	PAGE
Acronyms	I-5
Chapter-heads	I-7
Table showing sections of Consumer Protection Act, 2019 &corresponding provisions of Consumer Protection Act, 1986	<i>I-29</i>
Table showing sections of Consumer Protection Act, 1986 &corresponding provisions of Consumer Protection Act, 2019	I-36
Table showing date of enforcement of sections of ConsumerProtection Act, 2019	I-41

# DIVISION ONE

# **GUIDE TO CONSUMER PROTECTION ACT, 2019**

# 1

# **BACKGROUND OF CONSUMER PROTECTION ACT, 2019**

1.1	Introd	uction	1.3
1.2	Overa	ll scheme of Consumer Protection Act, 2019	1.4
1.3	Validit	ty of Consumer Protection Act	1.8
	1.3-1	Liberal construction of Act as it is beneficial legis- lation	1.8
	1.3-2	Provisions in CPA are addition to and not in dero- gation of any other law	1.9
	1.3-3	Government or semi-Government body or local authority is as much amenable to Consumer Pro- tection Act	1.10
	1.3-4	Sovereign functions not amenable to Consumer Protection Act	1.10
	1.3-5	Non-applicability of Consumer Protection Act, 2019	1.11
	1.3-6	No concurrent jurisdiction to Commission	1.12
	1.3-7	Extra-territorial jurisdiction only in respect of prac- tice in India	1.13
1.4	Consti	tutional Background of Consumer Protection Act	1.13

I-12

# 2

# WHAT IS CONSUMER DISPUTE

2.1	Consu	mer Disputes relating to goods and services	1.14
	2.1-1	Dispute relating to land and immovable property is not covered	1.14
2.2	What i	s 'Complaint'	1.14
	2.2-1	No complaint for increase in prices	1.15
2.3	Compl	ainant	1.16
2.4	Who is	s 'Consumer'	1.16
	2.4-1	Meaning of 'Commercial Purpose'	1.18
	2.4-2	Buyer of Machinery, equipment or goods for self employment is a 'consumer'	1.19
	2.4-3	Insurance company can file complaint in name of insured as his attorney holder or in joint name of insured and insurer, but not if the goods or service was for commercial purpose	1.20
	2.4-4	Patients in Government hospital not consumers	1.21
	2.4-5	Who is a 'consumer'	1.21
	2.4-6	Forum can decide whether a person is consumer	1.22
2.5	Defect	in Goods	1.23
	2.5-1	Shares before allotment and debentures are not 'goods'	1.23
2.6	Deficie	ency in services	1.23
	2.6-1	What is 'service'	1.24
	2.6-2	Contract of service and contract for service	1.24
	2.6-3	Services covered under CPA	1.26
	2.6-4	What is not 'service' under CPA	1.27
	2.6-5	Deficiency in Service	1.29
2.7	Trader	or service provider charging higher price	1.29
2.8	Hazaro	dous goods or services are offered	1.30
2.9	Consu	mer Dispute	1.30
2.10	Opposi	ite Party	1.30
	2.10-1	Complaint against Government agencies - Emplo- yees can be personally liable	1.31
	2.10-2	Principal not responsible for independent dealer	1.31

		PAGE
2.10-3	Agent not personally liable for acts of principal	1.32
2.10-4	Master liable for acts of employee	1.32
2.10-5	Employer not liable if insurance premium deduct- ed from salary but LIC is liable	1.33

# <u>3</u> DEFICIENCY IN SERVICE

3.1	What i	s 'deficiency in service'	1.34
	3.1-1	What is not deficiency in service	1.35
3.2	Deficie	ency in Airline services	1.37
3.3	Deficie	ency in Banking services	1.37
	3.3-1	What is not deficiency in bank services	1.39
3.4	Deficie	ency in Courier services	1.40
3.5	Deficie	ency in Educational services	1.41
3.6		ency in real estate services regarding sale of Flat/ uilding/shop/apartment	1.41
3.7	Deficie	ency in Goods Carrier services	1.44
3.8	Deficie	ency in Insurance services	1.45
	3.8-1	Effect of Full and final settlement receipt obtained by Insurance company	1.47
	3.8-2	Insurer liable if employee of insured acts in unauthorised way	1.49
	3.8-3	Can Recovery from driver and owner be ordered if insurance company has no liability	1.49
	3.8-4	No fault liability in case of motor accident	1.50
	3.8-5	Third party liability is for social justice, it is statu- tory and not contractual	1.50
	3.8-6	Insurer liable if he issues policy before encashment of cheque	1.52
	3.8-7	Insurance claim cannot be repudiated on minor grounds	1.53
	3.8-8	Insurance claim can be repudiated in certain cases	1.54
	3.8-9	Insurer can recover amount for insured if there was breach of policy	1.58
	3.8-10	No jurisdiction of Consumer Commission to decide Claim for road accident	1.58

