

Legal and Economic Perspective of the Consumer Protection Act, 2019 in India: An Overview

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Abstract

The industrial revolution in the international trade and commerce has brought a boom in the corporate sector, which results in a diversity of consumer goods to achieve the needs of the consumers and a mass of services have been made accessible to the consumers. But this industrial revolution had some disadvantages to the customer as it affected the business sovereignty. After independence, many laws were enacted in India for safeguarding innocent customers from unfair and restrictive trade practices sort of a false and dishonourable description regarding the character and quality of the goods. The year of 1986 witnessed, in the history of consumerism, the enactment of the Consumer Protection Act. The first ever legislation in India of its kind which solely aimed at the suffering taken consumers who are the victims of the unfair trade practices and sub-standard services rendered to them. The Objective of the Consumer Protection Act is to provide simple and speedy disposal to the cases by providing quasi-judicial machinery for the redressal of consumer disputes. After the restructuring of new Act, more consumer rights have been provided under clause (9) of section 2 of the consumer Protection Act, 2019. With the advancement of technology, it is obvious that electronic media has an important place in business world. The provision of e-commerce has also been inserted in the Act after reframing the Consumer protection act. The new Act provides for separate provisions for each thing and is well framed Act that makes it more proper. The new chapters that have been added to this act, work as a proper criterion for deciding the offences and penalties. The increase in the fiscal value along with the time needed a rise in the value of fine too. The new Act proposes effective measures and tightens the existing rules to further safeguard consumer rights. Introduction of a central regulator, strict penalties for misleading advertisements and guidelines for e-commerce and electronic service providers are some of the key highlights.

Keywords: E-Commerce, Consumer, Redressal, Consumer protection, Safeguard, Electronic

I. Introduction

The industrial revolution in the international trade and commerce has brought a boom in the corporate sector, which results in a diversity of consumer goods to achieve the needs of the consumers and a mass of services have been made available to the consumers like insurance, transport, electricity, housing, entertainment, economics and banking. With the emergence of well organised sector of manufacturers and traders with better knowledge of markets has affected the relationship between the traders and the consumers making the principle of consumer sovereignty almost inapplicable. Due to adverts of goods and services in television, newspapers and magazines influence the demand for the same by the consumers though there may be manufacturing defects or imperfections or short comings in the quality, quantity and the purity of the goods or there may be deficiency in the services rendered.

Due to the production of the same item by many firms has led the consumers to think before they can purchase the best. For the welfare of the public, the excess of adulterated and sub-standard articles in the market, has to be checked. In spite of various provisions providing protection to the consumer and providing for strict action against adulterated and sub-standard articles in the different enactments, very little could be achieved in the field of Consumer Protection. Though the Monopolies and Restrictive Trade Practices Act, 1969 and the Prevention of Food Adulteration Act, 1954 have provided relief to the consumers yet it became necessary to protect the consumers from the exploitation and to save them from adulterated and sub-standard goods and services and to safe guard the interests of the consumers.

The year of 1986 witnessed, in the history of consumerism, the enactment of the Consumer Protection Act. The first ever legislation in India of its kind which solely aimed at the suffering taken consumers who are the victims of the unfair trade practices and sub-standard services rendered to them. In order to provide for better protection of the interests of the consumer the Consumer Protection Bill, 1986 was introduced in the Lok Sabha on 5th December, 1986. ¹It was observed by Y.V. Chandrachud, J. “The interest of the consumer has to be kept in the forefront and the prime consideration that an essential commodity ought to be made available to the common man at a fair price must rank in priority over every other consideration.”²

The government must carry out this socio-economic activity of consumer protection with a prime objective of protecting interests of consumers and their fair satisfaction. It is the prime responsibility of the government to protect the rights and interest of consumers through formulating suitable policies, laws and administrative framework. Different acts and laws were incorporated to protect the consumers. But Consumer Protection Act 1986 (CPA 1986) is considered as a milestone in the history of India for consumers right. This paper examines the background and evaluation of Consumer Protection act over a period of time. This study is based on secondary data. This paper analyses the background of CPA 1986, its implementation, post implementation, changes and journey³

