

Graphic Novel
BUSINESS STUDIES CLASS XII
CHAPTER 12: CONSUMER PROTECTION
ART INTEGRATED LEARNING



DELHI PUBLIC SCHOOL
(Affiliated to C.B.S.E)
SECTOR 45, GURGAON

Acknowledgement

*"You can do what I cannot do.
I can do what you cannot do.
Together we can do great things"*
~Mother Teresa

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Disclaimer

This is a work of fiction by Delhi Public School, Sector 45, Gurgaon. The novel is designed to motivate young learners, ignite interest and provide a better understanding of the text. It is meant to supplement, not replace the information in the text book. The characters in this graphic novel are fictitious and any resemblance to names, characters or incidents is coincidental.

** The content of this novel is based on the provisions as per Consumer Protection Act, 1986.*

PREFACE

Customers don't expect you to be perfect but they expect you to fix things when they go wrong"

--Steve Jobs

Business Studies forms an integral part of human behaviour and decision making. In the process of development, along with the expanding globalisation and liberalisation process, there are bound to arise a number of consumer related issues. To help the consumers face these issues and deal with them appropriately, consumer education is a must. This includes awareness of consumer rights , responsibilities and duties which prepares an individual to become capable of making informed decisions while purchasing or consuming goods and services. This graphic novel aims to provide a comprehensive and interesting resource for the students to develop an in depth understanding of the above mentioned issues. The students will be able to relate to the trials and tribulations of our family, as consumers, in this graphic novel and learn from their experiences in a fun-filled way. The idea of this novel, which is well illustrated and informative, is to motivate young learners by making them aware of their rights and responsibilities as a consumer. We sincerely hope that through the medium of this graphic novel, readers will be encouraged to know more about the scope of Consumer Protection in India.

CHAPTER – CONSUMER PROTECTION

LEARNING OUTCOMES:

- To understand the concept and importance of consumer protection.
- To discuss the scope of Consumer Protection Act,1986.
- To understand the concept of a consumer according to Consumer Protection Act ,1986.
- To explain the consumer rights.
- To understand the responsibilities of consumers.
- To understand who can file a complaint and against whom.
- To discuss the legal redressal machinery under Consumer Protection Act, 1986.
- To examine the remedies available to the consumer under the Consumer Protection Act, 1986.
- To describe the role of consumer organisations and NGOs in protecting consumer interests.

CHARACTERS



Consumer Awareness Mascot –
Wise Owl



Dadu
Age: 75 years



Atul
Age: 50 years



Shalini
Age: 45 years



Aditya
Age: 16 years



Kavita
Age: 45 years



Malini
Age: 35 years



Anand
Age: 50 years

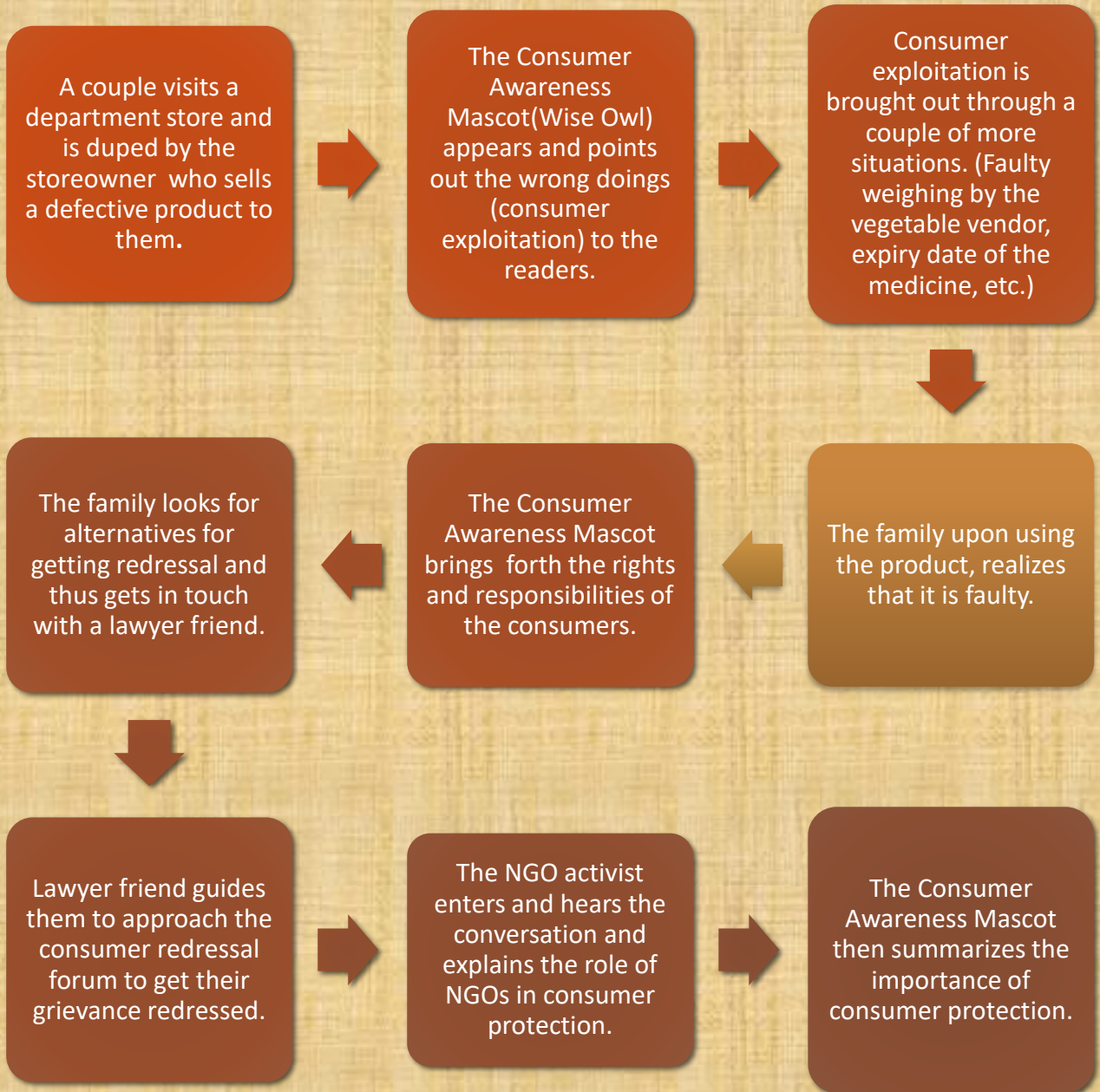


Store owner
Age: 40 years



Vegetable vendor
Age: 40 years

STORYBOARD

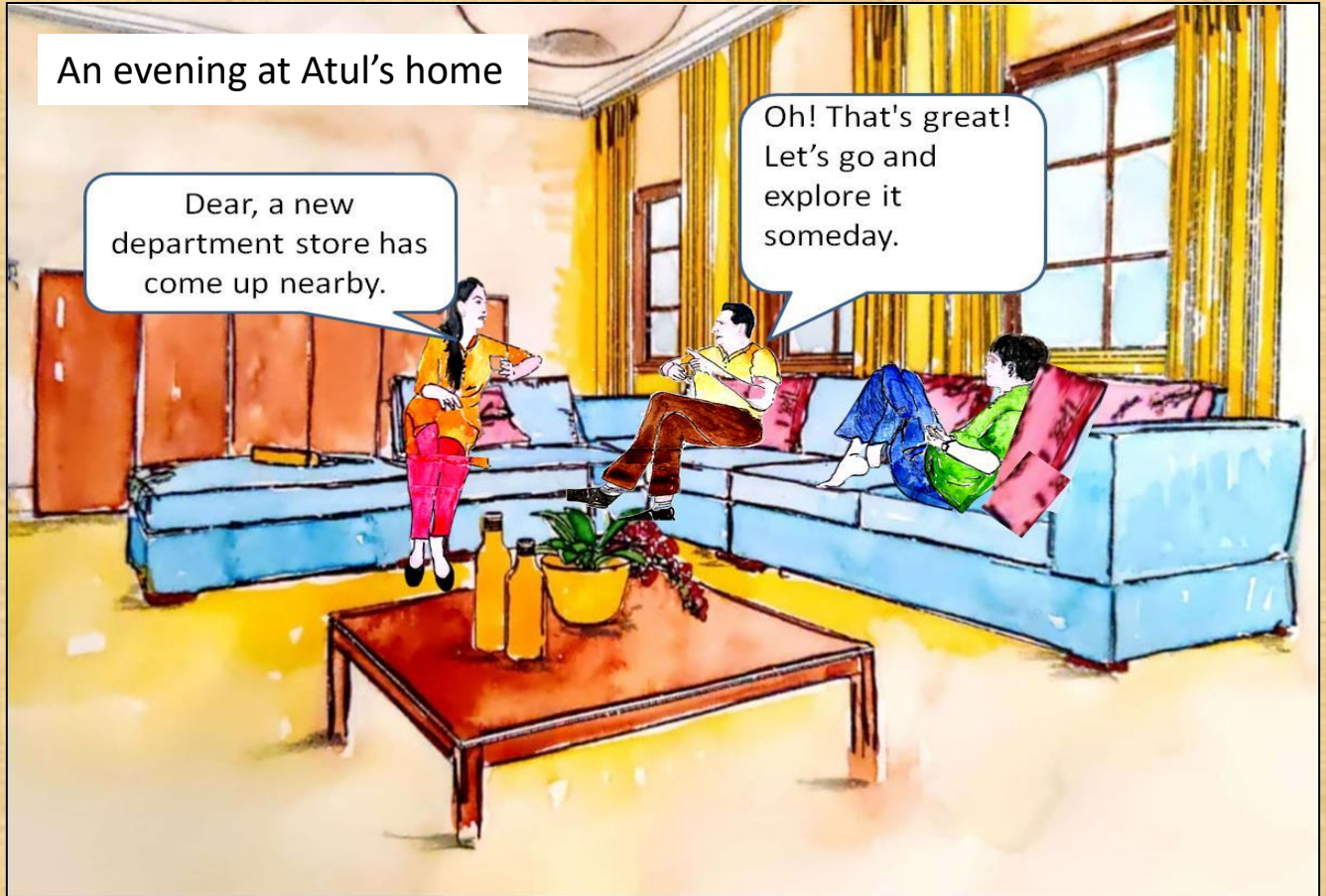


RIGHTS AND RESPONSIBILITIES OF CONSUMERS: AN OVERVIEW

An evening at Atul's home

Dear, a new department store has come up nearby.

Oh! That's great!
Let's go and explore it someday.



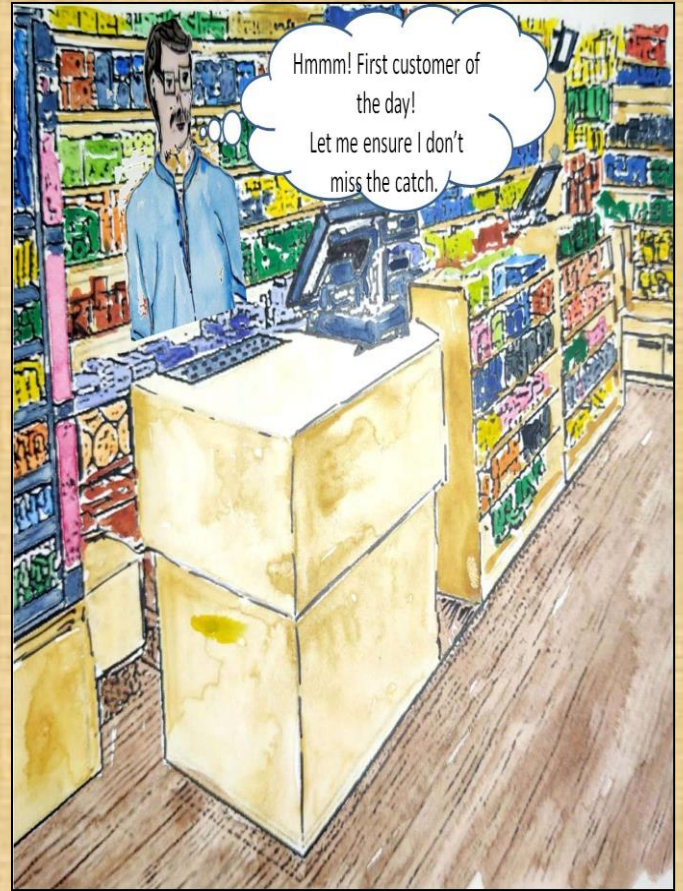
Yes, and my list is ready!



Mom, even mine is!
I majorly need headphones.....
among other things.

