



CHAPTER - 7

CONSUMER PROTECTION

Consumer

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

Consumer Protection

It means protecting consumer from the clutches of fraud producers or sellers. The producer should produce goods keeping in mind the requirements of consumers and satisfy the consumer but it is observed that this obligation is neglected by some businessmen and they are involved in the unfair practices such as supply of substandard quality, adulteration, etc. So there is need for consumer protection. Hence consumer protection means protecting the interest of consumer.

IMPORTANCE OF CONSUMER PROTECTION

(A) From Consumer's point of view

- (i) **Consumers Ignorance:** Majority of consumers are not aware of their rights and reliefs available to them as a result of which they are continuously exploited. In order to save consumers from exploitation, consumer protection is needed.
- (ii) **Unorganized Consumers:** In India consumers are still unorganized and there is lack of consumer organizations, which would act in their interests.
- (iii) **Widespread Exploitation of Consumers:** Consumers are exploited on a large scale by means of various unfair trade practices and consumer protection is required to protect them from exploitation.

(B) From the point of view of Business

- (i) **Long term Business Interest:** It is always in the interest of the business to keep its customer satisfied. Global competition could be won only after satisfying customers. Satisfied customers

lead to repeat sales and thus helps in increasing customer base of the business.

- (ii) **Business uses Resources of Society:** Every business uses the resources of the society and thus it is their responsibility to work in the society's interest.
- (iii) **Social Responsibility:** A business has social responsibilities towards various groups like owners, workers, government, customers etc. Thus, customers should be provided with quality goods at reasonable prices.
- (iv) **Moral Justification:** It is the moral duty of any business to act in favour of consumer's interest & avoid any form of exploitation & unfair trade practices like defective & unsafe products, adulteration, false and misleading advertising, hoardings, black marketing etc.
- (v) **Government Intervention:** If a business engages in any form of unfair trade practices then government takes action against it, which will adversely affect the goodwill of the company.
- (vi) **Consumer is Purpose of Business:** The basic purpose of business is to create more and more customers and retain them and businessmen can create more customers only by satisfying the customers and protecting the interests of consumer. The customer is the foundation of business.

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.

Three Tier Judicial Machinery to Provide Protection to Consumers

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

Consumer Rights

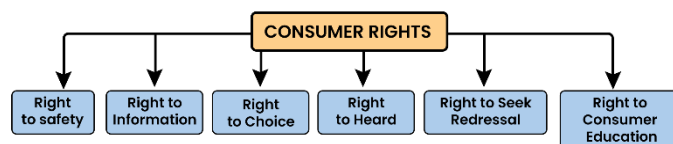
- (i) **Right to safety:** Consumer has the right to be protected against products, & services which are hazardous to health & life. E.g. ISI certification for electronic items. This right is important for safe and secure life. This right includes interest consumer for consumer's long interest as well as for their present requirement. Sometimes the manufacturing defects in pressure cookers, gas cylinders and other electrical appliances may cause loss of life, health and property of consumers. This right to safety protects the consumers from sale of such hazardous goods and services.



- (ii) **Right to be informed:** Consumer has right to have complete information about the product before buying it. He has the right to get information about the quality, quantity, purity and price of goods and services so as to protect himself against the abusive and unfair trade practices. The producer must supply all the relevant information at a suitable price.
- (iii) **Right to choose:** Consumer has a right to choose any product out of the available products as per his/ her own interests. The right to choose means an assurance of availability, ability and access of variety of products and services at competitive price and competitive price means just or fair price. The producer or supplier or retailer should not force the customer to buy a product of specific brand. Consumer must be free to choose the most suitable product from his point of view.
- (iv) **Right to be heard:** Consumer has the right to file a complaint to be heard in case of dissatisfaction with goods or services (use of grievance cell). Many reputed firms have set up their own consumer service and grievance cell to listen the consumer's complaints and take appropriate steps to redress their grievances. This right of is of greater importance of the first three

rights because above three rights are meaningless if the consumer does not have right to file the complaint.

- (v) **Right to seek redressal:** Consumer has the right to get relief in case the product or service falls short of consumers expectations or is dangerous. The consumer may be provided with replacement/removal of defect or compensation for any loss.
- (vi) **Right to consumer education:** Consumer has the right to acquire knowledge and to be well informed throughout life. He should be made aware of his rights and reliefs available to him in case of the product or service falls short of his exceptions. The Govt. of India has included consumer education in the school curriculum and is making use of mass media to make consumers aware of their rights. To promote awareness, Indian Government has taken several measures like campaign of 'Jago Grahak Jago', etc. Many consumer organisations and reputed firms are also taking an active part in educating consumers.



