

INTERNATIONAL JOURNAL FOR LEGAL RESEARCH AND ANALYSIS



Open Access, Refereed Journal Multi-Disciplinary
Peer Reviewed

www.ijlra.com

DISCLAIMER

No part of this publication may be reproduced, stored, transmitted, or distributed in any form or by any means, whether electronic, mechanical, photocopying, recording, or otherwise, without prior written permission of the Managing Editor of the *International Journal for Legal Research & Analysis (IJLRA)*.

The views, opinions, interpretations, and conclusions expressed in the articles published in this journal are solely those of the respective authors. They do not necessarily reflect the views of the Editorial Board, Editors, Reviewers, Advisors, or the Publisher of IJLRA.

Although every reasonable effort has been made to ensure the accuracy, authenticity, and proper citation of the content published in this journal, neither the Editorial Board nor IJLRA shall be held liable or responsible, in any manner whatsoever, for any loss, damage, or consequence arising from the use, reliance upon, or interpretation of the information contained in this publication.

The content published herein is intended solely for academic and informational purposes and shall not be construed as legal advice or professional opinion.

**Copyright © International Journal for Legal Research & Analysis.
All rights reserved.**

ABOUT US

The *International Journal for Legal Research & Analysis (IJLRA)* (ISSN: 2582-6433) is a peer-reviewed, academic, online journal published on a monthly basis. The journal aims to provide a comprehensive and interactive platform for the publication of original and high-quality legal research.

IJLRA publishes Short Articles, Long Articles, Research Papers, Case Comments, Book Reviews, Essays, and interdisciplinary studies in the field of law and allied disciplines. The journal seeks to promote critical analysis and informed discourse on contemporary legal, social, and policy issues.

The primary objective of IJLRA is to enhance academic engagement and scholarly dialogue among law students, researchers, academicians, legal professionals, and members of the Bar and Bench. The journal endeavours to establish itself as a credible and widely cited academic publication through the publication of original, well-researched, and analytically sound contributions.

IJLRA welcomes submissions from all branches of law, provided the work is original, unpublished, and submitted in accordance with the prescribed submission guidelines. All manuscripts are subject to a rigorous peer-review process to ensure academic quality, originality, and relevance.

Through its publications, the *International Journal for Legal Research & Analysis* aspires to contribute meaningfully to legal scholarship and the development of law as an instrument of justice and social progress.

PUBLICATION ETHICS, COPYRIGHT & AUTHOR RESPONSIBILITY STATEMENT

The *International Journal for Legal Research and Analysis (IJLRA)* is committed to upholding the highest standards of publication ethics and academic integrity. All manuscripts submitted to the journal must be original, unpublished, and free from plagiarism, data fabrication, falsification, or any form of unethical research or publication practice. Authors are solely responsible for the accuracy, originality, legality, and ethical compliance of their work and must ensure that all sources are properly cited and that necessary permissions for any third-party copyrighted material have been duly obtained prior to submission. Copyright in all published articles vests with IJLRA, unless otherwise expressly stated, and authors grant the journal the irrevocable right to publish, reproduce, distribute, and archive their work in print and electronic formats. The views and opinions expressed in the articles are those of the authors alone and do not reflect the views of the Editors, Editorial Board, Reviewers, or Publisher. IJLRA shall not be liable for any loss, damage, claim, or legal consequence arising from the use, reliance upon, or interpretation of the content published. By submitting a manuscript, the author(s) agree to fully indemnify and hold harmless the journal, its Editor-in-Chief, Editors, Editorial Board, Reviewers, Advisors, Publisher, and Management against any claims, liabilities, or legal proceedings arising out of plagiarism, copyright infringement, defamation, breach of confidentiality, or violation of third-party rights. The journal reserves the absolute right to reject, withdraw, retract, or remove any manuscript or published article in case of ethical or legal violations, without incurring any liability.

