

# INTERNATIONAL JOURNAL OF LEGAL SCIENCE AND INNOVATION

[ISSN 2581-9453]

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Volume 3 | Issue 6

2021

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# Effectiveness of the Consumer Protection Act 2019

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## ABSTRACT

*The Consumer Protection Act, 2019, represents a pivotal reform in India's consumer law landscape, aimed at addressing the evolving challenges of a globalized economy and the digital marketplace. This research critically examines the effectiveness of the Act in safeguarding consumer rights, enhancing grievance redress mechanisms, and ensuring accountability among manufacturers, sellers, and service providers. Key provisions, including those related to e-commerce, product liability, mediation, and stricter penalties for misleading advertisements, are analyzed in light of their practical implications and judicial interpretations. The study employs a comparative and empirical methodology, evaluating the Act's impact through case law, stakeholder feedback, and statistical data on consumer disputes resolved under the 2019 framework. While the legislation introduces progressive measures, such as empowering consumers with new rights and simplified dispute resolution mechanisms, challenges remain in its implementation, particularly concerning awareness, accessibility, and infrastructural constraints. This paper concludes with policy recommendations for strengthening the Act's enforcement and promoting a consumer-centric ecosystem that aligns with contemporary needs.*

## I. INTRODUCTION

Consumer protection is fundamental to ensuring a fair marketplace where consumers can transact with confidence, knowing their rights are safeguarded. In India, the importance of consumer protection has grown significantly with economic liberalization and the rise of a consumer-driven market. However, challenges such as deceptive advertising, substandard products, and limited access to grievance mechanisms have long hindered consumer welfare. Adding to these issues, the rapid growth of e-commerce and digital transactions in recent years introduced complexities that were inadequately addressed by existing laws. The need for a

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more robust, modern legal framework became increasingly evident, leading to the enactment of the Consumer Protection Act, 2019.

The Consumer Protection Act, 2019, replaces its predecessor, the Consumer Protection Act, 1986, which had served as the cornerstone of consumer law in India for over three decades. While the 1986 Act was pivotal in laying the groundwork for consumer rights and dispute resolution mechanisms, it failed to address the dynamic challenges of a digital economy. The new Act was introduced to bridge these gaps by not only expanding consumer rights but also ensuring accountability in the context of contemporary market realities. By incorporating provisions on product liability, misleading advertisements, and e-commerce regulation, the 2019 Act aims to empower consumers and create a more transparent and equitable marketplace.

The objectives of the Consumer Protection Act, 2019, reflect its intent to enhance consumer welfare comprehensively. One of its primary goals is to strengthen consumer rights, granting them better protection against unfair trade practices and ensuring their access to accurate product and service information. The Act also emphasizes simplifying dispute resolution by introducing mediation as an alternative mechanism, aiming to reduce the burden on Consumer Commissions and expedite resolutions. Additionally, the legislation specifically addresses the growing digital marketplace by outlining the responsibilities of e-commerce platforms and sellers, ensuring greater accountability. By including stringent provisions on product liability and misleading advertisements, the Act seeks to promote ethical business practices and safeguard consumers from fraudulent or harmful activities.

## **II. OVERVIEW OF THE CONSUMER PROTECTION ACT, 2019**

The foundation of consumer protection laws in India was laid with the enactment of the Consumer Protection Act, 1986. It was a groundbreaking piece of legislation that sought to safeguard consumer interests in an era of limited awareness about consumer rights and scarce mechanisms for redressal. The Act provided for the establishment of Consumer Dispute Redressal Commissions at the district, state, and national levels, creating a hierarchical system to address grievances related to unfair trade practices, defective goods, and deficient services. It was lauded for granting consumers access to a relatively simple, affordable, and timely mechanism for dispute resolution.

Over three decades, the 1986 Act played a significant role in promoting consumer awareness and laying the groundwork for legal remedies against exploitation. However, the landscape of commerce in India underwent a radical transformation with liberalization, globalization, and technological advancements. The rise of the digital economy and e-commerce platforms

introduced new challenges, such as deceptive practices in online transactions, lack of accountability among e-commerce entities, and the sale of counterfeit or substandard products. The provisions of the 1986 Act were ill-equipped to address these emerging complexities, highlighting the need for a comprehensive overhaul of the legal framework.