Consumer Responsibilities

- (i) **Consumer must exercise his right:** Consumer must be aware their own rights. These rights are right to safety, right to be informed, right to choose, right to be heard, right to seek redressal and right to consumer education. They must exercise this right while buying products and services.
- (ii) **Consumer must be conscious:** The consumer must ask for complete information about the quality, utility, quantity, price, etc. before buying it. Thus, he should not purchase blindly.
- (iii) **Consumer must be quality cautious:** The consumer should buy only standardised products as they provide quality assurance. While purchasing goods, the consumer must look for standards quality certification marks like ISI, Agmark, Hallmark, FPO, etc. This will help to eradicate the problems of adulteration and spurious products.
- (iv) **Beware of False Advertisement:** Consumers should not believe in advertisements blindly because advertisements often exaggerate the quality or features of goods and services. Therefore, they should compare the details of the product given in the advertisement with the actual product. Any discrepancy or difference should be brought to the notice of the sponsor of the advertisement.
- (v) **Insist on cash memo:** A consumer must ask for a cash memo on purchase of goods and services as it serves as a proof of purchase at the time of filling of complaint. No seller can deny to give a cash memo.

Infact a seller is bound to give a cash memo even if buyer does not ask for it.

- (vi) **Consumer should Knowledge about Market:** Consumers should be aware about various goods and services available in market so that an intelligent and wise choice can be made.
- (vii) **Filing Complaint:** The consumer must file a complaint in an appropriate consumer forum in case of any defect in the product or deficiency availed. When a consumer ignores his exploitation by traders, he encourages corrupt business practices. Therefore, consumers should lodge complaints for redressal if their genuine grievances. The consumer even for a small loss should not hesitate to move to the appropriate authority but should not exaggerate the loss or defect of goods.
- (viii) **Consumers must be honest:** A consumer should be honest in his dealings. He should purchase only legal goods and services and discourage unfair trade practices like black marketing, hoarding etc.
- (ix) **Form Consumer Organisations:** Consumers should form consumer organisation to educate consumers and safeguard their interests.
- (x) **Save Environment:** Consumer should save the environment by avoiding waste, littering, and contribution to pollution.

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

THE SALIENT FEATURES AND PROVISIONS OF CONSUMER PROTECTION ACT, 2019

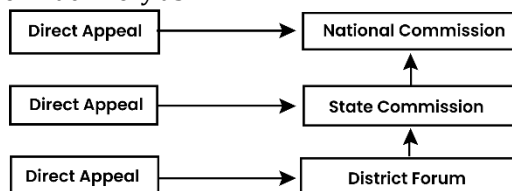
Who Can File a Complaint Under CPA, 2019

A complaint before the appropriate consumer forum can be made by:

1. Any consumer.
2. Any registered consumer association.
3. The central or state government.
4. One or more consumers on behalf of numerous consumers having same interest.
5. A legal heir or representative of a deceased consumer.

REDRESSAL AGENCIES UNDER CONSUMER PROTECT ACT, 2019

For the redressal of consumer grievances the act provides a three-tier machinery as:



Redressal Agencies

1. DISTRICT FORUM

District forum are set up in each district by the state concerned. The important features are:

- (a) It consists of a President and two members, one of whom should be a woman, duly appointed by State Government
- (b) It can receive consumer complaints of not more than ₹1 crores value.
- (c) On receiving the complaint, the district forum shall refer the complaint to the opposite party concerned and send the sample of goods for testing in a laboratory.
- (d) The district forum after being satisfied that goods are defective or there is some unfair trade practice can issue an order to opposite party directing him to either replace or return the price or pay compensation. In case the aggrieved party is not satisfied with the order of district forum. He can appeal before state forum within 30 days of passing an order.

2. STATE COMMISSION

It is set up in each state by the government concerned. The salient features are:

- (a) Each commission consists of a president and it least 2 members appointed by state Government.
- (b) Complaints of at least ₹1 crore but not more than ₹10 crores can be filed with state commission.
- (c) On receiving the complaint, the state commission can also refer the complaint to opposite party and send the goods for testing in laboratory.
- (d) The state commission after being satisfied can order to opposite party to either replace or repay or pay compensation. In case the aggrieved party is not satisfied, they can appeal before national commission within 30 days of passing an order.