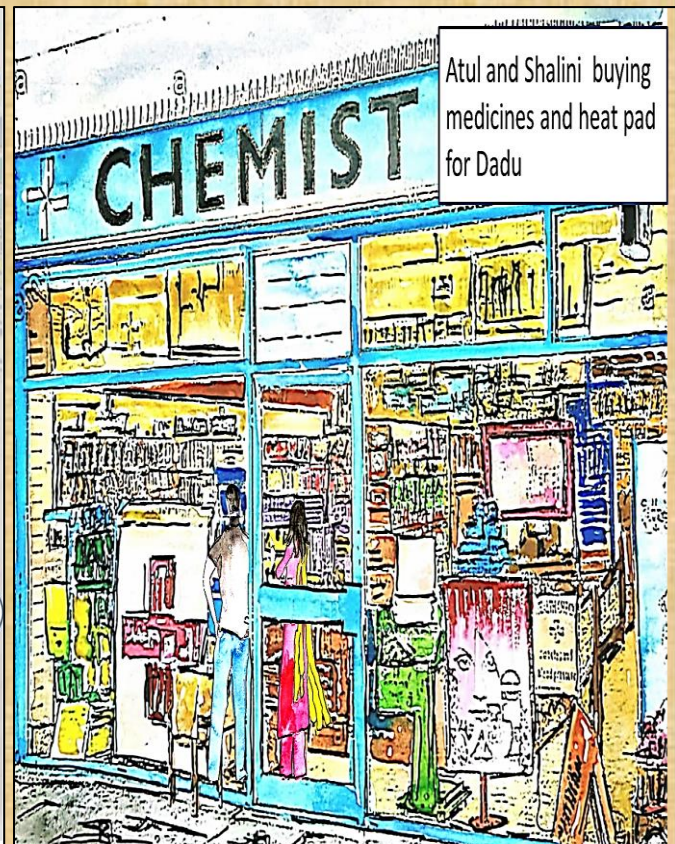


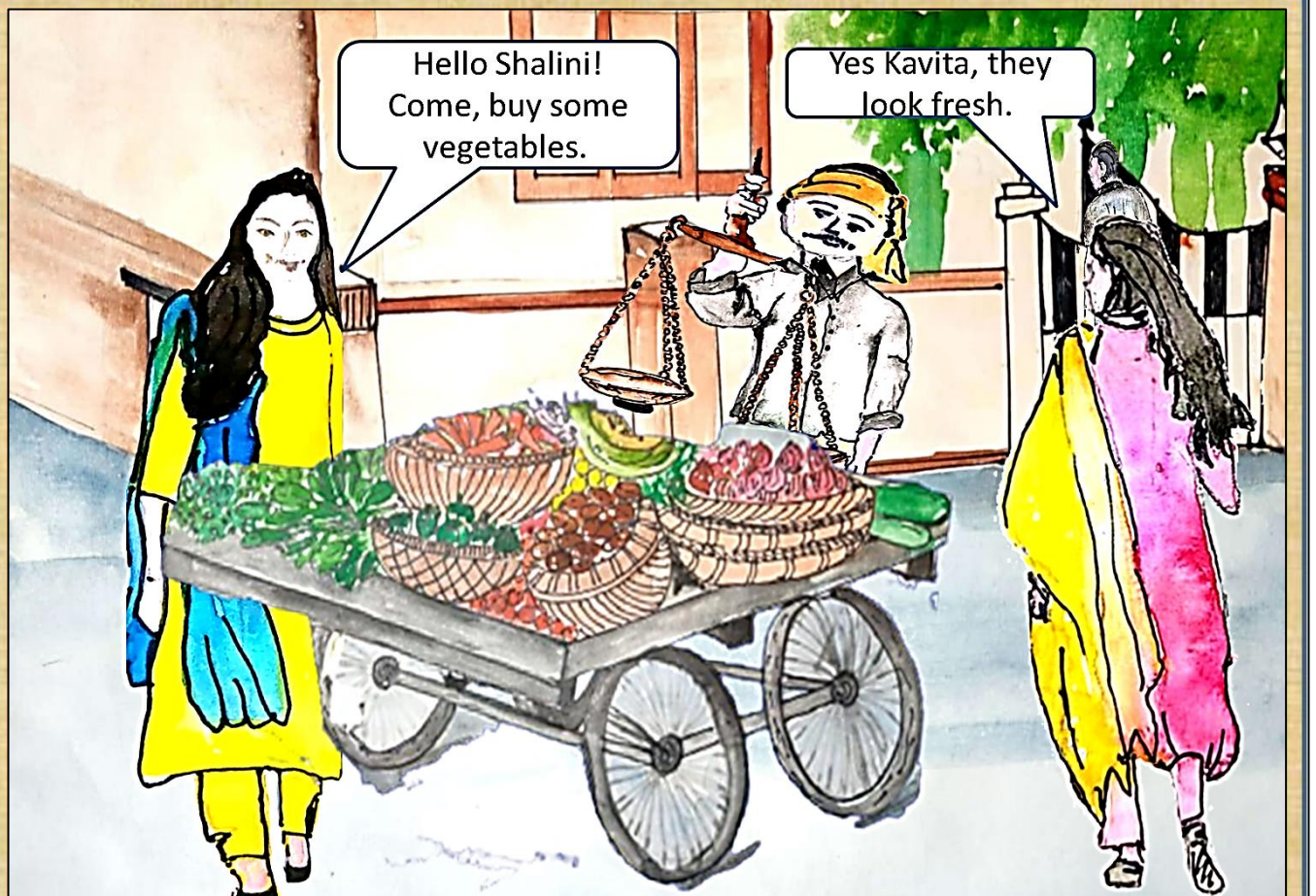












Hello Shalini!
Come, buy some
vegetables.

Yes Kavita, they
look fresh.



Give me one kg
of spinach.

Here it is!

Doesn't look
like one kg to
me!



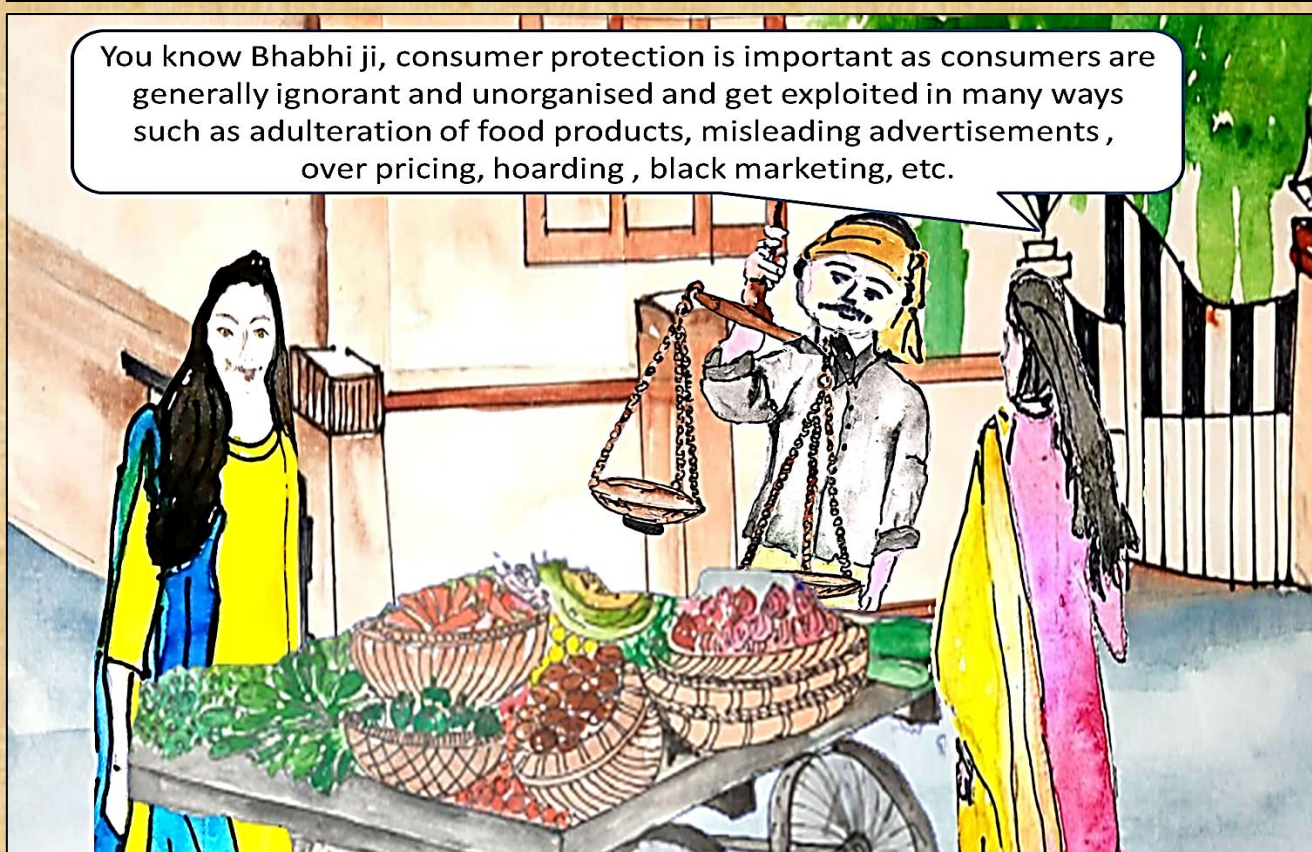
Hmmm....Just as I
thought. There is a
piece of
magnet
beneath the
weighing scale.

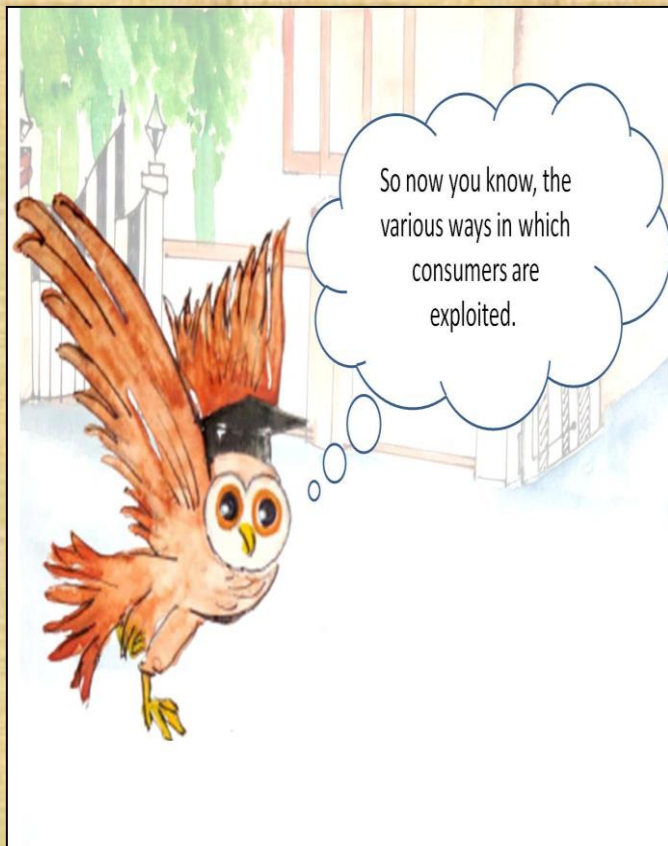
Do we look like
fools to you? .

We know the consumers are cheated in various ways. You are doing one of them – under weighing the product.



You know Bhabhi ji, consumer protection is important as consumers are generally ignorant and unorganised and get exploited in many ways such as adulteration of food products, misleading advertisements, over pricing, hoarding, black marketing, etc.





Hallmark is
the standardization
mark for jewellery.



