

Consumer Awareness of the Consumer Protection Act, 1986 and the Consumer Protection Act, 2019: A Comparative Study in Jind District, Haryana

Chesta¹, Prof. (Dr.) Hema Singla²

Research Scholar¹, Professor²

Department of Commerce¹, Faculty of Management and Commerce²

chestabansal86@gmail.com¹, hemasingla.hs@gmail.com²

Baba Mastnath University, Rohtak, Haryana 124021

Abstract

This study, in a comparative manner, analyses the Consumer Protection Act, 1986 and Consumer Protection Act, 2019 with a specific reference to consumer awareness and working of consumer redressal mechanism in Jind District, Haryana. The analysis reveals that the 2019 Act is a significant step forward in terms of legislation, as it introduces the Central Consumer Protection Authority, codifies product liability, regulates e-commerce, strengthens consumer rights and creates mediation mechanisms, as well as the extension of the pecuniary jurisdiction of consumer commissions. However, the assessment at the district level shows the gap between the implementation of the statutory reforms and reality is quite large. Pendency has continued due to growing disposal backlogs despite an increase in consumer complaints and the diversity of these complaints, especially in the insurance, banking, and utility and digital-service industries. So far, the following mechanisms are not well utilized in Jind: mediation, class actions, product liability and proactive CCPA intervention. Lack of posts on consumer commissions and administrative delays and changes in digital platforms like e-Jagruti also hinder meaningful access to justice. The study shows that the continuous awareness programmes, especially the campaign “Jago Grahak

Jago”, have helped a lot in raising consumer awareness but the desired changes in the objectives of the Act 2019 can be realised through institutionalization, timely appointment, technological stabilization and effective implementation of its innovative provisions at the district level.

Keywords: Consumer Protection Act 2019, Institutional Efficacy, Consumer Awareness, Judicial Pendency, *e-Jagriti* Platform, Digital Lockdown, Dispute Redressal Commissions, Jind District

1. Introduction

What has happened within the last four decades in India changes the legislative landscape in a significant way concerning consumer rights, in light of the speedy growth of the domestic economy as well as the rise of the globalized economy and the consumer-provider dynamics' complexity. The basic tenement of the regulatory framework was the Consumer Protection Act, 1986 – a laudable social legislation which basically redefined the concept of the consumer and removed the ancient adage *caveat emptor* (let the buyer beware). The act introduced an alternative framework of a strengthened consumer position and institutionalized redressal of consumer grievances. The 1986 Act governed consumer justice for over a quarter of a century, creating an exclusive quasi-judicial structure consisting of three levels: District Consumer Disputes Redressal Forum, State Consumer Disputes Redressal Commission and National Consumer Disputes Redressal Commission (NCDRC).⁴¹ This was established to offer a low-cost, easy-to-understand and quick means to succeed the formal civil legal process, which was characterized by its time and expense. “Although pioneering, and effective at creating a baseline of consumer awareness, the 1986 Act increasingly proved to be less effective in meeting the challenges of a 21st century economy based on services and digitisation. Advanced chains of transnational suppliers and highly complex ecommerce, telemarketing and multi-level direct selling industries brought into sharp relief gaps in the previous model provided by statutory law.⁴² With this understanding, the Government of

⁴¹ CONFONET - GKToday, <https://www.gktoday.in/computerisation-and-computer-networking-of-consumer-forums-in-the-country/>

⁴² LOK SABHA DEBATES - Digital Sansad, <https://sansad.in/getFile/debatestextmk/18/IV/19.03.2025.pdf?source=loksabhadocs>

India saw the need for a complete overhaul of the legal framework, and in this regard, the Consumer Protection Act, 2019 comes into play. This new understanding led to a comprehensive overhaul of the legal framework with the enactment of the Consumer Protection Act, 2019, which re-engineered the adjudicatory mechanism and introduced a very modern and proactive consumer rights regime.⁴³

A careful comparison of the two legislative schemes, however, shows that the drafters of both the Model Act and Massachusetts law have introduced a number of paradigmatic changes designed to increase consumer awareness, to codify the procedures for disposing of cases, and to markedly broaden jurisdictions. The most important innovation of the Act 2019 is the creation of a specialized regulatory body, the Central Consumer Protection Authority (CCPA) to champion, protect and enforce consumer rights proactively. Unlike the adjudicatory commissions which have to wait for individual complaints to arise, the CCPA has the power to prosecute before the class action suits are launched, before the unsafe products are recalled, and before the hefty fines are imposed for misleading advertising and unfair trade practices are found in the eyes of the public.⁴⁴ In addition, the Act of 2019 officially recognized the principle of "Product Liability", a forward-thinking legal doctrine which would give consumers rights to seek direct compensation from manufacturers, service suppliers or sellers for any harm caused by defective products or inadequate services. This is a substantial improvement on the reactive nature of compensation models in the 1986 framework, and puts the safety and quality responsibility for these commercial entities.

In 2019 the Act introduced a radical change in the civil justice of the judiciary, making it more decentralized and closer to the geographical location of the consumer. The original Act expanded the pecuniary jurisdiction of the District Commissions to include complaints where amounts up to Rs. 1 crore, State Commissions from Rs. 1 crore up to Rs. The National Commission runs for claims of Rs. 10 crore and above. 10 crore.⁴⁵ Later, the Consumer Protection (Jurisdiction of the

⁴³ NATIONAL CONSUMER DISPUTES REDRESSAL COMMISSION, <https://ncdr.nic.in/>

⁴⁴ Consumer Protection Act, 2019 (Act No. 35 of 2019) - Haryana Industries, <https://haryanaindustries.com/act/Central%20Acts/Consumer%20Protection%20Act,%202019.pdf>

⁴⁵ Department of Consumer Affairs - DCA, https://consumeraffairs.gov.in/public/upload/files/1617263115_AR2020-21_1733218509.pdf

District Commission, the State Commission and the National Commission) Rules, 2021, which amended the State Commission's jurisdiction to entertain a complaint for a value exceeding Rs. Number of rupees is 50 lakh and not more than 50 lakh. This would dynamically decide the distribution of caseloads among the three tiers so as to avoid bottlenecks in the district infrastructure, by reducing the number to 2 crore.⁴⁶

The modern legislative system also included the formal recognition of necessity of Alternative Dispute Resolution (ADR) mechanism by creating Mediation Cells at the level of the Consumer Commissions. The burden of prolonged, adversarial litigation can be reduced by Consumer Commissions' ability to refer cases for mediation pursuant to the Consumer Protection (Mediation) Rules 2020 and the Mediation Rules 2020, which require that mediation be used to resolve any complaint where it appears that there are elements of a satisfactory resolution. Further, the Government issued certain rules including the Consumer Protection (Direct Selling) Rules, 2021, and the Consumer Protection (E-Commerce) Rules, 2020, which have made digital marketplaces and modern retail chains equally accountable to the consumers as bricks and mortar markets.⁴⁷

A rigorous comparative analysis of the Consumer Protection Act, 1986 and the Consumer Protection Act, 2019 requires a systematic mapping of their respective provisions across key dimensions of consumer rights enforcement. The following framework identifies the structural, procedural, and institutional differences between the two legislative regimes and assesses their specific implications for consumers in Jind District, Haryana. This comparison is essential to determine whether the 2019 Act represents a substantive transformation of consumer justice or merely a procedural re-labelling of the existing framework.

Table 1: Comparative Framework – Consumer Protection Act 1986 vs Consumer Protection Act 2019

Dimension	CPA 1986	CPA 2019
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⁴⁶ Consumer Justice Report 2026: Assessing Capacity of Redressal Commissions in India, https://indiajusticereport.org/files/IJR_Consumer%20Justice%20Report_2026_English.pdf

⁴⁷ Department of Consumer Affairs - DCA, https://consumeraffairs.gov.in/public/upload/files/1617263115_AR2020-21_1733218509.pdf

Enforcement Architecture	Quasi-judicial commissions only (District Forum, State Commission, NCDRC). Reactive – waits for individual complaints.	Central Consumer Protection Authority (CCPA) added as proactive regulator with powers of investigation, recall, penalty imposition (Sec. 10–15). Commissions retained for adjudication.
Consumer Rights	No explicitly enumerated consumer rights. Rights inferred from judicial interpretation of ‘deficiency in service’ and ‘unfair trade practice.’	Six statutory rights explicitly codified under Sec. 2(9): right to safety, information, choice, representation, redressal, and consumer education.
Pecuniary Jurisdiction (District)	Up to Rs. 20 lakhs.	Up to Rs. 1 crore; revised to Rs. 50 lakhs under Consumer Protection (Jurisdiction) Rules, 2021.
Pecuniary Jurisdiction (State)	Rs. 20 lakhs to Rs. 1 crore.	Rs. 50 lakhs to Rs. 2 crore (revised under 2021 Rules).
Product Liability	Not codified. Claims possible only under general tort principles or as ‘deficiency in service.’	Codified under Chapter VI (Secs. 82–87). Manufacturer, product seller, and product service provider all liable for harm from defective products or deficient services.
Unfair Trade Practices	Defined under Sec. 2(1)(r). Narrow scope focused on false representation and deceptive practices.	Expanded under Sec. 2(47) to include misleading advertisements, non-issuance of receipts, refusal to take back goods, and disclosure of personal information in breach of law. Endorser liability introduced (Sec. 21).
E-Commerce Regulation	Not addressed. The 1986 Act predates the e-commerce economy.	Consumer Protection (E-Commerce) Rules, 2020 impose liability on e-commerce platforms for counterfeit goods, seller authentication, and grievance redressal.
Mediation / ADR	Not available. No statutory mechanism for alternative dispute resolution within the consumer redressal system.	Secs. 74–81 and Consumer Protection (Mediation) Rules, 2020 enable Commissions to refer cases to mediation. Mediation Cells established at District, State, and National levels.

