CENTRAL CONSUMER PROTECTION AUTHORITY
Room No 365, Krishi Bhawan, New Delhi - 110001

F.No. J-25/53/2022-CCPA [E-34582]

In the matter of: Pavitra Rishta Match Making LLP

CORAM:

Smt. Nidhi Khare, Chief Commissioner, CCPA
Shri Anupam Mishra, Commissioner, CCPA

Appearance on behalf of Pavitra Rishta Match Making LLP

Shri Sunil Kejriwal, Partner,
Shri Vansh Gandotra, Ld. Counsels
Shri Madhuresh Chaudhary, Ld. Counsels
Kartik Gandotra, Ld. Counsels
Shri Naman Sabarwal Ld. Counsels and
MD Faizan Ansari Ld. Counsels

Date: 14.08.2026

ORDER

1. The Central Consumer Protection Authority (hereinafter referred to as CCPA) has been established under section 10 of the Consumer Protection Act 2019 to regulate matters relating to violation of rights of consumer, unfair trade practices, false and misleading advertisement which are prejudicial to the interest of public and consumers and to promote, protect and enforce the rights of consumer as a class.

2. The Central Consumer Protection Authority (CCPA), in exercise of its statutory mandate under Section 18(1) of the Consumer Protection Act, 2019 (hereinafter referred as Act), is entrusted with the function of preventing unfair trade practices and ensuring that no false or misleading advertisement is made in respect of any goods or services, and further to ensure that no advertisement of goods or services is issued in contravention of the provisions of the said Act or the rules and regulations framed thereunder

3. In furtherance of the aforesaid mandate, the CCPA took cognizance based on complaint received from Shri Gagan Gandhi vide letter dated 31.03.2022 in respect of the matrimony bureau *Pavitra RishtaMatch Making LLP* (hereinafter referred as opposite party), wherein, following allegations had been made:

3.1. That the aforesaid marriage bureau is charging a fee on percentage basis on the total marriage expenses for their services thereby depriving the prospective clients of their services who do not have pre-decided marriage expenses and or are interested in court marriage.

3.2. That there is an absence of clarity with respect to the quantum of service charges in cases where the actual marriage expenses incurred are lower than the estimated expenses disclosed at the time of registration.

3.3. That the business, with such a fee structure, by default caters to only those who are willing to spend more on marriage, providing better service and facilities. Thus, encouraging high marriage expenses and is unfair trade practice.

3.4. That, in India, the marriage expenses are borne by the bride's family and the consequences are female foeticide and other such anti women social evils. Marriage expenses have grown over the year - even for the groom 's family - because expensive marriages are status building exercises

4. Accordingly, a preliminary inquiry of the issue was undertaken, wherein it was observed that the fee structure as published on the website of Opposite Party was after 3-4 steps under the "Terms and Conditions" section which is reproduced herein below:

4.1. Professional Charges:

a. At the time of registration: 0.11% (non-refundable),
b. Towards mediation services: 1% (payable in two instalments),
c. After the Roka ceremony: 0.50%
d. Ten (10) days prior to the marriage ceremony: 0.50%

4.2. It was further stipulated that all the aforesaid charges, expressed in percentage terms, are to be calculated on the basis of the total expenses incurred in connection with the marriage, with Goods and Services Tax (GST) to be levied separately. It is also specified that the registration charges shall remain valid for a period of one year from the date of realization of payment or activation of the consumer's profile, whichever is later.

In the preliminary inquiry it was observed that the methodology or basis for computation of the "total marriage expenses" prior to the identification or finalization of a matrimonial match indicated that the fee structure was not transparent and consumers might not be able to assess the total/final charges for the services offered by the Opposite Party.

5. Considering the above observations of the preliminary inquiry, a Notice dated 16.06.2022 was issued to the Opposite Party to submit details inter-alia fee structure, basis of calculating marriage expenses, timeline of collecting the fees and all other incidental and ancillary charges collected along with supporting documents, if any.

6. In response to the above Notice, the Opposite Party vide email dated 01.07.2022 submitted that:

6.1. The Opposite Party's role is to make bio-datas of our clients, match profiles, and fix meetings with appropriate candidates as per their requirement. The commitment encompasses the entire journey from search of the perfect soul companion to the conclusion of the matrimony event.

6.2. The charging fees on the basis of percentage calculated on the total marriage expense is an appropriate way of dealing with clients. As far as charging for registration fees (0.11%) for one year on the basis of total marriage expenditure is concerned, it is charged by way of an estimated expenditure amount since all clients provide us with their estimated budgets in the initial stages before registration excluding jewellery, gifts and other items which they wish to give to the families.