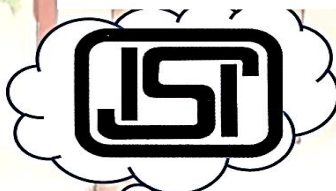
Standardisation Marks

Food Process Order



BIS Hallmark

Mark of Bureau of Indian Standards

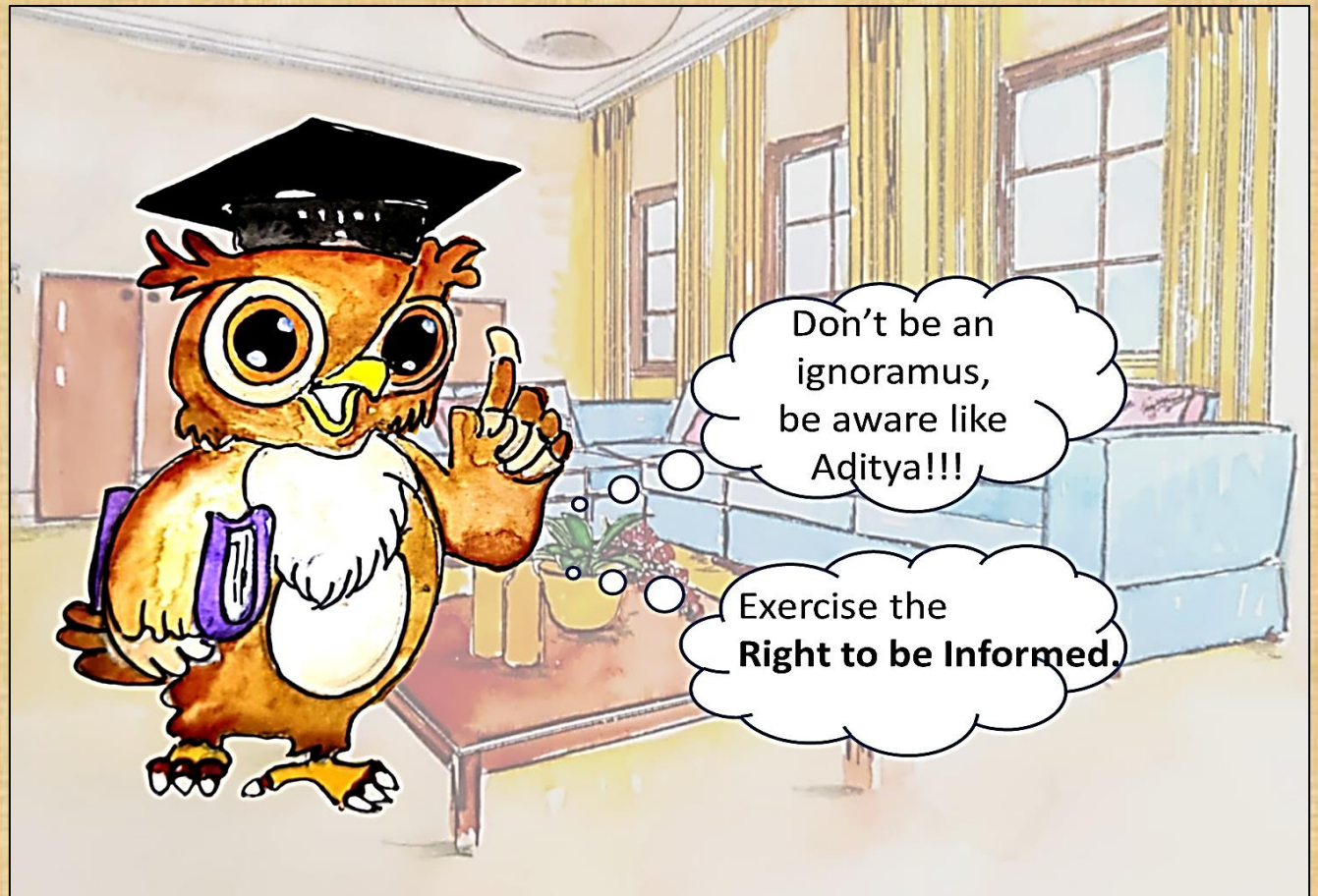


Agmark



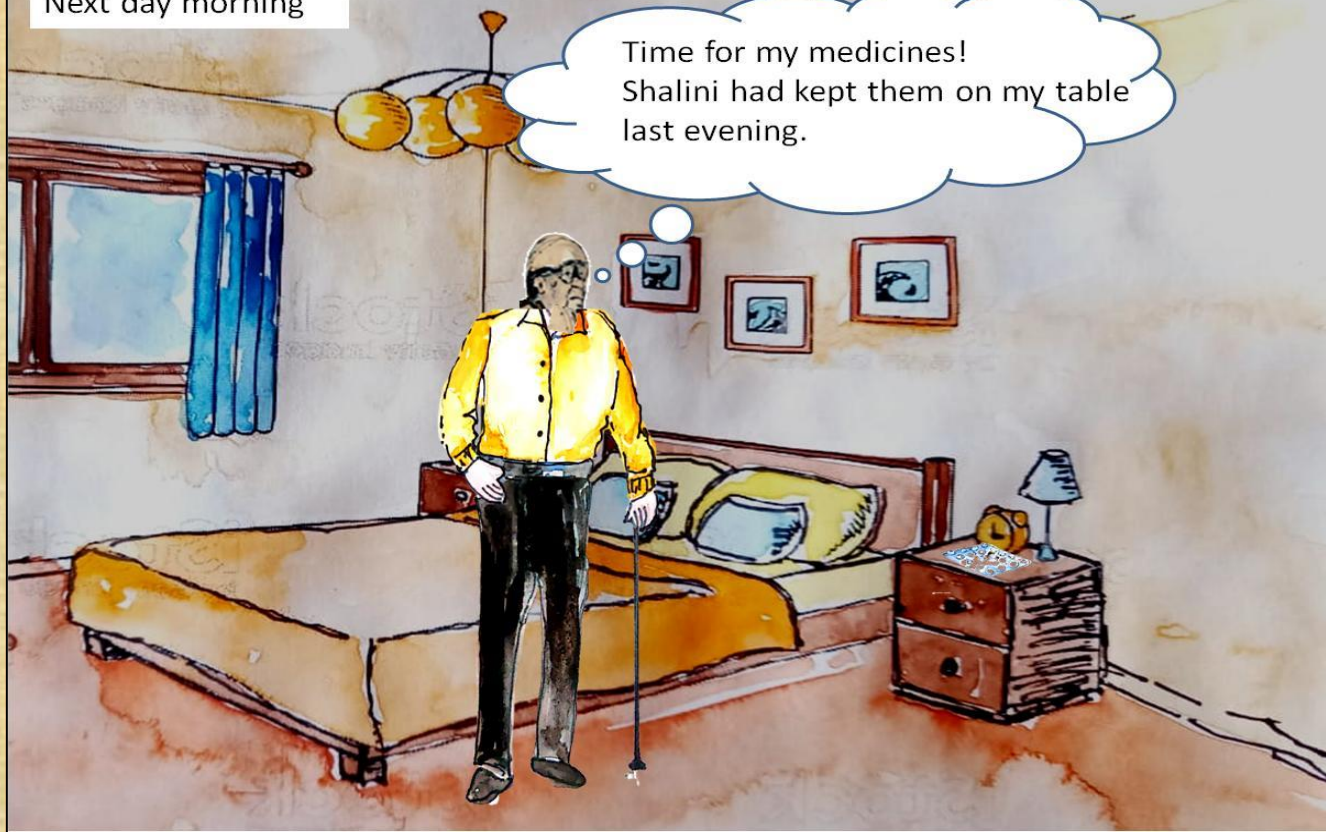
Eco-mark

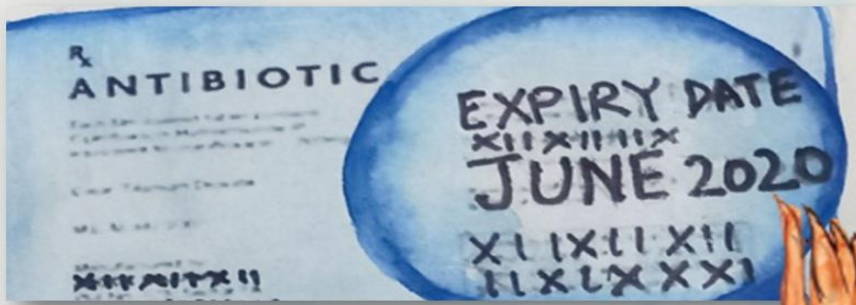




Next day morning

Time for my medicines!
Shalini had kept them on my table
last evening.





Don't have it.
It's past the
expiry date!



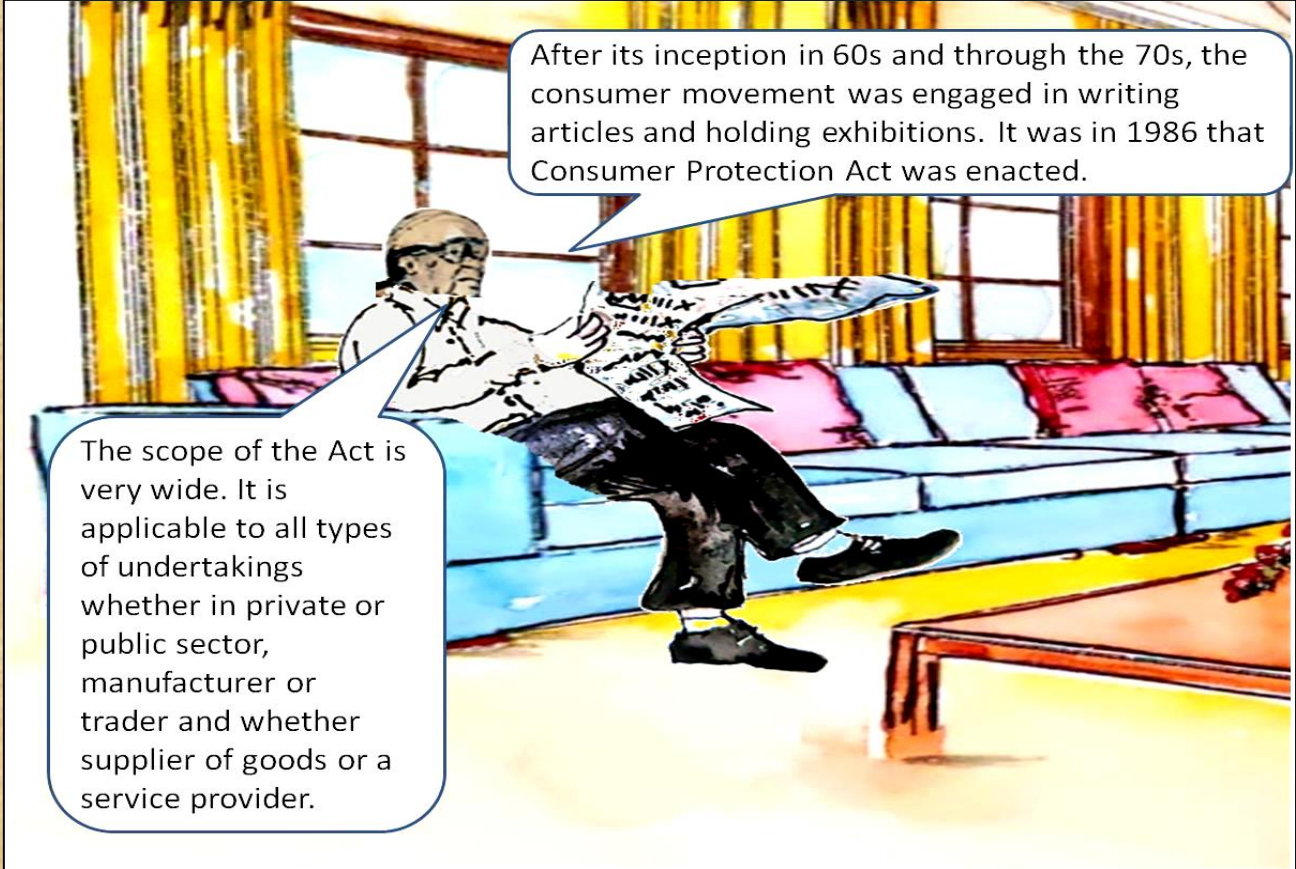
Dadu is upset and confronts Atul



Didn't you check the
expiry date? It could have
been so dangerous.

Oh! Sorry Dad! I will
be careful in future
and I will get medicine
for you right away





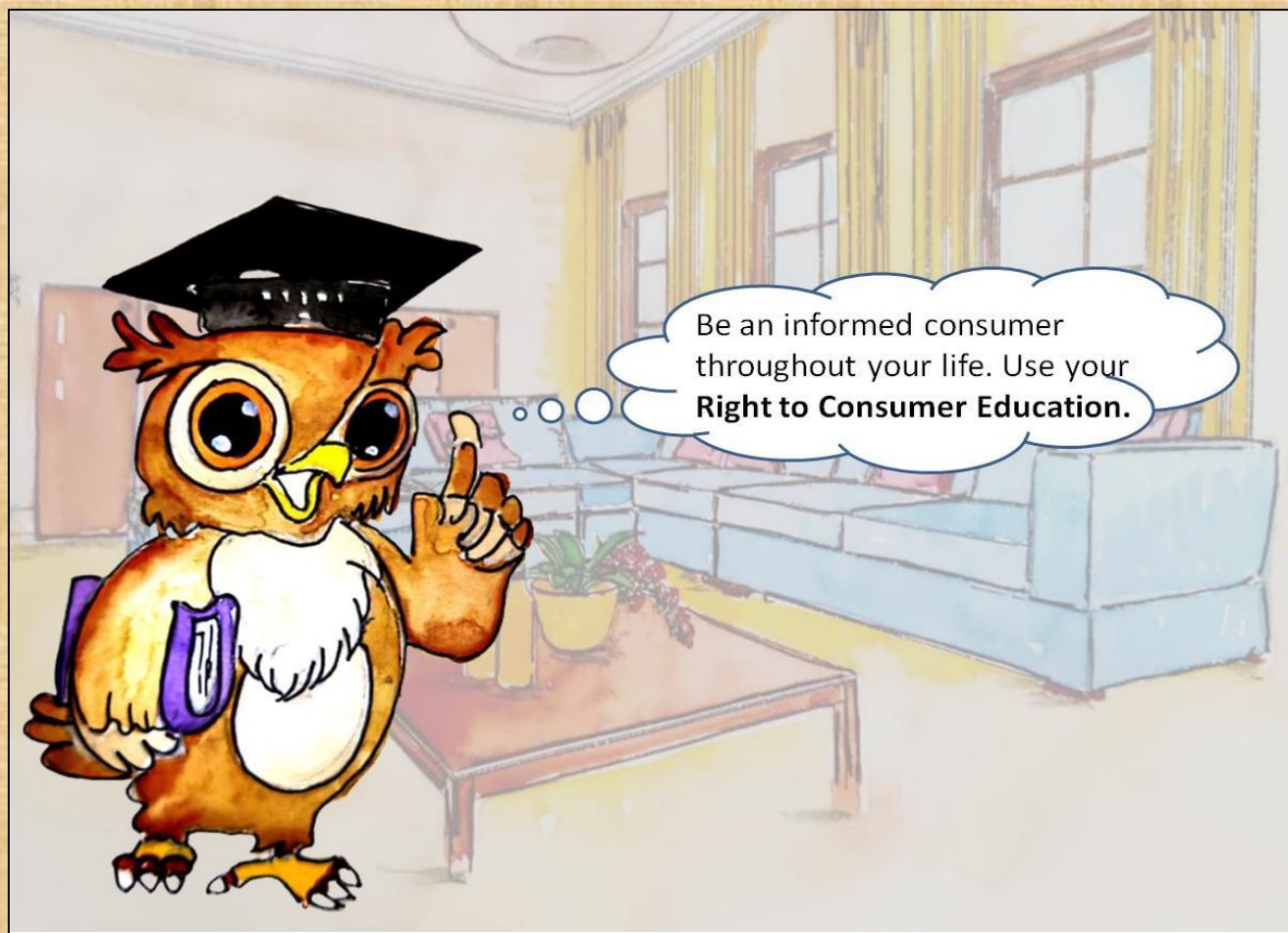
After its inception in 60s and through the 70s, the consumer movement was engaged in writing articles and holding exhibitions. It was in 1986 that Consumer Protection Act was enacted.

