

9th United Nations Conference on Competition and Consumer Protection
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Geneva
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DOCA: Empowering Indian Consumers
Adopting a proactive data driven approach to safeguard
interest of consumers as a class

Presentation

Ms. Nidhi Khare

Secretary

Ministry of Consumer Affairs, Food, and Public Distribution

India

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उपभोक्ता मामले विभाग
DEPARTMENT OF
CONSUMER AFFAIRS

“DOCA: Empowering Indian Consumers”

***Adopting a proactive data
driven approach to safeguard
interest of consumers as a
class***

**Presentation for the 9th United Nations Conference
on Competition and Consumer Protection**



GLOBAL CROSS-BORDER ONLINE DISPUTE RESOLUTION (ODR)



Need for Global ODR

- E-commerce's global, faceless nature creates hurdles in resolving consumer complaints.
- ODR offers a low-cost, fast, accessible, and informal method for resolving disputes using digital platforms.
- Encourages use of mediation, negotiation, and arbitration in a virtual setting.

UN and International Support

- UNGCP (2015), UNCITRAL Model Laws, and UNGA resolutions endorse ODR.
- Successful national and regional platforms exist in India, EU, Mexico, South Korea, Brazil, etc.
- Initiatives by ASEAN, APEC, and OECD show readiness and regional cooperation.

India's Initiatives

- National Consumer Helpline (NCH) and CCPA have online complaint mechanisms.
- MahaRERA's ODR for real estate disputes has a 75% success rate.
- E-Daakhil portal.
- e-Jagriti.

Benefits of Global ODR

- Cost-effective, efficient, enhances access to justice.
- Preserves business-consumer relationships and boosts trust in E-commerce.

Challenges

- Legal enforceability, jurisdictional conflicts, language and cultural barriers,
- Data privacy, and funding.

UNCTAD's Proposal: A Global ODR Platform

About

- Open-source,
- Interoperable ODR solution,
- Government-hosted platform for pre-mediation and mediation,
- Business engagement through rankings.

Pros

- Tech-based.
- Secure global ODR platform.
- Supports public performance rankings to ensure accountability.
- Recommends stronger safeguards for data privacy and enforceability.



**2.77 BILLION
PEOPLE SHOP
ONLINE**

This figure is expected to rise to 2.88 billion in 2026



Retail E-commerce Sales Worldwide, 2021-2027



[file:///E:/For%20PPT/51%20ECommerce%20Statistics%20In%202025%20\(Global%20And%20U.S.%20Data\)%20_%20SellersCommerce.pdf](file:///E:/For%20PPT/51%20ECommerce%20Statistics%20In%202025%20(Global%20And%20U.S.%20Data)%20_%20SellersCommerce.pdf)