6.3. The mediation fees charged in two parts, firstly after the roka ceremony (0.50%) and the remaining fee 10 days before marriage (0.50%) is also calculated as per the estimated total expense of marriage. The estimated expense can be figured out keeping in mind various factors like the venue (small or big banquet halls, small or big hotels/resorts, local or destination weddings), number of people invited, number of functions, amounts charged by various vendors (decoration and entertainment), per plate cost of F & B etc.

6.4. The Opposite Party stated that it is correct that the professional charges in percentage are charged and calculated on the total expenses of the marriage. However, it is important to note that most of the companies providing such matrimonial services have a discriminatory way of charging their clients as they are charged on the basis of their caste and social status in the society which is contradictory to the principles of our Company.

For example: The budget of marriage is fixed at 10 lakhs then our total commission would Rs. 11,100/- (Rs. Eleven thousand eleven hundred only/-) which is much cheaper then the amount which is charged by other vendors. Elite matrimony charges minimum of Rs. 1,50,000/- (Rs. One lakh fifty thousand only/-) and goes upto Rs. 12,50,000/-(Rs. Twelve lakh fifty thousand only/-). This amount is irrespective of the amount spent of the marriage. Whereas Opposite Party charge a meagre amount of Rs. Rs. 11,100/- (Rs. Eleven thousand eleven hundred only/-) for a marriage budget of Rs. 10 lakhs. Therefore it would be abundantly clear that we are not engaged in any unfair trade practices.

7. The reply submitted by the Opposite Party was examined by the CCPA and it was noted that annexure as stated in the aforesaid reply has not been received in CCPA. Therefore, several reminders vide email dated 26.02.2024, 30.08.2024, 04.09.2024, 18.10.2024, 29.10.2025, and 08.01.2026 were issued to the Opposite Party to provide the annexures as mentioned in their reply. However, despite several reminders, it failed to submit annexures.

8. Thereafter, CCPA, vide letter dated 20.01.2026 CCPA forwarded the matter to DG (Investigation) CCPA for detailed investigation.

9. The Investigation Wing of the CCPA, vide emails dated 15.04.2026 and 23.04.2026, called upon the Opposite Party to furnish copies of all relevant documentary evidence in

connection with the ongoing proceedings. However, the Opposite Party failed to furnish any response or submit the requisite documentary evidence in respect thereof.

10. The Investigation report dated 06.05.2026 was received from DG (Investigation) CCPA wherein based on the available information with the Investigation Wing, following findings were submitted:

10.1. That the Opposite Party levied fees as a percentage of the total expenses purportedly incurred on the marriage, with GST charged additionally.

10.2. It was further noted that such fee structure is not prominently disclosed under clear and consumer-facing sections such as "Our Packages" on the website but is instead embedded within the terms and conditions. This reduces visibility and accessibility for an average consumer and results in inadequate and non-transparent disclosure of pricing information.

10.3. Additionally, in the absence of any clear verification mechanism, there is scope for misreporting of expenses by consumers. A consumer may understate the anticipated expenditure, intentionally or otherwise, raising concerns regarding how the company calculates and enforces its fee collection.

10.4. While the company may adopt a model of fixed registration charges followed by variable fees, the current practice of linking even the initial charges to speculative future expenses is misleading and creates confusion regarding the true cost of services.

10.5. The manner in which the fee structure is presented creates a false and misleading impression regarding the nature and quantum of charges payable for its services.

11. In view of the findings in the DG (Investigation) Report, CCPA vide letter dated 25.05.2026 shared the investigation report with the opposite party to furnish their comments by 03.06.2026. Thereafter, an opportunity of hearing was also provided on 05.06.2026.

12. Vide email dated 03.06.2026, Shri Vansh Gangotra, Ld. Counsel of the Opposite Party submitted the following response:

12.1. That the present proceedings arise from a complaint instituted by a third party who is admittedly neither a consumer nor a client of the Respondent and who has never availed any matrimonial or matchmaking services from the Opposite Party.

12.2. That all pricing structures, registration fees, mediation fees, and service-related commercial terms were communicated to prospective clients in advance through discussions, WhatsApp communications, email correspondence, telephonic conversations, onboarding consultations, and other written and verbal interactions before commencement of services.

12.3. The pricing mechanism formed part of a customized matrimonial facilitation model depending upon the nature, scale, expectations, and extent of personalized matchmaking services sought by individual clients. All engagements between the Opposite Party and its clients were voluntary and contractual in nature.

12.4. It is further submitted that the reference to the term estimated marriage expenditure was utilized merely as a broad indicative benchmark during discussions with prospective clients and was never represented as a rigid, concealed, or mathematically fixed computation.

13. During the hearing held on 05.06.2026, Shri Sunil Kejriwal, Partner, Ld. Counsels Shri Vansh Gandotra, Shri Madhuresh Chaudhary, Kartik Gandotra, Shri Naman Sabarwal and MD Faizan Ansari appeared on behalf of the opposite party and submitted the following:

13.1. That the Opposite Party is a bona fide and long-standing matrimonial and matchmaking service providér operating since the year 2006 and catering to clients across India and internationally, including NRIs and persons from diverse communities, religions, linguistic groups, and cultural backgrounds.

