

SARDAR PATEL UNIVERSITY
B.Com. (Semester-6)
UM06SCOM22 : Consumer Protection

Duration: 3 hrs. Marks: 100 Lectures: 65

Objective:

This paper seeks to familiarize the students with of their rights as a consumer, the social framework of consumer rights and legal framework of protecting consumer rights. It also provides an understanding of the procedure of redress of consumer complaints, and the role of different agencies in establishing product and service standards. The student should be able to comprehend the business firms' interface with consumers and the consumer related regulatory and business environment.

Unit	Description in Detail	Credit
1	<p><u>Conceptual Framework:</u> Consumer and Markets: Concept of Consumer, Nature of markets, Concept of Price in Retail and Wholesale, Maximum Retail Price (MRP) and Local Taxes, Fair Price, Labeling and Packaging. Experiencing and Voicing Dissatisfaction: Consume satisfaction/dissatisfaction-Grievances- Complaint, Consumer Complaining Behaviors: Alternatives available to Dissatisfied Consumers; Internal and External Complaint handling: Corporate Redress Systems and Public Redress Systems The Consumer Protection Act, 1986 (CPA) Objectives and Basic Concepts: Consumer, Goods, Service, Defect in goods, Deficiency in service, Spurious goods and services, Unfair trade practice, Restrictive trade practice. Organizational set-up under the Consumer Protection Act: Advisory Bodies: Consumer Protection Councils at the Central, State and District Levels, Basic Consumer Rights; Adjudicatory Bodies: District Forums, State Commissions, National Commission: Their Composition, Powers, and Jurisdiction (Pecuniary and Territorial), Role of Supreme Court under the CPA.</p>	
2	<p>Grievance Redress Mechanism under the Consumer Protection Act, 1986 Who can file a complaint? Grounds of filing a complaint; Limitation period; Procedure for filing and hearing of a complaint; Disposal of cases, Relief/Remedy to be provided; Temporary Injunction, Enforcement of order, Appeal, frivolous and vexatious complaints; Offences and penalties. Seven Leading Cases decided under Consumer Protection Act: Medical Negligence; Banking; Insurance; Housing & Real Estate; Electricity, Water, and Telecom Services; Education; Defective Product; Unfair Trade Practice.</p>	

3	Industry Regulators and Consumer Complaint Redress Mechanism <ol style="list-style-type: none"> i. Banking: RBI and Banking Ombudsman ii. Insurance: IRDA and Insurance Ombudsman iii. Telecommunication: TRAI iv. Food Products: FSSAI (an overview) v. Electricity Supply: Electricity Regulatory Commission vi. Advertising: ASCI 	
4	Consumerism in India Consumer Movement in India: Evolution of Consumer Movement in India. Formation of consumer organizations and their role in consumer protection, Recent developments in Consumer Protection in India, National Consumer Helpline, Citizens Charter, Product testing. Quality and Standardization: Voluntary and Mandatory standards; Role of BIS, Indian Standards Mark (ISI), Ag-mark, Hallmarking, Licensing and Surveillance; ISO: An overview	

➤ **Suggested Readings:**

1. Khanna, Sri Ram, Savita Hanspal, Sheetal Kapoor, and H.K. Awasthi. Consumer Affairs” (2007) Delhi University Publication.
2. Aggarwal, V. K. (2003). Consumer Protection: Law and Practice. 5th ed. Bharat Law House, Delhi, or latest edition.
3. Girimaji, Pushpa (2002). Consumer Right for Everyone Penguin Books.
4. Nader, Ralph (1973). The Consumer and Corporate Accountability. USA, Harcourt Brace Jovanovich, Inc.
5. Sharma, Deepa (2011). Consumer Protection and Grievance-Redress in India: A Study of Insurance Industry (LAP LAMBERT Academic Publishing GmbH & Co.KG, Saarbrucken, Germany.
6. Rajyalaxmi Rao, Consumer is King, Universal Law Publishing Company.
7. Empowering Consumers e-book, www.consumeraffairs.nic.in
8. E book, www.bis.org
9. The Consumer Protection Act, 1986

➤ **Websites:**

- www.ncdr.nic.in
- www.fcamin.nic.in
- www.consumeraffairs.nic.in
- www.iso.org.in
- www.bis.org
- www.ascionline.org.in
- www.trai.gov.in
- www.irda.gov.in
- www.derc.gov.in
- www.rbi.org.in
- www.fssai.gov.in
- www.consumer-voice.org
- www.nationalconsumerhelpline.in
- www.cci.gov.in

(Note: The Latest edition of text books and Acts should be used)