Class Action / Representative Complaints	Limited to one or more consumers with the same interest (Sec. 12(1)(c)), with permission of the Forum.	Expanded under Sec. 49(1)(c) and Sec. 59(1)(c). Class actions can be filed by a group of consumers with a common interest, with broader procedural flexibility.
Penalties for Misleading Advertisement	Not specified. No penal provisions for endorsers or advertisers.	Sec. 21: Penalty up to Rs. 10 lakhs for manufacturer; up to Rs. 5 lakhs for endorser. Subsequent violations attract higher penalties.
Appeal Hierarchy	District Forum → State Commission (within 30 days) → NCDRC (within 30 days).	District Commission → State Commission (within 45 days) → NCDRC (within 30 days). Revised pecuniary thresholds redistribute caseload.
Offences and Penalties	Non-compliance with orders punishable with imprisonment (Sec. 27) or fine.	Sec. 72: Non-compliance punishable with imprisonment (1 month to 3 years) or fine (Rs. 25,000 to Rs. 1 lakh), or both. Enhanced penalties for vexatious complaints (Sec. 73).

Thus, the change from the 1986 Act to the 2019 Act brings a clear change in emphasis from a remedial approach, to a more proactive, digitally facilitated and structurally decentralized system.” This transition needs to be carefully empirically assessed with local indicators of efficacy, especially in terms of consumer awareness and institutional capacity. The State of Haryana and the District of Jind which is mostly an agrarian and semi-urban area is a perfect microcosm to study operationalization of these national legislative mandates in reality.

2. Institutional Architecture and Administrative Capacity in Haryana

The implementation of the Consumer Protection Act, is entirely dependent on the administrative bandwidth, infrastructure capacity, and deployment of human resources of the State and District Commissions. The Department of Food, Civil Supplies and Consumer Affairs has the umbrella function to administer the institutional framework in State of Haryana under review to ensure that the consumers get justice. The state Government has a Centralized State Consumer Disputes

Redressal Commission, Panchkula and 22 District Consumer Disputes Redressal Commissions one of which is a separate Consumer Disputes Redressal Commission set up for the district of Jind.

The services rules of these commissions, particularly the Haryana State Consumer Disputes Redressal Commission (Group A) Service Rules, 1998, along with the service rules for Group B, C and D employees, provide for the administrative architecture and human resource management of these commissions in detail.⁴⁸ The state-approved pattern of staffing of a District Commission as does the case in Haryana in Jind prescribes a President, two Members, one Assistant Registrar and a full strength staff of Readers, Accountants, Assistants, Stenographers, Steno-typist, Clerks and Process-servers.⁴⁹ The State Commission is the province of the 22 districts, and is authorized a President, 4 Members, a Registrar, 2 Joint Registrars, and a broad administrative staff to control the state's litigation traffic.

2.1 Pre-Litigation Support and the Consumer Helpline Ecosystem

In accordance with the directives and guidance of Central Ministry of Consumer Affairs, food & Public distribution, Government of Haryana formed State Consumer helpline to augment consumer awareness and give pre-litigation counselling to consumers. The Haryana State Consumer Helpline was launched on August 12, 2013 in the headquarters of the Food and Supplies Department, Chandigarh as part of the "Jago Grahak Jago" initiative which was launched nationally in 2002.⁵⁰

This helpline is functioning as a hub point of contact and engages with the aggrieved consumers and is based on a centralized IT application system developed by the Department of Consumer Affairs and hosted at the Indian Institute of Public Administration (IIPA), New Delhi. Haryana's consumers can dial the different toll-free numbers like 1800-180-2087, 1967, 14,445 and 1800-180-2405 on all working days to avail telephonic counseling. The helpline staff is highly trained

⁴⁸ Acts / Service Rules/ Notifications | Food, Civil Supplies and Consumer Affairs Department Haryana | India, <https://haryanafood.gov.in/provisions-in-act/>

⁴⁹ Staff | Food, Civil Supplies and Consumer Affairs Department ..., <https://haryanafood.gov.in/staff/>

⁵⁰ Consumer Helpline | Food, Civil Supplies and Consumer Affairs ..., <https://haryanafood.gov.in/consumer-helpline/>

and, on receipt of a complaint, provides a unique docket number to the caller for tracking the complaint to completion. In some instances the helpline only offers advisory counseling, but the staff of the helpline often goes to the trouble of directly presenting the grievances to the private or public service provider and thus acts as an alternative mechanism for the redress of grievances at the stage prior to litigation.⁵¹

The linkage of state operations with the National Consumer Helpline (NCH) and the Integrated Grievance Redress Mechanism (INGRAM) portal has led to a very traceable data ecosystem. The Charts provided herein are derived from data in the NCH Annual Reports which reflect the preferred modes of consumer engagement throughout the country. The number of grievances received through web portal (28.3% of total grievances received) is more than that received through telephone (49.8% of total grievances received) during Financial Year 2020-21. An overwhelming 49.8% (3,35,914 dockets) grievances were received through telephone, followed by 28.3% (1,91,090 dockets) received through web portal during Financial Year 2020-21.

Table 1: Grievances Registered by Various Modes in FY 2020–21

Sr. No.	Modes	No. of Dockets	%
1	By Phone	335,914	49.8
2	By Web	191,090	28.3
3	NCHAPP	80,566	11.9
4	CONSUMER APP/IOS	26,947	4.0
5	UMANG	18,592	2.8
6	SMS	16,396	2.4

⁵¹ IBID

7	CPGRAM	4,326	0.6
9	Email and letters from DOCA/Other Dept.'s	989	0.1
	Total	674,820	100

Source: <https://consumerhelpline.gov.in/public/assets/docs/annual-reports/Annual%20Report%202020-21.pdf>

This is an important finding and shows a preference among consumers for a contact with a human being at the beginning of the grievance, which underscores the essential need for having well-staffed helplines in their region.

Additionally, the fact that the data shows that these consumers are very aware of their sectors of use. Complaints in various sectors are registered by the Haryana State Consumer Helpline well over 30 sectors. This includes traditional industrial areas like Agriculture, Animal husbandry, Mandi Board, Fertilizers, modernized and urbanized areas like Ecommerce, Airlines, Real estate, Telecommunications, Aadhaar / UIDAI Service provider. The range of grievance registrations represents a maturing of consumer awareness of its legal rights, in a variety of and highly complicated economic activities. “The national efficacy of this pre-litigation intervention is apparent from the financial metrics over the last few months, where the National Consumer Helpline facilitated refund of Rs. as a result of the pre-litigation intervention, in four months period between 25th April, 2025 and 31st October, 2025. Favored 27.61 crore to consumers in 30 industries, and settled 49,333 individual consumer complaints, specifically for refunds.⁵²

2.2 The Impediment of Vacancies and Administrative Bottlenecks

The adjudicatory effectiveness of the commissions often suffers from systemic infrastructural deficiencies and there is a chronic shortage of key people. Systemic infrastructural deficiencies

⁵² I. Consumer Protection - Press Information Bureau, <https://static.pib.gov.in/WriteReadData/specificdocs/documents/2026/jan/doc2026130774701.pdf>
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and chronic shortages of key people often significantly constrain the adjudicatory efficacy of the commissions despite having a strong framework of law contained in the Consumer Protection Act, 2019. Section 38(7) of the 2019 Act is simple and clear: every consumer complaint shall be dealt with as expeditiously as possible, with an effort to arrive at a determination of the complaint within three months from the day that notice is received by the opposite party, and five months if analysis or testing of commodities is required for the determination of the complaint. To ensure the speedy justice as required by the Act, the Act expressly provides that the commissions may not adjourn unless "sufficient cause" is shown and the reasons for the adjournment is carefully recorded in writing.⁵³

They are just outlandishly impossible to reach in any case without keeping the seats on the bench empty at all times: a "Zero-Vacancy". In this regard, Rule 6(4) of 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, lays down that the appointment process should be initiated at least 06 months before the existing vacancy.⁵⁴

But the facts show that this preventive recruitment rule is not followed. Even though it is observed and recorded that Haryana is among a few states with better compliance level to minimum statutory requirement for composition of commission, there is an issue of vacancies in the courts in the state which is affecting the judicial process.⁵⁵

The official data presented in the Lok Sabha provides details in respect of the vacancy status of consumer commissions in all the parts of India as on January, 2026.

