



BUSINESS STUDIES

BOOKS - VK GLOBAL PUBLICATION

BUSINESS STUDIES (HINGLISH)

CONSUMER PROTECTION

Think As You Read

1. Why should business firms aim at long-term
profit maximisation through customer

satisfaction ?



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2. Which Act provides safeguards to consumers against deficient services and provides for the formation of consumer protection councils ?



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3. Why does the Consumer Protection Act, 1986 provide certain rights to consumers ?



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4. Consumer organisations and NGOs educate the general public about consumer rights by organising training programmes, seminars and workshops.

Which right is promoted by this ?



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5. Which consumer right suggests that a consumer has a right to register his dissatisfaction ?

- (a) Right to be heard (b) Right to choose
(c) Right to safety (d) Right to be informed.



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6. Which consumer right suggests that consumers must use ISI market electrical good ?



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7. Which consumer right suggests that all information regarding the product, its ingredients, date of manufacture, precautions of use, etc . should be enumerated either on the package or label of the product ?



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8. Which consumer right suggests the business firms to set up their own consumer service and grievance cell ?



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9. Which consumer right suggests that a consumer be made aware of his rights and the remedies available ?



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10. Which consumer right suggests that consumers have access to a variety of products and services at competitive prices ?



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11. The Consumer Protection Act, 1986 provides a number of reliefs to the consumers. Which right is provided by this ?



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12. The consumer has the right to acquire knowledge and to be a well informed consumer throughout life.

State what type of knowledge is required by the consumer in the above stated 'Right'.



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13. Consumer organisations provide legal assistance to consumers by way of providing aid, legal advice ect. in seeking legal remedy.

Which right is promoted by this ?



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14. What is that document called which can serve as the proof of purchase made for filing a complaint against defective product ?



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15. State, giving reason, whether the following statement is true or false.

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



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16. Why should consumers use ISI marked electrical appliances ?



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17. _____ is the quality certification mark used in case of food products.

A. ISI

B. FPO

C. AGMARK

D. Hallmark

Answer: b.) FPO



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18. _____ is the quality certification mark used in case of agricultural products.

A. ISI

B. FPO

C. AGMARK

D. Hallmark

Answer: c.) AGMARK



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19. State, giving reason, whether the following statement is true or false.

A complaint can to be made to a District Forum when the value of the good or service

in question, along with the compensation claimed, exceeds Rs. 20 lakh.



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20. How many members are required to constitute 'District Consumer Dispute Redressal Forum' ?



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21. Give the constitution/composition of State Commission.



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22. Which kind of cases can be filed in the State Commission under the Consumer Protection Act, 1986?



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23. Under three tier machinery where can a legal heir or representative of a deceased consumer file a complaint when the compensation claimed is Rs. 25 lakh ?



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24. Shubhangi purchased a car for Rs. 1.1 crore and found its engine defective. Despite many complaints, the defect was not rectified. She filed a complaint in National Commission but

was not satisfied with its order. Suggest her the appropriate authority where she can appeal.



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25. Who can file a complaint on behalf of a deceased consumer?



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26. Against whom a complaint can be filed by a consumer?



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27. Name any two parties who can file a complaint under the Consumer Protection Act, 1986 on behalf of the consumer.



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28. Which one of the following cannot file a complaint under Consumer Protection Act, 1986?

(a) Any consumer under the definition of Consumer Protection Act.

(b) Central or State Government

(c) Legal heir of a deceased consumer.

(d) A person who obtains the goods with no consideration.



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1. 'Grahak Shakti', an N.G.O. organised 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 interests 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. 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.



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3. Aditi set-up a company 'Dantik Ltd. ' to manufacturer toothpastes using herbs founds in her village instead of chemicals that are hazardous to health. The package of the product was eco-friendly and had details like price, quantity, ingredients, directions for use and other relevant information .

It also carries the contact details like address, phone number and e-mail ID of 'Dantik consumer Services and Grievance Cell'. The toothpaste became very popular and she started getting orders from reputed traders.

Identify and explain any two Rights of Consumers discussed above.



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4. liimesh 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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5. Harsh asked for a bottle of mineral water from a shopkeeper. The maximum retail price printed on the bottle was Rs. 20 only whereas the shopkeeper was charging Rs. 35 . In spite of many arguments the shopkeeper was not ready to sell the bottle for less than Rs. 35. Harsh was in need of it and had no option except to buy. Indentify the 'Right' which Harsh can excercise.



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6. 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 the consumer right which Manuj exercised.



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7. Mohit purchased a smart phone for Rs. 30,000 from a mobile phone seller on his verbal commitment that the smart phone will be replaced in case of any defect, within a span of six months. The phone started creating technical issues in spite of proper maintenance and and upkeep of the phone. The seller denied taking any action on the complaint made by Mohit . Name the redressal agency under the Consumer protection Act where Mohit can file his complaint .



