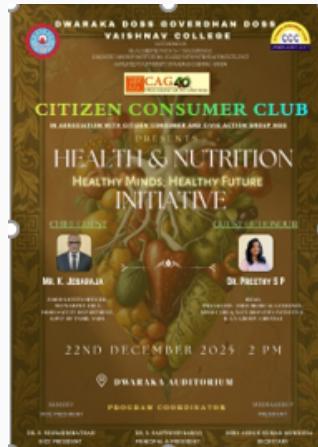


# CONSUMER UPDATE

Educating. Empowering.

## Healthy Minds; Healthy Future



Unfortunately, processed and ultra-processed foods, high on salt, sugar and fat happen to be the preferred food choice today, especially among the youth. This has been recognised as one of the main reasons for the increase in non-communicable diseases like cardiovascular diseases, hypertension, cancer and the like. Therefore, there is an urgent need to educate the public, the students mainly, on healthy eating habits. With this in mind, CAG has embarked on the initiative "Healthy Minds; Healthy Future" to inform college and school students on the harmful effects of unhealthy foods and encourage them towards healthy diets. The first awareness program was held in D.G. Vaishnav College, Arumbakkam, Chennai on December 22, 2025. Mr. K. Jebaraja - Food Safety Officer, Food Safety Department, Tamil Nadu and Dr. Preethi SP – Head, Prashasti, DAV Group, Chennai were the resource persons at the event. They highlighted the importance of having a balanced diet, the ill effects of junk food and the significance of reading and understanding labels on packaged food items. Around 200 students participated and the session was well received.

A PUBLICATION BY



Consumer Protection is one of Citizen consumer and civic Action Group's core areas of work. This newsletter brings you the news on various consumer issues and related happenings, including our own activities.

If you have specific questions on your rights and responsibilities as a consumer, write to us on [helpdesk@cag.org.in](mailto:helpdesk@cag.org.in)



To know more, follow our pages!



@CAGChennai

## Consumer Awareness Program

Saroja, from CAG, participated as a resource person at a consumer awareness program organised by Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chrompet, Chennai on 22.12.2025. The session was titled "Assert your rights as a consumer". She spoke about the various rights of consumers, the grievance redress mechanisms available for consumers under the Consumer Protection Act and other legislations, and emphasised the need to raise voice against violation of consumer rights.



## Claims can't be denied on assumptions: Delhi Consumer Commission

The Delhi State Consumer Disputes Redressal Commission upheld an earlier order directing Oriental Insurance Company to pay ₹17.75 lakh to a policyholder after rejecting his jewellery loss claim. The insurer had denied the claim based on assumptions and presumptions about how the jewellery was lost and ownership issues, without actual evidence, despite having issued the policy after proper verification. The Commission held that rejecting a claim on mere conjecture amounts to a deficiency in service under the Consumer Protection Act and that the insurer cannot repudiate a claim without solid evidence. **SOURCE: INDIAN EXPRESS**



Purchases made to maximise profits fall outside “Consumer” protection: Supreme Court



