VIDYA BHAWAN BALIKA VIDYA PITH शक्ति उत्थान आश्रम लखीसराय बिहार

Class 12 commerce Sub. BST. Date 04.01.2021 Teacher name – Ajay Kumar Sharma CONSUMER PROTECTION

Question 1:

Visit a consumer organisation in your town. List down the various functions performed by it.

ANSWER:

The functions performed by consumer organisation are as follows:

- i. One of the main tasks of consumer organisation is to create awareness among the consumers with regard to their rights and responsibilities. For this it organises various workshops and publishes regular journals.
- ii. It conducts research with regard to various consumer problems and other areas of consumer interest.
- iii. It assists the consumers to file complaints against fraudulent practices.
- iv. It keeps a tab on malpractice such as black marketing and adulteration. It informs the concerned government authorities such that appropriate action can be taken.

Question 2:

Collect some newspaper cuttings of some consumer cases and the rulings given therein.

ANSWER:

1. Kailash Vasdev, New Delhi V/s Bajaj Electricals Ltd., Mumbai

In the given case the concerned person brought a Morphy Richards oven in Sep 2010. In Feb 2011 the safety lock on the door of the oven snapped. In this regard Mr. Kailash approached the service centre of Bajaj Electricals. Even after repeated follow-ups the service centre did not replace the damaged part. He then approached the consumer forum in April 2011.

After the hearing of case judgement was passed in favour of Kailash Vasdev and the company had to replace the oven.

2. Tejpal Rohra, Mumbai V/s ICICI Bank, Mumbai

In January 2010 Mr. Tejpal drew two cheques of Rs 50,000 each from his ICICI saving bank account to be transferred to a fixed deposit account. However, the bank, without intimating Mr. Tejpal transferred the amount to ICICI prudential life insurance. Even after repeated complaints with the management no action was taken. In November 2010 Mr. Tejpal then approached the consumer forum.

The bank was directed to give back the invested amount from ICICI prudential life insurance.

3. Voltas Ltd., Mumbai VS Jayesh Lohana, Mumbai

A complaint was filed by Mr. Jayesh Lohana stating that as promised Voltas ltd. did not provide him the annual maintenance on the purchased air conditioner.

A complaint was then filed with the consumer forum who then directed Voltas ltd. to provide the said services.

4. Bhawesh Chandra Jha, Orissa V/s Royal Images Catalogue Co. Pvt. Ltd., Chennai

Mr. Bhavesh had ordered some goods from Royal Images Catalogue Co. Pvt. Ltd. The payment was made with credit card. However, the goods were delivered at the wrong address. On complaining about the same the company accepted the mistake but did not refund the amount.

Mr. Bhawesh then approached the consumer forum which directed the company to refund the amount paid.

5. Ajit V. Gole, Andheri V/s Ramabai Paranjape Balmandir, Vile Parle

Mr. Ajit V. Gole admitted his daughter in Ramabai Paranjape Balmandir. He also paid the required registration fees (Rs 3,000) and academic fees (Rs 30,000). While it was clearly mentioned in the receipt that the registration fees is non-refundable no such statement was mentioned for academic fees. After some time Mr. Ajit Gole cancelled the admission and asked for refund of academic fees. However, the school refused to refund the fees.

Mr. Ajit then approached the consumer forum which then directed the school to refund the said amount.