



Consumer Protection Act 2019

Training Module for Trainee Deputy Collectors

Why This Training Matters



First Point of Contact

You handle public grievances daily



Common Issues

Consumer protection is frequent in field admin



Builds Trust

Understanding law strengthens governance



Empowers Citizens

Guide people toward effective remedies

Real-Life Context You'll Encounter



Defective goods — agricultural inputs, household items



Deficient services — telecom, banking, microfinance



Misleading advertisements and false claims



Online fraud and e-commerce disputes



Citizens often unaware of their legal remedies

BACKGROUND OF CONSUMER LEGISLATION

U N Guidelines is the basis for framing the legislation. These Guidelines identified the legitimate needs of consumers.

1. **Protect consumers from hazards to their health and safety**
2. **Protect their economic interests**
3. **Access to information to make informed choices**
4. **Redressal of their grievances**
5. **Consumer education**
6. **Opportunity to express their interests**
7. **Freedom to form into groups**



Understanding the Act

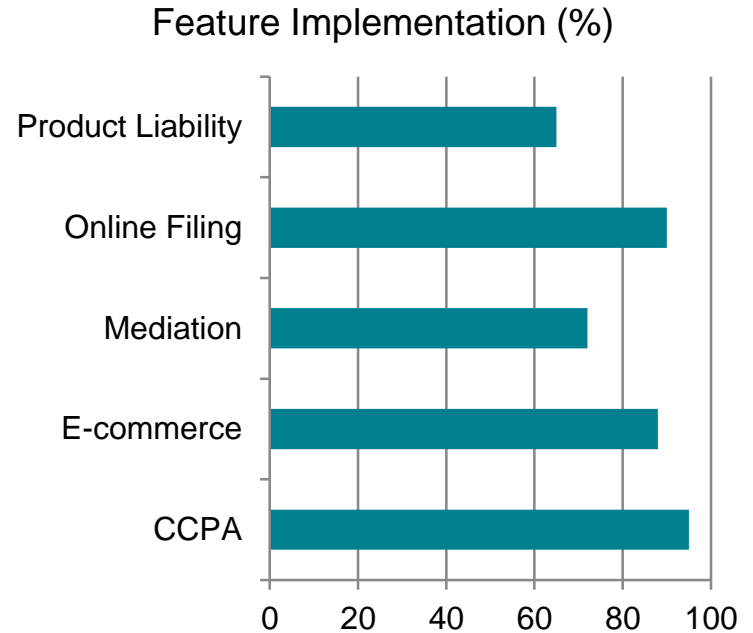
What the Preamble Says

An Act to provide for protection of the interests of consumers and for the said purpose, to establish authorities for timely and effective administration and settlement of consumers' disputes and for matters connected therewith or incidental thereto.



Salient Features of CPA 2019

- Establishment of Central Consumer Protection Authority (CCPA)
- Rights of consumers clearly defined
- Product liability provisions introduced
- E-commerce transactions explicitly covered
- Simplified complaint filing — including online mode
- Mediation as an alternative dispute resolution mechanism



Key Improvements Over Previous Law

OLD (1986 Act)

No central regulator

No product liability

Limited scope

Lower jurisdiction limits

No class actions

Limited mediation

NEW (2019 Act)

CCPA with enforcement powers

Product liability framework

Covers e-commerce & digital

Higher pecuniary jurisdiction

Class action suits allowed

Mandatory mediation cells



Key Definitions

Who is a Consumer?

- Any person who buys goods or hires services for consideration
- Excludes goods purchased for resale or commercial purpose
- Includes online and offline transactions
- Covers both actual buyers and beneficiaries

What Constitutes a Complaint?

A complaint arises when there is: unfair or restrictive trade practice, defective goods, deficient services, overcharging beyond the agreed or displayed price, sale of hazardous goods or services that risk consumer safety, or product liability claims against manufacturer, seller, or service provider.

Who Can File a Complaint (Complainant)?

- A consumer (individual buyer or service user)
- Voluntary consumer association registered under law
- Central Government or State Government
- Central Consumer Protection Authority (CCPA)
- One or more consumers with same interest (class action)

Definition: Goods

'Goods' means every kind of movable property and includes 'food' as defined under the Food Safety and Standards Act, 2006.

Definition: Service

'Service' means service of any description made available to potential users and includes banking, financing, insurance, transport, processing, supply of electrical or other energy, board or lodging, entertainment, amusement, construction, telecom, professional services, etc.

