

## **CONSUMER AFFAIRS AND CUSTOMER CARE**

**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 1: Conceptual Framework**

**(13**

*lectures)*

- **Consumer and Markets:** Concept of Consumer and markets, Concept of Price in Retail and Wholesale, Maximum Retail Price (MRP) and Local Taxes, Fair Price, labelling and packaging
- **Experiencing and Voicing Dissatisfaction:** Consumer Satisfaction/dissatisfaction-Grievances-complaint, Consumer Complaining Behaviour: Strategies to address Dissatisfied Consumers; Internal and External Complaint handling: Corporate Redressal and Public Redressal Mechanisms

### **Unit 2: The Consumer Protection Act, 1986 (CPA)**

**(26**

*lectures)*

- **The Consumer Protection Act, 1986:** Objectives and Provisions
- **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),
- **Grievance Redressal 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.
- **Remedies under Consumer Protection Act (with reference to leading case laws):** Medical Negligence; Banking; Insurance; Housing & Real Estate; Electricity, Water, and Telecom Services; Education; Defective Product; Unfair Trade Practice.

### **Unit 3: Industry Regulators and Consumer Complaint Redressal Mechanism**

**(13**

*lectures)*

- Banking: RBI and Banking Ombudsman
- Insurance: IRDA and Insurance Ombudsman
- Telecommunication: TRAI
- Food Products: FSSAI (an overview)
- Advertising: ASCI

- **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
- **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; pp. 334/
2. Aggarwal, V. K. (2003). Consumer Protection: Law and Practice. 5<sup>th</sup> 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; pp.263 pp.
6. Empowering Consumers e-book, [www.consumeraffairs.nic.in](http://www.consumeraffairs.nic.in)
7. EBook [www.bis.org](http://www.bis.org)
8. The Consumer Protection Act, 1986

**Suggested Articles**

1. Verma, D. P. S. (2002). Developments in Consumer Protection in India. Journal of Consumer Policy. Vol. 25. No. pp 107 –123.
2. Verma, D.P.S. (2002). Regulating Misleading Advertisements, Legal Provisions and Institutional Framework. Vikalpa. Vol. 26. No. 2. pp. 51-57.
3. Ralph L. Day and Laird E. Landon, Jr. (1997). Towards a Theory of Consumer Complaining Behaviour. Ag Woodside, et al. (Eds.). Consumer and Industrial Buying Behaviour. New York; North Holland pp. 425-37.
4. George, S. Day and A. Aaker (1970). A Guide to consumerism. Journal of Marketing. Vol. 34. pp 12-19.
5. Sharma, Deepa (2003).New measures for Consumer Protection in India. The Indian Journal of Commerce. Vol.56. No.4. pp. 96-106
6. Sharma, Deepa (2011).Consumer Grievance Redress by Insurance Ombudsman. BIMAQUEST.Vol.11. pp.29-47.

**Periodicals**

1. Consumer Protection Judgments (CPJ) (Relevant cases reported in various issues)
2. Recent issues of magazines: Insight, published by CERC, Ahmedabad ‘Consumer Voice’, Published by VOICE Society, New Delhi.
3. UpbhoktaJagran, Ministry of Consumer Affairs, Govt, of India, New Delhi

**Websites:**

[www.ncdr.nic.in](http://www.ncdr.nic.in); [www.fcamin.nic.in](http://www.fcamin.nic.in); [www.consumeraffairs.nic.in](http://www.consumeraffairs.nic.in); [www.iso.org.in](http://www.iso.org.in); [www.bis.org](http://www.bis.org);  
[www.ascionline.org.in](http://www.ascionline.org.in); [www.trai.gov.in](http://www.trai.gov.in); [www.irda.gov.in](http://www.irda.gov.in); [www.derc.gov.in](http://www.derc.gov.in); [www.rbi.org.in](http://www.rbi.org.in);  
[www.fssai.gov.in](http://www.fssai.gov.in); [www.consumer-voice.org](http://www.consumer-voice.org); [www.nationalconsumerhelpline.in](http://www.nationalconsumerhelpline.in); [www.cci.gov.in](http://www.cci.gov.in)

**Note: The Latest edition of textbooks and Acts should be used.**