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8. Aarushi buys a packet of dry cake from a cake shop without asking for the bill. The pack does not bear any information other than the name of shop. After reaching home she finds the cake to be stale.

(a) Identify the consumer right that has been violated.

(b) State any three responsibilities that a consumer must keep in mind while purchasing any good.



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12 1 Test Your Understanding

1. Your mother purchased a colour television for Rs. 70,000 without cash-memo from an authorised dealer of the manufacturer with a guarantee that the television will be replaced with a new one if any of its parts becomes defective within three months from the date of purchase. Within 10 days a part of the television was burnt and on complaining the

seller refused to replace the television. Name the redressal agency under the Consumer Protection Act where your mother can file the complaint.



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2. Akhil, 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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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. Sudha was having stomach ache. She approached a reputed nursing home for diagnosis. She was detected with stone problem and suggested to undergo surgery. During operation due to excessive anaesthesia she went into coma. The doctor blamed her

medical condition to wash away his hands. Looking at her serious condition, Sumit, her husband was forced to sign papers taking all the responsibility for the outcomes. She was shifted to ICU. The ICU expenses were exorbitant. Soon, Sumit was finding it difficult to fund her ventilator and other medical expenses. He did not know whom to approach for negligence on the part of the doctor. He tried to contact some of the NGOs. As the case has to be filed against the most reputed doctor and nursing home, nobody came forward to help him.



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5. Dushyant, who was a vegetarian, went to a snack bar for having French fries and later on found out that it had non-vegetarian content.

Neither the advertisement nor the packing of the product displayed that the had non-vegetarian content. Neither the advertisement

nor the packing of the product displayed that the product has non-vegetarian content. Will

Dushyant be able to claim compensation?

Which right of the consumer is violated?



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6. Give any one relief available to a consumer who suffers due to consumption of an expired date medicine.



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7. Identify the right of a consumer under Consumer Protection Act, 1986 which Consumer organisations help a consumer to

claim by performing the function of 'encouraging consumers to strongly protest and take an action against unscrupulous, exploitative and unfair trade practices of sellers".



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8. Mention when as a consumer you are not in a position to resolve your grievances under the Consumer Protection Act.



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9. Give any one responsibility of the consumer in addition to obtaining a cash memo while purchasing an edible oil.



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10. Rita wants to buy a packet of juice. As an aware consumer, how can she be sure about the quality of juice she plans to buy?



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11. Anjana wants to buy a gold ring. As an aware consumer, how can she be sure about the quality of gold ring . As an aware consumer, how can she be sure about the quality of gold ring she is going to buy?



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12. Pragya bought an iron of a reputed brand for Rs. 1500 but it caused an electric shock while it was being used. Pragya wants to

exercise her 'Right'. Identify the 'Right' under which she can be protected.



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13. Siddharth went to a shopkeeper to buy soap. The shopkeeper forced him to buy a particular brand of soap out of various available brands, irrespective of the willingness of Siddharth. Which right of Siddharth, as a consumer, has been exploited?



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14. Ahmed wants to buy an iron. As an aware customer, how can he be sure about the quality of iron?



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15. Government is actively advertising for 'Jago Grahak Jago'. Which consumer right is highlighted in the given statement?



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16. On the eve of Diwali, Ravi purchased two kilograms of sweets from Nandan Sweets. On consumption of sweets, his wife fell sick and was to be hospitalised. Ravi wanted to file a case in the consumer forum but could not do so because he did not have any proof of buying the sweets from Nandan sweets. Name the document that Ravi could have obtained for filling the complaint in the consumer forum.



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1. A school owned a swimming pool and offered swimming facilities to the public on payment of a fee. The school conducted winter and summer training camps to train boys in swimming and for this purpose engaged a coach. Mr. Ajay enrolled his only son for learning swimming under the guidance of the coach. That due to the negligence of the coach, the boy drowned and died. The school denied any responsibility on its part. The

coach claimed that he had considerable experience in coaching young boys for swimming.

Mr Ajay decided to file a case in the appropriate consumer court and decided to claim Rs. 50 lakh.

(a) Against whom can Mr. Ajay file a case in the consumer court? Justify your answer.

(b) Where can Mr. Ajay file the case? Give reason.

If the school authorities are not satisfied with the order of the consumer court, where Mr.

Ajay had filed the case, what option is available to them?



