

## CHAPTER -5

# CONSUMER RIGHTS

### THE CONSUMER IN THE MARKETPLACE

#### ➤ Who is a Consumer?

A consumer is a person who buys goods or services for personal use (not for resale or making other goods). In the marketplace, consumers buy things they need—like food, clothes, medicine, transport, or mobile services.

#### ➤ Why Does the Consumer Need Protection?

In many situations, consumers are in a weak position compared to sellers and producers. Here's why:

- **Lack of Information:** Consumers may not know if a product is safe, genuine, or worth the price.
- **Unfair Trade Practices:** Some sellers cheat consumers by:
  - Weighing less than promised.
  - Adding hidden costs.
  - Selling expired, defective, or adulterated goods.
  - Giving false or misleading advertisements.
- **Power Imbalance:** Large companies have more money, influence, and control over markets. They can manipulate prices or hide important facts about their products.

#### Examples of Consumer Exploitation:

1. A shopkeeper sells 950 grams of rice while charging for 1 kg.
2. A company advertises baby powder milk as better than mother's milk without proper warning.
3. A mobile service provider adds hidden charges to your bill.
4. A seller refuses to replace a damaged product after sale.

#### ➤ Why Are Rules and Regulations Needed?

Rules help:

- Protect consumers from being cheated.
- Ensure products are safe and as described.
- Make sellers responsible for what they sell.
- Give consumers the right to complain and get justice.

#### ➤ The Consumer Movement:

The consumer movement is a group of actions and campaigns that aim to protect buyers. It fights for:

- Fair prices.
- Good quality products.
- Proper weights and measures.
- Honest advertising.
- Right to redressal (solving problems).

It has also led to laws like the Consumer Protection Act, which gives rights to consumers and helps them fight unfair practices.

## ➤ CONSUMER MOVEMENT

---

### ➤ What is the Consumer Movement?

The **consumer movement** is a **collective effort by consumers** and organisations to protect their rights and fight against unfair practices in the marketplace.

It aims to ensure that:

- Buyers are not **cheated or exploited**.
  - Sellers follow **fair rules**.
  - Consumers get **quality goods and services at the right price**.
- 

### ➤ Why Did the Consumer Movement Start?

Before the movement:

- Sellers often cheated consumers.
- There were **no proper laws** to protect buyers.
- Consumers had **no voice** or way to raise complaints.

As a result, people started **demanding rights**, leading to the rise of the consumer movement in India and other countries.

---

### ➤ Key Reasons for the Consumer Movement:

#### 1. Unfair trade practices:

- Fake advertisements.
- Wrong weights and measurements.
- Defective and unsafe goods.

#### 2. High prices and low quality:

- Charging more than MRP.
- Selling low-quality or expired products.

#### 3. Lack of consumer awareness:

- Many people didn't know their rights or how to complain.
- 

### ➤ Important Achievements of the Consumer Movement in India:

#### 1. Consumer Protection Act (COPRA), 1986:

- A major result of the consumer movement.
- Provides legal protection to consumers.
- Allows consumers to file complaints in **Consumer Courts**.

#### 2. Formation of Consumer Forums/Organisations:

- Non-governmental groups that help people fight cases, spread awareness, and promote fair trade.

#### 3. Consumer Awareness Campaigns:

- Slogans like "**Jago Grahak Jago**" (Wake Up, Consumer!) educate people about their rights.
- 

### ➤ Rights Given by the Consumer Movement:

1. **Right to Safety:** Protection from harmful goods.
2. **Right to Information:** About the product (ingredients, expiry date, price, etc.).
3. **Right to Choose:** Access to a variety of goods at fair prices.
4. **Right to be Heard:** To raise complaints and be listened to.
5. **Right to Redressal:** To get compensation for wrongs done.
6. **Right to Consumer Education:** To be informed and aware.

## ✓ CONSUMER RIGHTS -

Consumers are protected by **specific rights** that help them avoid exploitation and ensure fair treatment in the marketplace. These rights are given under the **Consumer Protection Act (COPRA)** and other laws in India.

