

Central Consumer Protection Authority
Room No. 545, Krishi Bhawan, New Delhi - 110001

Case No: CCPA-2/38/2022-CCPA

In the matter of: Case against Alternative Learning Systems (ALS) IAS regarding misleading advertisement.

CORAM:

Smt. Nidhi Khare, Chief Commissioner

Shri. Anupam Mishra, Commissioner

Appearance on behalf of Alternative Learning Systems (ALS) IAS:

Mr. Manish Kumar Gautam, Director

Date: 17.10.2024

ORDER

1. The Consumer Protection Act 2019 seeks to provide protection of the interest of the consumers. Pursuant to the objective, under section 10 of the Consumer Protection Act, 2019 (hereinafter referred to as Act) the Central Consumer Protection Authority (hereinafter referred to as 'CCPA') has been established to regulate matters relating to violation of rights of consumers and enforce the rights of consumer as a class.

2. This is a suo-moto case taken up by the CCPA against Alternative Learning Systems Ltd (ALS) IAS (hereinafter referred to as 'Opposite Party') wherein it was observed that the opposite party allegedly published the following misleading advertisements on its official website (www.alsedunation.com) :-

- i. "Total Selection 156"
- ii. "4 in top 10"
- iii. "10 in top 150"
- iv. "India's largest coaching network"
- v. "IAS Rank 1- All India First Rank four times in IAS exam"

- vi. "3291+ successful candidate in past 21 years"
- vii. "Delivering 20% selection consistently every year"
- viii. "126 selections in 2022 Civil Services Results"

3. Accordingly, in exercise of the powers under Section 18 and 19 of the Act, CCPA took suo moto cognizance of the matter and conducted a preliminary inquiry to examine veracity of the claims in the impugned advertisement made by the opposite party. As per preliminary inquiry report, it was found that the opposite party prominently displayed successful candidates' names & pictures and simultaneously advertised various types of courses provided by them on its official website. However, the information with respect to the course opted by the said successful candidates in UPSC CSE 2021 and 2022 was not disclosed in the abovementioned advertisement. The opposite party additionally claimed "India's largest coaching network", "Delivering 20% selection consistently every year", "IAS Rank 1- All India First Rank four times in IAS exam" and "3291+ successful candidates in past 21 years". However, it is important to mention that neither any description to substantiate the above-noted claims was mentioned in the advertisement nor any information or document was available to substantiate the claims advertised by opposite party. Therefore, the CCPA was satisfied that there exists a prima facie case of misleading advertisement under the Act.

4. Thereafter, the CCPA issued a notice dated 29th August 2022 to the opposite party for violation of provisions of the Act highlighting the issue of misleading advertisement by concealing important information and making tall claims about results from the opposite party's coaching institute. CCPA direct the opposite party to furnish the following data and substantiate the claims made by them:-

- i. Registration forms of rank holders as claimed to be students of the institute
- ii. Date of joining of each student
- iii. Duration of the course attended
- iv. Fees paid along with the copies of receipt of fee
- v. Student ID
- vi. Verified testimonials from the students concerned
- vii. Proof vis-a-vis questions in exams claimed to be covered by the study material of the institute.

5. In response to the Notice, a reply dated 14th September 2022 was received wherein the opposite made the following submission:-

- i. Provided an excel sheet containing names of successful candidates of UPSC CSE 2021 with their roll no, name, and course done at opposite party's institute.
- ii. Submitted annexure with respect to "4 in top 10" claim which contained four forms of 4 qualified students namely Jagrati Awasthi, Meera K, Jivani Kartik Nagjibhai and Satyam Gandhi. All of them opted for the Interview Program.
- iii. 10 in top 50- **Annexure 3** is the form of ten students submitted by the opposite party. Out of ten forms seven are of opposite party's institute Interview Program, one form is of opposite party's institute Admission form and two forms are of the Union Public Service Commission Application form & **Annexure 3.1** contains Excel Sheet of 10 qualified students namely Jagrati Awasthi, Meera K, Jivani Kartik Nagjibhai, Satyam Gandhi, Pulkit Singh, Divya Mishra, Divyanshu Choudhary, Vinayak Karbhari Narwade, Srijan Varma, and Jubin Mohapatra.
- iv. India's Largest Coaching Network- opposite party has 3 branches in Delhi along with some regional centers and 50+ VSAT centers across India. The opposite party also have tie-ups with around 14 colleges in India. The opposite party has been empanelled with various state governments/ Departments/ Commissions in order to provide civil service coaching to the aspirants. Annexure 4 is the pamphlet of opposite party's institute listing all its centers.
- v. 3291+ successful candidates in the past 21 years- Annexure 5 is opposite party Book of Success.
- vi. 126 selections in 2022 civil service results- Annexure 6 is the Excel Sheet of 96 students.
- vii. Delivering 20% Selections- Annexure 7 is the pamphlet of opposite party showcasing the total number of selection from the year 2015- 2022.
- viii. IAS Rank 1- All India first rank four times in IAS exam- Annexure 8 is an Excel sheet of four students namely Alok Ranjan Jha, S Nagarajan, Ira Singhal and Durishetty Anudeep.