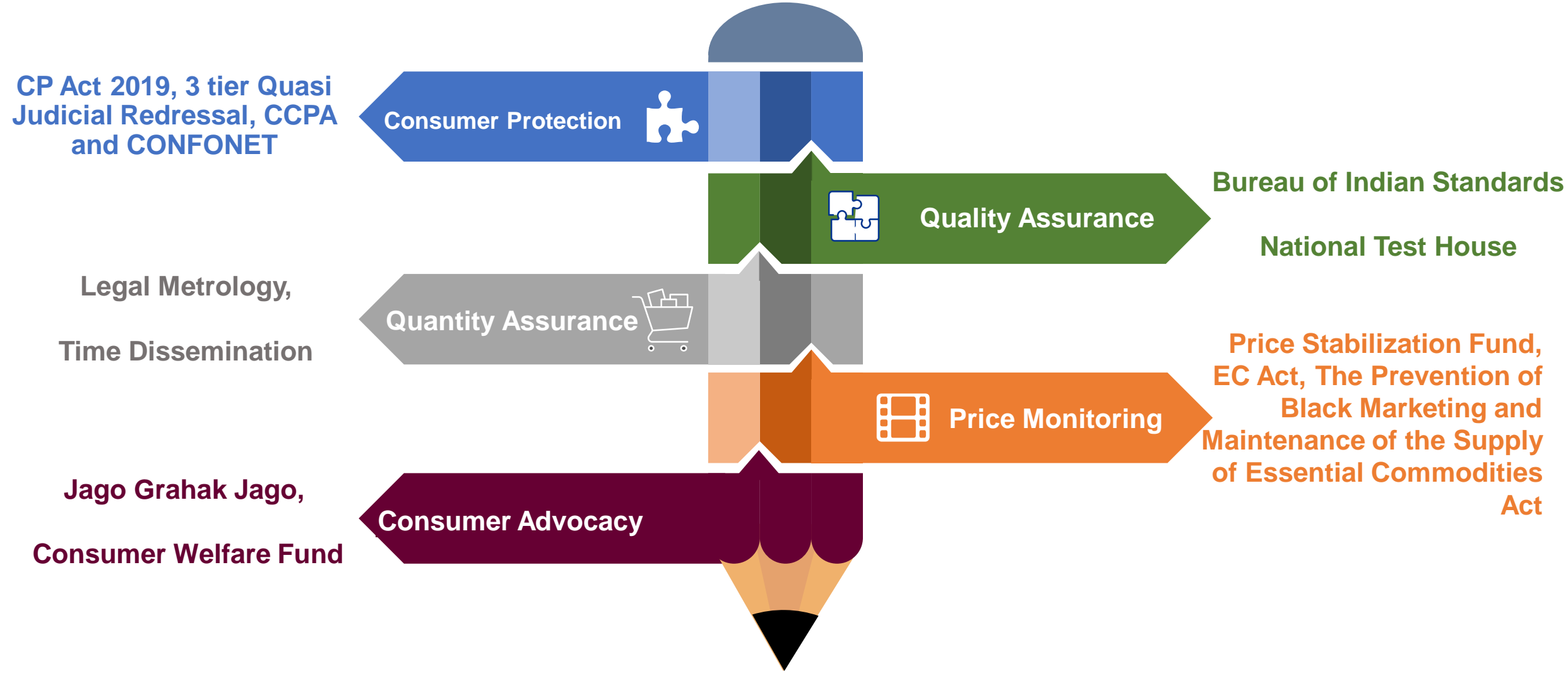


Taking the Vision Forward

**Enactment of Simplified and Modern
Framework to Govern the Protection of Consumers in the Technological Era**

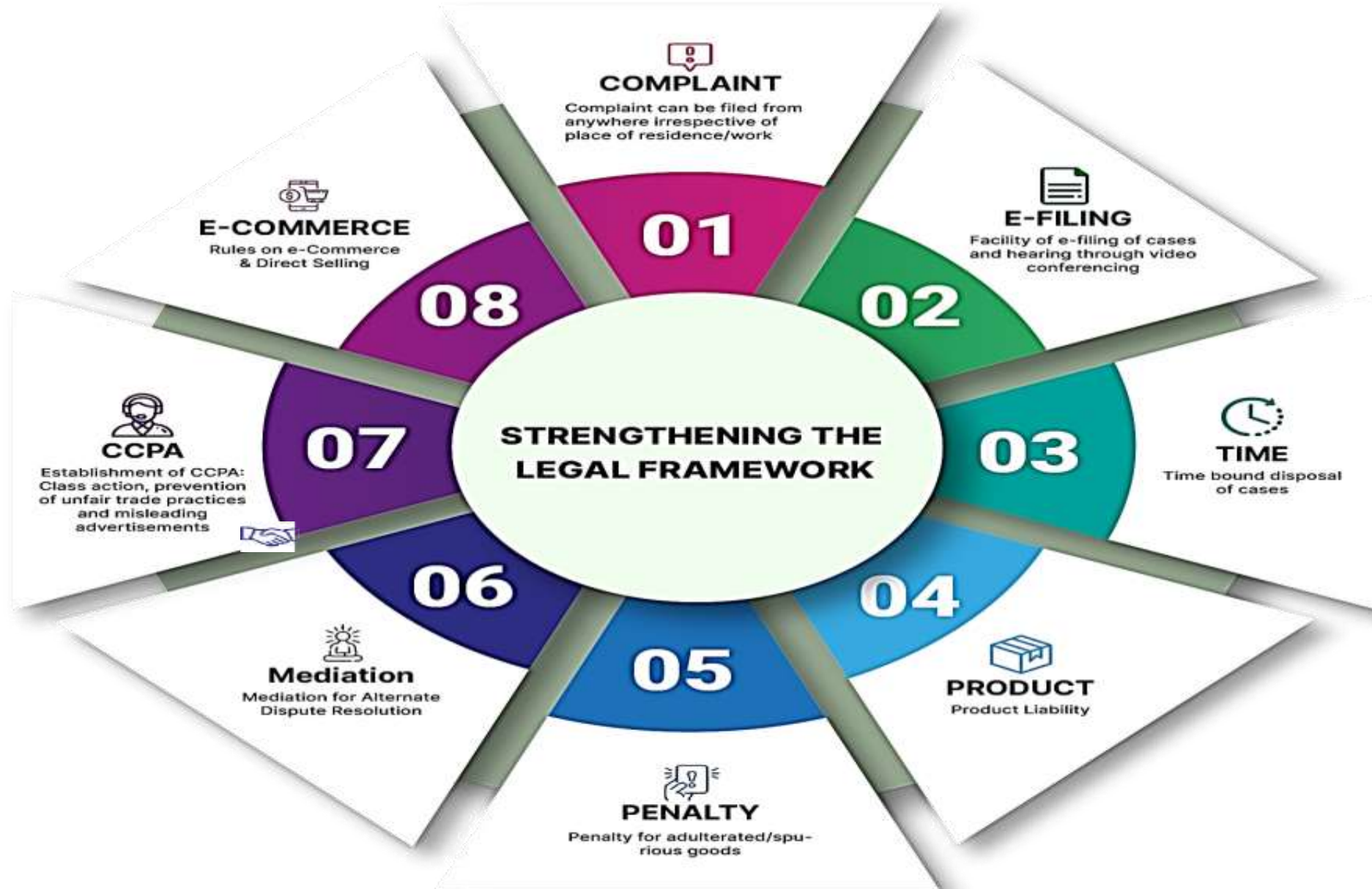


Department Of Consumer Affairs At A Glance

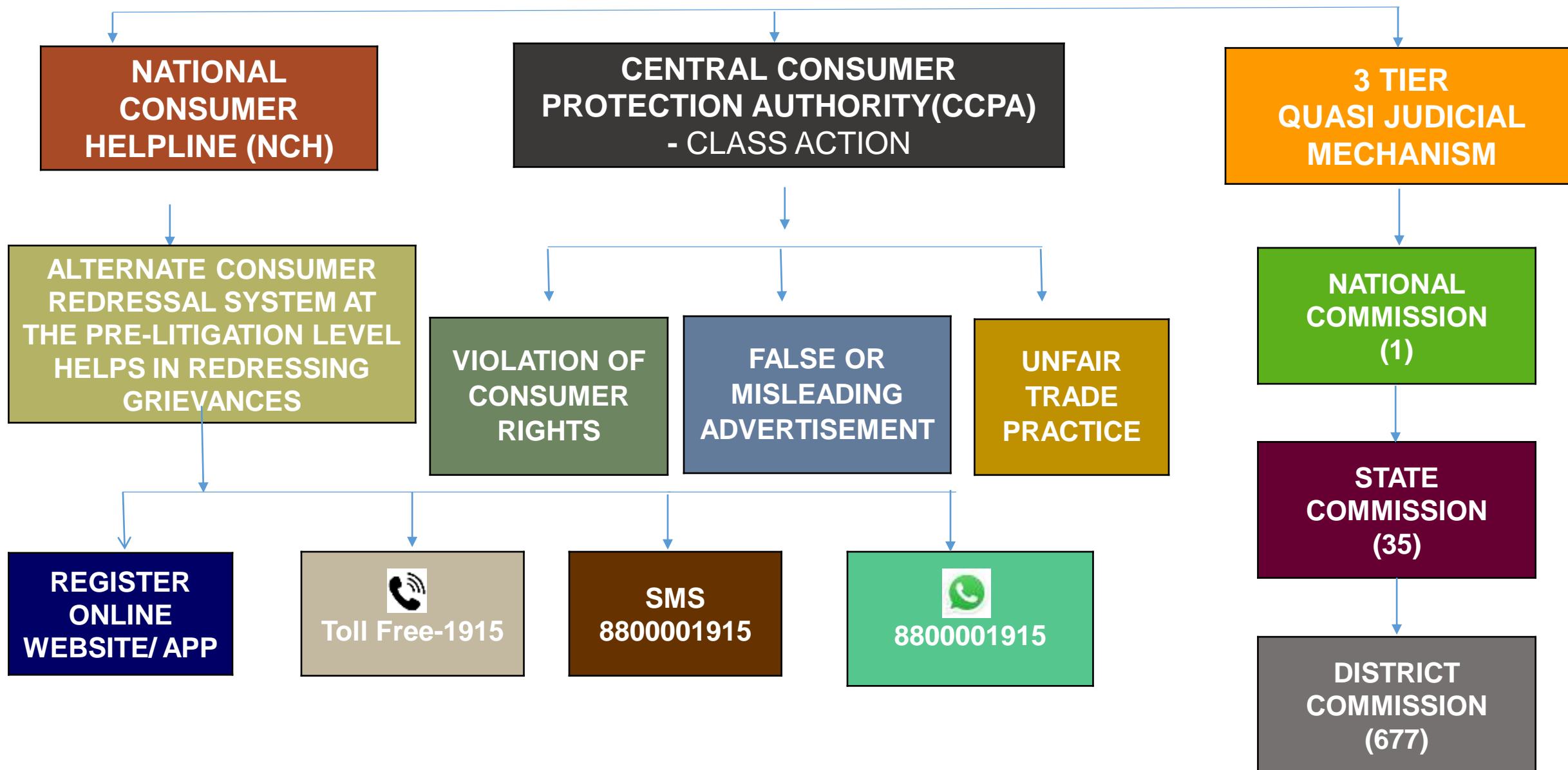


For transitioning from Consumer Rights to Consumer Prosperity and Consumer Care Several Steps have been taken by the Department

Strengthening of Consumer Protection Framework



3 Pillars of Consumer Protection Framework



Consumer Protection Act, 2019 and New features

The first legislation on the Consumer Protection in India was enacted in the year 1986 i.e. The Consumer Protection Act, 1986.

Establishment of a Regulatory Body namely - Central Consumer Protection Authority (CCPA) to take action on matters affecting consumer as a class

Product Liability-Introduced product liability provisions, making manufacturers, product sellers, and service providers liable for defects

Rules on E-Commerce and Direct Selling for protection of consumer interests in these sectors

Penalties for adulteration/spurious goods - imprisonment and fines depending on the severity of harm caused upto life imprisonment and ₹10 lakh

Mediation - Provision for mediation in consumer disputes for faster resolution compared to traditional legal proceedings and a Cost-effective approach for both consumers and businesses

Consumer Protection Act, 2019 includes:



Consumer Rights:

Right to Safety;
Right to be informed;
Right to Choose;
Right to be heard;
Right to Seek Redressal;
Right to Consumer Education.



Misleading Advertisement:

Falsely Describes Product or Service;

Gives False Guarantee or is likely to mislead regarding quality or quantity etc;

Conveys an express or implied representation which would constitute unfair trade practice;

Deliberately conceals important information.



Unfair Trade Practice

For the promotion of goods or service adopts unfair or deceptive method including:

Falsely represents that goods or service are of particular standards or grade etc.

Represents that goods or service have approval or characteristics or benefits etc.

Gives to the public any warranty or guarantee of the performance or length of life etc.

Key Components of the Consumer Protection (E-Commerce) Rules, 2020



Applicability

- All e-commerce entities offering goods or services to consumers in India,
- This includes foreign platforms shipping to India,
- Thus extending the applicability of Indian consumer protection laws to cross-border e-commerce.

Mandatory Disclosure of Seller Details

- E-commerce platforms must disclose:
 - ✓ The business name;
 - ✓ Address;
 - ✓ Customer Care Details; and
 - ✓ Country of origin of the seller — ensuring transparency in cross-border transactions.

Appointment of a Grievance Officer

- All e-commerce entities, including foreign ones operating in India, must appoint a Grievance Officer, based in India, to ensure accountability and redressal, including for cross-border complaints.

Prohibition on Unfair Trade Practices

- Platforms are prohibited from engaging in or supporting misleading advertisements and unfair practices— protecting Indian consumers even in cross-border digital interactions.

Creating an Impact for Consumers through Enforcement of Progressive Legislation

Approach Towards addressing Magnitude and Spectrum of Grievances for speedy & hassle-free redressal

