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## **Consumer Complaints and their Disposal with Reference to Consumer Protection Act: A Study of Himachal Pradesh**

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### **Abstract**

A consumer is a person who utilizes economic goods. The moment a person is born he/she consumes, i.e. uses available goods or services. Under section 2d of the Consumer Protection Act, 1986, A "Consumer" means a person who-

[hires or avails of] any services for a consideration which has been paid or promised or partly paid and partly promised, or under any system of deferred payment and includes any beneficiary of such services other than the person who [hires or avails of] the services for consideration paid or promised, or partly paid and partly promised, or under any system of deferred payment, when such services are availed of with the approval of the first mentioned person[but does not include a person who avails of such services for any commercial purpose]

#### **How does a "consumer" become a complainant?**

According to Engel and Blackwell (1982), consumer's satisfaction of any purchase of product or service is of a binary type i.e. either he is satisfied or dissatisfied. Every consumer/user expects that the goods purchased or services availed should deliver value. When quality, quantity, safety or performance of these goods or services is compromised and does not deliver the value promised or expected, it creates dissatisfaction which later converts into complaints. If these complaints are not responded to, consumer disputes arise. This is how a consumer becomes a Complainant. This can be classified into two i.e. product related and service related. India enacted a specific Act called the Consumer Protection Act, 1986 for dealing with consumer complaints.

This study is based on the secondary data available with the Himachal Pradesh Consumer Commission to analyse the types of consumer cases filed between 2012-16 and their disposal. Findings show that the number of cases of new registration is increasing but proportionate disposal of cases in the prescribed time has not been seen. Standard-Deviation study reveals that there is no consistency in new registration compared to disposal rate showing consistency with low value. This study also describes the nature of cases filed during 2012-16, the highest number of complaints pertaining to Insurance services and lowest for Airlines. There are a few recommendations given by various judges and advocates working on consumer cases pertaining to improvement of a time frame within which cases should be disposed of.

**Keywords:** *Consumer, complainant, consumer dispute, redressal agency.*

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## Introduction

From the time of birth till one dies everyone is a consumer. No sooner a person purchases a commodity or pays for certain services than he becomes a consumer. In the present socio-economic scenario, we find that the consumer is a victim of many unfair and unethical practices adopted in the marketplace. Most of the consumers are largely poor, illiterate, ignorant, apathetic or just defeatist and continue to be at the receiving end. This is due to a lack of awareness on the part of the consumer. Besides this, the development of modern technology and a large number of goods have added to the misery. Modern technological developments have no doubt made a great impact on the quality, availability and safety of goods and services. But the consumer knows little about these highly sophisticated goods. The Industrial Revolution has ushered in radical changes in the lives of human beings as regards the goods and services for their day to day life.

As society was *laissez faire*, the State used to intervene in the lives of its citizens very rarely. There was no effective law to regulate the relationship between the buyer and seller. In the era of the open market, buyer and seller came face to face, where the seller exhibited his goods, and the buyer thoroughly examined and then purchased them. It was presumed that he would use all care and skill while entering into the transaction. In fact, the consumer was not in a position to know the quality and quantity of goods. This helps the trader to monopolize the market and the trader became the king. The consumers are abused and exploited by unscrupulous practices of the traders mainly to make profits. This resulted in the exploitation of consumer in a market place.

In the olden days the principle of '*Caveat emptor*' – 'let the buyer beware' governed the relationship between the buyer and seller. The consumer required protection by law when the goods and services provided failed to achieve the purpose. There is widespread dissatisfaction with respect to the quality

and cost of goods provided to the public. In addition, with the revolution in information technology, newer kinds of challenges have been thrown on the consumer like cybercrimes, plastic money etc. All the above factors culminated in a new phenomenon resulting in the abuse and exploitation of consumers. This led to the consumer movement throughout the world. In the present situation, consumer protection has assumed greater importance as well as relevance.

Consumerism is a recent and universal phenomenon. It is a social movement. Consumerism is all about protection of the interests of the consumer. The concept of consumerism came into existence and consumer protection became one of the primary duties of the State. Responsibility was imposed on the State to protect the interest and rights of the consumer through appropriate policy measures, legal structure and administrative framework. In a country like India, the average consumer is not in a position to evaluate in detail the worth of the goods and services provided to him. The average consumer in India is faced, on the one hand with inflation and the resultant price rise of essential commodities, and on the other hand, with problems of black marketing, artificial shortage, adulteration, short weights, misleading advertisements, etc.

