

**Government of India**  
**Ministry of Consumer Affairs, Food and Public Distribution**  
**Department of Consumer Affairs**

**LOK SABHA**  
**UNSTARRED QUESTION NO. 1969**  
**TO BE ANSWERED ON 14.03.2017**

**PENDING CASES IN CONSUMER COURTS**

1969. DR. SUNIL BALIRAM GAIKWAD: SHRI SUDHEER GUPTA: SHRI T. RADHAKRISHNAN: SHRI BIDYUT BARAN MAHATO: KUNWAR HARIBANSH SINGH: SHRI GAJANAN KIRTIKAR: SHRI ASHOK SHANKARRAO CHAVAN: SHRI S.R. VIJAYAKUMAR:

**Will the Minister of CONSUMER AFFAIRS, FOOD AND PUBLIC DISTRIBUTION**  
**उपभोक्ता मामले, खाद्य और सार्वजनिक वितरण मंत्री be pleased to state:**

- (a) whether the Government has released the latest data regarding pending cases in different consumer courts in the country and shared the same with the State Governments and if so, the details thereof, State and sector-wise;
- (b) whether one in almost every five cases in consumer forums is related to the insurance sector and if so, the reasons therefor;
- (c) whether the consumers come to know about the terms and conditions of insurance only when they apply for compensation and if so, the corrective measures taken by the Government in this regard;
- (d) whether the Government has put in place any monitoring mechanism to ensure smooth functioning of the consumer courts and if so, the details in this regard including the steps taken/being taken by the Government to reduce cost of litigation; and
- (e) the steps taken/being taken by the Government to clear all the cases in a time bound manner?

**ANSWER**

**उपभोक्ता मामले, खाद्य और सार्वजनिक वितरण राज्य मंत्री**  
**(श्री सी. आर. चौधरी)**

**THE MINISTER OF STATE**  
**CONSUMER AFFAIRS, FOOD AND PUBLIC DISTRIBUTION**  
**(SHRI C. R. CHAUDHARY)**

(a) & (b) : The data regarding pending cases in different consumer Fora are available in the CONFONET website ([www.confonet.nic.in](http://www.confonet.nic.in)). A statement of pending cases in the National Consumer Disputes redressal Commission, State Commissions and all District Fora for the year 2016 is at **Annexure-I**. As per information available, in 2016, of the 120189 pending, 27313 cases related to insurance sector.

(c) : As informed by the Department of Financial Services, consumers come to know about the terms and conditions of the insurance at the time of purchasing the insurance. When the proposal results into a policy contract, they are provided with policy documents which contain the terms and conditions of the insurance.

Further, IRDA (Protection of Policyholders' interest) Regulations, 2002, stipulate the procedure to be followed by Insurers at the point of sale and proposal stage, disclosures to be made in life insurance and general insurance policy document, claim procedure in respect of life insurance and general insurance policy and servicing of policies. Before approving a product, IRDAI ensures that the policy terms and conditions make the above disclosures in the policy contract. The regulations also provide for the insured of a Life Insurance Policy to exercise Free Look Cancellation option, within 15 days of the receipt of the policy document.

(d) & (e) : As per the provisions of the Consumer Protection Act, 1986, the State Governments are to establish the State Consumer Disputes Redressal Commissions and District Forum in the state and consequently it is the responsibility of the State Governments to provide physical infrastructure and manpower for their smooth functioning. To supplement the efforts of the State Governments, the Central Government has been providing financial assistance to the State Governments for building and non-building infrastructure of the Consumer Fora besides computer hardware, software and technical manpower to the Consumer Fora in the states under the CONFONET scheme.

As per the provisions of the Consumer Protection Act, 1986, the National Consumer Disputes Redressal Commission has the administrative control over the State Commissions with regard to calling for periodical return regarding institution, disposal and pendency of cases, issuance of instructions regarding adoption of uniform procedure in the hearing of matters etc, and generally overseeing the functioning of the State Commissions or the District Fora to ensure that the objects and purposes of the Act are best served without in any way interfering with their quasi-judicial freedom.

During annual conferences with State Governments and the State Commissions, the Central Government has been impressing upon reducing the pendency of the cases.

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**STATEMENT REFERRED IN REPLY TO PARTS (a) & (b) OF LOK SABHA STARRED QUESTION NO.1969 FOR 14.03.2017 REGARDING PENDING CASES IN CONSUMER COURTS.**

**STATEMENT OF PENDING CASES IN NATIONAL COMMISSION, STATE COMMISSION & ALL DISTRICT FORA (CATEGORY WISE) DURING THE YEAR**

**(DATA FROM CONFONET WEBSITE)**

<b>CATEGORY</b>	<b>FILED (1)</b>	<b>DISPOSED (2)</b>	<b>PENDING (1-2)</b>
Others	35248	12653	22595
Medical	4007	699	3308
Transport	633	146	487
<b>Insurance</b>	<b>35685</b>	<b>8372</b>	<b>27313</b>
Industries	264	42	222
Housing	23185	6319	16866
Electricity	13011	4372	8639
Railways	692	163	529
Banking	14940	3826	11114
Telecom	3787	1456	2331
Airlines	582	152	430
Finance	4869	1320	3549
Postal	1103	314	789
Consumer	5467	1215	4252
Education	1762	516	1246
Defective Goods	3445	1514	1931
Service Deficiency	2888	879	2009
Unfair Trade	509	128	381
Immigration	163	39	124
Trust	62	20	42
Private	1437	314	1123
Government	966	254	712
Agriculture	2040	362	1678
Electrical & Electronic Goods	5539	1670	3869
Water	262	72	190
Automobiles	3660	826	2834
Textiles	76	39	37
Industrial/Commercial Goods & Services	211	36	175
Domestic Fuels	140	60	80
Tourism	355	64	291
Contracts	237	56	181
Food & Beverages	388	53	335
House Hold Goods	819	292	527
Total	1,68,432	48,243	1,20,189
% of Insurance complaints	21.18% with reference to total complaints filed	17.35% with reference to complaints disposed of	22.72 With reference to complaints pending

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