13.2. The services rendered by include personalized matrimonial assistance, compatibility coordination, profile assessment, family interaction facilitation, matrimonial introductions, counselling support, mediation assistance, and end-to-end matchmaking services depending upon the specific requirements of individual clients.

13.3. All pricing structures, registration fees, mediation fees, and service-related commercial terms were communicated to prospective clients in advance of availing the services.

13.4. The Respondent respectfully submits that no material whatsoever has been produced establishing concealment of charges, false representation, fraudulent inducement, fake services, fabricated profiles, dishonest conduct, coercive recovery practices, or deliberate deception on the part of the Opposite Party.

14. The Central Authority, after careful consideration of the submissions observes that –

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

i) falsely describes such product or service; or

ii) 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

iii) 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

iv) deliberately conceals important information;

14.2. Under Section 2 (47) of the Act 'unfair trade practice' refers to the practice when for the objective of promoting the use or supply of any service, any person, adopts unfair or deceptive practice inter-alia any statement, whether orally or in writing or by visible representation including by means of electronic record which representation that the goods services have sponsorship, approval, performance, characteristics, accessories, uses or benefits which such goods or services do not have.

15. 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. 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, approval, performance or benefits [(Section 2(47) (d)] and should not make false or misleading representation concerning the need for or usefulness of any goods or services of Consumer Protection Act with respect to unfair trade practice.

iii. 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.

iv. The underlying object of consumer protection legislation is to empower consumers by ensuring access to complete, accurate, and transparent information, thereby enabling them to make informed choices.

16. Upon consideration of the material available on record, including the reply furnished by the Opposite Party, the investigation reports and the documents annexed thereto, the CCPA observes that the Opposite Party has disclosed the fee structure applicable to the services offered by it, including the upfront percentage of fees that may be charged at various levels from a consumer upon availing such services. The issue arising for complaint, therefore, essentially pertains to the reasonableness or quantum of such fees and whether the same are commensurate with the nature and extent of services rendered by the Opposite Party. In this regard, it is pertinent to note that, ordinarily, the determination and fixation of the price of goods or services falls within the commercial domain of the service provider, subject to compliance with the applicable statutory and regulatory framework.

17. The CCPA, under the Consumer Protection Act, 2019, is entrusted to regulate matters relating to violation of the rights of consumers, unfair trade practices and false or misleading advertisements which are prejudicial to the interests of consumers and the public at large, and of promoting, protecting and enforcing the rights of consumers as a class. The jurisdiction and mandate of the CCPA are required to be exercised within the statutory framework and on the basis of material demonstrating a violation falling within the ambit of the Act. Upon examination of the material placed on record, the CCPA finds that:

17.1. The Opposite Party provides personalized matrimonial facilitation and matchmaking services based upon the preferences, requirements and expectations of its clients.

17.2. The mere fact that the fee structure is customised or linked to a percentage parameter does not, in itself, render such pricing structure misleading, arbitrary or unlawful, particularly where the applicable fee structure has been disclosed to, and voluntarily accepted by, the consumers prior to their availing of the services.

17.3. The understanding regarding the anticipated scale and nature of matrimonial arrangements is arrived at individually with the consumers, having regard to their respective preferences, requirements and expectations, and the material on record does not establish that such parameters were arbitrarily or unilaterally imposed by the Opposite Party.

17.4. In the absence of material establishing concealment of material information, unfair trade practice, false or misleading representation, or any other conduct falling within the statutory remit of the CCPA, the allegations in the present matter, to the extent examined, do not disclose a contravention warranting regulatory intervention under the Consumer Protection Act, 2019. The proceedings, therefore, cannot be sustained merely on the basis of assumptions or objections regarding the commercial reasonableness of the fee structure, in the absence of a specific statutory violation.

Accordingly, upon a cumulative consideration of the facts and circumstances of the case, the CCPA is of the considered view that allegations of unfair trade practice made in the complaint could not be established and hence, no further action is required against the Opposite Party.

16. In view of the nature and extent of the issue, the CCPA hereby issues the following directions to the Opposite Party:

i. The Opposite Party shall prominently and clearly disclose, upfront on its website, the complete pricing structure applicable to the services offered by it, in a manner that is readily accessible to consumers prior to their availing such services.

ii. The Opposite Party shall ensure that all information necessary for enabling consumers to make an informed decision regarding availing of its services is disclosed in a clear, and readily accessible manner.

iii. The opposite party shall submit a compliance report to CCPA on the above directions within 15 days from the date of this Order.

(Nidhi Khare)
Chief Commissioner

(Anupam Mishra)
Commissioner