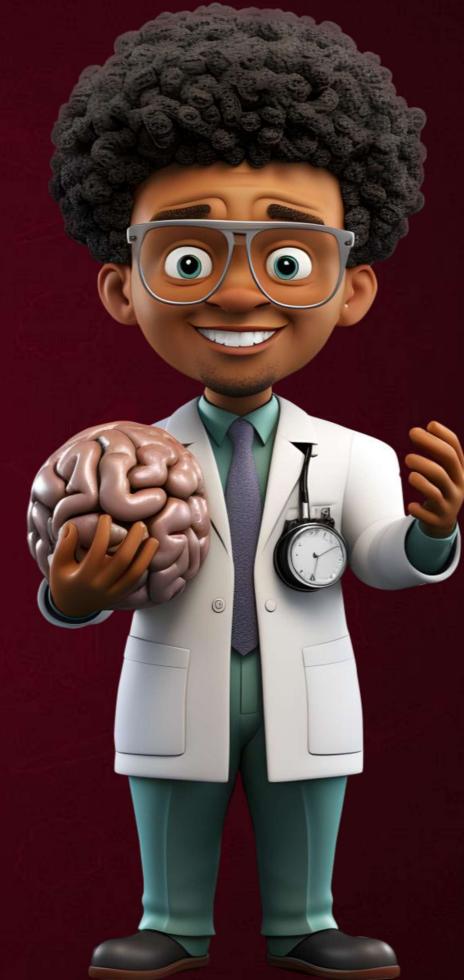




# Topics

*to be covered*



1 Consumer 

2 Consumer In Market Place 

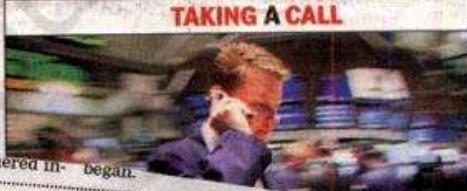
3 Consumer Movement 

4 Consumer Rights

## Own on cell spammers

Chhabra | TNN

### TAKING A CALL



Now those tele-service providers on the unnerving 4S will land in jail to check the menace

try 13, 2006, had ordered in began.

## Rohini society to compensate harried owner

Rahul Chhabra | TNN

**Delhi:** Manoj Gupta's warming ceremony at his flat in Rohini had to be held abruptly as a fire in the ceiling, walls and played spoil sport dream house turned nightmare.

complaints of poor service were ignored by the society. A consumer court has upheld his complaint of deficiency in service and directed the society to pay Rs 20,000 compensation.

agreed to the

complaints to the State or SMS from telemar-

rs informing them

sms, hard copy of bill is

anks' telemarketing agents

ters giving details of services as the contract... payment of the bills... receipt of bill containing details of all the calls made by the consumer, so as to allow the consumer to raise any objection to the same.

## Insurance firm made for denying medical

TIMES NEWS NETWORK

**New Delhi:** A consumer court has come down heavily on an insurance company for refusing to bear the medical expenditure of a 11-year-old girl's knee surgery.

While rejecting the girl's



## DU teacher gets Rs 45,000 for flawed phone bill

Rahul Chhabra | TNN

**New Delhi:** A Delhi University teacher who dragged a telecom firm to court has been awarded a compensation of Rs 45,000 over a disputed bill of Rs 400. Jayashree Pillai — who teaches in Miranda House — refused to get bullied by Tata Teleser-

The forum has now asked Pillai to pay only Rs 400 to the company and held: "Tata Teleservices will pay Rs 40,000 to the complainant for causing mental agony and harassment. It will pay Rs 5,000 towards cost of litigation."

The company's reluctance to come to court following Pillai's complaint to the forum's criticism. "The

shown its typical le towards a customer avour in response to led before the forum to the complaint in

**Pillai — who  
Miranda House  
iversity —  
get bullied by  
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court pulled up  
ny for forcing  
ers to enter  
eral and biased**

cent judgment and said: "The commission held that the phrase cannot take away the benefit of insurance from the consumer."

"In view of the judgment, we hold the insurance company guilty of deficiency in service in repudiating the claim of the complainant," proclaimed the forum.

Singh had bought a mobile

## Insurance firm to pay 7,000 for theft

TIMES NEWS NETWORK

**New Delhi:** Non-payment of stolen cellphone's insurance claim has landed an insurance firm in trouble. A consumer court has ordered it to pay Rs 7,000 to a complainant from alkaji as relief.

Rajbir Singh's handset allegedly went missing from home but the insurance company refused to honor him. The company said the handset was not stolen, the loss amount to theft under its clause as "use of a pre-requisite for

Now, a consumer committee to his rescue cited the National Institute for Defense against South Asian press

## Bank fined Rs 15K for sloppy service

**New Delhi:** A public sector bank, which credited Rs 437 to the account of a customer who deposited a cheque for Rs 4,371,

Shradha Nand Park, the forum said: "It is shocking to find that officials of a public undertaking bank instead of realising their mistake... denied (it)

order to save the skin of negative publicity happened.