The concept of consumer protection is a thought as old as human civilization. One of the prime considerations of the business is to protect the buyers’ interests. According to Mahatma Gandhi consumer is giving an opportunity for the businesspersons to serve him and he is the ultimate purpose of the business and we can even go to the extent of saying that according to certain interpretations of some Indian traditions a customer/consumer is equivalent to God. But the profit motive of the marketers, sellers and dealers is resulting in consumer exploitation through deceitful and immoral market practices⁴

Consumer Protection has always been a matter of great concern. In ancient India, effective measures were started to protect consumers from crimes in the market place. Ancient law-givers skilfully described various kinds of unfair trade practices and also prescribed severe punishments for wrongdoers.⁵The concept of consumer protection against dishonest, unfair and unprincipled malfunction practices and safeguarding the interest of consumers was a part of Indian culture, business and administration for centuries in the ancient times. About this, is also mentioned in Ancient Indian Dharmas like Manu Smriti, The Yajnavalkya Smriti, The Narada Smriti, The Brihaspati smriti. In the Katyayana Smriti the living conditions of the people of that time were explained and were based on the Dharma to be followed at that time. In India, Manu Smriti was one of the most influential texts that dealt with various consumer matters. Arthashastra of Kautilya is considered as one of the oldest and a very effective book on trade and commerce in ancient India. Kautilya has stated different punishments to be given to the sellers who involve themselves in different kinds of abuses, and wrong measures. The Consumer protection was a common part of the ancient laws.

¹ http://ncdr.nic.in/bare_acts/consumer%20protection%20act-1986.html accessed on 25th July, 2022 at 12:00 pm.

² Y.V. Chandrachud, J. in *Prag Ice & Oil Mills v. Union of India*, (1978) 3 SCC 459

³ https://www.researchgate.net/publication/337021161_CONSUMER_PROTECTION_ACT last accessed on 25th July 2022 at 6:00pm

⁴ Singh Pratap and Grewal Jogender, “Consumer protection in India: some issues and trends”, *IJLTET*, 2(1), Jan 2013, pp272-276,2013.

⁵ <https://www.sconline.com/blog/post/2020/12/24/consumer-protection-act-2019-a-primer> last accessed on 27th July 2022 at 8:00am

During the medieval period, some Muslim rulers developed well-organized market mechanisms to monitor prices and the supply of goods to the markets. The Muslim kings who ruled India, like Alauddin Khilji, Sher Shah Suri, and Akbar etc., thought about protecting the shoppers and consumers and they enacted strict laws for the same. They acquainted with weights, measures standardization process. The modern legal system was introduced in India and many laws were enacted to protect the interests of consumers generally during the British period. The British rulers combined the previous customs and culture (dharma) with an amalgamated nationwide system that had similarities with the laws already enacted in Britain.⁶

After independence, many laws were enacted in India for safeguarding innocent customers from unfair and restrictive trade practices sort of a false and dishonourable description regarding the character and quality of the goods exaggerated statements concerning their power and efficiency, false weights and measurements and obstruction of capital and resources into the stream of production.

There are United Nations has provided Guidelines for consumer protection. The guidelines are considered “a valuable set of principles for setting out the main characteristics of effective consumer protection legislation, enforcement institutions and redress systems and for assisting interested member states in formulating and enforcing domestic and regional laws, rules and regulations that are suitable to their own economic and social and environmental circumstance, as well as promoting international enforcement cooperation among member states and encouraging the sharing of experiences in consumer protection. The UNGCP has been expended/updated twice since then, with new resolution adopted in 1999 and 2015 respectively. Thereafter, countries have initiated steps to set-up legal mechanisms for grievance redressal as well as making consumers aware of their rights, responsibilities and duties. Consumer protection focuses on making them aware of products or services, their characteristics and the other aspects including place to buy, price, and the need etc. the main objective of the paper is to understand the meaning and implication of empowering consumers.⁷

The Consumer Protection Act, 1986 as amended time to time by the different consumer protection (amendment) acts has been providing a better protection of the interests of consumers with provisions for establishment of consumer councils and other authorities for the settlement of consumer disputes and other matters connected therewith. The provisions of the amendment were mainly aimed at enabling faster disposal of complaints, enhancing the competence of redressal agencies, strengthening them with more powers, streamlining the procedures and widening the scope of the act to make it more functional and effective and also to strengthen consumer movement at the grass root level.⁸

The new move is certainly advantageous to consumers, making them more powerful as there is going to be a complete shift of onus from buyer to manufacturer/advertiser. Considering the supply chain of good and services, these channels have a very serious implications of Consumer Protection Act 2019. The pillars of integrated communication channel, namely; manufacturers, advertisers, publishers and celebrity endorsers need to take up the liability and safeguard the interest of every consumer as per the regulations of new Act.⁹

II. Analysis Of The Consumer Protection Act, 2019

The preamble of the Act says, “An act to provide for better protection of the interests of the consumers and for that purpose to make provision for the establishment of consumer councils and the other authorities for the settlement of consumers' disputes and for the matters connected therewith.