PAGE **3.8-11** How to calculate compensation to individual in case of insurance claim **3.9** Deficiency in Medical Services **3.9-1** Patients in Government hospital not consumers **3.10** Deficiency in Postal services **3.11** Deficiency in Railway services **3.12** Deficiency in Telephone Services **3.13** Deficiency in Telephone Services **3.14** Deficiency in Telephone Services **3.15** Deficiency in Telephone Services **3.16** Deficiency in Telephone Services **3.17** Deficiency in Telephone Services **3.18** Deficiency in Telephone Services **3.19** Deficiency in Telephone Services **3.10** Deficiency in Telephone Services **3.11** Deficiency in Telephone Services **3.12** Deficiency in Telephone Services

#### <u>4</u> UNFAIR CONTRACTS AND RESTRICTIVE AND UNFAIR TRADE PRACTICES

4.1	Unfair	contract	1.73
	4.1-1	One sided contracts where bargaining power of parties is in-equal are against public policy and void	1.73
4.2	Trade	Practice	1.75
4.3	Restri	ctive Trade Practice (RTP)	1.76
	4.3-1	Restrictive Trade Practices (RTP) covered in the definition	1.76
	4.3-2	Delay in supply of goods or provision of services	1.77
	4.3-3	Tie-in Sales or full line forcing	1.77
	4.3-4	Cases where practice held not restrictive	1.78
	4.3-5	Rule of reason <i>i.e.</i> reasonable restriction permitted	1.79
	4.3-6	Agreement in restraint of trade is void to that extent under Contract Act	1.80
4.4	Unfair	Trade Practice (UTP)	1.84
	4.4-1	Misleading act is Unfair Trade Practice (UTP)	1.84
4.5	Illustra	ations of UTP	1.85
	4.5-1	False representation that the goods are of a parti- cular standard, quality etc.	1.85
	4.5-2	Falsely representation that service is of particular standard, quality or grade	1.88
	4.5-3	Falsely representing second hand goods as new goods	1.90
	4.5-4	False representation about sponsorship or benefits etc. of goods or services	1.91

		PAGE
4.5-5	False representation that seller or supplier has sponsorship or affiliation etc.	1.92
4.5-6	False representation about usefulness of goods or services	1.92
4.5-7	False warranty or guarantee about performance, life etc. of goods	1.93
4.5-8	False promise to repair, maintain or replace goods	1.94
4.5-9	Misleading public about price of goods or services	1.94
4.5-10	Disparaging goods of another person	1.95
4.5-11	False representation about bargain price	1.98
4.5-12	Offering free gifts, prizes or contests and not dis- closing full details	1.99
4.5-13	Offering goods not complying with standards of competent authority	1.101
4.5-14	Hoarding or destruction of goods to raise price	1.102
4.5-15	Manufacturing or offering spurious goods	1.102
4.5-16	Not issuing cash memo in prescribed manner	1.102
4.5-17	Refusing to take back defective goods or discon- tinue deficient services	1.103
4.5-18	Disclosing personal confidential information	1.103
Certair	activities to be exempt from unfair trade practice	1.103

# <u>5</u> PRODUCT LIABILITY

5.1	Liability for harm caused by defective product		1.105
	5.1-1	Product manufacturer and seller	1.105
	5.1-2	Service Provider	1.106
	5.1-3	Product Liability	1.107
5.2	Produc	et liability action	1.107
5.3	Liabilit	y of product manufacturer	1.107
	5.3-1	No fault liability of product manufacturer	1.108
5.4	Liabilit	y of product service provider	1.108
5.5	Liabilit	y of product sellers	1.109
5.6	Except	ions to product liability action	1.109

