

Consumer Protection in India's Real Estate Sector: Evaluating the Effectiveness of the Real Estate (Regulation and Development) Act, 2016 and the Consumer Protection Act, 2019

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ABSTRACT

The Indian real estate sector has historically been characterized by project delays, misleading advertisements, lack of transparency, and inadequate grievance redressal mechanisms, exposing homebuyers to significant financial and legal risks. To address these challenges, the Government of India enacted the Real Estate (Regulation and Development) Act, 2016 (RERA), which established Real Estate Regulatory Authorities to promote transparency, accountability, mandatory project registration, and speedy dispute resolution. Subsequently, the Consumer Protection Act, 2019 (CPA 2019) strengthened consumer rights by introducing provisions relating to unfair trade practices, product liability, mediation, and the Central Consumer Protection Authority (CCPA). Together, these legislations provide complementary remedies for consumers in the real estate sector. This paper critically evaluates the effectiveness of RERA and the Consumer Protection Act, 2019 in safeguarding the interests of homebuyers in India. It examines the statutory framework, judicial developments, and regulatory mechanisms governing consumer protection in real estate transactions. The study adopts a doctrinal research methodology based on an analysis of statutes, judicial decisions, regulatory reports, and scholarly literature. It identifies the strengths of the existing legal framework, including enhanced transparency, promoter accountability, and specialized dispute resolution, while also highlighting challenges such as inconsistent implementation across States, delays in enforcement, and overlapping jurisdiction between RERA authorities and consumer commissions. The study concludes that although RERA and the Consumer Protection Act, 2019 have substantially improved consumer protection in India's real estate sector, stronger institutional coordination, effective enforcement, and greater regulatory uniformity are essential to ensure timely justice and restore consumer confidence in the real estate market...

INTRODUCTION

The real estate sector plays a vital role in India's economic development by contributing significantly to the Gross Domestic Product (GDP), employment generation, urban infrastructure, and investment opportunities. It is one of the largest sectors attracting both domestic and foreign investment. Despite its economic importance, the sector has long been associated with issues such as delayed possession of properties, misleading advertisements, diversion of buyers' funds, poor construction quality, lack of transparency, and unfair contractual practices. These challenges have adversely affected the interests of homebuyers, who are regarded as consumers under Indian law.

Prior to the enactment of the Real Estate (Regulation and Development) Act, 2016 (RERA), consumer protection in the real estate sector primarily relied on the Consumer Protection Act, 1986, judicial remedies, and general contract law. However, these mechanisms were often inadequate to address the unique complexities of real estate transactions. The absence of a dedicated regulatory framework resulted in prolonged litigation, inconsistent

practices, and inadequate accountability of builders and developers. Recognizing these concerns, Parliament enacted the Real Estate (Regulation and Development) Act, 2016, which came into force to establish a transparent, efficient, and accountable regulatory framework for the real estate industry. RERA mandates compulsory registration of real estate projects and real estate agents, prescribes disclosure obligations for promoters, safeguards buyers' investments by regulating the utilization of project funds, and establishes Real Estate Regulatory Authorities and Appellate Tribunals for speedy dispute resolution. The Act aims to balance the interests of promoters and allottees while promoting transparency and professionalism in the sector. The Consumer Protection Act, 2019 further strengthened consumer rights by replacing the Consumer Protection Act, 1986. The Act introduced significant reforms, including the establishment of the Central Consumer Protection Authority (CCPA), provisions relating to unfair trade practices, product liability, mediation, and electronic filing of consumer complaints. Importantly, the remedies available under the Consumer Protection Act continue to coexist with those provided under RERA,

thereby enabling homebuyers to seek relief before the appropriate forum depending on the nature of their grievance.