ROLE AND CHALLENGES OF CONSUMER DISPUTES REDRESSAL COMMISSIONS IN THE LIGHT OF CONSUMER JUSTICE UNDER CPA 2019

AUTHORED BY - MR NIMISH G¹

Abstract

The Consumer Protection Act 2019 introduced significant reforms in India's consumer justice framework by establishing Consumer Disputes Redressal Commissions (CDRCs) at district, state, and national levels. This study evaluates the effectiveness of these commissions by analyzing case laws. These cases highlight jurisdictional complexities, digital consumer disputes, and corporate accountability gaps. Despite increased pecuniary jurisdiction and the introduction of mediation and e-filing, CDRCs struggle with delays, lack of technical expertise, and inconsistent enforcement across states. Judicial trends have emphasized online consumer rights, yet enforcement challenges persist, particularly in cases involving multinational e-commerce platforms. Overlapping jurisdictions between CDRCs and regulatory bodies like SEBI and TRAI further complicates consumer redressal. The rise in digital commerce, cross-border transactions, and deceptive marketing strategies in sectors like ed-tech, e-commerce, and FMCG Fast-Moving Consumer Goods, underscores the need for legislative adaptation. A comparative analysis with global best practices, including the US Federal Trade Commission and the UK's Financial Ombudsman Service, reveals India's lag in streamlining digital consumer rights. Recommendations include AI-driven case management, strict compliance timelines, mandatory penalties for non-compliance, and specialized consumer courts for digital disputes. Legislative reforms must also address emerging concerns in cryptocurrency and AI-driven commerce to bridge gaps in consumer justice. Strengthening infrastructure, enhancing transparency, and harmonizing regulations are imperative for a robust consumer protection framework that evolves with technological advancements.

Keywords: *Consumer Protection Act 2019, CDRC, Consumer Rights, Jurisdiction, ADR, Legal Reforms, Consumer Justice.*

¹ Third Year Law Student, School of Law, CHRIST University, Bangalore. Email id-nimish.g@law.christuniversity.in.

1. Introduction

The Consumer Protection Act, 2019 (CPA 2019) was legislated to give more potency to consumer rights and offer a simpler redressal mechanism by means of Consumer Disputes Redressal Commissions (CDRCs) at the district, state, and national levels. Although the law aimed to make consumer justice more accessible, many consumers still experience delays, procedural hurdles, and enforcement challenges. There have been more and more such cases because of inadequate infrastructure, the lack of technical knowledge, and the increasing complexity of disputes, especially over multinational companies and e-commerce transactions (*Amazon Seller case*)². Among the key concerns is the overlap in jurisdiction between the CPA 2019 and other regulatory acts such as the Securities and Exchange Board of India (SEBI) Act and the Telecom Regulatory Authority of India (TRAI) Act.

The conflicts lead to legal ambiguity and slow down consumer redressal *Bharti Airtel Ltd. case*³. As digital business has increased, so has fintech fraud, deceptive advertising, and data privacy violation. Consumer protection law must evolve to keep pace with the new challenges. This study aims to find out how effective CDRCs are in resolving consumer grievances, analyze the challenges facing consumers and commissions, compare CPA 2019 with CPA 1986, and suggest ways to strengthen the system. Chapter IV of CPA 2019⁴ establishes a three-tier redressal mechanism and introduces reforms such as e-filing, mediation, and more effective enforcement measures.

These reforms, however, have not eliminated delays and inefficiencies in practice altogether, as seen in *Tyre Manufacturers case*. Backlogs, jurisdictional conflicts, weak enforcement, and lack of digital infrastructure continue to hinder consumer justice. Comparing CPA 2019 to CPA 1986, the newer law does offer improvements—such as mandatory mediation, stricter penalties for deceptive practices, and increased corporate accountability—but these reforms remain ineffective without proper enforcement. Cases drag on due to procedural bottlenecks, and businesses often evade compliance with commission orders. In order to meet these challenges, a few reforms are suggested by this study:

1. Artificial intelligence-based case management systems so that the process of dispute resolution can be made more efficient and case backlog reduced.

² *All India Tyre Dealers Federation v. Tyre Manufacturers 2023*

³ *Competition Commission of India v. Bharti Airtel Ltd., 2019*

⁴ Chapter IV of CPA 2019

2. Stricter compliance timelines to ensure timely disposal of cases.
3. Virtual courts of specialized character to deal with fintech and e-commerce cases more effectively.
4. Enhanced coordination with sectoral regulators so that there are no conflicts between different legal regimes.
5. Higher penalties for corporate non-compliance, ensuring that businesses respect consumer rights.

