

CONSUMER PROTECTION

Meaning of Consumer Protection:

Consumer protection is to safeguard the interests of the consumers. It adopts measures to protect consumers from unethical malpractices by businesses and provide a swift redressal of their grievances.

Importance: -

From Consumers point of view: -

- a) **Consumer Ignorance:** In the light of widespread ignorance of consumers about their rights and reliefs available, they are needed to be educated about their rights.
- b) **Unorganised consumer:** Consumers need to be organised in the form of consumer organisations which would take care of their interests.
- c) **Widespread Exploitation of consumers: it helps the consumer, protecting them from exploitation.**

From Businessmen's point of view: -

- a) **Long-term Interest of Business:** businesses realise that it is in their long-term interest to satisfy their customers.
- b) **Business Uses Society's Resources:** thus, they have a responsibility to supply such products and render such services which are in public interest
- c) **Social Responsibilities:** as organisations make money by selling goods and providing services to consumers. Thus, their interest has to be well taken care of.
- d) **Moral/Ethical Justification:** It is the moral duty of any business to take care of consumer's interest and avoid any form of their exploitation.
- e) **Government Intervention:** A business engaging in any form of exploitative trade practices would invite government intervention or action. This will adversely affect the image of the organisation.

Who can be called as a consumer?

1. A 'consumer' is generally understood as a person who uses or consumes goods or avails of any service.
2. A person who buys any goods or avails services for a consideration, which has been paid or promised, or partly paid and partly promised or paid on deferred payment

However, any person who obtains goods or avails services for resale or commercial purpose is not treated as a consumer.

Consumer rights:

1. **Right to safety:** Consumers have right to be protected against marketing of goods & services which are hazardous to life & property.
2. **Right to be informed:** Consumer have right to get information about the product like, its ingredients, date of manufacturing, quality, quantity, etc.
3. **Right to be choice:** Consumer have freedom to access variety of products at competitive prices. The consumer has the freedom to choose a variety of the product.
4. **Right to be heard:** The consumer has right to file a complaint and to be heard in case of dissatisfaction with a good or a service.
5. **Right to seek redressal:** The consumer has a right to get relief against unfair trade practice or unscrupulous exploitation in case the product or a service falls short of his expectations.
6. **Right to consumer education:** Consumer have right to know about his rights & reliefs available to him in case of product or service falling short of his expectations.

Understand the responsibilities of consumers:

1. Consumer must exercise his right.
2. Respect the environment. Avoid waste, littering and contributing to pollution.
3. Filing complaints for the redressal of genuine problems, in an appropriate consumer forum.
4. Ask for a cash memo on purchase of goods or services. This would serve as a proof of the purchase made.

5. Buy only standardised goods as they provide quality assurance.
6. Learn about risk associated with the product or a service. follow manufacturer's instructions and use the products safely.
7. Be aware about various goods & service available in the market so that an intelligent choice & wise choice can be made.
8. Read labels carefully so as to have information about prices, net weight, manufacturing and expiry dates, etc.
9. Be honest in your dealings. Choose only from legal goods and services and discourage.

Who can file a complaint?

1. A consumer.
2. Any voluntary consumer association.
3. The Central Government
4. The State Government.
5. One or more consumers, where there are numerous consumers having the same interest.
6. A legal heir or representative of a deceased consumer

Against whom can a complaint be filed?

1. The seller, manufacturer or dealer of goods which are defective.
2. The provider of services if they are deficient in any manner

Legal redressal machinery under Consumer Protection Act, 2019.

Basis	District Commission	State Commission	National Commission
Level	District	State	National
Value of goods services	Up to ₹1 crore (₹1 to ₹1 cr)	More than ₹1 crore up to ₹10 crore (₹1 cr. To ₹10)	More than ₹10 crore (₹1 cr. To any value)
No. of days to appeal against	Within 45 days to State commission	Within 30 days to National commission	Within 30 days to Supreme Court

the order to the next authority			
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