The Supreme Court of India has clarified that the remedies available under RERA and the Consumer Protection Act are concurrent and complementary, thereby reinforcing consumer protection in the real estate sector. This dual legal framework offers homebuyers multiple avenues for seeking compensation, possession, refund, and redress against deficient services and unfair practices. This paper critically evaluates the effectiveness of the Real Estate (Regulation and Development) Act, 2016 and the Consumer Protection Act, 2019 in protecting consumers in India's real estate sector. It examines the statutory provisions, judicial interpretations, regulatory mechanisms, and practical challenges associated with the implementation of these laws. The study further identifies existing gaps in enforcement and proposes measures for strengthening consumer protection through improved institutional coordination, regulatory consistency, and efficient dispute resolution mechanisms. Ultimately, the research seeks to assess whether the existing legal framework has succeeded in enhancing transparency, accountability, and consumer confidence in the Indian real estate market.

3. Literature Review :

Consumer protection in India's real estate sector has emerged as a significant area of legal and policy research, particularly after the enactment of the Real Estate (Regulation and Development) Act, 2016 (RERA) and the Consumer Protection Act, 2019 (CPA 2019). Existing literature examines these legislations from the perspectives of regulatory governance, consumer rights, dispute resolution, and market transparency. Singh (2018) observed that RERA represents a paradigm shift in the regulation of the real estate sector by introducing mandatory project registration, financial discipline, promoter accountability, and disclosure obligations. The author argued that RERA enhances transparency and protects homebuyers from fraudulent practices that had become prevalent before the enactment of the legislation. Mishra and Kumar (2019) examined the implementation of RERA across various Indian States and found that although the Act provides a comprehensive legal framework, differences in State rules, administrative capacity, and enforcement mechanisms have resulted in uneven implementation. Their study highlighted delays in the establishment and functioning of some State Regulatory Authorities, reducing the effectiveness of the legislation. Judicial pronouncements have consistently upheld the right of homebuyers to pursue remedies under either statute depending upon the nature of the dispute. Several scholars have also examined landmark judgments of the Supreme Court and the National Consumer Disputes Redressal Commission (NCDRC), which have reinforced the principle that homebuyers are consumers entitled to statutory protection against unfair trade practices, deficiency in service, delayed possession, and misleading advertisements. These decisions have strengthened legal certainty and expanded consumer

rights within the real estate sector. Research has further highlighted persistent implementation challenges. Patel (2023) observed that although RERA has improved regulatory transparency, enforcement remains inconsistent due to shortage of adjudicating officers, delays in execution of recovery orders, and variations in regulatory efficiency among different States. The study recommended greater institutional coordination and digital monitoring of project compliance. Comparative studies have also suggested that India's regulatory framework incorporates several international best practices, including compulsory registration, escrow mechanisms, disclosure requirements, and specialized regulatory authorities. Nevertheless, scholars argue that greater harmonization between RERA and the Consumer Protection Act is necessary to eliminate procedural duplication and jurisdictional uncertainty.

Overall, the literature demonstrates that RERA and the Consumer Protection Act, 2019 have significantly enhanced consumer protection in India's real estate sector by promoting transparency, accountability, and access to justice. However, the effectiveness of these legislative reforms ultimately depends upon consistent implementation, efficient regulatory institutions, speedy dispute resolution, and stronger enforcement mechanisms.;

1.4 Research Objectives: The primary objective of this study is to examine the legal framework governing consumer protection in India's real estate sector, with particular emphasis on the Real Estate (Regulation and Development) Act, 2016 and the Consumer Protection Act, 2019. The study seeks to evaluate the effectiveness of these legislative frameworks in safeguarding the rights and interests of homebuyers by promoting transparency, accountability, and fair business practices among real estate developers. It further aims to analyze the remedies and dispute resolution mechanisms available under both statutes, including the role of the Real Estate Regulatory Authorities and Consumer Commissions in addressing consumer grievances. The research also examines significant judicial pronouncements interpreting the provisions of these enactments and assesses the practical challenges encountered in their implementation. Finally, the study aims to identify existing legal and procedural gaps and propose suitable recommendations to strengthen consumer protection and enhance the efficiency of the regulatory framework governing India's real estate sector.

