

## CIPE UNIT 3

### 5 a Explain briefly the rights available to the consumer under Consumer Protection Act. 08

Ans:

#### **Rights Available to Consumers under the Consumer Protection Act (2019)**

**1. Right to be Protected Against Fraudulent Practices:**

- Consumers are entitled to protection from unfair trade practices, including deceptive advertising, adulterated goods, or unsafe products.

**2. Right to be Informed:**

- Consumers have the right to access clear and accurate information about products and services, such as their quality, quantity, price, and potential risks, allowing for informed decision-making.

**3. Right to Choose:**

- Consumers can choose from a variety of goods and services at competitive prices, free from unfair restrictions or monopolies.

**4. Right to be Heard:**

- Consumers have the right to file complaints, seek redress, and be heard by appropriate forums or consumer protection authorities.

**5. Right to Redressal:**

- In case of defective goods or deficient services, consumers can seek compensation, replacement, or repair through legal avenues, including consumer courts and forums.

**6. Right to Consumer Education:**

- Consumers are entitled to information and education on their rights and the mechanisms available for redressal, empowering them to make better choices.

**7. Right to Fair and Honest Dealing:**

- This includes the right to protection from false advertising and unfair trade practices, ensuring honesty in transactions.

**8. Right to a Healthy and Safe Environment:**

- Consumers have the right to a safe environment, free from products that endanger health and safety, including hazardous or substandard goods.

These rights aim to ensure that consumers are treated fairly, have access to the necessary information, and are protected from exploitation and harm.

### **5.b Define Consumer and explain the procedure to file a complaint in the Consumer court.**

**Ans:**

#### **Definition of Consumer**

A **consumer** is a person who:

- Buys goods or services for personal use, not for resale or commercial purposes.
- Avails of any goods or services through an agreement, whether paid or unpaid, for their benefit.
- Includes someone who uses or consumes goods or services with the express or implied consent of the purchaser.

#### **Procedure to File a Complaint in Consumer Court**

##### **1. Step 1: Filing the Complaint**

- A consumer must file a complaint with the appropriate Consumer Forum (District, State, or National Commission) based on the value of the claim.
- The complaint must contain details like the complainant's and service provider's name and address, facts of the case, remedy sought, and supporting documents (bills, guarantees, etc.).

##### **2. Step 2: Jurisdiction and Review**

- Ensure that the complaint is filed in the correct forum based on the pecuniary jurisdiction (District: up to ₹1 crore, State: ₹1 crore to ₹10 crore, National: above ₹10 crore).
- The forum reviews the complaint and decides if it is admissible within 21 days from the filing date.

##### **3. Step 3: Sending Legal Notice (Optional)**

- Though not mandatory, it is advisable to send a legal notice to the service provider detailing the complaint and the remedy sought before filing a complaint in the forum.

##### **4. Step 4: Payment of Fees**

- The complainant must pay the prescribed fee based on the claim value (for District Forum, up to ₹5 lakhs, the fee is Nil as per Consumer Protection Rules, 2020).

##### **5. Step 5: Hearing of the Complaint**

- After the complaint is admitted, the forum will schedule a hearing. The parties involved are given an opportunity to present their arguments and evidence.

##### **6. Step 6: Judgment and Redressal**

## CIPE UNIT 3

- After hearing the parties, the forum issues a verdict. If the complaint is upheld, the forum may order relief like compensation, replacement of goods, or the repair of services.

### 7. Step 7: Appeal (if not satisfied)

- If the complainant or service provider is dissatisfied with the decision, they can file an appeal in the higher forum (State Commission or National Commission) within the prescribed time period (usually 30 days).

By following these steps, a consumer can seek resolution to their grievances regarding defective goods or deficient services through the consumer court system.