⁶ Prasad, A. R, “Historical Evolution of Consumer Protection and Law in India”, Journal of Texas Consumer Law, 11(3), pp 132-136,2008

⁷ Dr. Chatar Singh Negi and Dr. Sanjay Kumar. 2020. “Consumer protection in India: empowering consumer”, International Journal of Development Research, 10, (02), 33873-33877.

⁸ Mehta PS. Academic foundation, consumer unity and trust society and CUTS centre for competition, investment and economic regulation. A functional competition policy for India. New Delhi, India: Consumer Unity and Trust Society; 2006. p. 39-55

⁹ https://www.researchgate.net/publication/355984119_A_Study_on_Consumer_Protection_Act_2019_and_Its_Implications_on_the_Pillars_of_Integrated_Communication_Channel last accessed on 20th July 2022 at 4:00 pm

The Objective of the Consumer Protection Act is to provide simple and speedy disposal to the cases by providing quasi-judicial machinery for the redressal of consumer disputes. The Act aims at to promote and protect all the rights of the consumers. It also endeavours to provide economical and simple procedures for addressing the grievances of the consumer

The objects of the Central Council under section 6 of the Act, 1986 shall be to promote and protect the rights of the consumers such as right to safety where the right is protected against the marketing of goods and services which are hazardous to life and property; Right to Information about the quality, quantity, potency, purity, standard and price of goods or services to protect the consumer against, unfair trade practices; Right to Choose among a variety of goods and services at competitive prices; Right to be heard and assured that consumer's interests will receive due consideration at appropriate Fora; Right to seek redressal unfair trade practices or restrictive trade practices or unscrupulous exploitation of consumers and Right to Consumer Education the right to consumer education.

After the restructuring of new Act, more consumer rights have been provided under clause (9) of section 2 of the consumer Protection Act, 2019. These rights include¹⁰:

1. the right to be protected against the marketing of goods, products or services which are hazardous to life and property;
2. the right to be informed about the quality, quantity, potency, purity, standard and price of goods, products or services, as the case may be, so as to protect the consumer against unfair trade practices;
3. the right to be assured, wherever possible, access to a variety of goods, products or services at competitive prices;
4. the right to be heard and to be assured that consumer's interests will receive due consideration at appropriate fora;
5. the right to seek redressal against unfair trade practice or restrictive trade practices or unscrupulous exploitation of consumers; and
6. the right to consumer awareness;

Therefore, after the amendment some new rights are also provided under the Act of 2019 to protect consumers.

A. Consumer

Under clause (d) of Section 2 of the Consumer Protection Act "consumer" means any person who- (i) buys any goods for a consideration which has been paid or promised or partly paid and partly promised, or under any system of deferred payment and includes any user of such goods other than the person who buys such goods for consideration paid or promised or partly paid or partly promised, or under any system of deferred payment when such use is made with the approval of such person, but does not include a person who obtains such goods for resale or for any commercial purpose; or

(ii) 1[hires or avails of] any services for a consideration which has been paid or promised or partly paid and partly promised, or under any system of deferred payment and includes any beneficiary of such services other than the person who 1[hires or avails of] the services for consideration paid or promised, or partly paid and partly promised, or under any system of deferred payments, when such services are availed of with the approval of the first-mentioned person; 2[Explanation : For the purposes of sub-clause (i), "commercial purpose" does not include use by a consumer of goods bought and used by him exclusively for the purpose of earning his livelihood, by means of self-employment;]¹¹

Basically, a consumer is a person who buys any goods or avails of any service in consideration of current or deferred payment. Such goods or services in question, however, should not be used for commercial purposes.