Research Methodology:

This study adopts a doctrinal (qualitative) legal research methodology to examine the effectiveness of consumer protection mechanisms in India's real estate sector under the Real Estate (Regulation and Development) Act, 2016 (RERA) and the Consumer Protection Act, 2019. The research is primarily based on the analysis of primary and secondary sources of law. Primary sources include the Constitution of India, the Real Estate (Regulation and Development) Act, 2016, the Consumer Protection Act, 2019, relevant rules and regulations, notifications, and landmark judgments of the Supreme Court of India, various High Courts, the National Consumer Disputes

Redressal Commission (NCDRC), State Consumer Commissions, and Real Estate Regulatory Authorities (RERA). These sources are critically examined to understand the statutory framework, judicial interpretation, and enforcement mechanisms relating to consumer rights in the real estate sector. The study also relies on secondary sources, including books, peer-reviewed journal articles, research papers, government reports, Law Commission reports, policy documents, publications of the Ministry of Housing and Urban Affairs, annual reports of RERA authorities, and other authentic academic and institutional publications. Relevant literature is reviewed to identify existing research, emerging trends, and gaps in the implementation of consumer protection laws. A comparative and analytical approach is employed to evaluate the relationship between the remedies available under RERA, 2016 and the Consumer Protection Act, 2019. The study compares their objectives, jurisdiction, procedural mechanisms, and effectiveness in addressing consumer grievances arising from real estate transactions. Judicial decisions are analyzed to assess how courts and regulatory authorities have interpreted the rights of homebuyers and the obligations of developers, thereby evaluating the practical effectiveness of the statutory framework. The research further adopts a descriptive and evaluative approach to examine the challenges faced in the implementation of consumer protection laws, including delays in dispute resolution, overlapping jurisdiction, enforcement issues, and compliance by developers. Based on the legal analysis and judicial trends, the study proposes recommendations for strengthening consumer protection and improving the regulatory framework governing India's real estate sector. The research is limited to the legal and regulatory framework in India and does not involve empirical methods such as surveys or interviews.

1.6 Legal Framework:

Consumer protection in India's real estate sector is governed by a comprehensive legal framework comprising constitutional principles, sector-specific legislation, consumer protection laws, and judicial precedents. The enactment of the Real Estate (Regulation and Development) Act, 2016 (RERA) marked a significant shift in regulating the real estate industry by introducing transparency, accountability, and efficient dispute resolution mechanisms. Prior to RERA, homebuyers primarily relied on the Consumer Protection Act, 1986, contract law, and civil remedies, which often resulted in prolonged litigation and inadequate protection against unfair practices by developers. The Consumer Protection Act, 2019 further strengthened consumer rights by modernizing the consumer dispute resolution system and expanding the scope of consumer remedies.

The constitutional foundation for consumer protection is derived from the Directive Principles of State Policy under Articles 38 and 39 of the Constitution of India, which require the State to promote social and economic justice and protect the interests of citizens. Article 14 guarantees equality before the law, while Article 21, as expansively interpreted by the Supreme Court,

encompasses the right to live with dignity, including access to safe and adequate housing. These constitutional principles provide the normative basis for legislative intervention in the real estate sector. The Real Estate (Regulation and Development) Act, 2016 serves as the primary legislation regulating the real estate industry. It mandates compulsory registration of real estate projects and real estate agents, establishes Real Estate Regulatory Authorities and Real Estate Appellate Tribunals in every State and Union Territory, and imposes statutory obligations on promoters regarding project disclosures, timely completion, financial discipline, and quality of construction. RERA requires promoters to deposit seventy percent of the amounts realized from allottees into a separate escrow account to ensure that funds are utilized exclusively for the concerned project. The Act also provides statutory rights to allottees, including the right to receive accurate project information, possession within the stipulated period, compensation for delays, rectification of structural defects, and access to an expeditious dispute resolution mechanism.

