



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE AND MANAGEMENT

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AN EXPLORATION INTO WORKING AND PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN INDIA

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ABSTRACT

The present study is exploratory in nature. It critically examines the working and performance of consumer disputes Redressal agencies functioning at National, State and District level. The study observes that the Redressal agencies are efficiently functioning to provide speedy and timely justice to the consumers. On the basis of disposal of the cases, the study found that district consumer disputes redressal forums, national consumer disputes redressal commission and state consumer disputes redressal commissions may be assigned first, second and third rank respectively. The study concludes with the fact that the district consumer disputes redressal forums in India are striving its' best to dispose of the cases at the grass root level, however, there is critical need of settlement of pending cases at the State as well

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT (IJRCM) 116

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar

JAGADHRI – 135 003, Yamuna Nagar, Haryana, INDIA

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as National Level to facilitate the ultimate justice to the consumers. The researcher agrees with the common saying that justice delayed is justice denied.

KEY WORDS

Consumerism, Consumer Protection Act, Consumer Disputes Redressal Agencies, Effectiveness.

INTRODUCTION

Consumerism in India is growing. Consumers constitutes the largest unorganised public body in the country, and protection of their interests and rights is of vital importance in a well regulated and independent mechanism to provide quality goods, services and utilities to the satisfaction of consumer. However, due to unawareness and passive approach, consumer is being exploited by the some of the shrewd businessman in different ways. Adulterated food, substandard products, hazardous drugs, unethical and manipulative advertisements, poor services adds to the dismay of the humiliated and harassed consumer. There is growing feeling among them that they are ruthlessly exploited. Consumers are now organising themselves for the protection of their interests and consumer awareness in India is growing. Government has also taken various steps to protect the consumers. The government has enacted more than 50 Acts/laws to safeguard consumers. Consumer Protection Act, 1986 (Act No 68 of 1986) (C.P.A.) enacted to protect the interest of consumers by the Government is a milestone in the history of socio-economic legislation in the country. It is one of the most progressive and comprehensive pieces of legislation enacted for the protection of consumers. All the provisions of Consumer Protection Act, 1986 came in to force with effect from 1 July, 1987 throughout the country except the State of Jammu and Kashmir of India due to the special status of the State under the relevant sections. The state of Jammu and

Kashmir of India has enacted its own legislation in the field of protection of consumers. The Act aims at providing simple, speedy and inexpensive redressal to aggrieved consumers by way of setting up Consumer Disputes Redressal Agencies (C.D.R.A.s) at District, State and National level with supervisory bodies known as Consumer Protection Council (C.P.C.) at the state as well as at National Level. The Consumer Protection Act, 1986 is a unique piece of legislation as it provides a separate three tier quasi judicial consumer Disputes Redressal Machinery at the National, State and District level in the country. Unfortunately the Act remained on paper until the Hon'ble Supreme Court of India in the year 1993 directed all the States/Union Territories to set up necessary Consumer Protection Forums and Commissions in compliance of the Consumer Protection Act, 1986 (C.P.A.), following which all State Governments/Union Territory Administrations of India have taken the necessary initiative in this regard. The Consumer Protection Act, 1986 (C.P.A.) was amended first in the year 1993 and then in year 2002 to provide more teeth to it.

REVIEW OF LITERATURE

The general purpose of reviewing the literature of studies is to develop an understanding and insight into the work already done and areas left untouched or unexplored. It is presumed that the survey of such studies will make the preset investigation more direct and to the point. The investigation of literature review helps researcher to take out the problem not examined by the previous researchers. So, the different studies investigating most of the aspects on the subject matter of present study published in the forms of books, articles and research papers have been studied. The important among them are as following:

Hamouda, Mohamed Arifi (1980) in their study entitled "Consumer Protection in Underdeveloped Countries" revealed that Government's role in consumer protection was lacking due to

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the fact that most of the officials were engaged in their private businesses. The study also highlighted that more than fifty per cent of the consumers were not aware of consumer protection and the remaining are of the opinion that Government had never been effective in performing its duties. The study further revealed that the management of public as well as private enterprises believed that consumer protection was the responsibility of the Government.

National Consumer Council, England (1981) in its report entitled “Consumer Concern – The Nationalised Industries”, found that bureaucratic attitude of industrialists threatened the quality of life in public and private dealings.

