

i. **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/decreed for execution to appropriate Civil Court.

ii. **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.

c) Procedure for filing a complaint

The procedure for filing a complaint for the three redressal agencies mentioned above is very simple. There is no fee for filing a complaint or filing an appeal whether before the State Commission or National Commission.

The complaint can be filed by the complainant himself or by his authorised agent. It can be filed personally or can even be sent by post. It may be noted that no advocate is necessary for the purpose of filing a complaint.

d) Consumer Forum orders

If the forum is satisfied that the goods complained against suffer from any of the defects specified in the complaint or that any of the allegations contained in the complaint about the services are proved, the forum can issue an order directing the opposite party to do one or more of the following namely,

- i. To **return** to the complainant the **price**, [or premium in case of insurance], the charges paid by the complainant
- ii. To award such amount as **compensation** to the consumers for any loss or injury suffered by the consumer due to negligence of the opposite party
- iii. To **remove** the defects or **deficiencies** in the services in question
- iv. To **discontinue the unfair trade practice** or the restrictive trade practice or not to repeat them
- v. To provide for **adequate costs** to parties

e) Consumer disputes categories

The majority of consumer disputes with the three forums fall in the following main categories, as far as the insurance business is concerned:

- i. **Delay in settlement of claims**
- ii. **Non-settlement of claims**
- iii. **Repudiation of claims**
- iv. **Quantum of loss**
- v. **Policy terms, conditions etc**