4.6

CO	NT	ΈN	ITS

### CONSTITUTION OF CONSUMER DISPUTES REDRESSAL COMMISSION

6

6.1	Three	tier Consumer Disputes Redressal Commission	1.111
	6.1-1	Vacancies or defects in appointment in Commis- sion not to invalidate orders	1.112
	6.1-2	Consumer Commission is 'judicial authority' but is not 'Court'	1.112
	6.1-3	Arbitration agreement is not a bar to redressal before Commission	1.113
	6.1-4	Commission can and should entertain complex and intricate matters also	1.114
	6.1-5	Consumer can approach civil court if consumer commission dismisses complaint	1.114
	6.1-6	Jurisdiction of Civil Court restricted	1.115
	6.1-7	Consumer Forums are subject to writ jurisdiction	1.115
6.2	Distric	et Commission	1.115
	6.2-1	Vacancy in office of member of District Commis- sion	1.116
	6.2-2	Officers and other employees of District Commis- sion	1.116
	6.2-3	Qualifications, etc., of President and members of District Commission	1.116
	6.2-4	Salaries, allowances and other terms and condi- tions of service of President and members of Dis- trict Commission	1.117
6.3	Establ missio	ishment of State Consumer Disputes Redressal Com- n	1.117
	6.3-1	Qualifications, etc., of President and members of State Commission	1.118
	6.3-2	Salaries, allowances and other terms and condi- tions of service of President and members of State Commission	1.118
	6.3-3	Officers and employees of State Commission	1.118
6.4		ions in respect of terms of appointment of President embers of State and District Commission	1.118

			PAGE
6.5		, allowances and other conditions of service of Presi- nd Members of State Commission and District Com- n	1.123
6.6	Establ Comm	ishment of National Consumer Disputes Redressal iission	1.128
	6.6-1	Composition of National Commission	1.128
	6.6-2	Qualifications, etc., of President and members of National Commission	1.129
	6.6-3	Vacancy in office of President of National Commis- sion	1.130
	6.6-4	Other officers and employees of National Commis- sion	1.130
	6.6-5	Power of National Commission to make regulations	1.131
6.7	Finalit	y of orders of Commission	1.132
	6.7-1	Enforcement of orders of District Commission, State Commission and National Commission	1.132
	6.7-2	Penalty for non-compliance of order of Commis- sion	1.132
	6.7-3	Appeal against order passed by Commission under section 72	1.133
6.8	Appea Comm	l to Supreme Court against order of National hission	1.134
6.9	State (	Commissions and Addresses	1.134
		<u>7</u>	

# PROCEDURAL ASPECTS OF CONSUMER DISPUTES REDRESSAL COMMISSION

7.1	Procee	dure before Commission	1.150
	7.1-1	Fee for making complaints before Commission	1.150
	7.1-2	Manner of filing complaints electronically	1.152
	7.1-3	Time limit for filing complaint before Commission	1.152
	7.1-4	Opposite Party	1.155
	7.1-5	Service of notice, etc. by Commission	1.156
	7.1-6	Powers of National Commission, State Commission and District Commission to call for or seize books, information	1.157
	7.1-7	Credit of amount payable for loss or injury suffered by consumers who are not identifiable conveniently	1.158

			PAGE
	7.1-8	Compensation can be awarded by Commission	1.158
	7.1-9	Compensation from Government officer for <i>mala fide</i> action	1.161
	7.1-10	Specific performance cannot be ordered	1.162
	7.1-11	Power to set aside an <i>ex parte</i> order	1.162
	7.1-12	Power to decide ancillary and related matters	1.162
	7.1-13	Procedure for speedy trial before Consumer Com- mission	1.163
	7.1-14	Code of Civil Procedure not applicable	1.163
7.2	Routin	e Procedures before Commission	1.164
	7.2-1	Sitting Arrangements in Consumer Commission	1.164
	7.2-2	Appearance in person or through agent or counsel	1.164
	7.2-3	Dress code of President, members, complainant, OP, Counsel	1.164
	7.2-4	Hearing hours of Commission	1.165
	7.2-5	Cause List of Commission	1.165
	7.2-6	Institution of complaints, appeals and revision peti- tions in specified number of sets	1.166
	7.2-7	Nomenclature and serial number to be given to the complaints, appeals etc.	1.166
	7.2-8	Scrutiny of complaint, appeal, petition and revision petition by Registrar	1.167
	7.2-9	Issue of notice by Commission	1.168
	7.2-10	Adjournment of hearing by Commission	1.168
	7.2-11	Hearing by Benches, but President must be mem- ber of bench if complex question of law	1.169
	7.2-12	Oral Arguments by applicant but filing written argument mandatory for counsel	1.169
	7.2-13	Limitation period in filing application	1.169
	7.2-14	Review of order by Commission by circulation without arguments	1.170
	7.2-15	Appearance of Voluntary Consumer Organisations	1.170
	7.2-16	Appearance by authorised agent but not touts	1.171
	7.2-17	Provisions relating to Final order of Commission	1.171
	7.2-18	Return on institution and disposal of cases to State and National Commission	1.172