3. NATIONAL COMMISSION

It is setup by Central Govt. The provisions of act are:

- (a) It consists of a President and at least 4 members appointed by Central Government.
- (b) All complaints are pertaining to goods and services of value more than ₹10 crore can be filed with national commission.
- (c) On receiving the complaint, the national commission can also refer it to opposite party and send goods for testing.
- (d) The National Commission has the power to issue orders for replace mentor removal and to pay the compensation for loss.
- (e) Any person who is aggrieved by the order of the National Commission can appeal against such order to the Supreme Court within 30 days of passing the order.

Marks Indicating quality in different products

ISI: On consumer durable products, electronic items, etc.



AGMARK: On agricultural commodities and live stock product.



BIS Mark (Hallmark): On gold jewellery.



Woolmark: It signifies 100% pure wool.



ECO MARK: For environmental friendly products.



Rule of Consumer Organisations

In India, several consumer organisations and non-governmental organisations have been set up for the protection and promotion of consumer's interest. These associations are performing following functions.

- (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.

QUESTIONS FOR PRACTICE

MCQ

- Q1.** Which of the following points highlight the importance of consumer protection from consumer's point of view?
 (a) Consumer ignorance
 (b) Unorganised consumer
 (c) Widespread exploitation of consumer
 (d) All of the above
- Q2.** When the value of goods and services, alongwith compensation claimed is more than ₹10 crore, then the complaint can be filed in
 (a) State Commission
 (b) National Commission
 (c) District Commission
 (d) None of the above
- Q3.** In means right to know the MRP, expiry date, weightage and quantity of the product.
 (a) Right to be heard
 (b) Right to be informed
 (c) Right to consumer education
 (d) Right to be assured
- Q4.** The Consumer Protection Act provides a number of reliefs to the consumers including replacement of the product, removal of defect in the product, compensation paid for any loss or injury suffered by the consumer, etc. Identify the right of consumer.
 (a) Right to be informed
 (b) Right to be heard
 (c) Right to seek redressal
 (d) Right to consumer education
- Q5.** 'Jago Grahak Jago' is the publicity campaign undertaken by government in eleventh five year plan to
 (a) promote the demand
 (b) protect the seller
 (c) protect the interest of consumers
 (d) promote the development of India
- Q6.** Which relief is available to consumer among the following?
 (a) Remove the defect in goods or deficiency in service
 (b) Refund the amount paid by the complainant
 (c) To pay compensation if the consumer has suffered any loss
 (d) All of the above
- Q7.** To publish a magazine under the title 'Upbhokta Jagran' is an example of which right of consumer?
 (a) Right to be informed
 (b) Right to safety
 (c) Right to be heard
 (d) Right to consumer education
- Q8.** Shweta wants to buy a gold ring. As an aware consumer, how can she be sure about the quality of gold ring she is going to buy?
 (a) She should check hallmark on the jewellery
 (b) She should check agro mark on the jewellery
 (c) She should check FPO mark on the jewellery
 (d) She can ask from another jewellery
- Q9.** Mr. Saumya purchased a watch from a Titan Gallery. As a proof of purchase, what she should ask for?
 (a) Invoice
 (b) Cash memo
 (c) Warranty card
 (d) None of these
- Q10.** Who among the following can be President of the National Consumer Dispute Redressal Commission?
 (a) Judge of a High Court
 (b) Judge of a Supreme Court
 (c) Lawyer of a High Court
 (d) Lawyer of a Supreme Court
- Q11.** A complaint can be filed against a seller, manufacturer or a dealer of goods whose goods are in any manner.
 (a) perfect
 (b) flawless
 (c) defective
 (d) None of these
- Q12.** Which of the following is the relief available to a consumer under the Consumer Protection Act, 2019?
 (a) To remove the defect in goods or deficiency in services
 (b) To replace the defective good with a new one, free from any defect
 (c) To refund the price paid for the product or the charges paid for the service
 (d) All of the above
- Q13.** Raghu purchased a truck worth ₹35 lakhs. The truck had some inbuilt problems and after some days stopped starting. Since it was in the guarantee period, it was shown to the company. The people in the company refused to attend his complaints. It was heart breaking for him so he decided to file a complaint in the District Commission. The District Commission on hearing the pleas from both the parties gave decision in favour of the truck company. It was shockingly bad news for Raghu. At what level of authority, should Raghu file a complaint now?
 (a) Supreme Court
 (b) State Commission
 (c) District Commission
 (d) National Commission
- Q14.** Sumit filed a case against Domestic Cooling Ltd. in the District Commission but he was not satisfied with the order of the 'District Commission'. Where he can appeal further against the decision of 'District Commission'?
 (a) State Commission
 (b) National Commission
 (c) Consumer Committee
 (d) None of the above
- Q15.** Coka Which of the following is a reason why a businessman should lay emphasise on the protection of consumers and their interests?
 (a) For long-term profit maximisation
 (b) For fulfilling social responsibility
 (c) To avoid government intervention
 (d) All of the above

- Q16.** To avail the benefit of Consumer Protection Act, the consumer
(a) must insist on cash memo
(b) no necessity for cash memo
(c) need a certificate of consumer
(d) None of the above

Questions 17–18 contain two statements-- Assertion (A) and Reason (R). Each question has FOUR choices (a), (b), (c), (d), only one of which is correct.

