

CBSE Test Paper - 02
Chapter - 12 Consumer Protection

1. Consumers can ask anything regarding date of manufacture, price, quantity etc., is an example of _____ **(1)**
 - a. Right to be informed
 - b. Right to safety
 - c. Right to choose
 - d. Right to be heard
2. _____ A standardised mark is printed on jewellery **(1)**
 - a. ISO 2009
 - b. ISI
 - c. Hallmark
 - d. Agmark
3. In case the aggrieved party is not satisfied with the order of the District Forum, Within which period a complaint must be filed before the State Commission? **(1)**
 - a. Within 60 days
 - b. Within 120 days
 - c. Within 90 days
 - d. Within 30 days
4. Rights of a consumer are protected under _____ **(1)**
 - a. Consumer Protection Act, 1982
 - b. Consumer Protection Act, 1986
 - c. Consumer Protection Act, 1988
 - d. Consumer Protection Act, 1984
5. Who can file a complaint on behalf of a deceased consumer? **(1)**
6. Which cases can be filed in the National Commission under Consumer Protection Act, 1986. **(1)**
7. Manvendra always went to a specific shop to buy all consumable and non-consumable goods. In this shop variety of products of different brands were displayed

nicely and the sales person available also gave good sales presentation if required. But this shop was quite far off from his residence. His friend Annant always wondered why Manvendra wastes so much time going to that shop where as there were many big brand shops situated near his residence having consumable and non-consumable goods.

Annant asked Manvendra the reason of going to that particular shop. Manvendra told that he was exercising one of his 'rights' which he could not exercise in near-by big brand shops.

State consumer's right which Manvendra had exercised. **(1)**

8. Gurvinder went to a shopkeeper to buy Detergent. The shopkeeper forced her to buy a particular brand out of various available brands. Which right of Gurvinder has been exploited? **(1)**

9. In one of the cases, the Goa State Commission held that "The Consumer Protection Act is not for entertaining or compensating speculative transactions or losses". It held that compensation cannot be given under the Consumer Protection Act to those involved in the sale and purchase of shares, which are commercial transactions. The order follows an appeal by a Mumbai-based stock broker India Infoline Limited against an order of the Goa District Consumer Forum. Initially, the judgement of the Goa District Consumer Forum had awarded damages to Panaji- resident Vaman Nagesh who had lost money in share trading through a stockbroker India Infoline Limited.

In the context of the above case:

- a. Why do 'commercial transactions' not fall under the purview of 'consumer' under the Consumer Protection Act?
- b. Why do you think that the above-mentioned case was initially filed in the Goa District Forum by Vaman Nagesh?
- c. Where do you think Vaman Nagesh could have filed a further appeal in case he was not satisfied with the judgement passed about his case by the Goa State Commission? **(3)**

10. After his engagement, Badri took his finance Vaidahi for a dinner date to a five-star hotel in the city. There he had to face humiliation and loss of reputation as a transaction using the bank's debit card at a hotel to pay the bills failed, though he had

a balance of more than 50 times the billed amount in his account. So he approached the consumer redressal forum, seeking compensation of Rs. 2 lakh. The bank claimed that this incident happened since the bank had suspended all such transactions then for two days due to some technical issues. However, the bank did not provide any prior notice to its customers about it. The consumer court directed the concerned bank to pay a compensation of Rs.1 lakh to Badri.

In context of the above case:

- a. Identify the consumer right being violated in the above case.
- b. Why do you think consumer protection is important from consumers point of view? **(3)**

11. Explain the following 'Rights' of a Consumer:

(i) Right to be Informed (ii) Right to seek Redressal. **(4)**

12. Radha purchased some household goods from a 'General Store'. After reaching home she found a face cream which she had not been billed for. After checking the date of expiry and other details, she started using it. Her face burnt due to the use of the cream. Where should Radha file a complaint? Justify your answer. Under Consumer Protection Act, 1986, who can file a complaint? **(4)**

13. Pooja purchased a packet of juice from the local grocery shop. The information provided on the packet was not clear. The information provided on the packet was not clear. She fell sick consuming it. She filled a case in the District Forum under Consumer Protection Act and got the relief.

- a. Identify the important aspect which has been neglected by the marketer in the above case.
- b. Explain briefly the functions of the aspect identified in (a) above. **(5)**

14. Explain the concept of Consumer Protection and any three points of its importance from the point of view of consumers. **(5)**

15. Explain, in brief, any six responsibility of consumer to safeguard their interest. **(6)**

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Answer

1. a. Right to be informed

Explanation:

- The consumer has a right to have complete information about the product he intends to buy including its ingredients, date of manufacture, price, quantity, directions for use, etc.
- It is because of this reason that the legal framework in India requires the manufactures to provide such information on the package and label of the product.

