumbai, Delhi, Kolkata, Chennai and Bengaluru are the five most populated cities, and among the most densely populated, globally. These cities contribute significantly to India's GDP, which means that consumer interests must be made a priority.

The Consumer Justice Report analysed 23 DCDRCs in these five metros and 28 DCDRCs in relatively smaller capital cities (or where caseloads were the highest). These 51 DCDRCs, which were unranked, too had similar trends.

For example, Mumbai, which has 4 DCDRCs, reported having a President each year from 2021 to 2025. However, all member posts were not filled in any year. In 2025, 3 of the 4 DCDRCs in Mumbai had only one member appointed for two sanctioned posts.

Exceptionally, in 2023, all 4 DCDRCs had a woman President and four of the five members were women.

Central Delhi DCDRC, one of the 10 district commissions in Delhi – did not report a woman in its staff, while North East Delhi had 5 women in its 10 staff positions in 2024 and 2025, indicating the variations that persist in the functioning of various DCDRCs.

Significantly, 3 of Kolkata's DCRDCs filled all positions of President and members in all 5 years between 2021 and 2025. All 4 had at least one woman member, meeting the minimum mandate.

In the DCDRCs of smaller cities, only Thiruvananthapuram had no vacancy among President, member and staff during the five years. But in Gandhinagar, Gujarat's capital, there was no President in any year.

Smaller states and UTs did better. DCDRCs in Andaman and Nicobar Islands, North Goa, Kohima and Gangtok had a President for each year from 2021 to 2025.

But, gender representation in 17 of the 28 district commissions that shared 5-year data was poor. Only Andaman & Nicobar, Shillong and North Goa had appointed a woman President. Moreover, women's share in staff dropped from 36% in 2021 to 29% in 2025.

In sum, the report provides insights into the capacity of the consumer commissions and the lack of seriousness with which they are viewed. For trust to be built by consumers on justice delivery, the commissions need to be capacitated adequately. A strong legislation-backed institutional structure is only the first step. For it to sustain, vacancies must be filled without delay and backed with resources to sustain it.

INTERVIEW



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Chief Editor
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- A barrister from Lincoln's Inn, she has been engaged in numerous human rights initiatives and concentrates on issues relating to civil liberties. Her interests lie particularly in the area of systemic reforms.



VALAY SINGH

Lead
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- A published author, he regularly writes for Indian and international publications. He has been engaged with the India Justice Report since its inception in 2018.



Q The Consumer Protection Act, 2019 promises speedy and simple justice. How far is this promise from today's reality?

The 2019 Act was designed to modernise and accelerate the redressal process, but the reality is a growing gap between statutory aspirations and institutional performance. So, it's not meeting its promised objective.

For example, the law envisions case disposal within a timeframe of three to five months. Yet, data reveals a much grimmer picture: As of 2025, a staggering 35% of pending cases across consumer commissions have been unresolved for more than three years. This case pendency has risen steadily by 20% over the last five years. The transition from the 'buyer beware' (*caveat emptor*) era to the modern 'seller beware' (*caveat venditor*) framework has improved consumer rights on paper, but the 'institutional backbone' required to deliver remains fragile.

Q Are the delays due to capacity constraints or procedural inefficiencies?

The delays are primarily driven by severe and persistent capacity constraints rather than just procedural flaws. As of 2025, half of the State Consumer Disputes Redressal Commissions (SCDRCs) and one-third of the District Consumer Disputes Redressal Commissions (DCDRCs) were operating without a sitting President.

The absence of leadership is critical because Presidents are responsible for administrative supervision and the evaluation of performance; their absence signals that these institutions are a low priority for the state.

Furthermore, nearly 40% of member positions at both state and district levels remain vacant. There is also an average vacancy rate of 20% for administrative staff. Without the necessary human resources, even the most streamlined procedural reforms under the 2019 Act cannot be effectively implemented to reduce the mounting caseload.

Q The Consumer Justice Report shows that insurance, housing and banking dominate consumer disputes. Is this a sign of weak enforcement by regulators?

While the report focuses on the capacity of commissions rather than regulator performance, the high volume of disputes in these sectors suggests deep-seated consumer dissatisfaction. Excluding the broad

A Dashboard on Consumer Commissions

The dashboard presents information on key metrics of the commissions like the number of cases filed, the case clearance rate, and sector-wise distribution, among others.

It analyses 28.57 lakh cases filed between 1 January 2010 and 31 August 2024 at the national, state, and district consumer commissions across India. The data is collated from Confonet (now e-Jagriti), the official portal of the Department of Consumer Affairs, Government of India. The analysis in this section includes case disposals, disposal times and hearings duration across national, state and district commission and the five metros–Mumbai, Delhi, Kolkata, Chennai and Bengaluru.

The dashboard can be accessed here: https://ccdash.indiajusticereport.org/

Additionally, it provides a glimpse of the sector wise performance for three major sectors—insurance, banking and housing—of the commissions for the same indicators. It excludes the undefined category of cases labelled 'Others'. The data for cases filed under this type is available on the dashboard.



'Others' category, insurance, housing and banking account for nearly half of all filed cases. For instance, in Mumbai, insurance disputes alone make up 25.8% of total cases. In Bengaluru, housing cases are so numerous that the case clearance rate for one commission dropped to as low as 38%. The sheer scale of these disputes indicates that consumers are frequently forced into litigation over issues like claim denials or service deficiencies, highlighting a potential need for stronger oversight to prevent these grievances from reaching the judicial stage.

Q How can technology be better used to reduce pendency and improve case management?

Technology is already a pillar of the 2019 reforms, which introduced electronic filing and video hearings to simplify access. However, delays and case arrears suggest that technology must move beyond simple 'digitisation' towards transparent data management.