6. The response of the opposite party was examined. CCPA observed that the opposite party in its response has not provided the complete data. For instance- student's id, receipt of the fee, verified testimonials, and proof vis-a-vis questions in

exams claimed to be covered by the study material of the institute were not been provided. Further, to substantiate the claims “India’s largest coaching network”, “IAS Rank 1- All India First Rank four times in IAS exam”, and “Delivering 20% selection consistently every year” the institute has only provided their own pamphlet and reports which are not backed by any independent survey/study. Therefore, the CCPA was satisfied that there exists a prima facie case of misleading advertisement under the Act.

7. As per sub-section (1) of Section 19 of the Act, “The Central Authority may, after receiving any information or complaint or directions from the Central Government or of its own motion, conduct or cause to be conducted a preliminary inquiry as to whether there exists a prima facie case of violation of consumer rights or any unfair trade practice or any false or misleading advertisement, by any person, which is prejudicial to the public interest or to the interests of consumers and if it is satisfied that there exists a prima facie case, it shall cause investigation to be made by the Director General or by the District Collector”. The matter was referred to DG investigation by CCPA’s order dated 30.11.2023 for detailed investigation.

8. The Director General (Investigation) in its investigation report dated 21.06.2024 submitted the following:

- i. Opposite party via email dated 09.02.2024 and followed by two subsequent reminders dated 14.02.2024 & 19.02.2024 sent on info@alsias.ne and again an email sent on enquiry@alsedu.in dated 07.06.2024 was asked to submit relevant documents to substantiate its claims but despite repeated requests, opposite party failed to furnish their response to the investigation team with regard to the veracity of the claims made in the advertisements.
- ii. Therefore, DG Investigation after careful examination of the information provided, the documents, and the response submitted by opposite party to CCPA, observed that:
 - (a) Regarding the claim of 156 selections in UPSC CSE, 2021 the details of 127 candidates were provided in excel sheet. Out of these 127 candidates, 108 candidates were enrolled in interview program. No supporting documents were provided to verify the claim.

- (b) Regarding the claim of 126 selections in UPSC CSE, 2022, the details of 96 candidates was provided in the excel format and out of these 96 candidates, 80 were enrolled in interview program. Again, no supporting documents were provided to verify these claims.
 - (c) Only 8 enrollment forms of Interview Program were provided.
 - (d) 2 UPSC DAF-I forms were provided which does not conclusively establish the association of these candidates with the Institute.
 - (e) Section-2(28) (iv) of Consumer Protection Act talks about misleading advertisement in relation to deliberately concealing important information. In the present case, type/name or duration of course opted by selected candidates is important information for the consumer, so that they can make an informed choice while deciding which course and coaching institute/platform to join.
 - (f) Several coaching institutes prominently use the same successful candidates' names, pictures and videos in their advertisements while deliberately concealing important information from consumers as a class with respect to course opted by such successful candidates which consequently misled consumers believing that respective successful candidates has taken paid classroom course from the coaching institutes.
 - (g) It is misleading to the potential aspirants (consumer as a class) as they make misinformed choice, because it is nowhere mentioned in the advertisement about the courses opted by the selected candidate. Therefore, in the present case, ALS IAS has deliberately concealed important information like type/name of courses opted by selected candidates and duration of the course attended by such student.
- iii. It has been highlighted by DG (Investigation) and noted that the non-compliance to provide supporting documents such as consent form, enrolment forms, fee receipts and providing irrelevant documents by the opposite party may be seen as an attempt to hide the crucial information.
 - iv. It also seems that the opposite party is not in possession of these documentary evidence and failed to substantiate the claims advertised by them in the impugned advertisement.