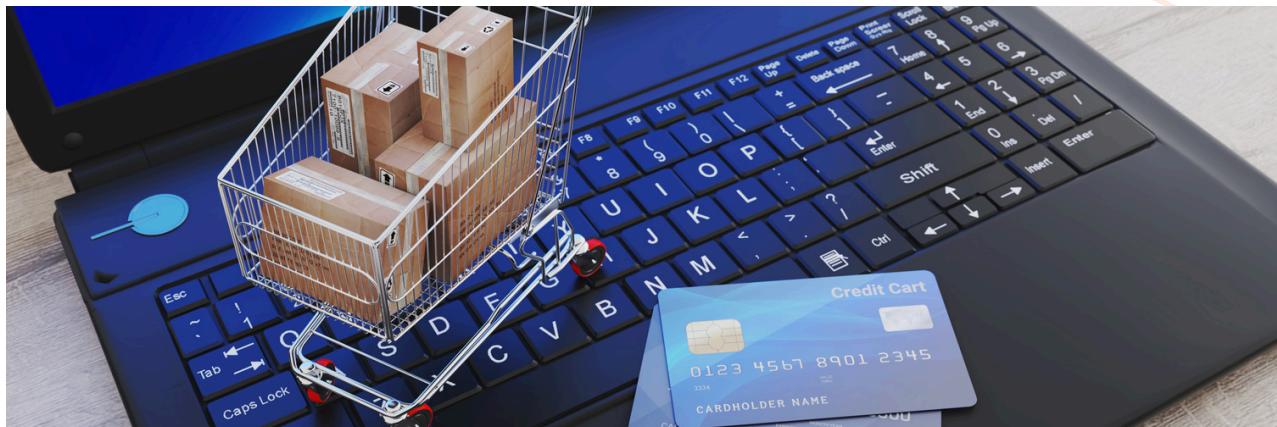
The Supreme Court has objectively clarified that when purchasing goods and services in order to organize business operations with a profit maximization motive, the buyer cannot claim “consumer” protection under the Consumer Protection Act. Poly Medicure Ltd purchased software from Brillio Technologies Pvt. Ltd, “Brillio Opti Suite”, for the purpose of export-import documentation and related operations. Poly Med claimed the software was defective and sought for compensatory refund with 18% interest, which was promptly shut down by the court. Earlier, the National Consumer Dispute Redressal Commission (NCRDC) had upheld that the appellant isn’t qualified as a consumer under Section 2(1)(d) of the Act, since it was a commercial purchase, as stated by the Delhi State Consumer Disputes Redressal Commission. They appealed under the notion that since the appellants were the end consumers of the software with the purpose of internal use, they are qualified as a “consumer” under the Act’s definition – emphasising the dominant purpose of transaction, not the purchasers’ identity to determine whether it is commercial by using case law. This was further rejected by the court which stated that the primary purpose of purchase was automation of their business processes, and thus still considered a profit maximizing purchase. **SOURCE:** [LAW BEAT](#)

## National Consumer Day 2025 highlights India's push for digital justice and faster redressal

December 24th marks the day of the presidential assent to the Consumer Protection Act, 1986 and is observed as National Consumer Day. The theme for 2025 was "Efficient and Speedy Disposal through Digital Justice", emphasising dispute resolution via technology. The 2019 Act replaced the old law, addressing modern marketplace issues with rights to information, fair practices, and redressal via a three-tier system - District, State, and National Commissions. By mid-November 2025, e-Jagriti had facilitated over 1.35 lakh case filings and enabled disposal of more than 1.31 lakh cases, supported by over 2.81 lakh registered users, including non-resident Indians. The Central Consumer Protection Authority (CCPA), launched in 2020, combats unfair practices and misleading advertisements, among others, aimed at protecting the interests of Indian consumers. **SOURCE: DD NEWS**



## Digital Consumer Safety - 26 major E-commerce firms declare zero dark patterns, Court hails compliance



Twenty-six major e-commerce companies have come forward and confirmed that their platforms do not use "Dark Patterns" systems in their interfaces. Emphasising their belief in strengthening consumer protection, the Department of Consumer Affairs has stated that platforms including Zepto, Swiggy, and Zomato have submitted their self-declaration letters voluntarily. These declarations state that these corporations comply with the given guidelines under Prevention and Regulation of Dark Patterns Act, 2023.

The guidelines list thirteen types of prohibited dark patterns, such as False Urgency, Forced Action, Disguised Advertisements, etc. The Department aims to reduce tactics that mislead customers. All of the twenty-six platforms either self-audited or performed 3rd Party assessments to ensure their User Interface (UI) do not utilize any of the listed patterns. The CCPA believes such efforts could motivate other corporations to follow suit.

