

District Consumer Forum-: Social -Economic protection to Consumer

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Abstract:“Consumer is king” In the initial times, consumer was reflected as King of the market but in the modern society, consumers are no longer safe against the mal practices such as, substandard goods and unsatisfactory services. We are all consumers in one form or another but in the present socioeconomic scenario we find that the consumer is a victim of many unfair and unethical tactic adopted in the market.Consumer protection act 1986 gives rights of consumers and redresaal agencies like National Consumer Disputes Redressal Commission,{NCDRC} State Consumer Disputes Redressal Commission{SCDRC} and District Consumer Forum .In this research article we look into the impact of District Consumer Forum’s social and economic protection to consumer on the ground level.

Keywords: Consumer Protection Act, Consumer, Consumer rights, Consumer Dispute Redressal Agencies.

Introduction

Consumers are the largest economic group in any country. The Government, Industry and the Consumers form the three main partners in the venture of national development. While the Government provides the capital resources, industry utilizes the capital for producing goods and consumer procures the goods, paying money for their material needs and facilities.

The need for empowerment of consumers as a class cannot be overlooked in India and is already well recognized all over the world. The advancement of technology and the advent of sophisticated gadgets in the markets and the aggressive marketing strategies in the era of Globalization have not only thrown open a wide choice for the consumers but also rendered the consumer vulnerable to a plethora of problems associated with such rapid changes. There is an urgent and increasing necessity to educate and motivate the consumers with regard to quality of products. In short, the consumer should be empowered with respect to his rights as a consumer. He should be equipped to be vigilant with a discerning eye so as to enable to protect himself from any malpractice on the part of the traders.

We are all consumers in one form or another but in the present socioeconomic scenario we find that the consumer is a victim of many unfair and unethical tactic adopted in the market. The untrained consumer is no match for the businessmen marketing goods and services on the organized basis and by trained professionals he is very often cheated in quality, quantity and the price of goods. The consumer who was once in the king of the market has become the victim of it.He is not supplied adequate information as to the characteristics and performance of many consumer goods and suffers due to the unfairness of many one-sided standard forms of

contracts. The modern economic, industrial and social developments have made the notion of “freedom of contract” largely a matter of fiction and an empty slogan no far as many consumers are concerned. The Process of development along with the expanding globalization and liberalization process has increased the number of consumer related issues. Consumer protection has earned an important place in the political, economic and social agendas of many nations. In India, the Government has taken many steps including legislative; to protect consumers. Education is a lifelong process of constantly acquiring relevant information, knowledge and skills. Consumer education is an important part of this process and is a basic consumer right that must be introduced at the school level. Consumers by definition include all citizens who are, by and large the biggest group, who are affected by almost all government, public or private decisions. The most important step in consumer education is awareness of consumer rights. However, consumer education is incomplete without the responsibilities and duties of consumers, and this influences individual behavior to a great extent.

“Consumer is king” In the early times, consumer was considered as King of the market but in the contemporary society, consumers are no longer safe against the mal practices such as, substandard goods and unsatisfactory services. The consumer has every right ‘to reject any product or services rendered by any manufacturer in the market and can mold them to produce goods of their choice.

The Consumer Protection Act 1986 is a social statute that places the rights of the consumers at the top and provides for the promotion and protection of the rights of the consumers. Under the Act, a judicial body called the District Forum is set up in all the districts of Rajasthan. In Rajasthan there are a total of 34 Districts Consumer Forums and Jaipur has two District Consumer Forums. District Consumer Forums has many assorted role and objectives. Udaipur District Consumer forum is to offer low-cost, prompt and immediate redressal of consumer disputes. The consumer can file complaints in two ways, first one is by a written application and second one is by an online application. For the first manner which is an online complaint submission in well-identified websites named CONFONET. This website is upheld by the consumer forums. The main purpose of confonet, is to improve the working proficiency, synchronization, accessibility, speedy in court management and to established Information Communication Technology organization in all the Consumer forums of the country. It proposes at providing Authority, Effectiveness, Pellucidity, Organizing the working procedure, to complete time bound conveyance of justice to the consumers and for the offline applicants a written submission has to be given by the consumer or applicant. 1.