Consumer Awareness through Public Outreach



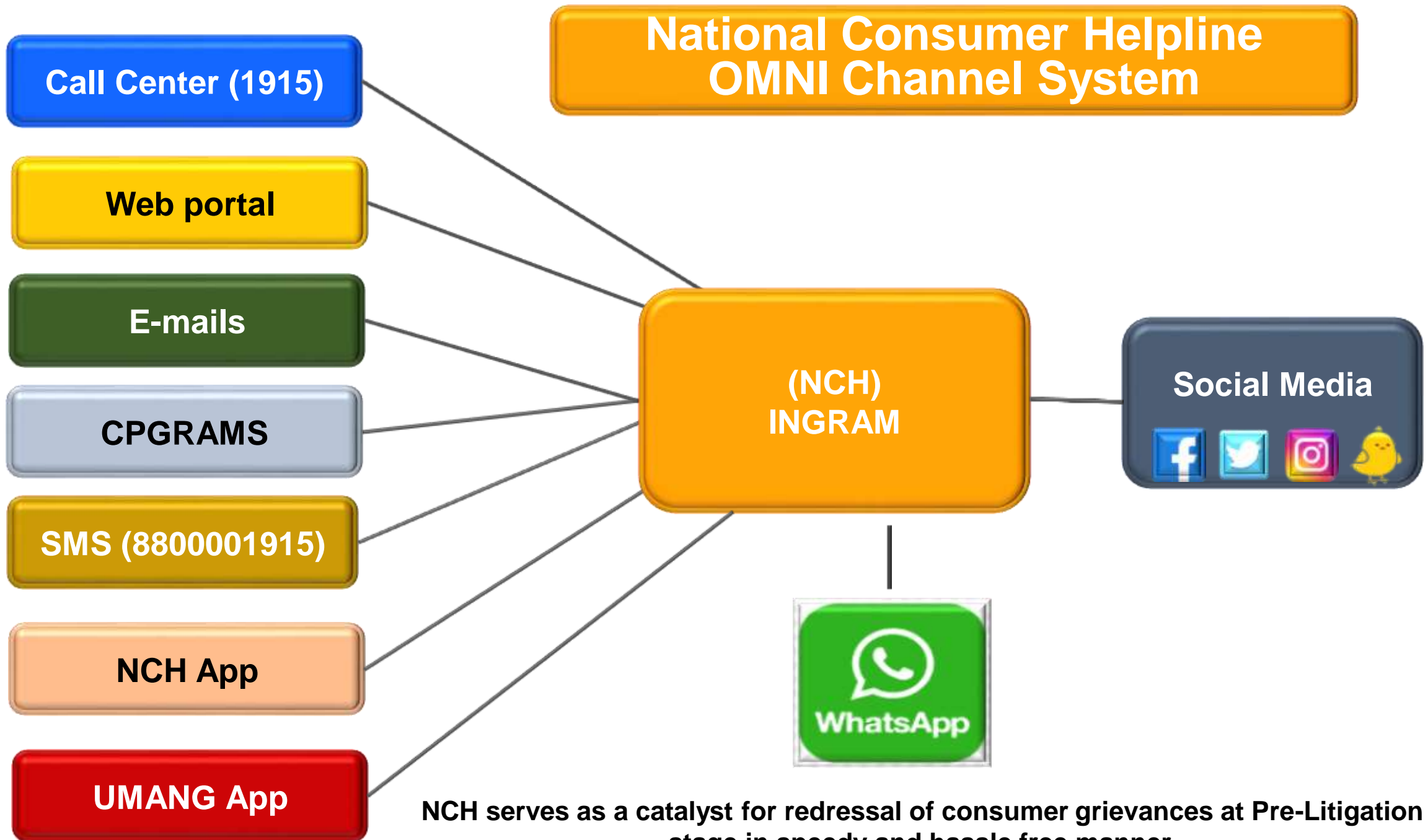
Social Media Posts

**Jagriti Podcast and
Awareness Videos**



**1800114000
or
1915**

Training of NCH staff



Complaint can be filed in following 17 languages

(From 8 AM to 8 PM)



उपभोक्ता शिकायत के लिए
राष्ट्रीय उपभोक्ता हेल्पलाइन
पर कॉल करें।

1915

**From 8PM to 8 AM a “Call Back Request” can be made through
SMS on 8800001915**

1. Assamese
2. Odia
3. Bengali
4. Punjabi
5. Malayalam
6. Tamil
7. Kannada
8. Telugu
9. Gujarati
10. Marathi
11. English
12. Hindi
13. Kashmiri
14. Manipuri
15. Maithili
16. Nepali
17. Santhali

Identifies the Root Causes, Magnitude and Nature of Grievances to be Addressed

Extensive Sample Data Analysis of Complaints by NCH which is used by CCPA

Jan'23 ~ Mar'23

S. No.	Nature of Grievance	Count	Count%
1	Deficiency in Services	338	52%
2	Paid amount not refunded	98	15%
3	Overcharging/Demand of Excess amount than agreed	33	5%
4	Charging more than MRP. (Higher fare charged than what was shown at the time of booking)	28	4%
5	Unauthorized charge of CC user charges	22	3%
6	Promised service not provided	16	2%
7	Not returning the money	14	2%
8	Account blocked/service barred.	12	2%
9	Agency not responding	11	2%
10	Unsatisfactory redressal	10	2%
11	Others	74	11%
Grand Total		656	100%

Apr'23 ~
June'23

S. No.	Nature of Grievance	Count	Count%
1	Deficiency in Services	730	51%
2	Paid amount not refunded	177	12%
3	Charging more than MRP. (Higher fare charged than what was shown at the time of booking)	113	8%
4	Overcharging/Demand of Excess amount than agreed	76	5%
5	Unauthorized charge of CC user charges	66	5%
6	Promised service not provided	34	2%
7	Not returning the money	23	2%
8	Agency not responding	18	1%
9	Account blocked/service barred.	11	1%
10	Wrong Promises	9	1%
11	Others	161	11%
Grand Total		1418	100%

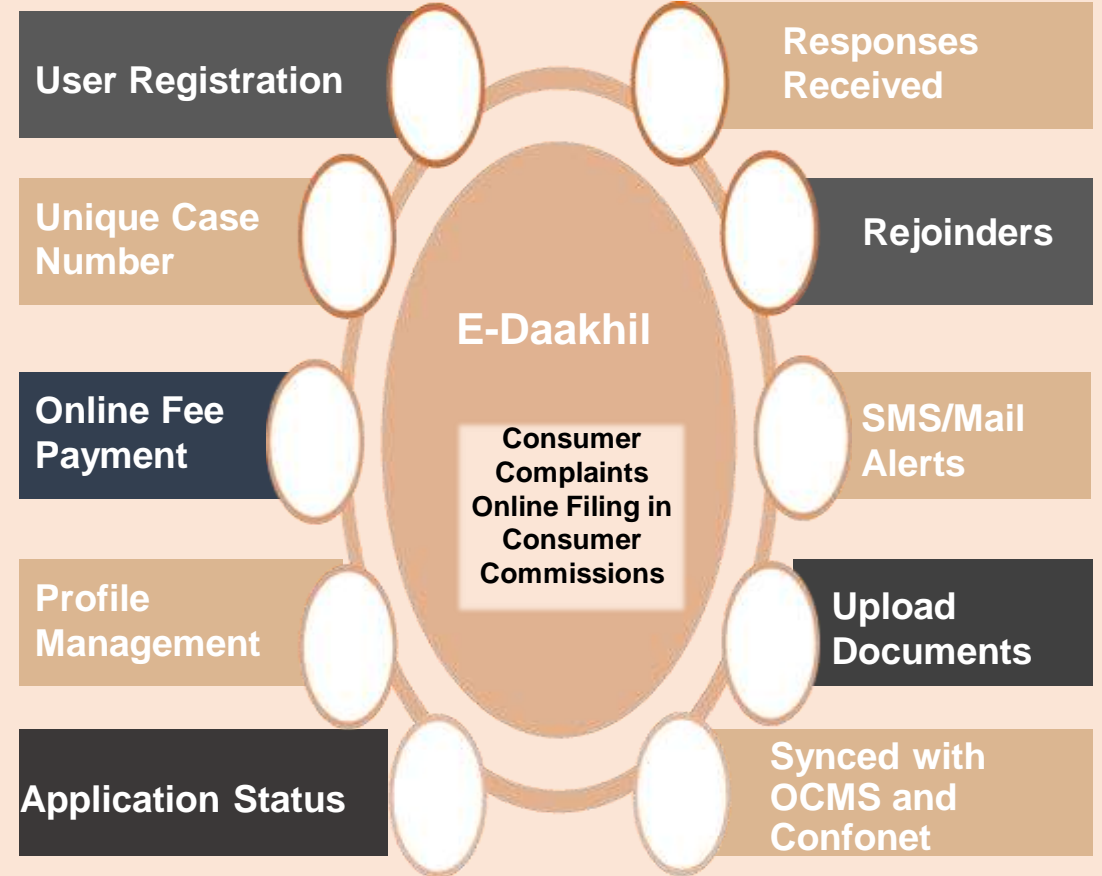
E-Daakhil Portal

E-DAAKHIL PORTAL



- Online Portal edaakhil.nic. Facilitates consumers/advocates to file the consumer case online in Consumer Commissions.
- Available in all states/ UTs.

Key Features of e-Daakhil




e-Jagriti Portal

The platform that revolutionizes the landscape of dispute resolution and grievance redressal

e-jagriti.gov.in

Guest

Department of Consumer Affairs, Ministry of Consumer Affairs, Food & Public Distribution | GOVERNMENT OF INDIA