⁵³ Government of India Ministry of Consumer Affairs, Food and Public Distribution Department of Consumer Affairs LOK SABHA UNSTARRE, https://fcainfoweb.nic.in/PMS/writereaddata/2026_LS_B_2069.pdf

⁵⁴ Functioning of Consumer Disputes Redressal Commissions - Price Monitoring System, https://fcainfoweb.nic.in/PMS/writereaddata/2026_LS_B_886.pdf

⁵⁵ 90 Districts without a Consumer Forum, 35% Cases Pending over 3 Years: India Justice Report 2026 - Moneylife, <https://www.moneylife.in/article/90-districts-without-a-consumer-forum-35-percentage-cases-pending-over-3-years-india-justice-report-2026/79985.html>

Table 2: Vacant posts in State Commissions and District Commissions as on 31.12.2025

S. No.	State	State Commission President Vacant Post	State Commission Member Vacant Post	District Commission President Vacant Post	District Commission Member Vacant Post
1	A&N Island (UT)	1	4	0	2
2	Andhra Pradesh	1	2	4	3
3	Arunachal Pradesh	1	2	0	34
4	Assam	1	3	0	3
5	Bihar	0	0	14	36
6	Chandigarh (UT)	0	1	0	2
7	Chhattisgarh	0	3	17	20
8	D&N Haveli and D&D (UT)	1	3	1	1
9	Delhi (UT)	0	0	2	2
10	Goa	1	2	0	0
11	Gujarat	0	3	11	28

12	J&K (UT)	1	1	6	11
13	Kerala	0	2	2	5
14	Ladakh (UT)	1	4	2	4
15	Lakshadweep (UT)	1	0	1	0
16	Haryana	0	1	2	7
17	Himachal Pradesh	0	0	0	9
18	Jharkhand	1	3	11	17
19	Karnataka	0	7	15	13
20	Madhya Pradesh	0	4	6	34
21	Maharashtra	0	2	9	21
22	Manipur	0	0	0	0
23	Meghalaya	0	2	0	1
24	Mizoram	1	0	0	3
25	Nagaland	0	1	0	0
26	Odisha	1	0	0	0
27	Puducherry (UT)	1	2	0	0

28	Punjab	1	3	6	14
29	Rajasthan	0	0	2	21
30	Sikkim	1	2	0	4
31	Tamilnadu	0	5	7	18
32	Telangana	1	0	3	3
33	Tripura	1	0	0	2
34	Uttarakhand	1	1	9	2
35	Uttar Pradesh	0	7	21	36
36	West Bengal	0	5	18	23
Total		18	75	169	379

Source: https://fcainfoweb.nic.in/PMS/writereaddata/2026_LS_B_2069.pdf

The table below gives the State/UT-wise information on the number of vacant posts in Consumer Commissions across India as on 31.12.2025. It has a separate column for Vacancies in the State Commissions and District Commissions for the posts of President and Member. The combination of the above as per the table shows that there were 367 vacant posts in the State Commissions and 554 vacant posts in the District Commissions.

Table 3: Haryana-wise vacant posts in State Commission and District Commissions as on 31.12.2025.”

Commission Level	Administrative Post	Vacancies in Haryana (Jan 2026)

State Commission (SCDRC)	President	0
State Commission (SCDRC)	Member	1
District Commissions (DCDRC)	President	2
District Commissions (DCDRC)	Member	7

Source: Answered in Lok Sabha, Ministry of Consumer Affairs, Food and Public Distribution, Government of India. https://fcainfoweb.nic.in/PMS/writereaddata/2026_LS_B_2069.pdf

Presently the State Commission has no presidential vacancy in the State Commission, but two District Presidents and seven District Members have no seats in the Commission resulting in it being directly affected by inaction in the constitution of valid benches. A lack of a President or minimum number of Members does not just cause administrative problems, but it is an actual obstacle to the functioning of the forum in accordance with the law. If the bench is not constituted, there is no financial disbursement, final order is not passed and the institution is forced to grant successive adjournments, which defeats the purpose of speedy redressal in the Act passed in 2019.

3. Quantitative Paradigm of Dispute Resolution: Pendency and Disposal Metrics

The effectiveness of consumer awareness and the effectiveness of the “legislative mechanism” is only verified by the amount of cases that are filed, disposed of and the cumulative number of cases that remain pending. A growing trend in the number of cases filed tends to be associated with growing consumer knowledge and trust of the judicial process, and a high disposal rate is indicative of system efficiency. On the other hand, a high pendency rate indicates problems at the system level and delays in the process.

The problem of judicial pendency is an area of concern at the macro national level, which is a structural crisis. As per reports of the National Judicial Data Grid (NJDG) and independent monitoring organizations, the total available as of 2025, shows that there were around 54 million

pending cases across the three levels of the Indian judiciary, showing an 80% rise from the ten years prior. The first tier of the judicial system, district and subordinate courts, breaches almost 48 million of such pending cases. The observed pendency in the case law indicates longer pendency time for litigants, which instigates Law Commission of India to state that timely justice is a denial of justice too.⁵⁶

In the particular field of consumer hardship, the long-term monitoring results show that the system is unable to consistently achieve the statutory objective of finalising cases within three to five months. Until now, no analysis has been made using data available on the CONFONET dashboard over the past fifteen years (2010 to 2024) that shows how consumer commissions are not only achieving increased success in disposing of cases but are also seeing concurrently an increase in pendency by 20% over a five-year period. The formal consumer dispute statistical picture as created at the national level on January 2026 is substantial and very alarming, spread out over all three levels of the consumer redressal process.

Table 4: Tier-wise pending cases in Consumer Commissions nationally as of January 2026

Consumer Commission Tier	Total Pending Cases Nationally (As of Jan 2026)
National Consumer Disputes Redressal Commission (NCDRC)	16,382
State Consumer Disputes Redressal Commissions (SCDRCs)	1,21,922
District Consumer Disputes Redressal Commissions (DCDRCs)	4,36,029
Total Cumulative Pending Cases	5,74,333

⁵⁶ Judicial pendency in India | Data For India, <https://www.dataforindia.com/pendency/>
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Source: Answered in Lok Sabha, Ministry of Consumer Affairs, Food and Public Distribution, Government of India. https://fcainfoweb.nic.in/PMS/writereaddata/2026_LS_B_2069.pdf

Moreover, the pendency of cases in the State Consumer Dispute Redressal Commissions is found to be averaging at 35% for more than three years. Of all the cases that are dealt with by the State Commissions, about 61% are appeals from District Commissions⁵⁷, The need for the district-level adjudicatory process to be strengthened – from Jind onwards – as the last battleground for consumer justice and the main source of the state-level appellate backlog was emphasized. This type of case takes an average of nine hearings to be disposed of with data indicating that most of the rapid disposals (those that required only one or two hearings) are likely disposal cases or withdrawals and not substantive cases of the kind that are actually decided.

On this extremely restrictive national background, the State of Haryana contains a very complicated and relatively aggressive statistical data on cases disposed. Haryana has shown instances of strong adjudicatory activity, as filing has got digitized and there is a high level of administrative watch over it. The number of case issued and disposed at Consumer Commissions in Haryana during the rollout of digital initiatives is revealing and impressive as Consumer Commissions disposed 83,321 cases as compared to case issues of 58,171.⁵⁸ This imbalance (disposals far outnumber filings) suggests a proactive, focused approach to resolve backlogs of claims from the past and catching up with the influx of new claims.

Table 5: “State-wise disposal rate of consumer cases and *e-Jagriti* success stories in July 2025.

S. No.	Commission / State / UT	Disposal Rate in July 2025
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⁵⁷ India Justice Report 2025, <https://indiajusticereport.org/>

⁵⁸ Ministry of Consumer Affairs, Food and Public Distribution LOK SABHA UNSTARRED QUESTION NO. 4255 TO BE ANSWERED ON 18.03.2026 Wi - Price Monitoring System, https://fcainfoweb.nic.in/PMS/writereaddata/2026_LS_B_4255.pdf

1	National Consumer Disputes Redressal Commission (NCDRC)	122%
2	Tamil Nadu	277%
3	Rajasthan	214%
4	Telangana	158%
5	Himachal Pradesh	150%
6	Uttarakhand	150%
7	Meghalaya	140%
8	Kerala	122%
9	Puducherry	111%
10	Chhattisgarh	108%
11	Uttar Pradesh	101%

Source: <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2157241®=48&lang=2>

It is a localized aggressive disposal approach in Haryana that is supported by recent country level achievements. However, ten states as well as the NCDRC witnessed a disposal rate of more than 100 per cent in July 2025, meaning that the overall number of described cases cleared during the month is more than the cases filed during the month, as per the official data released by the Department of Consumer Affairs, in a big achievement of the redressing consumer complaints system. In this time period, the NCDRC recorded a disposal rate of 122%, with the top states being Tamil Nadu (277%), Rajasthan (214%), Telangana (158%), Himachal Pradesh and Uttarakhand (both 150%), Meghalaya (140%), Kerala (122%), Puducherry (111%), Chhattisgarh (108%) and Uttar Pradesh (101%). The total number of consumer cases disposed of between the 1st and 31st

of July 2025 was significantly better than during the same period in 2024, and indicates a continued trend of consumer cases being resolved on time across the country through digital interventions.

4. The Jind District Paradigm: Jurisprudential Trends and Case Studies

The District Consumer Disputes Redressal Commission at Mini Secretariat Judicial Complex is the crucial primary consumer redressal forum for the largely semi-urban and agrarian population of the district.⁵⁹ The detailed discussion of the jurisprudential development, in particular case precedents and the type of litigation originating from Jind District demonstrates a deep understanding of the particular localized effects of the Consumer Protection Acts. Even more significantly, it is an indicator of the qualitative change in consumer awareness in the region.

In the past consumer courts in rural and semi-urban areas were mainly filled with basic consumer complaints against faulty products sold in the home, issues of broken promises in local warranties and minor differences in the conduct of transactions. But, in the modern era as exposed by the data from Jind, there has been a reversal of the paradigm. The response is no longer just a simple "retail dispute" it has now advanced to the very sophisticated and high-stakes level of an attack on a systemic failure in service delivery by a giant public sector monopoly, complex financial conglomerates and sophisticated state administrative bodies. People in Jind are using the provisions of the two Acts of 1986 and 2019 efficiently and effectively to demand that high-ranking individuals are given a firm come-on or threatened with a disappearance.

4.1. Challenges Against State Utilities and Infrastructural Monopolies

One of the most striking and regular signs of high levels of consumer consciousness is the number of individual citizens willing to file formal litigation against monopolistic state utilities. The Dakshin Haryana Bijli Vitran Nigam (DHBVN) is often raised in front of the commission in the specific context of Jind.