In the light of these statements, choose the most appropriate option:

- (a) (A) is incorrect but (R) is correct.
(b) (A) is correct but (R) is incorrect.
(c) Both (A) and (R) are correct and (R) is the correct explanation of (A)
(d) Both (A) and (R) are correct but (R) is not the correct explanation of (A).

- Q17. Assertion (A):** It is the responsibility of the consumer to buy only standardized goods as they provide quality assurance.

Reason (R): The consumer have certain responsibilities to follow and should keep a few things in mind while purchasing goods and services.

- Q18. Assertion (A):** The Consumer Protection Act, 2019 has not defined the criteria of Consumer Disputes Redressal Commission.

Reason (R): Under the Consumer Protection Act, 2019 the National CDRC will hear complaints worth more than 10 crores.

- Q19.** Raman bought a room heater of a reputed brand of ₹1,500, but it caused an electric shock while it was being used. Raman wants to exercise his 'right'. Identify the 'right' under which he can be protected?

- (a) Right to seek redressal
(b) Right to be choose
(c) Right to be informed
(d) Right to consumer education

- Q20.** Sellers often adopt unfair trade practices to increase the sales of their products. Give few examples of such practices adopted by seller.

- (a) Misleading advertisements
(b) Fake price stickers on products
(c) Supply of cheap quality product
(d) All of the above

SUBJECTIVE QUESTIONS

- Q1.** Which consumer right gives the business firm freedom to set up their own consumer services and grievance cell.
- Q2.** Sandeep purchased a Diesel Car for ₹7 lakhs from an Automobile Co. and found that engine is defective. Despite many complaints the defect was not rectified. Suggest him the appropriate authority where he can file the complaint under Consumer Protection Act.
- Q3.** "Bheem, who was a vegetarian went to a snack bar for having French fries and later found out that it had non vegetarian content. Neither the advertisement nor the

packing of the product displaced that the product has non vegetarian content. Will Bheem be able to claim compensation, which right of the consumer is violated?"

- Q4.** Rajender, a consumer purchased medicines without noticing the date of expiry. He also did not obtain the cash memo. Do you think he will be able to protect himself by the loss caused due to expired medicine? Give reasons to support your answer.

- Q5.** Virat purchased a car for ₹15 lakhs from an automobile company and found that its airbags were defective. After many complaints with the company that went unheard, he filed a case in the District Forum. He was not satisfied with the orders of the District Forum. He then appealed before the State Commission and on being dissatisfied with the orders of State Commission, he appealed before the National Commission. Virat was not satisfied with the orders of National Commission.

Suggest him the highest authority where he could appeal against the decision of the National Commission.

- Q6.** State any two reliefs that the Consumer court can grant to consumers in case of genuine complaints in each of the following situations:

- (i) Divya was charged more than the printed maximum retail price (MRP) for a bottle of water.
(ii) Clara was sold a car with a defective engine.
(iii) Antony suffered injury while using newly bought defective electric heater.

- Q7.** Sonu purchased a medicine from 'Naresh Medical Stores' for his wife who had stomach pain. But even after giving the medicine, wife's condition did not improve and she had to be admitted to a nearby hospital for treatment. Doctors on examination found that the medicines given to Sonu's wife were spurious. Sonu complained about this to 'Naresh Medical Store'. As a result Naresh Medical Store decided to file a complaint against the manufactures in the consumer court. Can Naresh Medical Store lodge the complaint? Give reason.

- Q8.** Rama, who was a vegetarian, went to a bakery and bought a vanilla cake. On reaching home. She found that it had non-vegetarian content. Neither the advertisement nor the packaging of the product displayed that the product had non-vegetarian content. Will Raman be able to claim compensation? Which right is violated here?

- Q9.** Name the Consumer Court where the complaint will be filed by the consumer.

- Q10.** Suresh purchased a 'BMW' car for ₹ 50,00,000 on instalments. He found that the engine of the car was defective. Despite many complaints to 'BMW Motors', the defect was not rectified. He filed a complaint in district commission but was not satisfied with its order. Where can he appeal and within how many days?