Reddy, T. S. and Murthy, P.G.K. (1987) their paper entitled “Consumer Problems in India”, found that lower supply of goods and services, false advertisements, high prices, inadequate price control, loopholes in implementation of concerned laws and failure of consumer cooperatives as the major problems faced by the consumers.

Ramesh, M. K. (1989) in his paper entitled “Consumer Interest in Legal Profession – Problems and Perspectives”, highlighted the malpractices adopted by lawyers, such as charging exorbitant fees and making their services inaccessible to poor man. He also discussed the different laws for protecting the consumers against the misconduct of lawyers.

Dhyani, A. K. (1990) in his study entitled “Role of Government Agencies in Consumer Protection”, found that Monopoly & Restrictive Trade Practices Commission of India is unable to keep pace with the complaints filed before it.

Shourie, H. D. (1993) in his article entitled “District Forums Yet to go into Full Swing”, found that functioning of District Consumer Disputes Redressal Forums was unsatisfactory. He also highlighted

the various causes for the same, which are problems of staffing, infrastructure, equipments and provision of funds etc. He also found that the State Commissions were also facing the similar kind of problems.

Singh and Balachandram (1994) conducted a survey entitled “Evaluation of the Effectiveness of the Implementation of the Consumer Protection Act, 1986”, found that there is inordinate delay in disposing the cases of the aggrieved consumers and suggested that there is a need of effective co-ordination and concerted efforts by all concerned to educate the consumers about their rights and Redressal machinery available to them.

Sudan, Amrik Singh (2002) in his study entitled “Activating Consumer Movement – A Study of District Disputes Consumer Redressal Forum, Jammu”, suggested the need for establishment of mobile consumer courts. The study also highlighted the need of separate consumer affairs department and appointment of permanent, educated and knowledgeable members for improving the functioning of the forum.

Tangade and Basavaraj (2004) in their study entitled “Awareness and Perception of Educated Consumer about Consumer Protection Laws”, analysed the level of awareness and satisfaction of educated consumers about the various laws and found that there was a direct relation between education and awareness. It also highlighted the significant role of electronic and press media in creating awareness amongst the consumers. It also found that most of the consumers want that Government should make serious efforts for increasing the awareness among rural and illiterate masses.

Bhavet and Mohita (2009) in their research paper entitled “Current Practices in Consumer Protection in South Asia (With Special reference to India, Bangladesh, Pakistan and Nepal)”, found out that Consumer Protection legislation is an integral part of a consumer protection frame work of any country. This framework encompasses various issues which are actually correlated with each other. Each

country has some uniqueness in its system and approach to consumer protection, which can be analysed and protection can be incorporated. No system is perfect, therefore a compilation of this nature gives an opportunity to assess and benchmark the good practice. Globalisation, Liberalisation and Privatisation in South Asian countries has enabled the entry of several traders, including large M.N.C.'s, who have transformed the economy into a vibrant, rapidly growing consumer market. In South Asia countries, most of the Governments have come up with some laws related to Consumer Protection, but there is a direct need to frame a system which is equipped with the initiatives and policies which would serve as a strong base for an efficient and effective Consumer Protection regime.

Kaushal, Anoop K. (2010) in his book entitled “Practical Guide to Consumer Protection Law”, examined the basic concepts and definitions as used in the Consumer Protection Act, 1986 (C. P. A.) as amended up-to-date and incorporated the various circumstances under which consumer can approach the Consumer Disputes Redressal Agencies for the purpose of filing complaints/appeals.

STATEMENT OF THE PROBLEM

The literature review reveals that the previous scholars have conducted researches on the various aspects relating to consumers such as attitude of consumers, Awareness and Perception of Educated Consumer about Consumer Protection Laws, Evaluation of the Effectiveness of the Implementation of the Consumer Protection Act, 1986; Law of Consumer Protection; Activating Consumer Movement; Practical Guide to Consumer Protection Law. A few studies have attempted to examine the similar kind of issues under research; however, none of the previous researchers have conducted a study on the topic of under consideration. In the background of these developments, it has been decided to conduct a study on the topic entitled, “An Exploration into working and performance of consumer Redressal agencies in India”.

OBJECTIVES OF STUDY

The present study is descriptive as well as analytical in nature. It attempts to elaborate the state of affair of the cases filed/disposed off/pending at the National Consumer Disputes Redressal Commission, State Consumer Disputes Redressal Commission and District Consumer Disputes Redressal Forums in India. It further compares the performance of efficacy of various consumer dispute Redressal agencies working at national, state and district levels. The study points out the diverse problems being faced at the district level, and ends up with certain recommendations which if taken into consideration will definitely help to improve the functioning of the Consumer Disputes Redressal Agencies.