### 6.a. Elaborate on the following with suitable examples:

**i) Any Person who uses the goods with the approval of the buyer is a consumer. 08**

**ii) Any person who obtains the goods for 'resale' or commercial purposes is not a consumer.**

**Ans:**

#### **i) Any Person Who Uses the Goods with the Approval of the Buyer is a Consumer**

Under the Consumer Protection Act, the term **consumer** is not limited solely to the person who purchases goods or services. It extends to any individual who uses the goods or services with the approval or consent of the purchaser. This provision ensures that the person who ultimately benefits from or uses the goods, even if they did not directly purchase them, can also seek redressal under the consumer protection law.

#### **Key Explanation**

- **Approval of the Buyer:** The key point is that the individual using the goods must have the buyer's approval or consent. This could be implied or expressed consent, meaning the buyer allows someone else to use the goods purchased by them.
- **Example:** If a person buys a washing machine and allows their friend or family member to use it, that friend or family member is considered a consumer under the Act. In such cases, the user can claim compensation if the product is defective, even though they were not the one who made the purchase.

#### **Examples of This Provision:**

##### **1. Family Member Using the Product:**

- **Scenario:** A person buys a laptop for personal use, but their spouse frequently uses it for work-related purposes. If the laptop starts malfunctioning due to a manufacturing defect, the spouse, who uses the laptop with the buyer's approval, can file a complaint in the consumer court, as they are considered a consumer under the law.

## CIPE UNIT 3

- **Example:** A buyer purchases a mobile phone, and their son uses the phone. If the phone malfunctions or has a defect, the son can file a complaint as a consumer because the use is with the buyer's consent.

### 2. Employer-Employee Scenario:

- **Scenario:** An employer buys a printer for office use. An employee of the company uses the printer regularly for work-related purposes. If the printer malfunctions, the employee, with the approval of the employer (who bought the printer), can file a complaint for a defective product, as the employee is a consumer in this case.
- **Example:** An office purchases a coffee machine for staff use. If the machine breaks down and an employee uses it for personal or work-related tasks, the employee can file a consumer complaint for faulty goods, even though they did not make the purchase.

### 3. Gifts and Approved Use:

- **Scenario:** A person gifts a new television to a friend or relative, and the recipient uses it in their home. If the television has a defect, the recipient (the person using the product with the approval of the buyer) can seek redressal as a consumer.
- **Example:** If a person buys a bicycle for a family member or friend, and that individual encounters a defect in the bicycle, they are entitled to file a complaint with the consumer forum under the Act, since they are using the product with the buyer's approval.

### Legal Significance

This provision ensures that consumers are protected, even if they are not the ones who made the purchase, as long as they have the buyer's consent to use the product. This helps in cases where, for instance, a gift recipient or a family member is harmed or inconvenienced by a defective product and ensures they have the same rights as the original purchaser.

The law thus expands the definition of "consumer" beyond just the person who buys goods, recognizing the real-life usage and dependency that others may have on products purchased by someone else.

### ii) Any Person Who Obtains Goods for 'Resale' or Commercial Purposes is Not a Consumer

Under the **Consumer Protection Act**, the term **consumer** is specifically defined to exclude individuals or entities that acquire goods or services for the purpose of resale or for commercial use. The rationale behind this provision is that consumers are individuals who use products for personal, household, or recreational purposes, not for profit-making or business activities.

### Key Explanation

- **Not a Consumer for Resale or Commercial Use:** The Act does not extend consumer protection rights to those who purchase goods for resale or to use them in the course of

## CIPE UNIT 3

business activities. This is because, in these situations, the buyer typically seeks to make a profit from the goods or services, not to personally benefit from them.

- **Example:** A retailer buying bulk quantities of electronics from a manufacturer for resale is not considered a consumer, even if the goods are defective. Instead, the retailer would deal with the issue through the commercial contract or warranty terms with the supplier.

### Examples of This Provision:

#### 1. Retailers and Wholesalers:

- **Scenario:** A wholesaler purchases large quantities of mobile phones from a manufacturer to sell them to consumers in the market. If the phones are defective, the wholesaler is not a consumer because the purpose of the purchase is for resale, not personal use.
- **Example:** A retail shop buys goods like clothes or shoes in bulk for resale. If the products are defective, the shopkeeper cannot file a complaint under consumer protection laws. Instead, the shopkeeper must seek remedies from the supplier or manufacturer based on their commercial agreement.