1. Who is consumer

The Latin term “Consumo” means, “eat up completely” which understandably led to the current use of the term “consumer”. Any person who buys goods and services for personal consumption and not for commercial purpose or resale is called a consumer. No universally acceptable definition of a consumer as authorities are divided with respect to the meaning of the term “Consumer”. The **blacks’s Law Dictionary**¹ defines “consumer” as a person who buys goods or service for personal use, family or household use, with no intention of resale; a natural person who uses products for personal rather than business purpose. **O’Grady** defines ‘consumer’ as the final or end user of all

¹ The Blacks Law Dictionary

goods and services produced in an economy². Tarr defines “consumer” as any person, natural, legal, to whom goods, services or credit are supplied or sought to be supplied by another in the course of a business carried on by him³.

Schiffman and Kanut, learned authors in their definition of consumer, have made a distinction between the personal consumer and organizational consumer⁴. A consumer is the person who purchases the goods only for personal use. The personal consumer individual who buys goods and services for his own use or for the use of his household and in this respect, the goods or services bought must be consumed as end or ultimate user. An organizational consumer on the other hand, refers to private organizations, who must buy product or services to be able to pursue the objective of such organizations.

From Wikipedia- A consumer is a person or organization that uses economic services or commodities⁵. ***Cambridge dictionary-** a person who buys goods or services for their own use⁶ **Oxford dictionary**⁷ - A person who purchases goods and services for personal use. ***Longman Dictionary of Contemporary English** - consumer means someone who buys and uses products and services⁸. ***Webstar dictionary** - one that utilizes economic goods *Many consumers make purchases on the Internet*⁹

John F Canady¹⁰ says that “We are included in consumers they are big economic groups who took all social and personal economic decisions, which affect the economy of the nation as well”.

According to **Consumer protection act 1986 [sec 2(1) (d)]** “Consumer” means any person, who buys any goods for a consideration (a) which has been paid or promised or partly paid and partly promised, or (b) under any system of deferred payment. „Consumer“ does not include a person who obtains goods for resale or for any commercial purpose

Consumers can be an individual or a group. According to common language, the consumer is a person who purchases goods and services for his personal use, as well as purchases goods and services for his beneficiary, and does not use the goods or services to do business, produce or resell |Consumer plays an important role in the economy, Without the demand of consumers, it will have a great impact on the economy of the country, so it is clear that the consumer is very important to speed up the economy of the country. In today's contemporary situation, the internet usage has become very high, due to this, consumers are also able to purchase most of the goods and services by using the Internet, and hence the consumers now become **Prosumers**.

² "Consumer Remedies" 1982, 60 Canadian Bar Review (No.4) p.549.

³ Tarr, “Consumer Protection and Market Place,” 5 Otago Law Review, p.397.

⁴ L.G Schiffman, L.L. Kanut, Consumer Behaviour Egaldwood Cliffs, pp.4-8.

⁵ <http://www.dictionary.com/browse/consumer>

⁶ <http://dictionary.cambridge.org/dictionary/english/consumer>

⁷ <https://en.oxforddictionaries.com/definition/consumer>

⁸ <http://www.ldoceonline.com/Economics-topic/consumer>

⁹ <https://www.merriam-webster.com/dictionary/consumer>

¹⁰ Speech Of Jhon F. Canady, United States 15 March 1962

2. Consumer protection act 1986:

The consumer movement in India is as old as trade and business. In KautilyasArthashastra, there are mentions to the concept of consumer protection against manipulation by the business and industry, short weightment and measures, adulteration and penalty for these offences.

The Consumer Protection Act 1986 is at best a mediocre strength at consumer protection. Then, better none than one when it comes to laws in India! It absences teeth in several areas including safety, product labeling, execution of the law, and punishment of the violators of the law. Miserably, violators of consumer rights still appreciatecompleteliberty in India to neglect safety and quality when it comes to consumer products even with this law. The meeting of consumer affairs was held on January 31, 1987 and then the conference on consumer protection was initiated in New Delhi on February 20, 1987.