The use of the e-Jagriti (formerly CONFONET) dashboard allows for the analysis of 28.57 lakh cases, tracking metrics like case clearance rates and disposal times. This data is essential for diagnosing systemic bottlenecks. Better integration of technology could involve automated alerts for long-pending cases - specifically those exceeding the three-year mark - and creating publicly accessible, real-time dashboards for every commission to ensure accountability and facilitate more targeted institutional repair.

Q Is consumer justice suffering because it does not receive the same policy priority as other parts of the judicial system?

Evidence from the report strongly suggests that consumer justice is often treated as an afterthought. This is most visible in the 'capital deficit' where 1 in 10 districts still lacks a functional commission, forcing consumers to travel long distances or abandon their claims. Furthermore, the persistent inability of state governments to fill leadership roles - leaving 50% of state commissions without presidents in 2025 - demonstrates a lack of political will to prioritise consumer welfare. Even when budgets are allocated, there is a recurring issue of underutilisation, indicating that administrative hurdles and the lack of oversight prevents funds from being converted into better infrastructure or more staff.

Q For an average consumer, is the system still affordable and accessible in real terms?

The promise of an affordable, 'lawyer-lite' system is increasingly under threat. For the average consumer, physical accessibility is the first barrier; when a district lacks a commission, the low-cost design of the Act is effectively defeated.

Even when a forum is accessible, the 'hidden costs' of delays make the system expensive in terms of time and lost opportunities. With 35% of cases pending for over 3 years, many consumers may find that the cost of pursuing a small claim outweighs the potential redress. Additionally, while the law encourages individuals to represent themselves, the increasing complexity of cases in sectors like e-commerce and digital finance often necessitates legal expertise, further distancing the system from its original low-cost intent.

Q Has the Consumer Protection Act 2019 delivered on its promise, or does it need further reform?

The 2019 Act has delivered a modern legal framework, but its practical implementation is lagging. Structural innovations like the Central Consumer Protection Authority (CCPA) and the formal inclusion of mediation, were intended to decongest the commissions. However, mediation remains a 'largely underutilised reform'. Across 21 state commissions, only 134 cases were referred to mediation between 2022 and 2025, with some states reporting zero referrals despite having trained mediators available.

The report indicates that the Act does not necessarily need more legislative reform, but rather a 'sturdy institutional backbone' - meaning full staffing, better budget utilisation and a genuine commitment to using the alternative dispute resolution tools already provided by the law.

Q What can India learn from global consumer dispute systems that are faster and more effective?

The report emphasises that effectiveness in consumer justice is rooted in institutional readiness. Global systems that function well typically prioritise high-speed disposal and robust alternative dispute resolution (ADR). India can learn from this by moving away from 'minimal compliance' in areas like gender diversity and ADR.

Currently, most commissions barely meet the mandate of having one woman member and diversity remains an 'afterthought'. To regain public trust, India must transform these commissions from neglected administrative bodies into high-performance institutions. This requires shifting from ad-hoc measures, like occasional Lok Adalats, to a sustained, data-driven approach where every commission is fully staffed, technologically equipped, and focused on the statutory goal of timely redress.

DECODING THE PARADOX OF CONSUMER REDRESSAL

India's consumer protection system has steadily expanded in scale, authority and promises that seek to empower the consumers with citizen-friendly avenues for redress. However, consumer justice itself appears to be gasping for breath with simple, speedy and effective dispute resolution remaining frustratingly elusive - more mirage than reality on the horizon.



Despite stronger laws and wider institutional reach, deep structural deficiencies and persistent systemic shortcomings continue to cast serious doubt on the effectiveness of consumer justice delivery.

INDIA'S CONSUMERS ARE backed by a seemingly robust shield of protection anchored in a modern legal framework with a powerful vision of speedy, accessible and affordable justice. The three-tier system of consumer commissions was envisioned as an antidote to the slow grind of the civil courts where consumers can seek redress without being buried under procedure.

But, behind the reassuring language of rights and redressal lies an increasingly sluggish, overburdened, clogged and unresponsive system that seems to be literally unravelling at the seams....

Data from the India Justice Report's study lays bare this institutional crisis, exposing widespread inefficiencies and delivering an unambiguous indictment of India's consumer grievance redressal machinery.

The Consumer Justice Report 2026 – Capacity Assessment of Consumer Commissions in India **is a quantitative index that uses the government's own statistics to rank the capacity of the formal consumer justice system operating across the country. It draws primarily on public data obtained through Right to Information inquiries and parliamentary responses - as it stood in 2025 – to examine the capacity of the consumer dispute redressal commissions at the central, state and district levels to fulfil the statutory roles envisioned for them under the Consumer Protection Act, 2019.**

Consumer Dashboard Data

Apart from evaluating – and ranking - state performance through the filters of budgets, infrastructure, human resources, workload and diversity, the report undertakes a rigorous analysis of the 28.57 lakh consumer cases filed between 1 January, 2010 and 31 August, 2024 across India. The data, drawn from Confonet (now e-Jagriti), the official portal of the Department of Consumer Affairs, Government of India, provides an unprecedented empirical foundation.

Spanning a 15-year horizon, this macro-level assessment examines the sectoral distribution of cases as well as patterns of disposal and hearings of these disputes across national, state and district commissions, to map the dire state of the consumer complaint redressal institutions.