jagriti

DASHBOARD

ABOUT E-JAGRITI

CASE HISTORY/STATUS

JUDGEMENT

DISPLAY BOARD

CAUSELIST

REPORTS

TUTORIALS

EN

LOGIN

Seamless Complaint Filing

FILE NEW COMPLAINT

Speak and File Your Complaint

Using voice enabled forms

File, Pay and Track at Your Ease

Effortless Management of Complaints

Seamless Virtual Hearings in Commission Proceedings

Breaking Barriers, Bridging Distances

Seamless Complaint Filing

Speak and File Your Complaint

File, Pay and Track at your ease

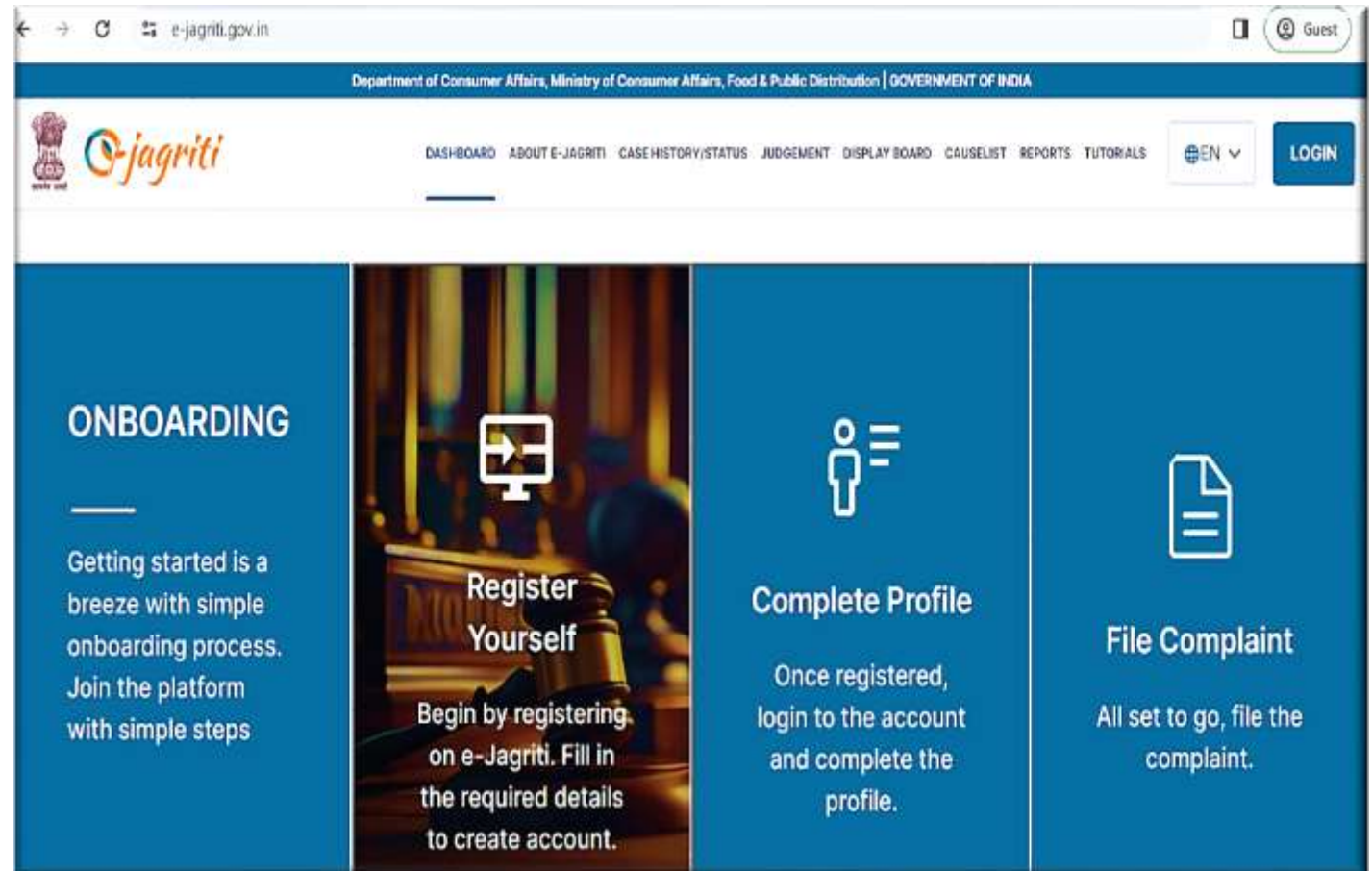
Virtual Hearing and Commission Proceedings

e-Jagriti Portal

From the initial filing of a complaint to its ultimate resolution, e-Jagriti empowers users with seamless, user-friendly tools

It serves as a beacon of efficiency and innovation, catering to a diverse array of stakeholders, ranging from:

- **consumers to**
- **legal professionals,**
- **industry representatives, and**
- **beyond.**



Benefits of e-Jagriti

For Consumer Commissions (Judges & Staff)

Improved efficiency through automated workflows and AI-driven case management.

Enhanced transparency with role-based dashboards and real-time case insights.

Data-driven decision-making via AI/ML analytics and predictive tools.

Reduced administrative burden with automated processes and centralized system management

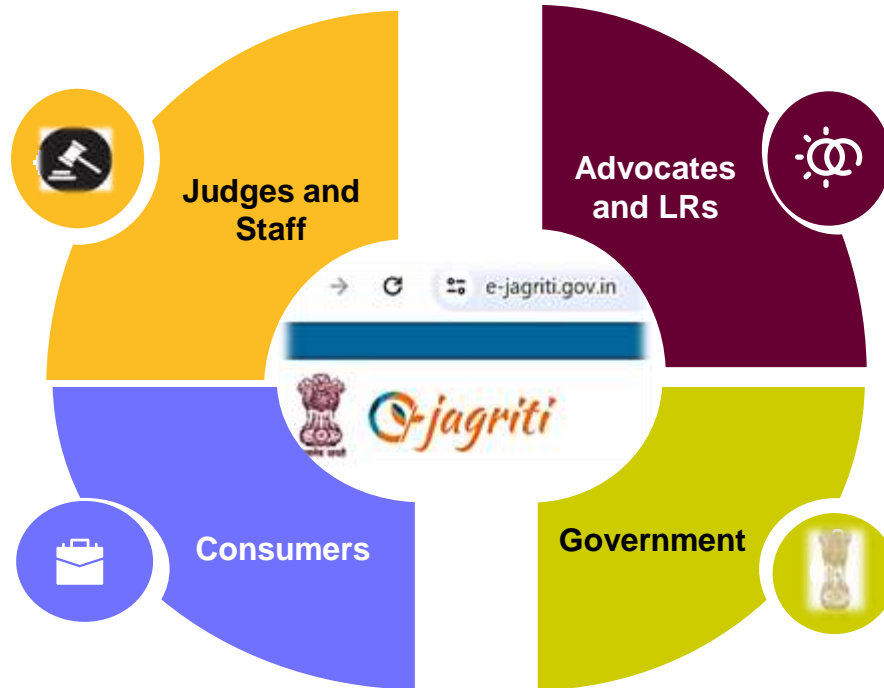
For Consumers

Seamless filing of complaints online, anytime, anywhere with multi-lingual support.

Real-time updates on case status, hearing schedules, and decisions.

Convenient document submission and e-filing, reducing physical paperwork.

Cost savings from reduced travel and time spent at consumer forums.



For Advocates & Legal Representatives

Centralized access to all case information and filings in one platform.

Efficient case management with automated reminders and scheduling tools.

Improved client communication with real-time case updates and tracking.

Cost and time savings from reduced travel and remote access to hearings.

For DoCA

Centralized reporting and analytics for case tracking and performance evaluation.

Standardized processes across all consumer commissions.

Scalable architecture to handle future demands and evolving needs.

Enhanced stakeholder coordination with role-based access for efficient collaboration.

For IT & Support Teams:

Simplified system maintenance with micro service architecture and cloud infrastructure.

Reduced support burden with automated processes and predictive analytics for early issue detection

Creating an Impact for Consumers as a Class through Enforcement of Progressive Legislation

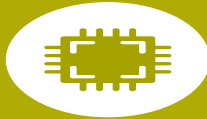
Approach Towards addressing Magnitude and Spectrum of Grievances for Class of Consumers

CCPA at a Glance

CCPA under the Consumer Protection Act, 2019 Regulates matters which affects consumer as a class



Entrusted to take Class Action against



Violation of Consumer Rights

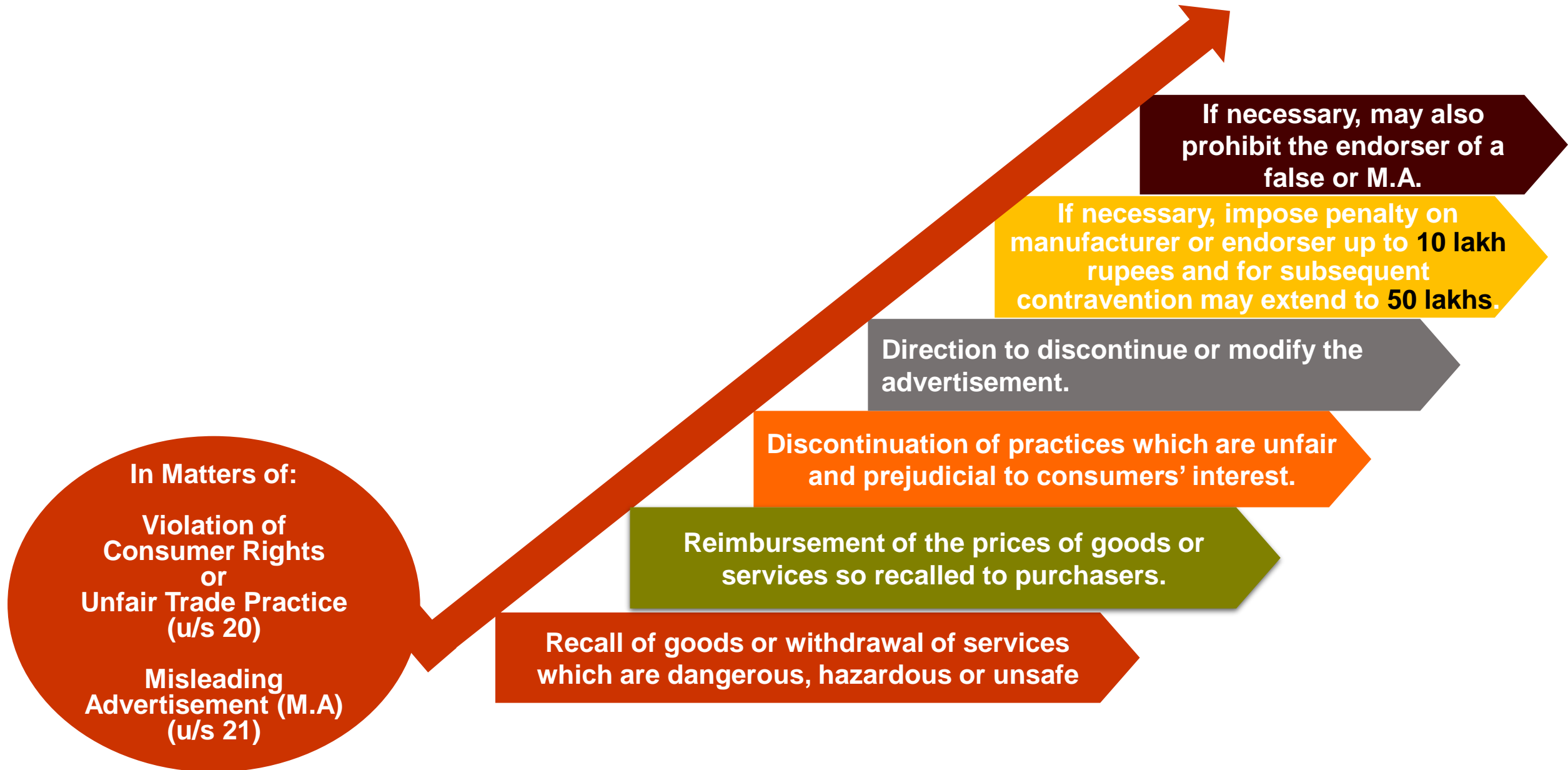


False or Misleading Advertisements



Unfair Trade Practice

CCPA is Entrusted to Issue following Directions



Roadmap w.r.t. Steps Taken by CCPA

Establishment of CCPA

CCPA was established on 24th July, 2020 under the Consumer Protection 2019.