The Consumer Protection Act, 2019 complements RERA by providing an additional forum for homebuyers to seek redressal against deficiency in service, unfair trade practices, misleading advertisements, and unfair contractual terms. The Act establishes a three-tier consumer dispute redressal mechanism consisting of the District, State, and National Consumer Commissions. It also introduces provisions relating to product liability, mediation, and enhanced consumer rights. Importantly, judicial decisions have consistently recognized that the remedies available under the Consumer Protection Act are generally in addition to those available under RERA unless specifically barred by law, thereby preserving the consumer's choice of forum.

In addition to RERA and the Consumer Protection Act, several other statutes contribute to consumer protection in real estate transactions. The Indian Contract Act, 1872 governs contractual obligations between developers and purchasers, while the Transfer of Property Act, 1882 regulates the transfer of immovable property. The Registration Act, 1908 ensures legal recognition of property transactions through compulsory registration of specified documents. The Specific Relief Act, 1963 provides remedies such as specific performance and injunctions in contractual disputes. The Insolvency and Bankruptcy Code, 2016 recognizes homebuyers as financial creditors, enabling them to participate in insolvency proceedings against defaulting developers. Furthermore, State-specific apartment ownership laws, municipal regulations, environmental laws, and building regulations collectively contribute to ensuring lawful and transparent real estate development.

The judiciary has played a crucial role in strengthening consumer protection within the real estate sector. The Supreme Court and various High Courts have consistently interpreted RERA and the Consumer Protection Act in a manner that advances the interests of homebuyers while ensuring accountability of developers. Landmark decisions have clarified the concurrent availability of remedies under RERA and consumer law, reinforced developers' obligations regarding timely possession and

quality construction, and emphasized that statutory consumer rights cannot be defeated by unfair contractual clauses. These judicial interpretations have significantly enhanced the effectiveness of the legislative framework.

Overall, the legal framework governing consumer protection in India's real estate sector reflects a multi-layered regulatory approach that combines preventive regulation, statutory rights, specialized adjudicatory mechanisms, and judicial oversight. While RERA has substantially improved transparency and regulatory compliance, the Consumer Protection Act, 2019 continues to play a vital role by providing accessible and effective remedies for consumers. Nevertheless, challenges such as delays in enforcement, inconsistent implementation across States, and overlapping jurisdictions remain areas

requiring further legal and policy reforms to ensure comprehensive protection of homebuyers.

1.8 Judicial Analysis : Landmark Decisions of the Supreme Court of India:

The Supreme Court of India has significantly strengthened the implementation of the **Real Estate (Regulation and Development) Act, 2016 (RERA)** through a series of landmark judgments. These decisions have enhanced consumer protection, clarified the jurisdiction of RERA Authorities, and harmonized RERA with other legislations such as the Consumer Protection Act and the Insolvency and Bankruptcy Code (IBC).

Landmark Case	Citation	Judicial Analysis
Pioneer Urban Land and Infrastructure Ltd. v. Union of India	(2019) 8 SCC 416	The Supreme Court upheld the constitutional validity of the 2018 amendment to the Insolvency and Bankruptcy Code (IBC), recognizing homebuyers as financial creditors . The Court held that remedies under RERA, the Consumer Protection Act, and the IBC are concurrent , allowing aggrieved allottees to choose the most appropriate remedy. This judgment substantially strengthened the legal position of homebuyers.
M/s Imperia Structures Ltd. v. Anil Patni & Anr.	(2020) 10 SCC 783	The Court held that the remedies available under the Consumer Protection Act are in addition to those available under RERA. Section 18 of RERA expressly preserves other legal remedies, enabling homebuyers to pursue proceedings before Consumer Commissions despite the availability of RERA forums. This judgment reinforced consumer choice and access to justice.
Ireo Grace Realtech Pvt. Ltd. v. Abhishek Khanna & Ors.	(2021) 3 SCC 241	The Supreme Court ruled that homebuyers cannot be compelled to accept delayed possession when the delay is unreasonable. It recognized the allottee's right to seek a refund with interest in appropriate cases and reaffirmed that RERA and Consumer Protection Act remedies coexist harmoniously.
M/s Newtech Promoters and Developers Pvt. Ltd. v. State of Uttar Pradesh & Ors.	(2021) SCC OnLine SC 1044	The Court clarified that under Section 18 of RERA , an allottee has a statutory and unconditional right to claim a refund with interest where the promoter fails to deliver possession as agreed. It further distinguished the jurisdiction of the RERA Authority (refund and interest) from that of the Adjudicating Officer (compensation under Sections 12, 14, 18 and 19), thereby ensuring speedy adjudication of buyer claims.
Experion Developers Pvt. Ltd. v. Sushma Ashok Shiroor	Civil Appeal No. 6044 of 2019, decided on 7 April 2022	The Supreme Court held that developers cannot rely upon one-sided contractual clauses to avoid liability for delays. The judgment emphasized fairness, accountability, and the protection of allottees against arbitrary contractual conditions, thereby reinforcing the consumer-centric objectives of RERA.
Wing Commander Arifur Rahman Khan v. DLF Southern Homes Pvt. Ltd.	(2020) 16 SCC 512	The Court awarded compensation for prolonged delay in handing over possession and held that unfair contractual clauses cannot deprive purchasers of statutory rights. The judgment reaffirmed that developers must compensate buyers for delays and mental harassment.