			PAGE
	7.2-19	Preservation of records of Commission and return of extra sets	1.173
	7.2-20	Certified copy of order of Commission or any document	1.173
	7.2-21	Other provisions relating to procedure before Com- mission	1.174
7.3 Procedures relating to District Commission			
	7.3-1	Jurisdiction of District Commission about value of goods or services	1.175
	7.3-2	Where complaint can be filed before District Com- mission	1.176
	7.3-3	District Commission can function at places other than district headquarters	1.177
7.4	Who ca	an file complaint before District Commission	1.177
7.5	Procee	dings before District Commission	1.178
	7.5-1	Reference to mediation by District Commission	1.179
7.6		lure to be followed by District Commission on admis- complaint	1.179
	7.6-1	If above procedure cannot be followed or if com- plaint relates to services	1.181
	7.6-2	Proceedings before Commission cannot be chal- lenged on ground that natural justice was not followed	1.182
	7.6-3	Personal hearing by Commission not mandatory unless asked for	1.182
	7.6-4	Complaint to be disposed of by Commission within $3/5$ months	1.183
	7.6-5	Adjournment of hearing by District Commission restricted	1.183
	7.6-6	District Commission can pass interim orders	1.183
	7.6-7	District commission to have powers of Civil Court	1.183
	7.6-8	Proceedings before District Commission are 'judi- cial proceedings'	1.184
	7.6-9	If Complaint is filed by one or more consumers, where there are numerous consumers having the same interest	1.184
	7.6-10	Death of complainant	1.184

			PAGE
7.7	Order	that can be passed by District Commission	1.184
	7.7-1	Procedure if members differ on point/s	1.186
	7.7-2	Signing of order of District Commission	1.186
	7.7-3	Order should be a speaking order	1.186
7.8	Review	v by District Commission if error apparent on record	1.186
7.9	State C	Commission	1.187
	7.9-1	Original and Appellate Jurisdiction of State Com- mission	1.187
	7.9-2	State where complaint can be instituted before State Commission	1.188
7.10	Procec compla	lure applicable to State Commission for disposal of aint	1.189
7.11	Appeal Comm	l before State Commission against order of District ission	1.190
	7.11-1	Date of order means date of receipt of order	1.190
	7.11-2	Provisions relating to Hearing of appeal by State Commission or National Commission	1.191
	7.11-3	Procedure for filing and hearing of appeal before State Commission	1.191
7.12	Other ]	provisions relating to State Commission	1.194
	7.12-1	Furnishing of information by State Commission	1.194
	7.12-2	Transfer of cases from one District Commission to another	1.194
	7.12-3	Review by State Commission if error apparent from record	1.194
	7.12-4	Experts to assist National Commission or State Commission	1.194
7.13		istrative control of National Commission and State ission over lower Commission	1.194
	7.13-1	Furnishing of information by National and State Commission	1.195
	7.13-2	Procedure for Administrative Control of NCDRC over State and District Commission	1.196
7.14	Procee	lures relating to National Commission	1.198
	7.14-1	Original and Appellate Jurisdiction of National Com- mission	1.199

			PAGE
	7.14-2	Procedure applicable to National Commission to hear complaint	1.200
	7.14-3	Manner of authentication of goods by National Commission for analysis and testing	1.200
7.15	Proced missior	ure in respect of complaints before National Com-	1.201
7.16	Appeal Comm	to National Commission against order of State ission	1.203
	7.16-1	Provisions for Appeals before National Commission	1.204
	7.16-2	Procedure for filing and hearing of appeal before National Commission	1.205
	7.16-3	Appeal to NCDRC against order in appeal (O-i-A) of State Commission if Substantial Question of Law	1.207
7.17	Other p	provisions relating to National Commission	1.209
	7.17-1	Review by National Commission if error apparent on face of record	1.209
	7.17-2	Power of National Commission to set aside <i>ex parte</i> orders	1.209
	7.17-3	Transfer of cases by National Commission from one State to another	1.210
7.18		against Order-in-Original (O-i-O) of National Com- n before Supreme Court	1.210
	7.18-1	Manner of depositing amount while filing appeal before Supreme Court	1.210