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2. Mr. Man Mohan Singh and his wife Kamlesh had bought a railway journey cum-reservation ticket for Rs. 2,000 at Ahmedabad for travel from New Delhi to Kanpur Central by the Shatabdi Express. The details on the ticket, including the coach number, the date of journey, etc., were illegible. Hence, they were

forced to buy another ticket for journey from New Delhi to Kanpur. They applied for a refund for the earlier ticket but, as the Forum noted, they had to suffer much for the purpose. In spite of the couple's giving the Ahmedabad residential address for sending the refund, the Railways sent it to their Delhi address. They approached Consumer Education and Research Society (CERS), Ahmedabad for help. CERS filed a complaint against the Railways before a District Consumer Dispute Redressal Forum, Ahmedabad City and claimed that the two senior citizens had to face mental

harassment due to the deficiency in service by the Railways.

(a) Can CERS file a complaint against the Railways before the District Consumer Dispute Redressal Forum, Ahmedabad? Justify your answer.

(b) Which consumer right is being promoted by CERS in this case?

(c) State any two reliefs available to Mr. Man Mohan Singh and his wife Kamlesh.



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3. 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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4. Sirajuddin purchased a car for Rs. 15 lacs from an automobile company and found that its airbags were defective. After many complaints with the company that went unheard, he filed 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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5. Bhavya visited his friend, Raghav. On his returning from Ragav's home, Ragav booked a taxi for Bhavya from 'Ganga Travels'. The taxi driver drove UBAR Co. car very fast and his behaviour was rude with Bhavya.

Bhavya told about this to Raghav who in turn complained to the proprietor of 'Ganga travels'.

(a) Can Raghav file a complaint against UBAR Co.? Give reason.

(b) Can Bhavya file a complaint against UBAR Co. Give reason.

(c) Can Ganga travels file a complaint against UBAR Co. ? Give reason.



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6. Harish purchased a medicine from 'Hari Govind Medical Stores' for his son who high fever. Even after giving the medicine his son's condition did not improve and he to be hospitalised. The doctor informed Harish that the medicine given to his son was spurious. Harish complained about this to 'Hari Govind

Medical Stores'. As a result, 'Hari Govind Medical Stores' decided to file a complaint against the manufacturer in the consumer court. Can 'Hari Govind Medical Stores' do this? Give reason.



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7. State any two reliefs that 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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12 2 Test Your Understanding

1. An order passed by the National Commission in a matter of its original jurisdiction is appealable before the Supreme Court.

What does the above statement mean?



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2. Sudhanshu saw a weight reducing electric machine advertisement on the television. He purchased it and decided to use it. The

moment he plugged the machine he got an electric shock. As a result he died instantly. His relatives suggested Vedant, Sudhanshu's son to file a case claiming compensating of Rs. 50 lakh.

(a) Who can file a case against the company?

(b) Where should the complaint be filed and why?



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3. When can a consumer get more than one relief?



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4. Prakhar purchased an ISI mark electric iron from 'Bharat Electricals'. While using he found that it was not working properly. He approached the seller and complained for the same. The seller satisfies Prakhar by saying that he will ask the manufacturer to replace

this iron. The manufacturer refused to replace and Bharat Electricals decided to file a complaint in the consumer court. Can 'Bharat Electricals' do this ? Why?



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5. Rajiv purchased a diesel car for Rs. 7 lakhs from an automobile company and found its engine being defective. Despite many complaints the defect was not rectified. Name the highest authority to file his complaint in

the three-tier machinery under the Consumer Protection Act.



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Brain Teaser

1. 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 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 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 the installation of the machine was not done by the company.

(a) State the responsibility which Sumit had to

fulfil as an aware consumer to get the services of the company.

(b) Explain briefly any two rights which Sumit could have exercised had he fulfilled his responsibility identified in part (a).



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2. Amit bought a car for Rs. 10 lakh from HANDA Ltd. and found that its engine was defective. He filed a case in the consumer court and claimed a compensation of Rs. 15

lakh.

(a) Where did Amit file the case/complaint?

Give reason in support of your answer.

(b) If Amit was not satisfied with the orders of the consumer court, where can he appeal and within how many days?



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3. Prakhar purchased an ISI mark electric iron from 'Bharat Electricals'. While using he found that it was not working properly. He

approached the seller and complained for the same. The seller satisfies Prakhar by saying that he will ask the manufacturer to replace this iron. The manufacture refused to replace and Bharat Electricals decided to file a complaint in the consumer court.

(a) Car 'Bharat Electricals' file a complaint in the consumer court against the manufacture of the electric iron? give reason in support of your answer.

(b) Who can file a complaint as per the provisions of the consumer protection act, 1986?



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4. Name the apex institution under the Consumer Protection Act, 1986.



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Self Evaluation Test 1

1. Your mother purchased a washing machine for Rs. 10,000 from an authorised dealer of the

manufacturer with an oral guarantee that the machine will be replaced with a new one if any of its parts becomes defective within 3 months from the date of purchase. The motor of the machine was burnt within 15 days of its purchase. On complaining, the seller refused to replace the machine. Name the redressal agency under the Consumer Protection Act where your mother can file the complaint.



