

SET B

Unique Paper Code : 22417602
Name of the Paper : Consumer Affairs and Customer Care
Name of the Course : B.Com. (Hons.)-CBCS
Semester : VI
Duration : 2 hours
Maximum Marks : 75 Marks

Instructions for Candidates

Attempt any four questions. All questions carry equal marks.

Q.1As per the observations of the Competition Commission of India, flat buyers in India are often dissatisfied and left to fend for themselves in a market which is largely unregulated. 20 builders were found to be alleged for unfair practices and forming cartels and not disclosing crucial information about built up area and actual sizes of the apartments. However, due to lack of enough evidence, the case was closed by the Commission. Is this practice of the builder anti-competitive or abuse of dominance? According to you, in this case, what other options are left for the buyers to voice out their grievances against such builders?

Q.2 Ms.Yukta, a post-graduate from Patna University and having experience of 12 years in Corporation Bank applies in September, 2019 for appointment as member in the National Commission. Is she eligible for the post? Justify. If she is appointed at Delhi State Commission, highlight the scope of powers and jurisdiction of the Commission in handling of consumer complaints.

Q. 3 During the present Covid-19 lockdown situation in India, list down the common problems faced by rural and urban consumers. Also, evaluate its impact on your consumer rights.

Q. 4 Buying of precious jewelry is generally considered auspicious in India, whether for weddings, festivals, or as an investment. Considering that a major part of the jewelry market is an unorganized sector, describe the significant initiatives taken by the Department of Consumer Affairs to promote and protect interest of such consumers.

Q. 5 The husband of Mrs. Osama had taken a life insurance policy of Rupees 20,00,000/- on 26.11.2010 and on that date he was in good health, and which was also confirmed by the LIC's doctor. After four months of the issue of the policy, Mr Osama got admitted to Ganga Ram Hospital, Delhi, with a complaint of stomach pain. It was diagnosed as intestinal cancer for which a minor operation was performed on 20.3.2011. He was again admitted to the hospital on 26.11.2011, discharged on 25.12.2011 and died on 4.1.2012 at his hometown, in Meerut. Soon after the wife and the nominee submitted a claim for the amount of insurance policy which was rejected by the opposite party on grounds of non-disclosure of true facts about his health. Is the wife or nominee eligible to file a complaint under the CPA, 1986 or the Insurance Ombudsman? Suggest which of the two will a better option for her to redress her grievances and why?

Q.6 Advertisements of foods high in salt, sugar or fat in social media and other new-age media platforms need to be regulated. Do you agree? Why? Suggest by yourself the most suitable measures in this regard.