

CONSUMER PROTECTION

Two Marks Questions :

Q. 1. Define consumerism.

Ans. Various efforts made for the protection of the interests of the consumers are known as consumer protection. It is also referred to as **consumerism**. Under it, consumers are made aware of their rights and duties and ; such an business environment is created in which there is no exploitation of the consumers.

Q. 2. What do you mean by consumer protection ?

Ans. Consumer protection is concerned with the protection of the interests of the consumers. For consumer protection, three parties are expected to behave responsibly. **First** of all, it is business world, **Secondly**, it is government **Thirdly**, it is the consumers.

Q. 3. What is right to information ?

Ans. Every consumer has a right that he can ask for complete information from the producer or seller about the price, quality and purity of the product, name and address of the producer, date of manufacturing, expiry date, method of use, side effects (If any), ingredients, guarantee, after-sale services, free facilities or gifts etc. available with product. This information proves highly useful in making an appropriate purchase decision.

Q. 4. What is the right to seek redressal ?

Ans. A consumer has the right that he should be duly compensated after the redressal of any of his complaint regarding improper business behaviour, deceit, exploitation or restrictive trade practice. It is with this purpose that consumer courts have been set-up through-out the country to redress the consumer complaints.

Q. 5. What is the amount of penalty in case of non-compliance with orders of a consumer court ?

Ans. Penalties have been described in Section 27 of the Consumer Protection Act, 1986. Under this section, if any person or businessman against whom a complaint has been filed or even complainant, fails to obey the order of the Consumer Court or deliberately neglects the order, then he can be punished with a minimum of one month and a maximum of three year imprisonment or a minimum of ₹ 2000 and a maximum of ₹ 10000 fine or with both of these.

Q. 6. Who is a consumer according to the Consumer Protection Act, 1986 ?

Ans. According to **Section 2(I)(d)** of ‘**Consumer Protection Act, 1986**’ of India ; a consumer refers to :

- (i) Any person who buys any goods or, avails or hires any services by making a payment or by making a promise to make a payment.
- (ii) Any person who buys any goods under any system of deferred payments.
- (iii) Any person who avails or hires any services on contract.

Q. 7. Who can file a complaint in a consumer court ?

Ans.

1. By a consumer.
2. By any consumer association which is registered.
3. By centre government or any state government.
4. By any one consumer on behalf of the common consumers or more than one consumers.

5. By the legal heir or a representative of a deceased person.

Four Marks Questions :

Q. 1. Write any four rights of consumer.

Ans. 1. Right to Choose : For the satisfaction of his wants, a consumer has right to choose an appropriate product. In order to do so, he can ask for making a careful examination of goods available for sale with the seller.

2. Right to Safety : A consumer has the right that he should be protected from such products which may prove dangerous to his health or life. Consumers have the right that they should be protected from such defects in these products which may prove dangerous to their life and health.

3. Right to Information : Every consumer has a right that he can ask for complete information from the producer or seller about the price, quality and purity of the product, name and address of the producer, date of manufacturing, expiry date, method of use, side effects (If any), ingredients, guarantee, after-sale services, free facilities or gifts etc. available with product.

4. Right to Consumer Education : Consumer has the right to consumer education also. Every consumer has the right that he can get complete information about **Consumer Protection Act, 1986** and various other such laws and rules which have been enacted and implemented for the protection of rights and interests of the consumer.

Q. 2. State any four responsibilities of consumer.

Ans. 1. Consumer must be Cautious : Consumer should never be careless while purchasing or consuming the products. If consumer is aware and cautious, then no seller or producer can either cheat or exploit him.

2. Insistence on Cash Memo : While purchasing any product, consumer must obtain cash memo. If any problem arises regarding the product, then this cash memo proves highly useful in lodging the complaint. Without this cash memo, it is not possible to lodge the complaint.

3. Consumer must be Honest : A consumer must be honest. He should exercise utmost honesty while carrying out any transaction. He should neither indulge in illegal activities, nor promote such activities.

4. Consumer must Exercise His Rights : Consumers have got several rights under the **Consumer Protection Act, 1986**. Consumer must be aware about these rights and he must exercise these rights.

Q. 3. Write any four salient features of the Consumer Protection Act, 1986 ?

Ans. 1. Coverage of Products : This act applies to all the goods and services. Only those goods and services can be out of the ambit of this act which have been kept out of this act on the orders of the government.

2. Coverage of Sectors : This act applies to all the sectors i.e. public sector, private sector and joint sector as well.

3. Compensatory by Nature : The provisions of this act are compensatory by nature. The primary objective of its provisions is compensate the loss of the consumers.

4. Consumer Rights and Protection of Consumer Rights : Under this act, six specific rights have been provided to the consumer. Special provisions have been enacted to protect these rights as well.

Q. 4. Discuss the role of non-governmental organisations (NGO's) in protecting the consumers.

Ans. 1. Consumer Education : These organisations provide consumer education to the common consumers through training programmes, seminars, meetings, conferences etc. This results in the

spread of consumer education.

2. Redressal of Consumer Complaints : These organisations help in the redressal of consumer complaints. These also help to solve the problems of the consumers as well. These also provide legal help to the consumers.

3. Testing of Product Quality : By getting the product quality verified by the certified laboratories, these organisations publish the results for consumers and general public. Hence, these organisations ensure the availability of quality products for the consumers.

4. Encouragement to Consumers : Consumer organisations and non-governmental organisations encourage the consumers to raise their voice against any deceit or exploitation. The main objective of doing so is to protect the interests of the consumers.