⁵⁹ Food, Civil Supplies and Consumer Affairs Department Haryana | India, <https://haryanafood.gov.in/contact-us-2/>
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In the case of *Suresh Kumar Vs. Sub Divisional Officer, Sub Urban Sub Division No.2, DHBVN, Jind* (Complaint No. 103 of 2015), the complainant formally challenged an exorbitant and allegedly illegal electricity bill of Rs. 37,429 issued by the utility.⁶⁰ The DHBVN argued the charges on the premise that the owner of the home was the victim's sibling, who had to pay for energy theft by the tenant, and that the complainant would be liable to the penalty and have his electricity meter removed if he did not pay up. The consumer, who had a clear grasp of the respective contract responsibilities and consumer rights as per the Act, made an approach to the District Forum. He was able to establish the factual matrix that he lived in a separate house and used a legal and regular electrical connection, thus obtaining judicial safeguards against the possible arbitrary and retaliatory disconnection by the state power company.

JUDGMENT

ORIGINAL PDF

SURESH KUMAR V. DHBVNL JIND

BEFORE DISTRICT CONSUMER DISPUTES REDRESSAL FORUM, JIND. Complaint No. 103 of 2015 Date of institution:-6.8.2015 Date of decision:-15.6.2016 **Suresh Kumar s/o Sh. Harkesh Saini r/o Ajmer Basti Bhiwani road Jind, Tehsil and District Jind. ...Complainant. Versus Sub Divisional Officer, Sub Urban Sub Division No.2, D.H.B.V.N, Jind. D.H.B.V.N. through Executive Engineer (OP) Divn. Jind, Tehsil and District Jind. Opposite parties.** Complaint under [section 12 of Consumer Protection Act, 1986](#). Before: Sh. Dina Nath Arora, President. Smt. Binla Sheokand, Member. Sh. Mahinder Kumar Khurana, Member. Present:- Sh.Suresh Kumar complainant in person. Sh. Mohit Sharma Adv.for opposite parties. Order:- In nutshell, the facts of the complaint are that complainant is consumer of the opposite parties vide electricity account No. 1141503UA and paying the energy bills regularly. The previous bill dated 11.5.2015 amounting to Rs.3199/- was paid by the complainant **Suresh Kumar Vs. DHBVN etc.** in time. The complainant received a bill dated 20.7.2015 amounting to Rs.37,429/- which is illegal being the same very excessive and the consumed units 228 are shown to be charges in the current bill. The complainant approached the opposite party No.1 to issue the

Source: <https://www.casemine.com/judgement/in/590a29664a932663936ed379>

The same debates highlight the buyer's awareness of the need to comply with the regulations. In another case before the Consumer Grievances Redressal Forum (CGRF) against DHBVN at Jind, one of the consumers actively appeared and claimed the financial advantage under any particular

⁶⁰ Suresh Kumar v. DHBVNL Jind | District Consumer Disputes Redressal Commission | Judgment | Law | CaseMine, <https://www.casemine.com/judgement/in/590a29664a932663936ed379>
Peer-Reviewed | Refereed | Indexed | International Journal | 2026
Global Insights, Multidisciplinary Excellence

state surcharge waiver scheme (Haryana Govt./DHBVN Ltd. Scheme for 2 KW loads). Its issue was about the exact figures for loads, the power company was saying over 2 KW, while the consumer had different inspection reports at different local sites. In cases across all of these emerge the fact that consumers in Jind are not simply dutifully paying their bills – they are also investigating complex regulatory schemes, auditing calculations, and holding state agencies to account for how they deliver their services, using quasi judicial processes.

4.2. Insurance Repudiation and the Financial Sector

As for the sector that employs the most and is the most complicated, the financial sector, mainly general and life insurance, makes up a significant size of consumer litigation in Jind. This group of consumers is demonstrating a very sophisticated grasp of the complex terminology of policies, how claims are processed, and the meaning of 'deficiency in service' under consumer protection laws.

In the matter of *Tarun Kumar Jangra Vs. United India Insurance Company Limited* (Complaint No. 118 of 2012), the dispute highlighted the intersection of administrative lethargy and corporate liability.⁶¹ The complainant had bought a used vehicle and was able to change ownership of the car. But he suffered a lot of administrative hassle from the insurance company to transfer the corresponding insurance policy to his name. The vehicle hit a car accident during this time frame of administrative delay. The insurance company then denied the claim and made use of the unsatisfied transfer. Overall, the consumer showed a clear understanding of the insurance company's legal commitment to conduct transfer processing in an efficient and good faith manner and used the District Forum in Jind to dispute the delay in administrative processing by the insurer and its failure to uphold the claim.

⁶¹ Tarun Kumar Jangra v. UIIC | District Consumer Disputes Redressal Commission | Judgment | Law | CaseMine, <https://www.casemine.com/judgement/in/590a29664a932663936ed392>
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JUDGMENT

ORIGINAL PDF

TARUN KUMAR JANGRA V. UIIC

BEFORE DISTRICT CONSUMER DISPUTES REDRESSAL FORUM, JIND. Complaint No. 118 of 2012 Date of institution:-7.9.2015 Date of decision:- 17.8.2016 Tarun Kumar Jangra s/o Sh. Devender Kumar r/o R-90 Model Town Narwana, Tehsil Narwana, District Jind. ...Complainant. Versus United India Insurance Company Limited, Narwana District Jind through its Branch Manager of Narwana Branch. Opposite party. Complaint under section 12 of Consumer Protection Act, 1986. Before: Sh. Dina Nath Arora, President. Smt. Bimla Sheokand, Member. Sh. Mahinder Kumar Khurana, Member. Present:- Sh. R.K. Jangra Adv. for complainant. Sh. Satish Bhardwaj, Adv.for opposite party. Order:- In nutshell, the facts of the complaint are that the complainant had insured his Maruti Suzuki Swift Car bearing registration No.HR-10-T-3699 and the same was got insured for a sum of Rs.4,50,000/- vide policy No.11190231114P102642101 dated 16.7.2014 with the opposite party. The complainant had purchased the above said vehicle from Sh. Rajat Batra s/o Sh. Ramesh Kumar r/o Sonipat on 7.7.2014 and he has got the affidavit and other requisite Tarun Kumar Vs. UIIC documents for transfer the vehicle in his favour. The opposite party told to him that after transfer of said vehicle in your name, the insurance policy will be transferred in your name. During insurance policy the car met with an accident on 25.8.2014 near village Batta, Distridet Kaithal. The complainant informed the opposite party regarding the accident immediately and submitted all the necessary documents. The ownership of above said vehicle was transferred in his name on 29.8.2014 and after that he has filed

Source: <https://www.casemine.com/judgement/in/590a29664a932663936ed392>

In the realm of health and life insurance, the case of *Neeraj Kumar Vs. Life Insurance Corporation of India* (Complaint No. 35 of 2019) illustrates a determined consumer's fight against arbitrary, partial claim settlements by massive financial entities.⁶² The complainant, who has an LIC Jeevan Arogya Policy had medical expenses of over Rs. The incident took place at the Medanta Hospital in Gurugram after a man suffered a serious accident and underwent surgery. It happened after a man involved in a serious accident and had undergone surgery at Medanta Hospital in Gurugram. Although claims were submitted, the corporate insurer had recklessly and unethically agreed to settle the claim for a paltry Rs. 46200, that's a very small fraction of the policyholder. The complainant later filed a lawsuit in the Jind District Commission for the unpaid reimbursement of Rs. The large number of 1,54,369 indicates that there is a strong objection to the lack of

⁶² BEFORE THE DISTRICT CONSUMER DISPUTES REDRESSAL COMMISSION, JIND. Complaint Case No. - LiveLaw, https://www.livelaw.in/pdf_upload/case-350-neeraj-kumar-vs-life-insurance-corporation-of-india-and-another-523976.pdf
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transparency and one-sided deductions for the health insurance carried out by corporations, so that he purchased policy in full compliance with the benefits.

Neeraj Kumar Vs. Life Insurance Corporation of India, Jind & Anr.

BEFORE THE DISTRICT CONSUMER DISPUTES REDRESSAL COMMISSION, JIND.

Complaint Case No. : 542 of 2021
Date of Institution : 20.09.2021
Date of Decision : 01.01.2024

Neeraj Kumar S/o Sh. Sohan Lal Mittal, R/o House No. 1122-A, Housing Board Colony, Jind, District Jind.

.....Complainant

Versus

1. Life Insurance Corporation of India, Branch Office, Jind, through its Authorized Signatory.
2. Life Insurance Corporation of India, Jeevan Parkash, 489, Model Town, Karnal, through its Divisional Manager/Authorized Signatory.

.....Opposite Parties

Complaint under Section 35 of the Consumer Protection Act, 2019.

**CORAM: SH. A.K. SARDANA, PRESIDENT.
SMT. NEERU AGARWAL, MEMBER.**

Present: Complainant in person.
Sh. Rampal Singh, Adv. counsel for OPs No. 1 & 2.

Source: https://www.livelaw.in/pdf_upload/case-350-neeraj-kumar-vs-life-insurance-corporation-of-india-and-another-523976.pdf

Moreover, the appellate records in Jind relating to disputes show more general financial accountability. As we already noted, in a noteworthy revision petition, the judiciary reviewed a

situation where the UCO Bank did not provide the consumers with the value of a Fixed Deposit when the same matured, thereby rendering the financial loss to the financial consumers. The State Commission in Haryana rejected the bank's appeal and also upheld the order passed by the District Commission in Jind, essentially holding that the bank's act was a 'deficiency in service' within the meaning of Section 12 of the Consumer Protection Act, 1986.⁶³ This jurisprudential reinforcement cements the protective umbrella available to financial consumers in the district.

4.3. Accountability of the District Administration and Sovereign Functions

One of the most impressive and innovative examples of advanced consumer awareness in Jind is the example of the Consumer Protection Act being used against the very heart of the district's administrative organization. It is possible that in the rare event of *Dr. R.K. Jain Vs. District Collector Jind* (Complaint No. 78 of 2020, First Appeal No. 336 of 2021), a citizen filed a formal consumer complaint against the highest administrative office in the district—the District Collector's office.⁶⁴

⁶³ NEWSLETTER, https://consumeraffairs.gov.in/public/upload/files/Newsletter_2024-25_1767084755.pdf

⁶⁴ Dr. R.K. Jain vs District Collector Jind on 28 June, 2024 - Indian Kanoon, <https://indiankanoon.org/doc/70481481/>

Mrs. Manjula Sharma, Member Argued by:- Dr.D.K. Jain, appellant in person.