Hardening infrastructure, strengthening enforcement agencies, and leveraging technology can accelerate the process of consumer dispute resolution, make it more transparent, and truly accessible. Addressing these immediate issues, this study aims to assist in establishing a consumer protection regime that indeed dispenses justice and safeguards consumer interests in the fast-evolving market scenario today.

2. Structure and Jurisdiction of Consumer Disputes Redressal Commissions (CDRCs) Under CPA 2019

The Consumer Protection Act, 2019 (CPA 2019) aimed to render the redressal of consumer complaints more efficient through the creation of a three-tier system of Consumer Disputes Redressal Commissions (CDRCs) at district, state, and national levels. It introduced some modern touches such as greater pecuniary jurisdiction, mediation, and e-filing to facilitate and quicken the redressal of disputes. Yet, even with these advances, consumers remain encumbered by difficulties such as delayed proceedings, poor infrastructure, and jurisdictional overlap confusion, which make justice more difficult to attain in reality.

2.1 The District Consumer Disputes Redressal Commission (DCDRC)

The District Consumer Disputes Redressal Commission (DCDRC) is the initial forum where consumers seek redress, resolving disputes on goods and services worth up to ₹50 lakhs. Each of these commissions has a President, who can be a sitting or retired District Judge, and two members, one of whom must be a female member. The DCDRC has the power to call parties, direct production of documents, issue interim orders, and award compensation. However, although these powers exist on paper, enforcement is a major hurdle. Although the Consumer Protection Act, 2019 has given a framework in Section 33, companies do not comply with commission orders, and therefore there are delays.

As of 2023, over 5.1 lakh cases were pending, which reflects the inefficiencies of the system. In *Hindustan Coca-Cola case*⁵, the delay in the enforcement of compensation orders highlighted the real-world problems that consumers still face even after getting a favorable judgment. Additionally, poor digital infrastructure and the lack of an effective online dispute resolution mechanism have only added to the backlog. Strides towards addressing such challenges require swift reforms, such as electronic case management systems and enhanced utilization of alternative dispute resolution (ADR) processes, for delivering timely and efficient consumer justice.

2.2 State Consumer Disputes Redressal Commission (SCDRC)

The State Consumer Disputes Redressal Commission (SCDRC) operates in a dual capacity— firstly, as an appellate forum over the orders passed by the District Consumer Commissions and secondly, as the first consumer complaints where the claim amount is between ₹50 lakhs and ₹2 crores. It is headed by a President who is a sitting or retired High Court Judge and has at least four other members, including one lady member. The commission also has power to re-examine its own findings in situations of exceptional circumstances. Although essential in the consumer redressal system, the SCDRC is plagued by administrative inefficiencies, procedural ambiguities, and lack of infrastructure that result in a pendency of over 1.5 lakh cases as of December 2023. In *Amazon Seller case* the commission reasserted consumer rights over misrepresenting business practices on the part of e-commerce portals but also flagged problems in giving effect to its judgments. For more effective running of the system, there is a critical need for improving digitalization, streamlining case handling, and raising the level of mediation services. All these areas need to be further strengthened for the speedup in resolution and increasing access to consumer justice.

2.3 National Consumer Disputes Redressal Commission (NCDRC)

The National Consumer Disputes Redressal Commission (NCDRC) is India's top consumer disputes redressal forum, disposing of claims of ₹2 crores and above, and appeals against State Commissions. Presided over by a retired Judge of the Supreme Court or an acting Chief Justice of a High Court, it also monitors subordinate commissions to monitor adherence to consumer law.

⁵ *Hindustan Coca-Cola Beverages v. Shanmugam* 2022

Though important, the NCDRC is grappling with more than 35,000 pending cases as of 2023, which is causing delays in justice, especially in cases of multinational companies and e-commerce. In *Flipkart Internet case*⁶, it enforced consumer rights but pointed out enforcement issues. AI-based case tracking, enforcing stronger enforcement, and improved coordination with TRAI and CCI are the keys to efficiency.