The scope of the Act is very wide. It is applicable to all types of undertakings whether in private or public sector, manufacturer or trader and whether supplier of goods or a service provider.



Would businesses also want to protect consumers?

Yes, it is their moral responsibility towards the consumers as they get all the resources from the society. Also, a happy consumer would result in repeat sales and if the businesses fail to do this voluntarily it would lead to government intervention or action.



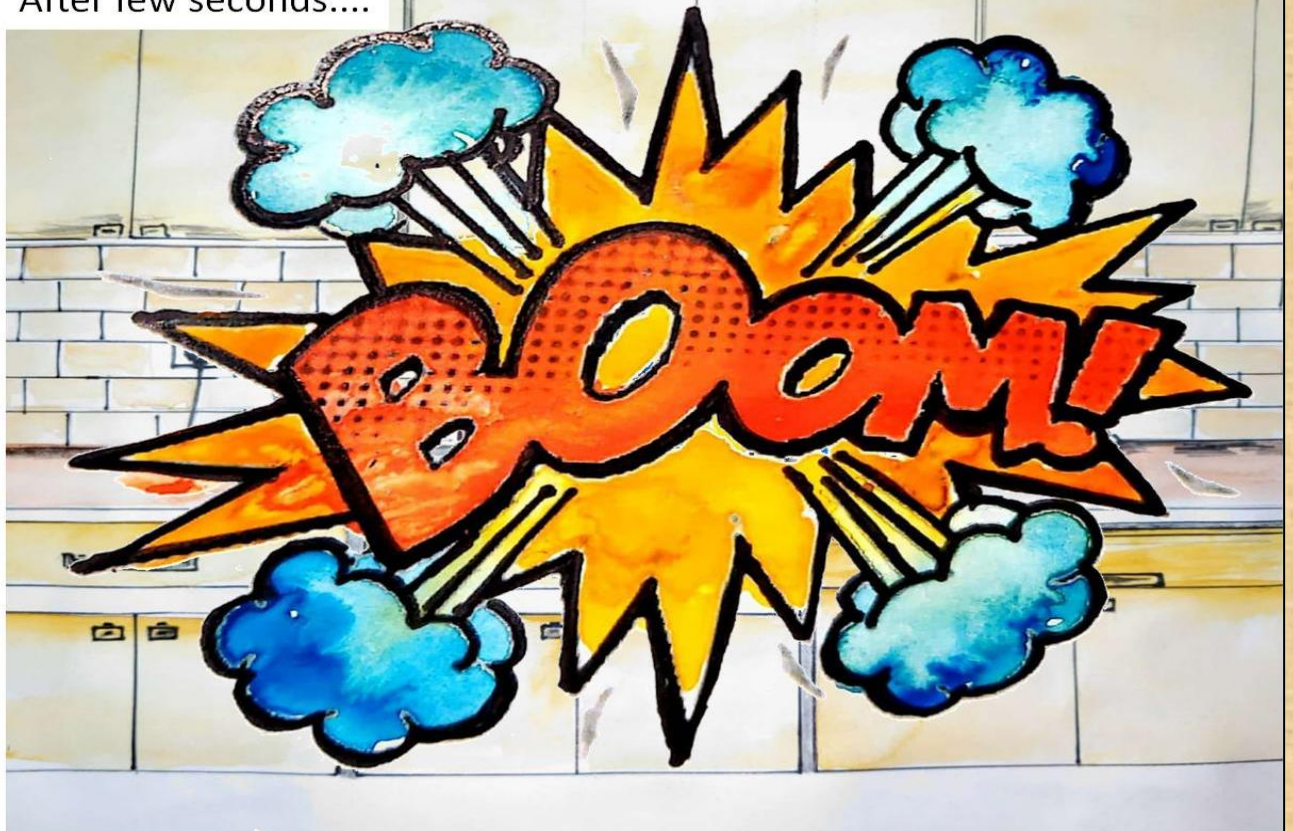
Next day

I so wanted to have a new toaster. Let me treat everyone to some crisp buttered toast for breakfast.



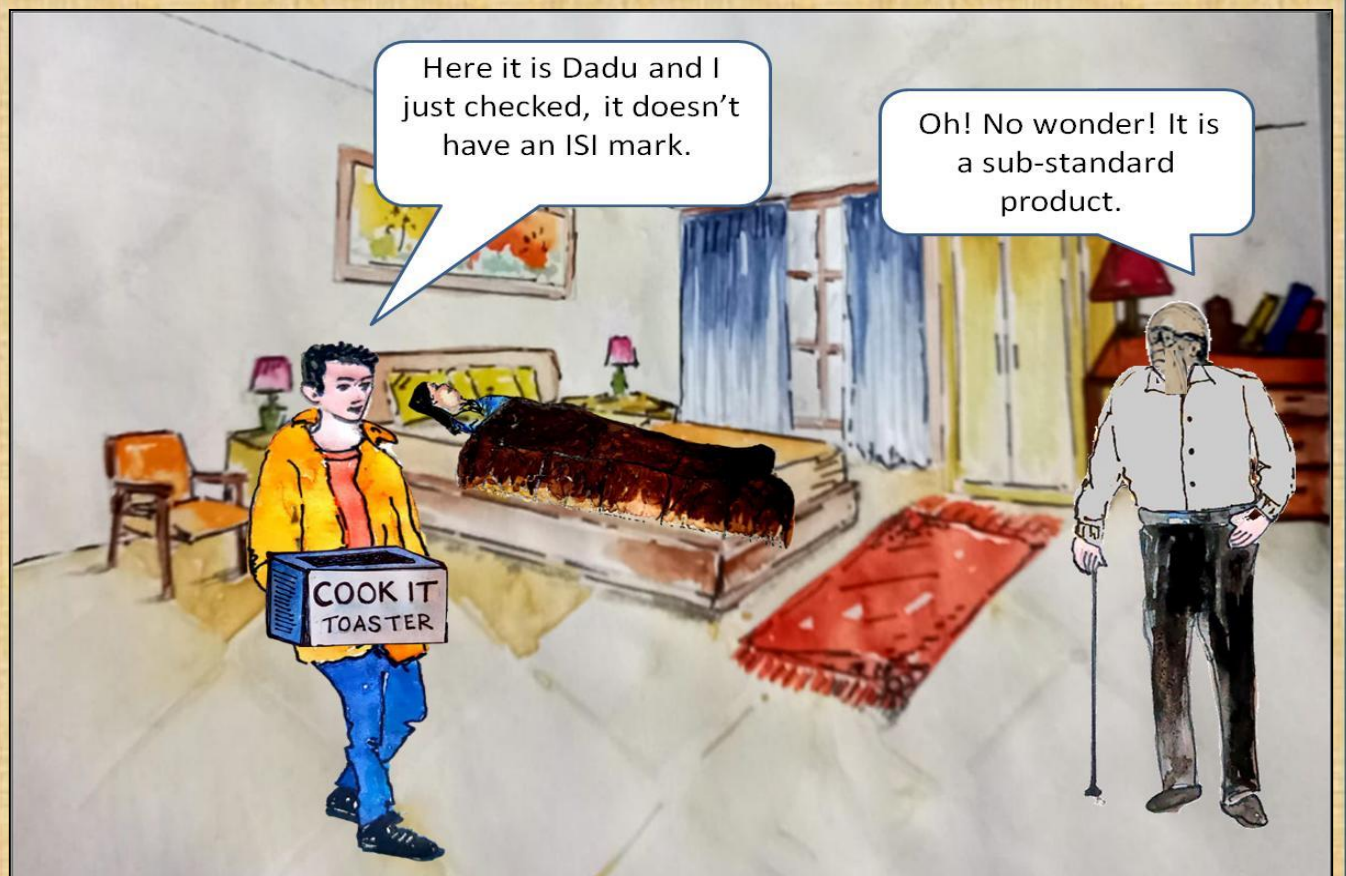


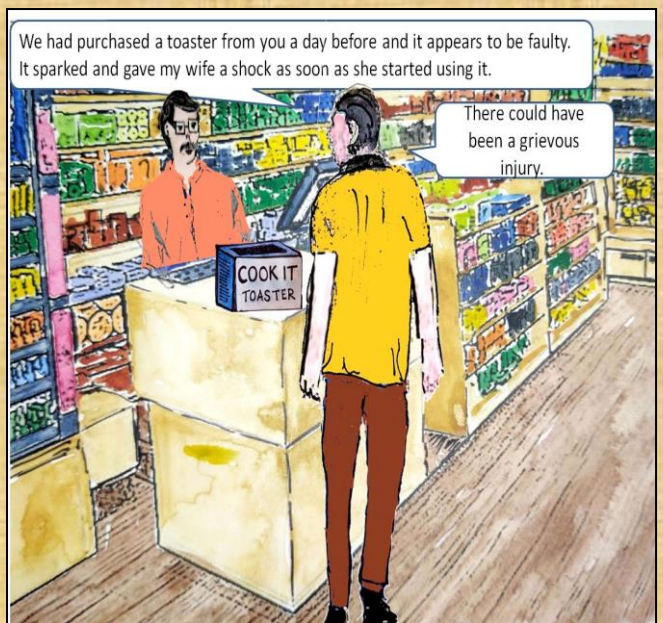
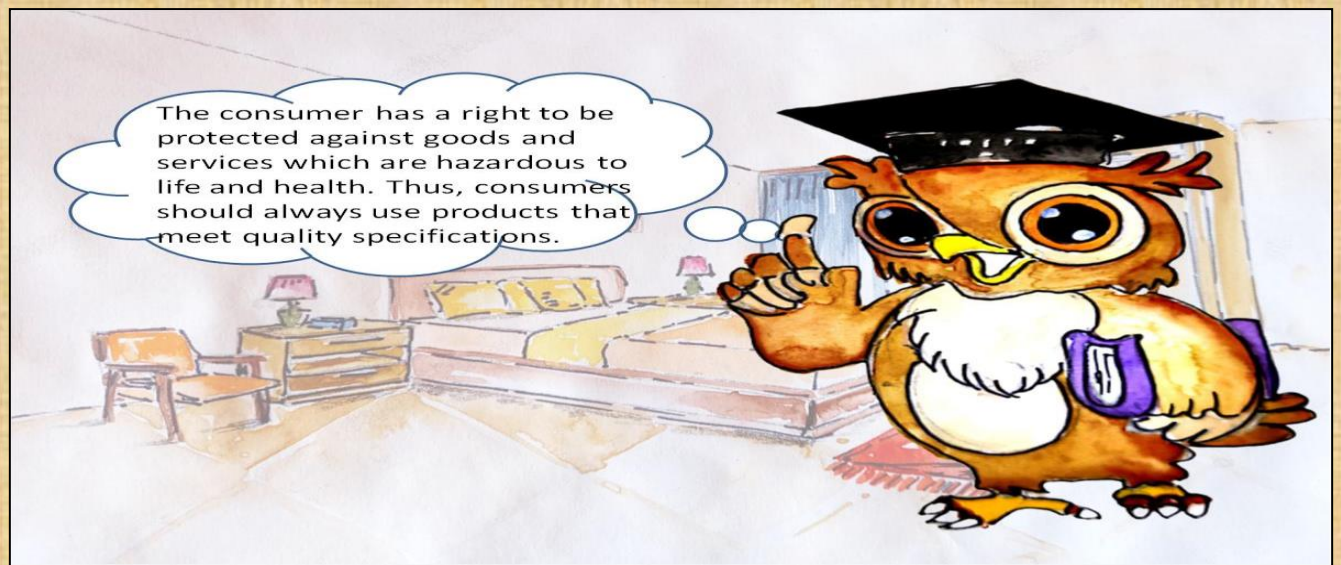
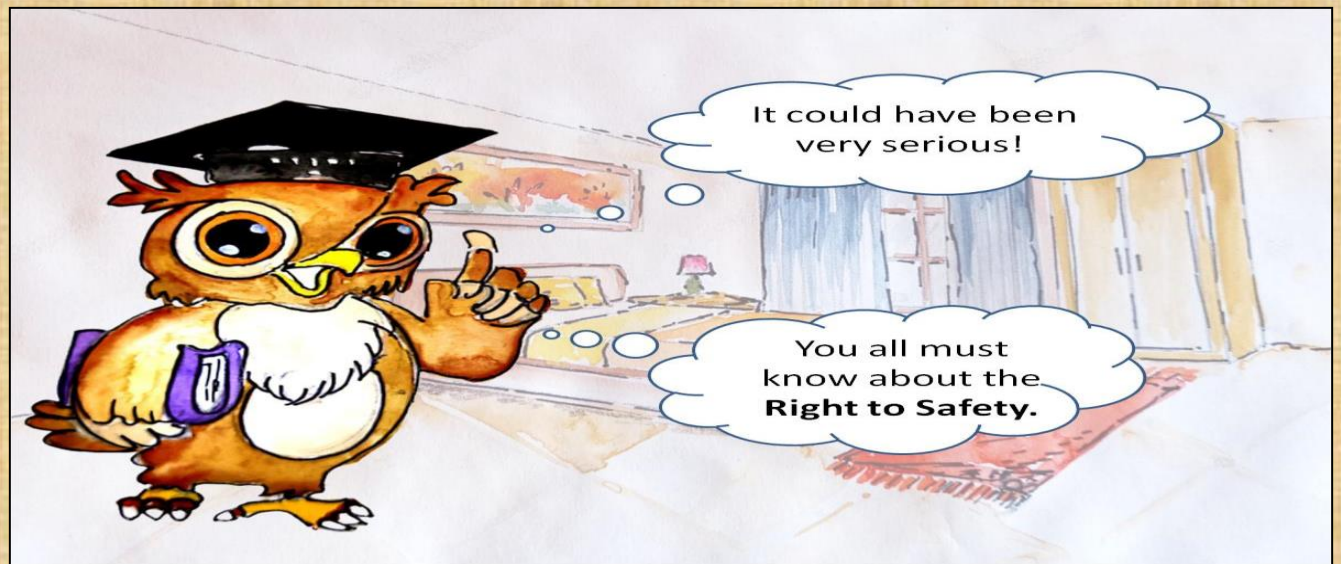
After few seconds....