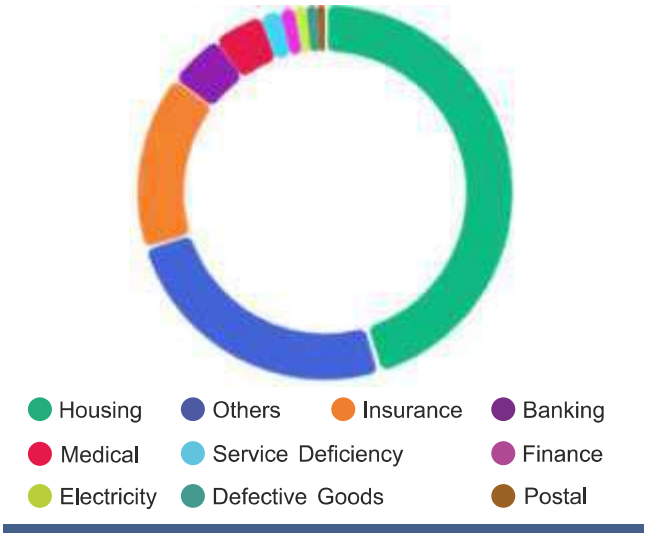
NCDRC – The National Consumer Disputes Redressal Commission (NCDRC) is the apex body, exercising an original pecuniary jurisdiction to entertain complaints exceeding Rs 2 crore in value while also serving as the appellate authority for the decisions of the state commissions.

An analysis of the 2.7 lakh cases filed between 2010 and 2025 reveals a striking concentration of disputes. The housing sector alone accounts for 44% of all cases, followed by insurance at a substantial 14.9% (see Figure 1). Notably, the Commission's workload is driven far less by fresh complaints than by process-heavy litigation - original complaints constituted just 6% while appeals and procedural applications dominated the docket.

Approximately 79,000 cases were disposed of during this period. On average, each case required 448 days and around seven hearings to reach resolution - figures that underscore the systemic delays even at the highest level of the consumer justice framework.

Yet, amid these concerns, there are some encouraging signs. Nearly half of all cases were disposed of within the statutory timeline of three to five months prescribed under the Consumer Protection Act, 2019. Additionally, close to 50% of disposed cases were concluded within just two hearings - suggesting that when efficiently handled, the system is capable of delivering timely outcomes.

FIGURE 1 National Commission: Share of Total Cases Filed (2010-2024)



SCDRC – Following the NCDRC, the State Consumer Disputes Redressal Commissions (SCDRCs) serve as the second tier in the consumer justice framework. They can entertain cases valued above Rs 50 lakh and up to Rs 2 crore. Further, if consumers are not satisfied with the outcome of their case at the district commissions, they can file an appeal with the appropriate state commissions.

An analysis of the nearly 5 lakh cases filed across all 35 SCDRCs reveals a concentration of 25.1% in insurance, followed by housing at 18.7% and banking at 8.7%. (see Figure 2) In effect, every fourth case before a state commission is an insurance dispute - highlighting the scale of consumer friction in this sector.

FIGURE 2 State Commissions: Share of Total Cases Filed (2010-2024)

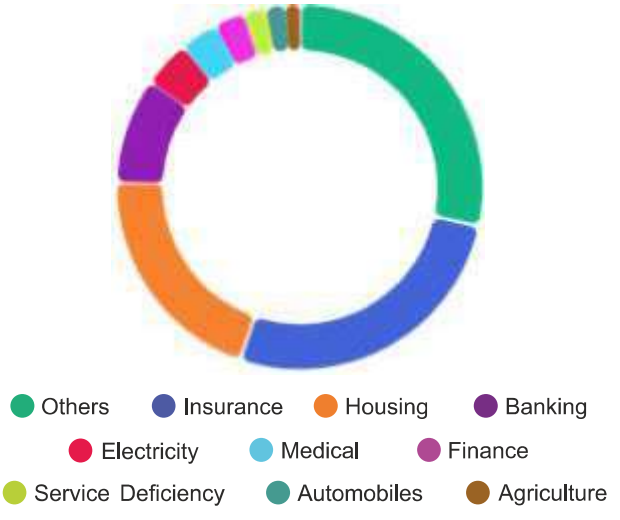
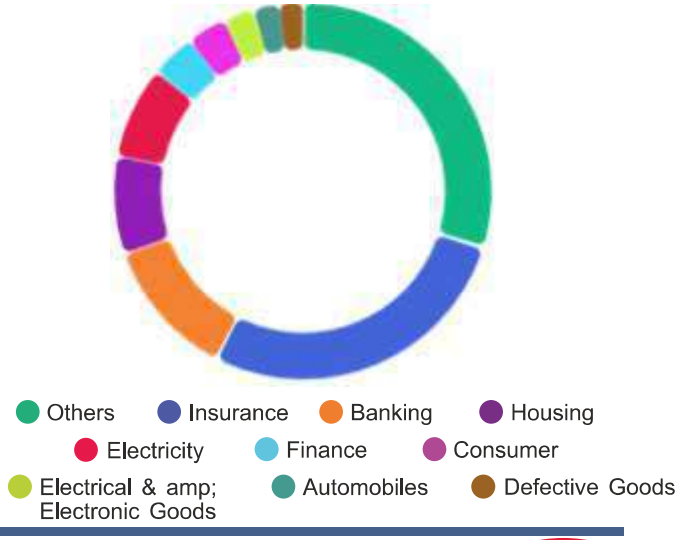


FIGURE 3 District Commissions: Share of Total Cases Filed (2010-2024)



Disposal timelines are significantly longer at the state level, with nearly half of all cases taking over a year to conclude. Even more concerning is the intensity of proceedings - almost one in four cases requires more than ten hearings, pointing to a system weighed down by procedural drag and limited capacity.

The workload of the state commissions is overwhelmingly driven by appeals from district commissions, further compounding delays. **As many as 61% of all cases in the SCDRCs are appeals from the District Commissions.**

DCDRC – At the base of the consumer justice framework lie the District Consumer Disputes Redressal Commissions (DCDRCs), which serve as the primary point of access for most consumers. These commissions are empowered to entertain cases valued up to Rs 50 lakh, making them the first line of defence for everyday grievances.

The caseload at this level is heavily concentrated in a few sectors, with insurance and banking disputes dominating. (see Figure 3) Again, every fourth complaint filed before the district commissions relates to insurance.

The performance at this tier raises serious concerns. Fewer than one in three cases are disposed of within the mandated 3-5 month timeline, reflecting significant delays even at the entry point of the system. Compounding this, nearly half of all disposed cases require more than ten hearings - pointing to a process that is far from simple or swift.