Despite digitalization efforts like e-Daakhil, only 18% of complaints are filed online (NCDRC, 2022)⁷. Landmark cases such as *Indian Medical Association v. V.P. Shantha* (1995) and *Emaar MGF Land Ltd. v. Aftab Singh* (2019)⁸ have strengthened consumer rights, but 45% of cases still suffer from non-compliance (NLSIU, 2023)⁹.

3. Procedural Aspects of Consumer Complaints: Ensuring Accessible and Efficient Dispute Resolution

A well-functioning procedural framework is crucial to ensure that consumer grievances are dealt with in a fair and expeditious way. The Consumer Protection Act, 2019 (CPA 2019)⁷ introduced reforms through e-filing, mediation, and improved enforcement to render redressal more prompt. However, delays, jurisdictional conflicts, and enforcement problems continue to taint the operation of Consumer Disputes Redressal Commissions (CDRCs).

CPA 2019 gives consumers the choice of submitting complaints both in physical and electronic forms, making it easier. E-filing websites have reduced procedural barriers, but most consumers are unaware of this, limiting the extent of online dispute resolution. A valid complaint requires a clear expression of the grievance, supporting documents, and relief so that it is clear.

In a bid to reduce court delays, CPA 2019 introduced mediation (Sections 74-81) as an Alternative Dispute Resolution (ADR) process. Mediation is a faster and less confrontational way to resolve differences, with a 40% success rate in accelerating settlements reported by the Consumer Affairs Ministry (2023)⁸. Its usage is low because there are few trained mediators and a reluctance on the part of enterprises.

⁶ *Flipkart Internet Pvt. Ltd. v. Nand Kishore Sharma* (2022)

⁷ The Consumer Protection Act, 2019

⁸ Consumer Affairs Ministry (2023)

Enforcement of CDRC judgments is yet another important issue. Orders under Sections 72-73 are enforceable under the law and non-compliance is punishable with fines or imprisonment. Large companies, however, do not wish to comply and prolong cases by making appeals. Although consumers can appeal within 30 days, several appeals create pendencies and hamper justice.

To enhance efficiency, enhanced enforcement mechanisms, greater consumer consciousness, and enhanced use of mediation are required to enhance consumer conflict resolution in India.

Challenges and Shortcomings of the Consumer Disputes Redressal

Commissions (CDRCs)

Despite the revolutionary reforms brought about by the Consumer Protection Act, 2019 (CPA 2019), Consumer Disputes Redressal Commissions (CDRCs) are still finding it difficult to deliver speedy and effective justice to consumers. Delayed redressals, lack of effective enforcement, and accessibility concerns make the redressal process fruitless and frustrating.

The most pressing is the enormous pending pendency of cases. More than 5.5 lakh cases are pending at district, state, and national levels with some lingering for years. It has been hampered by the shortage of presiding officers, under-staffed commissions, and bureaucratic procedures *Tyre Manufacturers, 2023*.

Even if consumers succeed in their cases, executing these judgments is a major hurdle. Corporations and online stores tend to exploit legal loopholes in delaying compliance. For instance, in *Idea Cellular*⁹, despite a judgment in favor of the consumer, enforcement was delayed, indicating loopholes in enforcement. The challenge is even greater in cross-border digital transactions, where foreign entities tend to fall out of Indian consumer courts' jurisdiction.

Access to justice is another urgent issue, especially for rural and marginalized communities. Underreporting of violations occurs since most consumers are unaware of their rights under CPA 2019. Although e-filing and mediation were started to make the process of resolving disputes smoother, they have not been able to make a difference due to poor awareness and

⁹ *Idea Cellular Ltd. v. Ajay Dangi 2019*

availability. Studies have shown that urban consumers lodge much higher complaints than rural consumers, reflecting disparities in legal literacy and redressal. Administrative inefficiencies are an added burden. The majority of commissions still rely on outdated technology, have no proper infrastructure, and keep manual records, causing unnecessary delays. In *Amazon Seller* procedural inefficiencies caused delays in consumer rights enforcement, reiterating the need for modernization. Though CPA 2019 favors e-filing and mediation, their unequal application has limited their efficiency.

