



10

Consumer : Satisfaction and Protection

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Observe
the pictures

Discuss
the
requirements
satisfying
for
which
we
visit
them
and
list
them
out



Purchasing vegetables for cooking food



To avail travel facilities

To avail treatment for disease



Purchasing cloths



Getting Education

Modern man has various wants such as food, cloth, shelter, education, health, entertainment, etc



We use goods and services

Do we pay for All the goods?



Nowadays we pay for water air

Do all services have to be Rewarded?

REASONS

Scarcity of resources

Increase in wants

Consumption



**Satisfaction
of
human
wants
using
goods
and
services**

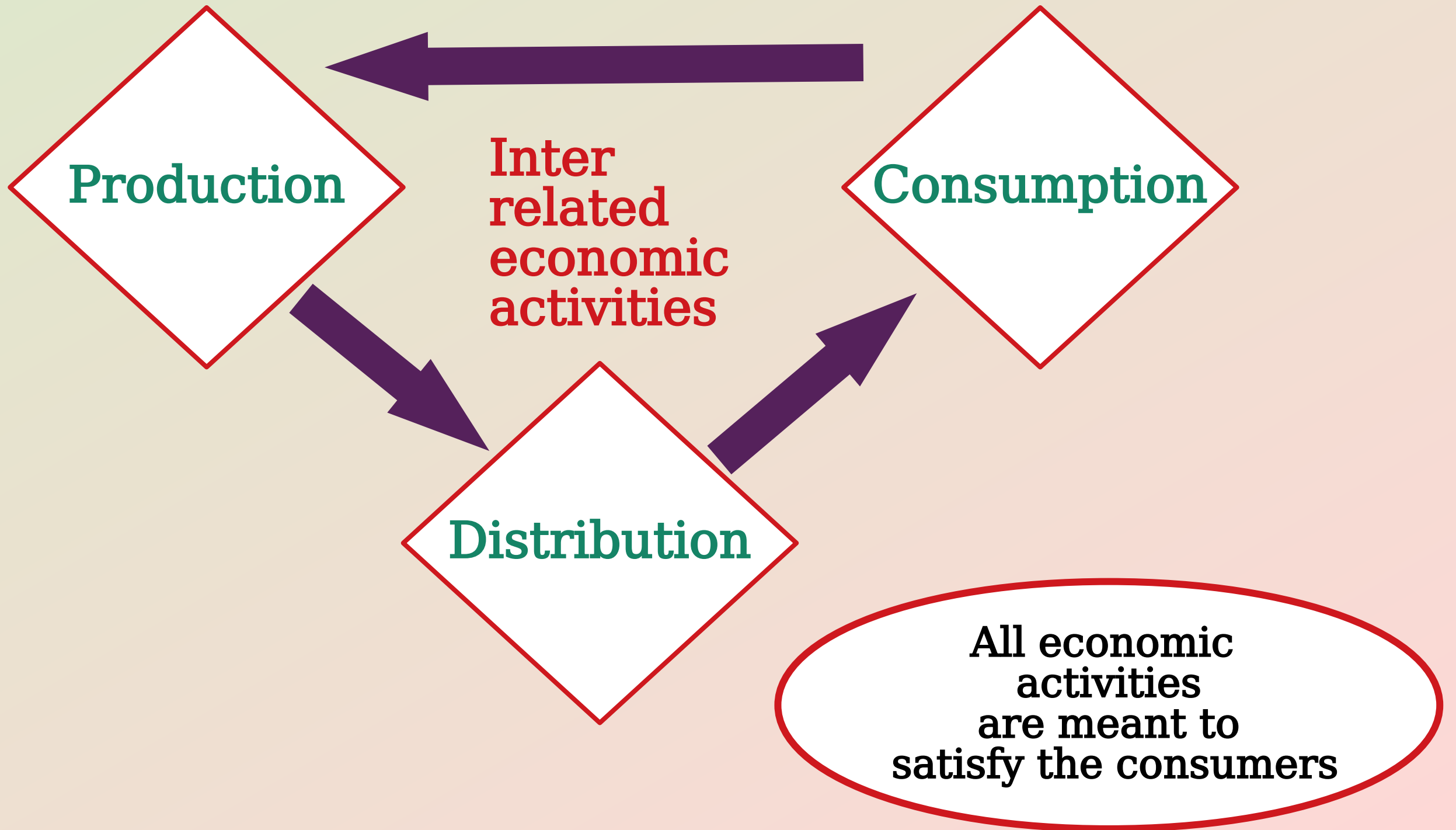
Consumer



A person who purchases and uses goods and services by paying or agreeing to pay a price



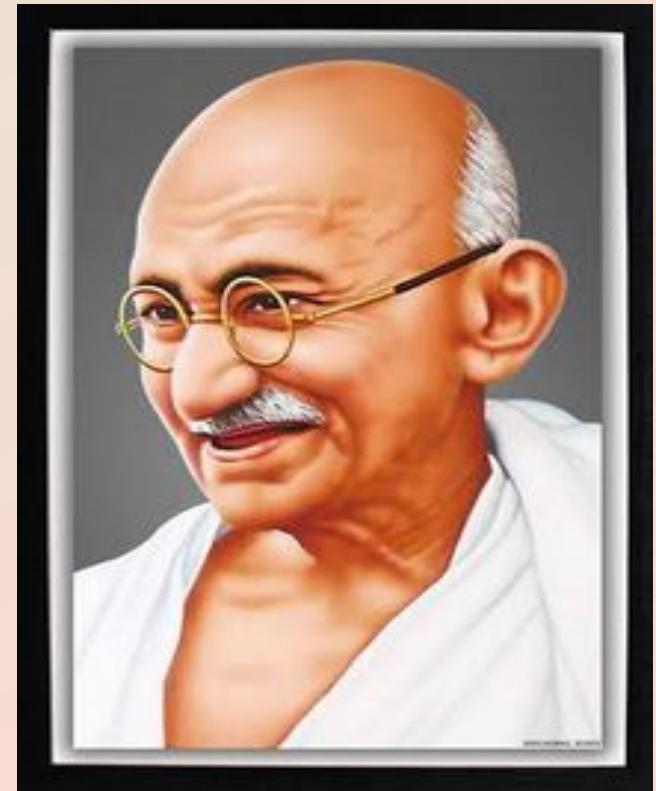
We depend primarily on sale outlets and service centres



Satisfaction of the consumer

"A customer is the most important visitor on our premises. He is not dependent on us. We are dependent on him. He is not an interruption in our work. He is the purpose of it. He is not an outsider of our business. He is a part of it. We are not doing him a favour by serving him. He is doing us a favour by giving us an opportunity to do so."

Gandhiji



What are the aspects that a consumer expects while purchasing products and using services?

Quality

Reliability

After sale services

Proper Quantity

Good dealings from seller



In the month of June, Anu and Vinu reached school with new umbrellas. Even though both of them used their umbrellas carefully, after two weeks Anu's umbrella was so damaged that it could not be opened. Vinu could use his umbrella well till the year end.



In this above experience, which consumer was fully satisfied? Why?

Satisfaction



Act of fulfilling the wants of the consumer through the consumption of goods and services



**Various
circumstances -
consumers
exploited
or
cheated**

Selling low quality products

Adulteration

Charging excess price

Manipulation in weights and measures

Delay in making services available

**Selling goods -
hazardous to life and property**



Consumer must be able to consume with ease and without Being exploited.

Laws, administrative measures, and Consumer education, etc. are necessary

CONSUMER PROTECTION ACT, 1986



Clearly defines the consumer's rights and sets up special judiciary mechanisms for consumer protection in India.

To be protected against the marketing of goods and services which are hazardous to life and property

To be informed about the quality related aspects of goods and services

To have access to goods and services at fair prices.

To be heard and to seek redressl at appropriate forums.

The right to consumer education.