In recent times, the educated public has become aware of their rights as a consumer and is willing to fight against exploitation. India adopted a mixed economic model, where the State has to perform different functions to protect the interests of citizens. It being a Welfare State is the guardian and protector of social interest. Our Indian Constitution spells out the philosophy of a Welfare State. The preamble to the Constitution resolves to secure to all its citizens political, social and economic justice.

There has been no dearth of laws that have been enacted in the interest of the

consumer. Since 1930s, the legislature has from time to time brought various legislations to redress specialized aspects of consumer interest. For example, The Sale of Goods Act, 1930, The Standard of Weights and Measures Act, The Drugs Control Act, 1940, Prevention of Food Adulteration Act, 1954, The Essential Commodities Act, 1955, The MRTP Act, 1969 and so on. In addition to these legislations, the Indian Penal Code, 1860 and the principles of Common law contained in the Law of Torts are also applicable.

All the above legislations have failed to protect the interest of the consumer. To obtain consumer justice under these legislations, the consumer has to move from pillar to post. The litigation involved high cost and proved to be troublesome to a small consumer. The procedures were complex, cumbersome and time consuming and the redressal available was limited in scope. These legislations failed to protect the rights of the average consumer. To a large extent, they created confusion and chaos.

In this complex scenario, the role of a court in protecting consumer rights cannot be overemphasized. They have proved responsive by widening the concept of *locus standi* (the right or capacity to bring an action or to appear in a court) and considerably allowing any individual or organization to go to court in the larger interest of the society. Even small courts have given wide-ranging judgments relating to Public Interest Litigation. None of these legislations provided for any remedy to the consumer enabling him to seek redressal against the offending parties. He was left high and dry with only the choice of instituting civil litigation. Litigation before the civil court is time-consuming, expensive and causing enormous delay. However, the ordinary consumer is not in a position to approach these courts.

The growth of the law on the protection of the consumer has been haphazard and piecemeal. The provisions scattered over a number of unrelated statutes did not ensure adequate protection to a consumer in a particular situation. Consumer movement remained confined to the elite

section and failed to mobilize the masses who were the real victims of the system. Various legislations and regulations permitting the State to intervene and protect the interest of the consumer have become a haven for unscrupulous ones, as the enforcement machinery either does not function or it functions ineffectively and inefficiently.

The government is trying to provide a legal umbrella to safeguard the interest of the consumer, but these legislations help us know the exact nature and extent of dishonesty. The legislation also provides the punishment for such dishonest practices, and the authorities with their powers, to whom the consumer can approach for the redressal of grievances. A close observation of the different enactments reveals that the procedure is so complicated that it is out of the reach of common man to understand and think of taking shelter under these laws. This is because of their ignorance, illiteracy, weak economic position, time-consuming and different institutional structures, in redressing the grievances.

To improve this situation by removing the difficulties faced by the consumers and protecting the ill-informed consumers, the Parliament enacted important legislation namely, The Consumer Protection Act, 1986, which was amended in the year 2002. This enactment is the first step for safeguarding the interest of the consumer community. Legislation for the benefit of a consumer has been sporadic and as a part of social welfare legislation. This Act was enacted as a supplementary of the present laws that heralded a new era in consumer protection in India.

The Consumer Protection Act has opened a new era in the field of business. It imports new dimensions to the concept of law as a tool of social engineering. Any legislation, however perfect, is futile unless it is enforced. The Consumer Protection Act, which was passed by the Central Government in 1986, brought a significant change in the prevailing situation. This Act made a new beginning and was a step forward in the establishment of egalitarian consumerism. The importance of the Act

lies in promoting the welfare of society by enabling the consumer to participate directly in the market economy.

The main objective of the Act is to promote and protect the rights of the consumer. This Act recognizes various rights of consumers such as a right to safety, right to information, right to redress, right to representation, right to choice and right to consumer education.

The Act envisages the formation of Consumer Protection Councils at the Central, State and District levels. The main object of the Councils is to promote and protect the rights of the consumers. This Act also provides for setting up of three-tier quasi-judicial authorities for redressal of consumer disputes at District, State and National level. The main thrust of the Act is to provide simple, speedy and inexpensive redressal to consumer grievances. The aim of the Act is better protection of the consumer by way of settlement of consumer disputes. The dispute settlement machinery has got the power to penalize those who do not comply with the orders. It is significant to note that the Act recognizes the role of the consumer organizations in assisting the consumer in seeking justice through a nationwide network of consumer disputes.