The slow acceptance of online resolution of disputes has also been a disappointment. Despite CPA 2019's emphasis on online machinery, the pitfalls of weak connectivity, absence of AI-driven case management systems, and ineffective virtual hearings still clog the delivery of justice. This is particularly the case with lower-level commissions, where the technological limitations and digital illiteracy contribute to the obstacles.

In order to establish an authentic consumer-oriented system of redressal, quick reforms are a necessity. Placing highest importance on AI-powered case tracking, implementing tighter measures, increasing financing for CDRCs, and launching mass-level consumer awareness schemes are imperative steps. Additional acceleration of dispute settlements can be accomplished by improving coordination between CDRCs and regulation bodies such as SEBI and TRAI. As long as these systemic gaps remain unfilled, the potential of a seamless and accessible system of consumer redressal under CPA 2019 will remain untapped.

Comparative Analysis of Global Consumer Dispute Redressal Mechanisms: Lessons for India

India's Consumer Disputes Redressal Commissions (CDRCs) under CPA 2019 are contrasted with consumer redressal mechanisms in the UK, US, and EU to highlight areas of reform. The UK, US, and EU emphasize alternative dispute resolution (ADR), effective enforcement, and seamless digital complaint processes. The developed world emphasizes mediation and arbitration to resolve disputes promptly, enforce judgments efficiently, and use digital platforms for accessibility. Adopting the world's best practices can transform India's system into a leaner one with less delay, greater enforcement, and easier access for consumers. A comparative analysis makes valuable suggestions to enhance the effectiveness of CDRCs as consumer-friendly centers capable of providing quick justice.

Consumer Redressal Models in Developed Economies

United Kingdom

UK has well-integrated consumer protection frameworks that ensures fast redress available through its court and regulators. The Competition and Markets Authority (CMA) together with the Financial Ombudsman Service (FOS) has an important role to play in the resolution of consumer complaints in disputes where unfair trade practices and financial transactions are concerned. In the UK, businesses are required by law to have ADR mechanisms such as the Ombudsman schemes for independent dispute resolutions. Under the Consumer Rights Act 2015, consumers can access their compensation without much ado in litigation (*Office of FairTrading*)¹⁰.

United States

It is based on the decentralized market of intergovernmental models. In the US, the Federal Trade Commission (FTC) has passed federal regulations and regards actions that prove reliable at minimizing consumer injury and can operate uniformly in 50 states as satisfying. The state dispute resolution model follows the admissibility of consumer protection laws and ADR mechanisms. An important aspect of the US system is ADR and includes the Better Business Bureau (BBB) dispute resolution program mediation and arbitration services. The availability of Magnuson-Moss Warranty Act helps consumers resolve disputes informally through basically two avenues provided between themselves. The existing US system, albeit not advisable at well-operated markets, tends to place reliance on class action lawsuits as an ultimate legal remedy to unfair business practices.

European Union

A fundamentally sound consumer protection system thrives under the Regulation (EU) 2017/2394¹¹ on Cooperation Between National Authorities, as well as the Consumer Rights Directive (2011/83/EU)¹². The ECC-Nets places cross-border disputes at bay on the profuse terms of the unified legal framework for online and international transactions. Launched by the European Commission, the ODR platform helps in the facilitation of digital mechanisms for the resolution of complaints by consumers offering an alternative administrative channel that expedites proceedings while eschewing judicature. This has effectively addressed a

¹⁰ *Office of FairTrading v. Ashbourne Management Services Ltd. 2011*

¹¹ Regulation (EU) 2017/2394

¹² Consumer Rights Directive 2011/83/EU

problem in the e-commerce dispute that is ascending globally (*Wathelet v. Garage Bietheres*)¹³.

Leading consumer protection laws of different countries emphasize ADR, ODR plus AI-driven centralized ODR itself, in addition to more robust enforcement mechanisms. The US and UK have successfully used ombudsman services and mediation to lower the burden of litigation. This is a model India may adopt to streamline these systems. In order to address cross-border e-commerce complaints, EU provides ODR platforms; in this regard, India should also thus assist the stakeholders with AI developments in the centralized ODR. The US has extremely punitive laws and also class action suits; this again shows that India should try and strengthen the enforcement part of CDRC orders with more punishment for the other regulators—SEBI, TRAI, and the CCI for Consumer Ombudsman for sector-specific disputes.

