

NIOS lesson adaptation project

By EMBRACE Volunteers

(A community initiative of Harchan Foundation Trust)

Chapter 17

Rights And Responsibilities Of Consumers

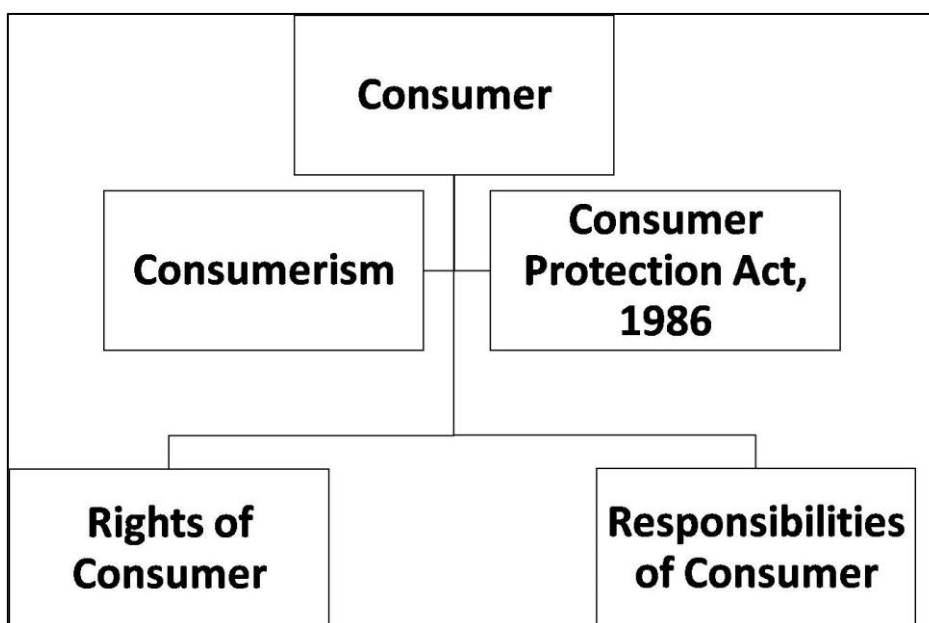
(Printable Version)

- **Simplified Lesson**
- **Previous Year Questions with Answers**
- **Terminal Questions**

This project is aimed at supporting children with different needs. Information provided is adapted to the best of knowledge by the volunteers. For complete information please refer to the NIOS resources in <https://www.nios.ac.in/online-course-material/secondary-courses.aspx>.

LESSON 17

Rights And Responsibilities Of Consumers



Who is a Consumer?

Consumer is the one who buys goods and services for use.

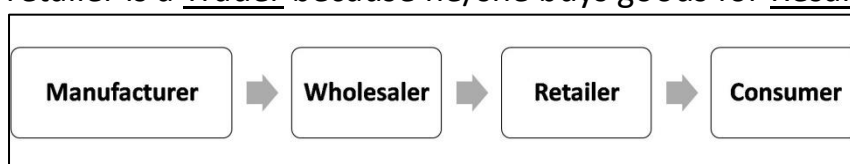
A consumer may buy goods and services for:

- Personal use
- The use of family members or dependants

Who is NOT a Consumer?

Anyone who buys goods for Resale is NOT a consumer.

If a retailer buys goods from a wholesaler, he/she is NOT a consumer. The retailer is a Trader because he/she buys goods for Resale, not for use.



Goods

The two types of Goods are:

<u>Consumable Goods</u>	<u>Durable Consumer Goods</u>
Perishable items	Long-lasting goods
Example: Fruits, Dals, Rice, Flours etc.	Example: TV, Refrigerator, Bicycle etc.

Services

Services that consumers buy may include electricity, Doctor Consultation, cinema theatre service, etc.

Difference between Consumer of Goods and Consumer of Services

<u>Consumer of Goods</u>	<u>Consumer of Services</u>
A person who buys consumable goods (dals, fruits etc) or durable consumer goods (TV, AC etc) for use.	A person who buys services like hair cutting, electricians service etc.
Can verify the quality of goods physically.	Cannot verify the reliability and regularity of services.
Can store goods.	Cannot store services.

