

## IC-74 - Liability Insurance

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#### **a) Redressal agencies**

For the purposes of the Act, consumer disputes redressal agencies are established as follows:

##### **i. District forum**

This forum has jurisdiction to entertain complaints where value of the goods or services and the compensation claimed is less than Rs.20 lakhs. The order of the District forum shall be final unless an appeal is filed there from within 30 days from the date of the award. 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 would entertain appeals from the district forum. It has original jurisdiction to entertain complaints, where the value of goods/services and compensation claimed exceeds Rs.20 lakhs but does not exceed Rs.100 lakhs.

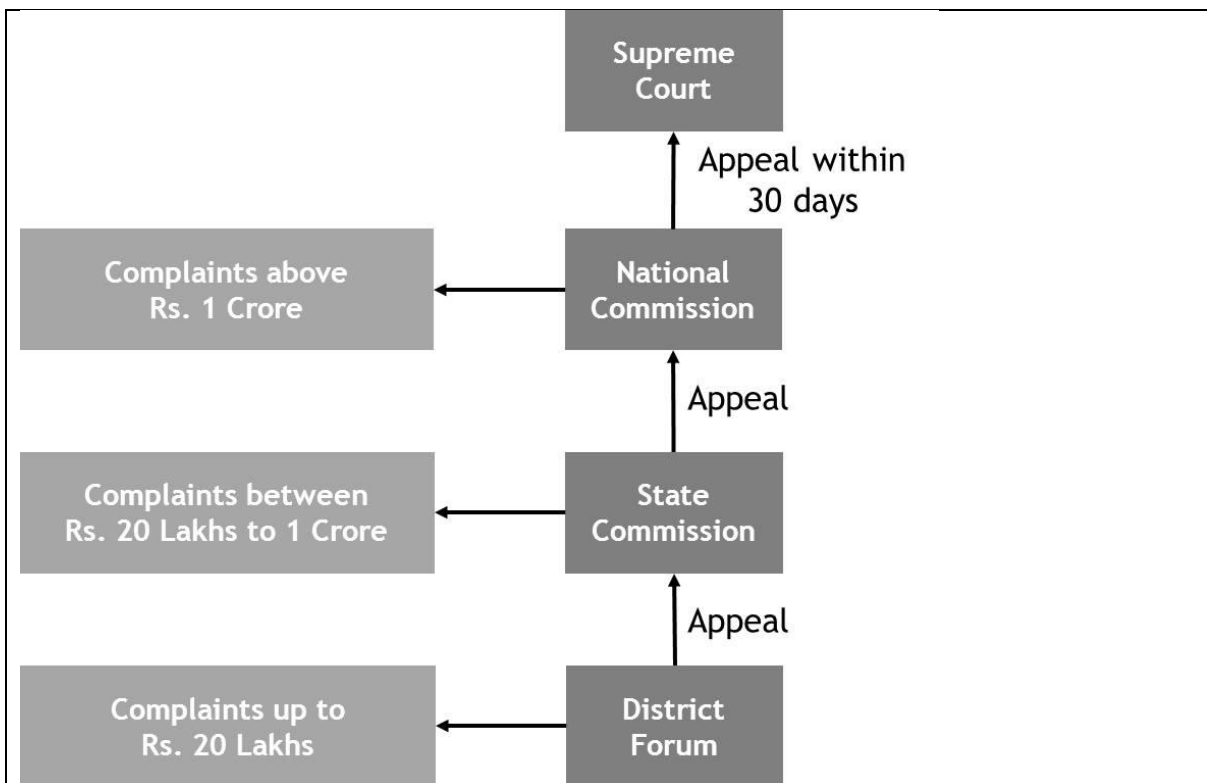
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##### **iii. National commission**

The final authority established under the Act is the National Commission. It also has original appellate as well as supervisory jurisdiction. It would 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. An appeal shall lie within 30 days from the order of the National Commission to Supreme Court.

All the three redressal agencies have the powers of a Civil Court.

#### **Diagram 1: Redressal agencies**



**Revised text as per revised District Forum**  
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**a) Redressal agencies**

For the purposes of the Act, consumer disputes redressal agencies are established as follows:

**i. District forum**

This forum has jurisdiction to entertain complaints where value of the goods or services and the compensation claimed is **less than Rs.1 crore**. The order of the District forum shall be final unless an appeal is filed there from within 30 days from the date of the award. 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 would entertain appeals from the district forum. It has original jurisdiction to entertain complaints, where the value of goods/services and compensation claimed exceeds **Rs.1 crore but does not exceed Rs.10 crore**.

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**iii. National commission**

The final authority established under the Act is the National Commission. It also has original appellate as well as supervisory jurisdiction. It would 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.10 crore. An appeal shall lie within 30 days from the order of the National Commission to Supreme Court.

All the three redressal agencies have the powers of a Civil Court.

**Diagram 1: Redressal agencies**