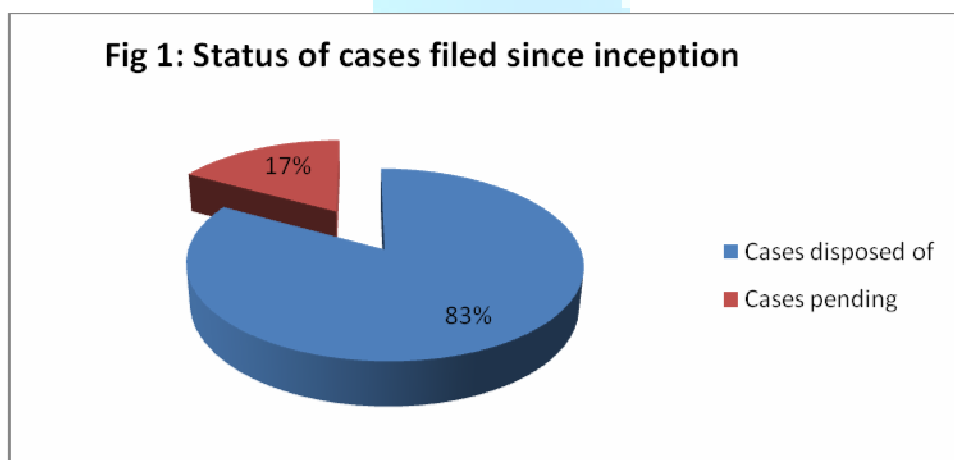
RESULTS AND DISCUSSION

1. Analysis of Cases Filed/Disposed of/Pending at National Consumer Disputes Redressal Commission: The study at the very outset examines the Statement of Cases Filed / Disposed of / Pending in the National Consumer Disputes Redressal Commission of India as depicted in table 1 and Fig. 1 as under:

Table 1: Statement of Cases Filed / Disposed of / Pending in the National Consumer Disputes**Redressal Commission of India as on December 31, 2008**

Particulars	No. of Cases	Percentage
Cases disposed of since inception	47,304	83.1
Cases pending	9,617	16.9
Total Cases filed since inception	56,921	100

Source: Records of National Consumer Disputes Redressal Commission, New Delhi



The analysis of Table 1 and Fig. 1 shows that the total number of cases filed in the National Consumer Disputes Redressal Commission of India till December 31, 2008 is 56,921. Out of the total number of cases filed, 47,304 cases have been disposed of; whereas 9,617 cases are still pending. Fig 1 clearly exhibits that 83 percent of the cases filed since inception of National Consumer Disputes Redressal Commission of India have been disposed of, and 17 percent of the cases filed since inception are still pending. It is evident that commission is trying its best to efficiently redress the grievances of the consumers at the national level.

2. Analysis of Cases Filed and Disposed of in different State/U.T. Consumer Disputes Redressal

Commissions: The study investigated the Statement of Cases Filed / Disposed of in the different State/U.T. Consumer Disputes Redressal Commissions of India as on December 31, 2008 as depicted in table 2 and Fig. 1.1 as under:

Table 2: Statement of Cases Filed / Disposed of in the different State/U.T. Consumer Disputes Redressal Commissions of India as on December 31, 2008

Sr. No.	Name of the State	Cases filed since Inception	Cases disposed of since inception	Disposal (%age)
01.	Andhra Pradesh	23459	19814	84.46
02.	A & N Islands	42	38	90.48
03.	Arunachal Pradesh	49	38	77.55
04.	Assam	2210	1157	52.35
05.	Bihar	12848	9086	70.72
06.	Chandigarh	9580	8359	87.25
07.	Chhattisgarh	5080	4114	80.98
08.	Daman & Diu and DNH	29	29	100.00
09.	Delhi	28824	27915	96.85
10.	Goa	2028	1888	93.10
11.	Gujarat	29963	24539	81.90
12.	Haryana	36491	21390	58.62
13.	Himachal Pradesh	5964	5244	87.93
14.	Jammu & Kashmir	5591	4769	85.30
15.	Jharkhand	3846	2929	76.16
16.	Karnataka	27337	26821	98.11

