



BUSINESS STUDIES

BOOKS - SHREE RADHEY PUBLICATION

BUSINESS STUDIES (HINGLISH)

CONSUMER PROTECTION

Case Study

1. Grahak Shakti', an N.G.O. organized a workshop to discuss various issues relating to

consumers. During the discussion, one of the members drew attention towards exploitation of consumers due to defective and unsafe products, adulteration, black marketing, hoarding etc. To this another member argued that consumers themselves are responsible as they do not raise collective voice against the exploitation. The Chairperson of the organization was of the opinion that it was also the duty of the businessman to take care of the interest of various stakeholders. Business organizations earn money by selling goods and services to consumers. So the

interests of the stakeholders have to be well taken care of.

State three points that highlight the need for consumer protection as discussed in 'Grahak Shakti's workshop.



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2. Himesh after completing his graduation started working with a multinational company in Delhi. But due to ill health of his parents he had to go back to his village. There he noticed

that the villagers were literate but ignorant about their rights. Many vegetable vendors were using stones as weights to sell their vegetables. Some shopkeepers were selling food items without having 'FPO mark'. Villagers did not find anything wrong with these practices. So to create awareness among villagers Himesh decided to publish a weekly Journal 'Jan Jagriti'. State the 'Right' which Himesh has exercised by doing so.



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3. Ronit Raj, a marketing manager is a patient of diabetes for which he takes medicines regularly. One day, on his tour to Patna, he met with an accident and was hospitalised. Due to doctors' negligence a delicate nerve of his right leg was cut rendering him crippled throughout his life.

Identify the consumer right that has been violated by the doctors under the Consumer Protection Act, 1986 in the above situation.



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4. Neha's elder brother purchased "I Phone 6 - Apple" mobile phone Rs. 65,000 without cash memo from one of his friend-an authorised dealer with a guarantee that the mobile phone will be replaced with a new one if any of its parts become defective within 1 year from the date of purchase. Within 1 month, the mobile stopped working. When Neha's brother approached his friend for replacement of mobile, he refused. Name the redressal agency under the consumer protection act where Neha's elder brother can file the complaint.





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5. Mukul purchased a house for Rs. 30 lakhs from a housing company and found being defective. Despite many complaints the defect was not rectified. He filled a complaint in the state commission but was not satisfied the order . Where can he appeal and in how many days.



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6. A farmer purchased seeds worth Rs. 20,000 from "Bharat Fertilisers" for agricultural purposes. The seeds were very costly as they were of hybrid variety. After 6 months he noticed that the agricultural produce was not upto expected standard. He reported this matter to the seller, but he refused to accept the liability. Mention the redressal agency in which he can file a complaint.



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7. Aman, a degree holder in Entrepreneurship came to know about Piplantri Village located in Rajasthan, where in 2006 an initiative was started, in which 111 trees are planted every time a girl child is born.

To keep termites away from the trees the villagers have planted 2.5 million Aloe Vera plants around the trees. This has turned the village into an oasis, as the planting of trees led to higher water levels.

Aman decided to visit the village to start a business unit, for the processing and marketing of Aloe Vera into juices, gels and

other products.

However, on visiting the village Aman found that the villagers were suffering exploitation at the hands of local merchants who were engaged in unscrupulous, exploitative trade practices like hoarding and black marketing of food products and also selling unsafe, adulterated products to the villagers.

After looking at their plight instead of a business organisation he decided to set up an organisation for the protection and promotion of the consumer interest of the villagers.

State the functions that the organisation established by Aman will be performing. (Any six points.)



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Questions

1. Who is consumer?



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2. When or under what circumstances can the complaints be filed ?



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3. Where can the complaints be filed or which judicial machineries are available to deal with consumer grievances ?



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4. Within what period can the complaint be filed ?



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5. Who are not considered as consumer under Consumer Protection Act,1986?



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6. Who can file a complaint in a consumer court. Or Who can file a complaint under the Consumer Protection Act, 1986?



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7. Against whom can the complaint be filed ?



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Exercise

1. Which consumer right gives the freedom to business firms to set up their own consumer grievance cell?



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2. Sandeep purchased a Diesel Car for Rs. 7 lakhs from an Automobile Co. and found that engine is defective. Despite many complaints the defect was not rectified. Suggest him the appropriate authority where he can file the complaint under Consumer Protection Act.



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3. Name any two consumer rights.



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4. Can a consumer file a complaint in consumer court without having the cash memo ?



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5. Name the three consumer grievance agencies.



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6. Explain any two points of responsibilities of a consumer.



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7. Give names of two consumer organisations.





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8. Suggest any two remedies available under Consumer Protection Act.



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9. Who is consumer?