AI-driven case management should be adopted to enhance CDRCs under the CPA 2019. It will also help in clearing backlogs and tracking disputes. Mediation frameworks should be further enlarged to balance pre-litigation delay, with the proposed nationwide ODR platform for e-commerce requiring compliance by the member states, to function optimally and handle such disputes, especially cross-border ones. Strengthening enforcement through mandatory compliance and sector ombudsmen will improve efficiency. The other limb would be the introduction of a consumer literacy program specifically designed for rural and marginalized consumers. Inspired by global best practices, these reforms would enhance consumer justice accelerate dispute resolution guarantee better effectiveness and realize the objectives of the CDRCs in India.

Strengthening Consumer Dispute Resolution Through Reforms

Despite the structural improvements introduced under CPA 2019, several systemic inefficiencies continue to hinder the effective resolution of consumer disputes. The rise of digital commerce, cross-border e-commerce fraud, and deceptive marketing tactics presents new challenges that require innovative solutions. To enhance the effectiveness of CDRCs and ensure consumer justice, the following reforms are essential:

1. AI-driven case management systems to reduce backlog and improve efficiency in handling consumer disputes.

¹³ *Case C-149/15, Wathelet v. Garage Bietheres, 2016*

2. Stricter compliance timelines for businesses, ensuring they adhere to CDRC decisions without unnecessary delays.
3. Specialized consumer courts dedicated to handling digital commerce and fintech disputes, given the rise in online consumer transactions.
4. Enhanced coordination with regulatory bodies such as SEBI, TRAI, and CCI, preventing jurisdictional conflicts and ensuring seamless redressal of consumer grievances in specialized sectors.
5. Stringent corporate non-compliance penalties increase deterrence and compel businesses to respect consumer rights.

Strengthening Consumer Dispute Resolution:

Consumer Dispute Redressal Commissions (CDRCs) had acquired an important role in the dispensation of justice to the consumers. The effectiveness of these mechanisms has been tested in court and policy debate. Landmark judicial pronouncements over the years have played a crucial role not only in building the matrix of consumer rights but also in the process of applying the provisions of the Consumer Protection Act.

In the case of *Indian Medical Association*¹⁴, the Supreme Court held that people availing medical services would be considered entitled to the protection offered under the definition of 'consumer.' This puts the provision of healthcare services within the ambit of the consumer laws. Another related judgment, *Ambrish Kumar Shukla*¹⁵, provides clarity as to which consumer commission should entertain a matter depending upon the aggregate value of the good and services involved.

Legal decisions have also stood against contests from the digital economy. In *Amazon Seller*, for example, the commission held the online marketplaces responsible for ensuring that consumers are protected from frauds on the part of e-commerce.

Alternative Dispute Resolution (ADR) in Consumer Cases

The increase in the number of cases steers Alternative Dispute Resolution (ADR) mechanisms more broadly — mediation plays a pivotal role in attaining consumer justice. The Consumer Protection Act, 2019, has placed mediation as a pre-litigation step, providing an expeditious

¹⁴ *Indian Medical Association v. V.P. Shantha* 1995

¹⁵ *Ambrish Kumar Shukla v. Ferrous Infrastructure Pvt. Ltd.* 2017

and inexpensive approach to settling disputes. For example, in *Idea Cellular Ltd. v. Ajay Dangi (2019)*, allegations against poor services were first settled in mediation proceedings, thus avoiding possibly protracted litigation.

In 2023, the Department of Consumer Affairs reported receipt of over 5.5 lakh complaints by the district, state, and national consumer commissions; almost 89% of these cases were resolved by NCDRC. However, challenges persist especially with big houses and deceptive digital marketing strategies. ADR mechanisms, particularly mediation, remain underutilized in India, while the EU resolves over 60% of disputes online. Significant challenges include low consumer awareness (60% unaware of rights), resource constraints, and 5.3 lakh pending cases (CUTS International, 2023)¹⁹, highlighting urgent reforms.