HOMEWORK QUESTIONS

MCQ

- Q1.** Raghu had severe pain in his throat, so he called up the doctor and asked for a telephonic advice. The doctor prescribed him a sachet of Throat Reliever Hot Sip. He asked his servant to get a sachet from a local chemist with a cash memo. After consuming the sachet, he started feeling more ill, so he picked up the empty sachet and started reading the label. To his utter dismay, the sachet had already expired last month. Which of the following remedies is not available to him any longer as a consumer?
- To withdraw the hazardous goods from sale.
 - To replace the defective product with a new one.
 - To refund the price paid for the product.
 - To pay a reasonable amount of compensation for any loss suffered by the consumer due to the negligence of the opposite party.
- Q2.** Due to the negligence of the doctors, Karan passed away within a week's time after his surgery of the spine. Which of the following parties can not file a case in this regard?
- The consumer
 - Any registered consumer's association
 - A legal heir or representative of a deceased consumer
 - All of the above
- Q3.** Which of the following activities lie within the scope of consumer protection?
- Educating consumers about their rights and responsibilities
 - Helping consumers in getting their grievances redressed
 - Protecting the interests of consumers
 - All of the above
- Q4.** John started a small stationery shop in the nearby market. In pursuit of earning higher profits in a short term, he overpriced all his products by 20%. Gradually, the consumers understood his pricing strategy and stopped coming to his shop for making any purchase. Identify the related point highlighting the importance of consumer protection from businessmen's point of view.
- Long-term interest of business is assured
 - Business uses society's resources so they need to safeguard consumer's interests.
 - Social responsibility towards consumers as an important interest group.
 - It is the moral obligation of the businessmen to give due consideration to the consumer's interests.
- Q5.** Ram Sharma, the Padma Shri recipient, in a petition filed in 2012 said that she had faced humiliation and loss of reputation, as a transaction using a bank's debit card at a hotel in the Netherlands' Rotterdam failed, though she had a balance of more than 10 times the billed amount in her account. The bank claimed that the incident was a case of "force majeure", which means a natural and unavoidable catastrophe or an act of God, and was beyond its control. A consumer court in Chennai has directed the bank to pay a compensation of lakh to Ram Sharma for "deficiency in service". The bank was also directed to pay her ₹5,000 as expenses. Identify the right of consumers being exercised in the given case.
- Right to safety
 - Right to be heard
 - Right to seek redressal
 - Right to consumer education
- Q6.** When Pooja, inspite of paying the full price of the plot as per the terms and conditions of the allotment letter, was not given the possession of the plot by the builder, she filed a case in the State Commission. Identify the right of consumers being exercised in the given case.
- Right to safety
 - Right to be heard
 - Right to seek redressal
 - Right to consumer education
- Q7.** Lalit bought a bottle of soft drink of a famous beverage company and found a gutka pouch floating inside the bottle. He forwarded a legal notice to the company, accusing it of the deficiency in service that could cause health hazard to the consumer. Identify the right of consumer being violated in the given case.
- Right to safety
 - Right to be heard
 - Right to seek redressal
 - Right to consumer education
- Q8.** Ramesh booked several rooms in a reputed five-star hotel in Goa for his destination wedding. On the day of his wedding, when his friend Ramandeep, after attending the lunch party, returned to his room to take a shower, he had a fall in the bathroom. The bathroom was three stairs down to the bathing area and there was a handle bar to the right. On the second step, Ramandeep slipped badly and fell on his face with a great force, resulting in multiple fractures. He filled a case against the hotel for compensation for the injuries suffered due to faulty designing of its room. Identify the right of consumers being violated in the given case.
- Right to be heard
 - Right to seek redressal
 - Right to consumer education
 - Right to safety
- Q9.** Mayank purchased a house for ₹3 crores from a builder and found it being defective. Despite many complaints, the defect was not rectified. Suggest him the appropriate authority to file his complaint?
- District Forum
 - State Commission
 - National Commission
 - Supreme Court of India

Q10. A popular nationalised bank has been fined ₹8 lakh by the country's highest consumer court, National Consumer Disputes Redressal Commission (NCDRC), for not sharing complete insurance policy details with a customer. The bank has been ordered to pay the full amount as compensation to the customer. Identify the right of consumers being violated in the given case.

