

Highlights of the CONSUMER PROTECTION ACT, 1986

The Consumer Protection Act, 1986 is one of the laws that can be used by a lay person whenever she feels she is cheated in the market place. Be it short weight or overpricing or being sold with adulterated food, consumers have the right to be compensated.

Why Consumer Protection Act?

Because a consumer has a RIGHT to

- 1.Safety
- 2.Information
- 3.Choose
- 4.Redress
- 5.Consumer Education
- 6.Healthy Environment



Who is a Consumer?

A consumer under the Consumer Protection Act is:

- One who buys any goods or hires any services for a consideration.
- The consideration might have been paid or promised to be paid or partly paid and partly promised to be paid under any system of deferred payment

A person purchasing goods with a commercial purpose or for re-selling it will NOT be considered as a 'Consumer' under the Consumer Protection Act. However, a person is a consumer if he/she purchases goods for the purpose of earning his/her livelihood by means of self-employment

Who can file a Complaint?

- A Consumer [as explained above]
- Any registered voluntary consumer organisation
- The Central Government
- The State Government / Union Territory Administration
- One or more consumers on behalf of numerous consumers who are having the same interest [class action complaints]

When can a complaint be filed?

Under the Consumer Protection Act, a complaint can be made in the following circumstances

- If you have suffered loss or damage as a result of any unfair trade practices adopted by the trader
- If the goods purchased suffer from any defect
- If the services hired/availed of suffer from deficiencies in any respect
- If you have been charged prices in excess of the price displayed or fixed by or under any law for the time being in force
- If the goods hazardous to life and safety, when used, are being offered for sale to public in contravention of any law for the time being in force



How can you file a Complaint?

- The complaint is to be filed within two years from the date on which cause of action has arisen
- The complaint can be sent by post or presented in person by the complainant or his authorized agent
- There is no need for stamp papers. Even the affidavit does not require stamp papers



- Usually the Complaint is to be filed in Six copies

Where can you file the Complaint?

1	DISTRICT FORUM	Where compensation sought is up to Rs.20 lakhs
2	STATE COMMISSION	Where compensation sought is more than Rs,20 lakhs and up to Rs,1 crore
3	NATIONAL COMMISSION	Where compensation sought is more than Rs.1 crore

District Consumer Grievance Redressal Forums have been established in all the Districts and State Consumer Grievance Redressal Commission has been established in the State Capitals. [For address and telephone numbers log on to: <http://kscdrc.kar.nic.in>]

What is the Fee to be remitted?

Particulars	Fee [Rs]
Persons below poverty line [BPL] holding Antyodaya Anna Yojana Card, if compensation sought is below Rs.1.00 lakhs	No fees
Others:	
Compensation sought is below Rs.1.00 lakhs	100
Compensation sought is above Rs.1 lakh up to Rs.5 lakhs	200
Compensation sought is above Rs.5 lakh up to Rs.10 lakhs	400
Compensation sought is above Rs.10 lakh up to Rs.20 lakhs	500
Compensation sought is above Rs.20 lakhs upto Rs.50 lakhs in State Commission	2000
Compensation sought is above Rs.50 lakhs upto Rs.1 crore in State Commission	4000
Compensation sought is above Rs.1 crore in National Commission	5000