Some of the emerging challenges and areas for further improvement include the following, in the following trail:

- **Enforcement Lapses:** Sometimes, companies do not comply immediately with the orders of the commissions which dilutes consumer justice.
- **Conflicts in Jurisdiction:** SEBI, TRAI, and a few others often create controversy with CDRCs, thus delaying processes.
- **Backlogs of Cases:** Even after the reforms, a large number of cases are delayed, creating, inter alia problems in ensuring timely justice.

The following can be implemented to address these very critical challenges:

1. **Artificial Intelligence in Case Management:** Making the system AI-enabled would enable it to track cases, automatically prompt reminders for overdue tasks, and generally ensure that the system is speedy and does not give an opportunity for unnecessary delays.
2. **Stricter Enforcement:** Companies found to breach the directives of the commission should face much heavier fines.
3. **Special Fintech and Online Commerce Consumer Courts:** There could also be an agglomeration for setting up courts specific to fintech and online commerce disputes which will treat all the new digital issues.
4. **Improved Regulatory Coordination:** Better coordination of activities of the CDRCs and regulators such as SEBI and TRAI, to avoid regulatory overlaps.
5. **Increased Corporate Penalties:** Inculcate financial and legal penalties on corporate bodies as a respecter of consumer rights.

The CDRCs have been subjected to judicial functioning and policy valuation regarding their efficacy in ensuring consumer justice. In the vein of such landmark judgments as that in *Indian Medical Association v. VP Shantha*, which allowed the notion of medical services under the Consumer Protection Act, ensuring ever broader ranges of consumer rights, much can be highlighted about the role of judicial interpretation in further expanding the ambit of consumer protection. Another such key judgment is in *Ambrish Kumar Shukla*. It was emphatically stated that, indeed, pecuniary Jurisdiction depends on the value of goods and services, along with the compensation claimed as well. Judicial interpretation has been a key factor to streamline the procedural implementations and also for the expansion of consumer rights. This can now be seen in the recent case of *Amazon Seller*, where the commission has laid blame on d-commerce platforms for that kind of accountability.

ADR- alternative dispute resolution upholds mediation based on Section 37 of CPA 2019 attracts more consumer justice since it shifts the burden and the process is currently a pre-litigation requirement in some instances of the mediation process in setting disputes. Which were resolved amicably and expeditiously. For instance, *Idea Cellular*, had instituted consumer disputes on service deficiencies but was consensually resolved by the parties through mediation. The pendency of cases stands at 5,50,000 cases as reported¹⁶ cascading from district, state, and national commissions, which in turn recorded an 89% disposal rate¹⁷ level. Notwithstanding the advances, there are still procedural delays and enforcement challenges especially in cases against multinational companies and misleading digital marketing practices.

CDRCs played a substantial part in implementing consumer justice through exceptional dispute resolutions, e.g. *HDFC Bank*¹⁸ in which the commission rose to defend consumer rights from unfair banking practices. The lack of infrastructure and overlapping jurisdiction, particularly with SEBI and TRAI, along with a further lack of compliance by those agencies, is the most challenging aspect. Strengthening enforcement mechanisms and increasing the digital divide by implementation of AI-driven Case Management systems could be used to increase the efficacy of their implementation in consumer dispute resolution. Judicial interpretation would continue to drive the role of CDRCs in rendering consumer protection in

¹⁶ Department of Consumer Affairs (2023)

¹⁷ NCDRC

¹⁸ *HDFC Bank Ltd. v. K.A. Annamalai* (2010)

the changing economic and technological landscapes.

Conclusion and Suggestions

The Consumer Disputes Redressal Commissions (CDRCs) under the Consumer Protection Act 2019 (CPA 2019) play a key role in consumer justice but face challenges like case backlogs, weak enforcement, and procedural delays. Globally, countries like the USA, UK, and EU use specialized consumer ombudsman services and mandatory ADR for efficient resolution. The Consumer Disputes Redressal Commissions (CDRCs) under the Consumer Protection Act 2019 (CPA 2019) are vital for consumer justice but face challenges such as case backlogs, weak enforcement, and low awareness. Strengthening institutional capacity, promoting Alternative Dispute Resolution (ADR), and leveraging digitalization can enhance efficiency.

