



B.Com Honours

Semester II

Calicut University

Consumer Behaviour

Course Code: COM2MN107 • Module 4 Notes

1. Consumer Protection: Rights, Laws, and Redressal Mechanisms

In a market economy, consumers are vulnerable to exploitation, unsafe products, misleading advertisements, and unfair trade practices. Consumer protection is the legal framework designed to safeguard buyers' interests and provide redressal for grievances. This final module covers consumer rights and responsibilities, the Consumer Protection Act, unfair vs. restrictive trade practices, and the three-tier grievance redressal mechanism.

Consumer Rights & Responsibilities

Six Core Consumer Rights

- **Right to Safety:** Protection against goods hazardous to life.
- **Right to Information:** Information on quality, quantity, price of goods.
- **Right to Choice:** Access to a variety of goods at competitive prices.
- **Right to Redressal:** Seeking remedies against unfair trade practices.
- **Right to Representation & Education.**

Key Responsibilities

- Asserting rights by checking quality marks (ISI, Agmark, Hallpress).
- Asking for cash memos/invoices to serve as proof of purchase.
- Filing legitimate complaints without exaggeration.

The Consumer Protection Act (COPRA): 1986 vs. 2019

The Consumer Protection Act protects consumers from exploitation. The 2019 amendments modernized the 1986 Act to cover e-commerce transactions, establish the ****Central Consumer Protection Authority (CCPA)****, and increase the financial jurisdiction of redressal forums.

- **Unfair Trade Practices:** False claims about quality, misleading price discounts, or selling second-hand goods as new.

- **Restrictive Trade Practices:** Forcing consumers to buy specific products or tie-in items (e.g., requiring a gas connection buyer to purchase a stove from the same seller).

Three-Tier Grievance Redressal Mechanism

The Act establishes a quasi-judicial mechanism to resolve consumer complaints:

Commission Tier	Jurisdiction (COPRA 2019 Limit)	Composition & Appeal Process
District Commission	Claims up to ₹50 Lakhs.	Headed by a District Judge (retired/active). Appeal lies to the State Commission.
State Commission	Claims between ₹50 Lakhs and ₹2 Crores.	Headed by a High Court Judge (retired/active). Appeal lies to the National Commission.
National Commission	Claims exceeding ₹2 Crores.	Located in New Delhi. Headed by a Supreme Court Judge (retired/active). Appeal lies to the Supreme Court.

Plaintiff and Complainant: Any consumer, registered consumer association, or central/state government can file a complaint. No legal representation is required to present cases.

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