## Business institute

2004/25



## Consumer

- A consumer is someone who buys something and uses it for personal purposes.
- A consumer may only utilise the good, product, or service for their own personal use; they are not permitted to resell it.
- A customer can be an individual or a group of people who consumes the product with his or her permission.
- In other words, an individual who uses the goods or services is referred to as a consumer.



## Consumer in the Marketplace

- Consumers have spread apart despite being in large numbers because the market is not always fair.
- This enables a small but incredibly powerful group of producers to take advantage of consumers.
- Informal moneylenders are an example of how consumers are exploited. ✓
- Markets are fundamentally unfair since there are a few powerful, large producers and a large number of small, unconnected consumers. ✓
- Large firms find it easier to use dishonest business practices and spread false information through advertising and financial expenditures. ✓ ]



## Consumer in the Marketplace

- With their tremendous financial and social connections, they could make up a story that would be in their favour regardless of the truth.
- For example, businesses advertise milk powder as the best supplement for infants, even better than breast milk, and tobacco advertisements, which are harmful to people's lives.
- Vendors may also take advantage of clients by adulteration and other unethical behaviour, such as using inaccurate weight measurements.



## Consumer Movement

- The public was angry with the widespread production malpractices. 
- There were no laws or standards in place that punished such public behaviour. 
- The consumer was responsible for making an informed decision and refrained from purchasing from people or things with whom they had a negative encounter. 
- Widespread opposition to these practices gave rise to consumer movements. 



## Consumer Movement

- The consumer movement emerged as a “social force” in India to protect and advance consumer interests in the face of unethical and unfair trade practices.
- As a result of these efforts, the Indian government enforced the Consumer Protection Act of 1986, also known as COPRA .



## Consumer International

- In 1985, the UN adopted the UN Guidelines for Consumer Protection.
- This was a mechanism for governments to pass consumer protection legislation and for consumer advocacy organisations to pressure their governments to do so.
- Globally, this has served as the cornerstone of consumer activism.



## Consumer Rights

There are several consumer rights :

- ❖ **Right to Safety:** Many products and services pose a risk to consumers' safety and can be quite harmful if not used properly. Given the seriousness of the issue, ensuring consumers are safe is essential.  
- ❖ **Right to be informed:** Consumers have the right to know about the commodities they purchase. They can request a refund or replacement if a product does not conform to the information supplied.  



## Consumer Rights

- ❖ **Right to choose:** Consumers have the right to select the product they would like to purchase. They cannot be forced to purchase something they do not want.
- ❖ **Right to seek redressal:** A consumer has the right to seek a remedy if a producer has exploited him.
- ❖ **Right to represent:** If a dispute cannot be settled between a customer and a seller, the customer may seek a remedy at the local consumer court.



## Justice for Consumer

- Under COPRA, a three-tier quasi-judicial machinery at the district, state and national levels was set up for redressal of consumer disputes.
- The district-level authority called District Consumer Disputes Redressal Commission deals with the cases involving claims up to Rs 1 crore
- The state-level Consumer Disputes Redressal Commissions called State Commission between Rs 1 crore and Rs 10 crore .
- The national-level commission — National Commission — deals with cases involving claims exceeding Rs 10 crore.
- If a case is dismissed in district-level commission, a consumer can also appeal in the state and then in national-level commissions. Thus, the Act has enabled us as consumers to have the right to represent in the Consumer Disputes Redressal Commissions.



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## How to Stay Informed

- We can make informed decisions once we are aware of our rights when purchasing various goods and services.
- The enactment of CORPA led to the establishment of separate Consumer Affairs divisions in the federal and state governments.
- The ISI, Agmark, or Hallmark logo gives consumers the assurance of high quality when purchasing goods and services.

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Jewellery  
BSI



## Taking the Consumer Movement Forward

- India has been observing 24 December as the National Consumers' Day.  

- It was on this day that the Indian Parliament enacted the Consumer Protection Act in 1986.  

- India is one of the countries that have exclusive authority for consumer redressal. The consumer movement in India has made some progress in terms of numbers of organised groups and their activities.  

- There are today more than 2000 consumer groups in the country of which only about 50-60 are well organised and recognised for their work.  




## Taking the Consumer Movement Forward

- Consumer redressal process is becoming cumbersome, expensive and time consuming. Many a time, consumers are required to engage lawyers. These cases require time for filing and attending the commission proceedings etc. ✓
- In most purchases cash memos are not issued hence evidence is not easy to gather. Moreover most purchases in the market are small retail sales. ✓✓
- The COPRA was amended in the year 2019 to further strengthen consumers in India. Buying through internet is now included. ✓
- If there is any service deficiency or defective product, service provider or manufacturer is also held responsible and would be penalized or even imprisoned. **Settlement of disputes with the help of a neutral intermediary outside the Consumer Disputes Redressal Commission, called mediator, is now encouraged at all the three tiers Consumer Commissions.** ✓✓



## Taking the Consumer Movement Forward

- After more than 30 years of the enactment of COPRA, consumer awareness in India is spreading but slowly. 
- Besides this the enforcement of laws that protect workers, especially in the unorganised sectors is weak. 
- Similarly, rules and regulations for working of markets are often not followed. But to make consumer movement stronger - consumers' active involvement is 