Consumer courts

- ✦ Unsatisfied with the dealings of the producers and distributors
- ✦ Approach the consumer courts
- ✦ Ensuring justice to the consumers
- ✦ Settle consumer disputes
- ✦ Ensuring compensation
- ✦ Create confidence in the consumers
- ✦ Bring a qualitative change

District consumer disputes - redressal forum

Structure

- ✎ Functions at district level
- ✎ President and two members
- ✎ At least one woman member

Jurisdiction

After collecting evidence based on the complaint filed the consumer, verdicts are given where the compensation claimed does not exceed Rs 20 lakhs

State consumer disputes redressal commission

Structure

- * Functions at state level
- * President and two members
- * At least one woman member
- * State government has the right to appoint more members

Jurisdiction

Verdicts are given on consumer disputes where compensation claimed is above Rs. 20 lakhs but upto rupees one crore

National consumer disputes redressal commission

Jurisdiction

Verdicts are given
on disputes
where compensation
Claimed
Exceeds
rupees one crore

Structure

- * Functions at national level
- * President and four members
- * Central government has the right to appoint more members

The procedures of the consumer courts

Different from general courts

- * Simple procedures
- * Fast assurance of justice
- * Less court expenses
- * Sufficient to submit before the court a written petition about the loss and damages faced by the Consumer
- * Nominal fee is charged on the basis of the value of the compensation Claimed by the petitioner

മാതൃക
ബഹുമാനപ്പെട്ട തിരുവനന്തപുരം ജില്ലാ ഉപഭോക്തൃ തർക്ക പരിഹാര ഘോഷ മുന്മാകെ
സി. സി. നമ്പർ : _____

1) പരാതിക്കാരൻ	:	പരാതിക്കാരന്റെ പേരും മേൽ വിഖാസവും പിൻകോയും ഓരോബൽ നമ്പറും സഹിതം
2) എതിർകക്ഷി	:	എതിർകക്ഷികളുടെ പേരും മേൽ വിഖാസവും പിൻകോവ് സഹിതം
3) പരാതി(വിശദമായ വിവരണം)		
4) പരിഹാരങ്ങൾ:-		
5) ഹാജരാക്കുന്ന രേഖകൾ		
1.		
2.		

ഒപ്പ്
പരാതിക്കാരൻ

N.B:- എതിർകക്ഷി നന്നാണെങ്കിൽ ഒരു അസൽ പരാതിയും 3 കോപ്പിയും രേഖകളുടെ 3 കോപ്പിയും ഹാജരാക്കേണ്ടതാണ്. എതിർകക്ഷിയുടെ എണ്ണം കൂടുതലായാ പരാതിയുടെയും രേഖകളുടെയും അധികം കോപ്പി (ഓരോന്നു വീതം) ഹാജരാക്കേണ്ടതാണ്. ഒരു ലക്ഷം വരുന്ന പരാതിക്ക് 100/- രൂപയും ഒരു ലക്ഷം മുതൽ 5 ലക്ഷം വരുന്ന പരാതിക്ക് 200/- രൂപയും 5 ലക്ഷം മുതൽ 10 ലക്ഷം വരുന്ന പരാതിക്ക് 400/- രൂപയും 10 ലക്ഷം മുതൽ 20 ലക്ഷം വരുന്ന പരാതിക്ക് 500/- രൂപയും ഡി.ഡിയാണി ഹാജരാക്കേണ്ടതാണ്. Nationalized Bank-ൽ നിന്നും എടുത്ത ഡി.ഡി മാത്രമേ സ്വീകരിക്കുകയുള്ളൂ. Phone No. 04712721069 ഡി.ഡി എടുക്കേണ്ട അമ്പലം : PRESIDENT, CDRF, Thiruvananthapuram.