The Act applies to all goods and services in public, private or the co-operatives sector. Thus the consumer can initiate an action under the Act against the defective goods or deficient services rendered even by the public sector or government undertaking such as Railways, Telephones, Airlines, Banks, Insurance, State Electricity Board, Housing Development Authority, etc.

Since the enactment of Consumer Protection Act, 1986 there has been a demand to make the Act more effective and purposeful. There has been a feeling that the Act was drafted in a hurry and needs improvements. This Act was amended from time to time for the better protection of consumer in the year 1991, 1993 and recently in the form of The Consumer Protection (Amendment) Act, 2002. Changes introduced by these amendments

will work wonders in the life of the consumer by protecting his rights. It was enacted by Parliament in the Sixty-Seventh Year of the Republic of India as follows: — This Act may be called the Consumer Protection (Amendment) Act, 2016. In case of grievance, it provides an appropriate remedy that is compensation or penalizing the seller or trader.

### **Consumer**

The word consumer has a simple meaning "one who consumes the goods and services". An individual who buys products or services for personal use and not for manufacturing or resale is a consumer. A consumer is a person or group who pays to consume the goods or service produced by a seller (i.e company, organization). In common words, each person is a consumer who consumes anything after paying consideration either directly or indirectly. Anyone who spends money or exchanges article for goods and services may be called a consumer.

### **Complainant**

According to Consumer Protection Act 1986 section 2/1/b 'complainant' is -

A consumer, any registered voluntary consumer association, the central government or any state government who or which makes a complaint, one or more consumers having a common interest, in case of death of a consumer his legal heir.

It means complainant is not only an individual person but also a group of persons having the same dispute with the same marketer or same service provider. In simple words complainant is a person who makes a complaint to show he/she is not fully satisfied by purchased products or availed service. A complaint is usually a written allegation, but negative voicing towards product performance is also a complaint. Thus, we have a number of oral complainants existing in society without any relief. This situation is not good for business also because unsatisfactory consumers not only leave the product/service but also motivate others to reject them.

### **Consumer Dispute**

Under section 2/1/e, of CPA 1986 consumer dispute means-

A dispute where the person against whom a complaint has been made, denies or disputes the allegations contained in the complaint.

Consumer dispute appears when a person is not satisfied with the product or service. The consumer may not be satisfied due to imperfection or shortcoming in the quality, quantity, potency and purity, or deficiency in services. The axle of the jurisdiction of the CPA is 'consumer dispute'. Any relief under this Act is available to the consumer on consumer disputes, so it is a conditional precedent that complainant must be a consumer and his dispute is a consumer dispute. If these conditions are not fulfilled, then that complaint would not get relief from consumer courts. It has been decided by various judgments that following are not consumer disputes –

1. Disputes related to a civil matter
2. Disputes related to immovable property.
3. Disputes of breach of contract
4. Services as to sovereign nature.
5. Matters pending in other courts.
6. Criminal proceedings

### **Redressal Agency:**

Redressal agency is a platform where an unsatisfied consumer goes for seeking relief or getting redressal. There are three levels of consumer dispute redressal agencies established under section 9 of CPA. These are -

1. A Consumer Dispute Redressal Forum which is known as 'District Forum' established by the state government in each district.
2. A Consumer Dispute Redressal Commission to be known as 'State Commission' established by the state government.
3. A National Consumer Dispute Redressal Commission to be known as 'National Commission' established by the central government.

### **The Composition of District Forum:**

Each District Forum shall consist of –

A person who is or has been or is qualified to be District Judge, who shall be its President. Two other members, one of whom shall be a woman, who shall have the following qualifications namely-

1. Be not less than thirty-five years of age.
2. Possess a bachelor degree from a recognized university.
3. Be a person of ability, integrity and standing and have adequate knowledge and experience of at least ten years dealing with problems relating to economics, law, commerce, accountancy, industry, public affairs or administration.

### **Significance of The Study**

Consumer protection is one of the latest developments in India. It has gained attention only during the last two decades. Consumer Protection has taken solid shape after the enactment of the CP Act, 1986, to protect the interest of the consumer. This Act provides for the establishment of Consumer Redressal Agencies, whose main objective is to provide simple, speedy and inexpensive justice. The active campaigning by the consumer organizations and the innovation of science and technology has brought unforeseen changes in the life of the Indian consumer through a myriad of consumer goods and services. These factors played an important role in enacting new and comprehensive legislation.