# <u>8</u> MEDIATION

8.1	Purpo	se of mediation	1.211
	8.1-1	Establishment of consumer mediation cell	1.211
8.2	Empa	nelment of mediators	1.212
	8.2-1	Nomination of mediators from panel	1.212
	8.2-2	Duty of mediator to disclose certain facts	1.213
	8.2-3	Replacement of mediator in certain cases	1.213
8.3	Condu	acting the mediation	1.213
8.4	Proce	dure for mediation	1.213
8.5	Settler	ment through mediation	1.215

			PAGE
	8.5-1	Recording settlement and passing of order by Com- mission after receipt of report of mediator	1.215
	8.5-2	Hearing by Commission if mediation fails fully or partly	1.215
8.6		ons relating to empanelment of mediator and media- ocedure	1.216
	8.6-1	Eligibility for empanelment as mediator	1.216
	8.6-2	Disqualifications for empanelment as mediator	1.217
	8.6-3	Interested person cannot be appointed as mediator	1.217
	8.6-4	Procedure for empanelment of mediator	1.217
	8.6-5	Removal of mediator by mediation cell	1.218
	8.6-6	Fee of mediators	1.218
	8.6-7	Training to mediator by mediation cell	1.219
	8.6-8	Code of conduct by mediator	1.219
	8.6-9	Procedure for Mediation proceedings	1.220
	8.6-10	Immunity to mediator from civil and criminal liabilities and no summons	1.221
	8.6-11	Report by mediation cell to Commission	1.222
		<u>9</u>	
	CEN	<b>STRAL CONSUMER PROTECTION AUTHORITY</b>	
0.1	Carat		

9.1	Central matter	l Authority to regulate matters relating to consumer s	1.223
9.2	Establi	shment of Central Consumer Protection Authority	1.223
	9.2-1	Qualifications, method of recruitment, etc., of Chief Commissioner and Commissioners	1.224
	9.2-2	Vacancy, etc., not to invalidate proceedings of Cen- tral Authority	1.224
	9.2-3	Appointment of officers, experts, professionals and other employees of Central Authority	1.224
	9.2-4	Procedure of Central Authority	1.225
	9.2-4A	Transaction of business by Central Consumer Protection Authority (CCPA)	1.226
	9.2-5	Designation of any statutory authority or body to function as Central Authority	1.226
	9.2-6	Grants by Central Government to Central Authority	1.227
	9.2-7	Accounts and audit of Central Authority	1.227

			PAGE
	9.2-8	Furnishing of annual reports, etc. by Central Authority	1.228
9.3	Invest	igation Wing of Central Authority	1.228
	9.3-1	Director General and other Officers	1.228
	9.3-2	Power of District Collector to investigate	1.229
	9.3-3	Complaints to authorities for violation of consumer rights, misleading advertisements etc.	1.229
9.4	Power	rs and functions of Central Authority	1.229
	9.4-1	Broad Powers of Central Authority for consumer protection	1.230
	9.4-2	Power of Central Authority to refer matter for investigation to other Regulator	1.231
	9.4-3	Power of Central Authority to recall goods, etc.	1.231
9.5	Power	rs of Search and seizure	1.232
	9.5-1	Vexatious search	1.233
9.6		of Central Authority to issue directions and impose ies against false or misleading advertisements	1.233
	9.6-1	Penalty for non-compliance of direction of Central Authority	1.235
	9.6-2	Appeal against order of Central Authority	1.236
9.7	Punisł	nment for false or misleading advertisement	1.236
	9.7-1	Guidelines for Prevention of Misleading advertise- ments and endorsements	1.236
9.8	Power	of Central Authority to make regulations	1.237
		<u>10</u>	
		OFFENCES AND PENALTIES	
10.1	Penalt	jes under Consumer Protection Act	1.2.38

10.1	Penalties under Consumer Protection Act	1.238
	<b>10.1-1</b> Penalty for non-compliance of direction of Central Authority	1.238
10.2	Punishment for false or misleading advertisement	1.238
10.3	Punishment for manufacturing for sale or storing, selling or distributing or importing products containing adulterant	1.238
10.4	Punishment for manufacturing for sale or storing or selling or distributing or importing spurious goods	1.240
10.5	Cognizance of offence by court	1.241
10.6	Vexatious search	1.241