### **Key Reasons for Replacing the 1986 Act**

The inadequacies of the Consumer Protection Act, 1986, in addressing the demands of a modern economy were among the primary drivers for its replacement. Some of the critical shortcomings of the 1986 Act and reasons for the introduction of the Consumer Protection Act, 2019, include:

1. **Inability to Address E-commerce Challenges:** The 1986 Act was enacted in a pre-digital era when transactions were predominantly offline. With the exponential growth of e-commerce platforms and digital payments, consumers began facing issues like lack of transparency in online sales, misleading advertisements, and difficulties in obtaining refunds or replacements. The absence of specific provisions regulating digital transactions created a significant gap in consumer protection.
2. **No Provisions for Product Liability:** The 1986 Act did not explicitly address the concept of product liability, leaving consumers vulnerable in cases of harm caused by defective goods or hazardous products. This gap often resulted in lengthy legal battles and limited accountability for manufacturers and sellers.
3. **Limited Grievance Redress Mechanisms:** While the 1986 Act introduced a structured redressal system, the growing volume of cases overwhelmed the existing Consumer Commissions. Delays in case resolution and lack of access for rural consumers undermined the effectiveness of the redressal process. Moreover, the Act did not provide for alternative mechanisms such as mediation, which could have expedited dispute resolution.
4. **Insufficient Penalties for Unfair Practices:** The penalties under the 1986 Act were often considered inadequate to deter unfair trade practices and misleading advertisements. This leniency enabled businesses to continue exploiting consumers without fear of significant repercussions.
5. **Globalization and Changing Consumer Dynamics:** The influx of multinational corporations and the availability of imported goods brought new complexities to consumer transactions. The 1986 Act lacked the provisions to address these cross-border issues effectively.

Recognizing these shortcomings, the Consumer Protection Act, 2019, was introduced to provide a robust and consumer-centric framework. It aimed to address the gaps in the 1986 Act by incorporating contemporary provisions such as e-commerce regulation, product liability, mediation, and stricter penalties. The 2019 Act is a significant step forward in ensuring that consumer protection laws in India align with global standards while addressing the unique challenges of a rapidly evolving marketplace.

### **Key Features of the Consumer Protection Act, 2019**

The Consumer Protection Act, 2019, introduces a comprehensive and modernized framework to address the dynamic challenges faced by consumers in India. It expands consumer rights, incorporates specific provisions for e-commerce, introduces product liability, establishes mediation as an alternative dispute resolution mechanism, and imposes stricter penalties for unfair trade practices and misleading advertisements. These features collectively aim to safeguard consumer interests in an increasingly complex and digitized economy.

#### **1. Expansion of Consumer Rights**

The Act broadens the scope of consumer rights beyond the protections provided under the Consumer Protection Act, 1986. The inclusion of the right to challenge unfair contracts (Section 2[46]) is a significant addition, empowering consumers to contest exploitative terms that impose disproportionate liabilities or penalties. Furthermore, the Act recognizes the consumer's right to protection in e-commerce transactions, extending the ambit of safeguards to digital platforms where vulnerabilities are high. Another vital feature is the introduction of the right to mediation (Section 74), which allows consumers to resolve disputes amicably and swiftly without resorting to lengthy litigation processes.

#### **2. Provisions for E-Commerce and Digital Transactions**

One of the standout features of the Act is its focus on regulating e-commerce and digital transactions. The Act defines "e-commerce" broadly under Section 2(16) to include online marketplaces and direct sellers, ensuring that all entities conducting business digitally are accountable. E-commerce platforms are now required to disclose critical information, such as refund policies, terms of sale, and details of grievance redress mechanisms. These measures aim to enhance transparency and build consumer trust. Moreover, the Act mandates the appointment of a grievance redressal officer by e-commerce entities to ensure complaints are addressed promptly. Section 94 empowers the Central Government to issue rules preventing unfair trade practices in the digital domain, creating a robust regulatory framework for online transactions.