1

Notified 3 Rules & 3 Regulations

For the seamless and hassle-free operation of CCPA in order to safeguard consumers right Rules and Regulations were made

2

Issuance of Notices

Since inception CCPA issued total 415 Notices:

- 205 for M.A,
- 171 for UTP and
- 23 for VCR

3

Issued Advisories

CCPA has issued 6 Advisories to protect and promote the rights of class of consumers.

4

Guidelines Notified

6 Guidelines has been notified

5

Grievances Registered on NCH Against Non-Refund of Air Tickets Booked During Covid-19

Nature of Grievance Against Yatra		
S. No.	Nature of Grievance	Count
1	Paid amount not refunded	2073
2	Deficiency in Services	239
3	Booking canceled but money not refunded	116
4	not getting refund for tickets	53
5	Amount debited but not credited to beneficiary.	18
6	Non-Delivery of Product	17
7	Wrong Promises	14
8	Deficiency of services	7
9	Account blocked/service barred.	7
10	Booking confirmed but not found after reaching destination	5
11	Other	41
Grand Total		2590

Nature of Grievance Against Cleartrip 1 st January 2020 – 30 th September 2023		
S.No	Nature of Grievance	Counts
1.	Paid amount not refunded	1806
2.	Deficiency in Services	208
3.	Account blocked/service barred	20
4.	Wrong Promises	17
5.	Non-Delivery of Product	16
6.	Fraudulent Issue	10
7.	Fraudulent Issue-Selling Fake/duplicate/counterfeit product	8
8.	Others	7
9.	Charging more than MRP	5
10.	Unauthorized charge of CC user charges	4
11.	Non/Delay in Delivery of Product	3
12.	Promised gift not given	3
13.	Account blocked/service barred	2
14.	Delivery of Wrong Product	2
15.	Not providing replacement as per policy	2
16.	Delivery of Defective / Damage Product	1
17.	Dark Patterns	1
18.	Not getting refund for tickets	1
19.	Product / Product Accessories Missing	1
20.	Sale of Spurious / Fake Products	1
21.	Sector Enquiry	1
22.	Ticket canceled but no refund from airlines	1
Grand Total		2120

Nature of Grievance Against MakeMy Trip 02.01.2020 to 31.12.2021		
S. No	Nature of Grievance	Counts
1	Paid amount not refunded	117
2	Deficiency in Services	91
3	Wrong Promises	8
4	Non-Delivery of Product	2
5	Promised gift not given	2
6	Amount debited but not credited to beneficiary	1
7	Non/Delay in Delivery of Product	1
8	Unauthorized charge of CC user charges	1
Grand Total		223

NCH

Government of India
Department of Consumer Affairs
Ministry of Consumer Affairs, Food & Public Distribution
National Consumer Helpline (NCH)

1800-11-4000
OR
1915

14404
HAS BEEN
CHANGED TO
1915

Register your Grievance at consumerhelpline.gov.in

Consumer Rights

Do you have a Consumer Grievance?

You can call to register your grievance 1800-11-4000 or 1915

Timing: All Days Except National Holidays (08:00 AM To 06:00 PM)

Claim Your COVID REFUND with Yatra

After Effect

yatra

Flights Hotels Holidays Buses Cabs Visa

JOIN yatra PLUS My Account Support Offers Yatra for Business

Book Flights, Hotels and Holiday Packages

ONE-WAY ROUND TRIP MULTI-CITY

Depart From: New Delhi DEL

Going To: Mumbai BOM

Departure Date: 13 Mar '24 Wednesday

Return Date: Book Round Trip to save extra

Traveler(s), Class: 1 Traveller, Economy

☐ Non Stop Flights ☐ Student Fare
☐ Armed Forces ☐ Senior Citizen

Check Your Refund → Search Flights →

BIG OUTING FEST Upto 45% OFF* Till 18th March

Claim Your COVID REFUND with Yatra

Alluring Andaman Starting Price ₹21,990/-* Land Only Packages

Yatra Specials

BIG OUTING FEST Upto ₹ 1,800 OFF* ON DOMESTIC FLIGHTS

BIG OUTING FEST Upto ₹ 1,800 OFF* ON DOMESTIC FLIGHTS

HSBC Flat 12% off* on Domestic Flights

Popular Domestic Flight Routes

From - NEW DELHI MUMBAI BANGALORE HYDERABAD KOLKATA OTHERS

Delhi Tue, 10 Mar Delhi Wed, 10 Apr Delhi Thu, 14 Mar Delhi Mon, 22 Apr

Action on E-commerce Ticket Booking Companies Based on Grievances Registered on NCH



The matter is with reference to non-refund of cancelled air tickets on account of Covid -19 lockdown by various travel companies which is in **violation of the Order issued by the Hon'ble Supreme Court in the Pravasi Legal Cell vs. Union of India.**

NCH forwarded grievances against Yatra, Ease My Trip, MakeMy Trip, Cleartrip, IXIGO to the Central Consumer Protection Authority.

CCPA initiated preliminary examination of the alleged matter and found unfair trade practices adopted by as per CP Act 2019.

CCPA issued Show Cause Notices to Companies and their Airlines partners regarding pendency of **refunds which got affected in COVID-19.**

On conducting several hearing with Travel Companies and their Airline partners the **total amount of 14,540 Million refunded** to Consumers affected due to cancelled flight tickets due to Covid-19 lockdown as on **11.03.2024** based on the Directions issued by CCPA.

Impact: CCPAs intervention ensured refund to class of consumers of their hard earned money which was pending for years.

Based on Information received from Government Action taken by CCPA for Sale of Car Seat Belt Alarm Stopper Clips

Action of CCPA on 5 e-commerce entities namely:-

S.No.	Issued Notice and Directions to E-Commerce Companies	Based on CCPA Direction, Delistings (Numbers as per the submissions made by companies as of 12.05.2023)
1.	Amazon	8095
2.	Flipkart	4000-5000
3.	Meesho	21
4.	Snapdeal	1
5.	Shopclues	1
Total		13,118



Impact: CCPAs intervention ensured safety of life's of passengers and pedestrians besides compliance to the laws for the time being in force.

Suo Moto Action by CCPA on Sale of Sub-Standardized Pressure Cookers

By causing consumers to purchase goods or services not in their best interest, violate consumers' rights.

CCPA has taken cognizance and issued Notice for unfair trade practice by E-commerce entities and their sellers were selling Domestic Pressure Cookers without manufacturer details or BIS licence details or ISI mark

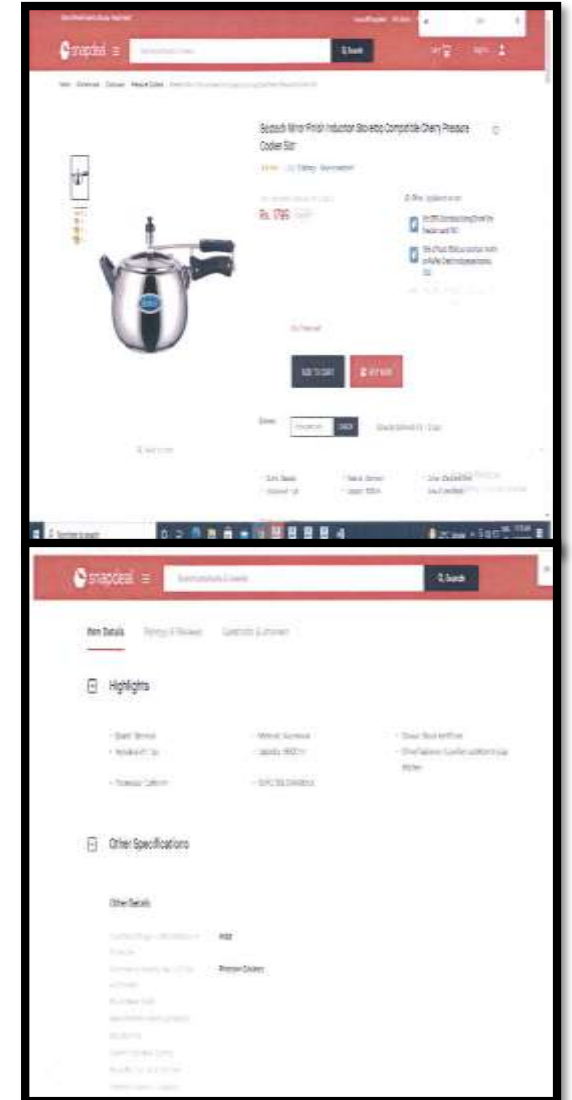
E-commerce entities desisted from liability by taking the defense of being an Intermediary under the IT Rules, 2000 and whereas their sellers stated that they were unaware of the mandatory standards of the QCO.