- v. The advertisements by the opposite party which display selected candidates must also mention the type/name and duration of the course opted by the selected candidate so that potential aspirants can make well informed choice as its consumer right under Section-2(9) of the Act. As this was not done by the opposite party in its advertisement, hence it appears to be in potential violation of Section- 2(9) and Section 2 (28\ (ii), (iii) & (iv) of the Act.

9. The Investigation Report submitted by DG (Investigation) was shared with the opposite party on its email id info@alsias.net and enquiry@alsedu.in through mail dated 29th July 2024 to furnish its comments, if any within 7 days.

10. An opportunity for hearing as per section 21(8) of the Act was provided to the opposite party on 13th August 2024 at 4:00 PM. The opposite party appeared before the CCPA. During the hearing, CCPA asked the opposite party to submit all the relevant documents such as registration forms of the rank holders, date of joining the institute, the name of the course they attended, fee paid along with the copy of the receipt, verified testimonials from the students concerned, and proof vis-a-vis questions in exams claimed to be covered by the study material of the institute as it's been 2 years since the notice dated 29th August 2022. The attention of the opposite party was drawn to the fact that despite repeated directions from the investigation wing the requisite information regarding the 8 misleading claims has not been furnished by the opposite party. To which the opposite party requested 10 days' time to submit all the relevant documents. Thereafter, CCPA directed the opposite party to submit their response by 23rd August 2024.

11. The opposite party vide mail dated 22nd August 2024 submitted their response with relevant annexures:-

- i. Total Selections in 2021 -Annexure 1 is a compilation of 117 forms of the successful students from Rank 2 to 757. Out of all these forms submitted, the form of rank number 92 shows payment of rupees 1/- by cash towards the Interview Program and the form of rank number 713 shows payment of fees of rupees 0.75/- towards the two courses.

- ii. 4 in Top 10 -Annexure 2 is a compilation of forms of students holding ranks 2, 6, 8 and 10 (similar to Annexure 2 of opposite party response dated 14th September 2022)
- iii. 10 in Top 50- Annexure 3 is a compilation of forms of students holding ranks 2,6,8,10,26,28,30,37,39, and 46 (similar to Annexure 3 of opposite party response dated 14th September 2022)
- iv. India's Largest Coaching Network- Annexure 4 is a pamphlet of ALS IAS containing addresses of all its centres & Annexure 4.1 is an Excel sheet submitted by the opposite party having addresses of its 31 centers all over India.
- v. Successful Candidates in past 21 years- Annexure 5 is an Excel sheet prepared by the opposite party having the rank, name, roll number, phone number, state, subject, and year of their qualifying students since the year 2003 to 2022.
- vi. Selections in 2022 Civil Service results list- Annexure 6 is an Excel sheet of the 96 qualifying students with their rank, subject, email and contact of a few of them prepared and submitted by the opposite party.
- vii. Testimonials and Results -Annexure 7 is a pamphlet submitted by the opposite party with 8 success stories & Annexure 7.1 is a web page that is showing an error and has not been able to open.
- viii. IAS Rank AIR 1 four times in IAS Exam- Annexure 8 is an excel sheet of four students with rank 1 namely Alok Ranjan Jha, S.Nagrajan, Ira Singhal, and Anudeep Durisheeti & Annexure 8.1 is forms of Anudeep Durisheeti and Ira Singhal.

12. Another opportunity for a hearing was provided to the opposite party on 09.09.2024, Mr Manish Kumar Gautam appeared on behalf of the opposite party and made the following oral submissions during the hearing:

- i. With respect to their claim of 156 selection, the opposite party said we claimed this because we had 126 candidates' forms with us from our different centers all over India. As most of our centers have been closed post-Covid and were located in different parts of India we were not able to extract the forms from them.
- ii. By the mail dated 22nd August 2024 we have sent the forms of the 126 candidates as mentioned in the Excel sheet.

- iii. With respect to the course opted, the forms submitted by the candidates have the course code mentioned on them, to which the CCPA asked for the course name Code 017 which was mentioned in the majority of the forms. The opposite party stated that by code 017 they were providing an Interview Training Program for 5 days which was free of cost.
- iv. The opposite party said that none of the claims made by them are false and we do these education programs to help and support the candidates not to take credit for their success.