### ◆ Six Major Consumer Rights

#### 1. Right to Safety

- You have the right to be protected against goods and services that are **harmful to life and health**.
- Example: Medicines, electrical appliances, or food items must be safe and tested before being sold.
- ⚠ Unsafe products must not be sold to consumers.

#### 2. Right to be Informed

- You have the right to know:
  - **Details of the product:** ingredients, price, batch number, date of manufacture & expiry.
  - **How to use the product safely.**
- This helps you make an **informed choice**.
- ⚠ Sellers must give **clear and correct information**.

#### 3. Right to Choose

- You have the right to **choose freely** from a variety of products and services at competitive prices.
- Example: No one can force you to buy a product as part of a package deal.
- ⚠ Monopolies and limited options violate this right.

#### 4. Right to be Heard

- You have the right to voice your **complaints and concerns**.
- Consumer complaints must be heard in:
  - Consumer courts
  - Companies' customer care systems
  - Consumer forums
- ⚠ Every consumer must be taken seriously.

#### 5. Right to Seek Redressal

- If a product is defective or a service is poor, you have the right to:
  - Ask for a **refund**
  - Ask for **replacement**
  - Ask for **compensation**
- You can file a complaint in **Consumer Courts (District, State, or National levels)**.
- ⚠ You don't need a lawyer to file a complaint—**any consumer can do it**.

#### 6. Right to Consumer Education

- You have the right to know your rights and duties as a consumer.
- Education and awareness help people make better choices and **fight exploitation**.
- Campaigns like "**Jago Grahak Jago**" are examples of this right in action.

### ■ Additional Rights (Recognized Globally):

Some organisations also mention additional rights like:

- Right to a Healthy Environment
- Right to Basic Needs

#### ➤ Where Should Consumers Go to Get Justice?

If a consumer is cheated or treated unfairly, they can file a complaint and seek justice through the Consumer Disputes Redressal System under the Consumer Protection Act (COPRA).

### ✓ Three Levels of Consumer Courts in India:

Level	Where to File	For Claims Up To	Handles Cases From
1. District Consumer Disputes Redressal Commission (DCDR)	District Level	₹1 crore	Local area or district
2. State Consumer Disputes Redressal Commission (SCDR)	State Capital	₹1 crore to ₹10 crore	Across the state
3. National Consumer Disputes Redressal Commission (NCDRC)	New Delhi	Above ₹10 crore	All over the country

### How Can a Consumer File a Complaint?

1. **No lawyer needed** - anyone can file a complaint.
2. Provide:
  - Bill or proof of purchase
  - Description of the issue
  - Evidence (photo/video if needed)
3. File complaint **in person**, **by post**, or **online** through the **e-Daakhil portal**:

### What Can the Consumer Court Do?

- Order **refund**, **replacement**, or **repair**.
- Award **compensation** for losses or mental harassment.
- Penalize the seller/company for **unfair practices**.

### LEARNING TO BECOME WELL-INFORMED CONSUMERS

Becoming a **well-informed consumer** means being aware of your rights, responsibilities, and how the market works. It helps you avoid being cheated and allows you to make **wise, safe, and fair choices** while buying goods or services.

#### ➤ Why Should We Become Well-Informed Consumers?

1. **To avoid exploitation** - like being overcharged or sold fake/expired goods.
2. **To make better choices** - by comparing prices, quality, and product information.
3. **To protect your rights** - by raising your voice when cheated.
4. **To spread awareness** - and help others become alert consumers too.

### ✓ How Can We Become Well-Informed Consumers?

#### 1. Check Labels and Details

Always look for:

- MRP (Maximum Retail Price)
- Expiry/manufacturing date

- Ingredients and instructions
- ISI, AGMARK, Hallmark, FSSAI, or other quality certification marks

---

## 2. Ask for a Bill or Receipt

- It acts as **proof of purchase** in case of a complaint.
- Always ask for a **cash memo/invoice** even for small purchases.