Perhaps most troubling is the glaring enforcement gap. A staggering 14% of the approximately 21 lakh cases filed relate solely to the execution of orders, highlighting the persistent challenge of delayed compliance. The implication is stark: even when consumers win, the battle is far from over. Victories often remain on paper, with meaningful relief delayed or denied as execution petitions become the norm rather than the exception.

What the Dashboard Reveals

The rising number of cases is not a sign of success. It is a symptom of failure.

At first glance, the rise in consumer cases may seem like progress. More people are approaching consumer commissions. Awareness is growing. Consumers are asserting their rights. However, while the system is absorbing more complaints, it seems to be resolving them more slowly!

The most distressing aspect is not the growing pendency of cases - but where the cases are coming from. Outside of cases categorised as 'Others', three primary sectors account for nearly half of the consumer docket:

1. **Insurance -** A significant share of the cases arise from insurance disputes - claims rejected, delayed or partly paid. This is no small matter. Insurance companies are frequently denying or delaying claims, forcing consumers to fight for their rights.

Insurance is built on trust. When policyholders repeatedly turn to courts, it signals a breakdown at the very foundation of the sector.

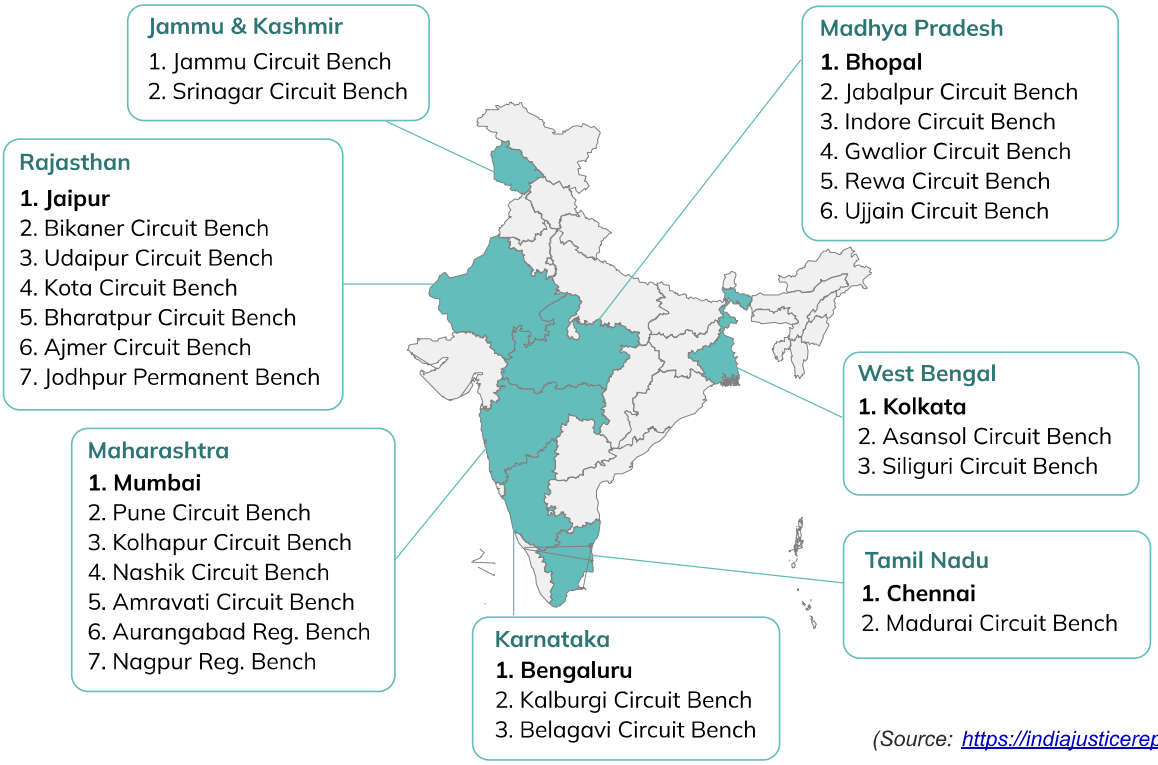
2. **Housing -** Buying a home appears to be one of the riskiest consumer transactions in India today with real estate tussles flooding the commissions. Majority of the complaints revolve around delayed possession, substandard construction quality, hidden charges, etc.

For most consumers, buying a home is the largest financial decision of their lives. That it is also one of the most litigated transactions is deeply telling.

3. **Banking and Digital Commerce -** Financial services is another high-conflict sector with a number of

FIGURE 4 State Commission Regional/Circuit Benches (2025)

Maharashtra and Rajasthan state commissions had six regional or circuit benches each.



(Source: https://indiajusticereport.org/)

The banking system is failing the consumers with wide gaps in financial accountability!

complaints centred on unauthorised transactions, loan disputes, opaque charges and refund failures.

Apart from the above, substantial volumes of complaints also arose against medical and electricity concerns, marking them as recurring sites of consumer dissatisfaction.

It is evident that the grievances are not due to isolated inefficiencies; they arise from systemic problems of market sectors easily absorbing consumer dissatisfaction. This can be attributed to weak regulatory enforcement. In effect, the consumer commissions are being forced to do the work that regulation failed to prevent!

Circuit Benches and the Cost of Their Absence

The Consumer Protection Act, 2019 provides for the establishment of additional benches of the state commissions beyond the principal bench located in the state capital. These circuit or regional benches are intended to decentralise access - allowing consumers to file appeals against district commission orders or directly approach a nearer bench where pecuniary jurisdiction permits.

Yet, the implementation of this provision remains limited and uneven. So far, only seven states have operationalised a total of 23 additional benches. Maharashtra and Rajasthan lead the way, with six additional benches each - demonstrating how decentralisation can ease access and distribute caseloads more effectively.