13. During the hearing, CCPA requested the opposite party that out of top 4 in top 10 how many candidates enrolled for the interview guidance program? To which the opposite party replied that all 4 of them did the (free) Interview Training Program. Further, on being queried on out of 156 selections claimed how many enrolled for the Interview Training Program, the opposite party replied that it would be difficult for them to provide such data.

14. During the hearing, CCPA asked the opposite party to substantiate its claim of the largest coaching network. To which the opposite party replied that ALS is the only institute that used to provide classes through the VSAT. In 2014, they started the VSAT i.e. the class conducted at a studio in Delhi will be live beamed to different centers and students can also ask questions during such classes. At that point in time, the opposite party had more than 91 centers all over India and more than 17 University tie-ups. But at present all of them are closed and only face-to-face classes at 2 centers are running.

15. Further, during the hearing the CCPA raised a query regarding the form of the candidate by the name Jivani Kartik Nagjibhai, who took opposite party's interview programme in 2019. However, the said candidate cleared the examination of UPSC CSE 2021. Similarly, successful candidate namely Anudeep Durishetty took opposite party's interview programme in 2013 interview program and cleared the examination of UPSC CSE 2018.

16. It is apparent that during the hearing before the CCPA no concrete proof has been submitted by the opposite party that the selections claimed are actually the students of the institute. Perusal of the admission forms of students submitted by the

opposite party reveal that that most of the candidates have opted for their free interview training program, a fact which should have been disclosed by the opposite party in its advertisement. The opposite party submitted that their claims are true and honest to the best of their knowledge and prayed to allow written submissions in support of their claims. CCPA directed the opposite party to submit their written submissions within one week.

17. As directed by the CCPA during the hearing on 09.09.2024 the opposite party submitted its written response through mail dated 12.09.2024 as under:

- i. *I would like you and your team to give due consideration to our humble submission in regard to observation by Central Consumer Protection Authority on Misleading Advertisement by Alternative Learning Systems (ALS IAS).*
- ii. *Our revenue is less and the advertising budget is even further less. We do not do any aggressive advertisement through Social Media, Electronic, Print or Newspaper.*
- iii. *The main advertisement is word of mouth particularly by the successful candidate and those who completed our course successfully.*
- iv. *Our claim that delivering 20% selection consistently, is always supplemented with a pie chart, in which we clearly show the number of successful candidates out of total vacancies. However on rare occasions total vacancies in the pie chart could have been missed due to error by design or space constraint.*
- v. *Before Covid, ALS IAS was beaming live classes to 70+ VSAT centers across India through cutting edge VSAT technology which legitimized the claim of ALS IAS to be India's largest coaching network. However post covid, the technology gradually lost its relevance and this space got fully occupied by online classes so we closed down these centers and ultimately we stopped VSAT operation completely. We are no longer using the expression largest network.*
- vi. *If our creatives looked misleading, I would like to humbly submit that it is merely incidental and not intentional.*
- vii. *So I request you to take a lenient view on us and exempt us from any penal action.*

viii. The company also submitted the following Annexures:

- a) Annexure 1:- is a compilation of 117 forms of the qualified students from Rank 2 to 757. Out of all these forms submitted form of rank number 92 shows payment of rupees 1/- by cash towards the Interview Program, and the form of rank number 713 shows payment of fees of rupees 0.75/- towards the two courses.
- b) Annexure 2:- is a compilation of forms of students holding ranks 2, 6, 8 and 10 of UPSC CSE 2021.
- c) Annexure 3:- is a compilation of forms of students holding ranks 2,6,8,10,26,28,30,37,39, and 46 of UPSC CSE 2021.
- d) Annexure 4:- Is a pamphlet of India's Largest Coaching Center having the address of the opposite party centers all over India.
- e) Annexure 4.1:- is an Excel sheet submitted by the opposite party having addresses of its 31 centers all over India.
- f) Annexure 5:- is an Excel sheet of 96 candidates with their name, rank, email, phone number and course name they opted from opposite party.
- g) Annexure 6: is a PDF list of the same Annexure 5 as above.
- h) Annexure 7:- is a pamphlet submitted by the opposite party with 8 success stories
- i) Annexure 7.1:- is a pamphlet of opposite party with a pie chart showcasing delivering of 20% selection consistently.
- j) Annexure 8:- is an excel sheet of four students with rank 1 namely Alok Ranjan Jha, S.Nagrajan, Ira Singhal, and Anudeep Durisheeti.
- k) Annexure 8.1:- is forms of Anudeep Durisheeti and Ira Singhal.
- l) Coursewise Result Data 2021 2022:- Excel sheet of 96 candidates with their name, rank, email, phone number and course name they opted from opposite party (Similar to Annexure 5 & 6 above)

18. The CCPA has carefully considered the written submissions as well as submissions made by the opposite party during the hearing and investigation report submitted by the Director General (Investigation) and records the following findings:

- i. The written response dated 12.09.2024 submitted by the opposite party is exactly similar to its earlier response dated 22nd August 2024.