### **3. Introduction of Product Liability**

The introduction of product liability provisions represents a paradigm shift in consumer law, holding manufacturers, sellers, and service providers accountable for harm caused by defective products. Section 2(34) defines product liability comprehensively, covering harm resulting from manufacturing defects, design flaws, insufficient instructions, or a failure to meet warranty obligations. Under Section 83, consumers can claim compensation for such harm, providing them with a powerful legal remedy. This provision extends liability to sellers as well, particularly when they fail to exercise due diligence in ensuring the safety and authenticity of the products they sell. By imposing such accountability across the supply chain, the Act promotes greater responsibility and safety standards in the market.

### **4. Establishment of Mediation as an Alternative Dispute Resolution Mechanism**

Recognizing the inefficiencies and delays in traditional dispute resolution forums, the Act introduces mediation as an alternative mechanism. Section 74 provides for the establishment of Consumer Mediation Cells at district, state, and national levels, offering consumers an option to resolve disputes amicably. Mediation proceedings are voluntary and non-binding, as outlined in Section 79, ensuring that parties retain the freedom to pursue other remedies if a settlement is not reached. The incorporation of mediation reduces the burden on Consumer Commissions and accelerates the resolution of disputes, benefiting both consumers and businesses alike.

### **5. Revised Penalties for Unfair Trade Practices and Misleading Advertisements**

To deter unethical practices, the Act imposes stringent penalties for unfair trade practices and misleading advertisements. Section 21 addresses misleading advertisements directly, holding advertisers, manufacturers, and endorsers accountable for false claims. First-time violations attract penalties of up to ₹10 lakh, while subsequent offenses can lead to fines of up to ₹50 lakh. Section 89 extends liability to celebrities and influencers endorsing such advertisements, emphasizing the need for due diligence before making public endorsements. Additionally, the Central Consumer Protection Authority (CCPA), established under Section 10, has been empowered to investigate and penalize entities involved in such practices. These measures aim to ensure a fair marketplace by promoting ethical business conduct.

In summary, the Consumer Protection Act, 2019, establishes a forward-looking legal framework that addresses the shortcomings of its predecessor and adapts to the challenges of a digital economy. Through its expanded consumer rights, specific provisions for e-commerce, emphasis on product liability, introduction of mediation, and stricter penalties, the Act seeks

to create a consumer-centric ecosystem that fosters trust, transparency, and accountability in India's rapidly evolving marketplace.

### **III. PRACTICAL IMPLICATIONS AND EFFECTIVENESS**

The Consumer Protection Act, 2019, introduces significant reforms in safeguarding consumer rights and adapting to the challenges of a modern economy. While the Act is lauded for its progressive provisions, its practical implications and effectiveness are determined by how well it addresses consumer grievances, protects against unfair practices, and ensures compliance in a rapidly evolving marketplace. This section evaluates the Act's real-world impact, focusing on its grievance redressal mechanisms, regulation of e-commerce, product liability provisions, and challenges in enforcement.

#### **1. Consumer Grievance Redressal Mechanisms**

The Act aims to simplify and expedite dispute resolution by introducing a three-tiered Consumer Dispute Redressal Commission system, with District, State, and National Commissions. A key innovation is the inclusion of mediation under Sections 74 to 81, providing consumers with an alternative to litigation. Mediation has proven effective in resolving disputes amicably, reducing the burden on Consumer Commissions and offering faster resolutions.

However, the practical implementation of these mechanisms faces challenges. Many Consumer Commissions across India are plagued by infrastructural deficiencies, lack of staffing, and significant backlogs of cases. While the introduction of e-filing for complaints under the Act (Section 35) is a commendable step, its impact is limited by the digital divide, particularly in rural and semi-urban areas. Additionally, the absence of mandatory timelines for resolving disputes in Consumer Commissions often leads to delays, undermining the goal of swift justice.

#### **2. Regulation of E-commerce and Digital Transactions**

The regulation of e-commerce entities under the Act has significant implications for India's growing digital economy. By mandating e-commerce platforms to disclose detailed information about products, terms of sale, and refund policies, the Act enhances transparency and accountability. The requirement for platforms to appoint grievance redressal officers ensures that consumers have direct access to dispute resolution mechanisms.