---

## 3. Know Your Rights

Be aware of your **six consumer rights**:

- Right to Safety
- Right to Information
- Right to Choose
- Right to Be Heard
- Right to Seek Redressal
- Right to Consumer Education

---

## 4. Be Alert to Unfair Practices

- Beware of **false advertisements**.
- Avoid buying **unbranded** or **unlabelled** goods.
- Report any cheating or fraud to consumer forums.

---

## 5. Participate in Awareness Campaigns

- Campaigns like "**Jago Grahak Jago**" educate people on consumer rights and safety.
- Schools, NGOs, and consumer clubs also teach consumer awareness.

- ❖ **TAKING THE CONSUMER MOVEMENT FORWARD**

---

### ✓ What Does It Mean?

Taking the consumer movement forward means continuing to:

- **Spread awareness** about consumer rights.
- **Strengthen laws** that protect consumers.
- **Encourage active participation** by people to fight against unfair trade practices.
- Make markets more **fair, transparent, and responsible**.

---

### ❖ Why Is It Still Needed?

Even though laws like the **Consumer Protection Act** exist, many challenges remain:

1. **Lack of awareness** - Many people still do not know their consumer rights.
2. **Rural and poor consumers** are more vulnerable to cheating.
3. **Big companies** may still mislead consumers through false ads or hidden charges.
4. **Digital markets** (online shopping, e-services) bring new kinds of problems like fake reviews, scams, and unsafe data practices.

---

### ❖ Steps to Take the Consumer Movement Forward

#### 1. Spreading Awareness

- Use schools, colleges, media, and community programs to teach consumer rights.
- Support government campaigns like "**Jago Grahak Jago**".

#### 2. Strengthening Consumer Organisations

- Support **Consumer Forums/Clubs** in schools, towns, and villages.

- Encourage **NGOs** to work with local people and educate them.

### 3. Stricter Enforcement of Laws

- Ensure rules are properly followed by shops, companies, and online platforms.
- Government agencies must act quickly on consumer complaints.

### 4. Using Technology

- Promote the use of **online complaint platforms** like <https://edaakhil.nic.in>
- Create easy-to-use **mobile apps** for registering complaints and checking product safety.

### 5. Promoting Ethical Business Practices

- Reward companies that follow fair practices.
- Encourage **Corporate Social Responsibility (CSR)** related to consumer safety.

#### 1. Which Act provides protection to consumers in India?

- A. Consumer Protection Act
- B. Right to Information Act
- C. Industrial Act
- D. Trade Act

☒ **Answer: A**

#### 2. When was the Consumer Protection Act passed in India?

- A. 1947
- B. 1986
- C. 2005
- D. 2011

☒ **Answer: B**

#### 3. Which of the following is NOT a consumer right?

- A. Right to vote
- B. Right to safety
- C. Right to be informed
- D. Right to seek redressal

☒ **Answer: A**

#### 4. What does MRP stand for?

- A. Minimum Retail Price
- B. Maximum Retail Price
- C. Medium Rate Price
- D. Maximum Rate of Product

☒ **Answer: B**

#### 5. What does the ISI mark stand for?

- A. Indian Standard Item
- B. International Safety Institute
- C. Indian Standards Institute
- D. International Standards of India

☒ **Answer: C**

#### 6. What is the slogan used by the Indian government to promote consumer awareness?

- A. India Shines
- B. Digital India
- C. Jago Grahak Jago
- D. Clean India

☒ **Answer: C**

- **7. Where can a consumer file a complaint if the value of goods is less than ₹1 crore?**