- ii. The opposite party has failed to submit any concrete proof that the list of 126 candidates submitted out of 156 selections claimed is their students. *[UNFAIR TRADE PRACTICE]*
- iii. As on 17.10.2024, the opposite party is still using claims of “Total Selection 156”, “4 in top 10”, and “10 in top 150” regarding 2021 UPSC results on its website (<https://www.alsedunation.com/our-results#mygallery-4>).
- iv. The opposite party has failed to substantiate its claims “India’s largest coaching network”, “IAS Rank 1- All India First Rank four times in IAS exam”, “3291+ successful candidate in past 21 years”, and “Delivering 20% selection consistently every year”. *[FALSELY DESCRIBES]*
- v. Out of these 127 candidates only 117 forms were provided by the opposite party in Annexure 1 of the response dated 22.08.2024. Further, out of 127 candidates, 108 candidates were enrolled in an interview program which was free of cost. Such relevant information was not disclosed by the opposite party in its advertisements. *[DELIBERATELY CONCEALS IMPORTANT INFORMATION]*
- vi. The opposite party has also failed to provide fees paid along with the copies of receipt of the fee, verified testimonials from the students concerned, and proof vis-a-vis questions in exams claimed to be covered by the study material of the institute. Instead provided only Excel sheets, forms of 117 candidates and their pamphlets and Book of Success. Therefore, the Excel sheet prepared by the opposite party, their pamphlet and their Book of Success do not establish that the candidates mentioned by them are their students. *[DELIBERATELY CONCEALS IMPORTANT INFORMATION]*
- vii. With respect to “Delivering 20% selection consistently every year” opposite party only provided an excel sheet no other document to substantiate the claim was provided. *[FALSE GUARANTEE]*
- viii. It is a well-known fact that successful candidates of Civil Services Examination have to clear all the 3 stages of Exams. Viz., Prelims, Main Exams and Personality Test (PT). While Prelims is a screening test, the marks obtained in both Mains Exams and Personality Test are counted for getting finally selected. The total marks for Main Exams and PT are 1750

and 275 respectively. The contribution of Personality Test is merely 13.5% in the total marks.

- ix. It is pertinent to mention that, as per news reports, approximately 10 lakhs aspirants apply for UPSC Civil Service Examination every year, out of which approximately 10-12 thousands candidates qualify for appearance in the Written (Main) Examination. Thereafter, approx. 2000-3000 candidates qualify for the Personality Test of the examination. Therefore, out of these 2000-3000 candidates selected for Personality Test, 1 out of every 3 such selected candidates have a strong probability to make it to the final selection in CSE. This implies that such candidates had already cleared Preliminary and Mains examination by themselves, with no contribution of the opposite party. In the instant case, opposite party has been found taking full credit of successful candidate's efforts and success by prominently putting their pictures in the advertisement and claimed 156 selections out of total 685 selections in UPSC CSE 2021 whereas the opposite party provided only free interview training programme to the respective candidates. By concealing the specific name of the course opted by the candidates, such false & misleading advertisement creates huge impact on those consumers i.e. UPSC aspirants. Thus, the impugned advertisement has violated the consumer's right to be informed so as to protect himself against unfair trade practice.
- x. It is pertinent to mention that as per PIB Press release dated 23rd May, 2023, UPSC CSE 2022 result was announced on 23rd May, 2023 whereas the opposite party claimed "126 selections in 2022 Civil Services Results" on 29th August 2022 which is not possible. Further, CCPA examined the Annexure-6 provided by the opposite party in reply dated 14th September 2022 claiming to be list of successful candidates of UPSC CSE 2022. However, it was found that names and ranks of the successful candidates actually were of UPSC CSE 2021 results. [FALSE CLAIM]