The impact is evident. In Maharashtra, these additional benches handle nearly half of all cases filed at the state commission level. Rajasthan, meanwhile, reported a relatively low 11% of cases pending for over three years in 2025 - suggesting that expanded bench capacity can significantly improve disposal timelines.

On the other hand, large states such as Madhya Pradesh and Uttar Pradesh - which provided long pendency data in response to RTI applications - have not established any circuit/regional state commission benches. The consequences are visible in their colossal backlogs: between 40% and 62% of cases remained pending for over three years in 2025.

The contrast is telling. For states with large geographies and populations, the absence of additional benches is not just an administrative gap - it is a structural limitation that directly undermines timely access to justice.

Conclusion

The dashboard is not just about the consumer commissions - it is a mirror of the market. The dashboard does not just show where we are - it forces us to confront where we are headed.

If the current trajectory continues, consumer justice in India risks becoming exactly what it was meant to replace: slow, burdensome and out of reach of the very consumers it was created to serve!

SSii

SSI MANTRA

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SS Innovations International Inc. is a leading medical technology company founded by Dr. Sudhir Srivastava, a globally acclaimed robotic cardiac surgeon. Dr. Srivastava, serving as the founder, chairman, and CEO, has revolutionized the field of cardiothoracic surgery through his pioneering work in robotic procedures. He holds the record for the most number of robotic Beating Heart Totally Endoscopic Coronary Artery Bypass (TECAB) surgeries. His visionary approach led to the development of the groundbreaking surgical robotic system, the SSi Mantra. This innovative technology aims to transform the landscape of robotic surgery by making advanced, affordable, and accessible surgical procedures available to underserved populations worldwide by decentralizing excellence.



Sudhir Srivastava, MD
Founder, Chairman and CEO

Surgeries Completed Worldwide

6257

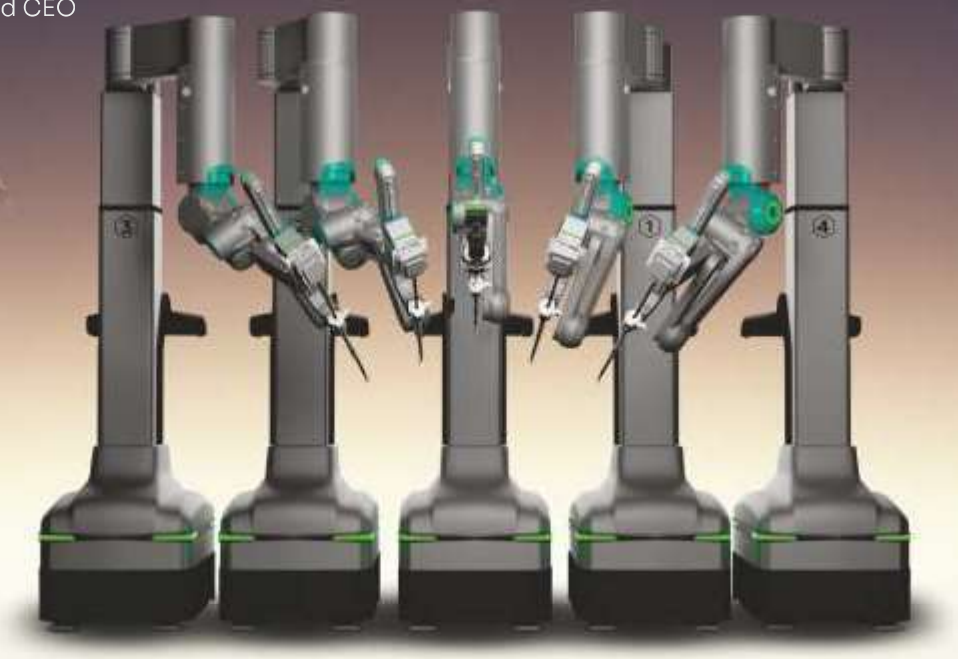
Total Installations Worldwide

125+

Total Telesurgeries Performed

70

(Data as of Mid of Oct 2025)



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AFTERWORD



Pyush Misra
Trustee,
Consumer Online Foundation

REIMAGINING CONSUMER JUSTICE:

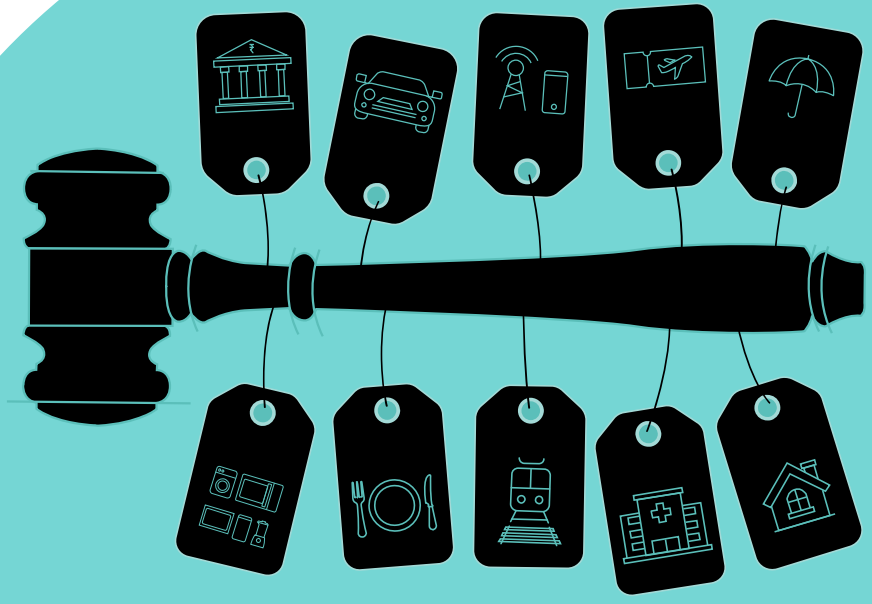
What Needs to Change?