The Consumer Protection Act, which was passed by the Central Government in 1986, brought a significant change in the prevailing situation. This Act made a new beginning and was a step forward in the establishment of egalitarian consumerism. According to the Act 'consumer' means a person who purchases goods and hires services for consideration. Goods and services have been brought under the purview of this Act. In case of a defect in goods or deficiency in service the consumer can approach Redressal Agency and avail appropriate remedy.

We have witnessed the growing awareness among the consumers. Consumers became

aware of their rights incorporated under the Consumer Protection Act through newspapers, magazines, television and consumer organizations. People started fighting for their rights and started approaching Consumer Redressal Agencies to lodge the complaint. The number of complaints lodged before the Consumer Redressal Agencies was increasing day by day.

At the same time, we also witnessed the lack of implementation of the objects of the Act in letter and spirit. Now and then articles are appearing in the newspapers and journals about the non-implementation of the objectives of the Act. Implementation of the objectives depends upon the functioning of the Consumer Dispute Redressal Agencies. Non implementation of these objectives is a problem not only at the National level but also at the State level. As per the Central Government guidelines, the State Governments also tried to implement the Act by setting up Consumer Fora for the purpose of disposal of consumer cases.

State of Himachal Pradesh also established Consumer Fora for the speedy disposal of consumer complaints in Shimla in the year 1987. The State Government established the District Consumer Redressal Forum in the year 1991. To enable the aggrieved consumer to prefer an appeal, the Himachal Pradesh Consumer Redressal Commission was set up in the year 1987. From 1987 onwards complaints were preferred before the appropriate Consumer Redressal Fora. Most of the consumers are unhappy with the functioning of the Redressal Agencies in providing consumer justice. Consumers are dissatisfied with the orders passed by these Redressal Agencies. Most of the people in Himachal Pradesh are literate, as a result of which the litigation rate is high as compared to the other states. Various consumer organizations are working regularly to create awareness at the grass root level about consumer rights, consumer fora and remedies in case of consumer complaints. Due to this awareness about a speedy remedy, people are approaching Consumer Redressal Agencies. Disposal rate of consumer complaints in the prescribed time is very slow and the orders passed by the

Consumer Fora are against the interest of the consumer. As the establishment of Consumer Redressal Fora is not sufficient by itself, there is a need to look into the functioning of these Consumer Fora.

Implementation of the objectives of the Consumer Protection Act, 1986 at State level, depends on the functioning of District and State Consumer Fora. No research has been done in this area in the State of Himachal Pradesh.

Hence, the researcher has the opinion that there is a need for in-depth study in this area to find out the loopholes in the functioning of Redressal Agencies and to provide suitable suggestion to implement the objectives of the Consumer Protection Act in practice.

#### **Review of Literature:**

Singh, R. (1989) in his study conducted in the Union territory of Chandigarh, found that 51.6 per cent of the consumers were fully aware of the existence of a District Forum in the city, while a significant percentage of consumers were not at all aware of it. Of those who were aware, 50 per cent were found to be members of some consumer organizations. However, the rest of the respondents said that although they felt the need, they did not have time to approach the District Forum. In their opinion, it was useless to become a member of the consumer organization.

Kiran, S. (1992) conducted a study on consumer awareness in Hisar district and it was found that consumer awareness about consumer protection legislations, was lacking among both the rural and urban population. The study reveals that almost all people in rural areas and nearly 90 per cent of the urban population had never heard of any consumer protection legislation.

Singh, G. (1993) book 'Law of Consumer Protection' traces the development of consumer protection movement and the history of consumer legislations in different countries of the Western World and briefly summarizes the objects of consumer laws and the importance of consumer guidance.

It includes the model petition of complaint and appeal, etc. for the guidance of consumers. It also provides comprehensive information on all aspects of the consumer protection and is of great assistance, value and utility to the Consumer Organizations, individual consumers as well as to the legal profession. Though this pioneering work has filled a void in the legal literature relating to consumer protection, it does not deal with the concept of consumer awareness as such.

Singh (1997) in 'Law of Consumer Protection: Principles and Practice' talks about the Consumer Protection Act, as a new instrument of social justice. The basic concepts and definitions have been examined in general terms in the context of established legal principles and also their applied version. The book deals with different kinds of consumer goods and services and analyses them subject wise on the basis of decisions delivered by the National Commission and State Commissions.

