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IJR announces India's first nation-wide survey of consumer complaint redressal

AP ranked 1st among large states, Meghalaya among small

Consumers most aggrieved about Insurance, Housing and Banking

35% of cases in State Commissions pending for more than three years*

More than half the president and member posts in State Commissions were vacant in 2025

Some encouraging trends:

- 10 of 20 state commissions had a president in all five years (2021 – 2025)
- 16 of 19 state commissions complied with the gender mandate of having one women president or member.
- Budget allocation in 21 SCDRCs increased by 52% to Rs 201.9 crore (2021–22 to 2024–25)

Where improvements can be made:

- Only 685 commissions for 775 districts across the country in 2025.
- 22 SCDRCs reported (RTI) only 3,216 cases referred to Lok Adalats (2022 to March, 2025)
- Between 2020 and 2024, 11% of the 7.6 lakh cases filed in all 35 state and 685 district commissions were pending
- The total staff employed in SCDRCs increased from 208 to 215, but the number of women staff remained unchanged at 48 (2021 to 2025)

New Delhi, March 18: Case pendency and vacancies have become major road-blocks in India's consumer complaint redressal, a first-of-its-kind study by the India Justice Report (IJR) has shown. Consumer Justice Report 2026: Assessing Capacity of Redressal Commissions in India has said that, in 2025, more than half the president and member posts in State Consumer Disputes Redressal Commission (SCDRCs) were vacant. More than one-third of filed cases in the 19 SCDRCs, which shared information, had been pending for more than three years. Despite a mandate to form additional benches to improve access, only seven states have done so.

The study, which draws on public data obtained through Right to Information (RTI) and parliamentary responses, examines the capacity of consumer commissions on their capacity to fulfil the statutory obligations under the Consumer Protection Act, 2019. It ranks states based on 11 indicators across five themes such as budgets, infrastructure, human resources, workload, and gender diversity.

* Data provided by 19 SCDRCs, list annexed.

19 Large and mid-sized states:

State	Consumer Justice Rank
Andhra Pradesh	1
Madhya Pradesh	2
Rajasthan	3
Karnataka	4
West Bengal	5
Haryana	6
Tamil Nadu	7
Assam	8
Uttarakhand	9
Uttar Pradesh	10
Maharashtra	11
Kerala	12
Bihar	13
Gujarat	14
Punjab	15
Odisha	16
Chhattisgarh	17
Jharkhand	18
Telangana	19

9 Small states:

State	Consumer Justice Rank
Meghalaya	1
Sikkim	2
Himachal Pradesh	3
Goa	4
Nagaland	5
Mizoram	6
Tripura	7
Arunachal Pradesh	8
Manipur	9

Andhra Pradesh is ranked 1st among the 19 large and mid-sized states in India while Meghalaya and Sikkim grabbed the first two ranks among the nine small states. The 35 states and Union Territories (UTs) are clustered in three groups based on their populations (seven UTs have not been ranked).

Justice (Retd.) Sanjay Kishan Kaul, Former Judge, Supreme Court of India released the report and said, “the will of the Parliament is reflected in a legislation but if the legislation is made non-functional then will is also defeated. The Consumer Protection Act, 2019 was expected to improve consumer protection capacity in the country. But it is concerning to find that more than half the president and member positions in state commissions are vacant and not all districts have formed district commissions. This has persisted despite multiple court orders including during my tenure when we had taken *suo motu* cognisance of capacity gaps. These significant gaps affect the consumer protection institutional structure and the access to speedy and effective redressal. Furthermore, it erodes the confidence of consumers in grievance redressal in the consumer commissions”.

Maja Daruwala, Editor, India Justice Report, said, “The 2019 consumer protection law is designed to respond to the complexities of the changing marketplace in India and globally. While there are improvements and innovations compared to the previous statute, even the most

progressive legislation relies on robust institutional mechanisms. Data accessed through RTI show the gaps and neglect in filling leadership vacancies in commissions which undermines the spirit of the consumer protection mandate and leads to ineffective grievance redressal. We find that in consumer commissions gender diversity is restricted to mere compliance, pendency persists, and mediation is ornamental, eventually weakening the promise of institutional resolution and redress for consumers.”

