

Discipline Specific Elective Course- 7.7(DSE-7.7): Consumer Affairs & Sovereignty

CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE

| Course title & Code | Credits | Credit distribution of the course | | | Eligibility criteria | Pre-requisite of the course (if any) |
|--|---------|-----------------------------------|----------|---------------------|----------------------|--------------------------------------|
| | | Lecture | Tutorial | Practical/ Practice | | |
| Consumer Affairs & Sovereignty : DSE-7.7 | 4 | 3 | 1 | 0 | Pass in Class XII | NIL |

Consumer Affairs & Sovereignty

BC: DSE- 7.7

Learning Objectives:

This course seeks to familiarize the learners with their rights and responsibilities of a consumer and the procedure to redress their complaints. The learner should be able to comprehend the business firms' interface with consumers and the related regulatory and business environment.

Learning Outcomes: After completion of the course, learners will be able to:

1. Describe the concept of consumer and post-purchase voicing of consumer grievances.
2. Demonstrate how to exercise the consumer rights provided under Consumer Protection Act, 2019.
3. Discuss the filing, hearings, and appeal provisions.
4. Identify the role of industry regulators in consumer protection.
5. Discuss the recent developments in consumer protection in India.

Course Contents:

Unit 1: Introduction (9 hours)

Concept of Consumer, Consumer Buying Process, Post-Purchase Behaviour, Factors affecting voicing of consumer grievances, Alternatives available to dissatisfied consumers: Private Action and Public Action. Complaint handling process : ISO 10000 suite

Nature of markets: Liberalization and Globalisation of the Indian Consumer Market, Socio Economic Classification of Indian Consumers, online and offline markets; Organized and unorganized market, Grey market Concept of price in retail and wholesale, MRP, Fair price, labelling and packaging: legal aspects.

Unit 2: The Consumer Protection Act, 2019 and Grievance Redressal Mechanism under CPA, 2019 (20 hours)

Genesis of the Consumer Protection law in India; Basic concepts: Consumer, goods, service, defect in goods, deficiency in service, spurious goods, unfair trade practice, restrictive trade practice, unfair contract, product liability, consumer rights.

Organisational Set up under the CPA, 2019: Advisory bodies: Consumer Protection Councils at the Central, State, and District level: Composition and role. Central Consumer Protection Authority: Composition and Powers; Adjudicatory bodies: District Commission, State Commission, and National Commission: Composition and Jurisdiction (Territorial and Pecuniary). Role of Supreme Court under the CPA with relevant case laws. Consumer Mediation Cell.

Who can File a Complaint? Grounds of Filing a Complaint, Limitation Period, Procedure for Filing and Hearing of Complaint, Reliefs provided, Appeal, Enforcement of Order; Offences and Penalties.

Leading cases decided by the National Commission/Supreme Court under the CPA in: Medical service, Banking, Insurance, Housing Construction, Education, defective product, Unfair Trade Practices.

Unit 3: Role of Industry Regulators in Consumer Protection (9 hours)

Banking: Banking Ombudsman Scheme

Insurance: Insurance Ombudsman

Food Products: FSSAI

Advertising: ASCI

Housing Construction: RERA

Telecom : Role of TRAI

Role of Central Consumers Protection Authority (CCPA) : under CPA, 2019

Unit 4: Developments in Consumer Protection in India (7 hours)

Consumer Movement in India; Voluntary Consumer Organisations (VCOs); National Consumer Helpline, GAMA, CONFONET, e-daakhil,

Quality and Standardisation: AGMARK, ISI mark, Hallmarking, Consumer Grievance Redressal under the BIS Act, 2016. Role Of Energy Rating and Energy standards, Role of ISO and international Standards.

Exercises:

The learners are required to:

1. Talk to people in your community and find out what they do when they are dissatisfied with a product or service.
2. Observe the buying patterns of your family with respect to online and offline purchasing during the last two years.
3. Share your experience with respect to infringement of any of the consumer rights.
4. Visit the www.ncdr.nic.in and pick any two case judgments on deficiency in services, examine who was the complainant, ground of complaint, appeal filed, and where filed and final order passed by the concerned consumer commission.
5. Observe the advertisements given by builders and verify whether they are registered under the rera.

6. Visit the website of asci and find out the nature of complaints received and what action was taken by asci.
7. Identify products which is using isi mark. Check whether it is genuine or fake
8. Identify the product categories for which standards are mandatory under the BIS.
9. Discuss case studies on recent developments in consumer protection in India.

Suggested Readings:

- Aggarwal, V. K. (2021), Law of Consumer Protection, (4 th ed.), Bharat Law House, Delhi
- Khanna, S R and Hanspal, Savita (2020), Consumer Affairs & Customer Care, (1 st ed.), VOICE Society (Regd.), Delhi.
- Kapoor, Sheetal (2021), Consumer Affairs and Customer Care, (1st ed.), Scholar Tech Press, Delhi
- Rao, Rajyalakshami (2022), Consumer is King, Universal Law Publishing Company, Delhi
- Patil, Ashok, R. (2022), Landmark Judgments on Consumer Protection and Law: 2008-2020, e-book, www.consumeraffairs.nic.in
- The Bureau of Indian Standards, 2016
- The Consumer Protection Act, 2019
- Real Estate (Regulation and Development) Act, 2016

Additional Resources:

- www.consumeraffairs.nic.in
- www.bis.org
- <https://fssai.gov.in>
- <https://irdai.gov.in>
- <https://rbi.org.in/Scripts/Complaints.aspx>
- www.confonet.nic.in
- www.ncdrc.nic.in
- <https://ascionline.in>

Note: Suggested readings will be updated by the Department of Commerce and uploaded on Department's website.