¹⁰ Section2(9), The Consumer Protection Act, 2019

¹¹ The Consumer Protection Act, 1986

B. Unfair Trade Practices

The 2019 Act has widened the scope of the definition of Unfair Trade Practices and offers security to Consumers for data they share in certainty. Unfair trade practice" means a trade practice which, for the purpose of promoting the sale, use or supply of any goods or for the provision of any service, adopts any unfair method or unfair or deceptive and also include making any statement, whether orally or in writing or by visible representation including by means of electronic record. Hence, with the enactment of the Information Technology, Act electronic records has its own relevance.

C. E- Commerce

With the advancement of technology, it is obvious that electronic media is playing a very important role in business world. With the new enactment, the provision of e- commerce has also been inserted in the Act. Clause 16 of section 2 deals with "e-commerce" which means buying or selling of goods or services including digital products over digital or electronic network.¹²

A complaint relating to violation of consumer rights or unfair trade practices or false or misleading advertisements which are prejudicial to the interests of consumers as a class, may be forwarded either in writing or in electronic mode, to any one of the authorities, namely, the District Collector or the Commissioner of regional office or the Central Authority.

E-commerce is now firmly regulated, and are now it is expected e-commerce companies to disclose all relevant product information, including country of origin, and respond to the grievance of consumers within prescribed timelines. A person who provides technologies or processes to enable a product seller to engage in advertising or selling goods or services to a consumer and includes any online market place or online auction sites is called electronic service provider under clause 17 of section 2.

D. Consumer Protection Council

In the old Act of the Consumer Protection the objects of the Central Council were to promote and protect the rights of the consumers. However, the new Act provides for the establishment of the Central Consumer Protection Council to be known as the Central Council. Under section 3 of the Act the objects of the Central Council shall be to render advice on promotion and protection of the consumers' rights under this Act. Similarly, sections 6 and 8 of the Act provide for the establishment of the State Council and District Council respectively. Under section 7 of the Act, the objects of every State Council shall be to render advice on promotion and protection of consumer rights under this Act within the State and the objects of every District Council shall be to render advice on promotion and protection of consumer rights under this Act within the district as provided under section 9 of the Act.

E. Central Consumer Protection Authority

The Consumer Protection Act of 1986 does not mention about Central authority. The new Consumer Protection Act provides a Central Consumer Protection Authority to be known as the Central Authority should be established to regulate matters relating to violation of rights of consumers, unfair trade practices and false or misleading advertisements which are prejudicial to the interests of public and consumers and to promote, protect and enforce the rights of consumers as a class. Central Consumer Protection Authority is a quasi-judicial body which regulates matters related to violation of consumer rights, unfair trade practices, and misleading advertisements.

The Central Authority shall consist of a Chief Commissioner and such number of other Commissioners as may be prescribed, to be appointed by the Central Government to exercise the powers and discharge the functions under this Act. The function of the Chief Commissioner is to have the powers of general superintendence, direction and control in respect of all administrative matters of the Central Authority

Section 15(1) of the Act provides that the Central Authority shall have an Investigation Wing headed by a Director General for the purpose of conducting inquiry or investigation under this Act as may be directed by the Central Authority. The Central Government may appoint a Director-General and such number of

¹² Section2(16), The Consumer Protection Act, 2019

Additional Director-General, Director, Joint Director, Deputy Director and Assistant Director, from amongst persons who have experience in investigation and possess such qualifications, in such manner, as may be prescribed.

Therefore, this section mentions the formation of an investigation Wing. The investigation wing will be constituted to inquire and investigate those complained where there is violation of consumer's right.

Section 16 of the Act also conferred power on the District Collector, to inquire into or investigate complaints regarding violation of rights of consumers as a class, on matters relating to violations of consumer rights, unfair trade practices and false or misleading advertisements, within his jurisdiction and submit his report to the Central Authority or to the Commissioner of a regional office, as the case may be.