Sir, I am sorry but I don't remember since there are so many customers every day. Can you please show the cash memo?

Of course!

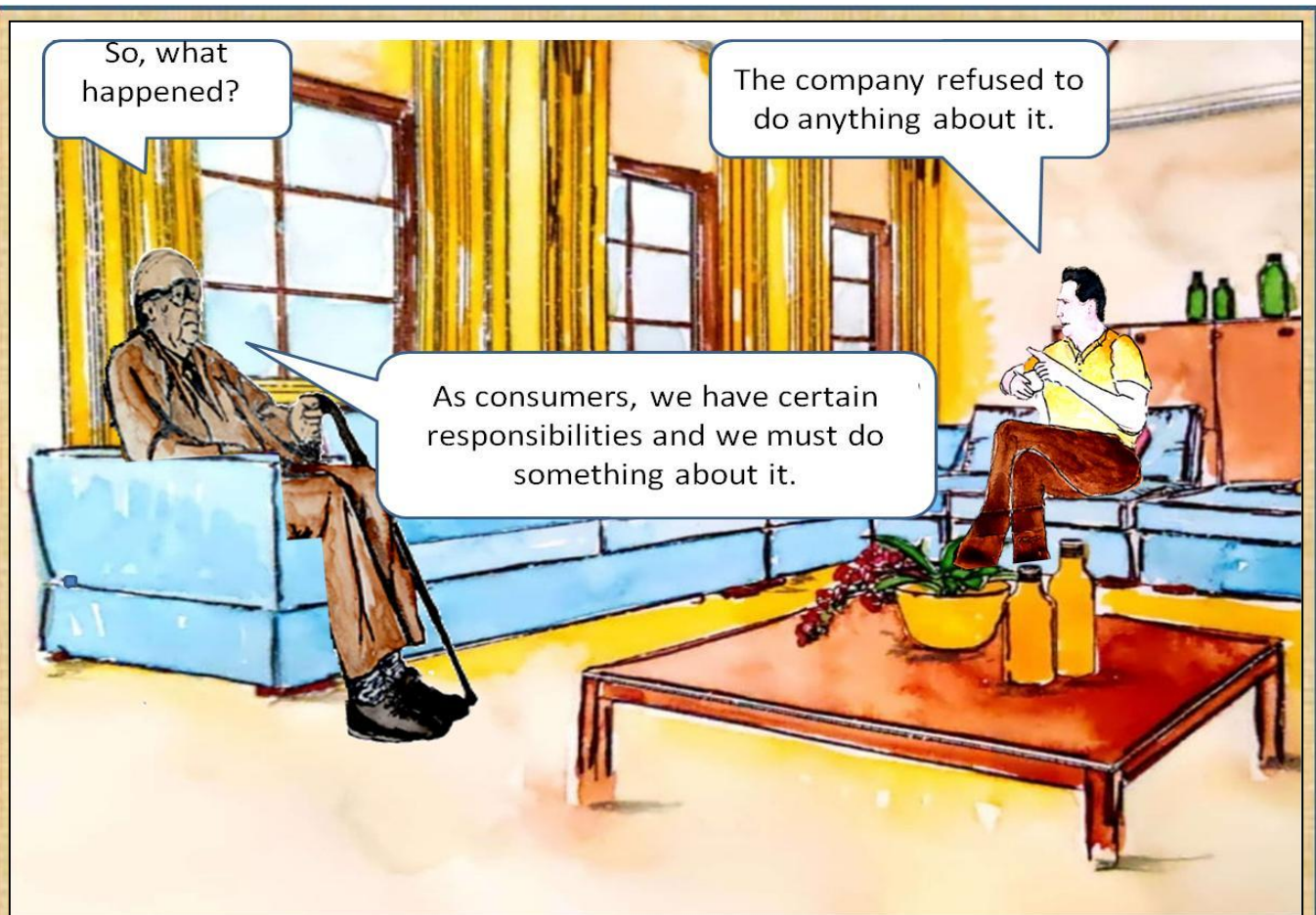
Hmm.... yes! yes! I will contact the company and let you know if anything can be done.

After a few days.....

I came to check up about the faulty toaster.

Sir, the company has refused to replace the product or give a refund.

Oh, Poor soul! He looks so dejected and disappointed but he has a **Right to be Heard** in case of dissatisfaction with a product or service.



Also, assert yourself to ensure that you get a fair deal and read labels carefully so that you have all the required information to make an intelligent and wise choice.



Other responsibilities are



Be honest in your dealings by choosing only legal goods and services and discourage black marketing and hoarding.

Form consumer societies for educating consumers and safeguarding their interests.

There must be someone whom we can approach.



Oh, yes! I have a friend who is a lawyer. Let me have a word with him.



EXPERIENTIAL LEARNING AND FUN ACTIVITIES

ACTIVITY 1

Complete the following sentences based on the pictures given below –

1.



While purchasing wheat, look for _____ on the bag.

2.



The cooker lid blew off while cooking. My right to _____ was violated.

3.



We must beware of _____ as informed consumers.

4.



As a consumer, it is our responsibility to _____.

5.



It is our responsibility to claim _____ if we are sold an adulterated product.

ACTIVITY II

As an aware consumer, you now know that every consumer has right to consumer education. Design a poster to generate awareness amongst your fellow students about rights and responsibilities as a consumer.

ACTIVITY III

KNOW THY RIGHTS !

- 1 Samiksha, a patient of diabetes, met with an accident and was hospitalised. Due to doctor's negligence a delicate nerve of her right leg was cut rendering her crippled for life. Identify the consumer right that has been violated by the doctors under the Consumer Protection Act, 1986 in the above situation.
- 2 Hitesh belongs to a small village in Uttarakhand. After completing his studies in Delhi, he went back to his village to join his father in the family business. There he noticed that the villagers were literate but ignorant about their consumer rights. Many vegetable vendors were using stones as weights to sell their vegetables. Some shopkeepers were selling adulterated spices and food items without having the 'FPO Mark'. The villagers did not find anything wrong with these practices. So, to create awareness among the villagers, Hitesh decided to publish a weekly journal 'Jagrit Bharat.' State the right which Hitesh has exercised by doing so.
- 3 The desire to get thick tresses by using a hair oil turned out to be a nightmare for Shiv Charanjit as his hair started falling instead. The consumer court asked the company to give a compensation of ₹ 25,000 to the complainant and refund ₹4,800 which was the cost of the hair oil. Charanjit ordered for Hair Building Fiber Oil after being allured by the promise of increase in density of hair without any side-effect in the advertisement of the product in one of the leading newspapers. Dissatisfied with the oil, the complainant asked the company to replace the product to which it initially agreed but didn't do. Subsequently Shiv Charanjit approached the consumer court. Which rights were exercised by Shiv Charanjit in the given situation?
- 4 Goodlife Ltd., a leading pharmaceuticals company, introduced mosquito repellent patches under the brand name 'Suraksha Kavach' in the wake of outbreak of Dengue in many parts of the country. The product attracted many people from all age groups, especially kids. However, the company did not provide adequate guidance for the users on the label of the product in terms of time period of the effectiveness of the repellent patch once its seal is opened. Because of this ambiguity, many buyers faced problems. Identify the consumer right violated here .

THE REDRESSAL MECHANISM

At the lawyer's office

Hi Atul! How have you been?

Hello Anand! Otherwise good, but the last couple of days have been harrowing.

Oh! What happened?

Atul narrates the incident

Hmmm! There's definitely a legal recourse because you have proof of purchase. You have the **Right to Seek Redressal** under the Consumer Protection Act, 1986.

So, can I file a complaint?

Yes, you can. Not only you, the Consumer Protection Act provides for many others who can file it too.



A complaint before the appropriate consumer forum can be filed by -

- **any consumer** on his or her own and does not need the services of an advocate or a professional
- any **registered consumer association**
- the **Central or the State Government**
- **one or more consumers** on behalf of numerous consumers having the same grievance
- a **legal heir** or representative of a deceased consumer

Let's take the first step. We can approach the District Forum as the value of the product along with the compensation you are expecting does not exceed ₹ 20 lakhs.





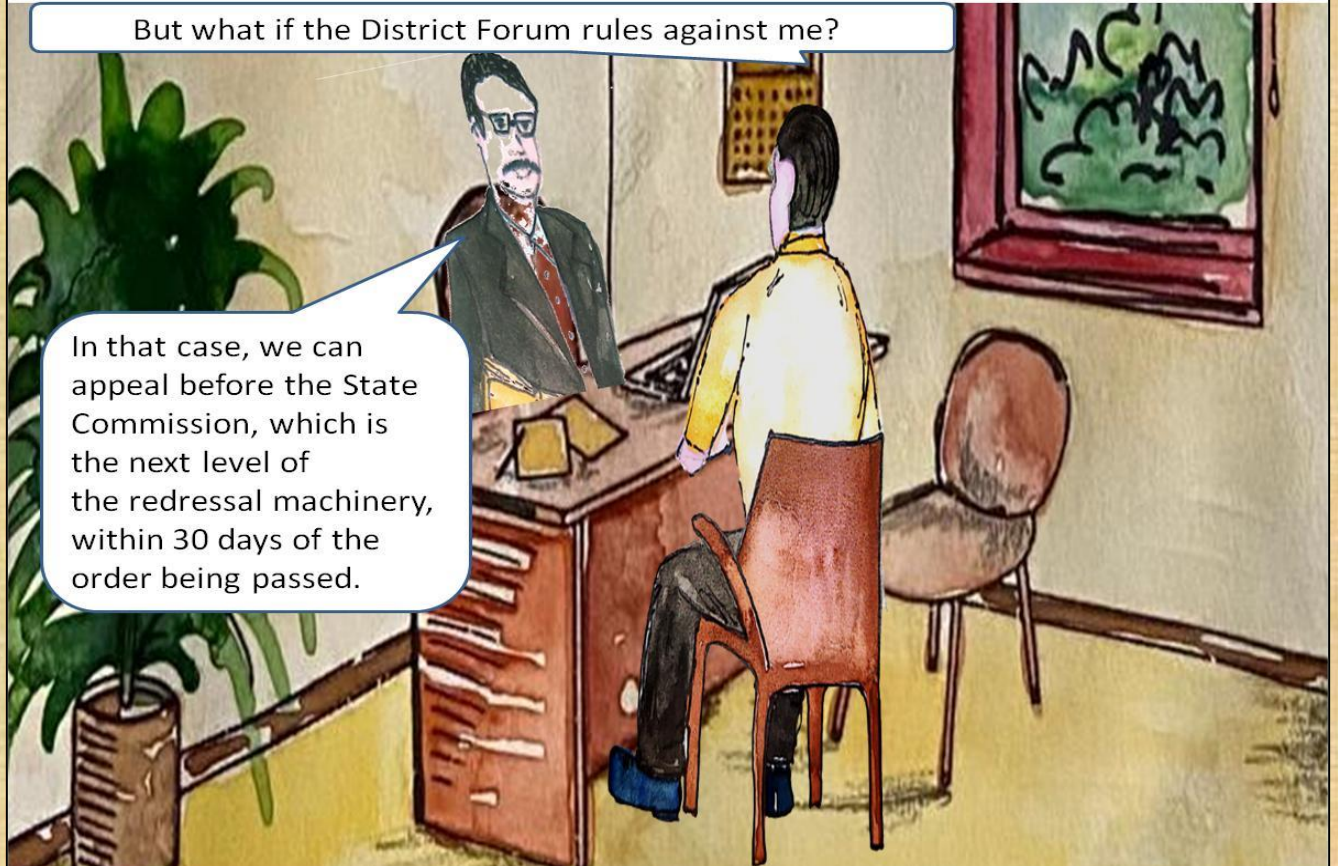
On receiving the complaint, the **District Forum** shall refer it to the party against whom the complaint is filed.