#### 2. Businesses Using Goods for Commercial Purposes:

- **Scenario:** A hotel purchases kitchen equipment, such as a commercial refrigerator, for use in the hotel's kitchen. If the refrigerator malfunctions, the hotel is not considered a consumer under the law, as the equipment was purchased for commercial use in the business, not for personal use.
- **Example:** A bakery purchases ovens and other equipment to run its business. If the equipment is defective, the bakery cannot claim consumer rights, as it is using the equipment for commercial purposes.

#### 3. Bulk Purchases for Business:

- **Scenario:** A company buys large quantities of raw materials like steel, timber, or electronics for manufacturing or production purposes. These goods are not intended for personal use but are to be used in the company's production process. Hence, the company is not a consumer.
- **Example:** A construction company buys cement and other materials for use in building projects. If the materials are substandard, the company cannot file a consumer complaint; instead, it will pursue the matter through business contracts with the supplier.

### Legal Significance

This provision ensures that the **consumer protection framework** is meant to benefit **individuals or households** who use products for **personal, family, or household purposes**, not for business. By excluding those who acquire goods for resale or commercial use, the law maintains a distinction between **consumer transactions** and **business transactions**, where

## CIPE UNIT 3

different legal principles and protections apply (such as commercial contracts or business laws).

Therefore, individuals or businesses that purchase goods with the intent to resell them or use them for their commercial operations do not have the same rights under the **Consumer Protection Act**. They are instead governed by other forms of redressal such as business contracts, warranties, or commercial laws.

**5 a The slogan line of “Jago Grahak Jago” is more relevant today than any time before. Justify the statement. 08**

**Ans:**

### **"Jago Grahak Jago" – Relevance Today**

The slogan **“Jago Grahak Jago”** (translated as "Wake Up, Consumer!") was introduced by the Government of India to create awareness among consumers about their rights and to encourage them to make informed choices. This slogan, introduced in 2005, is more relevant today than ever before due to several reasons:

#### **1. Rise in Consumerism**

- **Increased Purchasing Power:** With economic growth, urbanization, and rising disposable incomes, more people are engaging in purchasing goods and services. This trend has led to a rapid increase in the number of consumers, especially in e-commerce and digital markets.
  - **Example:** The explosion of online shopping platforms like Amazon, Flipkart, and other e-commerce sites has made it easy for consumers to purchase products globally, often without proper checks, which may lead to misleading advertisements and substandard products.
- **Complexity of Products and Services:** Today's marketplace is filled with an overwhelming variety of products and services, making it difficult for consumers to assess quality, price, and other features.
  - **Example:** Consumers may struggle with technical products, such as smartphones or appliances, where lack of knowledge may lead them to make poor purchasing decisions.

#### **2. Increasing Cases of Fraud and Unfair Trade Practices**

- **Misleading Advertising:** With the rise of digital advertising and social media, misleading claims by companies have increased. This has made it important for consumers to be aware of their rights and protect themselves from deceptive marketing practices.
  - **Example:** Misleading ads about health supplements, beauty products, or weight loss programs that promise unrealistic results but fail to deliver on their promises.

## CIPE UNIT 3

- **Online Scams:** The rise of e-commerce has opened the door to online frauds and scams, including counterfeit products, fake reviews, and phishing attacks. Consumers need to be vigilant and aware of the risks involved.
  - **Example:** Fake websites selling counterfeit electronics or fake reviews pushing poor-quality products.

### 3. Consumer Protection Laws and Awareness

- **Consumer Protection Act, 2019:** The strengthening of the Consumer Protection Act, 2019, has made the slogan even more relevant today. The Act now provides stronger safeguards for consumers, including the introduction of the **Central Consumer Protection Authority (CCPA)** and a focus on **e-commerce regulations**.
  - **Example:** Consumers now have a quicker, online grievance redressal system for e-commerce purchases, ensuring fair practices.
- **Awareness of Consumer Rights:** More consumers today are aware of their legal rights, such as the right to safety, right to information, right to choose, and right to be heard. However, this awareness is still not widespread, and slogans like “**Jago Grahak Jago**” continue to encourage people to protect their interests.
  - **Example:** A consumer who feels cheated by faulty goods can now take the issue to the **Consumer Disputes Redressal Commission (CDRC)**, ensuring they have the right to fair treatment.