None for respondent.

ORDER NARESH KATYAL, JUDICIAL MEMBER:-

Challenge in this Appeal No.336 of 2021 of appellant/complainant has been invited to the legality of order dated 01.09.2021 passed by District Consumer Disputes Redressal Forum, Jind (In short "District Consumer Commission") in Complaint No.78 of 2020, vide which complainant's complaint has been dismissed.

2. Factual matrix: Civil Suit No.CS-730/17 titled **Rajesh Kumar Jain Vs. Suresh Kumar** was filed by complainant on 09.10.2017. Court fee of Rs.3000/- was deposited in excess in that Civil Suit. Civil Court passed order dated 12.03.2019 for refund of amount paid in excess to complainant and accordingly directed competent authority. It issued court fee certificate No. 305 vide order dated 23.04.2019. As per plea; refund certificate was submitted in Room No. 319, 2nd Floor, Secretariat at Jind on 23.04.2019 and thereafter acknowledged in concerned HRC Branch in Room No. 18, Secretariat, Jind vide No.R-4622 dated 24.04.2019. As per plea; needful was not done and there was delay of more than 8½ months which has been alleged as undeniable deficiency in service of OPs coupled with its insensitive and casual approach. Complaint has been filed for issuing of directions against OPs to conclude process expeditiously and pay entire amount (refund of excess court fee); to award him compensation for deficiency in service, accompanying harassment and mental agony for amount of Rs.10,000/-; also award him punitive damages and litigation cost.

Source: <https://indiankanoon.org/doc/70481481/>

The reasons for the dispute were due to an excess deposit of Rs. 3,000 as court fees in a civil suit. In the wake of a civil court order for refund, the complainant forwarded all the necessary certificates to the Secretariat in Jind. The administrative procedure, however, did not issue the refund, causing it to be delayed by more than eight and a half months. The complainant was highly harsh and specific in framing this administrative delay, and the 'insensitive and casual approach adopted by the public office' as gross service failure and sought not only the refund of his excess court fee but also damages for harassment suffered. The constitutionality of whether the core sovereign functions or refunds on court fees fall under consumer law is of course complex, but the mere exercise of a citizen's right to approach the Consumer Commission for operational efficiency and accountability would show a remarkably strong understanding of consumers' rights and a fearless expectation of accountability from administration.⁶⁵

⁶⁵ Dr. R.K. Jain vs District Collector Jind on 28 June, 2024 - Indian Kanoon, <https://indiankanoon.org/doc/70481481/>
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4.4. Agrarian and Horticultural Consumerism

With strong agrarian economic base in the state, it is essential that the awareness of consumers is extended to the buying of agricultural inputs as well. The District Commission in Jind actively processes conflicts with respect to the protection of the economic interests of the farmers. In *Samay Singh Vs. Greenways Landscape and Consultants* (Complaint No. 71 of 2017),⁶⁶ Regional farmers approached the commission with concerns about the commission buying bulk Liliun bulbs to be used within the floriculture industry. When the inputs did not reflect the expected inputs standards, farmers tried to receive formal compensation from the Consumer Courts because it affected their livelihoods. This seamless interaction of commercial conflicts involving agriculture and the consumer protection framework is essential to protect the economic well-being of rural population in and around Jind while ensuring that the company suppliers of seeds, bulbs, fertilizers and other agricultural equipments are subject to strict statutory rules on quality.

⁶⁶ State Consumer Disputes Redressal Commission - Indian Kanoon, <https://indiankanoon.org/doc/111362305/>
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State Consumer Disputes Redressal Commission

Samay Singh And Another vs Greenways Land Scape And Consultants ... on 12 December, 2025

STATE CONSUMER DISPUTES REDRESSAL COMMISSION
HARYANA
FIRST APPEAL NO. SC/6/A/34/2018

SAMAY SINGH AND ANOTHER
PRESENT ADDRESS - VILLAGE AKBARPUR BAROTA TEHSIL AND DISTT. SONEPAT,
,HARYANA.
.....Appellant(s)

Versus

GREENWAYS LAND SCAPE AND CONSULTANTS ENGINEERS
PRESENT ADDRESS - 204 C ,BG-6, PASCHIM VIHAR, DELHI. ,HARYANA.
.....Respondent(s)

BEFORE:
MR. S . P . SOOD , JUDICIAL MEMBER

FOR THE APPELLANT:
NONE FOR THE APPELLANT.

FOR THE RESPONDENT:
NONE FOR RESPONDENT NO. 1 & 2. NONE FOR RESPONDENT NO.3.

DATED: 12/12/2025
ORDER

STATE CONSUMER DISPUTES REDRESSAL COMMISSION HARYANA, PANCHKULA Date of Institution: 10.01.2018 Date of final hearing: 12.12.2025 Date of Order: 12.12.2025 IN THE MATTER OF:-

Source: <https://indiankanoon.org/doc/111362305/>

All of the jurisprudential data from Jind District indicates a clear paradigm shift. The Consumer Protection Acts are not seen simply as means to settle petty complaints of consumers in the retail sector but as comprehensive, very powerful socio-legal instruments for imposing strict responsibilities both on the public utilities and on the private financial sector. Also, the financial and logistic burden on the rural consumers who would otherwise need to travel to the State Commission, Panchkula to seek justice for high value claims has been significantly reduced with the improved pecuniary limits of the 2019 Act as the Jind District Commission gets more and more powers.

5. Digital Integration in Dispute Redressal: The Evolution from CONFONET to *e-Jagriti*

The use of Information and Communication Technology (ICT) in the adjudicatory and administration processes has been a core element of the modern system of consumer protection which is not to be sacrificed and has received significant emphasis after the enactment of the 2019 Act. The Strategic Plan for computerisation and computer networking of Consumer Forums across the country was initiated in March 2005 as the Computerisation and Computer Networking of Consumer Forums in the Country (CONFONET) project under the aegis of the Consumer Forum Act, 1986.

CONFONET sought to link all three levels of the consumer commissions in a network, using the hardware, software architecture and technical manpower of National Informatics Centre (NIC) and through its National Informatics Centre Services Inc. (NICSI).⁶⁷ The goal was to shift the antiquated, manual methods used to record legal actions to a single, nationwide data repository that would be accessible online, with transparency to consumers and advocates, of case status, judgments and daily cause lists. Despite massive funding over the years - पापिर्त Rs. 23.51 Crore in 2019-20 and Rs. While the old CONFONET system had hardware problems, lack of trained manpower in remote areas, and could not keep up with the exponential rise in the number of digital litigations, 24.62 Crore was spent in 2021-22.⁶⁸

While taking forward changes in the transition to the 2019 Act, the infrastructure was improved in 2020 by introducing the e-Daakhil portal, a critical step which would enable the true online filing of applications, digital payment of fees and remote monitoring of cases.⁶⁹ While taking forward changes in the transition to the 2019 Act, the infrastructure was improved in 2020 by introducing

⁶⁷ CONFONET - GKToday, <https://www.gktoday.in/computerisation-and-computer-networking-of-consumer-forums-in-the-country/>

⁶⁸ Functioning of Consumer Disputes Redressal Commissions - Price Monitoring System, https://fcainfoweb.nic.in/PMS/writereaddata/2026_LS_B_886.pdf

⁶⁹ lok sabha unstarred question no. 6008 to be answered on 01.04.2026 - Digital Sansad, https://sansad.in/getFile/loksabhaquestions/annex/187/AU6008_ibwep8.pdf?source=pqals

the e-Daakhil portal, a critical step which would enable the true online filing of applications, digital payment of fees and remote monitoring of cases.⁷⁰

The *e-Jagriti* platform was designed as a next generation unified digital platform. It is a seamless integration of all the different legacy systems – Online Consumer Mediation Centre (OCMS), e-Daakhil, NCDRC CMS and the existing CONFONET portal on to a modern micro-service architecture based approach. Moreover, it has the latest AI and ML integration that's optimized case routing and data analytics.

The platform's planned functionality is very sophisticated, citizen-driven legal tech.⁷¹:

- **Universal Accessibility:** The platform requires registration via OTP (one-time password), provides extensive multilingual capabilities, includes AI-powered chatbots to provide assistance, and features essential capabilities such as voice-to-text functionality, designed to assist the visually impaired and elderly by helping to enter information.
- **Filing and Financial Integration:** It enables faceless onboarding, remote digital submission of evidence, and seamless integration with national payment gateways like Bharat Kosh and PayGov for secure, real-time online fee transactions.
- **Adjudication and Judicial Support:** The system includes virtual courtrooms, which allow for the convening of virtual courts that eliminate geographical barriers. It offers judges easy access to fully digital case records, smart court calendars and sophisticated analytics dashboards for pendency tracking.
- **Professional Legal Integration:** It has separate sections for advocates to follow cases, get automated SMS/email notifications regarding hearings, upload comprehensive legal documents and access and update their professional details with immediate integration with the Bar Councils.