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10. "Bhuvan, who was a vegetarian went to a snack bar for having French fries and later found out that it had non vegetarian content. Neither the advertisement the advertisement nor the packing of the product displayed that the product has non vegetarian content. Will Bhuvan be able to claim compensation, which right of the consumer is violated"?



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11. What is the need to consumer protection ?



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12. Rajiv, a consumer purchased medicines without noticing the date of expiry. He also did not obtain the cash memo. Do you think he will be able to protect himself by the loss caused due to expired medicine ? Give reasons to support your answer.



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Higher Order Thinking Skills

1. Sirajuddin purchased a car for Rs. 15 lakhs from an automobile company and found that its airbags were defective. After many complaints with the company that went unheard, he files a case in the District Forum, he was not satisfied with the orders of the District Forum. He then appealed before the State Commission and on being dissatisfied with the orders of State Commission, he

appealed before the National Commission, Sirajuddin was not satisfied with the orders of National Commission.

Suggest him the highest authority where he could appeal against the decision of the National Commission.



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2. State any two reliefs the Consumer court can grant to consumers in case of genuine complaints in each of the following situations:

(i) Divya was charged more than the printed maximum retail price (MRP) for a bottle of water.

(ii) Clara was sold a car with a defective engine.

(iii) Antony suffered injury while using newly bought defective electric heater.



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3. Sonu purchased a medicine from 'Alpha Medical Stores' for his wife who had stomach

pain. But even after giving the medicine, wife's condition did not improve and she had to be admitted to a nearby hospital for treatment. Doctors on examination found that the medicines given to Sonu's wife were spurious. Sonu complained about this to 'Alpha Medical Store'. As a result Alfa medical decided to file a complaint against the manufactures in the consumer court. Can Alpha Medical Store lodge the complaint ? Give reason.



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4. Rama, who was a vegetarian, went to a bakery and bought a vanilla cake. On reaching home. She found that it had non-vegetarian content. Neither the advertisement nor the packaging of the product displayed that the product had non-vegetarian content. Will Raman be able to claim compensation ? Which right is violated here ?



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5. Name the Consumer Court where the complaint will be filed by the consumer.



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6. Naresh purchased a 'BMW' car for Rs. 50,00,000 on instalments. He found that the engine of the car was defective. Despite many complaints to 'BMW Motors', the defect was not rectified. He filed a complaint in state commission but was not satisfied with its

order. Where can he appeal and within how many days ?



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7. On securing 95 % marks in class XII, Ram's father gifted him a gold chain. But after 2 months, Ram noticed that the gold chain was loosing the shine. He checked the mark on chain and found that it was not a proper hall mark (BIS). He lodged a complaint in the district forum, which rejected it. Not satisfied

by the decision of district forum, he was very much disturbed and after 45 days, he decided to appeal further.

Can Ram appeal against the decision to the district forum.



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8. On the occasion of 'Dhan Teras' Mr. Aakash went to market for purchasing utensils. He bought pressure cooker from a shop. The shop was over-crowded on the festival, so he did

not obtain the cash - memo for the purchase and did not check its certification, Next day, his wife used the cooker, which bursted and his wife suffered injuries.

- (i) Identify and explain the Consumer liabilities which have not been discharged by Mr. Aakash.
- (ii) Mention the values which have been ignored by the seller as well as of Mr. Aakash.



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9. Tanya purchased some household goods from a 'General Store'. On reaching home, she found that one face cream, (Rs. 250) had not been billed. She became happy that, she got it without paying for. After checking the expiry date and other details, she started using it. Her face burnt due to the use of cream.

(i) Where should Tanya file the complaint for the cream ? Justify.

(ii) Which values have been violated here ?



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10. Smriti purchased a hand blender from an electronic store and got the cash memo Rs. 1500 which she paid for the blender. Later, she found that the actual price of the blender was Rs. 1200 but the shopkeeper had pasted a sticker of Rs. 1500 on the original price. Can Smriti recover the extra money that she paid ? What other options are available to her against the shopkeeper ?



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11. Joseph had got a confirmed ticket of Jet Airways. The flight was later cancelled on account of technical problem. Is it a deficiency in service ? What relief can Joseph seek in this regard ?



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12. Sehaj bought Teak wood furniture for his drawing room from "Akshay Decors" of Kirti Nagar, Delhi for Rs. 4 lakhs. At the time of purchase the firm assured Sehaj about the

best quality of the said furniture and gave 2 years warranty stating that if anything goes wrong, the firm shall replace it with a new one or refund the purchase amount. But the dining table and chairs started developing cracks at various places and the polish' became very dull within 30 days of purchase. Sehaj reported the matters to the firm and requested a number of times to replace the furniture. The firm neither paid attention to these requests nor replaced the furniture.

(i) Identify the consumer rights which have

been violated by the furniture manufacturer.