A close look at the state rankings shows disparity in the capacity of consumer commissions and wide gaps in meeting statutory mandates. Andhra Pradesh’s analysis shows that it had been filling its SCDRC staff vacancy and utilised budget allocations, but had not filled its SCDRC president’s position in 2025. Its share of cases pending for more than three years was the lowest at 4.9% whereas Kerala which is ranked twelfth had 80% such cases in its State Commission.

DCDRCs in 51 capital cities

Analysis of RTI data received from 51 DCDRCs across capital cities including those in five metros –Mumbai, Delhi, Kolkata, Chennai and Bengaluru–shows that only the four DCDRCs in Kolkata had met the mandate for women’s representation which says that every commission should have one woman among one president and two members. In three Bengaluru DCDRCs (Bengaluru Urban, Bengaluru Urban II Additional and Bengaluru Urban III Additional) the case clearance rate fell from 96% to 50% between 2022 and 2024. Between 2021 and 2025 the Gandhinagar and Srinagar DCDRCs didn’t have a president, and only Thiruvananthapuram DCDRC reported filling president, member and staff vacancies for all years between 2021 and 2025.

Dashboard on consumer commissions in India

IJR’s analysis of 28.6 lakh cases filed between 2010 and 2024 shows that in the National Consumer Disputes Redressal Commission (NCDRCs), 44% of 2.7 lakh cases filed relate to the housing sector. More than half the 4.3 lakh cases filed across all 35 SCDRCs pertained to Insurance (25.1%), Housing (18.7%) and Banking (8.7%) sectors, and every fourth complaint in District commissions was related to an insurance matter. The NCDRC, which has original pecuniary jurisdiction to entertain cases whose value is more than Rs 2 crore and hear appeals from the state commissions, had more than 271,000 cases filed and 79,000 cases were disposed during this period. It took 448 days and seven hearings, on average, to dispose of a case during this period. The dashboard can be accessed here: <https://ccdash.indiajusticereport.org/>

Despite a considerable growth in the women consumer segment over the last decade the lack of gender diversity, especially among presidents of SCDRCs and DCDRCs is concerning. In the last five years only three SCDRCs had a woman president.

Justice (retd.) Madan B Lokur said, "the Consumer Protection Act is a beneficent legislation at the centre of which is the ordinary consumer. The report clearly shows that the system is working at subsistence level, with vacancies as high as 40% in State Commissions. One in three cases is pending over three years. It is time the authorities realise that consumption and economic growth is severely affected by the lack of faith in consumer redressal mechanisms. Forty years after the Consumer Protection legislation Act was enacted the situation is terribly grim. It raises the question: Are these commissions really grievance redressal bodies? "

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About the India Justice Report:

The India Justice Report (IJR) is a quantitative index that uses the government's own statistics to rank the capacity of the formal justice system operating in various states. The IJR is a collaborative effort undertaken by DAKSH, Commonwealth Human Rights Initiative, Common Cause, Centre for Social Justice, Vidhi Centre for Legal Policy and TISS-Prayas. First published in 2019, each biennial report tracks improvements and persisting deficits in each state's structural and financial capacity to deliver justice based on quantitative measurements of budgets, human resources, infrastructure, workload, and diversity across police, judiciary, prisons, legal aid and Human Rights Commissions for all 36 states and UTs.

NATIONAL FINDINGS

VACANCIES

State commissions:

Presidents (2025): 50% vacancy. Only 18 of 35 SCDRCs had a president.¹

2021 – 2025: Goa and Jharkhand had no president in all five years. Only 10 SCDRCs (*Delhi, Gujarat, Haryana, Himachal Pradesh, Kerala, Meghalaya, Nagaland, Rajasthan, Uttar Pradesh and West Bengal*) had a president throughout this period.²

Members (2025): 40% vacancy. Only 95 of total 159 positions across 35 SCDRCs were filled.³

2021 – 2025: Member vacancy in 17 SCDRCs increased from 25% in 2021 to 40% in 2025.⁴