If required, the goods or a sample shall be sent for testing in a laboratory.

The District Forum shall pass an order after considering the test report and hearing the other party against whom the complaint is filed.

But what if the District Forum rules against me?

In that case, we can appeal before the State Commission, which is the next level of the redressal machinery, within 30 days of the order being passed.



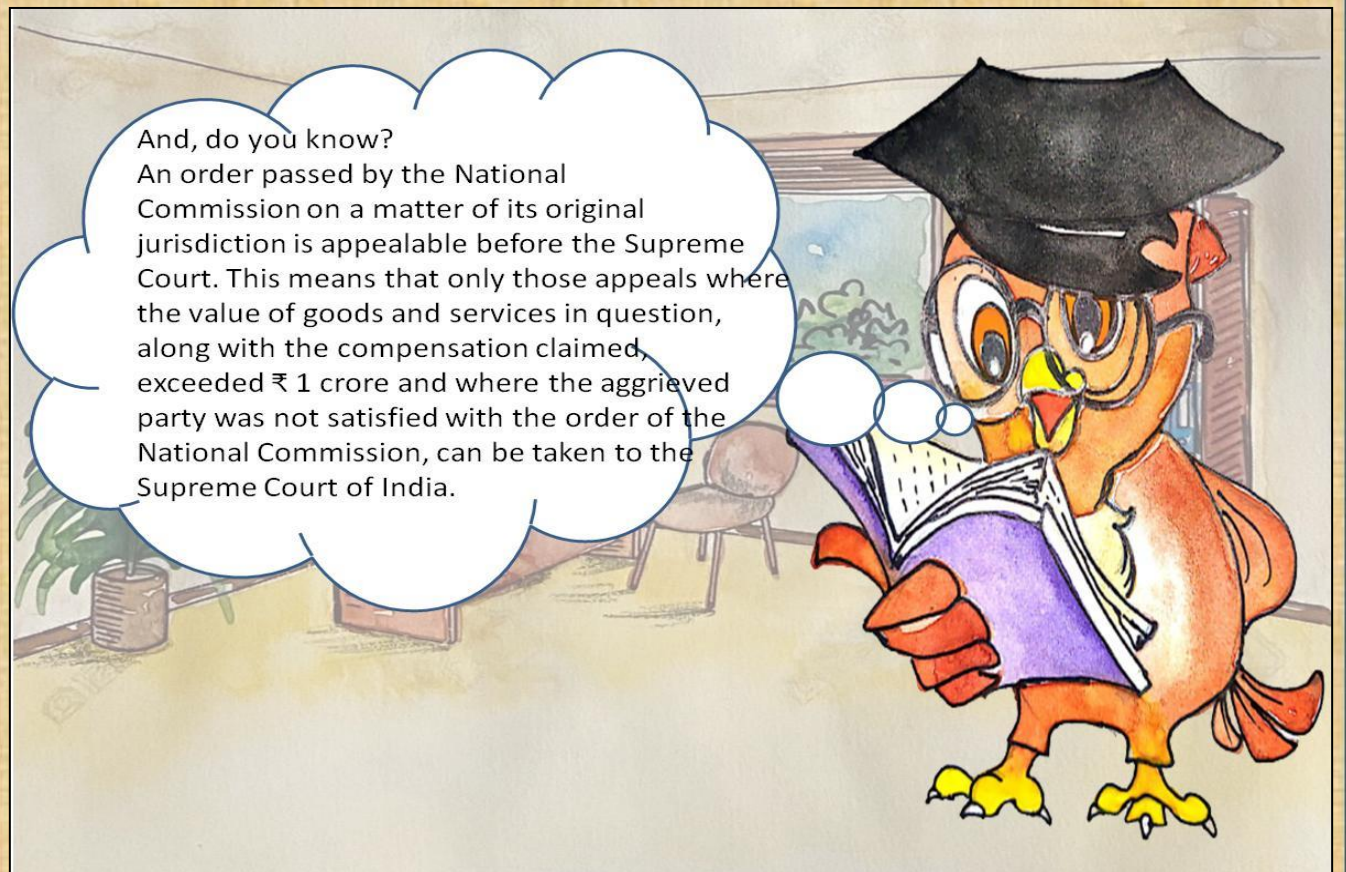
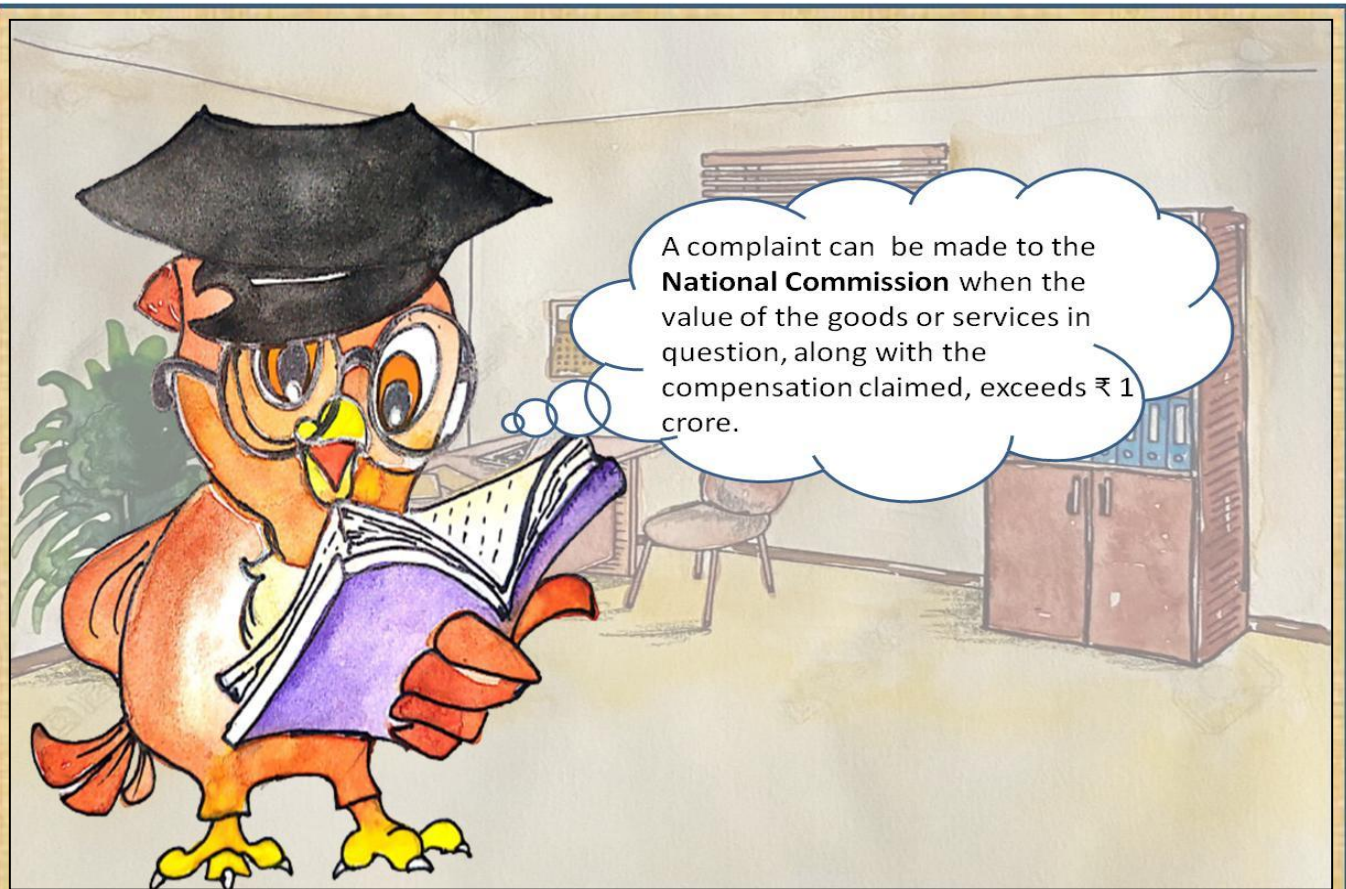


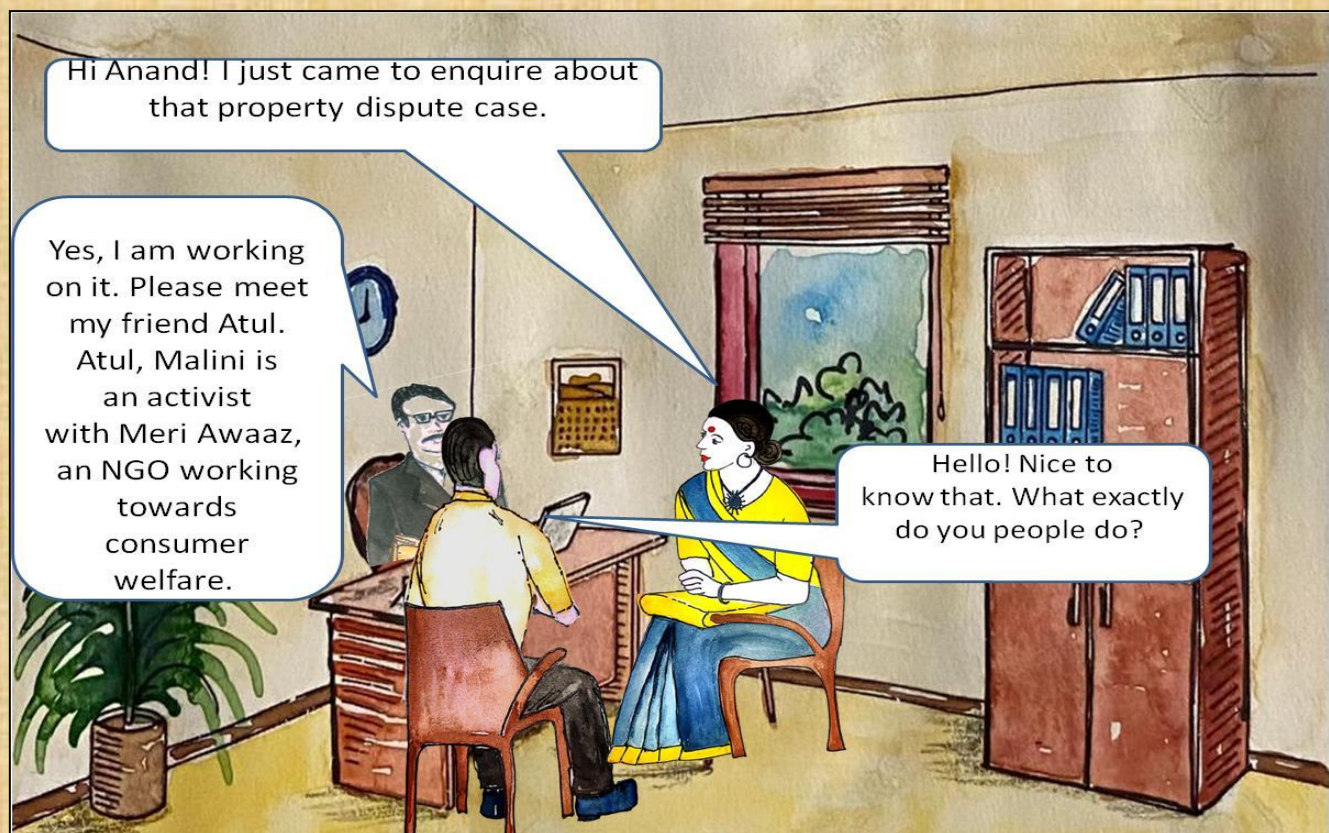
A complaint can be made to the appropriate **State Commission** when the value of the goods or services in question along with the compensation claimed exceeds ₹ 20 lakhs but does not exceed ₹ 1 crore. In case the aggrieved party is not satisfied with the order of the State Commission, he can appeal before the National Commission within 30 days of passing the order.