Mujumdar K. (1997) in his book 'Law of Consumer Protection in India', has referred to a large number of rulings of the Supreme Court, the High Courts, the National Commission and the State Commissions. It is a practical guide to the District Forums, Bench and Bar, Chartered Accountants, Company Secretaries, various Consumer Organizations, Government Offices, students and the public at large. It contains extensive coverage of case laws from various Journals published in India on consumer disputes viz, Consumer Protection Reporter, Consumer Protection Journal, Consumer Protection Cases, Consumer Protection and Trade Practices Journal.

Gosh, P.K. (2000) in his article traces the consumer rights of the consumer and he stresses that consumer education is a powerful tool that can take consumers from the current disadvantageous position in the marketplace to that of strength.

Kaul, S.Z (2000) in her study focused on the contribution of these consumer courts to the development of consumer law. The output in terms of redressal decisions

delivered by the authorities under the act has far exceeded the expectations.

Sharma D. (2005) study has analysed the mechanism of grievance redressal of consumers as provided under the Consumer Protection Act in providing relief to the consumers against defective goods, deficient services, unfair trade practices, restrictive trade practices and overcharging etc.

In Himachal Pradesh, the State Government has established the State Commission and a District Forum in the first instance with its headquarters at State Capital Shimla which started functioning w.e.f. 01.11.1989, and also the H.P. State Consumer Protection Council was formed.

The posts were created in the Department of Food and Supplies, and the Director, Food and Supplies, being the Head of Department, filled up all these posts. In the lone District Forum, at Shimla, staff was provided by the Director Food and Supplies, H.P. During March 1995, the State Government established two more full-time District Forums one at Mandi and the other at Kangra at Dharamshala in addition to one at Shimla which was already functioning as a full-time District Forum. The Jurisdiction of these District Forums was notified as under:

- Shimla District Forum: Shimla, Solan, Sirmour and Kinnaur Districts.
- Mandi District Forum: Mandi, Kullu, Lahaul Spiti, Bilaspur, Hamirpur and Una Districts.
- Kangra District Forum, at Dharamshala: Kangra, Chamba and Una Districts.

The State Government during the year 1997 set up another full-time District Forum, at Una with its jurisdiction for the Districts of Una, Hamirpur and Bilaspur. With the opening of this District Forum, the jurisdiction of all the full-time District Forums is as under: -

- Shimla District Forum: Shimla, Sirmour and Kinnaur Districts.
- Mandi District Forum: Mandi, Kullu, and Lahaul Spiti Districts.

- Una District Forum: Una , Hamirpur and Bilaspur Districts.
- Kangra District Forum at Dharamshala: Kangra, Solan and Chamba Distr.

A consumer forum in Himachal District was established in 1989 but consumer awareness about getting redressal has increased gradually. This study is the inclusion of number and nature of cases filed in a forum and their disposal during 2012-16, which can explain how many cases filed per year, the nature of dispute [i.e. product related or service related]. The study of per year disposal will be able to explain the efficiency of the forum. By this study, the researchers are trying to understand the increase or decrease in numbers of cases.

#### **Objectives of the Study:**

1. To know the increase or decrease in numbers of Consumer Complaint cases.
2. To compare the total cases and the cases disposed of in the state and district forums of Himachal Pradesh during 2012-16
3. To know the rate of pending cases per year during 2012-16.

#### **Research Methodology:**

This study is based on secondary data available on the Himachal Pradesh Consumer Commission database which is further analyzed through appropriate statistical method.

#### **Purpose of The Study:**

In Himachal Pradesh, one Consumer Dispute Redressal Agency was working, currently, one state and three district forums are operational which work full time and are a link court to cover all Districts. Purpose of this study is to know the total number of cases with the state and district forums during 2012-16. The comparison chart will be made between the cases being reported and being disposed of, also understanding the number of cases that remain pending. This study will help us understand whether awareness of victim consumers increased for filing complaint over years or decreased.

#### **Population of the Study:**

The population of this study is State Commission and District Fora Consumer Redressal Agency of Himachal Pradesh .

#### **Sample of the Study:**

The sample of this study is the number of total cases filed in State Forum during 2012-16.

#### **Collection of Data:**

The study is based on secondary data which are collected from the state Consumer Redressal Forum by the researcher. Collected data are tabulated on the basis of the objectives, which have been filed during 2012-16.