### 4. Digital Platforms and the Need for Vigilance

- **E-commerce Growth:** The shift towards online shopping has created new challenges. Consumers need to ensure that they are dealing with trustworthy sellers and paying the right price for goods and services.
  - **Example:** With the rise of online platforms like Swiggy, Zomato, and Amazon, consumers are often faced with issues like false advertising, delayed deliveries, or receiving damaged goods.
- **Data Privacy:** Consumers are increasingly concerned about the misuse of their personal data. The need for **data protection** and transparency in digital transactions has never been higher.
  - **Example:** Breaches of personal data, such as credit card information or personal health data, are concerns that require consumers to be more cautious when sharing information online.

### 5. Empowering Consumers through Technology

- **Informed Decision Making:** Today, consumers can make better choices thanks to easy access to information, online reviews, and comparison tools. However, it also makes it easier to fall for fake reviews or biased recommendations.

## CIPE UNIT 3

- **Example:** With platforms like Google Reviews, TripAdvisor, and YouTube, consumers are often more informed than ever before, but they need to know how to differentiate between genuine and paid reviews.
- **Regulation of E-commerce Platforms:** The government has introduced guidelines for e-commerce entities that compel them to have transparent policies on returns, refunds, and dispute resolution, which empower the consumer.
  - **Example:** If a consumer orders a product online that doesn't meet expectations or is defective, they can easily access redressal systems like a refund or replacement, which is part of the rights promoted by the slogan.

### Conclusion

The slogan “**Jago Grahak Jago**” is indeed more relevant today than ever before due to the expansion of e-commerce, the rising incidents of fraud and unfair trade practices, and the growing complexity of products and services in the market. Consumers need to be more informed and vigilant to protect their rights in today's digital age. The slogan serves as a constant reminder for consumers to be proactive and seek justice when their rights are violated, making it a vital tool for consumer protection.

### 5 b An advertisement is commercial speech and is protected by Article of the constitution. Explain the statement with decided cases.

**Ans:**

#### **An Advertisement is Commercial Speech and is Protected by Article 19(1)(a) of the Constitution**

The statement that "an advertisement is commercial speech and is protected by Article 19(1)(a) of the Constitution" refers to the recognition of **advertising** as a form of speech and expression under the **Indian Constitution**. **Article 19(1)(a)** guarantees the **right to freedom of speech and expression** to all citizens, which includes the right to publish advertisements. However, this right is not absolute and is subject to certain restrictions in the interest of public welfare, morality, and national security.

#### **1. Commercial Speech as a Form of Expression**

Commercial speech refers to speech or communication made with the intent to promote the sale of goods or services. While commercial speech may serve a commercial interest, it is still a form of expression and thus, protected under **Article 19(1)(a)** of the Constitution. Commercial speech is recognized as an essential tool for free markets and the economic well-being of society, allowing individuals and entities to promote their products and services.

#### **2. Restrictions on Commercial Speech**

Although advertisements are protected as commercial speech, they are subject to reasonable restrictions under **Article 19(2)**, which allows the government to impose restrictions on the freedom of speech in the interest of:

- Sovereignty and integrity of India



## CIPE UNIT 3

- Security of the State
- Friendly relations with foreign States
- Public order
- Decency and morality
- Contempt of court
- Defamation
- Incitement to an offence

### 3. Decided Cases and Legal Precedents

#### a) Tata Press Ltd. v. Mahanagar Telephone Nigam Ltd. (1995)

- **Facts:** In this case, the Supreme Court dealt with the question of whether advertisements could be considered "commercial speech" and whether it was protected under **Article 19(1)(a)**.
- **Ruling:** The Court held that advertising is indeed a form of commercial speech and is protected by **Article 19(1)(a)**. It stated that the right to freedom of speech includes the right to advertise goods or services to the public. The Court recognized that commercial speech, though serving a commercial interest, is still a form of expression that contributes to the free flow of information in a democracy.
- **Impact:** This landmark judgment affirmed that advertisements are entitled to constitutional protection, but also laid down that such speech can be regulated to prevent harm or deceit, especially in the case of misleading or false advertisements.