It was joined by food and civil supplies ministers of states and union territories who has debateseveral issues involving to the enactment and execution of the newly passed consumer protection act 1986. In 1986, the Union Parliament approved the milestone Consumer Protection Act 1986 which not only was the majorbasic customer protection law passed in India shell goods and services falling under all categories but also set up a distinctsequence of courts specially for their implementation.

3. Consumer rights:

There is a famous saying that *'there cannot be rights without responsibilities'*. Consumer rights at the right amount and study how to use the goods to check damage or injury and be accountable and the resolution aided by them, it is essential to reflect whether consumers should also be accountable adequate to be allowed to implementation their rights. Consumers must take all safeguards to select the right things holder out yours accountability.



CONSUMER RIGHTS

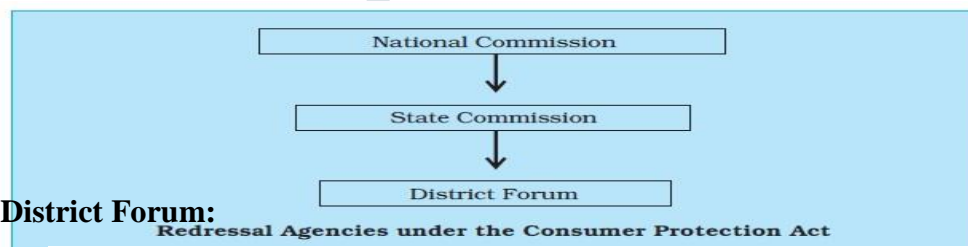
4. Consumer disputes redressal agencies:

Consumer Forums have been established in country at the different stages with view to provide prompt, less costly and easy dispute redressal to the consumers. For accomplishing the goals, section 9 of the Consumer Protection Act 1986 offers three types of dispute redressal agencies.

- ❖ **‘National Consumer Dispute Redressal Commission’** This is established by Central Government by the notification. This Court to be known as “National Commission”.
- ❖ **‘State Consumer Dispute Redressal Commission’** :Established by State Government with previous approval of the Central Government, by notification. And this Court to be known as “State Commission”.
- ❖ **District Consumer Dispute Redressal Forum** established by the State Government in each district of the State by notification. And this Court to be known as ‘District Forum’.

Thus, the Act proposed to set up the hierarchy of three redressal agencies. All these agencies are quasi judicial in terms of nature and power.

1. District Forum at district level.
2. State Consumer Disputes Redressal Commission at state level.
3. National Consumer Disputes Redressal Commission at the national level.



5. District Forum:

State Government established Consumer Disputes Redressal Forum called District Forum. The Composition of the District Forum must be of two person including the president of such forum and the State commission must be of three person including the president. Sec 10(1).

Members and their Qualifications:sec 10(1)	Terms &Salary Sec 10(3)	Nature of Jurisdiction Sec 11	Appellate	Appeal against order of District forum (sec 15)
- One President - Two member (a) The President is a person who is or has been qualified to be a district judge; (b) A person of eminence in the field of education, trade or commerce; etc. (c) A lady member from members [Sec. 10(1)]	Term of officer – 5 years or up to the age of 65 years Whichever is earlier [Sec. 10(2)]. The salary shall be as determined by the concerned State Government. [Sec. 10(3)]	Up to Rs. 20 lacs	No appellate Jurisdiction	Any person aggrieved by an order made by the District Forum may prefer an appeal against such order to the state commission within a period of thirty days from the date of the order, in such form and manner as may prescribed.

6. Analysis of decisions of the Udaipur District Consumer Forum from 01.01.2010 –1-01.12.2017

Researcher have taken to study the decisions of the Udaipur District Consumer to analyse the judgments in favour of the consumer including filling of cases and disposing cases. Researcher has arranged all the cases of the last 8 years of the Udaipur District Consumer Forum through field survey and with the help of website www.confonet.in which it provides all consumer cases including cause list, complaint status, history and judgment of all consumer cases of the National Consumer Redressal Forum, the State Consumer Redressal Forum and the District Consumer Forum.

