



Voice of Consumer

First Edition- Vol. 1



NEWSLETTER OF DIRECTORATE OF PROVINCIAL CONSUMER PROTECTION COUNCIL, PUNJAB



In an unregulated market system, the Consumer is totally at the mercy of market forces and his only protection is CAVEAT EMPTOR, the Latin Dictum meaning "Buyer Beware". Governments have an important role in shielding the consumers from the abuses inherent in such an unbridled arrangement. In this context, the Government of the Punjab has been at the forefront in developing such a consumer protection system for its citizens. Implementation of Punjab Consumer Protection Act in the province is a practical step in this direction. A robust institutional setup underpinned by

- i. District Consumer Protection Councils &
- ii. Consumer Courts in eleven (11) districts of the Province

is available to provide free of cost and speedy justice to general public by resolving their grievances against products and services.

A satisfied consumer is the true bedrock of a healthy economy and society.

(Dr. Shujat Ali)

Secretary,
Government of the Punjab,
Industries, Commerce & Investment Department



I would like to say that the Government of the Punjab has taken so many initiatives for the welfare of the general masses of the Province, by providing them relief at their doorsteps against sub-standard products and faulty services. The enactment of Consumer Protection Act is one such step.

It is also apprised that Government of the Punjab has firstly established the Consumer Protection Councils and Consumer Courts in eleven (11) Districts, in accordance with this welfare oriented legislation. While, there are no such institutional arrangements in any other Province of the country.

Punjab Government merits appreciation for the promulgation of masses friendly legislation as well as the institutions established there under. I further pray for the rapid growth of these institutions.

(Saeed Akhtar Ansari)

Director,
Directorate of Provincial Consumer Protection
Council, Punjab



Introduction

1. The Punjab Government has taken a landmark welfare oriented initiative for the protection and promotion of consumer rights and interests by enacting Punjab Consumer Protection Act (PCPA) and enforcing it in true letter and spirit. As a first step, District Consumer Protection Councils in all the districts of Punjab and District Consumer Courts have been established in eleven districts of the province (Lahore, Gujranwala, Sahiwal, D.G. Khan, Sargodha, Gujrat, Sialkot, Multan, Bahawalpur, Faisalabad, and Rawalpindi) however the adjoining districts have been attached with these courts to give coverage to the consumers of whole Punjab and to deliver justice to the consumers at their doorsteps. Under the said Act "Authority" has also been vested in the District Coordination Officer of every District to implement the Act and provide remedy to the public at large against defective products and faulty services.
2. Consumer should develop a habit of checking the following:
 - i. manufacturing and expiry dates of the products (Section-11, PCPA, 2005)
 - ii. to read ingredients / component parts of the product (Section-11, PCPA, 2005)
 - iii. to insist on rate list / price catalogue of goods, from manufacturer / trader (Section-18, PCPA, 2005)
 - iv. always demand / get receipt of goods purchased (Section-19, PCPA, 2005)
 - v. in case of hiring services, it's the right of consumer to ask for the capabilities or qualifications of the provider of the service along-with the quality of the products he intends to use for provision of the services (Section-16, PCPA, 2005).

3. If any service provider or manufacturer/trader does not conform to above narrated consumer's rights, Authority (DCO), on receipt of complaint, has power to fine him up to fifty thousand rupees (Rs. 50,000/-).
4. On the other hand, if a consumer suffers from some damage caused by a product or service, he has the right to claim damages / compensation adopting following steps:
 - i. first of all, serve a fifteen days legal notice, on plain paper, to the provider of faulty services or defective products as the case may be, stating therein that he should compensate the damage, suffered by consumer, within fifteen days of receipt of legal notice. Otherwise the consumer will file a claim for damages in the Consumer Court in this regard (Section-28, PCPA, 2005)
 - ii. the legal notice is to be served through registered post or courier keeping its receipt and photocopy of the legal notice
 - iii. if matter does not resolve through legal notice and grievance remains, then consumer can file a claim for damages in the Consumer Court along-with photocopies of National Identity Card, legal notice, receipt of registered post or courier service regarding legal notice, any receipt / document regarding product / service (Section-25, PCPA, 2005)
 - iv. the claim can be filed by the consumer himself or through a lawyer. In case of hiring a lawyer, it is advisable to attach certificate of lawyer's fee along-with claim so it can also be included in the compensation at the time of decision
 - v. according to the section-30 (5) of the Punjab Consumer Protection Act, "The Consumer Court shall decide the claim within six months after the service of summons on the respondent"
 - vi. according to section 23 (2) of the PCPA, the Authority (DCO) may file a claim before the Consumer Court for declaring a product defective or a service as faulty without proof of any damage actually suffered by a consumer but likely to be suffered.



