

TYBA COACHING CENTRE

CHAPTER 5: CONSUMER RIGHTS

Class 10 Economics | Complete Easy-English Notes

COMPLETE CHAPTER NOTES

Written in easy English for classroom teaching, self-study and exam revision.

Study method: Read each topic, learn the key terms, practise the model answers, and then attempt the revision questions without looking.

Prepared for students of TYBA Coaching Centre

1. Who Is a Consumer?

A consumer is a person who buys goods or uses services for personal use. Goods include food, clothes, books and electronic items. Services include transport, banking, communication, medical care and repair work.

Consumers may face problems when goods are unsafe, prices are unfair, weights are incorrect, information is hidden or services are poor. Consumer awareness helps people make informed choices and seek help when their rights are violated.

2. Why Do Consumers Need Protection?

Markets do not always work fairly. A seller may know more about a product than the buyer. A product may have hidden defects, false claims or an incorrect price. A consumer may be charged more than the printed price or given less than the stated quantity.

Some consumers may not know their rights or may be unable to challenge a large company. Rules, consumer organisations and legal bodies help reduce unfair practices and provide ways to seek justice.

3. Consumer Movement

The consumer movement grew because people faced unsafe products, unfair prices, poor quality and dishonest trade practices. Consumers began to organise, spread awareness and demand laws to protect them. Consumer groups may provide information, guide people on complaints and speak up for better rules.

In India, consumer protection developed through laws and public action. The Consumer Protection Act, 1986 was an important milestone. The Consumer Protection Act, 2019 is the later law and provides a framework for consumer rights and redressal. For current legal procedures, consumers should check official government information because rules and online systems may change.

4. Consumer Rights

Right to Safety: Protection from goods and services that may harm life or health. For example, electrical appliances should meet safety standards.

Right to be Informed: Consumers should receive correct information about quality, quantity, ingredients, price, manufacture date, expiry date and risks where relevant.

Right to Choose: Consumers should have access to a range of goods and services at competitive prices and should not be forced to buy unwanted products.

Right to Be Heard: Consumer complaints and interests should receive proper attention.

Right to Seek Redressal: Consumers can seek repair, replacement, refund or compensation when they suffer because of unfair trade or defective goods/services, subject to the law and facts of the case.

Right to Consumer Education: Consumers should know their rights and how to use them.

5. Responsibilities of Consumers

Consumers should check product labels, expiry dates, quantity, quality marks and prices. They should ask for and keep a bill or receipt. They should read instructions and safety warnings, use products correctly, compare choices and avoid being misled by advertisements.

If a product or service causes a problem, the consumer should keep proof such as the bill, warranty, messages, photographs and complaint records. Consumers should make truthful complaints and should not misuse consumer laws.

6. Standardisation and Quality Marks

Quality marks help consumers identify products that meet particular standards. Examples commonly taught in school include ISI for certain industrial products, AGMARK for agricultural products and Hallmark for the purity of gold jewellery. FSSAI licensing and labelling requirements apply to food businesses and products as relevant.

Consumers should check the mark, licence details and label where required. A mark is helpful, but buyers should still check the product, seller and documents carefully.

7. Maximum Retail Price (MRP), Bills and Labels

The MRP is the maximum retail price printed on a packaged product under the applicable rules. A seller should not charge more than the MRP for a packaged commodity, though special legal rules may apply to some situations. A bill is important evidence of purchase and helps show the price, date and seller.

Product labels can include quantity, ingredients, manufacturer details, dates, warnings and customer-care information. Reading labels helps consumers compare products and avoid expired or unsuitable goods.

8. Consumer Redressal and Complaint Process

When a consumer has a problem, they should first collect evidence: bill, warranty, product packaging, photos, messages and details of the seller. They can contact the seller or service provider and clearly explain the problem and the solution requested.

If the issue is not solved, the consumer may use the appropriate consumer grievance or dispute-redressal system. India has consumer commissions at district, state and national levels under the consumer protection framework. The correct forum and process depend on the nature and value of the claim and current rules. Consumers can also seek guidance through official consumer helplines and government portals.