In the last 8 years, the Udaipur District Consumer Forum filed is 2,208 cases in the .Udaipur District Consumer Forum and it provided 1120 judgments. There are 1088cases pending which is huge. The Udaipur District Consumer Forum submitted1120 judgments, Most of the judgments were in favor of consumers, where the forum awarded compensation to the consumers for defects in goods or services. The Udaipur district covers both urban and rural areas. Many of the judgments are in favor of the consumer which shows the awareness among consumers about their consumer rights. There are some judgments where the forum has rejected or dismissed the application due to lack of evidences about defects in service or goods and no availability of invoice and other documents. There are some consumers who believe in Bahari rajinama also. Some consumers who decided to go for Bahari rajinama. Therefore it provides opportunities to settle disputes between consumer and sel ler by a service provider out of the forum. Very less consumers opt for withdrawal of application from the District Consumer Forum. It indicates that these types of consumers have no documentary proof of goods or services for there may be of malafide intention.

Researcher analyse all of the 2208 cases of the last 8 years and the researcher detailed analysis found that in the year 2010 and 2011 the numbers of cases filed were very low and in the year 2013,2014,2015,2016 and 2017 there was a rise in consumer cases filed.

The Researchers analyse it on the criteria of the date of filing cases and disposal of cases. The Researcher in detail analyzed and discovered thatin the period of1-1-2010 to 4-12-2017 a total of2,208 cases were filedand 1120 cases were disposed till 4-12-2017 and 1088 cases are pending in the District Consumer Forum Udaipur.

The Researcher analyzed that in the year of 2014 the number of filed cases were 564 and disposed cases was 434 and also in the year of 2016 the number of filed cases were 616 and the disposed cases was 127 which shows that the working procedure of the Udaipur District Forum is very efficient and familiar to consumers. This analysis is based on judgments. According to the researchers faith about number of judgments that Udaipur district is large and there are various tehsils, rural and urban areas. 1120 judgments are propounded in the last years. It shows that there is lack of awareness among consumers in the Udaipur district. They do not have knowledge of their consumer rights.

¹¹ Statistics, www.confonet.com

Table 6.1:Sector wise cases filed in Udaipur District Forum, Rajasthan

S. No.	Sector	Cases Filed	Percentage of Filed Cases
1	Consumer	900	44.84%
2	Insurance	479	21.69%
3	Banking	168	7.61%
4	Automobiles	111	5.03%
5	Electricity	108	4.89%
6	Postal	41	1.86%
7	Telecom	35	1.59%
8	Finance	35	1.59%
9	Electrical and Electronic Goods	35	1.59%
10	Education	26	1.18%
11	Others	180	8.15%

Source : www.confonet.com

Table 6.2:Year wise Pendency Udaipur, Rajasthan

Year	Case Type	Filed	Disposed	Pendency
Up to 2010	consumer case(CC)	3	3	0
2011	consumer case(CC)	6	6	0
2012	consumer case(CC)	66	65	1
2013	consumer case(CC)	306	288	18
2014	consumer case(CC)	564	434	130
2015	consumer case(CC)	369	191	178
2016	consumer case(CC)	616	127	489
2017	consumer case(CC)	278	6	272
Total Pending	consumer case(CC)			1088

Source : www.confonet.com**Table 6.3: Statistics of Cases Admissibility of Rajasthan, Udaipur for the period of 2010-01-01 to 2017-12-04**

No. of Cases Filed	2208
No. of Cases not updated with Admission Status	195
No. of Cases Updated with Admission Status	2013

No. of Cases admitted	1963
No. of Cases admitted within 21 Days	1940
No. of Cases admitted in more than 21 Days	23
No. of Cases Still not admitted	44
No. of Cases Rejected	6
Average no of Admissions	99.70
Average no days taken for admission	2.64

