ADDRESS BY THIRU BANWARILAL PUROHIT, HON'BLE GOVERNOR OF TAMIL NADU AT THE INAUGURATION OF NATIONAL SEMINAR ON "CONSUMER PROTECTION AND AWARENESS" ORGANISED BY INDIAN INSTITUTE OF PUBLIC ADMINISTRATION, TAMIL NADU REGIONAL BRANCH, CHENNAI ON 22.04.2019 AT 10.30 A.M

Anaivarukkum Kaalai Vanakkam

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Additional Chief Secretary to Governor

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Hony Secretary, Indian Institute of Public Administration

Dr.V. Ramanathan,

Hony Treasurer, Indian Institute of Public Administration

Distinguished Invitees Ladies and Gentlemen

It gives me great pleasure to be here at the inauguration of the National Seminar on "Consumer Protection and Awareness" being organized by the Tamil Nadu branch of the Indian Institute of Public Administration.

The Institute which was set up more than 6 decades back has been performing creditably in the sphere of training civil servants and policy makers for the last six decades and it is a matter of satisfaction that they have chosen to focus as an important topic which is of great relevance to the common man.

Many of you assembled here are probably aware that under the Consumer Protection Act a three tier quasi-judicial machinery at the National, State and District level has been in existence for more than 3 decades for protecting the rights of the consumer with regard to goods and services.

There is the National Consumer Disputes Redressal Commission at the national level which has original jurisdiction over cases with a monetary value of Rs.1 crore and above. The National Commission enjoys 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 its inception about 30,000 cases have been filed before the State Commission out of which nearly 85% have been disposed of.

Every Revenue District is provided with a District Consumer Disputes Redressal Forum, before which complaints can be filed in cases where the cost of goods or compensation sought for does not exceed Rs.20 lakhs.

Nearly 1.2 lakh cases have been filed before the District Consumer dispute redressal fora in the various districts of Tamil Nadu and about 1.1 lakh cases disposed of.

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In addition a Central Consumer Protection Council also functions under the Union Minister for Consumer affairs to provide succour to the aggrieved consumer.

A logical question which arises at this juncture is about the need for a seminar like this when a well knit mechanism is already in place to take care of the needs of the consumer. To find an answer to this one must appreciate the present context.

We are living in exciting times. Domestic demand is booming. We are on the cusp of reaping the benefits of the demographic dividend. We have built up a strong level of self reliance in essential sectors such as food production and are leading the world in high tech sectors such as computer software.

With the pace of globalization and liberalization, picking up in the last 2 decades, 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.

On the flip side misleading advertisements, stage-managed social media posts and unscrupulous propaganda are also being resorted to and these also impact consumer behaviour adversely.

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

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I find that in this 2 day seminar a number of topics concerning the consumer are scheduled to be discussed. These include matters such as a) Consumer Education, b) Consumer empowerment and c) Solutions to problems of consumers etc. Certain specific sectors such as food safety, petroleum products and insurance are also proposed for detailed discussion. I wish to underline one fundamental principle that should be kept in mind, during all these discussions - and that is the importance of simple living.

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.

Consumption should also 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 selfrestraint in action.

Before I conclude I wish to offer a word of advice for the civil servants, for the benefit of whom the Indian Institute of Public Administration was set up. The All India Services are privileged in that they form part of a cadre specially created under Article 312 of the Constitution. The services have been set up after detailed debates in the Constituent Assembly. During the debates there was a strong demand that the Civil services in the provinces should be entirely controlled by the State Governments only. It was the first Home Minister of India, Sardar Patel who prevailed upon the Assembly to keep the all India

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services intact and with Constitutional protection, so that they can discharge their responsibilities without fear or favour.

It is important that Civil Servants understand that their accountability is to the Common Man, in a Democracy. Public interest and national interest come above all other priorities and it is important that the steel frame for whom the Iron Man of India was the patron saint duly fulfills its duties and responsibilities, with total adherence to the Constitution.

I thank the Tamil Nadu chapter of the Indian Institute of Public Administration for having given me this opportunity to address this distinguished audience. I extend my best wishes and greetings to all the office bearers and congratulate them on the concern and interest show by them to the common man by focusing on an important area of public interest. The deliberations at this seminar will, I am sure, be greatly useful for ensuring greater awareness among the consumers and the protection of their legitimate rights. May success greet you all in all your earnest and noble endeavours.

Nandri Vanakkam.....

Jai Hind.....