(ii) Where can Sehaj lodge complaint for this ?



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13. Name the products to which the following quality certification marks are associated.



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14. What are two major activities of Bureau of Indian Standard Act ?



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15. Name the ministry which introduced eco mark.



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16. Name the quarterly journal published by Government of India on consumer awareness.



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17. Name two mass media programmes telecasted on T.V. or radio based on consumer awareness.



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18. What can serve as a proof of purchase made for filing a complaint against defective goods ?



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19. To publish a magazine on consumer rights is example of which consumer right ?



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20. To publish a magazine under the title 'Upbhokta Jagran' is an example of which right of consumer?



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21. Name the quality certification used in case of food products.



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22. The earlier approach of Caveat Emptor which means, "let the buyer beware" has now been changed to what ?



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23. Which Act has replaced MRTP Act ?



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24. Bhuvan saw an advertisement in the newspaper regarding a steam iron and ordered for the purchase of the same to shopkeeper. What will be his responsibilities as a consumer so that he should not be exploited by the shopkeeper ? Write any four such responsibilities.





25. The owner of a restaurant is changing Rs. 30 for a bottle of water from customer. Whereas the MRP of the bottle is Rs. 10. One of the consumers objected to it but the owner did not agree and continued with that malpractice.

(i) What are the possible reasons that other consumers are not agreeing.

(ii) Which right of consumer can remove this ignorance of consumer ?



26. Anita purchased a book from 'Satish Book Stores'. While reading the book she found that ten pages were missing. She approached the seller of the book and complained about the missing pages. The seller promised that if the publisher was ready to change the book he would change the same. After a week the seller informed Anita that the publisher had refused to change the book.

Where can Anita file a complaint against the

seller of book ? Give reason in support of your answer. Also, explain who is a 'consumer'.



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State True Or False

1. Consumer protection has a moral justification for business.



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2. In addition to rights, a consumer also has some responsibilities.



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3. A complaint can be made to a District forum when the value of the goods or services in question, along with the compensation claimed, exceeds Rs. 20 lakhs.



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4. The consumer protection act provides for six consumer rights.



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5. ISI is the quality certification mark used in case of food products.



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6. Under the consumer protection act, a complaint can be filed by a consumer for a defective goods and also for deficiency in service.



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Short Answer Questions

1. Explain the importance of consumer protection from the point of view of a

business.



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2. Enumerate the various acts passed by the government of India which help in protection of consumers' interests.



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3. What are the responsibilities of a consumer?



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4. Who can file a complaint in a consumer court?



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5. What kind of cases can be filed in a State Commission ?



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6. Explain the role of consumer organisations and NGOs in protecting and promoting consumers' interests.



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7. Explain the need of consumer protection.



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8. Why is consumer protection required in India ?



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9. Give three points showing the importance of consumer protection.



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10. Explain any three responsibilities of a consumer.



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11. Which type of complaints can be lodged by the consumer ?



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12. List any three consumer organisations in India.



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13. Explain the role of universities and schools in consumer protection.



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14. Explain the role of press in consumer protection.



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15. What types of judicial machinery is available to deal with consumer grievances and disputes?



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16. List two reliefs available to a consumer.



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17. Describe briefly the features of state commission.



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18. Describe briefly the features of national commission.



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19. Who is consumer?



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Long Answer Questions

1. Explain the rights and responsibilities of a consumer.



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2. What are the various ways and means, by which the objective of consumer protection can be achieved?

or Explain the role of consumer organisations and NGOs in this regard.



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3. Explain the redressal mechanism available to consumers under the Consumer Protection Act, 1986

or

Explain briefly the machinery for the redressal of consumer grievances under the Consumer Protection Act, 1986.



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4. What are the salient features of Consumer Protection Act?



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5. Explain ways and means of consumer protection.



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6. Explain in brief the following rights :

(a) Right to representation

(b) Right to information

(c) Right to make choice.



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7. Explain all the rights of consumers.



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8. Explain briefly the ways and means of consumer protection.



Watch Video Solution

9. Enumerate the various acts passed by the government of India which help in protection

of consumers' interests.



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10. Explain the following rights of a consumer.

(i) Right to safety.

(ii) Right to consumer education.



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Previous Years Examination Questions

1. Give the constitution of the District Consumer Disputes Redressal Forum under the Consumer Protection Act, 1986.



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2. Suman bought a box of cheese of a reputed brand from a local shopkeeper. On opening the box she found a piece of stone in the cheese. She reported the matter to the shopkeeper who forwarded her complaint to

the concerned company. Within a week the representative of the company visited Suman's residence with an apology and as a replacement offered her a new cheese pack with four other varieties of cheese as compensation for the inconvenience to her. Identify and explain the consumer right which Suman exercised.



