

**ADDRESS BY THIRU BANWARILAL PUROHIT, HON'BLE GOVERNOR
OF TAMIL NADU AT THE VALEDICTORY SESSION OF COMMITTED CONSUMERS
MEET ORGANISED BY AKHIL BHARTIYA GRAHAK PANCHAYAT, TAMIL NADU
AT MEENAKSHI COLLEGE FOR WOMEN, KODAMBAKKAM, CHENNAI
ON 02.12.2018 AT 6.30 PM**

Anaivarukkum Maalai Vanakkam

Thiru Narayan Bhai Shah,
President, Akhil Bhartiya Grahak Panchayat

Thiru. K.Venkataraman,
President,
Akhil Bhartiya Grahak Panchayat, North Tamil Nadu

Thiru. Arun Rao Deshpande,
General Secretary, Akhil Bhartiya Grahak Panchayat

Thiru. M.Vivekanandan,
Vice President,
Akhil Bhartiya Grahak Panchayat, North Tamil Nadu

Distinguished Invitees

Ladies & Gentlemen

It gives me great pleasure to be here at the Valedictory Session of the Committed Consumers Meet organized by the Akhil Bharatiya Grahak Panchayat. This meet has been organized with the fundamental objective of increasing the levels of consumer protection.

The main aim of consumer protection is to ensure that goods and services are made available to consumers at best prices without compromising on the quality or service.

Under the Consumer Protection Act, 1986, a three tier quasi-judicial machinery at the National, State and District level has been established.

At the highest level the National Consumer Disputes Redressal Commission is the Apex quasi- judicial body and it has original jurisdiction of cases dealing with monetary value of Rs.1 crore and above. The National Commission is also having appellate jurisdiction and revisional jurisdiction over the State Consumer Disputes Redressal Commission and the District Consumer Disputes Redressal fora.

The State Consumer Disputes Redressal Commission is headed by a retired High Court Judge as the President with two Judicial Members and two non-judicial Members. The State Commission has Appellate and Revisional jurisdiction over the District Fora. Since inception 28,957 cases have been filed before the State Commission out of which 24,953 cases have been disposed of upto May 2018. This works out to an impressive level of 86.17%.

As per Consumer Protection Act, 1986, every Revenue District should have a District Consumer Disputes Redressal Forum. A consumer can file a complaint before the District Forum in his/her district, provided the cost of goods or compensation sought for does not exceed Rs.20 lakhs.

Since inception 1,18,859 cases have been filed before the District Consumer dispute redressal fora in the various districts of Tamil Nadu. Of them, 1,09,713 cases have been disposed of upto May 2018. This works out to a high disposal rate of 92.30%.

The Government of India have also established a Central Consumer Protection Council under the Union Minister for Consumer affairs to provide succour to the aggrieved consumer.

Complaints are generally filed before the consumer Disputes Redressal fora are about the quality of the goods supplied. In such cases, many historic pronouncements have been made by them to protect the rights of the consumer. In T.T. Private Ltd. V/s Akhil Bhartiya Grahak Panchayat, the manufacturing company was held liable for accidents caused due to defective goods. In this case the complainant had purchased a new cooker of 5 liters capacity with 10 years guarantee. The cooker while in usage burst and exploded and the purchaser's wife received severe injuries. The National Commission held that the injuries were due to the poor quality of the cooker and compensation was ordered to be paid to the consumer.

I mention this as an example to show the productive nature of functioning of the consumer redressal fora under the Consumer Protection Act.

The Akhil Bhartiya Grahak Panchayat has been in the field of consumer protection even before the Act came into existence.

The ABGP is a pan-India movement which has been functioning from 1974. It has over 800 branches and mobilizes public opinion on policy issues pertaining to a wide section of consumers.

It has as its vision the expectation of “creating an ideal society with harmony in all sectors of economy - farmers, producers, sellers, consumers and administrators.

With the advent of globalization and liberalization, from the early 90s changes have been occurring in the manner of consumption.

New models of businesses and marketing methods aided by technological advancements have thrown open wider markets to consumers. The consumer has greater access to information and can order the product at any time from any place just by the click of a button on his mobile. He has a wide variety of choices and he can switch over from one brand to another in a few seconds. Transactions have become cheaper, quicker, easier, and more convenient. Gone are the days of getting tied to a particular manufacturer or brand. Today, Brand loyalty can be earned only by consistent performance. These are some positive developments strengthening the concept of Consumer Sovereignty.

At the same time new challenges and risks are faced by the consumer. Misleading advertisements, stage-managed social media posts, unscrupulous insertions in the print and visual media can impact consumer behaviour adversely.

Trans-border jurisdictional issues and different rules and regulations obtaining in the countries of manufacture and shipment also make the redressal mechanism unaffordable to a common man. These are points for deliberation at consumer meets such as these.

Before I conclude I wish to emphasise one important aspect—the need for simplicity. Consumption should be based on the basic tenet, “Consume only to the extent of what is needed and avoid wastage”. Over consumption leads to denying of availability to other consumers, demand-supply mismatch and hence price rise. Excessive consumption just because there is money could lead to personal bankruptcy at an individual level and unrest at the social level.

A consumer has to understand this in totality and practice self-restraint in action. The urge to practice simplicity in Raj Bhavan has brought down expenses to the level of 30% of what was incurred in previous years.

The Father of our Nation, Mahatma Gandhiji is the best example of Simplicity. His practice of Swadeshi gave a new dimension to economics and consumer behaviour worldwide. His emphasis on self reliance, and simplicity continue to guide well intentioned statesmen all over the world.

I applaud the Akhil Bharatiya Grahak Panchayat for their excellent contribution towards promoting Swadeshi values among the consumers. I observe that your team is actively collaborating with the Government's initiatives also. Your efforts I am sure will certainly bear fruit, since they are aimed at bringing relief to the common man.

I extend my best wishes to all those assembled here and particularly to the office bearers of the Akhil Bharatiya Grahak Panchayat. May you be greeted with success in all your endeavours.

Nandri Vanakkam....

Jai Hind.....