"Consumer dispute" means a dispute where the person against whom a complaint has been made, denies and disputes the allegations contained in the complaint.

## a) Consumer disputes redressal agencies

"Consumer disputes redressal agencies" are established in each district and state and at national level.

## District Forum

- The forum has jurisdiction to entertain complaints, where value of the goods or services and the compensation claimed is up to Rs.20 lakhs.
- The District Forum is empowered to send its order/decree for execution to appropriate civil court.

## State Commission

- This redressal authority has original, appellate and supervisory jurisdiction.
   It entertains appeals from the District Forum.
- It also has original jurisdiction to entertain complaints where the value of goods/service and compensation, if any claimed exceeds Rs. 20 lakhs but does not exceed Rs. 100 lakhs.
- Other powers and authority are similar to those of the District Forum.

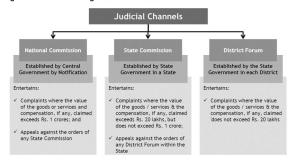
## iii. National Commission

- · The final authority established under the Act is the National Commission.
- It has original, appellate as well as supervisory jurisdiction.
- It can hear the appeals from the order passed by the State Commission and in its original jurisdiction it will entertain disputes, where goods/services and the compensation claimed exceeds Rs.100 lakhs.

  It has supervisory jurisdiction over State Commission.

All the three agencies have powers of a civil court.

Diagram 1: Channels for grievance redressal



Principles and Practice of Insurance