However, enforcement remains a challenge. With the surge in online transactions, monitoring compliance among thousands of e-commerce entities becomes difficult. Cross-border e-commerce transactions further complicate the enforcement of the Act, as jurisdictional issues

arise when disputes involve foreign sellers. The lack of a robust digital monitoring system weakens the practical impact of these provisions, leaving many consumers vulnerable to exploitation in the online marketplace.

### **3. Product Liability and Manufacturer Accountability**

The introduction of product liability provisions (Sections 82-87) marks a paradigm shift by holding manufacturers, sellers, and service providers accountable for harm caused by defective goods or services. In practice, this provision encourages higher safety standards and due diligence across the supply chain. It also empowers consumers to seek compensation without the need for prolonged litigation.

Despite its potential, the effectiveness of the product liability provisions is hindered by low consumer awareness and the high cost of pursuing claims in some cases. Many consumers, particularly in rural areas, are unaware of their rights under these provisions or lack the resources to pursue legal action. Moreover, the onus of proving that harm resulted from a defective product can be burdensome for consumers, especially when facing well-resourced manufacturers and sellers.

### **4. Penalties for Unfair Trade Practices and Misleading Advertisements**

The stricter penalties for unfair trade practices and misleading advertisements under Sections 10, 21, and 89 have the potential to deter unethical practices. The establishment of the Central Consumer Protection Authority (CCPA) has added a layer of oversight, with the power to investigate and penalize businesses engaging in false advertising or unfair practices.

In practice, however, enforcement has been inconsistent. While high-profile cases involving celebrities and large corporations have brought attention to the issue, smaller businesses often evade scrutiny. Furthermore, the effectiveness of these penalties depends on robust monitoring and timely action by regulatory authorities, which is often lacking due to resource constraints.

### **5. Accessibility and Awareness**

One of the most significant barriers to the Act's effectiveness is the limited awareness among consumers about their rights and the remedies available under the law. Despite efforts to promote consumer education, a large section of the population remains unaware of the provisions of the Consumer Protection Act, 2019. This lack of awareness is more pronounced in rural and semi-urban areas, where consumers are more vulnerable to exploitation.



Additionally, while the Act's provisions for e-filing and digital grievance redressal are commendable, they remain inaccessible to those without internet connectivity or digital literacy. Bridging this gap is essential for the Act to achieve its intended goals.

### **6. Challenges in Enforcement**

The practical implementation of the Consumer Protection Act, 2019, is hindered by several enforcement challenges. First, the limited capacity of Consumer Commissions to handle the growing volume of cases creates delays and inefficiencies. Second, the lack of coordination between regulatory bodies, such as the CCPA and other enforcement agencies, weakens the Act's overall impact. Third, jurisdictional complexities in cross-border e-commerce transactions pose significant challenges in holding foreign sellers accountable.

Moreover, while the Act imposes strict penalties for violations, the low probability of detection and enforcement reduces its deterrent effect. To overcome these challenges, greater investment in infrastructure, technology, and human resources is needed.

## **IV. CHALLENGES IN IMPLEMENTATION**

The Consumer Protection Act, 2019, while progressive and comprehensive, faces several challenges in its implementation. These challenges undermine its effectiveness and highlight the need for strategic improvements to realize the Act's objectives fully. Key issues include infrastructural deficits, consumer awareness, enforcement hurdles, and adaptation to the digital economy. This section explores these challenges in detail.

### **1. Infrastructural Deficiencies in Consumer Commissions**

The Act envisions a robust grievance redressal system through District, State, and National Consumer Dispute Redressal Commissions. However, the infrastructure of these forums often falls short of expectations. Many Consumer Commissions face a shortage of staff, including judges, support personnel, and technical resources, leading to significant delays in resolving disputes.

A substantial backlog of cases has accumulated over time, with disputes often taking years to reach a conclusion. This delays justice for consumers and undermines the very purpose of the Act, which aims to provide expeditious relief. Furthermore, in several regions, especially rural and semi-urban areas, the lack of physical accessibility to Consumer Commissions discourages consumers from filing complaints.