Situations when complaints about consumer disputes can be filed

- When the purchased product is damaged or defective
- Defective services received from government/ non government/ private institutions.
- Appropriation of price over and above the amount legally fixed or marked on the outer casing.
- Violation of the prevention of adulteration law
- Sale of products which are harmful to life and safety
- Loss due to trading methods which lead to unfair practices and limited consumer freedom.
- Giving misleading advertisement for increasing sales



Settlement of Consumer court

A student joined a university study centre and remitted the fees. But when the study materials were not made available in time, the student contacted the study centre and was informed that the university has discontinued the course. The study centre was not willing to refund the fees paid. The student filed a complaint against this in the consumer court. The court verdict was to refund the entire fees paid and the student got the fees refunded.

Compensations for consumer disputes obtained through consumer courts

- **Replacing the product**
- **Repayment of cash paid or excess amount appropriated**
- **Monetary compensation for the loss**
- **Direction to rectify the defects in services**
- **Stopping harmful trade practices**
- **Prohibition of the sale of harmful food items**
- **Reimbursement of the expenses incurred in lodging the complaint**

**CONSUMER
PROTECTION
ACT, 1986**



**3 - Level advisory councils
have been set up**

**District consumer
protection council**

**State consumer
protection council**

**National consumer
protection council**

Responsibility

**To advise the respective
governments on consumer rights**

Sale of Goods Act, 1930

- * Ensures that the prescribed conditions of sale are met while purchasing products.**
- * Violation of guarantee**
- * Warrant**
- * After sale services, etc.**