CCPA Ordered to

Recall;

Reimburse the price to its consumer;

Submit a compliance report within 45 days and Imposed Penalty of ₹1,00,000/- each for allowing sale of pressure cookers in violation to the QCO. on its platform and violation rights of consumers.



Direction of CCPA to Recall Sub-Standardized Pressure Cookers

E-commerce entities and sellers in violation to standards directed for compulsory use as per Quality Control Order, 2020 were directed to recall Domestic pressure cookers.



S.No.	Company Name	No. of units recalled based on Directions of CCPA
1	Amazon	2,265
2	Clouddtail	1,033
3	Hardtac Computer Pvt. Ltd.	846
4	Sohil Impex	638
5	Flipkart	598
6	Snapdeal	73
7	Paytm Mall	39
8	Shopclues	15
Total		5507

Impact: CCPAs intervention ensured that No E-Commerce platform is selling sub-standard domestic pressure cookers.

Effect of Cognizance taken by CCPA in matter of UBER



Earlier Absence of Information

Earlier to CCPA Intervention

Grievance Officer and Nodal Officer details were not prominently visible on the website.



Display of Information

After CCPA Intervention

Name, phone number, and email are clearly mentioned in the Support section



Lack of Communication

Earlier to CCPA Intervention

Permitted cancellation time was not clearly communicated



Transparent Communication

After CCPA Intervention

Cancellation policy is prominently displayed at the time of booking; an awareness video has been added..



More Options and Fair breakdowns

New Feature to Consumer

Additional cancellation reason options added to reduce consumer confusion and improve experience.

A detailed fare breakdown is now publicly available, including base fare, per km fare, waiting charges, etc.



Sensitized Drivers

New Feature to Drivers

An acceptance screen for drivers now shows detailed pickup and drop locations before accepting a ride.

Communications sent to drivers to encourage digital payments and ensure AC usage.

Impact: This have provided ease in commute to the travellers including tourists visiting India

Action on Consumer Durables Company for Misleading Advertisement of Warranty Based on Complaint

CCPA Issued Notice to Sunflame Enterprises Pvt. Ltd.

On preliminary examination CCPA found **company claim Warranty as 'Lifetime' along with the phrase 'T&C Apply'**. However, T&C were not displayed.

Therefore, Notice was issued to furnish its response on the veracity of claim made in the advertisement along with the supporting documents.

Response of Company

In the consumer durable product industry, **the life of the product is considered of 5 years only.**

Directions Issued by CCPA based on submissions made by company and Investigation Report

CCPA Imposed a penalty of ₹ 1,00,000/- for publishing a misleading claim of “Lifetime Warranty” and deliberately concealing important information

To discontinue the present advertisement from all electronic and print medias and modify the same.

Impact: Fair Disclosure of Warranty Terms and Duration

Home (<https://www.sunflame.com/>) / Products (<https://www.sunflame.com/products.html>) / Chimney (<https://www.sunflame.com/chimney.html>) / TULIP 60 SS

RECENTLY VIEWED PRODUCTS

 (<https://www.sunflame.com/breeze.html>)
SUNFLAME CHIMNEY BREEZE BK 60 WITH AUTO CLEAN
([HTTPS://WWW.SUNFLAME.COM/BREEZE.BK.60.HTML](https://www.sunflame.com/breeze.html))

 (<https://www.sunflame.com/lara-60-bk.html>)
CH LARA 60 BK AC GC
([HTTPS://WWW.SUNFLAME.COM/LARA-60-BK.HTML](https://www.sunflame.com/lara-60-bk.html))

 (<https://www.sunflame.com/mystic-90-bk-1779.html>)
MYSTIC 90 AUTO CLEAN DX
([HTTPS://WWW.SUNFLAME.COM/MYSTIC-90-BK-1779.HTML](https://www.sunflame.com/mystic-90-bk-1779.html))

 (<https://www.sunflame.com/grace.html>)
GRACE 70
([HTTPS://WWW.SUNFLAME.COM/GRACE.70.HTML](https://www.sunflame.com/grace.html))

 (<https://www.sunflame.com/isola-island-chimney.html>)
ISOLA 90 SS BF (ISLAND CHIMNEY)
([HTTPS://WWW.SUNFLAME.COM/ISOLA-ISLAND-CHIMNEY.HTML](https://www.sunflame.com/isola-island-chimney.html))



<https://www.sunflame.com/media/catalog/product/cache/1/image/700x700/9df78eab33525d08c64202477136e951/tulip.jpg>

TULIP 60 SS

MRP **Rs. 14,990.00**
incl., of all taxes

- Air flow (max) 1100 m/h
- Stainless steel & glass finish
- Also available in black finish
- Push button controls
- Delay auto shut-off function
- Twin baffle filters
- LED lamp

Warranty: LIFETIME*

*T&C Apply
SKU: 67495-K

([HTTPS://WWW.SUNFLAME.COM/ISLAND-CHIMNEY.HTML](https://www.sunflame.com/island.html))

CCPA issued Direction to Companies to Discontinue False Advertisement



Zodiac



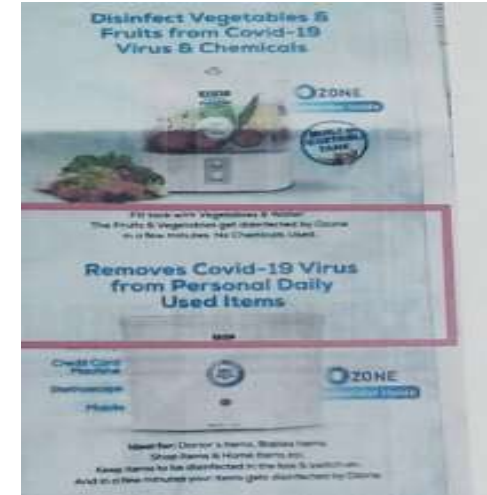
Asian Paints



Lifebuoy



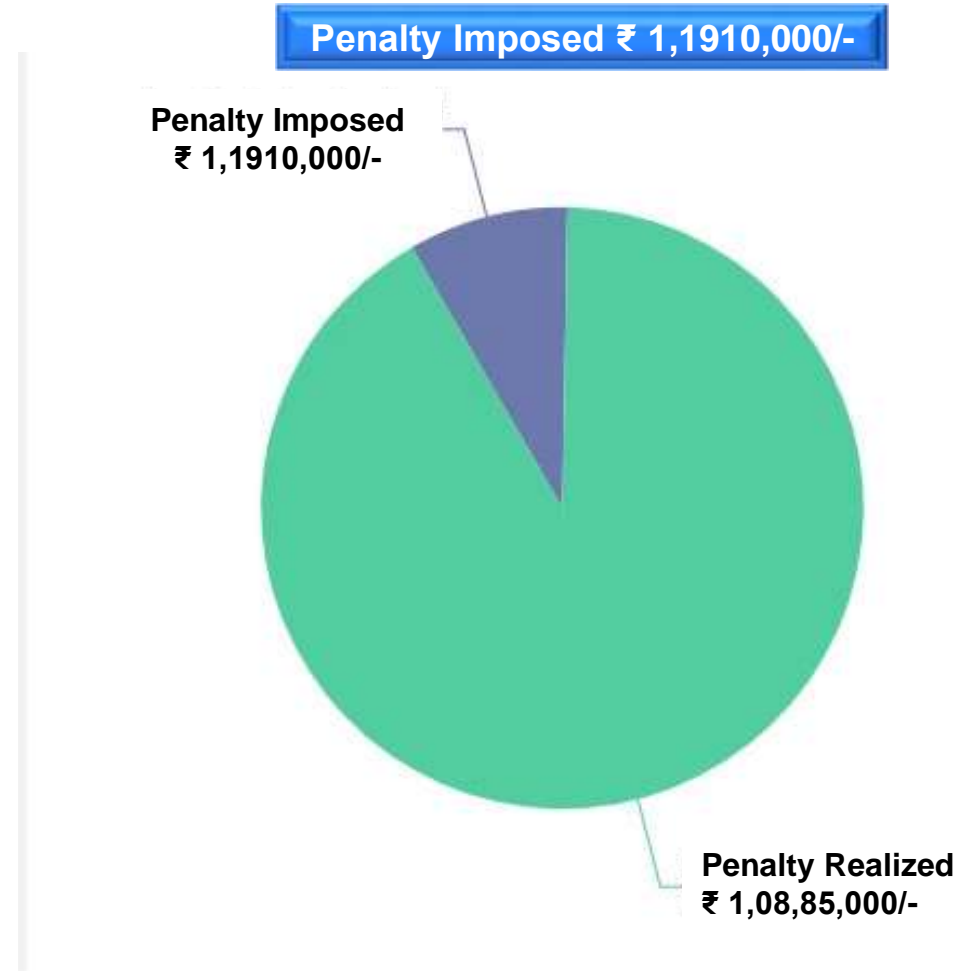
Siyaram's



Kent Ro

Impact: CCPAs intervention led to the discontinuation of false and misleading claims which concerned the health of class of consumers during Covid-19