**SOURCE: [TIMES OF INDIA](#)**

## Restaurant held liable for not providing free drinking water, Faridabad Commission orders refund and compensation

The Faridabad District Consumer Disputes Redressal Commission has held a restaurant liable for deficiency of service by providing a customer no other alternative but to buy packaged drinking water. The customer approached the Faridabad Consumer Commission alleging deficiency in service and unfair trade practices, seeking reimbursement and compensation for mental agony, along with directing the establishment to discontinue such practices. The defendant did not appear for the hearing, and since there was no contention to the evidence submitted, the Commission found the arguments unchallenged, and awarded the appellant Rs. 3000/- as compensation, along with Rs. 40/- for the water bottles purchased.

**SOURCE: [LAW NOTIFY](#)**



## Consumer Forum orders hospitality firm to refund Rs. 40,000/- for unfair trade practices



The District Consumer Disputes Redressal Commission of Ludhiana has found a hospitality firm guilty of unfair trade practices and ordered them to refund a customer Rs. 40,000/-, along with 9% interest per annum. The complainant alleged that the firm approached him on the phone, promising offers for a three-day, two-night stay at hotels in India, along with tie-ups with 4 and 5-star hotels globally. The complainant, convinced by the offers, paid a membership fee of Rs 40,000 and an annual subscription of Rs. 5000 with a guaranteed cashback of Rs 2773 on immediate payment, receiving a customer ID and gift voucher. A few months later, when the complainant tried to utilize the offers, the company delayed the process by 15 days, later confirming reservation for 2 months after the preferred date. They also asked for Rs 2500 per night as utility charges. The complainant also discovered that there were no real high-rated hotels and the "utility rate" was very similar to standard room prices. He alleged defrauding and deficiency in service. Despite notices, the opposite party did not appear before the Commission, and thus, the Commission ruled in favour of the complainant. **SOURCE: [TIMES OF INDIA](#)**

## FSSAI takes stricter regulatory focus on consumer protection

India's food industry saw FSSAI enforce stricter consumer protection through advisories on labelling, traceability, and disposal. In May, FSSAI banned "100%" claims, including "100% natural" on labels and ads as undefined and misleading. The advisory also mandated QR-codes on all FSSAI licenses and registrations for the Food Safety Connect App, enabling verification, complaints on hygiene and misclaims, and display in outlets for transparency. The advisory also prohibited dumping of seized/rejected/expired food into water bodies or open land. These steps curb misleading practices, boost accountability, and promote tech-enabled safety. Overall, they standardize compliance for Food Business Operators while building consumer trust. **SOURCE: [NITISH DESAI ASSOCIATES](#)**



## Chandigarh Consumer Commission orders WTC Developers to refund Rs. 18.9 lakh for failure to deliver possession

The Chandigarh District Consumer Commission ordered WTC Developers to refund Rs. 18.90 lakh to a couple. The developers failed to deliver a commercial unit in Mohali, by the promised date of December 31, 2022, despite Rs.18.90 lakh paid in 2020 toward a Rs. 37.53 lakh deal. The Commission ruled service deficiency and unfair practices, as they rejected RERA extensions, COVID excuses, and labour claims due to lack of proof and visible construction. The Commission applied a Supreme Court precedent – unreasonable delays = deficiency. The opposite party was ordered full principal refund + 9% p.a. interest from deposit dates, plus ₹30,000 as compensation for mental agony and litigation costs.

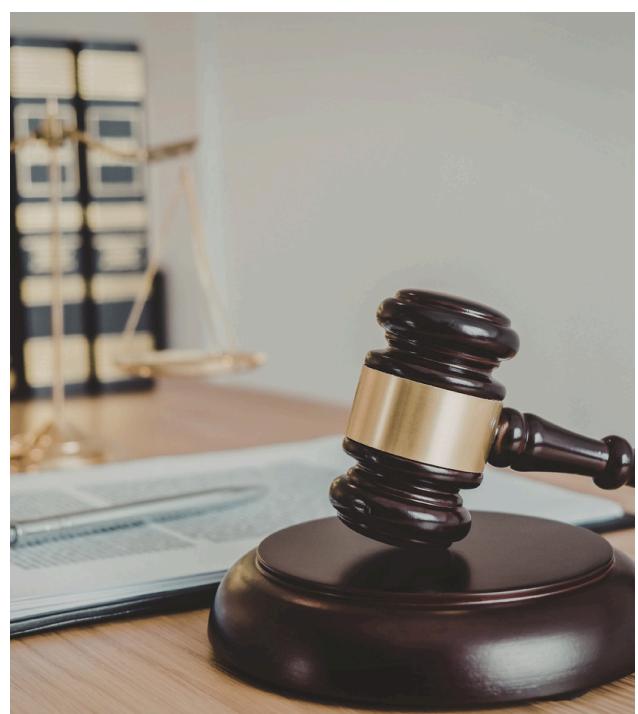
**SOURCE:** [LIVE LAW](#)