Strengthening Institutional Capacity

As of December 2023, 5.3 lakh cases were pending in consumer forums¹⁹. To reduce delays, India should allocate more funding, appoint additional judges, and adopt a sector-specific ombudsman model like the UK and EU for industries like finance and telecom.

Enhancing ADR Mechanisms

ADR methods, particularly mediation, expedite dispute resolution. The US Federal Trade Commission's (FTC) ADR framework reduces litigation by 40% annually *AT&T Mobility LLC*²⁰. Mediation adoption remains low despite India's Consumer Protection Mediation Rules, 2020. Making mediation mandatory for disputes below ₹10 lakhs and setting up sector-wise mediation centres can improve resolution rates.

Digitalization of Consumer Redressal

India's e-Daakhil and CPGRAMS platforms have improved accessibility, but only 18% of cases were filed online in 2022²¹. The EU's Online Dispute Resolution (ODR) system successfully resolves cross-border disputes. Expanding e-filing, AI-based tracking, and digital compensation enforcement can streamline processes.

¹⁹ NCDRC Report, 2023

²⁰ *AT&T Mobility LLC v. Concepcion*, 2011

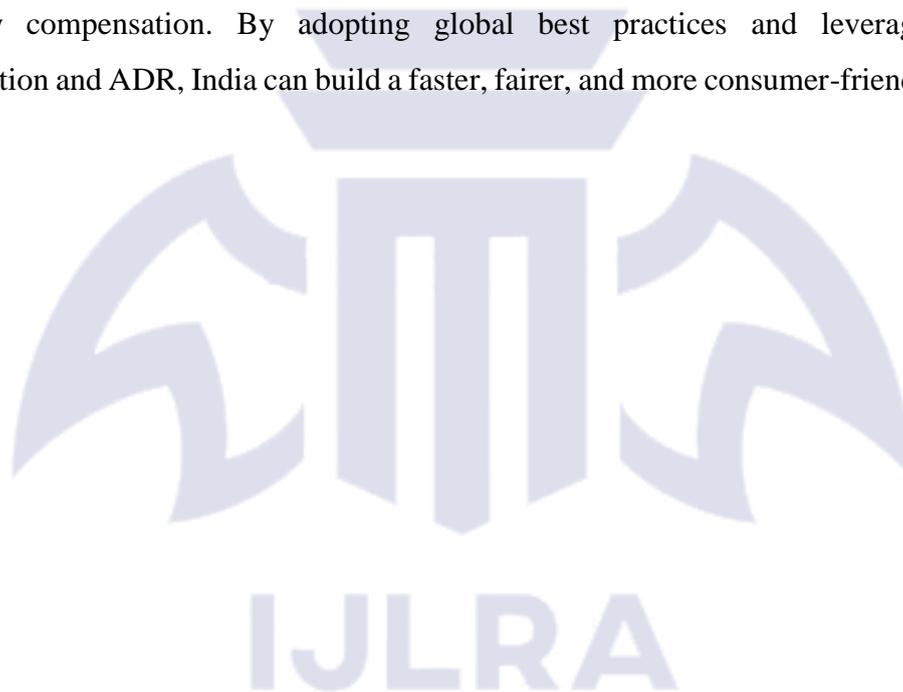
²¹ NCDRC Report, 2022

Increasing Consumer Awareness

A 2023 CUTS International study found that 60% of Indian consumers are unaware of their rights. India should introduce consumer education in schools, conduct legal literacy campaigns, and establish regional Consumer Help Desks, following the UK and Australia's models.

Strengthening Enforcement of CDRC Orders

Non-compliance affects 45% of consumer cases (NLSIU, 2023)²². The US FTC and the UK's CMA impose strict penalties to ensure compliance. India should introduce automatic penalty enforcement, stronger contempt proceedings, and integrate CDRCs with banking institutions for timely compensation. By adopting global best practices and leveraging digital transformation and ADR, India can build a faster, fairer, and more consumer-friendly redressal system.



²² NLSIU, 2023