Agriculture Produce (Grading and Marking) Act, 1937

Determining the standard of agricultural products

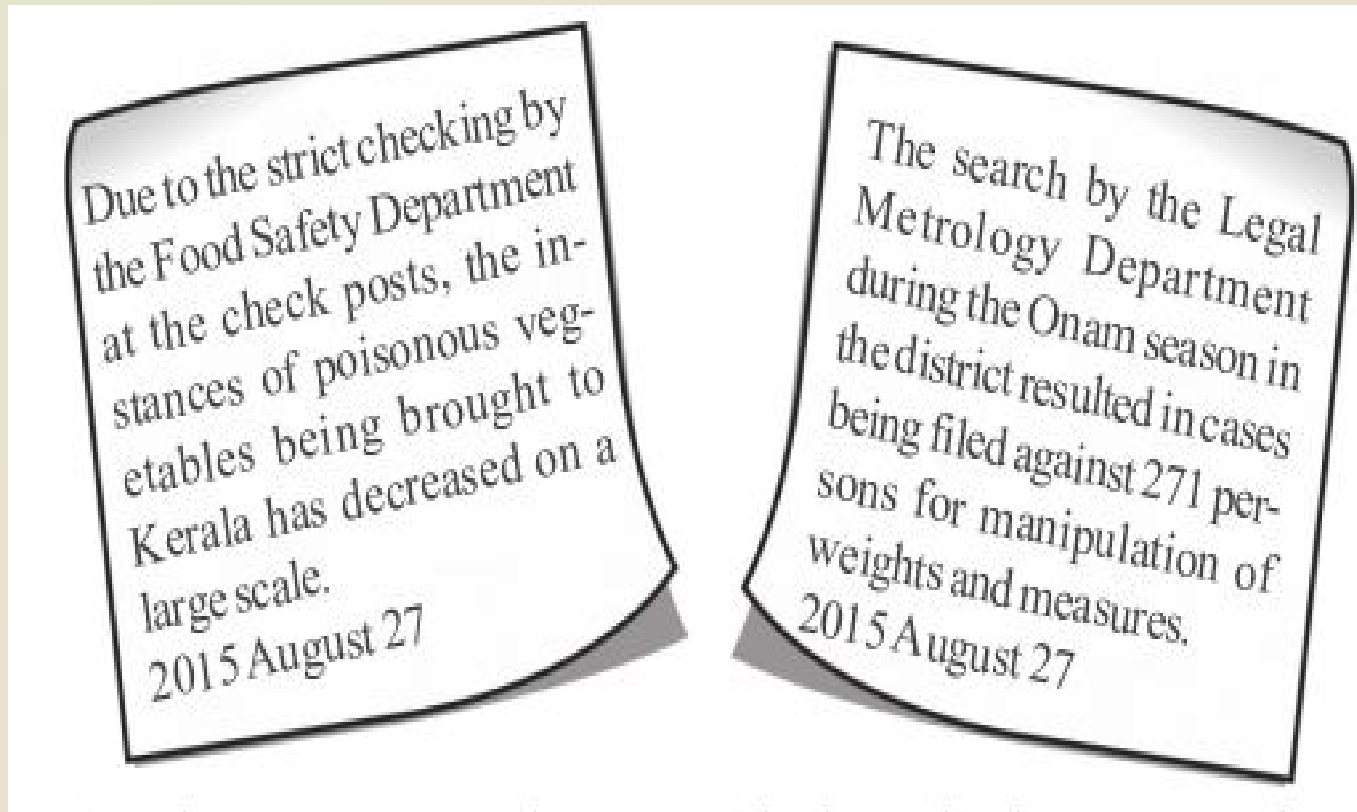
**Essential
Commodities
Act, 1955**

**Protects the consumers
from supernormal profit,
hoarding, black marketing, etc**

**Weights and
Measures Act, 1976**

**Helpful in preventing
cheating in weights and
measures**

Administrative Mechanism



News paper clipping

Departments that have taken actions

- * Food Safety Department
- * Legal Metrology Department

Different departments and Institutions working for the protection of consumers' interests