F. Consumer Disputes Redressal Commission

The previously known District Consumer Disputes Redressal Forum has been revamped as District Consumer Disputes Redressal Commission. Now, the new Act has introduced District commission, state commission and National commission as consumer disputes redressal commission.

a. District Commission

Section 34 of the new Act provides that the District Commission shall have jurisdiction to entertain complaints where the value of the goods or services paid as consideration does not exceed one crore rupees. Section 35 talks about a complaint, in relation to any goods sold or delivered or agreed to be sold or delivered or any service provided or agreed to be provided, may be filed with a District Commission by¹³—

1. The consumer is a person to whom such goods are sold or delivered or agreed to be sold or such service is provided or agreed to be provided; or
2. who alleges unfair trade practice in respect of such goods or service;
3. any recognised consumer association, whether the consumer to whom such goods are sold or delivered or agreed to be sold or delivered or such service is provided or agreed to be provided, or who alleges unfair trade practice in respect of such goods or service, is a member of such association or not;
4. one or more consumers, where there are numerous consumers having the same interest, with the permission of the District Commission, on behalf of, or for the benefit of, all consumers so interested; or
5. the Central Government, the Central Authority or the State Government, as the case may be:

the complaint under this sub-section may be filed electronically in such manner as may be prescribed and be accompanied with such fee and payable, including electronic form, as may be prescribed.

The Opposite Party should now store half of the sum requested by the District Commission before leaning toward an appeal to the State Consumer Disputes Redressal Commission instead of Rs. 25,000/-, which has now been discarded. The period of limitation for preferring an appeal to the State Commission from an order of the District Commission has been increased from 30 days to 45 days under the new Act. The Act has also retained the power to overlook such delay. The complainant can now institute a complaint within the territorial jurisdiction of the Commission where the complainant resides or personally work.¹⁴

b. State Commission

The Act provides for the establishment of the State Consumer Disputes Redressal Section 42. The State Commission shall have jurisdiction to entertain complaints where the value of the goods or services paid as consideration, exceeds rupees one crore, but does not exceed rupees ten crore.¹⁵

Provided that where the Central Government deems it necessary so to do, it may prescribe such other value, as it deems fit; complaints against unfair contracts, where the value of goods or services paid as

¹³ Section 35, The Consumer Protection Act, 2019

¹⁴ <https://www.northeastlawjournal.com/post/consumer-protection-act-1986-2019-a-comparative-overview> accessed on 28th July 2022 at 11:00 am

¹⁵ Section 42, The Consumer Protection Act, 2019

consideration does not exceed ten crore rupees; appeals against the orders of any District Commission within the State.

Under Section 50 of the Act, the State Commission shall have the power to review any of the order passed by it if there is an error apparent on the face of the record, either of its own motion or on an application made by any of the parties within thirty days of such order.

It is provided further in the Act that any person aggrieved by an order made by the State Commission in exercise of its powers may prefer an appeal against such order to the National Commission within a period of thirty days from the date of the order in such form and manner as may be prescribed and above that period only if there would be sufficient cause for such delay in filing appeal.

An appeal should be filed to the National Commission from any order passed in appeal by any State Commission, only if the National Commission is satisfied that the case involves a substantial question of law.

c. National Commission

The National Consumer Disputes Redressal Commission which is established under section 52, shall have jurisdiction to entertain complaints where the value of the goods or services paid as consideration exceeds rupees ten crore. Under section 60, The National Commission shall have the power to review any of the order passed by it if there is an error apparent on the face of the record, either of its own motion or on an application made by any of the parties within thirty days of such order.¹⁶

Section 67 of the Act provides that any person, aggrieved by an order made by the National Commission in exercise of its powers conferred by sub-clause (i) or (ii) of clause (a) of sub-section (1) of section 58, may prefer an appeal against such order to the Supreme Court within a period of thirty days from the date of the order. Consequently, under the clauses mentioned above, there is also a provision under which consumer can also approach the Supreme Court through appeal.¹⁷

Therefore, the pecuniary jurisdiction of the commissions has been increased by the reframing of the Consumer protection Act. These jurisdictions were according to CPA 1986. Now the problem with that is since 1986, our economy has undergone much of the change and as a consequence, the price of goods and services and purchasing power of consumers has increased manifold.

F. Establishment Of Consumer Mediation Cell

"Mediation" is defined under section 25 of the new Act according to which mediation is a process by which a mediator mediates the consumer disputes. Under the 2019 Act Mediation has been introduced as an alternate mode of dispute resolution. Earlier, there was no provision of mediation under the old Act. Section 74 provides an establishment of a consumer mediation cell to be attached to the National Commission and the District Commissions and the State Commissions of the concerned State.¹⁸

For the purpose of mediation, the National Commission or the State Commission or the District Commission shall prepare a panel of the mediators to be maintained by the consumer mediation cell attached to it, on the recommendation of a selection committee consisting of the President and a member of that Commission.