17.	Kerala	21748	18832	86.59
18.	Lakshadweep	14	13	92.86
19.	Madhya Pradesh	31466	28654	91.06
20.	Maharashtra	45304	27549	60.81
21.	Manipur	139	96	69.06
22.	Meghalaya	115	109	94.78
23.	Mizoram	153	143	93.46
24.	Nagaland	94	64	68.09
25.	Orissa	17930	10770	60.07
26.	Puducherry	869	814	93.67
27.	Punjab	21259	16089	75.68
28.	Rajasthan	39936	35717	89.44
29.	Sikkim	31	31	100.00
30.	Tamil Nadu	20396	17791	87.23
31.	Tripura	1115	1103	98.92
32.	Uttar Pradesh	54431	21826	40.10
33.	Uttarakhand	3420	2595	75.88
34.	West Bengal	12769	12164	95.26
	TOTAL	464530	352490	75.88

Source: Records of National Consumer Disputes Redressal Commission, New Delhi.

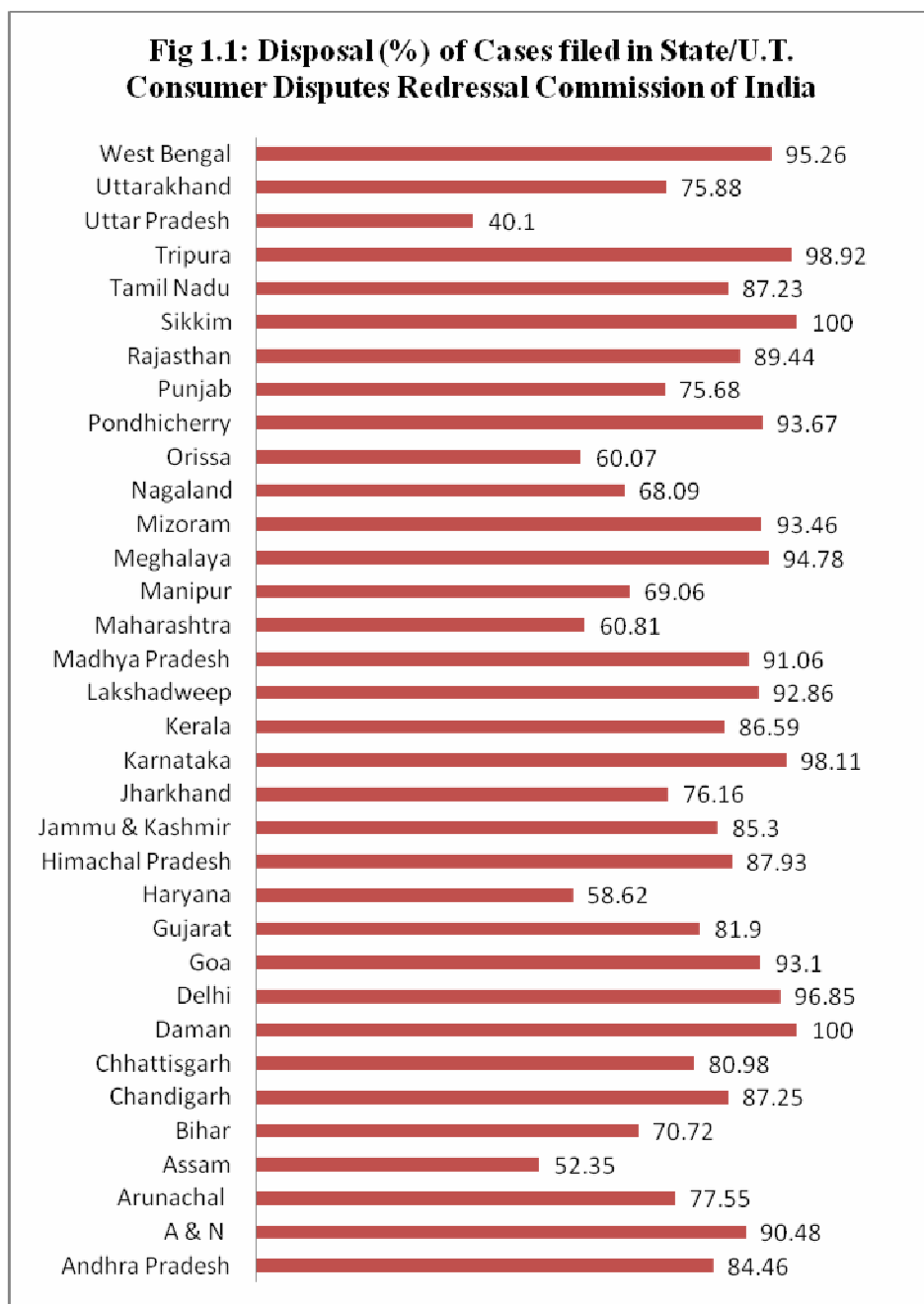


Table 2 and Fig 1.1 shows the statement of the cases filed / disposed of in the different State/UT Consumer Disputes Redressal Commissions of India. Analysis of table depicts that total number of cases filed are 4,64,530, out of which 3,52,490 cases has been disposed of. It is evident that majority of the State/UT Consumer Disputes Redressal Commissions had very high disposal percentage of the cases. Daman, Diu and DNH; and Sikkim have 100 percent disposal percentage. It is followed by Tripura with

98.92 percent, Karnataka with 98.11 percent, Delhi with 96.85 percent, West Bengal with 95.26 percent disposal of the total case filed since inception. Out of 34 State/U.T. Consumer Disputes Redressal Commissions 8 states viz. Assam, Haryana, Maharashtra, Manipur, Nagaland, Orissa, Punjab and Uttar Pradesh has lower disposal percentage as compared to the overall average disposal rate of 75.9 percent. The overall disposal for all the State/UT is 75.88 percent, which is a sign of efficient functioning of the Consumer Disputes Redressal Commissions at State/U.T. level.