**Legal Metrology
Department**



**Ensures the weights and
measures standards**



Food Safety Department



**food
quality**



**Ensures the quality
of food products**



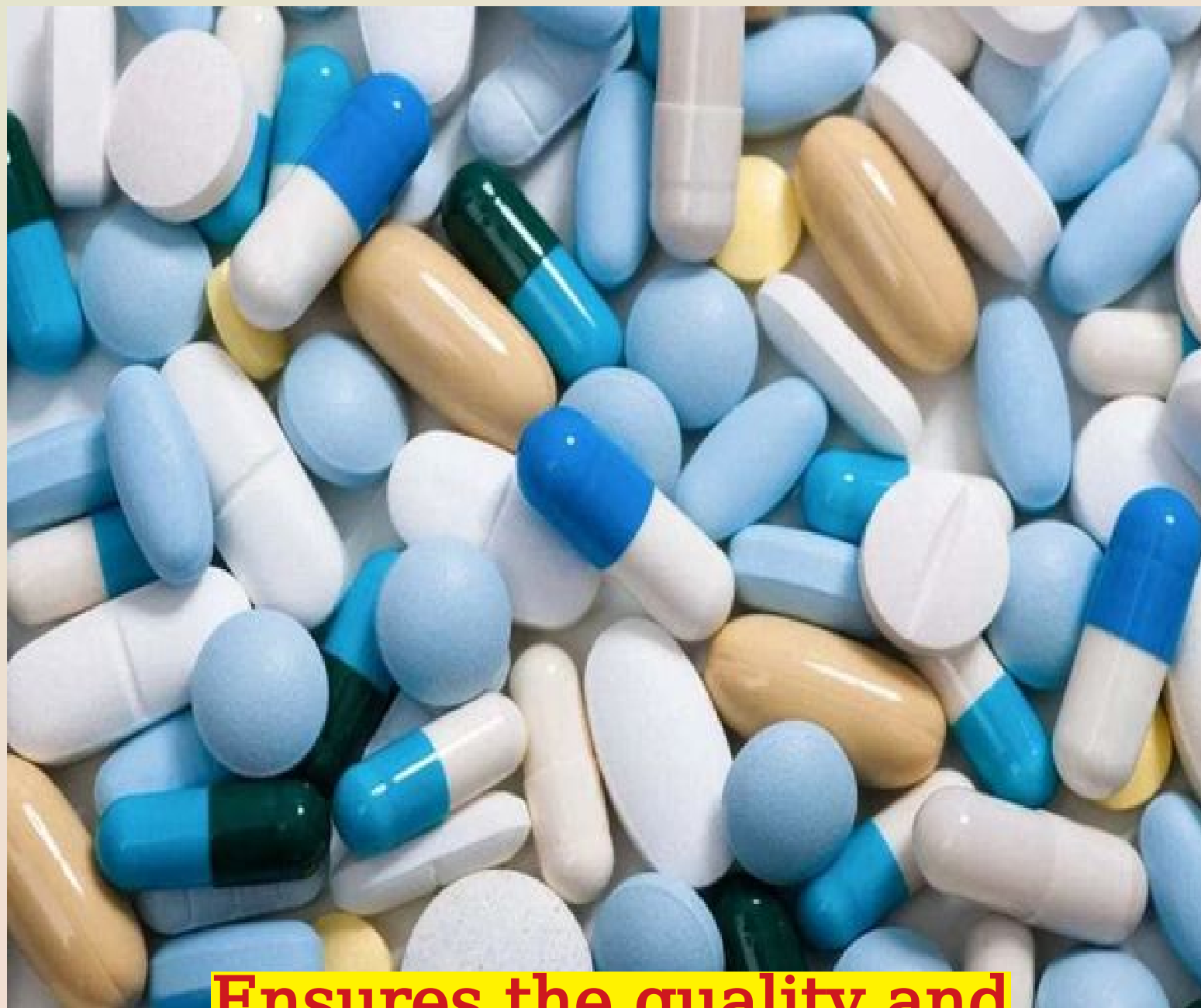
Central Drugs Price Control Committee



Controls price of medicines



**Drugs Control
Department**



**Ensures the quality and
Safety of medicines**

fssai

Food Safety and Standards Authority of India



Ensures the quality of food products at various stages like production, distribution, storage, sale and import.



Symbols given on the basis of assessing the standard of products and institutions



- ✦ ISI stamp is given by the Bureau of Indian Standard (BIS)**
- ✦ Ensure a fixed quality of products**
- ✦ Seen in electrical appliances, Cement, paper, paint and gas cylinder**



✿ International Organisation for Standardisation (ISO) certifies the quality of goods and services of more than 120 countries including India

✿ Gives certification to different products and service institutions like hospitals, banks, etc