"The legislative intent to deliver consumer justice should be matched by the readiness of the institutions tasked to deliver it. Strengthening capacity, restoring efficiency and ensuring accountability in the consumer commissions is no longer optional; it has become imperative."

– Pyush Misra



The glaring gaps demand urgent attention to make timely consumer justice an institutional reality!



Consumer Justice Report 2026

Assessing Capacity of Redressal Commissions in India

India Justice Report

The Partners

- Centre for Social Justice (IDEAL)
- Common Cause
- Commonwealth Human Rights Initiative (CHRI)
- DAKSH
- TISS–Prayas
- Vidhi Centre for Legal Policy

THE CONSUMER PROTECTION Act, 2019 was heralded as a beneficent upgrade of the preceding 1986 legislation. Reaffirming the promise of timely and effective access to justice for the consumers, it introduced various progressive provisions such as electronic filing, virtual hearings and alternative dispute resolution to make the processes easier and more consumer-friendly.

In 2026, that promise stands at a crossroads.

The **Consumer Justice Report 2026** tracks the operational readiness of the consumer commissions - whether they have been constituted and are financially supported, adequately staffed and functioning with minimum thresholds of gender diversity and caseload management. The report has flagged deep structural flaws, painting a grim picture of the almost systemic collapse of the consumer dispute redressal machinery.

The findings indicate that while some improvements in speed have occurred, the system suffers from persistent defects, including massive judicial vacancies, surge in backlogs and infrastructural decay despite the digital initiatives, that lead to immense structural strain.

There are only 685 commissions in the 775 districts across the country!

Of Underutilised Budgets….

It is easy to pin the blame of the pendency crisis on a lack of funds. However, the report reveals a clear failure of deployment hinting at apathetic administrative will!

Data provided by 21 SCDRCs shows that the total budgetary allocation increased by as much as 52% (Rs 201.93 crore) between 2021-22 and 2024-25. In 20 state commissions, the total allocation stood at Rs 225.58 crore in 2024-25. The highest allocation was recorded by Karnataka (₹53.71 crore), followed by Rajasthan (₹38.29 crore) and Assam (₹24.2 crore) while Bihar had the lowest (₹3.18 crore), reflecting a gross misalignment with the caseload.

Shockingly, some states actively cut their budgets between 2021-22 and 2024-25 despite rising caseloads and glaring vacancies – while Madhya Pradesh reduced its budget marginally by 8%, Jharkhand reported a massive 47 drop% in allocation. West Bengal cumulatively allocated only Rs 9 crore during the four years, half of the allocation of a small state like Goa!

What good is allocation if the money never translates into action? Alas, budget utilisation averages just about 85%. Only Andhra Pradesh, Uttarakhand, West Bengal, Kerala and Maharashtra SCDRCs fully expended their respective allocations. Uttarakhand overutilised its budget by 512% due to under-allocation. Assam recorded the lowest utilisation at a mere 43%.

…..And Untapped Mediation

The 2019 Act formally incorporated Alternative Dispute Resolution (ADR) mechanisms - like mediation by an independent external person - for faster and more cost-effective resolution of consumer disputes.

Alas, the India Justice Report reveals thin infrastructure and minimal adoption of these tools. Information received from 21 SCDRCs reveals that only 163 trained mediators were empanelled in 15 state



Data transparency remains weak. As of June 2025, only 20 out of the 35 SCDRCs had an official website and only 3 had uploaded annual reports online. Nine major states did not even provide long-pendency data!

commissions between 2022 and 2025, while 5 of them had no trained mediator at all.

Negligible usage comes to the fore with a meagre 134 cases referred to mediation by 9 state commissions, with a settlement rate of just 20.2%. As many as 14 states reported zero referrals for mediation over the last four years.

The speedy ADR mechanism of Lok Adalats also stands grossly underutilised with a mere 3,216 cases referred to Lok Adalats between 2021-22 and 2024-25 (data provided by 22 SCDRCs). Nine SCDRCs have not referred any case to the Lok Adalat since 2022. What's more, the use of Lok Adalats has declined by a sharp 70%, from 1463 referrals in 2022 to just 446 in 2024.

Alas, the consumer commissions missed the opportunity to speed up disposal and reduce the mounting burden of cases!

"The will of the Parliament is reflected in a legislation, but if the legislation is made non-functional, then will is also defeated."



Justice (Retd.) SANJAY KISHAN KAUL
Former Judge, Supreme Court of India, who released the report

Where Improvements Can Be Made

By bringing siloed data to one place, the Consumer Justice Report provides policymakers and other stakeholders with a valuable resource to address serious challenges and improve the overall functioning of the system.

Immediate action is required on the following measures:

- Set up District Commissions in all districts
- Appoint Commission Presidents and fill member vacancies
- Improve gender representation
- Constitute specialised benches
- Ensure time-bound resolutions and enforcements
- Treat alternative dispute resolution mechanisms as integral to dispute resolution
- Better utilisation of budgets
- Tech integration
- Mandate monthly data uploads for vacancies, pendency and budget utilisation
- Strengthen sectoral grievance handling at IRDAI, RBI, RERA, etc.

It is more than evident that the government needs to refine the consumer protection law, simplify procedures and ramp up the infrastructure. **As Maja Daruwala, Chief Editor, India Justice Report, sums up, "Without recalibration, the consumer remains an afterthought. Durable economic growth demands that the promise of redress keep pace with the promise of prosperity!"**

Conclusion

At its core, consumer justice is about trust.