3. Analysis of Cases Filed and Pending in different State/U.T. Consumer Disputes Redressal Commissions: The study further investigated the Statement of Cases Filed / pending in the different State/U.T. Consumer Disputes Redressal Commissions of India as on December 31, 2008 as depicted in table 3 and Fig. 2 as under:

Table 3: Statement of Cases Filed / Pending in the different State/U.T. Consumer Disputes Redressal Commissions of India as on December 31, 2008

Sr. No.	Name of the State	Cases filed since Inception	Cases pending	Pendency (%age)
01.	Andhra Pradesh	23459	3645	15.54
02.	A & N Islands	42	4	9.52
03.	Arunachal Pradesh	49	11	22.45
04.	Assam	2210	1053	47.65
05.	Bihar	12848	3762	29.28
06.	Chandigarh	9580	1221	12.75
07.	Chhattisgarh	5080	966	19.02
08.	Daman & Diu and DNH	29	0	0
09.	Delhi	28824	909	3.15
10.	Goa	2028	140	6.9
11.	Gujarat	29963	5424	18.1

12.	Haryana	36491	15101	41.38
13.	Himachal Pradesh	5964	720	12.07
14.	Jammu & Kashmir	5591	822	14.7
15.	Jharkhand	3846	917	23.84
16.	Karnataka	27337	516	1.89
17.	Kerala	21748	2916	13.41
18.	Lakshadweep	14	1	7.14
19.	Madhya Pradesh	31466	2812	8.94
20.	Maharashtra	45304	17755	39.19
21.	Manipur	139	43	30.94
22.	Meghalaya	115	6	5.22
23.	Mizoram	153	10	6.54
24.	Nagaland	94	30	31.91
25.	Orissa	17930	7160	39.93
26.	Pondhicherry	869	55	6.33
27.	Punjab	21259	5170	24.32
28.	Rajasthan	39936	4219	10.56
29.	Sikkim	31	0	0
30.	Tamil Nadu	20396	2605	12.77
31.	Tripura	1115	12	1.08
32.	Uttar Pradesh	54431	32605	59.9
33.	Uttarakhand	3420	825	24.12
34.	West Bengal	12769	605	4.74
	TOTAL	464530	112040	24.12