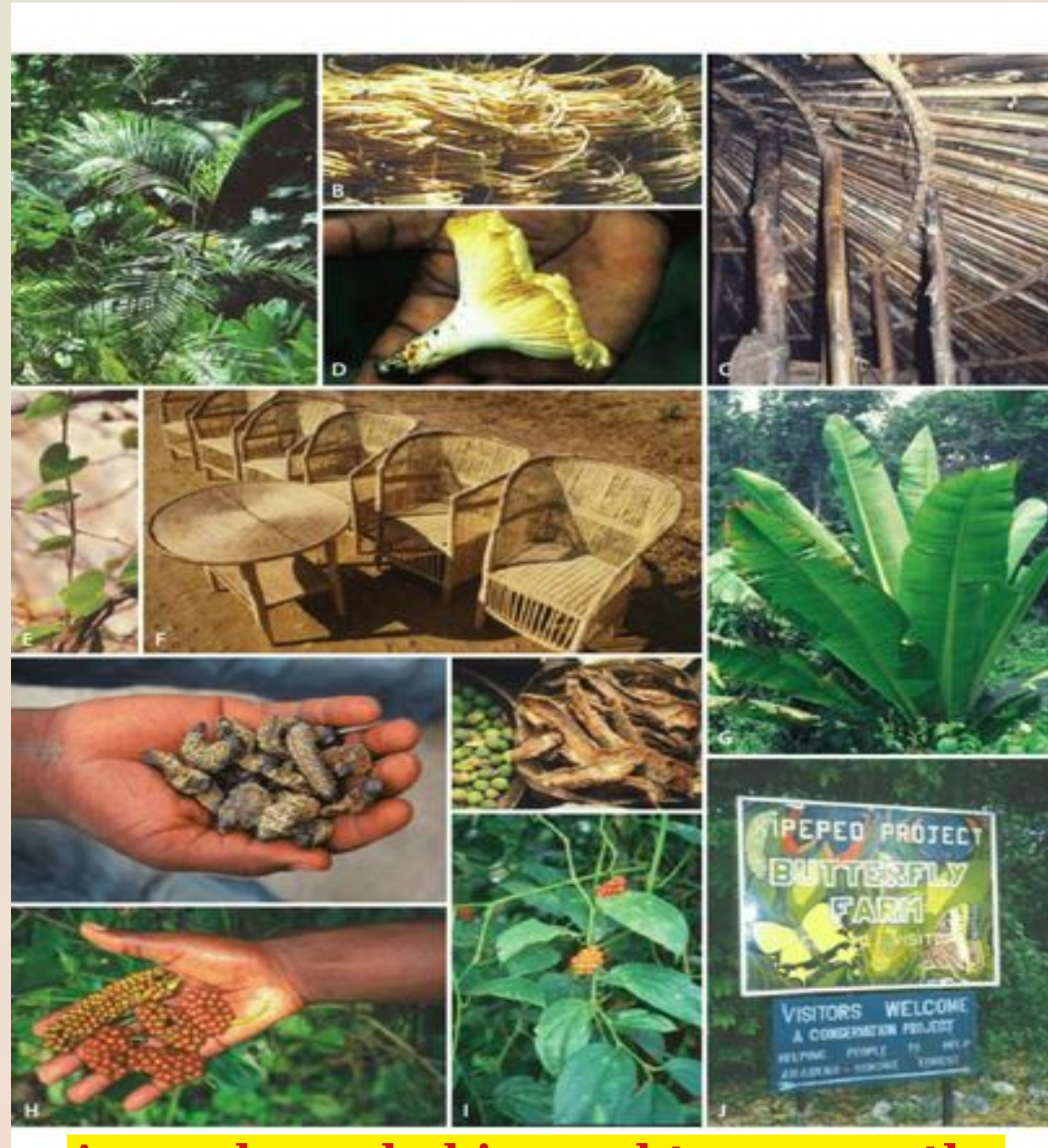
BIS
100% Hall Marked
Jewellery



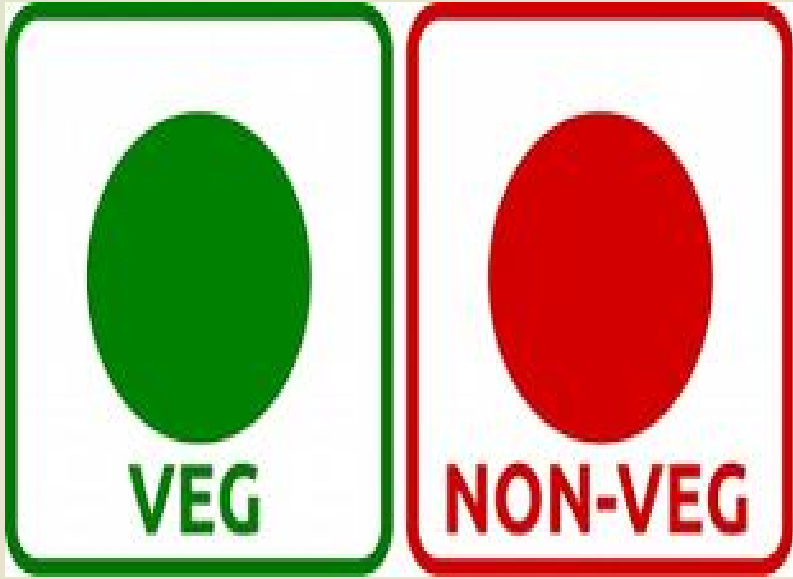
Indicates the purity of gold jewellery



Used internationally to certify the safety of electronic and electrical appliances



Agmark symbol is used to ensure the quality of agricultural and forest products



These symbols are marked to distinguish between vegetarian and non vegetarian food items.