Consumer Rights Under the Act



Protection

Against hazardous goods and services



Information

About quality, quantity, purity, standard and price



Choice

Access to variety of goods at competitive prices



Be Heard

Right to representation in consumer forums



Redressal

Seek remedy against unfair trade practices



Education


Consumer awareness and education programs


E-commerce Defined


E-commerce means buying or selling of goods or services, including digital products, over digital or electronic network. The Act explicitly covers e-commerce platforms and mandates seller information disclosure, grievance redressal officers, and strict liability provisions.


Unfair Trade Practices — Common Examples


 False or misleading advertising


 False 'free offers' or contests


 False testimonials or endorsements

 Bait-and-switch schemes

 Deceptive pricing tactics

 Sale of substandard or dangerous goods

 Hidden fees and charges/ Dark Patterns

 Hoarding or black marketing

Central Consumer Protection Authority

Functions of CCPA (Part 1)

- Protect, promote and enforce consumer rights
- Prevent violation of consumer rights
- Ensure no false or misleading advertisement is made
- Initiate inquiry or investigation suo motu, on complaint, or on government directions
- File complaints before Consumer Commissions

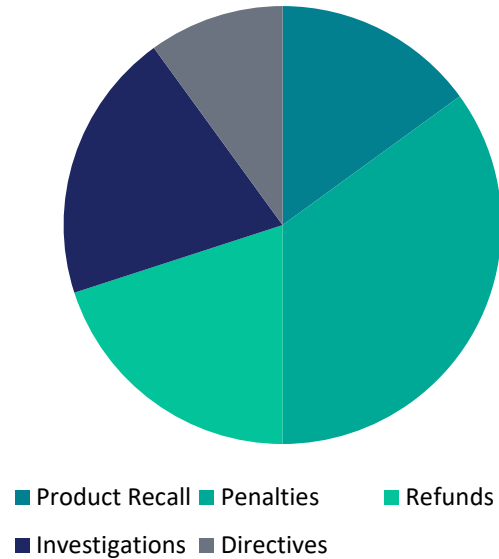
Functions of CCPA (Part 2)

- Intervene in proceedings before Consumer Commissions
- Review factors inhibiting enjoyment of consumer rights
- Undertake research and promote awareness on consumer rights
- Encourage cooperation with NGOs and consumer groups
- Issue safety notices to alert consumers about dangerous goods

Powers of CCPA

- Recall products that are hazardous or unsafe
- Order refund of price paid by consumers
- Impose penalty for false or misleading advertisements
- Impose penalty for adulteration or sale of spurious goods
- Issue directions to discontinue unfair trade practices

CCPA Power Distribution





Consumer Disputes Redressal Mechanism

Three-Tier Institutional Structure

National Commission

Above ₹10 crore

State Commission

₹1 crore to ₹10 crore

District Commission

Up to ₹1 crore

All three have original and appellate jurisdiction

Complaints can be filed online through e-Daakhil portal

How to File a Complaint

- File online via e-Daakhil portal or offline at commission office
- No court fee required
- Can be filed in the district where transaction occurred or defendant resides
- Simple format — no legal jargon required
- Attach relevant documents: bills, receipts, warranty cards, correspondence