Source : www.confonet.com

7. Current cases related to consumer complaint¹²

The District Consumer Courts entertain various consumer's complaint to protect the interest of consumer. Some of the specimens of the cases in the consumer forums filed in the udaipur zila pratitosh karyalaya and some are online they are as follows :

CASE STUDY- 1

Mr. Devendrs Purohit residing at, Udaipur (Rajasthan). He belongs to the non-tribal area. He purchased a temple made of marble stone costing rupees 14770/- from Arunodaya Arts sukher. And he also booked Air Asia so that the purchased marble Stone Temple was sent easily and safely to Guwahati. He also requested to the employees of Air Asia to take good care of the material and the employees of Air Asia also assured him that they will take good care of the purchased marble temple and safely deliver it at proper address.

On 5th May 2016 Mr. Pradeep Menaria and his family went to Guwahati in the same flight of Air Asia. when the marble temple was taken out from Air Asia flight and brought in front of Pradeep menaria, he moved it was damage and it was unrepairable. Pradeep Menaria complained to Air Asia employees about the incident and they said it was not their fault and told him to contact to their Delhi office. Mr. Pradeep went to Delhi via flight and he complained to Air Asia about the damage of his Temple they misbehaved with Pradeep Kumar in the Delhi Office and refused to pay the amount claimed by him from Air Asia.

Therefore, Pradeep filed a complaint in the District Consumer Forum Udaipur and appealed for relief and compensation of rupees 14770 the cost of the temple and rupees 5800 for expenses and mental agony.

Notices were sent to the opponent, neither their agent nor their advocate appeared for the hearing. District Consumer Forum allowed the complaint and give ex prate Decision in favour of the complainant Pradeep Kumar

¹² Cases of District Consumer Forum ,Udaipur 2017

directed to the opponent to pay rupees 14770/- cost of Temple, rupees 2750/- travel expenses, rupees 3000/- for the mental agony and rupees 2000/- for litigation cost to within 2 months from the date of order.

CASE STUDY- 2

Mr. Kanheya Mali who belonged to the a non-tribal area, residing at Udaipur (Rajasthan). in the year 2013 had purchased a Whirlpool refrigerator of Rupees 11200/- From vision show Bapu Bazar. after 15 days, he found that there was a leakage alongwith Technical mistakes in the refrigerator. He then Complained to the shopkeeper about the defect in the piece. The shopkeeper advised him to submit his complaint to the workshop.

On complaining to the workshop, one mechanic came to Mr. Kantil's house and inspected the refrigerator about the leakage and other technical issues. After completing his investigation, he suggested to Mr. Kantil Mali to put a bowl below the refrigerator where the leakage is found and told him that it is a manufacturing defect. After that Mr. Kantil complained to the company, from the company one site Inspector visited his house and he assured him he would change the defective piece with a new refrigerator. This procedure took 7 months. After 7 months, he got an exchanged piece of refrigerator, but unfortunately, the new refrigerator also had the same leakage problem. Mr. Kantil went again to the company and asked for another replacement, and he got the same reply that the exchange procedure will take a minimum of 7 to 8 months.

After that Mr. Kantil filed a complaint with the help of his advocate in the Consumer Forum and asked for the new refrigerator or to return the complete amount spent on the refrigerator and compensation for the mental agony. From December 2013 to 2017 he attended the hearing 5 times and the matter is still pending in the Consumer Forum.

CASE STUDY- 3

Malti Sharma, age 65 years, residing at, Udaipur (Rajasthan). She belongs to the non-tribal area. In the year of 2010, she had opened an RD account whose monthly instalment is amounted Rs 2000/- , at the Hiran Magri post office. The maturity amount of this RD is rupees 1,20,000/- only.

She had deposited the amount of instalment (2000 Rs per month) in the post office without fail, but she had noticed in her passbook that one entry was missing due to the negligence of the post office staff where she was having the receipt of that missing entry. On the maturity date, instead of Rs 1,20,000/- the post office staff paid her rupees 1,18,000/- only.

