

# ANSWER SHEET OF CONSUMER PROTECTION ASSIGNMENT

Question no 1 Briefly describe any one ADR mechanism for out of court settlement of consumer disputes.

Answer =

One of the **ADR mechanisms** used for out-of-court settlement of consumer disputes is **arbitration**. Let me explain:

- **Arbitration:** In arbitration, the parties involved in a dispute agree to resolve their issues with binding effect through a private process. Instead of going to a national court of law, they appoint a neutral third party (an arbitrator) who acts in a judicial manner. The arbitrator makes a decision in private, and this decision is legally binding on both parties. Arbitration is commonly used in civil, commercial, industrial, and family disputes. It offers a less formal, less expensive, and less time-consuming alternative to traditional court trials. Parties can reach innovative solutions that a court may not be legally permitted to enforce. By opting for arbitration, parties can save time, money, and maintain more control over the outcome of their dispute<sup>1</sup>.

Question no 2 Who can file a complaint under the CPA, 1986 and on what ground can he do so.

Answer=

Under the **Consumer Protection Act, 1986 (CPA)**, several parties have the right to file a complaint. Let's explore who these parties are and the grounds on which they can file complaints:

1. **Consumers:** Any individual who purchases goods or avails services for personal use or self-employment qualifies as a consumer under the CPA. This includes both paid and partially paid transactions<sup>1</sup>.
2. **Voluntary Consumer Associations:** Recognized consumer associations, whether or not the aggrieved consumer is a member of the association, can file complaints on behalf of consumers<sup>2</sup>.
3. **Government Authorities:**
  - **Central Government or State Government:** They have the authority to file complaints on behalf of consumers.
  - **Legal Heirs or Representatives:** In case of the death of a consumer, their legal heir or representative can file a complaint<sup>12</sup>.

# Consumer Protection Module Answer

**Patrick R. Delaney, O. Ray Whittington**

## **Consumer Protection Module Answer:**

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