	CONTENTS	I-24
		PAGE
10.7	Compounding of offences	1.241
	<b>10.7-1</b> What is compounding?	1.242
	<b>10.7-2</b> Procedure for compounding by Central Authority	1.243
10.8	Manner of crediting penalty	1.244

# <u>11</u>

# **CONSUMER PROTECTION COUNCILS**

11.1	Purpose of Central, State and District Council	
	<b>11.1-1</b> Consumer rights	1.245
	11.1-2 Constitution of Central Consumer Protection	
	Council	1.246
11.2	Procedure for meetings of Central Council	1.246
	<b>11.2-1</b> Constitution and composition of Central Council	1.246
11.3	State Consumer Protection Councils	1.247
11.4	District Consumer Protection Council	1.248

# <u>12</u> **REGULATION OF E-COMMERCE**

12.1	Consu	mer rights and e-commerce	1.249
	12.1-1	What is e-commerce	1.250
	12.1-2	Various models of e-commerce business	1.250
	12.1-3	How e-commerce business operates	1.250
12.2	Applica	ability of e-commerce rules to e-commerce entity	1.251
	12.2-1	E-commerce entity	1.252
	12.2-2	Seller and Product Seller	1.252
12.3	Duties	of e-commerce entity	1.253
12.4	Liabilit	ies of marketplace e-commerce entities	1.256
	12.4-1	Display of information by marketplace e-commerce entity on its website	1.256
	12.4-2	Compliance by marketplace e-commerce entity with provisions of Information Technology Act	1.258
12.5	Duties	of sellers on marketplace	1.260
	12.5-1	Seller to appoint grievance officer, proper adver- tisements and furnish details	1.261
	12.5-2	Supply of information by seller to e-commerce entity for display on its website	1.261

		PAGE
12.6	Duties and liabilities of inventory e-commerce entities	1.262
12.7	Penalty for violation of e-commerce Rules	1.264

# 13

### DIRECT SELLING AND MULTI LEVEL MARKETING

13.1		ion of direct selling and prohibition of Multi-level ng (Pyramid Scheme)	1.265
	13.1-1	What is direct selling	1.266
	13.1-2	Direct seller	1.266
	13.1-3	Direct selling entity	1.266
13.2	Mandat Entity	ory maintenance of records by Direct Selling	1.267
	13.2-1	Obligations of direct selling entity	1.267
	13.2-2	Furnishing of information by direct selling entity on its website	1.268
	13.2-3	Unfair Trade Practice not to be done by direct selling entity	1.269
	13.2-4	Compliance with declarations under Legal Metrology Act	1.270
	13.2-5	Protection of sensitive personal data	1.270
	13.2-6	Grievance redressal mechanism	1.270
	13.2-7	Grievance Redressal Officer	1.270
	13.2-8	Nodal Officer of direct selling entity to ensure compliance with law	1.271
	13.2-9	Dealing with complaints of consumers	1.271
	13.2-10	Record of direct sellers to be maintained by direct selling entity	1.271
	13.2-11	Information of direct seller to be given to consumer	1.271
	13.2-12	Advertisement of products and services to give details	1.272
	13.2-13	No false representation about goods or services	1.272
	13.2-14	Liability about authenticity of goods or services	1.272
	13.2-15	Direct Selling Entity to ensure compliance of rules by direct seller	1.272
	13.2-16	Publishing information about delisted direct sellers	1.272

00	N TTT	TAT	TO
	)NT	HN	1.5

			PAGE
	13.2-17	Direct Selling Entity to be Partner in National	1.272
		Consumer Helpline	
13.3	Obligat	tions of direct seller	1.273
	13.3-1	Prohibitions applicable to direct seller	1.274
13.4	Duties	of direct selling entity and direct seller	1.274
	13.4-1	Prohibitions applicable to direct selling entity or direct seller	1.277
	13.4-2	Compliance with all laws including tax laws	1.278
	13.4-3	No offer for reduction in price, if consumer refers prospective customers	1.278
13.5		upt, criminal or person of unsound mind not to be In the business of direct selling	1.278
13.6	Applica	ation of e-commerce rules	1.278
13.7		ring by State Government of direct selling entity rect sellers	1.279
13.8		egulations relating to direct selling entity prevail over ner Protection (Direct Selling) Rules	1.279
13.9	Prohibi scheme	ition of Pyramid Scheme and money circulation	1.279
	13.9-1	Prohibition of Pyramid Scheme (multi-level marketing)	1.279
13.10	Money	Circulation Scheme	1.281
13.11	Punish selling	ment for Contravention of rules relating to direct	1.281

