

12th Standard Business Studies

Consumer Protection

1. Consumer A consumer is generally understood as a person who uses consumer goods or avails any service.

2. Consumer Protection It means protecting consumer from the clutches of fraud producers or sellers.

3. Who Can File a Complaint?

- (i) A consumer
- (ii) Any registered consumer association
- (iii) The Central Government or any State Government
- (iv) One or more consumers, on behalf of numerous consumers having the interest
- (v) A legal heir or representative of a deceased consumer

4. Three Tier Judicial Machinery to Provide Protection to Consumers

- (i) District forum
- (ii) State commission
- (iii) National commission

5. Consumer Rights

- (i) Right to safety
- (ii) Right to be informed
- (iii) Right to choose
- (iv) Right to be heard
- (v) Right to seek redressal
- (vi) Right to consumer education

6. Consumer Responsibilities

- (i) Consumer must exercise his right
- (ii) Consumer must be conscious
- (iii) Filing complaints for the redressal of genuine grievances
- (iv) Consumer must be quality cautious
- (v) Do not be carried away by advertisement
- (vi) Insist on cash memo

7. Ways and Means of Consumer Protections

- (i) Self-regulation by business
- (ii) Business association
- (iii) Consumer awareness
- (iv) Consumer organisation
- (v) Government

8. Relief Available

- (i) Removal of defects from the goods
- (ii) Replacement of the goods
- (iii) Refund of the price paid
- (iv) Compensation of loss or injury suffered
- (v) Removal of deficiency in service
- (vi) Discontinuance of unfair trade practices
- (vii) Stopping the sale of hazardous goods
- (viii) Withdrawal of hazardous goods from market

9. Rule of Consumer Organisations In India, several consumer organisations and non-governmental organisations have been set up for the protection and promotion of consumers interest. These associations are performing following functions

QB365-Question Bank Software

- (i) Bringing out brochures, journals etc
- (ii) Spreading consumer awareness
- (iii) Collecting data of different product
- (iv) Filing suits or complaints on behalf of customers
- (v) Educating the consumer to help themselves
- (vi) Educating women regarding consumerism

10 Rule of Press A part from publishing articles, columns etc newspapers have tried to provide protection to harassed consumers by including a consumer complaint column.

11. Rule of Universities and Press IGNOU has made a beginning by developing a complete syllabus which provides a framework for the universities to develop a curriculum for consumer education CBSE has published a teacher's manual on consumer education.