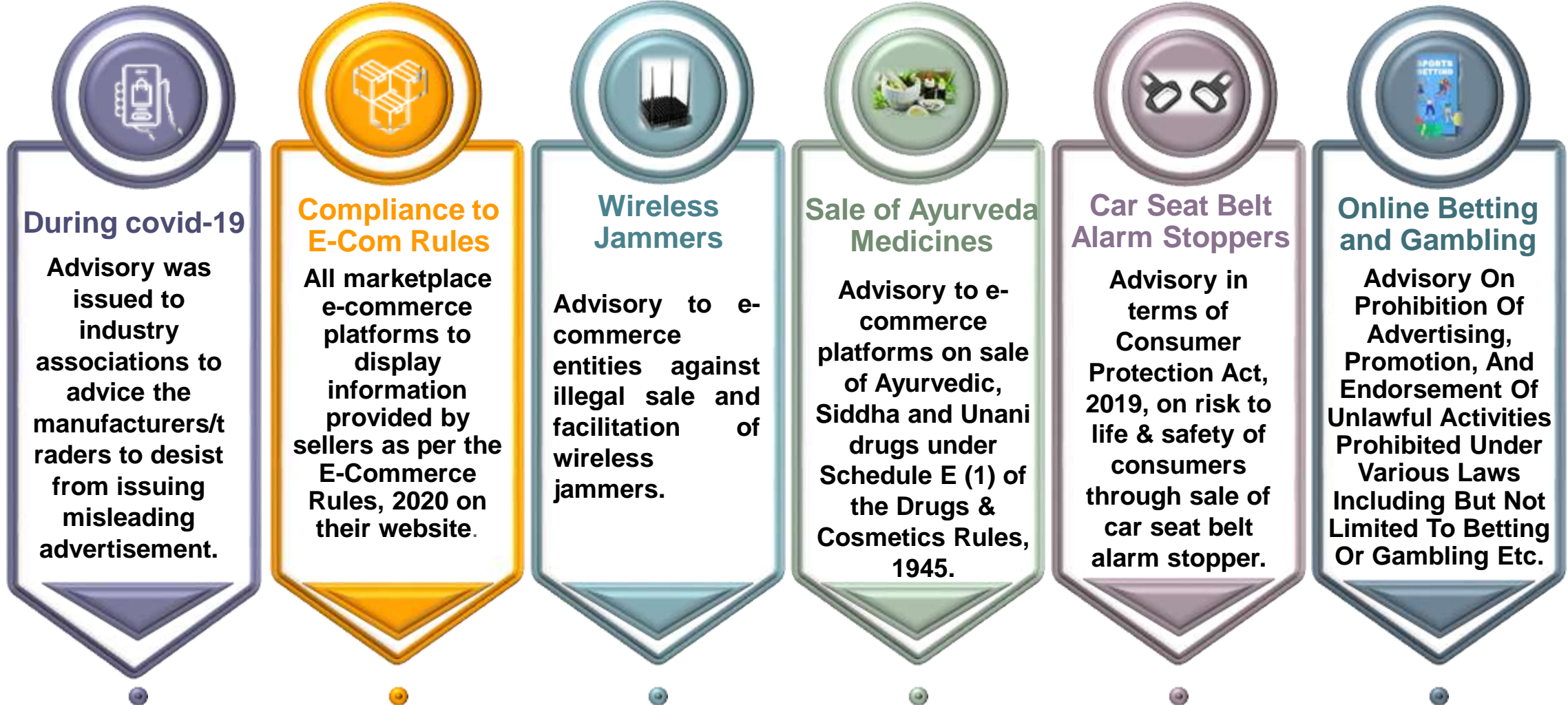
Penalties Imposed by CCPA



Pan India Reach

**To prevent violation of consumer rights,
misleading advertisement and unfair trade practice**

Advisories Issued



Guidelines Issued

01

Guidelines for Prevention of Misleading Advertisements and Endorsements for Misleading Advertisements, 2022.



02

Guidelines that Hotels and Restaurants shall not levy service charge 2022.



03

Guidelines for Prevention of Dark Patterns 2023.



04

Guidelines for Prevention of Misleading Advertisement in Coaching Sector 2024.



05

Guidelines for the Prevention and Regulation of Greenwashing, 2024.

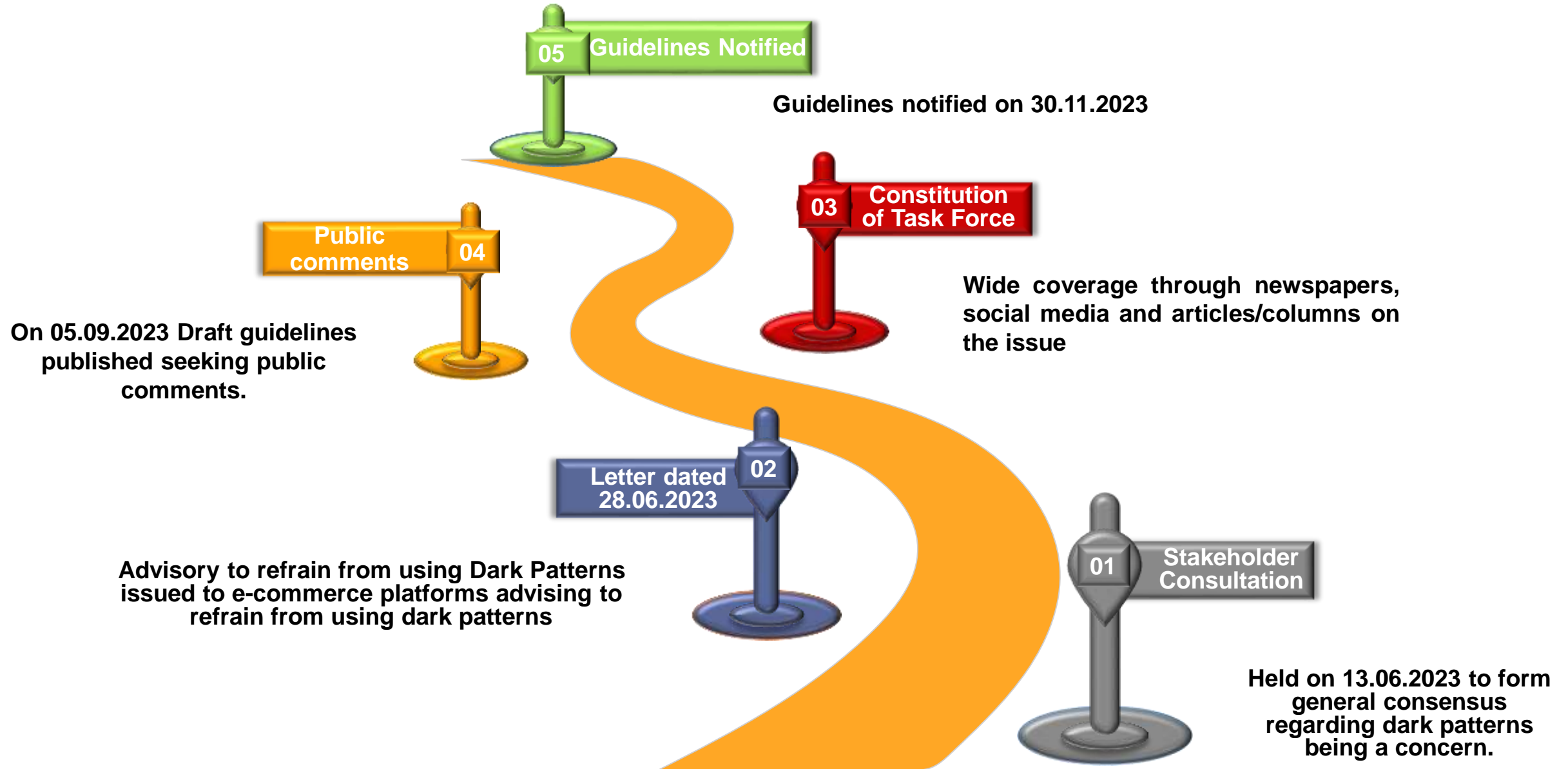


06

Guidelines for the Prevention and Regulation of Illegal Listing & Sale of Radio Equipment including Walkie Talkies on E-Commerce Platforms, 2025.



DOCAs Initiative for Guidelines on Dark Patterns



Types of Dark Pattern

False Urgency

01 This tactic **creates a sense of urgency or scarcity** to pressure consumers into making a purchase or taking an action.

Basket Sneaking

02 Websites or apps use dark patterns to **add additional products or services** to the shopping cart without user consent.

Confirm Shaming

03 It involves guilt as a way to make consumers adhere. It **criticizes** or attack consumers **for not conforming to a particular belief or viewpoint**.

Forced Action

04 This involves forcing consumers into taking an action they may not want to take, **such as signing up for a service in order to access content**.

Nagging

05 It refers to persistent, repetitive and **annoyingly constant** criticism, complaints, requests for action.

Bait and Switch

06 This involves advertising one product or service **but delivering another**, often of lower quality.

Subscription Traps

07 This tactic makes it **easy for consumers to sign up** for a service **but difficult for them to cancel it**, often by hiding the cancellation option or requiring multiple steps.

Hidden Costs

08 This tactic involves **hiding additional costs** from consumers until they are already committed to making a purchase.