# 14

#### OTHER PROVISIONS OF CONSUMER PROTECTION ACT

14.1	Repeal and savings of Consumer Protection Act, 1986	1.282
14.2	Presidents, members, Chief Commissioner, Commissioner and certain officers to be public servants	1.282
14.3	Protection of action taken in good faith	1.283
14.4	Power to give directions by Central Government	1.283
14.5	Act not in derogation of any other law	1.283
14.6	Power of Central Government to make rules	1.283
14.7	Power of State Government to make rules	1.284

14.8	Rules and regulations to be laid before each House of	PAGE
	Parliament and State Legislature	1.284
14.9	Power to remove difficulties	1.285
SUBJE	ECT INDEX	1.287

# **DIVISION TWO**

# **CONSUMER PROTECTION ACT, 2019**

٠	Arrangement of sections	2.3
٠	Text of Consumer Protection Act, 2019	2.9
٠	Subject Index	2.63

# DIVISION THREE

### RULES AND REGULATIONS FRAMED UNDER CONSUMER PROTECTION ACT, 2019

<ul> <li>Consumer Protection (Central Consumer Protection Council) Rules, 2020</li> </ul>	3.3
<ul> <li>Consumer Protection (Consumer Disputes Redressal Commissions) Rules, 2020</li> </ul>	3.9
<ul> <li>Consumer Protection (General) Rules, 2020</li> </ul>	3.23
<ul> <li>Consumer Protection (Mediation) Rules, 2020</li> </ul>	3.27
<ul> <li>Consumer Protection (Salary, Allowances and Conditions of Service of President and Members of the State Commission and District Commission) Model Rules, 2020</li> </ul>	3.31
<ul> <li>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</li> </ul>	3.37
Consumer Protection (E-Commerce) Rules, 2020	3.45
<ul> <li>Consumer Protection (Consumer Commission Procedure) Regulations, 2020</li> </ul>	3.55
<ul> <li>Consumer Protection (Administrative Control over the State Commission and the District Commission) Regulations, 2020</li> </ul>	3.67
Consumer Protection (Mediation) Regulations, 2020	3.71
<ul> <li>Central Consumer Protection Authority (Allocation and Transaction of Business) Regulations, 2020</li> </ul>	3.79

		PAGE
•	Central Consumer Protection Authority (Annual Report) Rules, 2021	3.83
•	Central Consumer Protection Authority (Procedure for Engagement of Experts and Professionals) Regulations, 2021	3.91
•	Consumer Protection (Search and Seizure and Compounding of offences by the Central Authority and Crediting of Penalty) Rules, 2021	3.99
•	Central Consumer Protection Authority (Form of Annual Statement of Accounts and Records) Rules, 2021	3.107
٠	Consumer Protection (Direct Selling) Rules, 2021	3.115
•	Consumer Protection (Jurisdiction of the District Commission, the State Commission and the National Commission) Rules, 2021	3.127
•	Central Consumer Protection Authority (Submission of Inquiry or Investigation by the Investigation Wing) Regu- lations, 2021	3.131
•	National Consumer Disputes Redressal Commission (Group 'C' Posts) Recruitment Rules, 2022	3.137
•	Guidelines for Prevention of Misleading Advertisements and Endorsements for Misleading Advertisements, 2022	3.153
•	National Consumer Disputes Redressal Commission (Regis- trar) Recruitment Rules, 2023	3.163
•	National Consumer Disputes Redressal Commission (Other Terms and Conditions of Service of Officers and Emplo- yees) Rules, 2023	3.169
•	Guidelines for Prevention and Regulation of Dark Patterns, 2023	3.177

# DIVISION FOUR

# **CIRCULARS AND NOTIFICATIONS**

٠	Notifications issued under Consumer Protection Act, 2019	4.3
٠	Press releases	4.6
٠	Circulars	4.26

#### **DIVISION FIVE**

# **TRIBUNALS REFORMS ACT, 2021**

|--|--|

5.3