## Legal Heir vs Nominee - Knowing the Difference

Understanding the legal difference between a nominee and a legal heir in India, particularly with respect to entitlement to funds and assets helps with the seamless transfer of assets on a person's death. Under Indian law, a nominee is a custodian or trustee appointed to receive assets from financial institutions on behalf of the deceased, but does not automatically become the owner of those assets. The legal heirs - determined by succession laws or a valid will - are the ones legally entitled to inherit the deceased's funds and property. A valid will or succession law governs actual ownership, and nomination primarily helps expedite transfer of assets, not replace inheritance rights.

**SOURCE:** [THE HINDU](#)



## சேவை குறைபாடு: ரூ.5.47 லட்சம் வழங்க நிதி நிறுவனத்திற்கு நுகர்வோர் குறைதீர் ஆணையம் உத்தரவு



தூத்துக்குடி மாவட்டம் பொன்னாங்குறிச்சியைச் சேர்ந்த திரு. இசக்கிபாண்டியன் என்பவர் தூத்துக்குடியிலுள்ள ஒரு தனியார் நிறுவனத்திடம் காப்பீடு செய்துள்ளார். கடந்த டிசம்பர் மாதம் ஏற்பட்ட பெரு வெள்ளம் காரணமாக சேமித்து வைத்திருந்த கொப்பரைத் தேங்காய் அனைத்தும் சேதமடைந்து வெள்ளத்தில் அடித்துச் செல்லப்பட்டது. காப்பீடு செய்ததன் அடிப்படையில் இதற்காக இழப்பீடு கேட்டுள்ளார். ஆனால் இது இழப்பீட்டுக்கு பொருந்தாது என காப்பீடு நிறுவனம் தெரிவித்துள்ளது. இதனால் திரு. இசக்கிபாண்டியன் அதிர்ச்சியும், வேதனையும் அடைந்து வழக்கறிஞர் மூலம் நோட்டஸ் அனுப்பியுள்ளார். இதன் பின்னரும் உரிய பதில் கிடைக்காததால் மன உளைச்சலுக்கு ஆளான திரு. இசக்கிபாண்டியன், தூத்துக்குடி மாவட்ட நுகர்வோர் குறைதீர் ஆணையத்தில் வழக்கு தொடர்ந்தார். இந்த வழக்கை விசாரித்த தூத்துக்குடி மாவட்ட நுகர்வோர் குறைதீர் ஆணைய தலைவர் மற்றும் உறுப்பினர்கள், அதிகப்படியாக காப்பீட்டு தொகை ரூ.3,37,500/-, சேவை குறைபாடு மற்றும் மன உளைச்சலுக்கு நஷ்ட ஈடு தொகை ரூ.2,00,000/- வழக்கு செலவுத் தொகை ரூ.10,000 ஆக மொத்தம் ரூ.5,47,500/--ஐ 6 வார காலத்திற்குள் வழங்க வேண்டும். அவ்வாறு வழங்காத பட்சத்தில் அந்த தொகையை செலுத்தும் தேதி வரை ஆண்டொன்றுக்கு 9% வட்டியுடன் வழங்க வேண்டும் என உத்தரவிட்டனர். **SOURCE: DINA THANTHI**