Pratibha Singh asked them why was she getting a less amount when she has regularly deposited the instalment in the post office and then she complained to the post office department but the officers of the post office department blamed her that she was lying and the entries of the passbook and receipt which she had shown to the officers were false and fake.

Pratibha Singh's son Mr. Akhilesh Chauhan decided to get justice from the District Consumer Forum. On December 18, 2015, he had filed a complaint in the District Consumer Forum and asked for a relief of Rupees 75000 as compensation, mental agony, and court expenses she also asked for 2000 rupees that has not been paid

at the time of maturity of that RD. She had attended the hearing of the District Consumer Forum 9 times the case had been filed and the matter is still pending in the district Consumer Forum till date.

CASE STUDY 4

Pawan Dave, residing at Udaipur. He belongs to the non-tribal area. He opened a savings bank account In ICICI bank and also took a locker for rent, whose annual rent was Rs702/- in the year 2011. He had deposited amount of rupees 702/- in the bank. In between a scheme was launched by the bank, according to that scheme all customers who are holding their savings account in ICICI bank and having locker, can deposit the rent of 3 years at once. As per the scheme Mr. Miraj Gupta had also deposited the rent of 3 years at once in the bank, but after depositing 3 years rent in one shot the bank continued to ask him to deposit the rent of locker every year. He then complained to the bank about this matter but the bank had ignored his complaint and had deducted the annual rental charge of the locker from his savings account.

At that time Mr. Pawan Gupta had already read about the Consumer Forum in newspapers several times and seen the advertisement of the consumer awareness scheme by the State Government. So, he decided to knock at the door of the District Consumer Forum. When he informed the bank about his decision of lodging the complaint in the District Consumer Forum, the bank staff agreed at that time that they themselves were the defaulters and at the same time they have refunded the excess deducted amount of Miraj Gupta in his account.

After some time when Pawan Dave went to the ICICI bank to open his locker, the bank staff again told him that his annual rental charges for the locker is due so he cannot operate his locker. When he found the problem had not been resolved, this time he has decided to file a complaint in the District Consumer Forum. On 22 February 2016 he filed a complaint in the district Consumer Forum and appealed for the relief of rental charges of locker that is rupees 2147/-, rupees 4000/- for legal expenses and rupees 25000/- for Compensation and mental agony.

Till now Mr. Pawan Gupta had attended the hearings in the District Consumer Forum 8 times and still the matter is pending in the District Consumer Forum.

CASE STUDY 5

Dharmendra ojha, residing at Udaipur. He belongs to the non-tribal area. He himself filed his complaint to District Consumer Forum. He came to know about the Consumer Forum from his friends and via Internet.

He stated in his complaint that he purchased domestic items from a shopkeeper of rupees 304 in which he purchased Bru coffee worth rupees 290/- in which the Bru company had an offer of rs 30 less on its actual price so the new price was 260 rupees for that Bru coffee, but instead of deducting rupees 30 from the actual cost, the shopkeeper took Rupees 290/-. when Dharmendra Ojha informed the shopkeeper about the offer of 30 rupees off on Bru coffee, he denied it abused him and misbehaved with him after that Dharmendra Ojha filed complaint in the district Consumer Forum. Dharmendra Ojha appealed for relief and compensation of rupees 290/- for coffee, for mental agony rupees 50000/-, suit expenses rupees 8000/- total relief claimed rupees 58290/-.

On that the respondent replied that the consumer reached the shop immediately, if he had come to the shop after one or two days he would have refunded him that amount.

Mr. Dharmendra Ojha attended the hearing 3 times. The district Consumer Forum gave an order in favour of the complainant Dharmendra Ojha had ordered the shopkeeper to pay him rupees 30 for the coffee, rupees 3000 for mental harassment, Rupees 2000 for legal expenditure, total amount of compensation is rupees 5030 only/-This matter was decided in a duration of 9 months.