- (a) Right to be heard (b) Right to seek redressal
(c) Right to information (d) Right to safety

Q11. Shreya, her husband and her two minor daughters were travelling from Mumbai to Delhi, availing a company's flight services in 2018. The airlines had issued boarding passes to all of them. Shreya claimed in her plea that the airlines left all her family at the Mumbai Airport without informing them, despite their being in the airport premises. The family had to stay in a hotel and purchase new tickets the next day. The State Consumer Disputes Redressal Commission (SCDR) on hearing the plea, asked an airline company to pay ₹50,000 to Shreya and her family. Identify the right of consumers being exercised in the given case.

- (a) Right to safety
(b) Right to be heard
(c) Right to seek redressal
(d) Right to consumer education

Q12. Pranav bought an iron of a reputed brand for ₹ 2,000 but it caused an electric shock while it was being used. Pranav wants to exercise his 'Right'. Identify the 'Right' under which he can be protected

- (a) Right to safety
(b) Right to be heard
(c) Right to seek redressal
(d) Right to consumer education

Q13. Kunal purchased a medicine but medicine does not have date of manufacturing and date of expiry printed on its package. Identify the right of a consumer being violated.

- (a) Right to choose
(b) Right to be informed
(c) Right to seek redressal
(d) Right to consumer education

Q14. Identify the right of consumers being promoted in the picture.



- (a) Right to safety
(b) Right to be heard
(c) Right to seek redressal
(d) Right to consumer education

Q15. Pratham went to shopkeeper to buy hair-dryer. The shopkeeper forced him to buy hair-dryer of a particular brand out of various available brands, irrespective of the willingness of Pratham. Which 'Right' of Pratham, as a consumer has been violated?

- (a) Right to seek redressal
(b) Right to consumer education
(c) Right to information
(d) Right to be choose

Q16. Deepanshu went to a shop to purchase shirt. The shopkeeper offered him three colours of shirts. He asked him to show to show a shirt which was on display. Shopkeeper told Deepanshu that he would have to select from the options provided to him. Out of necessity and lack of time Deepanshu purchased a shirt out of one showed by shopkeeper. He paid shopkeeper cash and did not take the cash memo. When he wore shirt at home and was about to leave he found some stains on the shirt. He went to the shop next day and asked for replacement. The shopkeeper bluntly denied that shirt was not purchase from him. Which consumer responsibility was not fulfilled by Deepanshu which led to this situation?

- (a) Quality Conscious
(b) Exercise the rights
(c) Beware of false advertisement
(d) Insist on cash memo

Q17. Bright Ltd., a firecracker manufacturing firm had launched some new products on Diwali which attracted many buyers. However product package did not have adequate 'directions for use', because of which many accidents took place. Despite the accidents, the product was not withdrawn from the market by the manufacturers. According to CPA,2019, which consumer right is being violated?

- (a) Right to be informed
(b) Right to safety
(c) Right to choose
(d) Right to be heard

Q18. Recently, Garima purchased a pack of dog food for her pet. It was nowhere mentioned on the pack that it had to be mixed in lukewarm water in order to ensure easy digestion. Therefore, Garima kept serving the food to her pet by mixing it in cold water. As a result, her pet fell ill and had to be hospitalised. Identify the right of consumers being ignored by the company marketing the pet food.

- (a) Right to consumer education
(b) Right to information
(c) Right to choose
(d) Right to be heard