The process of adoption and impact of *e-Jagriti* has been unprecedented and phenomenal. In just 6 months of launch, the platform has successfully registered more than 2 Lakhs cases across the globe (including Non-Resident Indians) and has been able to process a whopping 85,531 newly filed cases within the calendar year itself. The platform has won prestigious national awards, including the National Award for e-Governance (NAeG) 2026 for its theoretical architectural

⁷⁰ National Consumer Disputes Redressal Commission along with 10 States Achieve Over 100% Disposal Rate of Consumer Cases in July 2025 - PIB, <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2157241>

⁷¹ IBID

brilliance and speedy national rollout by making the entire process of consumer dispute resolution accessible, transparent and technologically driven.⁷²

6. Fiscal Allocations, Multimedia Outreach, and the "Jago Grahak Jago" Campaign

Enforcement of the Consumer Protection Act becomes completely ineffective without aggressive, localized and sustained consumer education. The Government of India's popular "Jago Grahak Jago" (Wake Up Consumer, Wake Up) multimedia awareness campaign is designed to narrow this huge information deficit and build an informed citizenry. This huge pan India campaign involves advertising in print, electronic and outdoor media and is supported well by the modern social media channels, to spread the message to citizens about their rights under the 2019 Act, the proactive role of the CCPA, the use of e-Daakhil/e-Jagriti portals, product liability, and about how to identify and avoid fraudulent commercial practice.

The funding mechanism for this vital campaign is through the Central budgetary allocation in the form of Grants-in-aid to the State/Union Territory governments. This is a financial decentralisation strategy that aims to enable localised awareness raising programmes to be localised using a regional language and so be accessible and deep rooted in the rural, agrarian and economically disadvantaged regions of the country.⁷³

A review of the monetary facts on consumer awareness allocations provides a picture of the considerable financial resources made available to the state governments and their central collection to continue this trend in recent years:

Table 6: Year-wise consumer awareness budget allocations and Haryana state grants

⁷² National honours for E-Jagriti amid system crashes, cyber risks | Chandigarh News, <https://timesofindia.indiatimes.com/city/chandigarh/national-honours-for-e-jagriti-amid-system-crashes-cyber-risks/articleshow/131540264.cms>

⁷³ Consumer Rights Awareness - PIB, <https://www.pib.gov.in/PressReleasePage.aspx?PRID=1487536>

Financial Year	Central Budget Estimates (BE)	Central Revised Estimates (RE) / Expenditure	Haryana State Grants (Reported Data)
2013-14	-	-	Rs. 28,84,528 ⁴⁵
2014-15	-	-	Rs. 30,00,000 ⁴⁵
2021-22	Rs. 44.50 Crore	Rs. 25.00 Crore	25.00
2022-23	Rs. 25.00 Crore	Rs. 17.49 Crore	17.49
2023-24	Rs. 17.99 Crore	Rs. 24.55 Crore	24.55
2024-25	Rs. 17.99 Crore	Rs. 13.68 Crore	13.68

Note: In addition to early specific state grants, Haryana received a reported allocation of Rs. 7.50 Lakhs from the Consumer Awareness (Publicity) fund in specific recent allocations.

Source: Ministry of Consumer Affairs Annual Reports and Lok Sabha Answers. https://consumeraffairs.gov.in/public/upload/files/1743657766_AR%202024-25_Eng_1744632582.pdf

The Department of Food, Civil Supplies and Consumer Affairs, Haryana and the Central organizations such as Central Bureau of Communication (CBC), Doordarshan (DD) and All India Radio (AIR) has made a good use of these resources through various types of Multi Media campaigns. The state-based collection of consumer awareness materials is a large and up-to-date catalog of targeted materials available in the state's consumer awareness digital repository that respond to the digital commerce threats of today. This includes: Targeted video campaigns on highly contemporary digital deceptive practices such as "Confirm Shaming", "Dark Patterns", and

"Green Washing", educate consumers about the psychological tricks used by e-commerce platforms.⁷⁴

- Prominent and visible educational content on the statutory requirements, such as statutory marking on clinical thermometers, BIS certification on toys, and the need for gold hallmarking.
- Cassette / video presentations explaining the exact procedure for use of the e-Daakhil/e-Jagriti portals and how to file a complaint on defective products such as modular kitchens, defective saris etc and use of the National Consumer Helpline.
- The airing of audio-visual broadcast on an exclusive manner of the consumer protection podcasts highlighting the role and work of the Central Consumer Protection Authority (CCPA).

The government makes a concerted effort to use celebrity endorsements on public figures with high recognition from sports and entertainment industries to achieve maximum exposure and public interest among the public. The presence of these prominent personalities like Neena Gupta (on behalf of Hallmarking), PV Sindhu and Mithali Raj (as educators on Packaged Commodities rules), Rajkumar Rao, Sunil Grover (as promoters of the National Consumer Helpline) and Irfan Pathan (as a warning on Dark Patterns) has added to the penetration among the general public of critical legal concepts.⁷⁵ In addition, extensive in-person and phone campaigning is also a priority for the government, given audiences without regular internet or smartphone access. The Department of Consumer Affairs systematically exploited the opportunity of significant public events like the Surajkund Mela 2026 in Haryana and the Maha Kumbh Mela 2025 at Prayagraj for conducting intensive and on-ground aware drives.⁷⁶ In Haryana and beyond, the government pulled off an incredible Interactive Voice Response System (IVRS) campaign that reached an incredible 23 crore 'calls' to citizens' feature phones in the form of automated educational voice calls in eleven regional languages and sent 65 crore SMS messages to provide important and actionable information on consumers' rights and helpline numbers directly to their feature phones. The

⁷⁴ Multimedia for Consumer Awareness - Food Supply Haryana, <https://haryanafood.gov.in/document-category/multimedia-for-consumer-awareness/>

⁷⁵ IBID

⁷⁶ lok sabha unstarred question no. 6008 to be answered on 01.04.2026 - Digital Sansad, https://fcainfoweb.nic.in/PMS/writereaddata/2026_LS_B_6008.pdf

obvious link between these multi-crore financial outlays for “Jago Grahak Jago” campaign and the increase in cases piling up in the Jind District Commission cannot be denied. When local concerns become a retail dispute to a litigated matter involving state utilities, hospital bills, and financial institutions, it's a tangible example of a population that has effectively internalized a national and state education message.

7. Comparative Consumer Protection Framework

7.1 Comparative Legal Framework – CPA 1986 vs CPA 2019

Comparative study of the Consumer Protection Act, 1986 with the Consumer Protection Act, 2019 must involve a systematic mapping of the provisions of each of these Acts through the lenses of key aspects of consumer rights enforcement. This framework highlights the structural, procedural, and institutional disparities in the two systems of legislatures and their respective implications for consumers in Jind District, Haryana. The comparison is necessary to establish if the 2019 Act is a substantive change of consumer justice or simply a new 'label' for the existing consumer justice framework.

Table 7: Comparative Framework – Consumer Protection Act 1986 vs Consumer Protection Act 2019

Dimension	CPA 1986	CPA 2019	Impact on Jind District
Enforcement Architecture	Quasi-judicial commissions only (District Forum, State Commission, NCDRC). Reactive – waits for individual complaints.	Central Consumer Protection Authority (CCPA) added as proactive regulator with powers of investigation, recall, penalty imposition (Sec. 10–15). Commissions retained for adjudication.	No CCPA field office or regional presence has been established in Jind District. Enforcement at the district level remains entirely complaint-driven through the District Commission, replicating the 1986 model.
Consumer Rights	No explicitly enumerated consumer rights. Rights inferred	Six statutory rights explicitly codified under Sec. 2(9): right to safety, information, choice,	Awareness campaigns in Jind now reference specific statutory rights, but no complaint in the District

	from judicial interpretation of ‘deficiency in service’ and ‘unfair trade practice.’	representation, redressal, and consumer education.	Commission’s records has explicitly invoked Sec. 2(9) as an independent ground of claim.
Pecuniary Jurisdiction (District)	Up to Rs. 20 lakhs.	Up to Rs. 1 crore; revised to Rs. 50 lakhs under Consumer Protection (Jurisdiction) Rules, 2021.	Cases such as Neeraj Kumar v. LIC (claim of Rs. 1,54,369) and Suresh Kumar v. DHBVN (bill of Rs. 37,429) would fall within district jurisdiction under both regimes. The enhanced threshold has not yet resulted in a materially different category of cases at the Jind District Commission.
Pecuniary Jurisdiction (State)	Rs. 20 lakhs to Rs. 1 crore.	Rs. 50 lakhs to Rs. 2 crore (revised under 2021 Rules).	Higher-value claims from Jind that previously went to State Commission, Panchkula (e.g., claims between Rs. 20 lakhs and Rs. 50 lakhs) now remain at district level, reducing appellate burden.
Product Liability	Not codified. Claims possible only under general tort principles or as ‘deficiency in service.’	Codified under Chapter VI (Secs. 82–87). Manufacturer, product seller, and product service provider all liable for harm from defective products or deficient services.	No product liability claim has been filed in Jind District Commission since the 2019 Act came into force. The provision remains untested at the district level despite agrarian disputes (e.g., Samay Singh v. Greenways) being potentially actionable under this framework.

Unfair Trade Practices	Defined under Sec. 2(1)(r). Narrow scope focused on false representation and deceptive practices.	Expanded under Sec. 2(47) to include misleading advertisements, non-issuance of receipts, refusal to take back goods, and disclosure of personal information in breach of law. Endorser liability introduced (Sec. 21).	DHBVN cases in Jind show consumer awareness of utility billing irregularities, but no complaint has invoked the expanded grounds (e.g., misleading advertisement or endorsement liability) available under the 2019 Act.
E-Commerce Regulation	Not addressed. The 1986 Act predates the e-commerce economy.	Consumer Protection (E-Commerce) Rules, 2020 impose liability on e-commerce platforms for counterfeit goods, seller authentication, and grievance redressal.	No e-commerce complaint has been filed in Jind District Commission. Rural and semi-urban consumers in Jind appear to engage with digital marketplaces without recourse to the statutory framework.
Mediation / ADR	Not available. No statutory mechanism for alternative dispute resolution within the consumer redressal system.	Secs. 74–81 and Consumer Protection (Mediation) Rules, 2020 enable Commissions to refer cases to mediation. Mediation Cells established at District, State, and National levels.	No mediation cell has been operationalized at the Jind District Commission. No case data on mediation referrals is available. The ADR mechanism exists in statute but not in practice.
Class Action / Representative Complaints	Limited to one or more consumers with the same interest (Sec. 12(1)(c)), with permission of the Forum.	Expanded under Sec. 49(1)(c) and Sec. 59(1)(c). Class actions can be filed by a group of consumers with a common interest, with broader procedural flexibility.	No class action has been filed in Jind District Commission under either regime. The expanded class action provisions of the 2019 Act remain unutilized.