Awareness Workshop about Punjab Consumer protection Act and institutions working under it, at Bhaker



Awareness Seminar arranged at Multan Cantonment regarding Punjab Consumer Protection Act and its institutional set up.

TESTIMONIAL I am a consumer and know how to defend my rights with the help of Punjab Consumer protection Act. I purchased a deep-freezer for my convenience but it turned out to be defective and dealer along-with manufacturer refused to change the defective deep-freezer. I filed a claim before consumer court which decided the case in my favor in a very short period ordering the manufacturer to provide the new deep-freezer along with expenses. I am aware of my rights as consumer or you?



(Mushtaq Ahmed Lahore)



Awareness walk on World Consumer's Rights Day (15th March, 2011) arranged by District Consumer Protection Council Multan



Awareness Walk on World Consumer's Rights Day (15th March, 2011) arranged by District Consumer Protection Council Gujranwala

Brief of Seminar

World Consumer's Rights Day was enthusiastically celebrated by the Directorate of Provincial Consumer Protection Council at provincial level and its field offices at district level.

At provincial level, a seminar was conducted which was presided by Mr. Saeed Akhtar Ansari, Director, Directorate of Provincial Consumer Protection Council, Dr. Shujat Ali, Secretary to Government of the Punjab, Industries, Commerce & Investment Department was the Chief Guest and Justice (R) Nasira Javed Iqbal participated as the Guest of Honour in the seminar.

All speakers admired consumer protection system and appreciated Government of the Punjab for taking such a landmark step for the protection of Consumer Rights.

Secretary IC&I: Appreciated the warm participation of public in the seminar. He underlined the need for checks and balances in a market based economic system, especially with reference to consumer's rights. He also stated that in order to improve this system, continued efforts are being made by public authorities.

Director PCPC: Told that after the promulgation of Consumer Protection Act, the dedicated institutional setup had been established and the same is working effectively for protection and promotion of consumer rights. The consumers shall approach these institutions for redressal of their grievances against defective products and faulty services.

Mr. Nadeem Irshad Kiayani: Emphasized that as this system is beneficial for general masses, the same should be established at least at tehsil level.



Guests in the Awareness Seminar on World Consumer's Rights Day (15th March, 2011) arranged by Directorate of Provincial Consumer Protection Council Mr. Mohsin Bhatti (President of Community Solidarity System), Mr. Nadeem Irshad Kiayani (Project Director, Directorate of Staff Development Department), Justice (R) Nasira Javed Iqbal (Guest of Honour), Mr. Shujat Ali (Secretary to Government of the Punjab for Industries, Commerce and Investment Department (Chief Guest), Mr. Saeed Akhtar Ansari (Director, Directorate of Provisional Consumer Protection Council), Mr. Arif Ansari (Regional Chairman Punjab, Consumer Association of Pakistan)

Justice Nasira Javid Iqbal: Appreciated the efforts of Provincial Government for initiating such welfare oriented projects for the protection of consumer rights. In order to provide relief to the general public at their doorstep, Consumer Courts should be established in each district of the Province.

Mr. Mohsin Bhatti: Said that Consumer Protection system is a dire need of the present era, which has been fulfilled by the Provincial Government. This should be expanded to whole of the province.

While at district level, various activities like awareness walk, stalls, banner fixing, literature distribution at public places, seminars, talk shows at Radio & TV channels etc were organised by the District Consumer Protection Councils in their respective districts in the Province.

NGOs Working for Consumer's Rights

COMMUNITY SOLIDARITY SYSTEM (CSS)

Community Solidarity System is a non-government organization, striving to create awareness among consumers for the last six years. They believe that a well informed consumer is an empowered consumer.

CSS is continuously developing projects and activities to create awareness among consumers for their betterment through their extensive research & training campaigns. CSS launched Consumer Education Program in 2009 and has conducted several exhibitions, seminars and lectures at schools, colleges and universities to educate young consumers about their rights. Mr. Mohsin Bhatti is president of CSS and its web address is www.csspak.net.