#### b) Khoday Distilleries Ltd. v. Registrar of Trade Marks (2001)

- **Facts:** This case involved the issue of whether the commercial speech in advertisements could be restrained by the government under public interest grounds.
- **Ruling:** The Supreme Court held that while advertisements are a form of commercial speech, they can be restricted when they conflict with public policy, such as when the advertisement promotes alcohol or tobacco products to vulnerable sections of society.
- **Impact:** This case showed that the state could regulate advertisements for public welfare, such as curbing harmful effects on public health, but the regulation should not be excessive.

#### c) Hamdard (Wakf) Laboratories v. The Director General, Department of Advertising (2000)

- **Facts:** This case concerned advertisements promoting medicinal products and whether the state could ban such advertisements for being misleading.
- **Ruling:** The Supreme Court ruled that advertisements for drugs and medicines can be restricted under the **Drug and Magic Remedies (Objectionable Advertisements) Act**, as they could mislead the public or promote false health claims.

## CIPE UNIT 3

- **Impact:** The Court emphasized that **commercial speech** has limitations when it conflicts with public safety, health, or morals.

### d) Indian Express Newspapers (Bombay) Pvt. Ltd. v. Union of India (1985)

- **Facts:** This case dealt with restrictions on the publication of certain advertisements in newspapers under government regulations.
- **Ruling:** The Supreme Court held that **advertisements in the media**, including newspapers, are an essential part of the **freedom of speech and expression**, and any restrictions must be in line with reasonable limits under **Article 19(2)**. The Court ruled that advertising as a form of speech cannot be arbitrarily restricted.
- **Impact:** The Court reinforced the idea that commercial speech is an important part of the economy, and restrictions on it must be justified and not excessive.

### 4. Conclusion

While **commercial speech** (advertisements) is protected by **Article 19(1)(a)** of the Indian Constitution, it is not without limitations. The government can impose reasonable restrictions on commercial advertisements in the interest of public welfare, morality, and consumer protection. The decided cases, such as **Tata Press Ltd.**, **Khoday Distilleries Ltd.**, and **Indian Express**, show how courts have recognized the importance of advertising as a form of expression, while balancing it with the need for regulation in the public interest. Thus, "**Jago Grahak Jago**" campaigns and the regulation of false or misleading advertisements are a testament to this balancing act between freedom of speech and consumer protection.

### 6.a. Crime is a revolt against the whole society and an attack on the day's civilization. Elucidate and discuss the essential elements of the crime.

**Ans:**

#### Crime as a Revolt Against Society and Attack on Civilization

The statement "Crime is a revolt against the whole society and an attack on the civilization of the day" reflects the idea that crime disrupts social harmony and violates the norms and values that hold society together. Crime is not merely an individual wrongdoing; it undermines the collective order and challenges the established system of law, morality, and civilization. When an individual commits a crime, they harm not only their immediate victims but also the broader societal fabric, which can lead to a breakdown of law, order, and societal well-being.

Crime is often seen as an act that violates the established laws of society, disturbs peace, and creates fear and insecurity among the general population. It can be viewed as a challenge to the rules, social structures, and moral systems that define civilization.

#### Essential Elements of Crime

To understand the nature of crime, it's important to consider the fundamental components or elements that constitute a criminal offense. These essential elements of crime are typically outlined in criminal law and provide a framework for determining whether an act is considered criminal.

## CIPE UNIT 3

The following are the key elements of a crime:

### 1. Mens Rea (Guilty Mind)

- **Definition:** Mens rea refers to the mental state or intention of the person at the time of committing the crime. It is the "guilty mind" or the intention to commit the unlawful act. The presence of mens rea is one of the most important elements in determining criminal responsibility.
- **Example:** If a person intentionally kills another person, their intent (mens rea) to cause harm makes the act a criminal offense (murder).
- **Exceptions:** In some cases, crimes can be committed without mens rea (strict liability offenses), such as in cases of negligence or regulatory offenses.