Staff (2025): 20% over-all vacancy in 20 SCDRCs. 585 of 734 posts filled.⁵

District commissions:

Presidents (2025): 32% vacancy. 439 of total 646 DCDRC president positions filled.⁶

Members (2025): 39% vacancy. 849 of total 1384 DCDRC member positions filled.⁷

DIVERSITY (GENDER)

State commissions:

Women Presidents (2024): 19 SCDRCs provided data; only Delhi and Sikkim had a woman president.⁸

Women Members (2024): 19 SCDRCs provided data; 32% of total 56 members were women.⁹

Women Staff (2024): 19 SCDRCs provided data; 26% of 482 staff were women.¹⁰

BUDGET

State commissions:

Utilisation (2024-25): 20 SCDRCs provided data; total Rs 225.5 crore sanctioned and 85% utilised. Karnataka received the most (Rs 53.7 crore).¹¹

Allocation (2020-21 to 2024-25): 21 SCDRCs provided data; total Rs 686 crore were allocated in the four years. Year wise allocation increased by ~ 50% during this period.¹²

WORKLOAD

All state and district commissions across the country:

Case clearance rate (2020 - 2024): Out of the total 7.6 lakh cases filed in 35 SCDRCs and 685 DCDRCs; 88.6% were disposed.¹³

CCR above 100% (2020 - 2024): 12 including Delhi, UP and Karnataka disposed more cases than filed in last 5 years.¹⁴

Maharashtra had the most cases filed - 91,449, but had the lowest case clearance rate (64.5%) among large and mid-sized states; Tamil Nadu with 25,825 cases filed, reported the highest CCR at 114.6%.¹⁵

Pendency (2020 - 2024): Total number of cases pending increased by 21% during this period, from 4.27 lakh to over 5 lakh.¹⁶

Long pendency (2025): Average 35% cases pending in 19 SCDRCs, were pending for more than 3 years; CPA 2019 mandates clearing of cases within 5 months.¹⁷

INFRASTRUCTURE

Presence of district commissions (2025):

DCDRCs / no. of districts: 685 DCDRCs against 775 districts. CPA 2019 mandates one in each.¹⁸

Sanctioned presidents / DCDRCs: Only 646 DCDRC president positions sanctioned for 685 DCDRCs.¹⁹

¹ Figure 4, pg. 30, 'Consumer Justice Report 2026: Assessing Capacity of Redressal Commissions in India' (India Justice Report, March 2026).

² Figure 5, pg. 32, 'Consumer Justice Report 2026: Assessing Capacity of Redressal Commissions in India' (India Justice Report, March 2026).

³ Figure 4, pg. 30, 'Consumer Justice Report 2026: Assessing Capacity of Redressal Commissions in India' (India Justice Report, March 2026).

⁴ Figure 6, pg. 33, 'Consumer Justice Report 2026: Assessing Capacity of Redressal Commissions in India' (India Justice Report, March 2026).

⁵ Figure 10, pg. 39, 'Consumer Justice Report 2026: Assessing Capacity of Redressal Commissions in India' (India Justice Report, March 2026).

⁶ Figure 23, pg. 55, 'Consumer Justice Report 2026: Assessing Capacity of Redressal Commissions in India' (India Justice Report, March 2026).

⁷ Figure 23, pg. 55, 'Consumer Justice Report 2026: Assessing Capacity of Redressal Commissions in India' (India Justice Report, March 2026).

⁸ Figure 7, pg. 34, 'Consumer Justice Report 2026: Assessing Capacity of Redressal Commissions in India' (India Justice Report, March 2026).

⁹ Figure 7, pg. 34, 'Consumer Justice Report 2026: Assessing Capacity of Redressal Commissions in India' (India Justice Report, March 2026).

¹⁰ Figure 12, pg. 42, 'Consumer Justice Report 2026: Assessing Capacity of Redressal Commissions in India' (India Justice Report, March 2026).

¹¹ Figure 20, pg. 52, 'Consumer Justice Report 2026: Assessing Capacity of Redressal Commissions in India' (India Justice Report, March 2026).