19. Section- 2(28) of the Consumer protection Act, 2019 defines "misleading advertisement" in relation to any product or service to mean an advertisement, which—

- a) falsely describes such product or service; or
- b) Gives a false guarantee to, or is likely to mislead the consumers as to the nature, substance, quantity or quality of such product or service; or
- c) Conveys an express or implied representation which, if made by the manufacturer or seller or service provider thereof, would constitute an unfair trade practice; or
- d) Deliberately conceals important information;

20. From a bare reading of the above provisions of the Act, it is clear that any advertisement should:

- i. contain Truthful & honest representation of facts.
- ii. have assertions, guarantees only when backed by underlying credible and authentic material, study etc.
- iii. Not indulge in unfair Trade practice as defined in Section 2(47) of the Act. It should be free from false representation that the goods/services are of particular standard, quality [(section 2(47)(a)] and should not make false or misleading representation concerning the need for or usefulness of any goods or services (section 2(47)(f) of Consumer Protection Act with respect to unfair trade practice.
- iv. Disclose important information in such a manner that they are clear, prominent and extremely hard to miss for viewers/consumers so as to not conceal important information.

21. After due considerations of the submissions of the opposite party and the investigation report, CCPA concludes that information regarding the course opted by successful candidates is important for the consumers to know so as to enable them to make an informed choice while deciding which course and coaching institute/platform to join. In light of the above discussions and the findings and conclusions thereon, CCPA is satisfied that the opposite party has engaged in misleading advertisement as envisaged under-

- i. Section 2(28)(i) - Falsely describing the product
- ii. Section 2(28) (iv) - Deliberately concealing important information

- iii. Section 2(28) (iii) - Unfair trade practice
- iv. Section 2(28)(iv) - deliberately concealing important information

22. The CCPA is empowered under Section- 21 of the Consumer Protection Act, 2019 to issue directions to the advertiser of false or misleading advertisement to discontinue or modify the advertisement and if necessary, it may, by order, impose a penalty which may extend to ten lakh rupees and for every subsequent contravention may extend to fifty lakh rupees. Further, Section 21 (7) of the above Act prescribes that following may be regarded while determining the penalty against false or misleading advertisement:-

- a) the population and the area impacted or affected by such offence;
- b) the frequency and duration of such offence;
- c) the vulnerability of the class of persons likely to be adversely affected by such offence.
- d) Gross revenue from sales effected by virtue of such offence.

23. The opposite party had a total of 31 centers in the states of Uttarakhand, Punjab, Himachal Pradesh, Bihar, Uttar Pradesh, Jharkhand, Karnataka, Tripura, Manipur, Sikkim, Assam, Arunachal Pradesh, Nagaland, Meghalaya, Kerala, Maharashtra, Tamilnadu, Orissa, and Goa. Further, the opposite party also provides online coaching classes across India through its website. It may be mentioned that every year approximately 11,00,000 students apply for the UPSC Civil Service exam. Therefore, the vulnerability of the class of persons likely to be adversely affected by such misleading advertisements is huge. The opposite party carries out its advertisement not only through its website but also on Facebook on which the opposite party has 27k followers and also on Instagram where the opposite party has 14.8k followers.

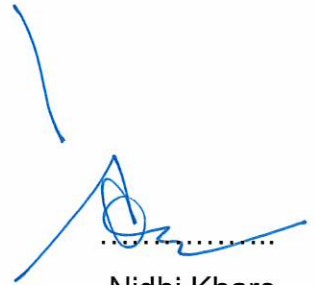
24. In view of the above, under section- 21 of the Consumer Protection Act. 2019, CCPA hereby issues the following direction to the opposite party:

- a) To discontinue the impugned advertisement from all electronic and print media whatsoever with immediate effect.
- b) In light of the violations, discussed in foregoing paras, CCPA finds it necessary to impose a penalty on the opposite party. Considering the facts and circumstances of the case and having regard to the factors enumerated

in section 21(7) of Act, the CCPA rules that Opposite party shall pay a penalty of ₹ 10,00,000 for publishing false and misleading advertisement claims which affected the consumers as a class.

- c) The opposite party shall submit the amount of penalty and a compliance report to CCPA on the above directions within 15 days from the date of this Order.

The above order and directions are passed in exercise of the powers conferred upon CCPA under section 10, 20, 21 of the Consumer Protection Act 2019.



Nidhi Khare

Chief Commissioner



Anupam Mishra

Commissioner