- Trust that if a product fails, there is recourse
- Trust that if a service is deficient, there is accountability
- Trust that the system will stand by the consumer

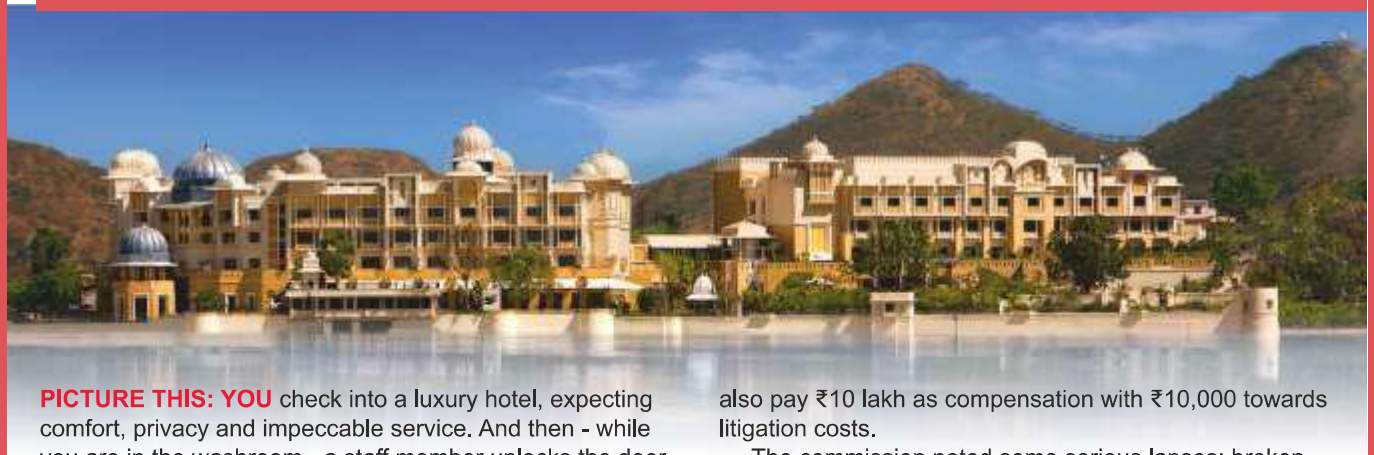
When that trust weakens, the consequences ripple far beyond courtrooms. Consumers become hesitant. Disputes go unreported. Businesses face less accountability.

In such an environment, fairness becomes optional. India surely cannot afford this!



JAGO GRAHAK JAGO

Privacy is Priceless: Hotel Fined for Violation



PICTURE THIS: YOU check into a luxury hotel, expecting comfort, privacy and impeccable service. And then - while you are in the washroom - a staff member unlocks the door with a master key and walks in unannounced. No warning. No consent.

This is exactly what happened to a couple who had booked a 'Grand Room with Lake View' at the Leela Palace hotel at Udaipur to celebrate the husband's birthday and their baby-moon on 26th January, 2025 for ₹55,500 for a night.

A Chennai-based advocate alleged that while she and her husband were in the washroom, a housekeeping staff entered the occupied room using a master key. Even though they shouted, “No service”, the staff member proceeded to enter and even peeped through a broken washroom door.

Shocked by the gross misconduct, the couple immediately reported the incident to the hotel reception, expecting prompt and corrective action. But, the hotel management failed to take the matter seriously. They not only delayed access to CCTV footage, but even attempted to trivialise the breach of privacy.

Deeply unsettled by the intrusive experience, the advocate filed a complaint with the District Consumer Disputes Redressal Commission, Chennai (North) for the serious invasion of privacy alleging that it caused her severe mental trauma, humiliation and emotional distress.

The Hotel, operated by Schloss Udaipur, denied the allegations and claimed that its staff acted in accordance with their SOPs (Standard Operating Procedures). It further argued that no 'Do Not Disturb' sign was displayed on the room's door and that the staff rang the bell and entered during scheduled housekeeping hours without any deliberate or malicious intent.

Taking serious note of the incident, the Commission ruled in favour of the couple, holding the hotel guilty of both **deficiency in service** and **violation of privacy**. In December 2025, it ordered the hotel to refund the entire room tariff of ₹55,000 room tariff with 9% annual interest and also pay ₹10 lakh as compensation with ₹10,000 towards litigation costs.

The commission noted some serious lapses: broken washroom door, non-functioning CCTV and staff entering within a minute without checking through the intercom or phone. It maintained that such conduct was unreasonable, unsafe and contrary to the basic expectation of privacy, that too in a luxury hospitality setting.

The bench of D Gopinath (President) and members Kavitha Kannan and R Sivakumhar stated, "This commission is constrained to observe that Leela Palace, Udaipur, instead of demonstrating empathy and accountability, which is expected from a reputed luxury hotel of star category, adopted a defensive and adversarial approach, sought to trivialise a serious invasion of privacy and attempted to shield itself behind internal standard operating procedures (SOPs). Such conduct is strongly condemnable. The right to privacy and dignity of a hotel guest, especially in a vulnerable condition, cannot be compromised under the guise of operational convenience.”

Why This Case Matters

At the heart of the judgement lies a powerful principle - standard operating procedures cannot override basic human dignity. Privacy is a basic expectation and cannot be compromised in any setting. Respect for personal boundaries should be absolute, not conditional.

For consumers: this case is a reminder to assert their rights.