- Q19.** Ketan bought an air conditioner with two years warranty. The air conditioner started giving problem within 6 months. Ketan approached the seller but the seller did not listen to his grievances. Which right of consumer is violated in the above case?
 (a) Right to be heard (b) Right to safety
 (c) Right to be informed
 (d) None of these
- Q20.** A ready to use eat food manufacturing company uses lead in excess of the prescribed limits in its products. The usage of excess quantity of lead in the products could cause severe health issues to the consumers. Identify the consumer right violated by the company?
 (a) Right to be heard (b) Right to choose
 (c) Right to safety (d) Right to be informed
- Q21.** Recently in Mathura a consumer found impurities in a bottle of soft drink which he had bought. He approached the redressal forum. Which right is exercised by consumer?
 (a) Right to safety
 (b) Right to be heard
 (c) Right to choose
 (d) Right to be informed
- Q22.** In case an aggrieved consumer is not satisfied with the decision of the National Commission, he can make a further appeal in
 (a) State Commission
 (b) District Forum
 (c) Supreme Court of India
 (d) All of the above
- Q23.** Which of the following statements is not true with regard to the District Forum?
 (a) It consists of a President and three other members, one of whom should be a woman.
 (b) The members are appointed by the District Government.
 (c) A complaint can be made to the appropriate District Forum when the value of the goods or services in question, along with the compensation claimed, does not exceed ₹10 lakhs.
 (d) All of the above
- Q24.** Which of the following statements is true with regard to the State Commission?
 (a) It consists of a President and not less than two other members, one of whom should be a woman.
 (b) The members are appointed by the State Government concerned.
 (c) A complaint can be made to the appropriate State Commission when the value of the goods or services in question, along with the compensation claimed, exceeds ₹1 crore but does not exceed ₹10 crores.
 (d) All of the above
- Q25.** Which of the following statements is not true with regard to the National Commission?
 (a) It consists of a President and at least five other members, one of whom should be a woman.
 (b) The members are appointed by the Central Government.
 (c) A complaint can be made to the National Commission when the value of the goods or services in question, along with the compensation claimed, exceeds ₹10 crore.
 (d) Where the aggrieved party was not satisfied with the order of the National Commission, the case can be taken to the Supreme Court of India.
- Q26.** Which of the following functions are carried out by the consumer organisations?
 (a) Publishing periodicals to impart knowledge about consumer issues.
 (b) Providing legal assistance to consumers.
 (c) Filing complaints in appropriate consumer courts on behalf of the consumers,
 (d) All of the above
- Q27.** In case a consumer is not satisfied with the order passed in the State Commission, he can further make an appeal in the National Commission within a time period of
 (a) 10 days (b) 20 days
 (c) 30 days (d) 45 days
- Q28.** The owner of a restaurant is charging ₹50 for a bottle of a cold drink from a customer whereas the maximum retail price of the bottle of the cold drink is ₹45. One of the consumers (a member of NGO) has objected to this but the owner continues to do this malpractice. Name the right of the consumer which is required to be known by the consumers to have objection for this type of malpractice.
 (a) Right to be heard
 (b) Right to safety
 (c) Right to seek redressal
 (d) Right to consumer education
- Q29.** Due to stiff competition in mobile market. The TZ Ltd. introduced a new mobile phone which has battery backup of 30 days. In a hurry to introduce the product and get first mover advantage they did not test the battery for full 30 days. After the launch, the mobiles were sold immediately due to its special feature of battery backup but after 15 days the company started receiving the complaint of heated battery and 7 customers were injured due to the battery blast. Name the consumer right violated by the company.
 (a) Right to safety
 (b) Right to be heard
 (c) Right to seek redressal
 (d) Right to consumer education
- Q30.** Deeksha's father purchased a Refrigerator for ₹20,000 from an authorised dealer of the manufacturer with an oral guarantee of that the refrigerator will be replaced with a new one if any of the parts becomes defective within 1 year from the date of purchase. The compressor of the refrigerator got burnt within 2 months of its purchase. On complaining, the seller refused to replace the refrigerator. Name the redressal agency under the Consumer Protection Act where Deeksha's father can file the complaint.
 (a) District Forum (b) State Commission
 (c) National Commission (d) None of these

SUBJECTIVE QUESTIONS

- Q1.** On securing 95% marks in class XII, Gopal's father gifted him a gold chain. But after 2 months, Gopal noticed that the gold chain was losing the shine. He checked the mark on chain and found that it was not a proper hall mark (BIS). He lodged a complaint in the district forum, which rejected it. Not satisfied by the decision of district forum, he was very much disturbed and after 45 days, he decided to appeal further. Can Gopal appeal against the decision of the district forum? Give reasons in support of your answer. Explain feature of district forum.
- Q2.** On the occasion of 'Dhan Teras' Mr. Pratik went to market for purchasing utensils. He bought pressure cooker from a shop. The shop was over-crowded on the festival, so he did not obtain the cash-memo for the purchase and did not check its certification. Next day, his wife used the cooker, which bursted and his wife suffered injuries.
- (i) Identify and explain the Consumer liabilities which have not been discharged by Mr. Pratik.
- (ii) Mention the values which have been ignored by the seller as well as of Mr. Pratik.
- Q3.** Pinki purchased some household goods from a 'General Store'. On reaching home, she found that one face cream, (₹ 250) had not been billed. She became happy that, she got it without paying for. After checking the expiry date and other details, she started using it. Her face burnt due to the use of cream. Where should Pinki file the complaint for the cream? Justify.
- Q4.** Shreya purchased a hand blender from an electronic store and got the cash memo of ₹1,500 which she paid for the blender. Later, she found that the actual price of the blender was ₹1,200 but the shopkeeper had pasted a sticker of ₹ 1,500 on the original price. Can Shreya recover the extra money that she paid? What other options are available to her against the shopkeeper?
- Q5.** 'Sehaj bought Teak wood furniture for his drawing room from "Akshay Decors" of Kirti Nagar, Delhi for ₹ 4 lakhs. At the time of purchase the firm assured Sehaj about the best quality of the said furniture and gave 2 years warranty stating that if anything goes wrong, the firm shall replace it with a new one or refund the purchase amount. But the dining table and chairs started developing cracks at various places and the polish' became very dull within 30 days of purchase. Sehaj reported the matters to the firm and requested a number of times to replace the furniture. The firm neither paid attention to these requests nor replaced the furniture.
- (i) Identify the consumer rights which have been violated by the furniture manufacturer.
- (ii) Where can Sehaj lodge complaint for this?
- Q6.** To publish a magazine on consumer rights is example of which consumer right?
- Q7.** Who is a consumer?
- Q8.** Who has set up the National Commission?
- Q9.** The owner of a restaurant is charging ₹30 for a bottle of water from customer. Whereas the MRP of the bottle is ₹ 10. One of the consumers objected to it but the owner did not agree and continued with that malpractice.
- (i) What are the possible reasons that other consumers are not agreeing.
- (ii) Which right of consumer can remove this ignorance of consumer?
- Q10.** Heena purchased a book from 'Satish Book Stores'. While reading the book she found that ten pages were missing. She approached the seller of the book and complained about the missing pages. The seller promised that if the publisher was ready to change the book he would change the same. After a week the seller informed Heena that the publisher had refused to change the book. Where can Heena file a complaint against the seller of book.