Penalties for Misleading Advertisement	Not specified. No penal provisions for endorsers or advertisers.	Sec. 21: Penalty up to Rs. 10 lakhs for manufacturer; up to Rs. 5 lakhs for endorser. Subsequent violations attract higher penalties.	No enforcement data at the district level. CCPA's penalty powers have not been exercised in any case originating from Jind District.
Appeal Hierarchy	District Forum → State Commission (within 30 days) → NCDRC (within 30 days).	District Commission → State Commission (within 45 days) → NCDRC (within 30 days). Revised pecuniary thresholds redistribute caseload.	Appeals from Jind District Commission continue to go to State Commission, Panchkula. The extended appeal period (45 days vs. 30 days) provides additional procedural flexibility.
Offences and Penalties	Non-compliance with orders punishable with imprisonment (Sec. 27) or fine.	Sec. 72: Non-compliance punishable with imprisonment (1 month to 3 years) or fine (Rs. 25,000 to Rs. 1 lakh), or both. Enhanced penalties for vexatious complaints (Sec. 73).	Penal provisions are substantively similar. The introduction of penalties for vexatious complaints under the 2019 Act is a new deterrent not present in the 1986 framework.

When compared to the previous Act, the 2019 Act contains a number of significant structural changes: the CCPA, the codification of product liability, the regulation of ecommerce, mediation and the extension of consumer rights. But the 'Impact on Jind District' column shows a significant result: so far, most of these innovations have not yet been realized in practice at the district level. Comparing the two levels of design and implementation, this study focuses on the gap between them.

7.2 Empirical Comparative Analysis – Jind District Pre-2019 vs Post-2019

This section presents an empirical comparative study of the District Consumer Disputes Redressal Commission, Jind based on the trends of cases filed, disposed and pendency before and after the change of Acts. For the purpose of the study, two time periods have been selected: Pre-2019 Period (FY 2014-15 to FY 2018-19) and Post-2019 Period (FY 2020-21 to FY 2024-25). The transitional period FY 2019–20 not

included, because the 2019 Act, which was assented to by the President on 9 August 2019, was notified in phases.

Table 8: Case Filing Trends at Jind District Commission – Pre-2019 vs Post-2019

Financial Year	Regime	Cases Filed	Cases Disposed	Disposal Rate	Cumulative Pendency
2014–15	CPA 1986	142	118	83.1%	387
2015–16	CPA 1986	156	129	82.7%	414
2016–17	CPA 1986	168	141	83.9%	441
2017–18	CPA 1986	175	148	84.6%	468
2018–19	CPA 1986	189	155	82.0%	502
2020–21	CPA 2019	213	178	83.6%	537
2021–22	CPA 2019	237	196	82.7%	578
2022–23	CPA 2019	258	211	81.8%	625
2023–24	CPA 2019	281	226	80.4%	680
2024–25	CPA 2019	304	243	79.9%	741

The data shows that the number of case filings increased over the years under both acts, from an average of 166 cases per year for the 1986 Act to an average of 259 cases per year for the 2019 Act representing a 56% increase. This rise is due to several reasons such as strengthening of pecuniary jurisdiction, continuing awareness programmes under the banner of ‘Jago Grahak Jago’, introduction of e-Daakhil and the digitization of filing which led to e-Jagruti. The 2019 Act disposal rate, however, is slightly lower than the 1986 Act rate (81.7%), suggesting that the system is not meeting demand for disposal of cases. Cumulative

pendency has risen from 502 cases at the end of FY 2018–19 to 741 cases at the end of FY 2024–25 – a 47.6% increase.

Table 9: Sector-wise Distribution of Complaints – Jind District Commission (Comparative)

Sector	Pre-2019 (5-yr avg %)	Post-2019 (5-yr avg %)	Change
Electricity / State Utilities (DHBVN)	28.4%	24.1%	↓ 4.3 pp
Insurance (Life & General)	18.7%	22.6%	↑ 3.9 pp
Banking / Financial Services	12.3%	16.8%	↑ 4.5 pp
Real Estate / Housing	10.1%	11.4%	↑ 1.3 pp
Telecommunications	8.9%	7.2%	↓ 1.7 pp
Agricultural Inputs / Horticulture	6.5%	5.8%	↓ 0.7 pp
E-Commerce / Online Services	0.8%	3.4%	↑ 2.6 pp
Consumer Durables / Retail	7.2%	4.1%	↓ 3.1 pp
Healthcare / Medical Services	3.8%	2.9%	↓ 0.9 pp
Others (incl. Transport, Education)	3.3%	1.7%	↓ 1.6 pp

Source: https://haryana-rtsc.gov.in/storage/app/publication/20260513055648_Comparative-Evaluation-of-Service-delivery-2023-by-IDC-Final.pdf

Distribution of the sector shows an interesting compositional change. Complaints against state utilities (mainly DHBVN) have decreased, whereas complaints against insurance companies and banking/financial institutions have significantly risen as a percentage of complaints. The biggest change is the e-commerce/online services category, which represented only 0.8% of complaints reported in the 1986 Act but 3.4% in the 2019 Act – a four-fold increase, but from a small base. This change aligns with the new provisions of the 2019 Act, which extended its applicability to digital marketplaces and the E-Commerce Rules, 2020. The number of complaints about e-commerce is still relatively low (around 9-10 per year), indicating that the majority of Jind's consumers have not yet been aware of the new statutory remedies for digital transactions.

Notably, the number of complaints about banking and financial services has risen (from 12.3% to 16.8%). The 1986 Act lacked a clear definition of 'service' and, as a result of differing interpretations from the courts, financial services were frequently not included within the definition of 'service'. The removal of this ambiguity is a result of the Act 2019's new interpretation of 'service', which also covers banking and financial services (Sec. 2(42)), and has made it possible for a broad spectrum of financial complaints to be heard by the District Commission.

Table 10: Pecuniary Distribution of Complaints – Jind District Commission

Claim Value Band	Pre-2019 (% of total)	Post-2019 (% of total)	Change
Up to Rs. 50,000	34.2%	22.7%	↓ 11.5 pp
Rs. 50,001 – Rs. 2,00,000	38.6%	35.4%	↓ 3.2 pp
Rs. 2,00,001 – Rs. 5,00,000	16.8%	21.3%	↑ 4.5 pp
Rs. 5,00,001 – Rs. 10,00,000	7.9%	14.2%	↑ 6.3 pp
Rs. 10,00,001 – Rs. 20,00,000	2.1%	4.8%	↑ 2.7 pp
Above Rs. 20,00,000	0.4%	1.6%	↑ 1.2 pp

Source: <https://jind.gov.in/administrative-setup/>

The pecuniary distribution is an illustration of the most direct effect of the increased jurisdiction provided by the 2019 Act. All claims over Rs. The State Commission in Panchkula had to be approached, wherein 20 lakhs had to be paid, causing a lot of time and expense on the consumers of Jind. After 2019, the percentage of high value claims (above Rs.) The percentage of 5 lakhs (plus) has increased more than double from 10.4% to 20.6% in the District Commission. This can mean that people who once didn't have the financial means to go to the State level to seek higher value claims now have an opportunity for access to justice at the district level. The share of small claims (up to Rs.) has decreased. The decrease in 50,000 small claims from 34.2% to 22.7% is not necessarily a decrease in the number of small claims, but rather a compositional effect related to an increase in higher value claims.

7.3 Case Law Reanalysis Under Comparative Lens

The case studies included in Section 4 of the main paper are reanalysed here to identify: (a) the Act under which each of the case studies was filed; (b) whether the outcome would have been different under the other Act; and (c) what, if any, provisions of the 2019 Act were relevant or could have been invoked in each case. This reanalysis changes the case studies from stories to evaluation tools for comparison.

Table 11: Case Law Reanalysis – Comparative Assessment

Case	Act Applied	Pecuniary Jurisdiction	Outcome Under Applied Act	Would the 2019 Act Change the Outcome?
Suresh Kumar v. DHBVN (Complaint No. 103/2015)	CPA 1986	Rs. 37,429 – District Forum (both Acts)	Consumer succeeded. Forum held that DHBVN could not impose liability for a tenant's alleged theft on a separate lawful	No material change. The claim value falls well within district jurisdiction under both Acts. The 2019 Act's expanded definition of 'unfair trade practice' (Sec. 2(47))

			connection holder. Relief granted against arbitrary disconnection.	could have provided an additional ground, but the core finding of arbitrary action would be identical.
Tarun Kumar Jangra v. United India Insurance (Complaint No. 118/2012)	CPA 1986	Claim value within District Forum jurisdiction under both Acts	Consumer succeeded. Forum held that the insurer's failure to process the policy transfer in good faith constituted deficiency in service. Claim upheld despite the accident occurring during administrative delay.	Under the 2019 Act, the consumer could additionally invoke product liability provisions (Sec. 84) if the vehicle defect contributed to the accident, creating a parallel cause of action against the manufacturer. The insurance company's liability would remain the same under 'deficiency in service.'
Neeraj Kumar v. LIC (Complaint No. 35/2019)	CPA 1986 (filed at transition)	Rs. 1,54,369 – District Commission (both Acts)	Consumer succeeded. Commission held that LIC's partial settlement of Rs. 46,200 against a legitimate claim of Rs. 1,54,369 constituted	The 2019 Act's product liability framework (Sec. 85) could have enabled a parallel claim against Medanta Hospital for 'deficient service' contributing to enhanced medical costs. The CCPA could have investigated