Possible relief may include repair, replacement, refund, compensation or stopping an unfair practice, depending on the case and decision of the competent body.

9. Consumer Organisations and Consumer Awareness

Consumer organisations spread awareness, test or report on products, guide consumers and raise issues with authorities. Schools, newspapers, television, websites and public campaigns also help people understand their rights.

National Consumer Day is observed in India on 24 December. World Consumer Rights Day is observed on 15 March. Awareness is useful only when consumers act carefully, keep evidence and use the proper complaint process.

10. Consumer Protection in the Digital Market

Online shopping and digital services make buying easy, but consumers should check the seller, product details, return policy, delivery terms and payment security. They should avoid sharing passwords or one-time passwords (OTPs), save order confirmations and report suspicious transactions quickly.

Online buyers should read the full price, delivery charges, warranty, refund conditions and customer reviews carefully. They should not trust every advertisement or review without checking other information.

Key Terms

Consumer: Person who buys goods or uses services. | Consumer awareness: Knowledge of rights and responsibilities. | Defect: A fault in the quality or standard of goods. | Deficiency: A shortcoming in a service. | Unfair trade practice: A dishonest or misleading way of selling goods or services. | Redressal: A process for seeking a solution or justice. | MRP: Maximum retail price printed on a packaged product.

Exam-Ready Questions and Answers

Q1. Why is consumer protection necessary? (3 marks)

Consumers may face unsafe goods, false information, overcharging, poor quality or defective products. Sellers may have more information and power than buyers. Laws, awareness and complaint systems help protect consumers and provide justice.

Q2. Explain any six consumer rights. (5 marks)

The rights are: right to safety, right to be informed, right to choose, right to be heard, right to seek redressal and right to consumer education. These protect consumers from danger, hidden information, forced choices and unfair practices, and help them raise complaints.

Q3. What responsibilities should consumers follow? (5 marks)

Consumers should read labels, check expiry dates and quality marks, compare prices, ask for a bill, keep proof of purchase, follow safety instructions and make truthful complaints when treated unfairly.

Q4. Why is a bill important? (3 marks)

A bill proves that a purchase was made. It records details such as price, date and seller. It can be used as evidence when asking for repair, replacement, refund or other relief.

Q5. What is the right to be informed? (2 marks)

It is the right to receive correct information about a product or service, including price, quantity, quality, ingredients, dates and risks where relevant.

Q6. What should a consumer do after receiving a defective product? (5 marks)

Keep the bill, packaging and warranty; take photos or other proof; contact the seller or company and explain the problem; request a suitable solution; and, if the matter is not resolved, use the appropriate consumer grievance or redressal system.

Q7. Explain the role of consumer organisations. (3 marks)

They spread awareness, guide consumers, raise complaints, report unfair practices and encourage better protection and enforcement of rules.

Q8. Why should consumers check quality marks and labels? (3 marks)

Marks and labels provide information about standards, ingredients, quantity, dates and safety. They help consumers compare products and reduce the risk of buying unsafe or unsuitable goods.

Quick Revision / Practice

- Consumers need protection from unsafe products, false claims and unfair prices.
- Six rights: Safety, Information, Choice, Heard, Redressal, Education.
- Always ask for a bill and keep proof.
- Check labels, dates, quantity, price and quality marks.
- Use official complaint systems if the seller does not solve the issue.
- National Consumer Day in India: 24 December.
- World Consumer Rights Day: 15 March.

MCQs:

1. The right to know ingredients and price is the right to be: (a) informed (b) silent (c) employed (d) paid interest. Answer: (a)
2. A bill is useful because it: (a) proves purchase (b) replaces the product label (c) guarantees profit (d) is never needed. Answer: (a)
3. National Consumer Day in India is observed on: (a) 15 March (b) 24 December (c) 5 June (d) 1 May. Answer: (b)
4. A fault in goods is called a: (a) defect (b) export (c) deposit (d) tariff. Answer: (a)

Final Exam Tip: Write the meaning first, explain each point in a separate sentence, and add a simple example wherever possible.