Consumerism

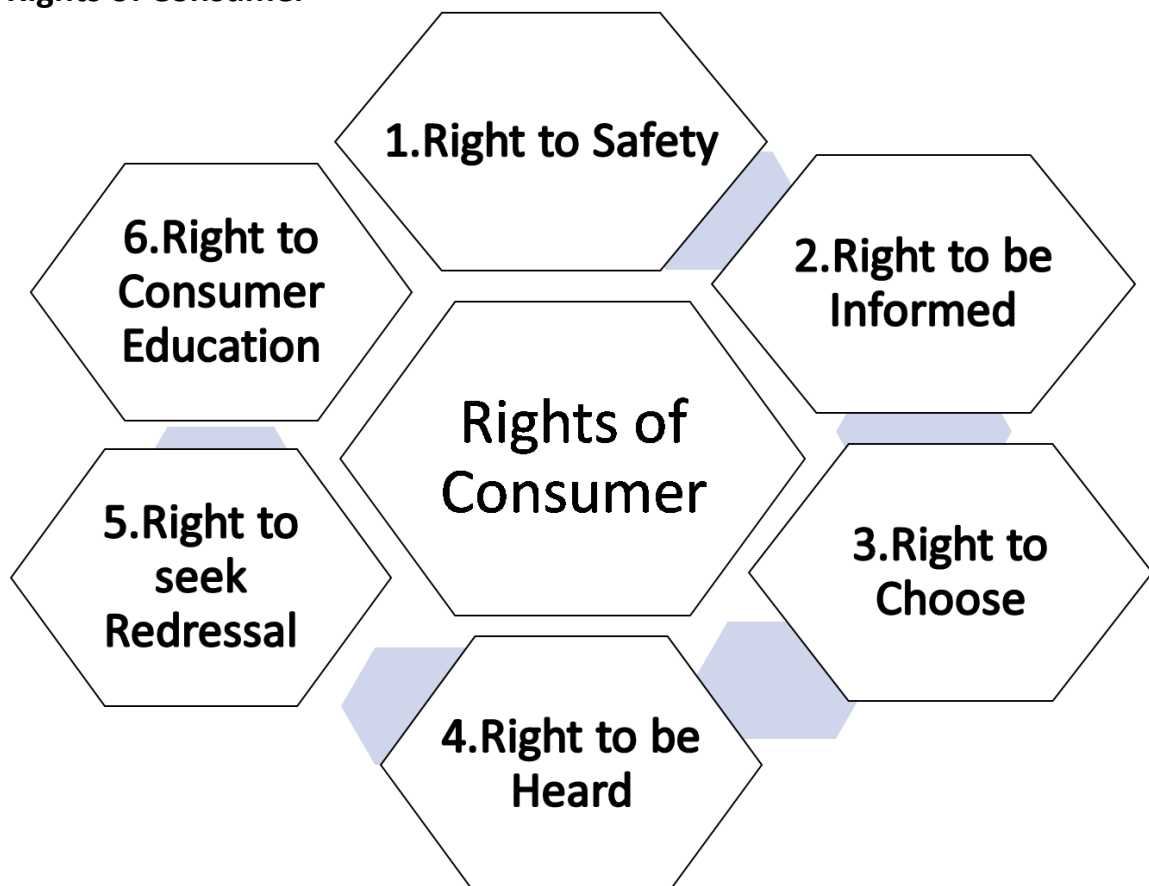
- Consumerism refers to a movement by consumers to ensure ethical practices on the part of manufacturers, traders, dealers and service providers.
- This movement will be successful if consumers are aware of their rights and responsibilities while using goods and services.

Consumer Protection Act, 1986

The Consumer Protection Act, 1986:

- Consumers can seek legal remedy for unfair practices with respect to goods and services.
- Consumer courts are established to protect consumers.