### 2. Actus Reus (Guilty Act)

- **Definition:** Actus reus refers to the physical act or conduct that constitutes the crime. It involves the actual commission of an illegal act or the failure to act when there is a legal duty to do so.
- **Example:** In a theft case, the act of taking someone else's property without their consent constitutes actus reus.
- **Types of Actus Reus:**
  - **Positive Acts:** Acts that are done intentionally, such as hitting someone.
  - **Omissions:** Failure to act when there is a duty, such as neglecting to provide food to a dependent person (which could be considered child neglect).

### 3. Causation

- **Definition:** Causation establishes that the defendant's actions directly led to the harm or consequence. In other words, it must be shown that the defendant's conduct caused the result, such as injury, death, or damage to property.
- **Example:** In a case of manslaughter, if the defendant's actions directly led to the victim's death, causation is established.

### 4. Harm

- **Definition:** Harm refers to the damage or injury caused by the criminal act. It can include physical injury to a person, damage to property, or harm to societal interests (such as public safety or moral values).
- **Example:** In an assault case, harm would be the physical injury inflicted on the victim.

### 5. Legality (Legality Principle)

- **Definition:** The legality principle, or **nullum crimen sine lege**, means that an act is not a crime unless it is prohibited by law. For an act to be considered a crime, it must be defined as criminal in the laws of the jurisdiction.

## CIPE UNIT 3

- **Example:** An individual cannot be punished for an act that was not explicitly prohibited at the time it was committed, such as in the case of a retroactive law.

### 6. Punishment

- **Definition:** The element of punishment refers to the legal consequences or sanctions imposed on the individual who is found guilty of committing a crime. Punishment varies based on the severity of the offense and may include imprisonment, fines, probation, or other forms of reparation.
- **Example:** A person convicted of murder may receive a life sentence or the death penalty, depending on the jurisdiction's laws.

### Types of Crimes Based on the Elements

Crimes can be classified into different categories based on the presence or absence of certain elements:

1. **Felonies:** Serious crimes such as murder, rape, and robbery, where the intent to cause harm (mens rea) and the actual harm (actus reus) are clearly established. These crimes are typically punishable by long prison sentences or death.
2. **Misdemeanors:** Less serious crimes, such as petty theft or minor assault, where the harm caused is less severe, and the penalties may involve shorter prison terms or fines.
3. **Strict Liability Offenses:** Offenses that do not require mens rea, meaning the defendant can be held liable even if they did not intend to cause harm. These offenses usually involve regulatory or safety violations.
  - **Example:** Selling alcohol to a minor, where the person may be guilty even without intending to break the law.
4. **Inchoate Crimes:** Crimes that involve actions that are steps toward completing a criminal offense, such as attempts or conspiracy. In these cases, the defendant may be punished even if the full crime was not committed.
  - **Example:** Attempted murder or conspiracy to commit theft.

### Conclusion

Crime is not just an individual act of wrongdoing; it is a challenge to the social order and values that define a civilized society. A crime involves multiple elements, such as a guilty mind (mens rea), a criminal act (actus reus), harm, and causation. Understanding these essential elements is vital to determining criminal responsibility and ensuring that justice is served. Crime undermines the societal fabric and has a broader impact on social harmony, public safety, and the overall well-being of the community. Therefore, criminal law plays a critical role in maintaining the balance between individual freedoms and social order.

## CIPE UNIT 3

**6 b Explain the importance of consumer responsibilities while purchasing a product or services under the Act. Explain the five ways and means of consumer protection followed in India. 08**

**Ans:**

### **Importance of Consumer Responsibilities While Purchasing Products or Services under the Consumer Protection Act**

Consumer responsibilities are crucial because they ensure that consumers are well-informed and make responsible decisions when purchasing goods or services. By adhering to certain responsibilities, consumers can protect themselves from exploitation, poor-quality products, and unfair business practices. The **Consumer Protection Act, 2019** emphasizes both consumer rights and responsibilities, and consumer protection efforts in India are aimed at fostering a more equitable and transparent marketplace.