#### **Analysis and Findings:**

Analysis of data required some specific tools for the clear explanation of data. In this study, data is explained by a simple percentage for per year disposal of cases, and the monthly average percentage of total cases. The total cases are the sum of newly filed cases in the current year and all previously pending cases. The Line Comparison chart has been drawn which clearly explains in which year disposal has highest and in which year disposal has been lowest. The next statistical tool is standard deviation which is the most commonly used measure of dispersion. Standard deviation helps in ascertaining the degree of variation or uniformity in two or more data sets. It helps to gauge the representativeness; if we have two or more comparable distributions with the same mean then the distribution with the smallest standard deviation has the most representative mean.

**Table 1**

Year	State Forum			District Forum		
	Total Cases	Disposed Cases	Pending Cases	Total Cases	Disposed Cases	Pending cases
2012	2463	2021	442	5499	2104	3359
2013	2026	1673	353	5383	2313	3070
2014	2298	1700	598	4930	1981	2949
2015	1687	1132	555	4562	1718	2844
2016	1864	1260	604	4522	1882	2640
Average	2067.6	1557.2	510.4	4979.2	1999.6	2972.4
% Monthly Average	1.723%	1.297%	0.425%	4.149%	1.663%	2.477%
Standard Deviation	26.26	29.98	9.11	37.70	18.75	22.30



Line Chart- 1



From the above table 1, it can be seen that in the year 2012 the number of cases pending with the state forum was 442, but in the same year, 3359 cases remained pending with district forum. It is clear from the statistics that absence of district forums in all the districts could be an important factor for the same. In 2013, new registered cases were 1584 and same year disposal of cases was 1673, in addition, 442 cases were pending so final result showed pendency of 353 cases in state forum and 3070 in district forums. In 2014 the cases disposed of in state and district forum was 1700 and 1981 still 598 and 2949 cases were undecided upon in the same year. The number of cases being filed is declining and the number of cases being disposed of is happening yet the number of pending cases was 604 and 2640 at the beginning of 2017. It is also seen that the number of new registrations increased every year but the proportion in which cases are being disposed of is not how it should be. It is clear from the table every year number of pending cases has gradually increased in state forum and there is a huge number of cases pending with the district forums.

Table 1 also reveals the average status of cases - as per data 2067.6 is average of total cases in five years period for state forum and 4979.2 in case of districts, while an average of disposal is 1557.2 and 1999.6 which is less than the sum of registration and previously pending cases. It is desirable that the number of disposals should also increase proportionately. In some years the trend depicts that rate is proportional even higher as in order to make sure the previously pending cases have some results.

With the help of calculation of standard deviation of given data again it is clear that deviation values are higher in all cases except disposed cases in district forum and pending cases in state forum which is only 18.75 and 9.11 respectively. The highest deviation appeared in disposed cases in state forum (29.98) because no consistency appeared in how cases were being disposed and in cases of the district since there was no consistency in the way new cases were being registered deviation was high (37.70). Every year's pendency depends upon disposal of cases, if number of new cases increases then the number of disposals should be increased in same proportion, but it not happened in District forum, therefore instead of increasing rate of disposal of cases still current pendency shows average 2972.4 cases being pending which is very high.

#### Conclusion:

Data reveals that average rate of complaints is high, consumers of Himachal being educated are aware of their rights i.e. right to be protected against unfair trade practices, right to safety, right to choose, right to be heard etc. Therefore, it is a primary duty of manufacturer, shopkeeper or distributor to satisfy consumers, but when they fail to satisfy them, then consumers have right to go to District Consumer Forum or State forums for seeking redressal.

In case of Himachal Pradesh, the reasons for pending cases given by a few advocates working for consumer rights revealed delay in cases where due to ineffective services of opposite parties. Expert reports were never given to court on time or when it is needed.

Himachal Pradesh Consumer Commission has ensured that the reply of the opposite party has to be filed within 45 days from the date of service if not ensured in the timely prescribed manner the case will be closed by order of a court.

#### Limitation of the Study:

This study is based only on secondary data, therefore, the perception of complainant has not been explored. The experience of consumers with marketers who exploited

them and the reasons for them filing the complaints remains a question as it is subject to primary study. This study is also not able to describe the experiences of complainants after the final decision, whether they were satisfied or not.

#### **Future Implications:**

This study is about the comparison of the number of cases filed and disposed of by the state and District Consumer Forum of Himachal Pradesh during 2012-16 to understand which forum works effectively. Future researchers may use this data in comparison with the nature of products and kind of services in question. These studies will also be helpful for non-government consumer associations working for the protection of consumer rights.

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