



We welcome you to
Consumer Awareness Program

About Dignity



Dignity Restoration and Grievance Settlement Association commonly known as **“Dignity India”** is a society registered under the society registration Act under the Government of NCT of Delhi. Vide Registration No S/RS/0312 /2011 dated 20.04.2011 The “Dignity India” has been working in the field of the consumer protection and to aware consumers about their rights and duties in the country the provisions contained under the Consumer Protection Act, 1986. **The area of operation of the “Dignity India” is entire country.**

The “Dignity India” has been working independently and launch a WEBSITE (www.dignityindia.org) offering the common people to file their grievance/complaints with us Which will be resolved after following with the concerned Company/Service Provider/Manufacturers/Distributors/Suppliers/Govt.Department etc. The services provided by The “Dignity India” are free of cost. We assure the common people that their grievance will be resolved as soon as the concerned company’s responses are received.

Today our country needs a strong consumer movement so that the quality of products and services can be improved it is necessary that our children should be made to join hands in this movement and made aware of their rights and duties for a better tomorrow.

Hope that you all will join hands fight for your rights do your duties with Dignity India in this endeavour. Dignity India promises to help you and co - operate with you in every step.

Consumer Rights in India



The Consumer Act comes into force in India in year 1986

The definition of Consumer right is 'the right to have information about the quality, potency, quantity, purity, price and standard of goods or services', as it may be the case, but the consumer to be protected against any unfair practices of trade. It is very essential for the consumers to know these rights.

However there are strong and clear laws in India to defend consumer rights, the actual plight of consumers of India can be declared as completely dismal. Out of the various laws that have been enforced to protect the consumer rights in India, the most important is the Consumer Protection Act, 1986. According to this law, everybody, including individuals, a firm, a Hindu undivided family and a company, have the right to exercise their consumer rights for the purchase of goods and services made by them. It is significant that, as consumer, one knows the basic rights as well as about the courts and procedures that follow with the infringement of one's rights. In general, the consumer rights in India are listed below:

- The right to be protected from all kind of hazardous goods and services
- The right to be fully informed about the performance and quality of all goods and services
- The right to free choice of goods and services
- The right to be heard in all decision-making processes related to consumer interests
- The right to seek redressal, whenever consumer rights have been infringed
- The right to complete consumer education
- The Consumer Protection Act, 1986 and several other laws like the Weights, Standards & Measures Act can be formulated to make sure that there is fair competition in the market and free flow of correct information from goods and services providers to the ones who consume them. In fact, the degree of consumer protection in any country is regarded as the right indicator of the progress of the country. There is high level of sophistication gained by the goods and services providers in their marketing and selling practices and different types of promotional tasks viz. Advertising resulted in an increasing requirement for more consumer awareness and protection. The government of India has realized the condition of Indian consumers therefore the Ministry of Consumer Affairs, Food and Public Distribution has incorporated the Department of Consumer Affairs as the nodal organization to protect the consumer rights, redress the consumer grievances and promote the standards governing goods and services provided in India.
- If there is infringement of rights of consumer then a complaint can be made under the following and reported to the close by designated consumer court:
 - The goods or services purchased by a person or agreed to be purchased by a person has one or more defects or deficiencies in any respect
 - A trader or a service provider resort to unfair or restrictive practices of trade
 - A trader or a service provider if charges a price more than the price displayed on the goods or the price that was agreed upon between the parties or the price that was stipulated under any law
 - That exist Goods or services that bring a hazard to the safety or life of a person offered for sale, unknowingly or knowingly, that cause injury to health, safety or life.

Duties of Consumers



- Insist on receipts for all the purchases made.
- Read information carefully on the packets before purchases.
- Do not temp by misleading advertisements.
- Buy standardized products only i.e. of ISI, Agmark marks, and gold with Hallmark mark.
- File consumer complaints against default in goods deficiency in services, unfair trade practice.

Precautions for Consumers

- Purchase only when you need and do not purchase in hurry.
- Do not buy blindly; obtain full information before you purchase.
- Beware of false /misleading advertisements.
- Do not compromise on quality of goods or services.
- Do not forget to obtain proper receipt / cash memo. Always obtain the guarantee/warranty card duly stamped and signed by the shopkeeper, wherever necessary. These can be helpful in consumer courts

Rights and Responsibilities of Consumers

Consumer Rights



- **The Right to Safety** and protection from hazardous goods or services.
- **The Right to be Informed** and protected against deceitful, fraudulent or information that misleads and have an access to correct information as well as facts required to go for informed choices along with decisions
- **The Right to Choose** and have easy access to different types of products and services offered at competitive and fair prices.
- **The Right to be heard** helps to express and represent interests of consumer in the making of political and economic decisions.
- **The Right to Redress** and getting compensation for misrepresentation, unsatisfactory services or shoddy goods is important for consumers and
- **The Right to Consumer Education** helps the consumer to become informed and capable of functioning properly in the market.
- The Right to a Healthy Environment enhances the quality of life and gives protection from environmental issues for present as well as future generations.

Consumer Responsibilities



Consumer responsibilities refer to the responsibility of having awareness of the quality and safety of goods and services while purchasing and the responsibility to collect information available about a product or service and to update oneself with changes or innovations taking place in the market. It means the responsibility to think as well as make choices independently and consider immediate needs and wants. It refers to responsibility to speak out, and to inform manufacturers and governments of needs and wants and the Responsibility to Complain or inform business along with other people about discontentment with a product or service in an honest way. There should be Responsibility of being an Ethical Consumer and be fair and not engage not in malpractices which make all consumers pay.