CASE STUDY 6

Basanti lal teli residing at Udaipur. With the help of an advocate he filed a case in the Consumer Forum against Easy day.

He purchased some domestic items from Easyday that costed rupees 458.51/- and paid the bill. When he checked the bill again he found that MRP of Mother Dairy ghee is rupees 370/- on packet while in the bill the amount mentioned was rupees 415/- for Mother Dairy ghee, that is rupees 45/- more than the actual cost of the product.

This act of easy day comes in the category of unfair trade practices. Because of that Mr. Basantil approached the District Consumer Forum and requested for relief and compensation of rupees 45/- the excess amount on the product, for mental agony rupees 30,000/- advocate fees rupees 20,000/- total amount is rupees 50,045/-The District Consumer Forum heard both the parties and pronounced the order in favour of complainant party and directed the opponent to pay rupees 45/- the Excess amount of the product, rupees 2000/- for mental agony, and for cost and litigation rupees 1000/-

Total amount is rupees 3045/- within one month from the order. Basntilal attended the proceedings three times only.

CASE STUDY 7

Mr. Kailash jain, residing in Udaipur (Rajasthan), had purchased some items from Reliance Retail Pvt Ltd. The Reliance store had charged rupee 1/- extra on the printed MRP of the purchased item which they did not want to refund to the Mr. Kailash jain.

With the help of an advocate he filed a complaint on July 15, 2014 in the District Consumer Forum. He also decided to settle the matter in the Lok Adalat. The complainant claimed relief for the excess amount deducted by the Reliance Retail Limited and expenses in proceedings rupees 3000/-

With the consent of both the parties district Consumer Forum Udaipur decided the case and gave the judgement in favour of the complainant. Mr. Kailash jain attended the hearing 2 times only.

The District Consumer Forum stated in its order that with the consent of both the parties the opponent will give rupees 3000/- to the complainant as a compensation within one month from the order.

If there is any delay in the settlement the interest of 18%p.a. will be charged on him as a compensation amount. This complaint was disposed by means of a settlement.

CASE STUDY 8

Mr. laxam Singh residing at Udaipur (Raj.) .He belongs to the non-tribal area. He had purchased 29” Videocon colour TV from a Bapu Bazar showroom, which costed him rupees 15,990/-.

At the time of his purchase, the Videocon company had a scheme “Jitna ho sake utna lo”. In this scheme, he had to pay rupees 5000/- extra and after 80 months he will get rupees 11990/- back.He had accepted the scheme and paid the extra amount to the showroom. After completion of 80 months he went to the showroom and claimed the money that is rs 11990/- as per the scheme, but there was no response from the showroom and no amount paid to him. He approached the District Consumer Forum for justice and he lodged a complaint and requested a relief of Rupees 11990/- and 18% interest on that, for mental agony rupees 20000/- and cost of litigation is rupees 4000/-

The opponent attended the hearing but no reply had been submitted from their side, just a cheque of rupees 11990/- has been given to the complainant. So, the actual amount had been paid to the complainant but the scheme started in the year of 2006 and its maturity period of 80 months completed in year of 2012, but that amount was not paid to the complainant till 2014.

So, the court ordered the case in favour of complainant and directed the opponent to pay interest @ 9% p.a. on rupees 11,990/- and said that this act comes in the category of unfair trade practices to the court. Also directed to pay Rs 7000/- for mental agony, and rupees 3000/- for the cost of litigation to the complainant within the month from the date of order.

Conclusion:

The consumer is very important character for the country to become powerful. Considering the present circumstances as of today, it has become essential for the consumers, who have been used like a toy and victims of the manufacturers, should be made aware by giving them information about their consumer rights so that they cannot be deceived by the fraudulent traders They will not be allowed to be looted and become victims by cheating and they will get justice.

In contemporary situations, consumers are just victims currently every day we read and see in the media and newspaper about fraudulent frauds. The main reason is the consumers who are cheated by traders due to is the lack of awareness.