Consumers are encouraged to:

1. **Be Informed and Educated:** Consumers need to be aware of the product or service they are purchasing. This includes knowing about the features, quality, price, and potential hazards associated with a product or service.
2. **Check for Product Quality and Standards:** Before purchasing, consumers should check if the product complies with safety standards and is free from defects.
3. **Keep Records of Transactions:** Retaining bills, receipts, or contracts provides proof of the transaction and can be crucial in case of any disputes.
4. **Read Terms and Conditions:** Consumers should read all terms and conditions related to the product or service, especially about warranties, returns, and refunds.
5. **File Complaints:** If consumers experience unfair treatment, defective goods, or poor services, they should exercise their right to file complaints with consumer courts or relevant authorities under the Consumer Protection Act.

### **Five Ways and Means of Consumer Protection Followed in India**

India has established several mechanisms and policies to ensure consumer protection, focusing on safeguarding consumer rights and providing a clear process for redressal in case of disputes. Here are five primary ways and means of consumer protection in India:

1. **Consumer Redressal Forums (Consumer Courts):**
  - The Consumer Protection Act establishes a three-tier system of **Consumer Disputes Redressal Commissions** at the district, state, and national levels.
  - **District Commission:** Handles complaints involving goods and services worth up to ₹1 crore.
  - **State Commission:** Deals with cases between ₹1 crore and ₹10 crore.
  - **National Commission:** Handles complaints exceeding ₹10 crore.

## CIPE UNIT 3

- **Consumer Forums** provide a simplified mechanism for consumers to file complaints and seek redressal, ensuring that their grievances are resolved in a timely and effective manner.

### 2. Consumer Education and Awareness Campaigns:

- The government and consumer protection organizations run programs and campaigns to educate consumers about their rights and responsibilities. One notable campaign is the “**Jago Grahak Jago**” initiative, which aims to make consumers more aware of their rights, such as the right to information, safety, and redress.
- Awareness programs also focus on teaching consumers to recognize fraudulent schemes, misleading advertisements, and unsafe products.

### 3. Product Standards and Certifications:

- The Bureau of Indian Standards (BIS) ensures that products meet specified safety and quality standards. Products bearing the **ISI mark** indicate that they meet the required standards. Similarly, the **AGMARK** symbol guarantees the quality of agricultural products.
- By adhering to these standards, businesses ensure that consumers receive goods that are safe to use, thereby preventing harm caused by substandard or defective products.

### 4. The Role of Regulatory Authorities:

- Various government agencies and regulatory bodies, such as the **Food Safety and Standards Authority of India (FSSAI)** for food products, and the **Central Drugs Standard Control Organization (CDSCO)** for pharmaceutical products, monitor and regulate goods and services to ensure that they are safe and reliable.
- These regulatory bodies take action against manufacturers and service providers who violate safety standards, ensuring consumers are protected from harmful products and services.

### 5. Mediation and Alternative Dispute Resolution (ADR):

- The **Consumer Protection Act, 2019** introduces mediation as a form of alternative dispute resolution (ADR) to speed up the process of resolving consumer disputes.
- Consumers can opt for **mediation** in cases where both parties agree, avoiding the time-consuming process of litigation. This encourages faster settlements and reduces the burden on courts and commissions.
- A consumer can approach a mediator or seek help from a recognized mediation center under the guidelines provided by the Consumer Protection Act.

## Conclusion

## CIPE UNIT 3

Consumer protection is critical for ensuring fair practices in the marketplace and maintaining trust between consumers and businesses. The **Consumer Protection Act** lays out a framework that encourages consumers to be responsible while also providing mechanisms for seeking redressal if their rights are violated. The five mechanisms discussed above ensure a robust system of consumer protection in India, which benefits both consumers and businesses by fostering a safer and more informed environment.