2. c. Hallmark

Explanation:

- "Hallmark" A standardised mark is printed on jewellery.
- The BIS hallmark is a hallmarking system for gold as well as silver jewellery sold in India certifying the purity of the metal.
- It certifies that the piece of jewellery conforms to a set of standards laid by the Bureau of Indian Standards, the national standards organization of India.

3. d. Within 30 days

Explanation:

- A complaint can to be made to the appropriate District Forum when the value of the goods or services in question, along with the compensation claimed, does not exceed Rs. 20 lakhs.
- In case the aggrieved party is not satisfied with the order of the District Forum, he can appeal before the State Commission within 30 days of the passing of the order.

4. b. Consumer Protection Act, 1986

Explanation:

- The Consumer Protection Act, 1986 provides for six rights of consumers.
- The consumer protection councils set up under the Act are intended to

promote and protect the various rights of consumers.

5. A legal heir or representative of a deceased consumer who has a relation with the consumer can file a complaint.
6. If the consumer is cheated or exploited in terms of goods or services and the compensation claimed by him exceeds Rs.1 crore, then he can file complaint with the National Commission under the Consumer Protection Act, 1986.
7. Consumer's right exercised by Manvendra is Right to Choice
8. Right to Choose.
9.
 - a. Under the Consumer Protection Act, a 'consumer' is generally understood as a person who uses or consumes goods or avails of any service. However, a person who buys goods for commercial purpose or resale will not be considered to be a consumer.
 - b. Presuming that the value of the securities, along with the compensation claimed, did not exceed Rs.20 lakhs, the above-mentioned case was initially filed in the Goa District Forum (As per Consumer Protection Act, 1986 it is established by the State Government in each district. This consumer court deals with complaints where the value of the goods or services and compensation, if any, claimed is less than twenty lakhs) by Vaman Nagesh.
 - c. If Vaman Nagesh was not satisfied with the order of the State Commission, he could have filed an appeal before the National Commission within 30 days of the passing of the order.
10.
 - a. Right to information (As per this right consumer should be informed about the product. The product packaging should list the details which should be informed to the consumer and they should not hide the same or provide false information) which is being violated in the above case.
 - b. The importance of consumer protection from consumer's point of view is outlined below:
 - i. Consumer Ignorance: In order to remove their ignorance, it is essential that the consumers are made aware of their rights and responsibilities.
 - ii. Widespread Exploitation of Consumers: In pursuit of higher profits the

businessmen are likely to resort to unfair trade practices like charging a higher price, selling adulterated products, deficiency in services etc. Thus, there is a need to curb this kind of widespread exploitation of consumers.

11.

- i. No, Radha cannot file a complaint as she is not a consumer under the Consumer Protection Act, 1986 (as she has not paid any consideration for the face cream).
- ii. Moreover, Radha also fails to exercise her responsibility of being honest. When she found that she was not billed for the face cream, she should have returned it to the general store.
- iii. Under Consumer Protection Act, 1986, a complaint can be filed by: (a) Any consumer; Any registered Consumer's Association; (c) The Central Government or any State Government; (d) One or more consumers on behalf of numerous consumers; (e) A legal heir or representative of a deceased consumer.

12. a. The aspect neglected by the marketer in the above case is 'Labelling.'

Labelling is the display of label in a product. A label contains information about a product on its container, packaging, or the product itself. It also has warnings in it. For e.g. in some products, it is written that the products contain traces of nuts and shouldn't be consumed by a person who's allergic to nuts. The type and extent of information that must be imparted by a label are governed by the relevant safety and shipping laws. Labelling is also an important part of the brand of the product and the company. It helps the product stand out in the market, and identifies it as a part of a particular brand. This is important in the era of high and intense competition.

b. The following points highlight the functions of labelling.

- i. **Description of use and contents:** The main function performed by labelling is to provide a description of the product regarding its use, application, cautions, content, etc for example, on the bottle of a shampoo, the contents are written, along with the cautions such as keep away from children below the age of 10 Similarly, on food products such as Maggie cuppa mania, a picture of noodles is there describing its appearance. Along with this, the ingredients and

procedure of making it is also stated.