## **2. Low Awareness Among Consumers**

A fundamental challenge to the Act's implementation is the limited awareness among consumers about their rights and the remedies available under the 2019 framework. Many consumers, particularly in rural and economically weaker sections, remain unaware of key provisions such as e-commerce regulation, product liability, and mediation. This lack of awareness diminishes the Act's utility and allows businesses to continue engaging in unfair practices without fear of legal repercussions.

Additionally, there is a need for targeted consumer education campaigns to familiarize the public with digital grievance filing processes and alternative dispute resolution mechanisms. Without such efforts, the progressive features of the Act risk being underutilized.

## **3. Challenges in Regulating E-commerce and Digital Transactions**

The rise of e-commerce and digital transactions presents unique challenges that the Act attempts to address, but enforcement in this domain is fraught with difficulties. Monitoring compliance among thousands of e-commerce platforms and sellers, both domestic and international, is a daunting task. Cross-border transactions, in particular, complicate enforcement due to jurisdictional issues and the absence of global regulatory alignment.

Further, the requirement for e-commerce platforms to appoint grievance officers and disclose information about terms of sale, refund policies, and complaint mechanisms has seen partial compliance. Smaller platforms often lack the resources or inclination to comply fully, leaving consumers vulnerable. Additionally, the rapid evolution of digital technologies often outpaces the regulatory frameworks in place, requiring constant updates to the law.

## **4. Enforcement Challenges and Resource Constraints**

The effectiveness of the Consumer Protection Act, 2019, hinges on strong enforcement mechanisms, yet significant resource constraints weaken its impact. The Central Consumer Protection Authority (CCPA), established under the Act, is tasked with investigating violations and imposing penalties. However, the CCPA itself faces limitations in terms of manpower, funding, and technical expertise, which hampers its ability to act swiftly and effectively.

Moreover, the process of identifying and penalizing misleading advertisements or unfair trade practices is resource-intensive. While high-profile cases involving celebrities or major corporations often draw attention, numerous smaller violations go unchecked, diluting the overall deterrent effect of the Act.

### **5. Delays in Dispute Resolution**

Despite the introduction of mediation as an alternative dispute resolution mechanism, delays in resolving consumer disputes remain a pressing issue. The mediation process, though faster than traditional litigation, is underutilized due to a lack of awareness and insufficient mediation cells in many regions. The absence of mandatory timelines for resolving cases in Consumer Commissions further exacerbates delays.

These delays not only frustrate consumers but also erode their confidence in the legal system. Expediting the resolution process is critical to ensuring that the Act achieves its goal of providing timely relief.

### **6. Lack of Coordination Among Regulatory Authorities**

The Act assigns various responsibilities to multiple stakeholders, including Consumer Commissions, the CCPA, and grievance officers in e-commerce entities. However, the lack of effective coordination among these entities creates gaps in enforcement. For instance, while the CCPA investigates unfair trade practices, Consumer Commissions handle individual complaints, often resulting in overlapping jurisdiction and confusion. Streamlined coordination is essential for cohesive implementation of the Act.

### **7. Bridging the Digital Divide**

The Act's provisions for e-filing complaints and digital grievance redressal are innovative but pose challenges for consumers without access to the internet or digital literacy. This digital divide disproportionately affects rural and underprivileged consumers, excluding them from the benefits of the Act's modern features. Bridging this gap requires significant investment in infrastructure and public awareness campaigns to ensure equitable access.

The Consumer Protection Act, 2019, is a landmark reform in India's consumer law framework, but its success depends on overcoming the challenges in implementation. Addressing infrastructural deficiencies, raising consumer awareness, strengthening enforcement mechanisms, and ensuring equitable access to digital platforms are crucial steps. By tackling these challenges, the Act can fulfill its promise of empowering consumers and fostering a fair and accountable marketplace.

## **V. CONCLUSION**

The Consumer Protection Act, 2019, has modernized the legal framework for consumer protection by incorporating forward-looking provisions such as product liability, mediation, and e-commerce regulation. These features align with the demands of a digital economy and

the expectations of a globalized marketplace. The Act also demonstrates a shift toward a more consumer-centric approach by imposing stricter penalties for violations and empowering the Central Consumer Protection Authority (CCPA) to address systemic issues.