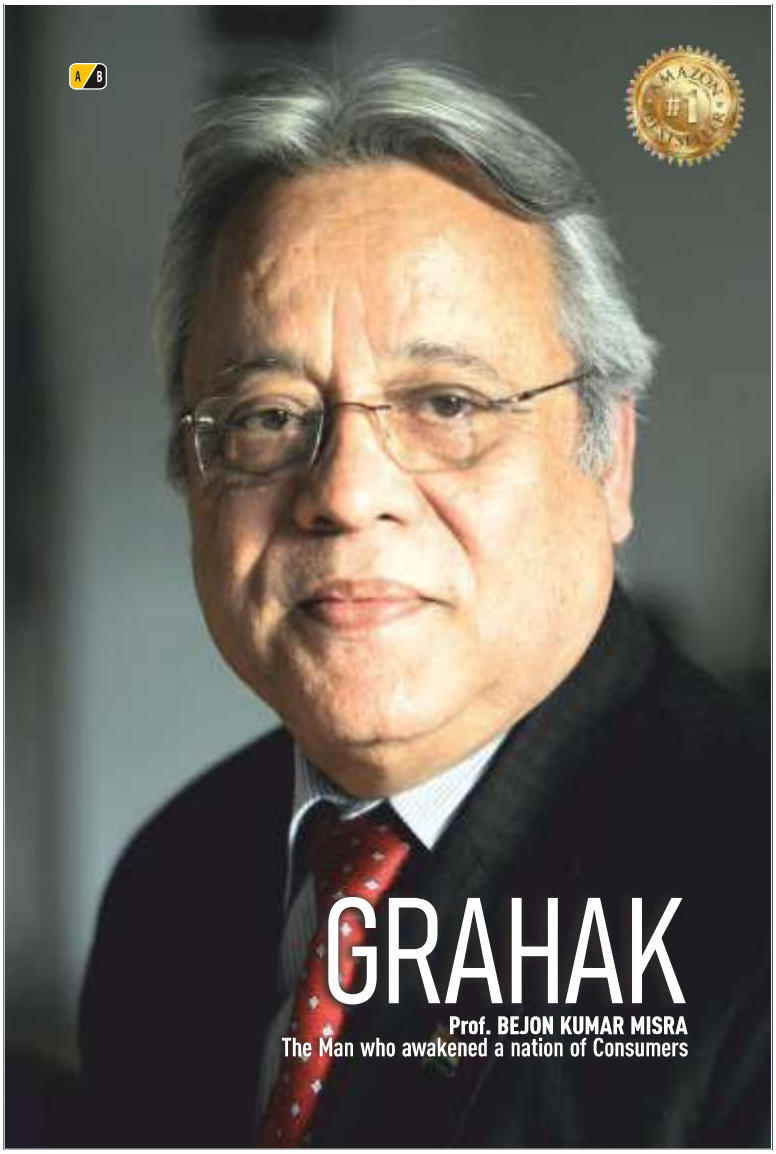
For service providers: the message is clear: True luxury is not in the experience you sell, but in the trust you protect.

For consumer commissions: We hope more cases are resolved quickly and efficiently, delivering timely justice to consumers - because justice delayed is justice denied!

GRAHAK

The Man who awakened a nation of Consumers

ग्राहक
अब हिंदी में भी उपलब्ध है।



Grahak' chronicles the remarkable evolution of India's consumer protection movement through the personal lens of one of its founding pioneers. Beginning with telephone connection frustrations in 1980s Jamshedpur, India, the book reveals how everyday grievances sparked a nationwide movement that fundamentally reshaped India's economic landscape.

Prof. Misra's journey from local activism to national policy architect provides unique insights into landmark legislation and regulations, including the Consumer Protection Act of 1986 and 2019. Readers gain unprecedented access to behind-the-scenes accounts of meetings with Prime Ministers Rajiv Gandhi, H. D. Deve Gowda, and Inder Kumar Gujral, the development of the iconic Jago Grahak Jago' multi-media campaign, and the establishment of crucial consumer protection institutions.

Buy Now!

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WATCH OUT!

Watch out for the next issue in June 2026 dedicated to the theme of

'Patient as Consumer: Ethics, Rights and Participation in Clinical Research'

Across Cities, One Community



Over the past two months, Vahani brought together alumni, scholars, mentors, partner organizations, and corporate partners across cities, creating spaces that felt energized as the intent and momentum came through. What emerged was not confined to spaces or agendas but was apparent in the conversations that unfolded.

There was a noticeable shift in the tone. Less hesitation, more ownership. Scholars confidently asked sharper questions, alumni responded with an honest candour, mentors and partners highlighted aspirations in lived reality. The distance between ambition and achievement was narrower, not that the path was easier but because it was now common and shared.

These were not passive gatherings. They were driven by the exchange of ideas, experiences, and possibilities. The kind that doesn't end when the session does but lingers, evolves to be continued and later translates into action.

In between there were moments that quietly define a community: a conversation that brought clarity, a perspective that changed direction and a connection that will last beyond the room.

What these chapter meets make clear: Vahani is not just growing; it is maturing. Into a community that shows up with purpose, engages with intent, and moves forward together.

Across cities, yes. But more importantly, across journeys.

GET INVOLVED!

- Join as a Professional Mentor
- Offer Internship/Jobs
- Connect us to Schools/NGOs

www.ConsumerOnlineFoundation.org
Information is Power

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Your generous donation will enable us to sustain our activities and motivate our team to perform in the manner you desire from them to uphold your rights and empower consumers.

Our founder, Prof. Bejon Kumar Misra, a well-known International Consumer Policy Expert, has dedicated 40+years to the consumer movement in India and globally. He has diligently moved forward in empowering the voiceless consumers on their rights and responsibilities, worked on various policy issues, including amending existing laws and regulations, proposing new laws and regulations as per global best practices/standards in the interests of the consumers in India and globally, without any discrimination.

It has been a very satisfying journey for us right from the very first day we started extending our services to the consumers. As of date, we have resolved more than a million consumer complaints through various platforms and our membership is growing every day.

We humbly request you to kindly register with us and donate a token amount every year or subscribe to our magazine 'The Aware Consumer', as a contribution for the activities we undertake around the year. This will enable us to pay back to the society with your support and cooperation.

We thank you for considering us worthy enough to provide you with regular information to make you feel protected and empowered. We assure you of our best services and efforts to build aware consumers like you globally. Our team works with only one motive…….to get the smile back on your face, which you deserve for your hard-earned money!

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An Aware Consumer is a Protected Consumer



JAGO GRAHAK JAGO









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