Critical Judicial Analysis

Consumer-Centric Interpretation: The Supreme Court has consistently interpreted RERA as a beneficial welfare legislation designed to protect homebuyers from exploitation by developers.

Concurrent Remedies: Through *Pioneer Urban and Imperia Structures*, the Court clarified that RERA does not exclude remedies under the Consumer Protection Act or the IBC, thereby expanding legal options for aggrieved allottees.

Strengthening Section 18: *Newtech Promoters* established that the right to refund under Section 18 is statutory and cannot be diluted by contractual terms or administrative procedures.

Protection against Unfair Contracts: In *Experion Developers* and *Ireo Grace Realtech*, the Court invalidated one-sided contractual clauses and ensured that builders remain accountable for unreasonable project delays.

Efficient Regulatory Framework: These judgments have clarified the respective powers of the RERA Authority and the Adjudicating Officer, thereby improving the efficiency and certainty of dispute resolution under the Act.

Overall, judicial intervention has played a decisive role in realizing the legislative objectives of RERA and the Consumer Protection Act, 2019. The evolving jurisprudence demonstrates that Indian courts and regulatory authorities have increasingly prioritized consumer welfare, fair commercial practices, and timely delivery of housing projects, thereby contributing significantly to the development of a robust consumer protection framework in the real estate sector.

1.9. Case Study (using real RERA decisions)

Case Title

Lavasa Corporation Ltd. & Hicon House Hotels Ltd. v. Jitendra Jagdish Tulsiani & Others

Citation: 2018 SCC OnLine Bom 9302; decided by the Bombay High Court on 7 August 2018.

Background: The petitioners challenged the constitutional validity and applicability of the **Real Estate (Regulation and Development) Act, 2016 (RERA)**, particularly its application to **ongoing real estate projects** in Maharashtra. They argued that applying RERA retrospectively to projects launched before the Act came into force violated their constitutional rights.

Issues Before the Court

Whether RERA applies to projects that commenced before the Act came into force.

Whether compulsory registration of ongoing projects under Section 3 of RERA is constitutionally valid.

Whether the provisions imposing obligations on promoters violate Articles 14 and 19(1)(g) of the Constitution.

Decision

Advances in Consumer Research

The Bombay High Court upheld the constitutional validity of RERA and held that:

RERA is a **beneficial social welfare legislation** enacted to protect homebuyers.

The Act validly applies to **ongoing projects** that had not received a completion certificate before the commencement of RERA.

Mandatory registration of ongoing projects is constitutionally valid.

The restrictions imposed on promoters are reasonable and are in the public interest.