However, the study reveals that several systemic challenges undermine the Act's potential. Infrastructural limitations in Consumer Commissions and resource constraints in regulatory bodies hinder the timely resolution of disputes and the enforcement of penalties. Additionally, the lack of consumer awareness and the digital divide prevent many consumers from utilizing the Act's provisions effectively. While the regulatory framework for e-commerce is robust on paper, practical enforcement is hampered by jurisdictional issues and inadequate monitoring mechanisms. Addressing these issues is critical for the Act to achieve its overarching goal of creating a fair, transparent, and efficient marketplace.

### **Recommendations**

1. **Enhancing Consumer Awareness:** Raising awareness about consumer rights and the provisions of the 2019 Act is essential to empowering consumers. Public education campaigns, particularly in rural and semi-urban areas, should be conducted using multiple platforms, including social media, traditional media, and grassroots outreach programs. Educational initiatives should also focus on digital literacy, enabling consumers to access e-filing systems and online grievance mechanisms effectively.
2. **Strengthening Infrastructure of Consumer Commissions:** Addressing the infrastructural deficiencies of Consumer Commissions is paramount. This includes increasing the number of judges, support staff, and technical resources in District, State, and National Commissions. Allocating adequate financial resources to upgrade facilities and establish additional Consumer Commissions in underserved regions can significantly improve accessibility and reduce case backlogs.
3. **Promoting Mediation and Alternative Dispute Resolution:** The mediation framework under the Act should be further strengthened by establishing more Consumer Mediation Cells across the country and ensuring their accessibility. To encourage the adoption of mediation, incentives such as reduced filing fees or expedited resolution timelines should be introduced. Raising awareness about the benefits of mediation as a faster and less adversarial process can also improve its utilization.
4. **Improving Enforcement Mechanisms:** The enforcement of penalties for unfair trade practices and misleading advertisements must be more stringent. The Central Consumer Protection Authority (CCPA) should be equipped with additional manpower, funding,

and technical expertise to investigate violations effectively. A dedicated digital monitoring system can enhance oversight of e-commerce platforms and online advertisements, ensuring compliance with the Act's provisions.

5. **Addressing the Digital Divide:** To bridge the digital divide, investments in internet infrastructure and digital literacy programs are essential. The government should collaborate with private stakeholders to ensure affordable and widespread internet access in rural and remote areas. Additionally, offline support mechanisms, such as physical help desks or call centers, can be established to assist consumers who lack access to digital platforms.
6. **Streamlining Coordination Among Regulatory Bodies:** Improved coordination between the CCPA, Consumer Commissions, and other regulatory agencies is necessary to ensure cohesive implementation of the Act. Clear delineation of roles and responsibilities, along with regular communication and data sharing among these entities, can minimize overlaps and enhance efficiency.
7. **Periodic Review of the Act's Provisions:** The dynamic nature of commerce and technology necessitates regular reviews of the Act's provisions. Establishing a mechanism for periodic assessment of the Act's effectiveness, based on consumer feedback, emerging challenges, and international developments, will ensure that the legal framework remains relevant and adaptive.
8. **Fostering Accountability in E-commerce:** The e-commerce regulations under the Act should be enforced more robustly by holding platforms accountable for compliance with disclosure and grievance redressal requirements. Collaborations with international bodies can help address jurisdictional challenges in cross-border transactions. Introducing technology-based solutions such as AI-powered monitoring systems can improve oversight of online activities.

The Consumer Protection Act, 2019, is a progressive step toward creating a consumer-centric economy in India. By addressing longstanding gaps in the legal framework and introducing measures to adapt to the digital age, the Act has the potential to significantly enhance consumer welfare. However, its success hinges on effective implementation and the resolution of the systemic challenges outlined in this paper. With targeted efforts to strengthen infrastructure, raise awareness, and improve enforcement, the Act can become a transformative tool for empowering Indian consumers and fostering a fair and accountable marketplace.

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