Where a consumer dispute is referred for mediation by the District Commission or the State Commission or the National Commission the mediator nominated by such Commission shall have regard to the rights and obligations of the parties, the usages of trade, if any, the circumstances giving rise to the consumer dispute and such other relevant factors, as he may deem necessary and shall be guided by the principles of natural justice while carrying out mediation

¹⁶ Sections 52 and 60 of the Act, 2019

¹⁷ Id, Sections 67 and 58 of The Act, 2019

¹⁸ Section 74, The Act, 2019

G. Product Liability

Section 82 of the Act provides that every claim for compensation under a product liability action by a complainant for any harm caused by a defective product manufactured by a product manufacturer or serviced by a product service provider or sold by a product seller. A product liability action may be brought by a complainant against a product manufacturer or a product service provider or a product seller, as the case may be, for any harm caused to him on account of a defective product.

A product manufacturer shall be liable in a product liability action even if he proves that he was not negligent or fraudulent in making the express warranty of a product. A product seller who is not a product manufacturer shall be liable in a product liability action. A product liability action cannot be brought against the product seller if, at the time of harm, the product was misused, altered, or modified.

H. Increased Penalties

This part of the Act deals with penalty in case of injury caused to consumer. In case of non-compliance with the direction of the Central Authority under sections 20 and 21 punishment of imprisonment for a term which may extend to six months or with fine which may extend to twenty lakh rupees, or with both will be imposed.

Any manufacturer or service provider who causes a false or misleading advertisement to be made which is prejudicial to the interest of consumers shall be punished for false or misleading with imprisonment for a term which may extend to two years and with fine which may extend advertisement. to ten lakh rupees; and for every subsequent offence, be punished with imprisonment for a term which may extend to five years and with fine which may extend to fifty lakh rupees.¹⁹

Whoever, by himself or by any other person on his behalf, manufactures for Punishment sale or stores or sells or distributes or imports any spurious goods shall be punished, if such for act manufacturing for sale or for causing injury not amounting to grievous hurt to the consumer, with storing or selling or imprisonment for a term which may extend to one year and with fine which may extend distributing or to three lakh rupees; importing spurious goods. causing injury resulting in grievous hurt to the consumer, with imprisonment for a term which may extend to seven years and with fine which may extend to five lakh rupees; results in the death of a consumer, with imprisonment for a term which shall not be less than seven years, but may extend to imprisonment for life and with fine which shall not be less than ten lakh rupees²⁰

Therefore, the Act provides strict provisions to make liable for non-compliance of guidelines provided under this Act and penalty for offences committed under this Act.

I. Dismissal Of Frivolous Complaints

Under the Consumer Protection Act, 1986, the provision is mentioned for the dismissal of any frivolous complaints made to any of the forums. However, this kind of provision has not been covered under the Consumer Protection Act, 2019.

III. Conclusion

The new consumer protection Act has brought about many changes in the old Act. The prime objective of this Act is to protect the rights of the consumers from unfair trade practices and safeguard the interest of the consumers. Though, there was old Consumer protection Act for the protection of the rights of the consumers but the provisions under this Act were not sufficient to meet the required needs in the era of fast-growing technology. The Act of 2019 was a need of the hour. Due to the incomplete information that was present in the Act of 1986, there existed internal disputes. Therefore, it became significant to substitute it with a new and proper Act. The new Act provides for separate provisions for each thing and is well framed Act that makes it more proper. The new chapters that have been added to this act, work as a proper criterion for deciding the offences and penalties. The increase in the fiscal value along with the time needed a rise in the

¹⁹ See Section 88 of the Act, 2019

²⁰ See Sections 89 and 90 of the Act,2019

value of fine too. This makes the crime a serious offence. Therefore, the new Act is action that was taken by the government as the amendments in the old act would have made it more unorganised.

The Government instead of bringing an amendment in the 1986 Act, enacted a new Act altogether so as to provide enhanced protection to the consumers taking into consideration the booming e-commerce industry and the modern methods of providing goods and services such as online sales, tele-shopping, direct selling and multi-level marketing in addition to the traditional methods. The new Act proposes effective measures and tightens the existing rules to further safeguard consumer rights. Introduction of a central regulator, strict penalties for misleading advertisements and guidelines for e-commerce and electronic service providers are some of the key highlights

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