Judicial Analysis

This is one of the most significant Maharashtra decisions on RERA. The Bombay High Court emphasized that the real estate sector had long suffered from delays, lack of transparency, and unequal bargaining power between developers and homebuyers. The Court observed that RERA was enacted to introduce accountability, transparency, and timely completion of projects. The Court further held that RERA does **not operate retrospectively** in an impermissible manner. Instead, it has **retroactive application**, regulating the future obligations of promoters in respect of ongoing projects. The requirement of project registration and disclosure of information under RERA serves a legitimate public purpose and protects the interests of allottees.

This judgment was later relied upon by the Supreme Court in **Newtech Promoters & Developers Pvt. Ltd. v. State of Uttar Pradesh**, (2021) SCC OnLine SC 1044, while interpreting the scope and objectives of RERA.

Significance of the Case

First major Maharashtra judgment upholding the constitutional validity of RERA.

Confirmed that **ongoing projects** are governed by RERA. Strengthened the legal rights of homebuyers in Maharashtra.

Reinforced transparency, accountability, and mandatory registration under MahaRERA.

Became an important precedent for subsequent Supreme Court decisions interpreting RERA.

The **Lavasa Corporation** judgment represents a landmark in Maharashtra's real estate jurisprudence. By upholding the constitutional validity of RERA and extending its application to ongoing projects, the Bombay High Court ensured that developers remain accountable to homebuyers. The decision laid the foundation for the effective functioning of **MahaRERA** and significantly strengthened consumer protection in the State.

1.10 Challenges in the Implementation of RERA

Despite the enactment of the **Real Estate (Regulation and Development) Act, 2016 (RERA)**, several practical, legal, and institutional challenges continue to hinder its effective implementation. While the Act has significantly improved transparency and accountability in the real estate sector, its objectives cannot be fully achieved without addressing the following challenges.

1. Delay in Project Completion

One of the most persistent challenges in the real estate sector is the delay in completion and delivery of projects. Financial instability of developers, delays in obtaining statutory approvals, land acquisition disputes, shortage of construction materials, and poor project management often result in prolonged construction periods. Such delays cause financial hardship to homebuyers, who are frequently required to pay both housing loan instalments and rental expenses while awaiting possession of their homes. Delayed projects also undermine public confidence in the real estate market and defeat the primary objective of RERA, namely, timely completion of projects.

2. Inconsistent Implementation Across States:

Although RERA is a Central legislation, its implementation varies considerably among States because each State has framed its own Rules under the Act. Differences in registration procedures, regulatory practices, interpretation of statutory provisions, and administrative mechanisms have resulted in inconsistent enforcement across jurisdictions. Such variations create legal uncertainty for developers operating in multiple States and affect the uniform protection intended for homebuyers throughout India.

3. Limited Enforcement of RERA Orders: The effectiveness of RERA depends not only on adjudication but also on the enforcement of orders passed by Regulatory Authorities and Appellate Tribunals. In practice, several promoters fail to comply with directions relating to refunds, interest, compensation, and possession. Delays in execution proceedings and the absence of effective recovery mechanisms reduce the practical value of RERA orders, compelling many homebuyers to initiate additional legal proceedings for enforcement.

4. Jurisdictional Overlap with Other Legislations: The coexistence of the **Real Estate (Regulation and Development) Act, 2016**, the **Consumer Protection Act, 2019**, and the **Insolvency and Bankruptcy Code, 2016** has resulted in overlapping jurisdictions. Although the Supreme Court has clarified that these remedies are concurrent, parallel proceedings before different forums may lead to procedural complexities, inconsistent outcomes, increased litigation costs, and prolonged dispute resolution.

5. Lack of Consumer Awareness: A considerable number of homebuyers remain unaware of their statutory rights, obligations of promoters, and the complaint redressal mechanisms available under RERA. Limited awareness regarding project registration, disclosure requirements, refund rights, and compensation provisions prevents many consumers from effectively asserting their legal rights. Consequently, the full consumer protection objectives of the Act remain only partially achieved.

6. Capacity Constraints of Regulatory Authorities

Several State Real Estate Regulatory Authorities and Appellate Tribunals continue to face institutional challenges such as inadequate staffing, shortage of legal and technical experts, limited financial resources, and

insufficient technological infrastructure. These capacity constraints often result in delays in registration processes, adjudication of complaints, and disposal of appeals, thereby affecting the overall efficiency of the regulatory framework.