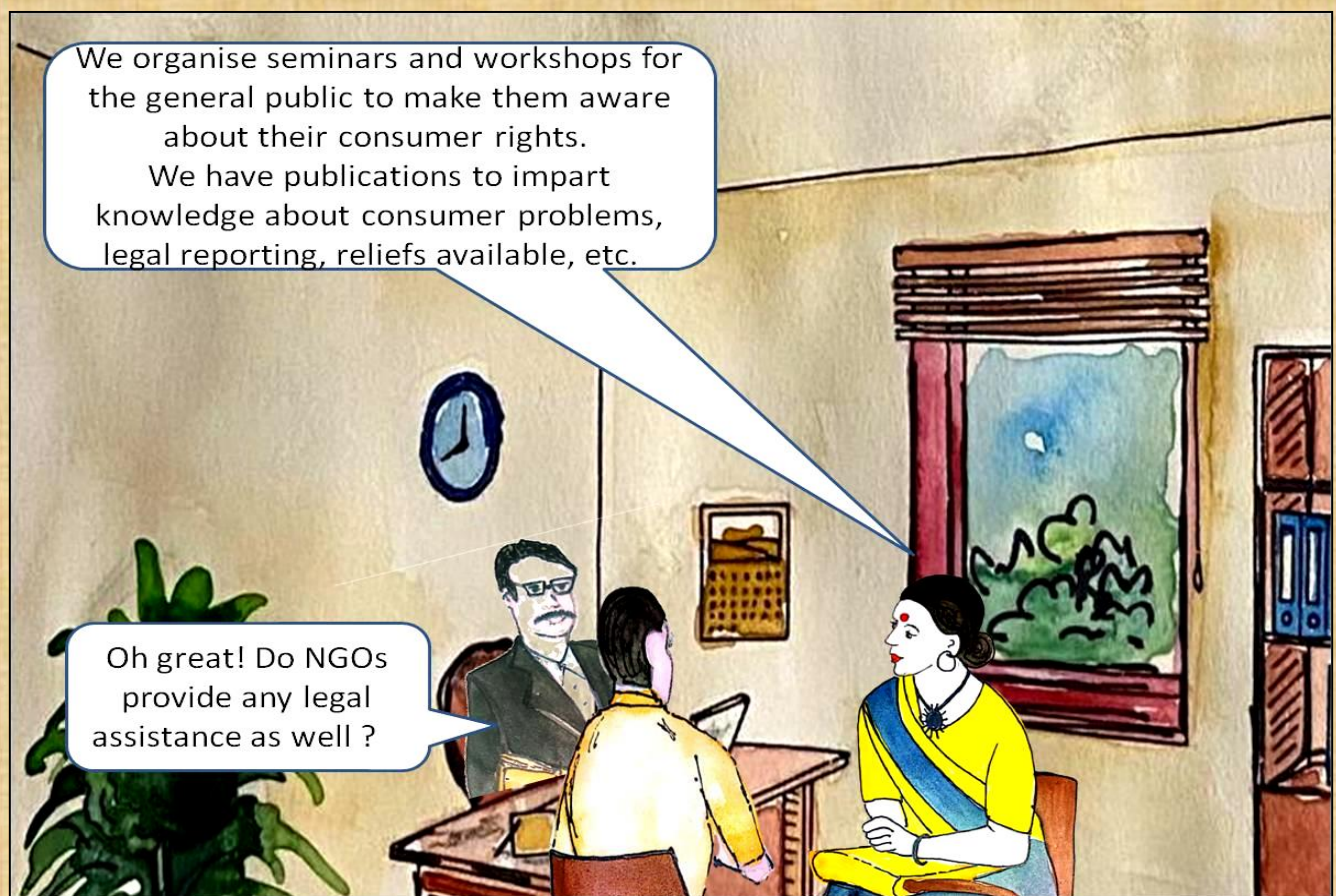
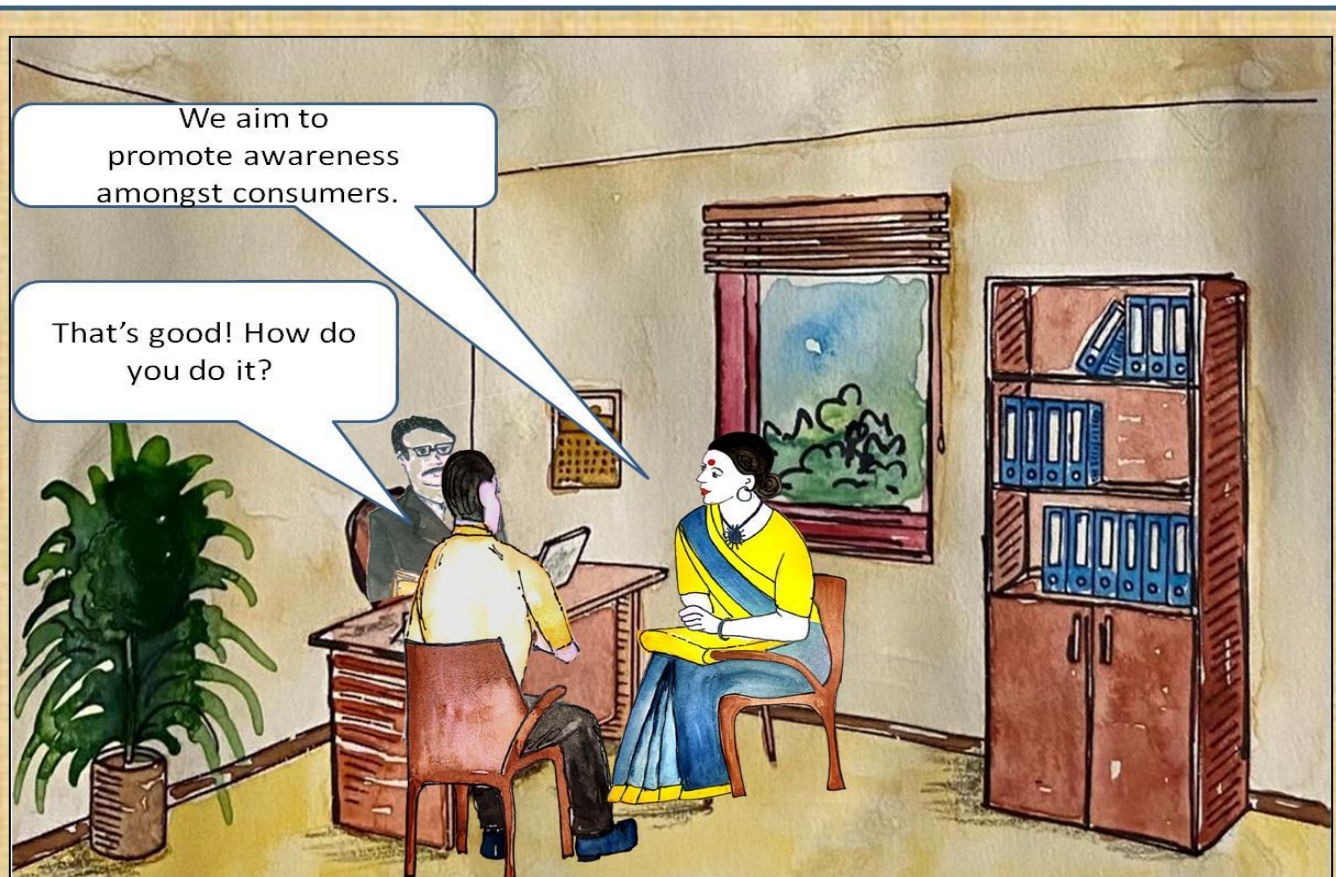
Which is the highest level we can approach for redressal?



The COPRA (Consumer Protection Act, 1986) provides for a three-tier enforcement machinery. The highest being the National Commission.







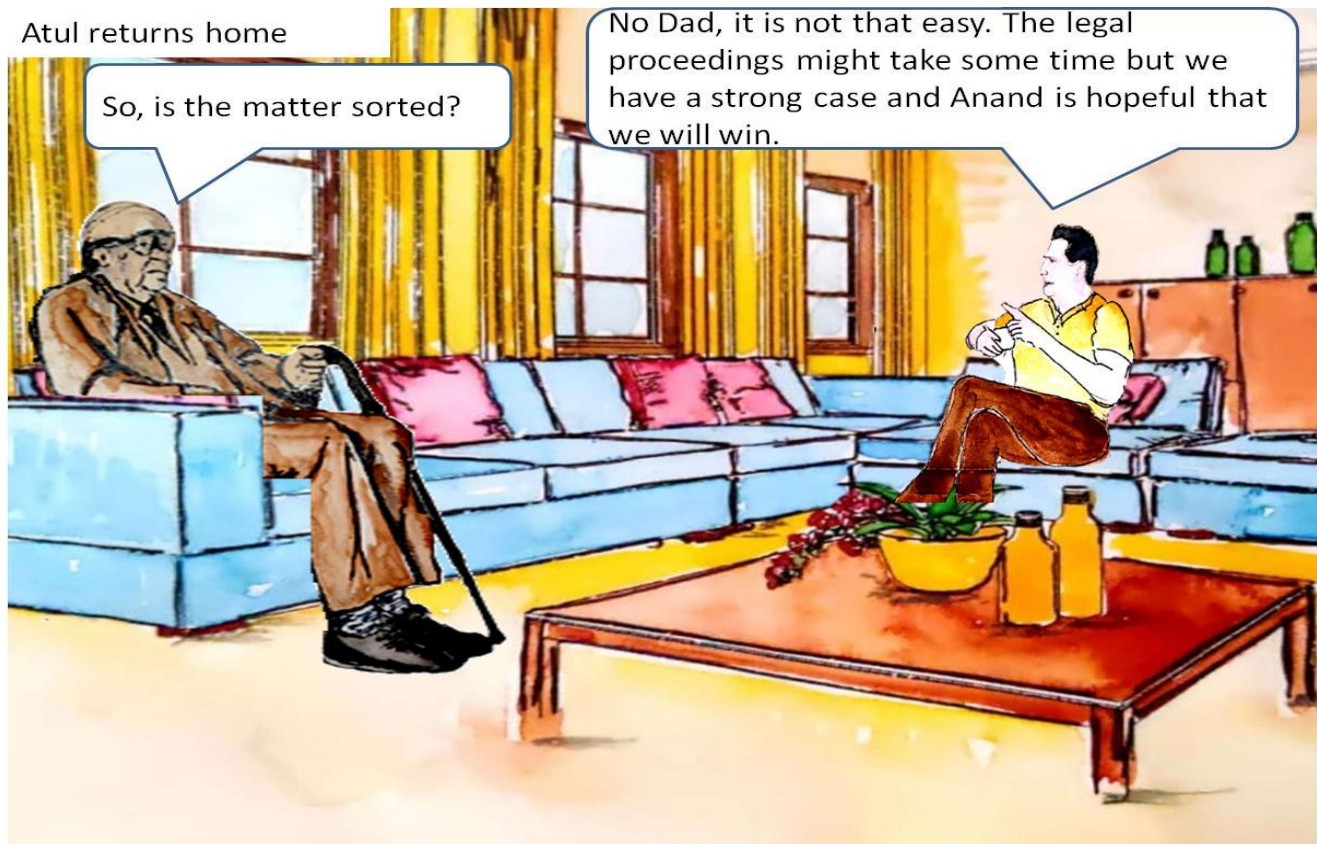
Oh yes! We do that by providing aid, legal advice, etc. in seeking legal remedies. Help is also provided to file complaints in appropriate consumer courts not only on behalf of individual consumers but also in the interest of the general public.



Atul returns home

So, is the matter sorted?

No Dad, it is not that easy. The legal proceedings might take some time but we have a strong case and Anand is hopeful that we will win.



After a few days...

Hi Atul! Just came to give you the good news, we won the case!

The company has been ordered to replace the faulty toaster and you have got decent compensation too.