Reliefs Consumer Commissions May Grant



Remove defect from goods



Return price paid



Remove deficiency in service



Cease misleading advertisement



Award punitive damages



Replace defective goods with new ones



Award compensation for loss or injury



Discontinue unfair trade practice

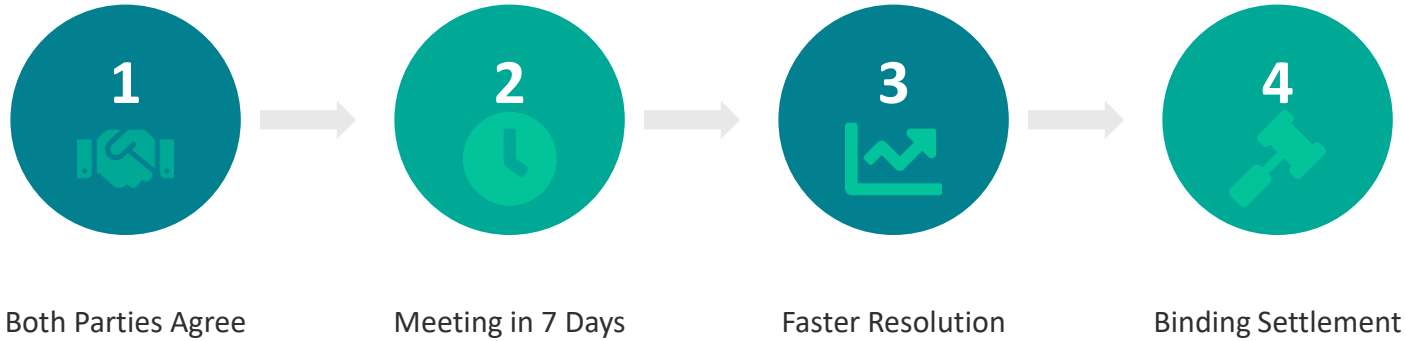


Issue corrective advertisement



Provide adequate costs to parties

Alternative Dispute Resolution — Mediation



- Voluntary process
- Settlement has force of commission's order
- Significantly faster than adjudication



Your Role as a Field Officer

How You Can Support Consumer Protection



Ensure district commission has adequate infrastructure and staff



Monitor case disposal rates and pendency



Guide citizens toward the consumer forum for eligible disputes



Facilitate awareness campaigns in your jurisdiction



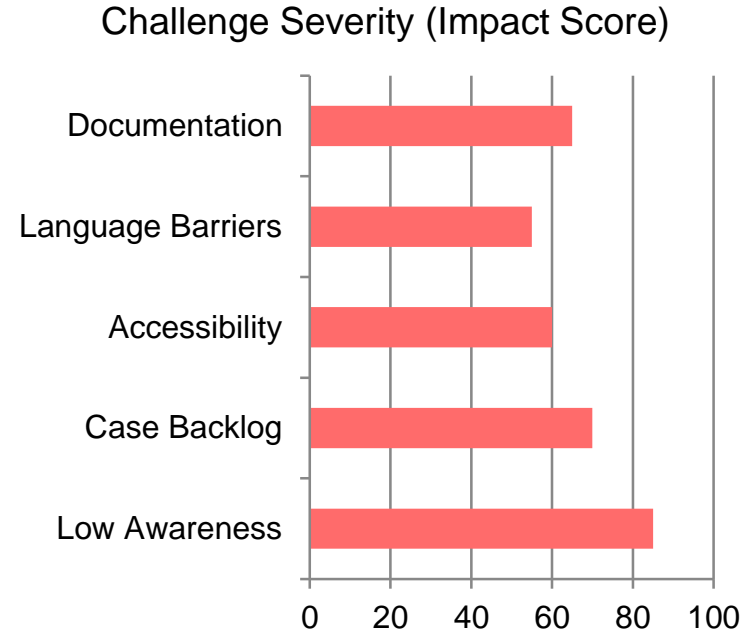
Coordinate with district legal services authority

Common Field-Level Scenarios

- Medical negligence complaints from rural hospitals
- Microfinance and banking service grievances
- Defective agricultural inputs — seeds, fertilizers, pesticides
- Telecom and electricity service disputes
- Online shopping fraud and delivery failures
- Real estate and construction defects

Key Implementation Challenges

- Low awareness of consumer rights in rural areas
- Delays in case disposal due to heavy backlog
- Accessibility issues — distance to commission office
- Language barriers in understanding procedures
- Lack of documentary evidence by consumers



What You Can Do



Organize consumer awareness camps in mandal headquarters



Strengthen grievance redressal at panchayat and ward level



Conduct regular reviews of district commission performance



Ensure convergence with other departments (legal aid, health, food safety)



Train frontline staff on basics of consumer protection

CONSUMER PROTECTION RULES

1. The Consumer Protection (Central Consumer Protection Council) Rules 2020
2. The Consumer Protection (Consumer Disputes Redressal Commissions) Rules 2020
3. The Consumer Protection (General) Rules 2020
4. The Consumer Protection (Mediation) Rules 2020
5. The Consumer Protection (Salary, Allowances and conditions of service of President and Members of the State Commission and District Commission) Model Rules 2020
6. The Consumer Protection (Qualification for appointment, method of recruitment, Procedure of appointment, Term of office, Resignation and removal of the President and Members of the State Commission And District Commission) Rules 2020
7. The Consumer Protection (e-Commerce) Rules 2020 Plus regulations



Remember

A citizen cheated and unheard
loses faith in the system.

A citizen heard and given justice
becomes a believer in governance.

You are the difference.

THANK YOU

HAVE A GOOD DAY