7. Compliance Issues among Promoters: Despite the statutory obligations imposed under RERA, certain developers continue to violate the provisions relating to mandatory project registration, periodic disclosures, maintenance of separate escrow accounts under Section 4(2)(I)(D), timely completion of projects, and execution of registered agreements for sale. Non-compliance with these statutory requirements compromises transparency, weakens consumer confidence, and undermines the regulatory objectives of the Act.

Recommendations

1. Strengthen Enforcement Mechanisms

The effective implementation of the Real Estate (Regulation and Development) Act, 2016 depends largely on the timely enforcement of orders passed by RERA Authorities and Appellate Tribunals. The Government should establish robust mechanisms for the prompt execution of RERA orders through recovery proceedings, attachment of promoters' assets, and imposition of stricter penalties for non-compliance. Effective enforcement will enhance the credibility of the regulatory framework and ensure that homebuyers receive timely relief.

2. Ensure Uniform Implementation Across States

Although RERA is a central legislation, variations in State Rules and administrative practices have resulted in inconsistent implementation. Greater harmonization of State Rules, standardized procedures, and uniform regulatory practices should be adopted to ensure consistency in the application of the Act throughout India while preserving necessary State-specific flexibility.

3. Promote Digital Integration and Transparency

State RERA Authorities should further strengthen their digital infrastructure by providing comprehensive online services, including real-time information on project registration, statutory approvals, litigation status, compliance reports, and complaint tracking. Digital integration would improve transparency, reduce administrative delays, and enable homebuyers to make informed investment decisions.

4. Enhance Consumer Awareness

A significant number of homebuyers remain unaware of their statutory rights under RERA. Governments and Regulatory Authorities should regularly organize legal awareness programmes, workshops, seminars, and digital campaigns to educate consumers regarding project registration, complaint procedures, refund rights, compensation mechanisms, and available legal remedies.

5. Strengthen Institutional Capacity

Efficient implementation of RERA requires well-equipped Regulatory Authorities and Appellate Tribunals. Adequate staffing, appointment of qualified legal and technical experts, continuous professional training, and improved administrative infrastructure should be provided to ensure speedy disposal of complaints and effective regulatory oversight.

6. Improve Inter-Agency Coordination

Effective coordination should be established among RERA Authorities, Consumer Commissions, Insolvency and Bankruptcy Tribunals, municipal authorities, planning authorities, financial institutions, and other regulatory bodies. Such institutional cooperation would minimize jurisdictional conflicts, facilitate information sharing, and improve enforcement of statutory obligations.

7. Encourage Alternative Dispute Resolution (ADR)

Mediation, conciliation, and other Alternative Dispute Resolution mechanisms should be actively promoted for resolving disputes between promoters and allottees, particularly in matters involving delays, compensation, and contractual obligations. ADR can reduce litigation costs, expedite dispute resolution, and preserve commercial relationships between the parties.

8. Promote Responsible and Ethical Real Estate Development

Developers should adopt transparent and ethical business practices by ensuring full compliance with disclosure obligations, maintaining separate escrow accounts as mandated under RERA, adhering to approved construction schedules, and fulfilling contractual commitments. Responsible corporate governance will strengthen consumer confidence and contribute to sustainable growth of the real estate sector.

Conclusion

The **Real Estate (Regulation and Development) Act, 2016** has significantly improved transparency, accountability, and consumer protection in India's real estate sector. However, challenges such as delayed project completion, inconsistent implementation, enforcement difficulties, and limited public awareness continue to affect its effectiveness. Strengthening institutional capacity, ensuring uniform implementation, improving enforcement mechanisms, and enhancing consumer awareness will further realize the objectives of RERA. A coordinated approach involving governments, regulatory authorities, developers, financial institutions, and homebuyers is essential for creating a transparent, efficient, and consumer-centric real estate market.

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