SOLUTION FOR PRACTICE QUESTIONS

SOLUTION FOR MCQ QUESTIONS

S1. (d)	S8. (a)	S15. (d)
S2. (b)	S9. (b)	S16. (a)
S3. (b)	S10. (b)	S17. (c)
S4. (c)	S11. (c)	S18. (a)
S5. (c)	S12. (d)	S19. (a)
S6. (d)	S13. (b)	S20. (d)
S7. (d)	S14. (a)	

SUBJECTIVE QUESTIONS

- S1.** Right to be heard.
- S2.** District forum
- S3.** Bheem will be able to claim the compensation as the seller has violated the right to information according to this right.
- S4.** Rajender will not be able to protect himself by the loss caused due to expired medicine because Rajiv did not fulfil his responsibility on following grounds:
(i) He did not go through the packing instructions mentioned on the label of the packet.
(ii) He did not obtain the cash memo from the seller. Cash memo is a proof of purchase and it is must for filing any complaint.
- S5.** Supreme Court.
- S6.** (i) Reliefs that the Consumer court can grant to the customers are:
(a) To refund the price paid.
(b) To discontinue the unfair/restrictive trade practice and not to repeat the same in future.
- (ii) Reliefs that the Consumer court can grant to the customers are:
(a) To remove the defect in engine.
(b) To replace the defective engine with a new one, free from any defect.
- (iii) Reliefs that the Consumer court can grant to the customers are:
(a) To remove the defect in electrical heater.
(b) To replace the defective electrical heater with a new one, free from any defect.
- S7.** No, Naresh Medical Store is a retailer and retailer is not a consumer. Only consumer can file a complaint.
- S8.** Yes, Right to Information.
- S9.** (i) District Forum, (ii) State Commission, (iii) National Commission
- S10.** State Commission, within 30 days.

SOLUTION FOR HOMEWORK QUESTION

SOLUTION FOR MCQ QUESTIONS

S1. (b)	S11. (c)	S21. (b)
S2. (a)	S12. (a)	S22. (c)
S3. (d)	S13. (b)	S23. (d)
S4. (a)	S14. (a)	S24. (d)
S5. (c)	S15. (d)	S25. (a)
S6. (b)	S16. (d)	S26. (d)
S7. (a)	S17. (a)	S27. (c)
S8. (d)	S18. (b)	S28. (a)
S9. (b)	S19. (a)	S29. (a)
S10. (c)	S20. (c)	S30. (a)

SUBJECTIVE QUESTIONS

- S1. No, as appeal must be filed within 30 days of decision.
- S2. (i) Insist on cash memo
(ii) Cautious Consumer, concern for quality.
- S3. She can not file as no cash memo.
- S4. Yes.
- S5. (i) Right to be Heard and Right to Seek Redressal.
(ii) District forum
- S6. Right to consumer education.

- S7. According to consumer protection act, a consumer is:
(i) One who buys goods or hires services
(ii) Any use of such goods or service with approval of buyer Anyone who bought the goods for earning livelihood.
- S8. Central Government
- S9. (i) The other consumers may not be aware of their rights.
(ii) Right to consumer education can help to spread awareness to consumers.
- S10. District forum