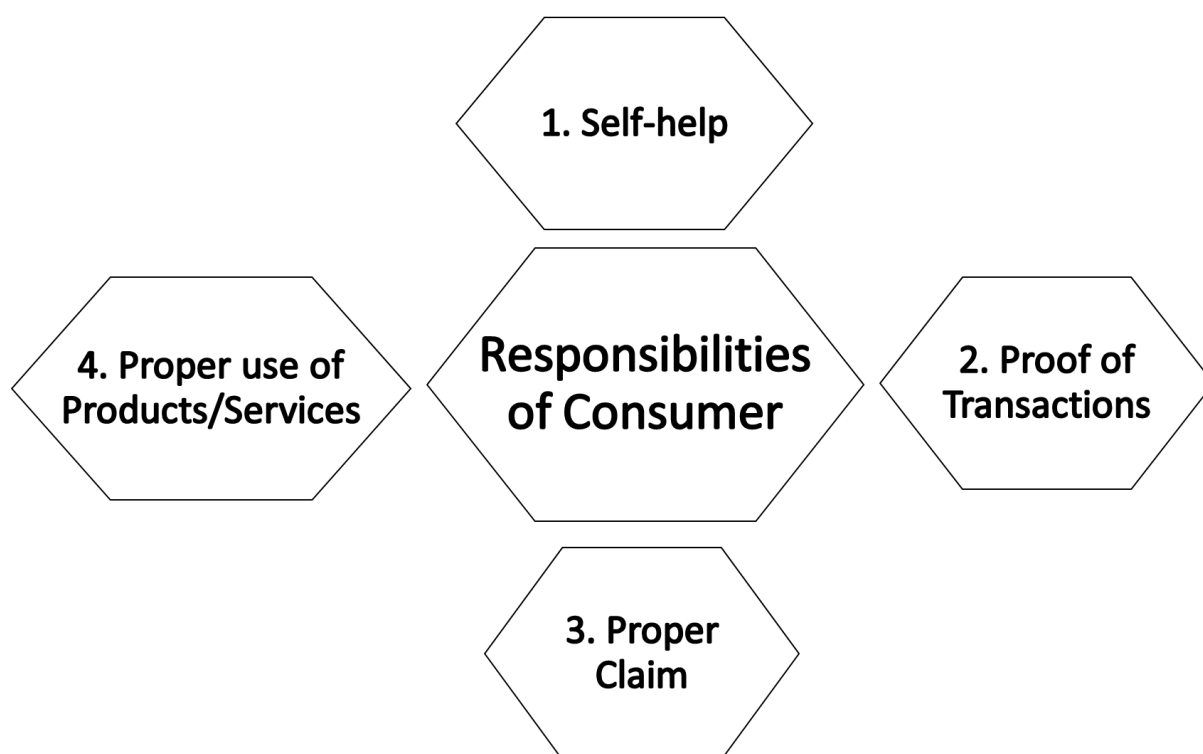
Rights of Consumer



Rights of Consumer – Description

1. <u>Right to Safety:</u>	Even after taking all precautions, if a product causes loss or injury, consumer can complain against the seller and claim compensation.
2. <u>Right to be Informed:</u>	Seller must inform the consumer about: <ul style="list-style-type: none"> • Quality of the product • Quantity of the product • Safety precautions, if any
3. <u>Right to Choose:</u>	Sellers must not force or mislead the customer to buy a product. Consumer should have his/her <u>freedom</u> to choose any product.
4. <u>Right to be Heard:</u>	Consumer opinions and suggestions must be heard by: <ul style="list-style-type: none"> • Government and public bodies • Manufactures, dealers and advertisers • Law courts dealing with consumer complaints
5. <u>Right to seek Redressal:</u>	In case of loss or injury, consumer gets: <ul style="list-style-type: none"> • Refunds • Replacements • Compensations
6. <u>Right to consumer education:</u>	Government must educate consumers about: <ul style="list-style-type: none"> • How sellers cheat consumers • How consumers can protect themselves • Laws that prevent unfair trade practices • Procedure to lodge complaints in consumer courts

Responsibilities of Consumer



Responsibilities of Consumer – Description

1. <u>Self-help</u>	Consumer must find out all the information about the product or service before buying.
2. <u>Proof of Transaction:</u>	Consumer must preserve: <ul style="list-style-type: none">• Receipt/Bill of every purchase• Warranty and Guarantee cards
3. <u>Proper Claim:</u>	In case of loss or injury due to a product or service, consumer must claim a <u>reasonable</u> compensation.
4. <u>Proper use of Products/Services</u>	Consumer must: <ul style="list-style-type: none">• Handle the products with care• Do the timely payment in credit purchases

PREVIOUS YEARS QUESTIONS

1. Consumerism is a movement started by (B)

- (A) Government
- (B) Consumers
- (C) Producers
- (D) Society

2. Explain 'proof of transactions' as a responsibility of consumers

Consumer must preserve:

- Receipt/Bill of every purchase
- Warranty and Guarantee cards

4. Explain the 'right to choose' and 'right to be heard' provided in Consumer Protection Act, 1986.

1. <u>Right to Choose:</u>	Sellers must not force or mislead the consumer to buy a product. Consumer should have his/her <u>freedom</u> to choose any product.
2. <u>Right to be Heard:</u>	Consumer opinions and suggestions must be heard by: <ul style="list-style-type: none">● Government and public bodies● Manufactures, dealers and advertisers● Law courts dealing with consumer complaints

5. Explain in brief any four responsibilities of a consumer.

Responsibilities of Consumer – Description

1. <u>Self-help</u>	Consumer must find out all the information about the product or service before buying.
2. <u>Proof of Transaction:</u>	Consumer must preserve: <ul style="list-style-type: none">● Receipt/Bill of every purchase● Warranty and Guarantee cards
3. <u>Proper Claim:</u>	In case of loss or injury due to a product or service, consumer must claim a <u>reasonable</u> compensation.
4. <u>Proper use of Products/Services</u>	Consumer must: <ul style="list-style-type: none">● Handle the products with care● Do the timely payment in credit purchases

6. Consumers are unable to make use of their rights due to lack of (A)

(A) Awareness

- (B) Funds
- (C) Education
- (D) Coverage

7. Describe briefly the following rights of consumers

- (i) Right to safety
- (ii) Right to be informed
- (iii) Right to choose

1. <u>Right to Safety:</u>	Even after taking all precautions, if a product causes loss or injury, consumer can complain against the seller and claim compensation.
2. <u>Right to be Informed:</u>	Seller must inform the consumer about: <ul style="list-style-type: none">● Quality of the product● Quantity of the product● Safety precautions, if any
3. <u>Right to Choose:</u>	Sellers must not force or mislead the customer to buy a product. Consumer should have his/her <u>freedom</u> to choose any product.

8. Describe briefly 'right to be heard' 'right to seek redressal' and 'right to consumer education'

1. <u>Right to be Heard:</u>	Consumer opinions and suggestions must be heard by: <ul style="list-style-type: none">● Government and public bodies● Manufactures, dealers and advertisers● Law courts dealing with consumer complaints
2. <u>Right to seek Redressal:</u>	In case of loss or injury, consumer gets: <ul style="list-style-type: none">● Refunds● Replacements● Compensations

3. <u>Right to consumer education:</u>	<p>Government must educate consumers about:</p> <ul style="list-style-type: none"> • How sellers cheat consumers • How consumers can protect themselves • Laws that prevent unfair trade practices • Procedure to lodge complaints in consumer courts
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9. Describe briefly the responsibilities of a Consumer

Responsibilities of a Consumer – Description

1. <u>Self-help</u>	Consumer must find out all the information about the product or service before buying.
2. <u>Proof of Transaction:</u>	<p>Consumer must preserve:</p> <ul style="list-style-type: none"> • Receipt/Bill of every purchase • Warranty and Guarantee cards
3. <u>Proper Claim:</u>	In case of loss or injury due to a product or service, consumer must claim a <u>reasonable</u> compensation.
4. <u>Proper use of Products/Services</u>	<p>Consumer must:</p> <ul style="list-style-type: none"> • Handle the products with care • Do the timely payment in credit purchases

10. Explain 'Proof of Transactions' and 'Proper use of Product/Services' as responsibilities of consumers.

1. <u>Proof of Transaction:</u>	<p>Consumer must preserve:</p> <ul style="list-style-type: none"> • Receipt/Bill of every purchase • Warranty and Guarantee cards
2. <u>Proper use of Products/Services</u>	<p>Consumer must:</p> <ul style="list-style-type: none"> • Handle the products with care • Do the timely payment in credit purchases

11. Identify and explain the 'Right of Consumers' that arise in the following cases?

(a) Rita purchased an ISI marked electric juicer for ` 3,000. After a few days it started giving shocks. Rita approached the shop-keeper, who refused to entertain the complaint of Rita.	Right to seek Redressal: In case of loss or injury, consumer gets: <ul style="list-style-type: none"> ● Refunds ● Replacements ● Compensations
(b) A consumer association decided to publish a journal in the name of 'Upbhokta Jagriti' as part of their activities.	Right to seek Consumer Education: Government must educate consumers about: <ul style="list-style-type: none"> ● How sellers cheat consumers ● How consumers can protect themselves ● Laws that prevent unfair trade practices ● Procedure to lodge complaints in consumer courts

12. A buyer can seek compensation from the manufacturer if the product supplied to him/ her is defective provided he/she takes care of few things after buying. What are they?