¹² Figure 21, pg. 53, 'Consumer Justice Report 2026: Assessing Capacity of Redressal Commissions in India' (India Justice Report, March 2026).

¹³ Figure 14, pg. 44, 'Consumer Justice Report 2026: Assessing Capacity of Redressal Commissions in India' (India Justice Report, March 2026).

¹⁴ Figure 14, pg. 44, 'Consumer Justice Report 2026: Assessing Capacity of Redressal Commissions in India' (India Justice Report, March 2026).

¹⁵ Figure 14, pg. 44, 'Consumer Justice Report 2026: Assessing Capacity of Redressal Commissions in India' (India Justice Report, March 2026).

¹⁶ Finding 12, pg. 46, 'Consumer Justice Report 2026: Assessing Capacity of Redressal Commissions in India' (India Justice Report, March 2026).

¹⁷ Figure 17, pg. 47, 'Consumer Justice Report 2026: Assessing Capacity of Redressal Commissions in India' (India Justice Report, March 2026).

¹⁸ Figure 23, pg. 55, 'Consumer Justice Report 2026: Assessing Capacity of Redressal Commissions in India' (India Justice Report, March 2026).

¹⁹ Figure 23, pg. 55, 'Consumer Justice Report 2026: Assessing Capacity of Redressal Commissions in India' (India Justice Report, March 2026).

Annexure I: Consumer Justice Report 2026: Ranked Indicators

	Ranked indicator	Commission measured	Source	Time period
1	President vacancy	State Commissions	Lok Sabha Unstarred Question No. 5127, answered on 02.04.2025.	2025
2	Member vacancy	State Commissions	Lok Sabha Unstarred Question No. 5127, answered on 02.04.2025.	2025
3	President vacancy	District Commissions	Lok Sabha Unstarred Question No. 5127, answered on 02.04.2025.	2025
4	Member vacancy	District Commissions	Lok Sabha Unstarred Question No. 5127, answered on 02.04.2025	2025
5	Staff vacancy	State Commissions	RTI	2025
6	Women among president and members	State Commissions	RTI	2024
7	Women share among staff	State Commissions	RTI	2024
8	Case clearance rate	State and District Commissions	Lok Sabha Unstarred Question No. 4320, answered on 26.03.2025	2020 to 2024
9	Cases pending (%) for more than three years	State Commissions	RTI	2025
10	District commissions as a percentage of districts	District Commissions	Lok Sabha Unstarred Question No. 4320, answered on 26.03.2025	2025
11	Budget utilisation	State Commissions	RTI	F.Y. 2024-25

Annexure II:

	State commission	Cluster	% of pending >3 years 2025	Cases pending from 0 to 1 year	Cases pending from 1 to 3 years	Cases pending for more than 3 years
1	Kerala	Large and Mid	79.2%	452	610	4047
2	J&K	Union Territory	70.8%	180	311	1190
3	Jharkhand	Large and Mid	70.8%	11	217	552
4	Uttar Pradesh	Large and Mid	61.8%	542	5107	9122
5	Uttarakhand	Large and Mid	56.8%	28	368	521
6	Assam	Large and Mid	47.2%	54	134	168
7	Madhya Pradesh	Large and Mid	41.0%	738	3498	2942
8	Haryana	Large and Mid	35.6%	1703	2679	2427
9	Lakshadweep	Union Territory	33.3%	1	1	1
10	Goa	Small States	31.3%	41	60	46
11	Karnataka	Large and Mid	27.9%	3301	4054	2852
12	A&N Island	Union Territory	26.7%	6	5	4
13	Nagaland	Small States	25.0%	3	0	1
14	Puducherry	Union Territory	21.4%	3	8	3
15	Meghalaya	Small States	12.5%	4	3	1
16	Rajasthan	Large and Mid	11.3%	1221	1697	370
17	Himachal Pradesh	Small States	9.0%	312	256	56
18	Sikkim	Small States	7.1%	17	9	2
19	Andhra Pradesh	Large and Mid	4.8%	1031	592	81