CONSUMERS ASSOCIATION OF PAKISTAN (CAP)

They aim to defend and promote the interests of Pakistani consumers / citizens as purchasers or users of goods and services, in the policy making process. Drawing on collective knowledge and experience, the CAP team and their members collectively formulate policy positions that form the basis of their campaigning. They contribute through expert opinion on issues that have direct economic or legal consequences for consumers or that impact consumer's health, safety and environment.

Mr. Kaukab Iqbal is Chairman of Consumers Association of Pakistan and Mr. Arif Ansari, is Chairman Punjab Region and they are effectively working on their mission.



Participants



Participants of Seminar Conducted by Provincial Consumer Protection Council on 15th March, 2011 at the Auditorium of Punjabi Cultural Complex Qazafi Stadium, Feroz Pur Road, Lahore.



Group Photo of the officers & officials with Mr. Saeed Akhtar Ansari (Director, Directorate of Provisional Consumer Protection Council)

For Protection & Promotion of Consumer Rights,
 under Punjab Consumer Protection Act, 2005,
 Feel Free to Contact if:

Scenario 1: You face any problem due to the faulty services of any service provider, and if proper warning has not been given to the buyer about the warranty, return & refund policy of the products.

Scenario 2: Non issuance of proper receipt comprising of data of purchase, detail of goods, price, quantity, name and address of shopkeeper, on purchase of goods.

Scenario 3: Sale of Goods & Provision of Services through false, deceptive or misleading representation.

Scenario 4: Products are not labeled with date of manufacturing, expiry, component parts, ingredients and quality.

Scenario 5: Non exhibition of prices of the goods at the business place.

Scenario 6: Non-Disclosure of capabilities & qualifications of service provider or the products which he intends to use for the provision of the services

To file a suit in the court,
 the consumer:

1. Must give a 15-days notice to the service provider or manufacturer/trader for remedy and damages. No need to serve a notice for filling complaint before Authority (DCO).
2. If no settlement is reached submit your application against service provider or manufacturer/trader on a simple paper with your name, address and copies of CNIC and the notice.
3. Attach documentary proof (if any).

Note: It must be remembered that no court fee is charged on filing a suit.

District Consumer Courts

Lahore Directorate of Industries, Poonch House, Multan Road. Ph. 042-99213685	Sahiwal 36-C, Fareed Town. Ph. 040-9200127-8	Multan House No. 430/17-B St. #1, Near Choongi No. 1, Waqas Town Pul Wasal Ph: 061-4784516-17.	D.G. Khan H.NO.50/Z Model Town, Gadawo Road, Ph: 064-2474100	Rawalpindi House No 222/5, Khadim Hussain Road, Opposite D.I.G. Office, Cantt. Ph: 051-5121570
Gujrat House No 116/A, Shadman Colony, Near Petrol Station. Ph: 053-3601660	Sialkot Cantt View Colony, Near Poly Tophkana Stop. Ph:052-9250581	Gujranwala Near Zonal Office Provincial Cooperative Bank, Civil Lines. Ph: 055-3732254, 055-3824004	Bahawalpur 23, D First Floor, Rashid Minhas Road. Model Town A. Ph: 062-2730325	Sargodha Bungalow No. 10, House No. 11 Opp. Circuit House Civil Lines Ph: 048-9230621
Faisalabad: P61, Jinnah Colony, Ph: 041-9201455				

District Consumer Protection Councils

Lahore Directorate of Industries, Poonch House, Multan Road. Ph: 042-99213695-96	Sahiwal 248 A, Fateh Sher Colony, Main Market. Ph: 040-9239076, Fax 040-9200199	Multan House No. 2-C, Shamsabad Colony. Ph: 061-9239130	D.G. Khan 2nd Floor, Muncer Plaza, Near Civil Lines Police Station, Block J. Ph: 064-2466283	Rawalpindi House No 6, B-II, Near Abdullah Jan Masjid, Kali Tanki Block B, Satellite Town. Ph: 051-9242896
Gujrat Rahman Shaheed Road, Near Shadman Community Model School, Shadman Colony. Ph: 053-3537811	Sialkot House No 300, Shah Faisal Road, Model Town. Ph. 052-3256422 Fax: 052-3256421	Gujranwala House No 04, Dastgeer Street Jadeed Dastgeer School, DC. Road, Ph: 055-9201284.	Bahawalpur 66 - A, Muhammadia Colony, 1st Floor, Noor Mahal Road. Ph: 062-28807080	Sargodha 54/12, A Satellite Town. Ph: 048-9230911
Faisalabad: 4W/A, Near Police Station, Madina Town. Ph: 041-9239085				