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3. Pankaj purchased a car from 'Abhishek Motors' for Rs. 50 lakhs. The company offered many attractive gifts to Pankaj like - free insurance for first two years, free pick-up and drop facilities for free servicing upto 20,000 km, etc. But after a few days Pankaj noticed that the pick-up of the car was not good and there was some problems in the engine. The company serviced the car free of cost but even then Pankaj was not satisfied with its performance. 'Abhishek Motors' is not giving him the due response. So he filed a complaint

in the State Commission but was not satisfied with its decision also. He was very much disturbed and after two months decided to appeal against it . Can Pankaj appeal against the decision of the State Commission ? Give reason in support of your answer.



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4. On Sonika's birthday her mother gave her a pair of gold earrings. After one month Sonika observed that the ear-rings are losing their

shine. She checked the mark on the ear-rings and found that it was not a proper Hallmark and her mother had been cheated by the shopkeeper. So, she filed a complaint in the district forum which rejected it. Not satisfied by the decision of district forum, she was very much disturbed and after two months decided to appeal further.

Can Sonika appeal against the decision of the district forum ? Give reason in support of your answer.



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5. Manuj bought a packet of chips from a local shopkeeper and found that the ingredients given on the label were not legible. He complained about it to the company. The company sent a written apology stating that they will make sure that existing packets are withdrawn from the market and new packets with legible labels are soon made available.

State with consumer right which Manuj exercised.



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6. Manvendra always went to a specific shop of buy all consumable and non - consumable goods. In this shop variety of products of different brands were displayed nicely and the sales person available also gave good sales person available also gave good sales presentation if required. But this shop was quite far off from his residence. His friend Annant always wondered why Manvendra wastes so much time in going to that shop where as there were many big brand shops situated near his residence having

consumable and nonconsumable goods.

Annant asked Manvendra the reason of going to that particular shop. Manvendra told that he was exercising one of his 'Rights' which he could not exercise in nearby big brand shops. State the consumer's right which Manvendra had exercised.



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7. Explain briefly any two points of importance of consumer protection from the point of view

of business.



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8. Suppose, you are familiar with an organisation, who is protecting and promoting the interests of consumers. In this context, state some of the functions of such organisations.

or State any three functions performed by non-governmental organisation for consumer protection

or What functions would you perform for the general benefit, if you are running an NGO for consumer protection?



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9. State any three directions which can be issued by the consumer's court to the opposite party if it is satisfied about the genuineness of the complaint.



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10. Sumit purchased an ISI marked washing machine of a famous brand 'MG' from TG electronics Ltd. The shopkeeper asked him to wait for two days for installation of the machine. His friend, Vivek, was very fond of experimenting with new electronic products. He told Sumit that there is no need to wait for the company's representative to install the machine and that he could do it. So, both of them installed the machine without following the manufacturer's instructions. Initially, the machine worked effectively and the wash was

good. But after two days, the machine started stopping in between the wash cycle. Sumit and Vivek tried their best to start the machine but failed in their efforts. Sumit, therefore, approached TG Electronics Ltd., which refused to provide any service on the plea that installation of the machine was not done by the company.

(a) State the responsibility which Sumit has to fulfil as an aware consumer to get the services of the company.

(b) Explain briefly any two rights Sumit could

have exercised had he fulfilled his responsibility identified in part (a).



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11. Define a 'Consumer' according to the provisions of the Consumer Protection Act, 1986,



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12. Explain the following rights of a consumer as provided under Consumer Protection Act, 1986

(a) Right to Safety (b) Right to Consumer Education



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13. Explain the following rights of consumers as provided under Consumer Protection Act, 1986.

(i) Right to be informed.

(ii) Right to seek redressal.



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14. Explain any four points of importance of 'consumer protection' from the point of view of business.



View Text Solution

15. RO Youth Club' organised a visit of the members to an Old Age Home to inculcate the habit of social work among them. The visit revealed that the living conditions of the inmates of the Old Age Home were not hygienic. So, the RO Youth Club members decided to clean the premises. During their cleanliness drive, they realised that the Old Age Home Also required pest control. But some of the inmates of the Old Age Home were reluctant for it because they believed that the pest control may create health

problems for them. RO Youth Club, therefore, decided to provide ethical, safe and odourless pest control. They showed to the inmates of the Old Age Home a pamphlet of the proposed pest control product which promised easy, inexpensive and long-lasting pest control. The inmates happily agreed and the pest control was carried out. The effect of the pest control started wearing off after a fortnight, RO Youth Club contacted the pest control company which kept on postponing their visit. After waiting for a month, RO Youth Club filed a case in the consumer court. The consumer court

was satisfied about the genuineness of the complaint and issued necessary directions to the pest control company.

State any six directions that might have been issued by the court.



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