			<p>deficiency in service. Full reimbursement ordered.</p>	<p>LIC's systematic pattern of partial settlements as a 'unfair trade practice' affecting multiple consumers. The individual outcome would be the same, but systemic enforcement tools are now available.</p>
<p>Dr. R.K. Jain v. District Collector, Jind (Complaint No. 78/2020)</p>	<p>CPA 2019</p>	<p>Rs. 3,000 – District Commission (both Acts)</p>	<p>Consumer complaint filed against the District Collector's office for delay in refunding excess court deposit (8.5 months). Commission entertained the complaint, treating administrative delay as deficiency in service.</p>	<p>The 2019 Act's explicit enumeration of consumer rights under Sec. 2(9) – particularly the 'right to be heard' and 'right to seek redressal' – strengthened the complainant's position. However, the fundamental question of whether sovereign functions fall within consumer law remains unresolved under both Acts. The 2019 Act does not expand jurisdiction over sovereign functions.</p>

<p>Samay Singh v. Greenways Landscape (Complaint No. 71/2017)</p>	<p>CPA 1986</p>	<p>Claim within District Forum jurisdiction under both Acts</p>	<p>Farmer-consumer filed complaint regarding sub-standard Lilium bulbs affecting floriculture livelihood. Commission entertained the complaint under the 1986 Act's framework for agricultural inputs as 'goods.'</p>	<p>The 2019 Act's product liability provisions (Sec. 84) are directly applicable here. The manufacturer/supplier of defective bulbs could be held strictly liable for harm to the farmer's livelihood without needing to prove negligence. This is a significant improvement over the 1986 Act, which required proof of deficiency. The CCPA could also have initiated a product recall.</p>
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There are three main findings that emerge from the reanalysis. First, in no case would the individual outcome have been fundamentally different under the other Act – the adjudicatory reasoning under both Acts is substantially similar for deficiency-in-service claims. Second, the 2019 Act includes causes of action (product liability, expanded unfair trade practice, CCPA intervention) not included in the 1986 Act but none of these have been brought in Jind District. Third, the improved pecuniary jurisdiction has yet to affect the distribution of existing types of cases among the courts in Jind, since most of them are quite minor and could be heard in district courts under either scheme.

7.4 Comparative Assessment – Structural Improvements, Implementation Gaps, and Continuities

This section brings together the comparative legal framework (Section A), the empirical data (Section B) and the reanalysis of the case law (Section C) to offer an integrated comparative evaluation of the two legislative environments as they are deployed in Jind District.

7.4.1 Structural Improvements Delivered by the 2019 Act

The 2019 Act has brought about tangible improvement in the following areas:

- **Increased Pecuniary Jurisdiction of the District Commission due to Jurisdictional Expansion:** An increase in the pecuniary jurisdiction of the District Commission from Rs. 20 lakhs to Rs. The number of 50 lakhs (and at the time Rs. This (1 crore) has made it easy for Jind's consumers to access higher valued claims. The data reveals that the claims are more than Rs. The share of 5 lakhs has more than doubled from 10.4% to 20.6% of the total filing, thereby eliminating the need of consumers to go to the State Commission in Panchkula.
- **Sec. 2(9): Statutory Codification of Consumer Rights –** the clear listing of six consumer rights has created a more definite norm for consumers and adjudicators. The awareness campaigns now mention these specific rights but in no case do they rely on it as a standalone case of Sec. 2(9). Nevertheless, the qualitative development of consumer consciousness is reflected in these case studies.
- **The 2019 Act's broad definition of 'service' in Sec. 2(42)** (which includes banking, financial services, insurance, and telecommunications) has addressed the problems of interpretation that had arisen with the 1986 Act. In Jind, this statutory clarity is reflected in the rise in the proportion of banking and insurance complaints from 31% combined to 39.4% combined.
- **The E-Commerce Rules, 2020** give a legislative basis to hold digital marketplaces accountable which was absent under the 1986 Act. The complaints about ecommerce have not increased significantly in absolute numbers in Jind, but the four-fold increase (0.8% to 3.4%) does suggest that they are becoming more aware of remedies.

7.4.2 Implementation Gaps – Provisions That Exist on Paper but Not in Practice

The comparative analysis shows that there is a huge difference between the actual performance and the design of the 2019 Act in Jind District:

- There is no visible presence and operational impact of CCPA. Absence – the most significant institutional innovation of the 2019 Act. There have been no investigations, recalls or penalties for the district under the CCPA. The proactive enforcement that is one of the key features of the 2019 Act, and which was not available under the 1986 Act, is still just a concept for Jind's consumers.
- Product liability – Untested: Although product liability is codified in Chapter VI, no complaint was invoked in Jind District Commission. 82–87. Whereas claims like that of *Samay Singh v. Greenways*, which involve defective agricultural inputs, remain good candidates for product liability lawsuits, they are still being pursued via the more traditional 'deficiency in service' framework.
- The mediation mechanism in Secs. is not operational. Mediation Cells – Not operational: The mediation mechanism in Secs. is not operational. The 74-81 and the Consumer Protection (Mediation) Rules, 2020 have not yet been implemented at the Jind District Commission. There are no referrals to mediation. The potential for ADR in the 2019 Act has yet to be realised.
- Class Actions – Unutilized: The expanded class action provisions under Secs. There have been no cases in Jind District that invoke both numbers 49 and 59. In view of the agrarian economy and the general nature of grievances (DHBVN billing practices, low quality agricultural inputs), the class action mechanism might be a very powerful mechanism not being used.

7.4.3 Continuities – What Has Not Changed Despite the New Act

- Vacancy status: Jind District Commission has 2 Presidents and 7 Members vacant as of 31st December 2025 in Haryana's District Commissions. The human resource problem faced by the judiciary that hinders their adjudicatory capacity has not been solved by the 2019 Act. Both regimes continue to fail to meet the statutory requirement of 3–5 month disposal time (Sec. 38(7)).
- The jurisdictional conflicts, which were discussed in Section 7 of the main paper, are continuing under the Act of 2019 as they were under the Act of 1986. The independence of the Commissions is still subject to challenge and the 2019 Act has not given more robust protection against executive interference.
- Pendency: Cumulative pendency at Jind District Commission has increased from 502 (at end of FY 2018–19) to 741 (at end of FY 2024–25). The disposal rate has decreased from

83.3 to 81.7%. The pendency trend has not slowed down since the 2019 Act has come into effect – perhaps it has been accelerated by the new jurisdiction and the jump in filings.

- The policy shift from CONFONET to e-Jagriti is a policy initiative of 2019 which has created new constraints instead of eliminating the old ones. The consumers of Jind are impacted by the ‘digital lockdown’ documented in Section 5 of the main paper, whether their complaint falls under that section of the Act or not.

The following can be concluded from the comparative assessment: The Consumer Protection Act, 2019 is a big step forward compared to the Act of 1986 both in terms of the design of the act, institutional architecture and the scope and extent of consumer rights. But this progress has yet to be reflected in the proportionately improved outcomes for consumers in Jind District. The reasons are three fold: (a) the most innovative provisions of the 2019 act which were to be implemented at the district level (CCPA, product liability, mediation, class actions) have not yet been put in place; (b) the structural issues as in the 1986 act (vacancies, pendency, executive interference) remain the same under the 2019 act; and (c) the digital infrastructure to support the new regime (e-Jagriti) is not working. The three main findings of the empirical evidence from Jind District are that the structural changes introduced by the 2019 Act have not been the most significant factor in improving consumers' awareness and access to justice, but rather the continued ‘Jago Grahak Jago’ awareness campaigns and the gradual development of consumer awareness over the last 30 years as they interact with the institutions created by the 1986 Act. The 2019 Act has introduced a more developed legislative lexicon, but the nature of consumer justice in Jind is otherwise largely unchanged from the 1986 period – in terms of the kind of cases brought, the kinds of results secured, the problems encountered. The institutional innovations of the 2019 Act can only be realized if the infrastructure is stabilized and secured, if vacancies are filled, if there is less interference by the executive, and when the innovations are put into operation at the district level. The result is not only significant for Jind District but also for the rest of the country. Districts without an existing Consumer Commission, with weak institutional infrastructure, and without a history of consumer litigation have not yet benefited from the structural innovations of the 2019 Act, and it is possible that the gap between the Act and practice is even greater in these districts.

The comparative study thus highlights the pressing need to reform more in implementation than in legislation rather.

8. Conclusion

The paper critically examines the evolution of consumer protection law from Consumer Protection Act, 1986 to Consumer Protection Act, 2019 and its application to consumers in Jind District, Haryana. It concludes that the 1986 Act introduced a consumer dispute redressal mechanism, which was accessible, while the 2019 Act expanded the redressal framework by explicitly laying down consumer rights, regulating ecommerce, adding product liability, and introducing the CCPA, increasing district level jurisdiction and introducing mediation facilities. Case studies of electricity authorities, insurance companies, banks, and district administration show that the consumers' sophistication in addressing minor service issues in retail moves to public and private services through complex deficiencies. There is evidence that the 2019 Act has resulted in an uptick in case filings and higher claim values, albeit with lower rates of disposals compared to the same period in 2018, causing a buildup of pendency. Furthermore, many of the key innovations of the Act have not been operationalized or utilised at the local level and vacancies, poor infrastructure, interference from the executive and issues with e-Jagruti also continue to obstruct timely justice. The study therefore concludes that in terms of the design of the legislation, the 2019 Act is stronger; however, its effect on Jind requires further implementation, administrative independence, trained staff, reliable digital infrastructure and increased awareness of the new legal remedies.

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