### Tamil Nadu RERA orders Vijay Raja homes to fix seepage issues in a project and make it habitable

The Tamil Nadu Real Estate Regulatory Authority (TNRERA) held Vijay Raja Homes liable for structural defects causing water seepage in a flat in Chennai. The appellant complained of leaks from roof slab, walls, and toilets post-possession in 2023, making the flat uninhabitable despite complaints. TNRERA rejected the developer's defence blaming buyer negligence like poor maintenance, since evidence showed construction flaws like improper waterproofing and plastering. The defendants were ordered to complete rectification works within 3 months to restore the house to habitable condition, plus ₹25,000 in litigation costs. The Authority applied RERA Section 14(3) on promoter duty for defect-free handover up to 5 years, with no buyer fault proven. The developer must submit compliance reports, with non-adherence risking further penalties/refunds.

**SOURCE: LIVE LAW**



## இருக்கைக்கு கூடுதல் கட்டணம் வசூல்; எமிரேட்ஸ் விமான நிறுவனத்துக்கு அபராதம்



விமானத்தில் இலவச இருக்கைகள் இருந்தும் அதை மறைத்து இருக்கைக்கு என்று, "பிரீமியம்" தொகை என்ற பெயரில் கூடுதல் கட்டணம் வசூலித்த, எமிரேட்ஸ் விமான நிறுவனத்துக்கு மகாராஷ்டிரா நுகர்வோர் கமிஷன் அபராதம் விதிக்தது. மும்பையை சேர்ந்த டாக்டர் நந்தி அவரது மனைவியுடன் 2017, ஆகஸ்டில் மும்பையிலிருந்து நியூயார்க் செல்ல இணையதளத்தில் எமிரேட்ஸ் விமானத்தில் டிக்கெட் முன்பதிவு செய்யும் போது பல இருக்கைகள் "பிரீமியம் இருக்கை" என்று குறிக்கப்பட்டிருந்தது. இலவச இருக்கைகள் குறைவாக உள்ளன என்று நிறுவனம் தெரிவித்ததால், டாக்டர் நந்தி கூடுதலாக ரூ.7,200/- செலுத்தி இரண்டு இருக்கைகளை முன்பதிவு செய்தார். பயண நாள் அன்று சில பயணியர் இலவச இருக்கைகள் பெற்றிருந்ததை அறிந்து, விமான நிறுவனம் தங்களை ஏமாற்றியதாக, மாவட்ட நுகர்வோர் நீதிமன்றத்தில் வழக்கு தொடுத்தார். வழக்கை விசாரித்த மாவட்ட நுகர்வோர் நீதிமன்றம், விமான நிறுவனம் பிரீமியம் இருக்கைக்கு வசூலித்த, ரூ.7,200/-யை, 6% வட்டியுடன் செலுத்த வேண்டும். மேலும், நுகர்வோரின் மன வேதனைக்காக, ரூ.5,000/- மற்றும் வழக்கு செலவுக்காக ரூ.3,000/- நஷ்ட ஈடாக வழங்க வேண்டும் என உத்தரவிட்டது. இந்த உத்தரவினை எதிர்த்து விமான நிறுவனம் மாநில நுகர்வோர் கமிஷனில் மேல் முறையீடு செய்தது. சமீபத்தில் தீர்ப்பு வழங்கிய கமிஷன், மாவட்ட நீதிமன்றத்தின் உத்தரவை உறுதி செய்தது.

SOURCE: [DINAMALAR](#)

HELP US CONTINUE ADVOCATING FOR CONSUMER RIGHTS

**DONATE NOW**



+91(44) 2435 4458 |  
2435 0387



[helpdesk@cag.org.in](mailto:helpdesk@cag.org.in)



No.103 (First Floor), Eldams Road,  
Teynampet, Chennai 600 018

**TRUSTEES**  
Sriram Panchu  
Suchitra Ramakumar  
R. Hema

George S. Thomas  
C. Rammanohar Reddy  
K. Phanindra Reddy  
Sandeep Murali

**ADVISORS**  
N. L. Rajah