- ii. **Identification and Differentiation:** A label helps in easy identification of the product, It helps the consumers to differentiate their favourable products from other products. For example, in a potato chip, a man-eating potato chips is imprinted for identification. A label also provides, other valuable information such as name or address of the manufacturer, net weight, maximum retail price, batch number, etc.
- iii. **Standardising and Grading:** A label also helps in setting grades for a product. This helps the marketers to classify the product in different categories based on certain specific quality or feature. For example, a brand of face-cream comes in different categories such as oily skin, dry skin and normal skin.
- iv. **Promotes the Production:** An attractive label helps the marketers in promoting the product as well. It helps in attracting more customers towards the product, For example, for Maggie noodles, the label says "Taste Bhi, Health Bhi" herein, label plays an important role in highlighting the product and promoting its sale.
- v. **Information Required for Law:** Label also provides and mentions the information, which is required to be mentioned as per the law. For example, on a packet of tobacco it is written 'chewing tobacco is injurious to health.

13. A consumer is the one who assumes to be treated like a King as they bring business to the seller. Previously “consumer was asked to beware” but these days fingers have been pointed to seller “let seller be beware” as due to policies introduced, government laws, consumer protection, NGO and the increased competition in the market. Consumer Protection is a term given to a practice wherein we need to protect the consumer from the unfair practice, educating them about their rights and responsibilities and also redressing their grievances.

In simple words, it refers to protect the consumers against the unfair practices of the producers and sellers.

Importance of Consumer Protection from the point of view of consumers: The importance of consumers’ protection from the point of view of the consumers can be made clear with the help of the following points:

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- i. **Consumers' Ignorance:** Generally, the consumers are not aware of their rights. It is only because of this ignorance that they cannot raise their voice against their exploitation rampant in the market. They bear this exploitation ungrudgingly thinking it as a part of the market. Hence, they remain inactive in this respect. Therefore, it has become necessary in public interest that they should be educated about their rights so that they become activated.
 - ii. **Unorganised Consumers:** Consumers are unorganised and this fact alone highlights the importance of consumers' protection. A single consumer raising his voice against exploitation is not as effective as the voice of an organised consumers' body can be. So far the consumers have not shown such an attitude that they should raise their voice in an organised manner. Consumers' protection encourages the consumers to organise themselves.
 - iii. **Widespread Exploitation of Consumers:** These days consumers are being exploited on a large scale. Following are some of the examples of their exploitation:
 - a. Adulteration in consumers' products.
 - b. Inferior quality of goods and services.
 - c. Misleading advertisement.

14. They are as follows:

- i. **Consumer must exercise his Rights:** A consumer must be aware of their rights while buying. Consumers have many rights with regard to the goods and services. They must be aware of their rights while buying. These rights are: right of safety, right to be informed, right to representation, right to seek redressal, right to consumer education, etc.
- ii. **Cautious Consumer/do not buy Blindly:** While buying many consumers get wooed by seller's words which should not happen. The consumers should make full use of their reason while buying products. They should not take the seller's words as the final truth. In other words, while buying consumer must get information regarding the quality, quantity, price, utility, etc. of goods and services.
- iii. **Filing complaint for the redressal of genuine grievances:** It is the responsibility of the consumers to approach the officer concerned in case there is some

complaint about the goods purchased. A late complaint may find that the period of guarantee/warranty has lapsed. Sometimes, consumers ignore the deception of businessmen. This tendency encourages corrupt business practices. So if the consumer has been exploited in any way he/she must approach the consumer courts at different levels to get justice and fight against the exploitation which has been suffered for.

- iv. **Consumer must be Quality Conscious/should not compromise on Quality:** If consumer purchase goods out of greed and compromises with the quality of goods then there cannot be any protection for them from any quarter. The consumers should never compromise on the quality of the goods. Therefore, they should not buy inferior stuff out of greed for cheaper prices. If the consumers behave like this, there cannot be any protection for them from any quarter. It is also the responsibility of the consumers only to buy goods with the ISI, Agmark, Woolmark, FPO, etc. printed on them. All these symbols are indicative of the good quality of the goods.
- v. **Advertisements Often Exaggerate/Beware of False Advertisement:** The sellers inform the consumers about their products in different ways to attract them through the medium of advertisement. The sellers exaggerate the quality of their goods through advertisement. Therefore, it is the responsibility of the consumers to recognise the truth of the advertisement and if he should not be satisfied with the truthfulness of the advertisement the necessary action against the seller must be taken as soon as possible by the consumer so that no one more can get exploited because of false advertisement.
- vi. **Do not forget to Get Receipt and Guarantee/Warranty Card:** One should always get a receipt or bill for the products purchased. In case a guarantee/warranty card is also offered by the seller, it should also be taken. In case, the goods purchased turn out to be of inferior quality or some defect appears and bothers the customers, these documents will be of great help in settling all kinds of disputes with the seller.