#  CONSUMERISM

# DEFINITION

 Consumerism is an organized movement of concerned citizen and government to enhance to rights and power of buyers in relation to sellers-Philip Kotler

POSITIVE EFFECTS OF CONSUMERISM :

* More industrial production
* A Higher growth rate of economic
* Availability of more goods and services
* More advertising
* Increased production
* A variety of goods
* More comforts

# NEGATIVE EFFECTS

* Over-dependence on labour
* Thefts and robbery become common
* Relationships get affected
* Cheaper goods
* Ecological imbalances
* Global warning happens

# CONSUMERISM IN INDIA

* It is a social force
* Protecting and promoting the interest of consumers against unethical and unfair trade practices
* It is started in 1970s.
* It arose out of dissatisfaction of consumers by unfair practices by sellers
* There was no legal system to consumers to consumers
* Consumerism is still in its infancy stage in India
* A number of consumer organization Have been formed in different parts of the country
* Consumer movement in India is largely confined to metro Politian cities
* In Indian social workers formed the consumer guidance society if India

# Consumer protection

##  Meaning:

 It means a group of laws and organization designed to ensure the rights of consumers as well as fair trade competition and accurate information in the market place.

 NEED FOR CONSUMER PROTECTION:

* Illiteracy and Ignorance of consumers
* Unorganised consumers
* Spurious goods
* Deceptive Advertising
* Malpractices of Businessman
* Freedom of enterprise
* Social Responsibility
* Consumer satisfaction
* Principle of social justice

IMPORTANCE OF CONSUMER PROTECTION

* Protection from exploitation
* Consumer Education
* Redressal of complaints
* Bulletins and periodicals
* Encouraging Honest Businessman
* Connecting link
* Unity
* Quality life for consumers
* Getting public support

RIGHTS OF CONSUMERS

* Right to safety
* Right to informed
* Right to choose
* Right to be heard
* Right to seek redressal
* Right to consumer education

CONSUMER DISPUTE REDRESSAL AGENCIES

* NATIONAL COMMISSION
* STATE COMMISSION
* DISTRICT FORUM

NATIONAL COMMISION

* Top of the three redressal forums
* An apex court

Composition

Members

* One person-judge of supreme court
* Four other members-one woman

CONDITIONS

* Not less than 35 years of age
* Should posses a bachelor degree
* A person of ability integrity and standing
* Should have adequate knowledge and experience of atleast 10 years

POWERS OF NATIONAL COMMISION

* Powers matching a civil court
* Powers matching a criminal court
* Powers to make a summary judgement
* Additional powers
* Power to issue an order
* To exercise executive powers

ORDERS OF NATIONAL COMMISION

 It is similar to civil court order must signed by president and two other members

PENALITIES

* Imprisonment for one month to three months
* Monetary punishment from 2000 to 10000
* Or both

STATE COMMISSION

* It is middle forum
* At present there are 35 state commission in India

MEMBERS

* One president – judge of a High court
* Two other members –one must be woman

CONDITIONS

* Age should not less than 35 years
* Should possess a bachelor degree
* A person of ability ,integrity and standing
* Should have adequate knowledge and 10 years experience

POWERS

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ORDER

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PENALITIES

* Imprisonment for one month to three months
* Monetary punishment from 2000 to 10000
* Or both

DISTRIC FORUM

* It is the lowest consumer
* There are 629 district forum

COMPOSITION

 One president –A district judge

 Two other members one- must be a woman

 CONDITIONS

* Age should not less than 35 years
* Should possess a bachelor degree
* A person of ability ,integrity and standing
* Should have adequate knowledge and 10 years experience

TERMS OF OFFICE

 Member is appointed for the term of 5 years or up to age of 65 years which our is earlier

POWERS

* Ask for producing any book ,account ,documents,commodities
* Ask for information required for proceedings
* Can enter into any premises for searching any documents

ORDERS

 Like orders given by the civil court

PENALITIES

* Imprisonment for one month to three months
* Monetary punishment from 2000 to 10000
* Or both

COMPLAINTS

WHO CAN FILE COMPLAINT ?

* A consumer
* Any recognised voluntary consumer association
* The central (or)any state government
* One 9OR0 representative of death of consumer

KIND OF COMPLAINTS

* An unfair trade practice adopted by any traders
* Goods bought by him suffer from one (or) more defects
* Services hired (or)availed suffer from deficiency
* Excess price charged
* Goods and services hazardous to life and safety

PROCEDURE TO FILE A COMPLAINT

* Send a notice to the opposite party mentioning time limit to settle the grievances
* Prepare a complaint with the required details
* Get the complaint affidavit through a notary
* Male required number of photo copies
* Prepare a bank draft from a nationalized bank to pay court fee
* Submit he complaint and court fee to the receiving clerk in the consumer court. He will give the date for admission hearing and complaint reference number
* On admission hearing the complainant would be informed whether or not his matter is admitted
* The court will send a notice with the complaint copy to the opposite party ask him to replay within 30 days
* The hearing will continue till the matter is decided
* A copy of the court order will be communicated to all the parties by registered post

CREDIT CARD FRAUD

 It is a theft and fraud committed using a credit card or debit card as a fraudulent source of funds in a transaction.It is a ID theft.

TYPES

Application Fraud:

 It happens when other people apply for credit or a new card in your name .They first steal supporting documents which are then used for their fraudulent application.

Electronic or manual credit card imprints :

 It is a second form of credit card fraud. This means that somebody skims information that is placed on the magnetic strip of the card.

CNP(CARD NOT PRESENT)FRAUD:

 If somebody knows the expiry date and account number of your card,they can commit CNP fraud against you.This can be done through phone ,mail or internet

COUNTERFEIT CADR FRAUD:

 It is usually committed through skimming. This mean that a fake magnetic swip card holds all your card detail. This is then used to create a fraud.

LOST AND STOLEN CARD FRAUD:

 Here,your card will be taken from your possession either through theft or lost.The criminal who get their hands on it well then use it to make payments

CARD ID THEFT:

 This happens when the details of your cards become known to a criminal and this information is then used to take over a card account or open a new one.Your name will be used for this.

MAIL NON RECEIPT CARD FRAUD:

 In this case you were expecting new card or replacement one and a criminal is able to intercept these.Then he will registered the card and they will used it for purchasing goods.

DOCTORED CARDS:

 A doctored card is card where by a strong magnet has erased its metallic stripe.They do this and then manage to change the detail on the cards itself so that they match valid cards.