<u>Proof of Transaction:</u>	Consumer must preserve: <ul style="list-style-type: none"> ● Receipt/Bill of every purchase ● Warranty and Guarantee cards
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13. Explain in brief the following rights of consumers:

- (i) Right to be heard
(ii) Right to seek redressal

1. <u>Right to be Heard:</u>	Consumer opinions and suggestions must be heard by: <ul style="list-style-type: none"> ● Government and public bodies ● Manufactures, dealers and advertisers ● Law courts dealing with consumer complaints
2. <u>Right to seek Redressal:</u>	In case of loss or injury, consumer gets: <ul style="list-style-type: none"> ● Refunds ● Replacements ● Compensations

TERMINAL QUESTIONS

1. Right and Responsibilities of consumer.

Define a consumer.

Ans:

Consumer is a person who buys goods or services to be used
Or consumed by himself/herself or by someone else on behalf of the
Buyer.

2. Distinguish between a consumer of goods and consumer of service.

Ans:

Consumer of goods	Consumer of services
Includes consumable goods like....sugar, fruits etc. And durable consumer goods like... TV, mixer, cycle etc.	Includes services that we buy for our benefit like...transport.
Quality of the goods can be verified physically before buying.	Reliability and regularity of Services cannot be verified beforehand.
Goods we buy can be consumed Instantly or over a period of time.	We cannot save the services and consume later.

3. Describe the concept of consumerism.

Ans: "Self-effort on the part of consumers for safe-guarding
Themselves is known as consumerism."

4. As a part of their right to consumer education, what should consumers expect to be educated about?

Ans:

Consumers are expected to be educated about market
Malpractices and exploitation. Consumer awareness and education are
Essentially required for the following:

- A) The ways in which dishonest traders and producers may try to Manipulate market practices to deceive consumers.
- B) Awareness of the laws which are aimed at preventing unfair trade Practice.
- C) How consumer s can protect their own interest.

- D) The procedure to be adopted by consumers while making complaints.

5. Explain the various rights of consumer.

SICHRC

- I) Right to be **safety**: Consumers have a right to be protected against marketing of goods which are injurious to health and life. After taking precaution also if injury is caused, they have right to complain against dealer.
- II) Rights to be informed: Consumers have the right to informed about the quality, purity, quantity, standard or grade and price of the goods available.
- III) Right to **choose**: Every consumer has the right to choose the goods needed from a wide variety of similar goods.
- IV) Right to be **heard**: Consumers have a right to be heard by manufacturers, dealers, advertisers, government policies which are affecting consumer interests.
- V) Right to seek **redressal**: If consumer has a complaint about unfair trade practices or if he has suffered loss or injury due to defective or adulterated products, he has the right to seek remedies.
- VI) Right to **consumer education**: Educational institutions and government policy makers are expected to enable consumers to be informed and educated about the laws to prevent unfair trade, how consumers can protect their own interest the procedure to be adopted by consumers while making complainants.

6. Who is a consumer? What are the responsibilities of a consumer?

Ans: "Consumer is a person who consumes or uses various goods and services."

Responsibilities of consumers are: R P P P S M S

- I) Responsibility of self-help
- II) Proof of Transactions
- III) Proper claim
- IV) Proper use of product or services
- V) Stick to the agreement made with the manufacturers/service providers.
- VI) Make timely payment in case of credit payment
- VII) Should not tamper with the media of services.

7. What are the documents a consumer should preserve after buying durable goods?

Ans:

Consumer should preserve the proof of purchase and documents relating to purchase of durable goods.

- ✓ Cash memo.
- ✓ Warranty or Guarantee card.

8. Define a consumer?

Consumer is the one who buys goods and services for use.

A consumer may buy goods and services for:

- Personal use
- The use of family members or dependants

9. Distinguish between a consumer of goods and consumer of service.

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Government must educate consumers about:

- How sellers cheat consumers
- How consumers can protect themselves
- Laws that prevent unfair trade practices
- Procedure to lodge complaints in consumer courts

12. Explain the various rights of consumers.

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Consumer must preserve:

- Receipt/Bill of every purchase
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