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2. Pankaj purchased a car from Abhishek Motors for Rs. 50 lakh. The company offered many attractive gifts to Pankaj, like free insurance for two years, free pick-up and drop facilities for free servicing up to 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 problem in the engine. The company serviced the car free of cost but even then Pankaj was not satisfied with its performance and Abhishek Motors was not giving him 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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3. Indian Youth Organisation (IYO) organised a visit of its 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 IYO 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 old age home were reluctant for it because they believed that the pest control may create health problems for them. IYO, therefore decided to provide ethical, safe and odourless pest control. They showed to inmates of 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. It worked for a fortnight but to their dismay the effect started wearing off. IYO contacted the pest control company which kept on postponing their visit. After waiting for a month, IYO 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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4. Explain any three points importance of consumer protection from the point of view of a business and a consumer.



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5. State any six responsibilities of a consumer after purchasing a product.



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Self Evaluation Test 2

1. Mamta bought a branded computer for Rs. 50,000 from an authorised dealer but does not take a receipt. She was given oral guarantee of one year on the computer. When

she used the computer at home, she detected that DVD writer was not functioning properly.

What remedy can seek from the company?



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2. Tanya purchased some household goods from a 'General store'. After reaching home she found a face cream which she had not billed for. After checking the date of expiry and other details, she started using it. Her face burnt due to the use of the cream. Where

should Tanya file a complaint? Justify. Under Consumer Protection Act, 1986 who can file a complaint?



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3. 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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4. Deepak purchased a book from a book-seller and got the cash memo of Rs. 400 which he

paid for the book. Later, he found that the actual price of the book is Rs. 380 but the book-seller had put a sticker of Rs. 400 on the original price. Can Deepak recover the extra money that he paid? What other options are available to him against book-seller if he is refused to give the extra money he paid?



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5. Explain the role of consumer organisations and NGOs in protecting and promoting

consumers' interests by given four points.



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



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Preparing For Examinations

1. National Vritech Ltd. Has grown in size. It was a market leader but with changes in business environment and with the entry of MNCs its market share is declining . To cope up with the situation CEO starts delegating some of his authority to the General Manager, who also felt himself overburdened and with the approval of CEO disperses some of his authority to the General Manager, who also felt himself overburdened and with the approval of CEO disperses some of his authority to various levels throughout the

organization.

Identify / Name the concept of management discussed above.



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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. State any three points highlighting the importance of directing function of management.



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4. The barriers to effective communication exist in all organizations. Explain any two measures to overcome these barriers.



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5. Explain the importance of management by giving any two points.



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6. "It is important for management to be both effective and efficient." Comment.



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7. Explain 'Autocratic' and 'Democratic' leadership styles.



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8. Explain the personal objectives of management.



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Hots

1. The weightage of these types of questions in CBSE Business Studies examinations is 60%. CBSE wants the examinees to be able to apply their knowledge of the texts in new situations. These types of questions are not as difficult as they seem. I assure you that you can tackle such questions quite easily and can score 100% marks if you read the book thoroughly and get the essential understanding and knowledge of all the chapters. The answers to these types of questions should be brief and to the point.

Zenith Ltd. is a highly reputed company and many people wanted to join this company. The employees of this organisation are very happy and they discussed how they came in contact with this organisation.

Aman said that he was introduced by the present Sales manager, Mr. John.

Benu said that he had applied through the newspaper and was appointed as H.R Manager.

Vaibav said that he was neither related to any of the employee of the organisation nor there was any advertisement in the newspaper even then he was directly called from IIM

Ahmedabad from where he was about to complete his MBA.

(a) The above discussion is indicating an important function of management. Name the function of management.

(b) The management function identified in part (a) follows a particular process. Explain the step of this process which is being discussed in the above para.



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2. The weightage of these types of questions in CBSE Business Studies examinations is 60%. CBSE wants the examinees to be able to apply their knowledge of the texts in new situations. These types of questions are not as difficult as they seem. I assure you that you can tackle such questions quite easily and can score 100% marks if you read the book thoroughly and get the essential understanding and knowledge of all the chapters. The answers to these types of questions should be brief and to the point.

Blue Heavens Ltd. purchased a new hi-tech machine from Germany for manufacturing high quality auto components in a cost effective manner. But during the production process, the manager observed that the quality of production was not as per standard . On investigation it was found that there was lack of knowledge amongst the employees of using these hi-tech machines. So, frequent visit of engineers was required from Germany. This resulted in high overhead charges.

Suggest what can be done to develop the skills and abilities of employees for producing

high quality products by using these hi-tech machines. Also state how the employees or the organization will benefit from your suggestion.



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