Consumers are deceived by the vendors because of illiteracy and deficiency of information of consumer rights, it is therefore necessary that consumers should be informed about their consumer rights so that they cannot be deceived by the sellers. For increasing awareness of Consumer Rights, consumers should be made aware of legal action so that they can solve their problems. Therefore, the chief responsibilities of the government has been to make consumers aware about the consumer’s rights as much as possible, so that they can get justice from the Consumer Forum for their rights.

1. The male responder's are much more aware than the female responder's about the Consumer Protection Act 1986 and the consumer grievance redressal system of government. To make the female census more knowledgeable about the procedure and system the government is still working on it. Hence the female responders are also slowly becoming aware too.
2. In gross, the literate responders are much more knowledgeable about the Act 1986 and about the grievance redressal program. Thus the less literate and illiterate responder have lack of knowledge. Hence, it is proved that to make people aware the literacy aspect is also a prime component to study.
3. The responders of non-tribal area are much more aware about the Consumer Protection Act 1986 then the responders of tribal area.
4. Less no of responders have knowledge of the consumer forum and the others are unaware of the consumer forum. Just because of that, they cannot enforce their rights properly and they cannot get rid of treachery of vendors.
5. Many of the responders do not have knowledge about the consumer council and only less of responders have the knowledge. Therefore, we should known that the consumer is still not aware of about the provisions of CPA 1986 and it is needed to make them more aware.
6. Most of the cases are related to insurance, banking sectors.
7. Most of the responders filed their complaints with the help of litigation, advocate's, less no. of responders file their complains in the forum on their own and with the help of NGO's.
8. The research has proved that the responders has to give their presence more than three times-in court in the period of decantation. Which shows the quick or fast moving process of court.
9. The consumer forum has resolved the filed complaints under 1 to 2 years, which opens the door of consumers towards the forum to get early results.
10. Most of the filed complaints cost 3000 to 5000 rupees expenses during the process which is an average amount for consumers and with this they can help themselves and it shows the consumer can take advantage of C.P.A. 1986.
11. The research has proved that the pendency of cases decrees in the year to year.
12. In the conclusion, the expenditure during the process of consumer forum is less than the other judiciary forums, which stimulates consumer's interest in the forum.
13. Most of the justice done is in favour of consumer's which pathos the interest of consumers towards the forum and it implements the C.P.A 1986 powerfully.
14. Most of the responders are satisfied by the decision of the forum for the rules and regulations of C.P.A 1986 are made to boost the consumer's rights.
15. Most of the responded are satisfied by the compensation given by the forum, which stimulate the interest of other consumer's also in the CPA 1986.

Suggestions:

District Consumer Dispute and redressal forums are very important pillars of Consumer Protection Act 1986.

1. District Consumer forum should create remedial process more easy so that they can give a precise decision to the deceived consumer.
2. To redress the complaint easily numbers of courtroom should be increased, the District forum should organize the meetings in block and tehsil levels, and a moveable consumer court should be established.
3. District Consumer Disputed Redressal Forum should increase indemnification rate and the redressal procedure should consumer to accept the consumer protection awareness.
4. The contribution of women in the accomplishments of consumer forums is very low. To educate women in the activities of consumer councils concentrate and determined effort must be started by all agencies.
5. The Presidents and other office carriers of the consumer council's deficiency of knowledge about running them. People with service mind and information about running such councils must be selected otherwise, such organizations will become sick.
6. Due to deficiency of awareness about the District Consumer forum, people with grievances are not approaching these forum. Consumers must be encouraged to use the services of consumer forum without any terror and embarrassment.
7. The District Consumer forum must take vigorous steps to monitor the functioning of local councils by way of organizing regular meetings of the office holders.
8. The consumer cases should be disposed off within 90 days as specified in the Consumer Protection Act 1986. However, these forums do not dispose the cases within the prescribed time. It takes a very long time to finalise the cases. Therefore, the forums should make genuine efforts in disposing the cases on time.
9. In order to provide quick and immediate justice in consumer courts, the posts lying vacant in consumer courts should be recruited for a long time.

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