Food Products Order



**Certifies the safety and quality of products
Processed from fruits and vegetables**

Intervention of the society

**Official
mechanisms
and laws
alone
Cannot
ensure the
satisfaction
of the
consumers**



Alert of society is necessary

**Intervention of the society can
be made possible**

- ⌘ **Functioning of consumer organisations**
- ⌘ **Consumer awareness**
- ⌘ **Public interest litigation**

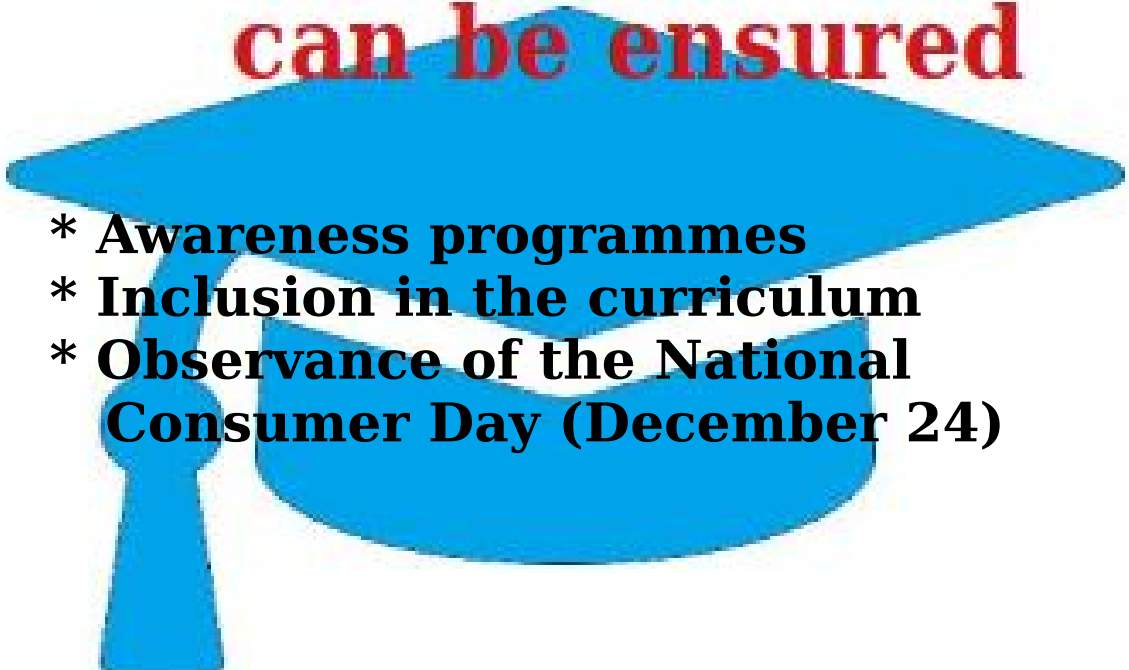


Variety in products, personal interest, increasing demands, influence of market force, etc. has complicated and widened the scope of consumption

Consumer education is necessary for the acquisition of right habits by the consumers

Ways by which CONSUMER EDUCATION can be ensured

- * Awareness programmes**
- * Inclusion in the curriculum**
- * Observance of the National Consumer Day (December 24)**





National Consumer Day

In India, December 24 is observed as the National Consumer Day. In 1985, the United Nations Organisation passed a resolution on the guidelines regarding consumer protection. On that basis, Government of India passed an Act on consumer protection. This Act came into force on 24 December 1986.

Ways in which consumers are empowered through consumer education

Helps to consume sensibly as per the wants

Helps to acquire information regarding products and services

Enables the consumer to make the right choices

Makes the consumer aware of his/her rights

Makes them capable of intervening in consumer disputes

Habits to be formed as a result of consumer education programmes



Ask for the bill for every purchase made



Make sure that the weights and measures are accurate



Make sure, while purchasing packed items, that the name of the product, date of packing, expiry date, weight, price, and producer's/distributor's address are stated

INDIA'S
FIRST AND ONLY

STAINLESS STEEL
PRESSURE COOKERS

WITH



Note the symbols
representing
the standard
of the products



Understand how to use and
operate the products purchased



Thank You



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