

VIDYA BHAWAN BALIKA VIDYA PITH

शक्ति उत्थान आश्रम लखीसराय बिहार

Class 12 commerce Sub. BST. Date 30.12.2020

Teacher name – Ajay Kumar Sharma

CONSUMER PROTECTION

Question 1:

Explain the rights and responsibilities of a consumer.

ANSWER:

The Consumer Protection Act enlists six rights for a consumer. The following are the rights of a consumer.

1. **Right to Safety:** Every consumer has the right to be safeguarded against those goods and services that are hazardous to life, health and property. For example, manufacturing defects in electrical appliances, cooking gas cylinders can be injurious. The consumer has the right to be protected against such products.

2. **Right to be Informed:** According to this, the consumer has the right to be informed of the quality, quantity, price, ingredients, weight, etc. of the goods and services. In India, it is legally mandatory for the manufactures to provide all such information on the package and the label of the goods. This enables the consumer to make a wise choice.

3. **Right to Choose:** A consumer has the right to choose from a variety of goods and services at competitive prices as per his wishes. That is, the consumer has the right to have access to a variety of products at fair and competitive price. Thus, the retailer or the supplier should offer a variety of products in terms of quality, brand, price, etc. They should not induce the consumers towards the purchase of a particular product or service.

4. **Right to be Heard:** In case of any grievance or dissatisfaction, a consumer has the right to file a complaint. A consumer can file a legal complaint and seek redressal against any form of exploitation in appropriate forums established by the government. Nowadays, many consumer organisations and associations also work in this direction.

5. **Right to Seek Redressal:** A consumer has the right to seek redressal and compensation in case of any exploitation. The Consumer Protection Act provides for compensation in the form of replacement of product, cash compensation, repair/removal of defects, etc.

6. **Right to Consumer Education:** A consumer has the right to be educated and aware of his rights and the available remedies in case of exploitation. Many government and non-government organisation work actively in this regard.

In addition to the rights, a consumer has some responsibilities to safeguard himself from exploitation. The following are some of the responsibilities of a consumer.

(i) **Awareness:** A consumer should be well aware of the availability of various goods and services. This enables him to make an informed and wise choice.

(ii) **Looking for Quality Marks:** A consumer must always look for the quality certification marks before the purchase of goods such as ISI in case of electrical goods, AGMARK in case of agricultural goods, etc.

(iii) **Asking for Cash Memo:** A consumer should always ask for cash memo or bills for the goods and services purchased. The bill acts a proof of purchase and can be used for future references in case of a complaint.

(iv) **Reading Labels:** Labels on goods provide information regarding price, weight, expiry date of the product. The consumer must read these labels carefully before purchasing the goods.

(v) **Honest Transactions:** A consumer must always choose legal dealings and discourage illegal trade practices such as black marketing and hoarding.

(vi) **Ensure Safety:** A consumer must carefully read the manuals and instructions provided by the manufacturer so as to ensure safe use of the product. For example, instructions provided on the electrical appliances must be carefully read before using them.

(vii) **Filing Complaint:** In case the product is found defective or any deficiency is found in the quality of the product, a complaint must be filed in the appropriate forum.

(viii) **Consumer Societies:** Consumer organisations and societies such as consumer Coordination Council, Common Cause, Karnataka Consumer Service Society, etc. must be formed to work towards consumer education and awareness.

(ix) **Environment Protection:** The consumers must also work towards environment protection by avoiding wastes, pollution control, etc.