Dignity Restoration & Grievance Settlement Association



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Know Your Consumer Rights

Be a smart Consumer



- Buy product/services after consulting published comparative test report.
- Seek complete financial details. Get Confirmation that there are no hidden costs/terms.
- Do not sign any blank form even if it is any PSU/ Govt. Department, Bank etc.
- Do not keep on not getting proper service or being cheated however small amount involved.
- Seek guidance advice on legal consumer issues.



Always insist upon bill/cash memo/receipt on every Purchase

Know Your Consumer Rights

Smart shopping tips

- Insist on cash memo.
- Do not pay more than printed MRP. You can bargain on MRP and pay less.
- No price sticker allowed to increase MRP.
- Be careful about spurious brands available in market.
- Obtain the warranty/ guaranty card where applicable and preserve it till its validity.
- Every packaged product should have name and address of the manufacturer, customer care address, Phone Number, E- Mail address etc.



Smart
Shopping

Know Your Consumer Rights

Packed Food

- Check expiry / use before/ best before date, month and year before purchase.
- Non- Vegetarian/ Vegetarian food package should display brown and green respectively.
- List of ingredients to be declared in descending order of ongoing weight / volume.
- The amount of nutrient for which health claim is made has to be declared in label.
- Where Vanaspati Ghee (Hydrogenated vegetable fat) is used in preparation of any food, declaration that it contains Trans fatty acid (Trans Fat) should be given on label.
- Every packed food product should have name & address of manufacturer/ packer/ importer customer care address, phone number, E-mail address (if any)
- Packed water/ mineral water must have ISI mark.
- Packed food articles must be properly sealed.
- Canned food articles should be free from leaks, cracks and bulging.



Know Your Consumer Rights

Be safe and healthy

- Always wash your hand well with soap before and after food handling.
- Wash fruits and vegetables thoroughly before consumption.
- Wash all cutting boards and utensils with hot water and soap before and after cooking food items.
- Keep hot food hot and cold food cold.
- Never eat raw eggs.
- Avoid artificially colored food articles.
- Consumption of vegetable oil & fat should be avoided.
- Do not purchase / consume rotten or cut fruit and vegetables.
- Do not use printed paper/ newspaper for wrapping / storing /serving food.
- Throw away the outer leaves of leafy vegetables such as cabbage as these may contain pesticides residues.
- Perishable food like meat, fish, poultry, Should be kept refrigerated and cook within 2 days after bringing them from market.
- Cook food thoroughly and do not keep it in room temperature for more than 2hours. If any doubt Please do not consume it.



Know Your Consumer Rights

Be safe and healthy

- Avoid safe/ chemist medicines- prescription. Medicines have side effects.
- Buy medicines against bill/ cash memo from licensed chemist only.
- Retain cash memo till you consume the medicine / treatment is over.
- Do not purchase / consume expired medicines.
- Check Drug license number on label.
- Do not pay more than the printed MRP. It includes all taxes.
- Keep all medicines out of reach of children and follow storage instructions.



Know Your Consumer Rights

Be a smart Telecom Subscriber

- Study and compare traffic plans by different service providers. Also compare plans by one service provider. Subscribe to the plan most suitable to your usage requirement.
- Value added services cannot be activated without your consent.
- Pay all the dues / bills before 'pay by date' to avoid disconnection / penalties.
- If your telephone remains dead for more than 3 working days the rental rebate for 7 days is to be allowed by the service provider. Log a complaint if rebate is not given.
- The connection is to be disconnected within 24 hours on receipt of your request and security deposit is to be refunded within 60 days by the service provider failing which interest @10% to be paid by the service provider.
- Do not keep quiet in case you feel you are not getting proper service or cheated even if small amount is involved.



Know Your Consumer Rights

Credit Card Tips



- Do not hand over your card to any stranger even a bank officer.
- Be vigilant while your credit card is being swiped because its details can be downloaded on a computer.
- Do not reveal your card number on unsecured website.
- Periodically check your accounts.
- When canceling a card, ensure the magnetic strip is destroyed /damaged.
- Check the credibility of your bank agent.
- Signature is the only proof of card ownership; the shop/ mall staff can spot a stolen or cloned card.
- If your card application is rejected, you have a right to ask for the reason thereof from the card company in writing. You should also ensure that the documents submitted by you are returned back.
- Cards are not repairable beware of agents who promise to get it repaired and dupe consumers.
- Pay the credit card bills only through account payee cheques in favor of credit card issuer. Mentioning credit card no. Do not pay cash . Write your name/address on back of cheque.

Know Your Consumer Rights

Insurance- is to take care of future of your family

- Seek complete details before buying any policies ensure that no hidden costs/terms are involved.
- Compare the premium and terms with other companies.
- Do not make payments by cash through an agent. Always pay through cross cheques only, mention policy holders name policy no and address on the back of cheque.
- Go through the policy documents immediately on receipt, If there is any clause detriment of your interest. You can return the policy for amendment/ cancellation within 15 days of receipt.
- Do not opt for life insurance cover , whose premium you may not be able to sustain during the term of policy. Get insurance only to the extent you can afford. Surrender it midway may cost you dearly.
- Always specify nominee in a life policy. Nomination can be changed during currency of the policy.
- Annual premiums are always beneficial. It reduces the premium and is payable once a year only.



Know Your Consumer Rights

Dealing with a non-banking finance company (NBFC)

- Never pay loan installment in cash through the agent. Pay only through crossed A/c payee cheque.
- Do not get attracted by the advertisement of any newly opened office in your vicinity. Beware of fly by night operators.
- Public deposits are unsecured. Before investing, ensure about the track record of the company. Investment should be made in established and renowned companies only.
- Beware of investing in a company offering disproportionately higher rate of interest (more than 2% of bank FD rate)
- Please ensure that company is registered with Registrar of companies and licensed with Reserve bank of India before dealing with any NBFC company.



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