A. National Commission  
B. State Commission  
C. District Commission  
D. Supreme Court

✓ **Answer: C**

- **8. Which right allows a consumer to complain and be heard?**

A. Right to Information  
B. Right to Choose  
C. Right to be Heard  
D. Right to Safety

✓ **Answer: C**

- **9. AGMARK is related to the certification of:**

A. Gold  
B. Electronics  
C. Agricultural Products  
D. Medicines

✓ **Answer: C**

- **10. Which mark is used for gold jewelry?**

A. ISI  
B. AGMARK  
C. BIS  
D. Hallmark

✓ **Answer: D**

- **11. What is the first step when a consumer is cheated?**

A. File a police report  
B. Go to court  
C. File a complaint with the seller or company  
D. Stay quiet

✓ **Answer: C**

- **12. Who can file a consumer complaint?**

A. Only the buyer  
B. Any adult citizen  
C. Any consumer  
D. Only government officials

✓ **Answer: C**

- **13. Which platform allows filing online consumer complaints?**

A. RTI portal  
B. PMO portal  
C. e-Daakhil  
D. MyGov

✓ **Answer: C**

- **14. Which right protects consumers from dangerous goods?**

A. Right to Choose  
B. Right to Safety  
C. Right to Information



D. Right to Redressal

✓ **Answer: B**

- 
- **15. Which of the following is an example of unfair trade practice?**

A. Giving warranty  
B. Selling expired goods  
C. Providing MRP  
D. Giving bill

✓ **Answer: B**

- 
- **16. What is the full form of COPRA?**

A. Consumer Policy Act  
B. Consumer Protection Act  
C. Cooperative Retail Act  
D. Consumer Product Regulation Act

✓ **Answer: B**

- 
- **17. Which right helps a consumer to ask for refund or replacement?**

A. Right to Safety  
B. Right to Redressal  
C. Right to be Informed  
D. Right to Education

✓ **Answer: B**

- 
- **18. What does the 'Right to Choose' mean?**

A. Choose any job  
B. Choose political leaders  
C. Choose from a variety of products  
D. Choose family planning

✓ **Answer: C**

- 
- **19. Who heads the National Consumer Disputes Redressal Commission?**

A. Prime Minister  
B. A sitting judge of Supreme Court  
C. President of India  
D. A retired Supreme Court judge

✓ **Answer: D**

- 
- **20. Which court handles complaints above ₹10 crore?**

A. High Court  
B. Supreme Court  
C. State Commission  
D. National Commission

✓ **Answer: D**

- 
- **21. Where was the first Consumer Court in India set up?**

A. Delhi  
B. Mumbai  
C. Kolkata  
D. Chennai

✓ **Answer: A**

-



- **22. What is the role of consumer forums?**
  - A. To help sellers
  - B. To spread consumer awareness and file complaints
  - C. To support companies
  - D. To increase prices

✓ **Answer: B**
- ---
- **23. The Consumer Protection Act was amended in which year?**
  - A. 1991
  - B. 2002
  - C. 2019
  - D. 2021

✓ **Answer: C**
- ---
- **24. A consumer buys milk with AGMARK. What does this ensure?**
  - A. It is expensive
  - B. It is imported
  - C. It is safe and of good quality
  - D. It is local

✓ **Answer: C**
- ---
- **25. What is a consumer court also known as?**
  - A. Lok Sabha
  - B. Lok Adalat
  - C. Consumer Disputes Redressal Commission
  - D. Civil Court

✓ **Answer: C**
- ---
- **26. What is the meaning of 'Consumer Awareness'?**
  - A. Being alert while driving
  - B. Knowing prices of products
  - C. Knowing your rights and duties as a consumer
  - D. Buying expensive goods

✓ **Answer: C**
- ---
- **27. Who is a consumer?**
  - A. One who sells goods
  - B. One who makes products
  - C. One who buys goods or services for personal use
  - D. One who exports goods

✓ **Answer: C**
- ---
- **28. Filing a consumer complaint in India is:**
  - A. Expensive and complex
  - B. Free and simple
  - C. Allowed only for rich people
  - D. Not allowed for students

✓ **Answer: B**
- ---
- **29. Which ministry handles consumer affairs in India?**
  - A. Ministry of Trade
  - B. Ministry of Justice
  - C. Ministry of Consumer Affairs, Food & Public Distribution

D. Ministry of Finance

✓ **Answer: C**

- 
- **30. Which symbol is mandatory on electrical appliances?**

A. Hallmark

B. ISI

C. AGMARK

D. ISO

✓ **Answer: B**

Learning Horizon