Disguised Ads

09 Disguised ads are advertisements that are designed to look like other types of content, such as **news articles or user-generated content**.

Interface Interference

10 This tactic involves **making it difficult for consumers** to take **certain actions**, such as **canceling a subscription or deleting an account**.

SaaS Billing

11 **Process of generating and collecting payments from consumers on a recurring basis** in a software as a service (SaaS) business model

Trick Questions

12 **Deliberate use of confusing or vague language** like confusing wording, double negatives, or other similar tricks.

ROGUE MALWARE

13 **To use a ransomware or scareware to mislead/trick user into believing there is a virus** on their computer and aims to convince them to pay for a fake malware removal tool that actually installs malware on their computer.

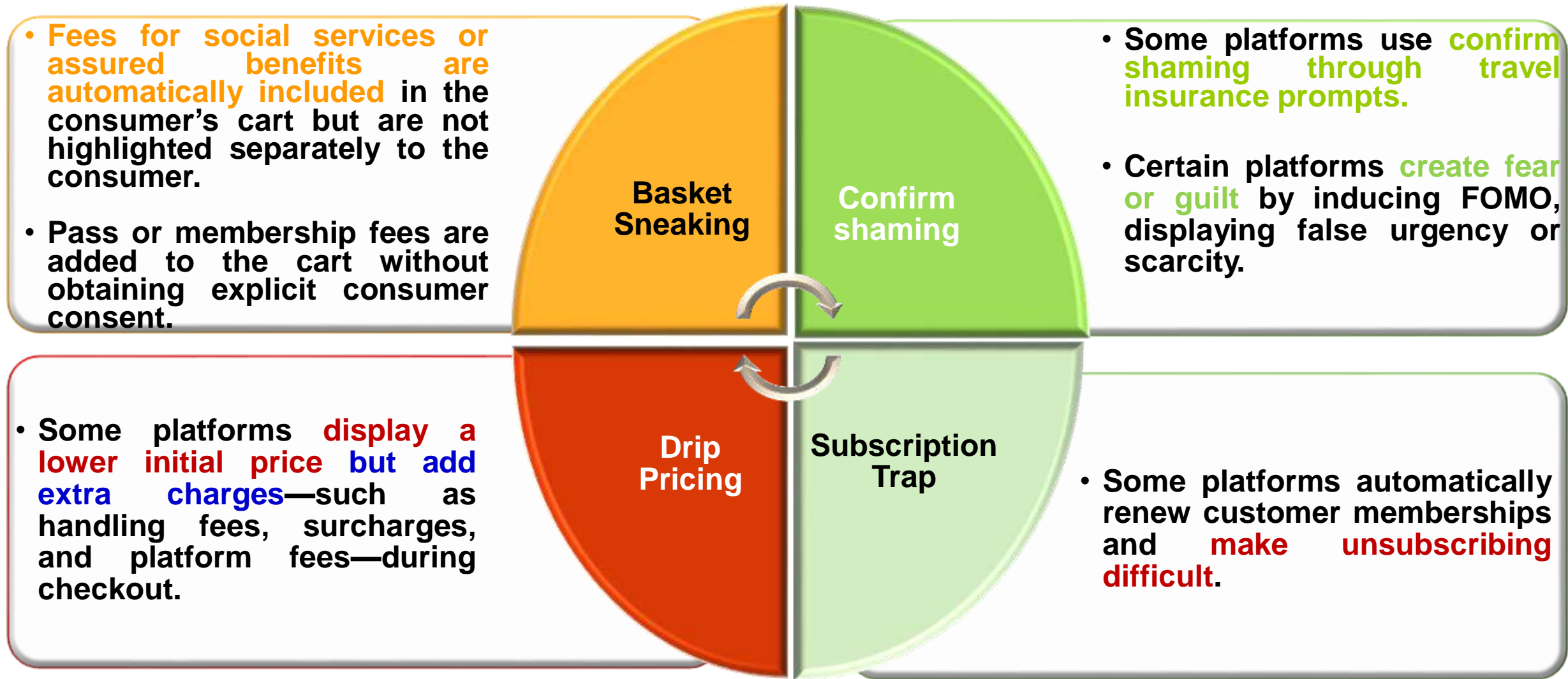
Social Media Posts



Jagriti Podcast, awareness posts & NCH training



Types of Dark Patterns against which Notices Issued



Forced action: Some platforms automatically enroll consumers in loyalty or similar programs by pre-checking the opt-in box. Automatically subscribe consumers to notifications and updates without explicit consent.

CCPA Issued Safety Notices

- To caution consumers against goods which do not hold valid ISI Mark and violate compulsory BIS standards for the product.
 - ✓ Helmets, Pressure Cookers and Cooking gas cylinders.
 - ✓ household goods including electric immersion water heaters, sewing machines, microwave ovens, domestic gas stoves with LPG etc.
- To Prevent Sale of Acid on E-commerce Platforms without following the Rules and Regulations.

Impact Across Sectors

Monetary Benefits to Ensuring & Enforcing Life Safety Protocols

- Directions to reimburse the price to consumers for sale of non-isi mark domestic pressure cookers.
- Delisting of approx. 13,118 car seat belt alarm stopper clips to ensure safety of consumers.
- Direction to refund of ₹1435 crores to the consumers from online travel platforms

Enhancing Consumer Experience in Daily Life

- Catering sector specific issues from social sectors such as higher education, daily transport via cabs to niche sectors such as cosmetics, nutraceuticals
- From digital world of gaming to virtual influencers

Transcending Barriers for Enforcement of Best Practices

- From reaching out to different regulatory authorities to transcending geographical barriers to ensure governance as a whole.
- Guidelines on Dark Patterns, Green Washing, Coaching Institutes, Dark Patterns etc.



Challenges in Cross Border Consumer Dispute Resolution & Redressal

- **Differing National Laws and lack of harmonized legal frameworks** make it difficult to determine which country's laws apply and where a complaint can be effectively adjudicated.

Jurisdictional and Legal Barriers



- Even if a consumer secures a favorable decision, **enforcing redress across borders remains complex** and often impractical due to absence of international enforcement mechanisms.

Lack of Enforceability



- Many **businesses**, especially foreign or digital-only ones, **do not engage with alternative or online dispute resolution mechanisms**, leaving consumers without meaningful recourse.

Limited Business Participation



- **Consumers often lack knowledge** of cross-border redress options and **face barriers of language, access to digital tools, and trust in the process**, especially in developing countries.

Low Consumer Awareness and Digital Divide



Recommendations



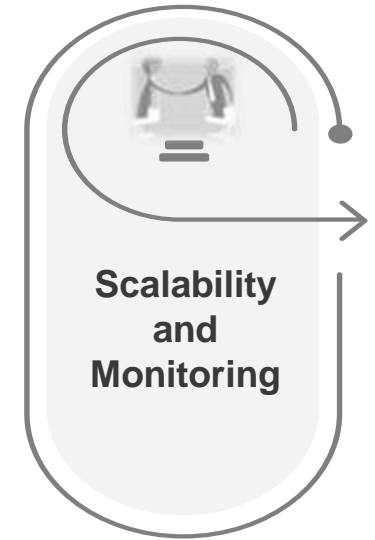
- Consumer may **demand clarity** on **how cross-border enforcement of ODR outcomes will function**, especially in conflicting legal systems.
- The framework **requires explicit articulation on the harmonization of national ODR platforms** with existing consumer protection laws.



- A **clear, targeted strategy** is essential to **raise consumer awareness** and **address low levels of digital literacy**, ensuring **broad adoption** and effective use of ODR platforms.
- **Business incentives** must extend **beyond performance rankings** to create a more robust motivation framework, **encouraging sustained engagement** and meaningful participation.



- The roadmap to **handle cybersecurity threats** or cross-border data flow **needs cautioned approach**.
- Ensure **clarity and compliance** with the **diverse data protection and privacy regulations** applicable across jurisdictions governing data handling and user privacy.



- Needs more **elaboration on financial implications, governance, or stakeholder coordination** for global scale-up.
- Monitoring and evaluation metrics, including **independent review mechanisms**, may further be discussed.

Recommendations



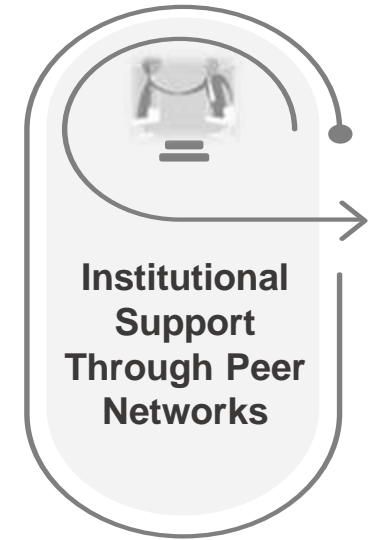
- Design **multilingual, mobile-first interfaces** to improve accessibility.
- Ensure **mandatory participation of businesses** engaged in cross-border commerce



- Adopt a **model national ODR agreements** aligned with international best practices.
- Establish **bilateral/multilateral MoUs** for recognition and enforcement of ODR outcomes



- Implement **custom APIs** for integration and caters support for judicial/consumer redressal training.
- Provide **capacity-building and training** for stakeholders including regulators.



- Create a **UNCTAD-led ODR Data Observatory** to monitor usage, trends, and effectiveness.
- Convene an **Annual Global Summit on Cross-Border Redress** for policy review and stakeholder dialogue



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CONSUMER AFFAIRS



Thank You