Wow! That's great! Thank you for all your help

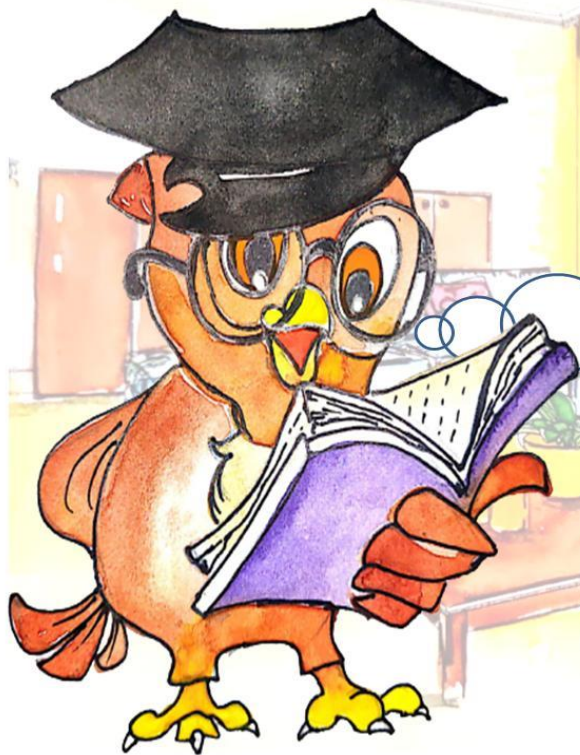
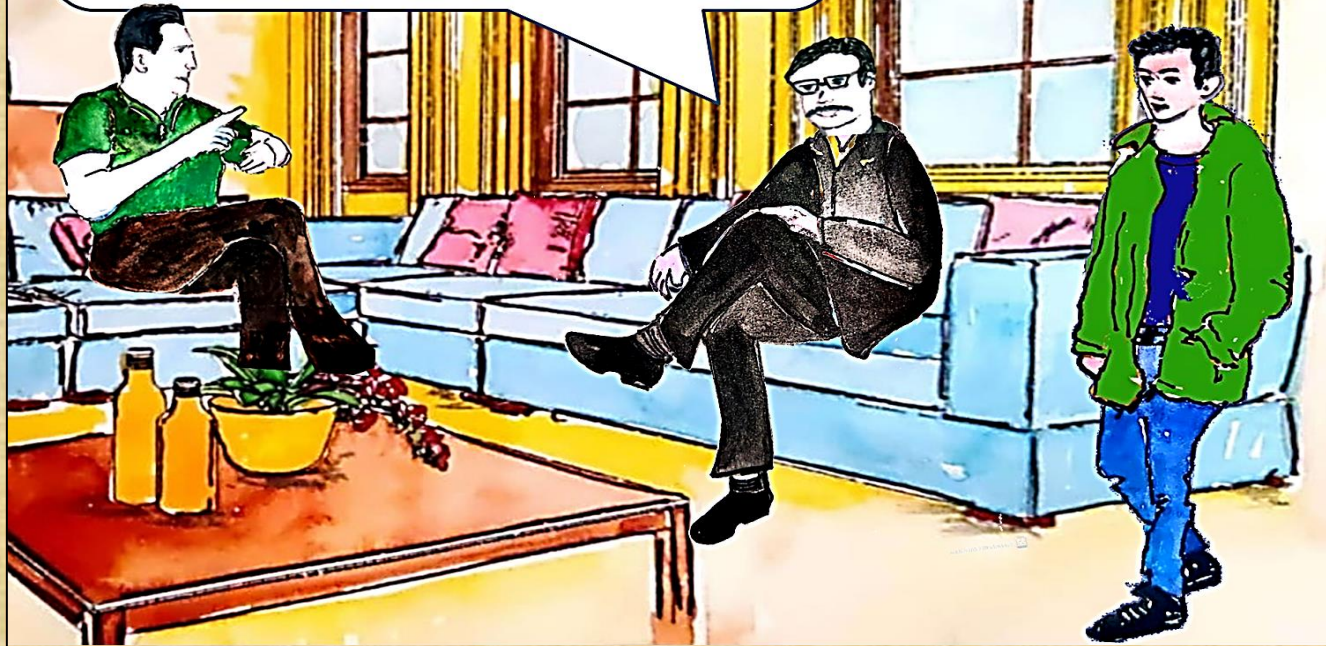


Uncle, I just heard the good news and am curious to know what other kinds of relief are available in such cases.

Beta, you got a replacement but the court could also have ordered a refund or removal of defect.



Moreover, if the goods are hazardous, the producer can be ordered to withdraw them from the market or to stop their production. There are many more such remedies, I am sure you will read about them in school.



From Atul's case, you have learnt about your rights as a consumer, which are :-

- Right to Choose
- Right to Safety
- Right to Consumer Education
- Right to be Informed
- Right to be Heard
- Right to Seek Redressal

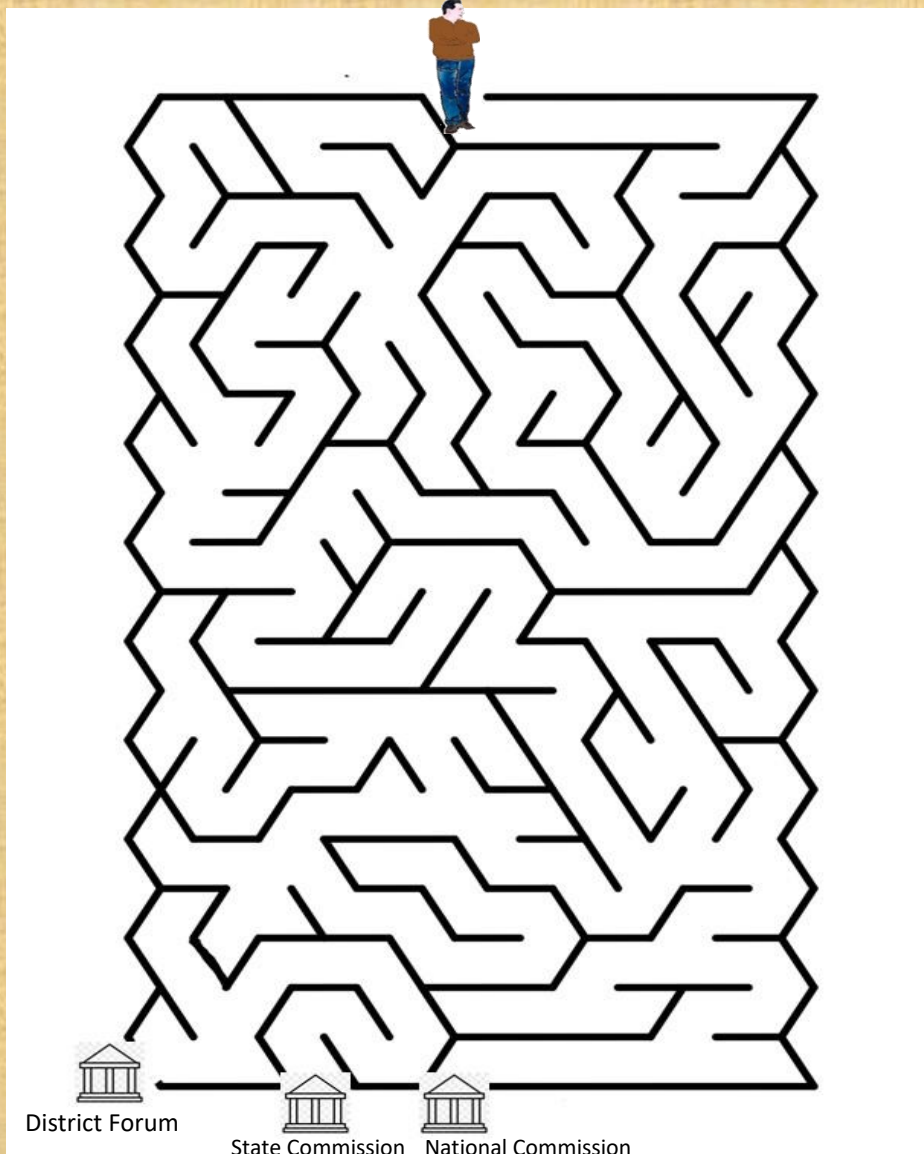
Also, ways and means of Consumer Protection



EXPERIENTIAL LEARNING AND FUN ACTIVITIES

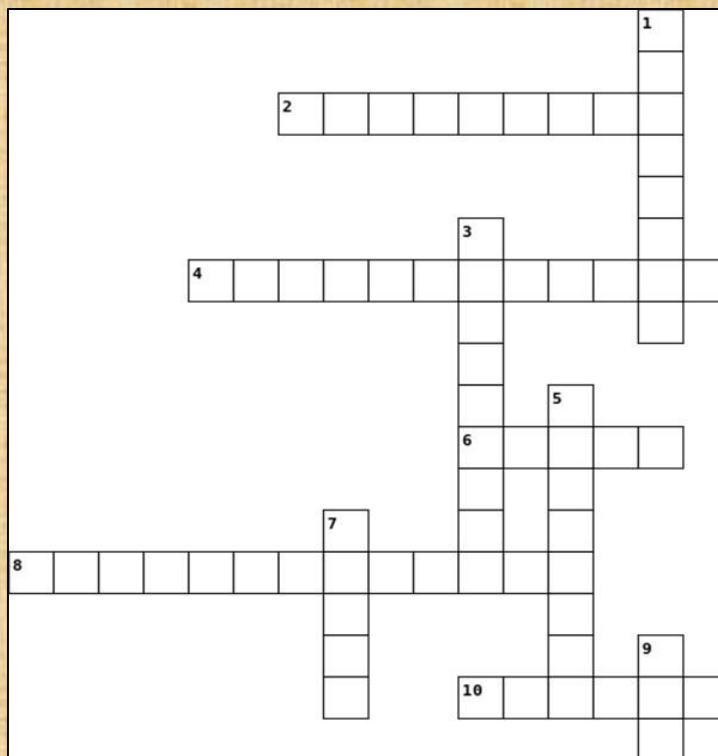
ACTIVITY IV

Help Atul reach the appropriate consumer forum if he would have claimed a compensation of ₹ 12 crore.



ACTIVITY V

CROSSWORD PUZZLE



Across

2. According to the right to seek _____, consumers have a right to get relief in case product / service falls short of their expectations.
4. An order passed by National Commission in a matter of its original jurisdiction is appealable before the _____.
6. It is because of right to be _____, that socially responsible businesses have their own consumer grievance cells.
8. A complaint can be filed here if the value of goods and services along with compensation claimed does not exceed ₹ 20 lakhs.
10. Right to _____ implies that marketers should offer wide variety of products to consumers.

Down

1. This mark certifies the purity of jewellery.
3. In case of a deceased consumer _____ can file a complaint.
5. It is a proof of purchase made by the consumer.
7. The president of District Forum is appointed by _____ government.
9. This mark on electrical appliances certifies that the product meets certain quality specifications.

ANSWERS

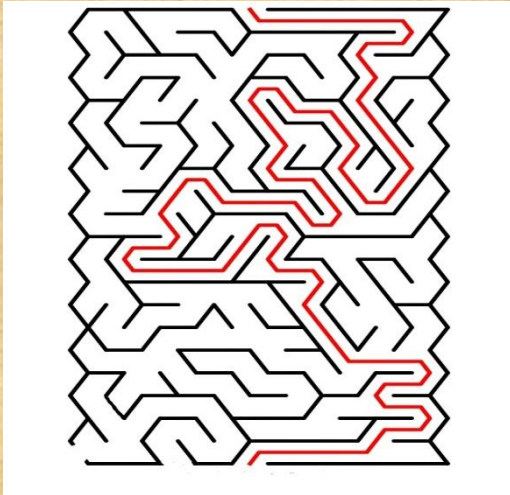
ACTIVITY I

1. AGMARK
2. Safety
3. Misleading Advertisements
4. Read the information on the label
5. Compensation

ACTIVITY III

1. Right to Safety
2. Right to Consumer Education
3. Right to be heard and right to seek redressal
4. Right to be informed

ACTIVITY IV



ACTIVITY V

Across

2. Redressal
4. Supreme Court
6. Heard
8. District Forum
10. Choose

Down

1. Hallmark
3. Legal heir
5. Cash Memo
7. State
9. ISI

GLOSSARY

Adulteration: The action of making something poorer in quality by the addition of another substance.

AGMARK: A mark approved by the Government of India for all agricultural products assuring their good quality along with the standard. AG proposes agriculture and MARK indicates a certification.

Appeal: An application to a higher court for a reversal of the decision of the lower court.

Black marketing: The illegal sale/purchase of a product at a price higher than the market price.

Cash Memo: The documentation for cash transactions between buyer and seller, where the latter prepares it for the cash sales, and the same is given to the former on the purchase of goods.

Compensation: Money paid to an individual for injury caused or loss/damage to property.

Consumer: Any person who buys products or services for a consideration which has been paid or promised or partly paid and partly promised under any system of deferred payment, etc. not directly related to entrepreneurial or business activities. It also includes any user of such goods/beneficiary of services when such use is made with the approval of the buyer/concerned person.

Consumerism: A social and economic order that encourages the acquisition of goods and services in ever increasing amounts.

GLOSSARY

Consumer protection: The practice of safeguarding buyers of goods and services and the public against unfair trade practices in market place.

Discount: An allowance or concession in price given so that the buyer is lured to purchase the product. The seller deducts the discount from the gross or total price, and the buyer is supposed to pay the net amount.

Goods: Items that satisfy human wants and provide utility.

Hallmark: It is a standardisation mark for gold/silver jewellery certifying the purity of the metal.

Hoarding: The purchase of large quantities of a commodity by a speculator with the intent of benefitting from future price increases.

Legal heir: A person who succeeds to property, either by will or law.

Redressal: Remedy or compensation for unfair trade practices or unscrupulous exploitation of consumers.

Services: A transaction which satisfies human wants and provides utility in which no physical goods are transferred from the seller to the buyer.

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MESSAGE FROM DIRECTOR PRINCIPAL



The creation of this graphic novel has been a unique experience for all of us. It has, in a sense, involved the 4 Cs, the 21st Century skills : Creativity - since all of us have created these graphic novels, Collaboration- all departments came together to work as a team, Critical thinking- putting our heads together to think of the best ways to engage our learners and of course, Communication - among ourselves and more importantly, communicating learning outcomes to our audience.

I think the Graphic novel is a great way to break up complex modules and explain them through a story.

My heartfelt gratitude to Ms. Anita Karwal and Mr. Manoj Ahuja, for encouraging the teams to create this content. A debt of gratitude to Mr. Sandeep Sethi, without whose training and patient hand holding, this novel would not have seen the light of day!

Kudos to the teachers for venturing into uncharted waters and reaching their goal!

Aditi Misra
Director Principal
Delhi Public School
Sec 45 Gurgaon

Atul gets cheated by being sold a faulty product. Being informed and educated consumers, he and his family are not ready to take it lying down. With support and advice of his family and friends, and of course the pearls of wisdom from the 'Wise Owl', join him on his journey to get justice.



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