Source: Records of National Consumer Disputes Redressal Commission, New Delhi

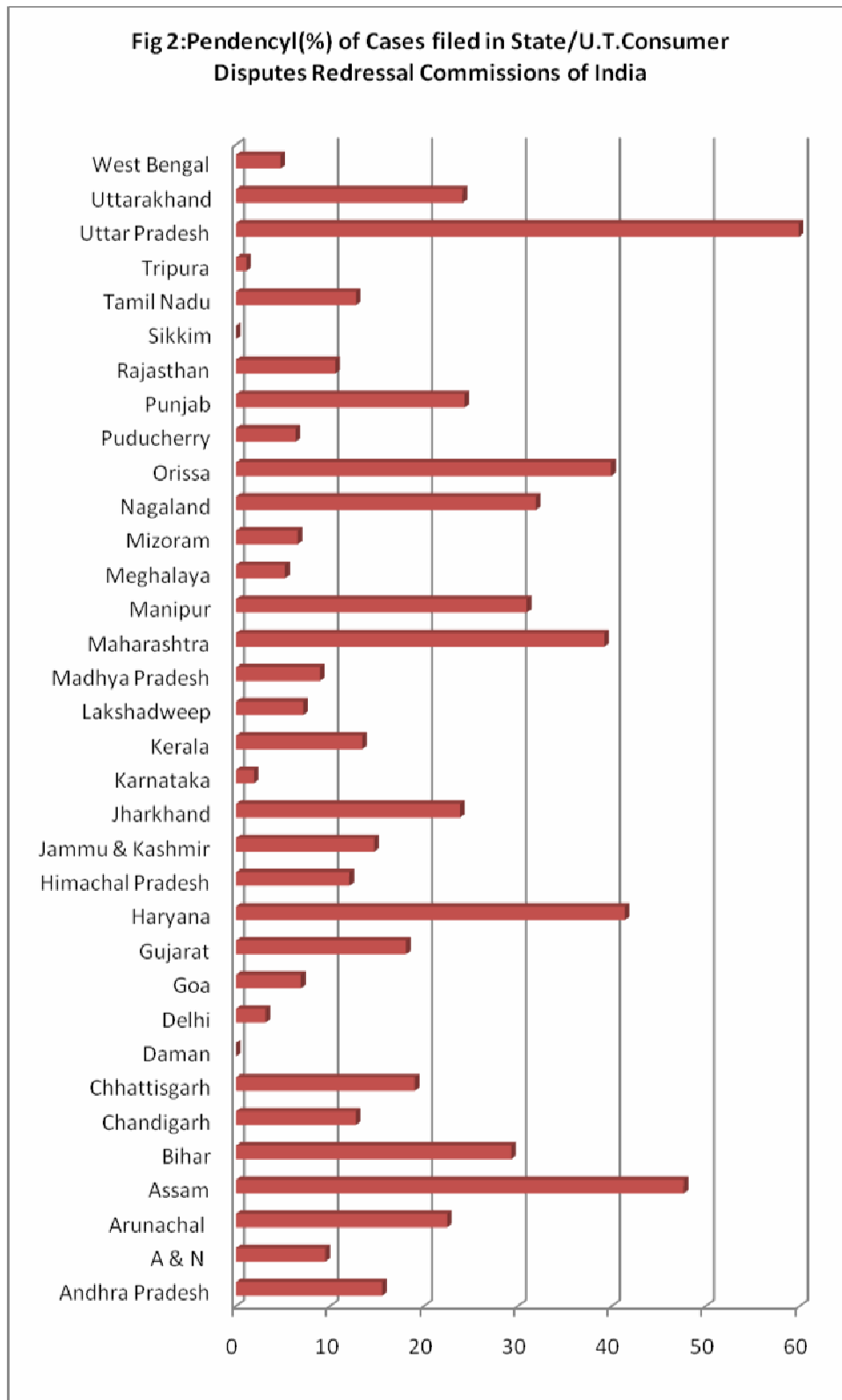


Table 3 and Fig. 2 exhibits the statement of the cases filed/disposed of in the different State/UT Consumer Disputes Redressal Commissions of India. Analysis of table depicts that the total number of cases filed are 4,64,530, out of which 1,12,040 cases are pending as on December 31, 2008. The overall pendency rate is 24.12 percent. It is clear on the basis of analysis of table 2 that the four state/UT Consumer Disputes Redressal Commissions with high percentage of pendency of cases are Uttar Pradesh, Assam, Haryana, and Orissa with 59.9 percent, 47.63 percent, 41.38 percent, and 39.93 percent of pending cases. Out of the 34 State/U.T. Consumer Disputes Redressal Commissions, 9 State/U.T. Consumer Disputes Redressal Commissions (26.47%) have pendency rate higher than the overall pendency rate of 24.12 percent. Daman & Diu, and Sikkim are on the top State/UT Consumer Disputes Redressal Commissions with zero percent pendency rate.

4. Analysis of Cases Filed and Disposed of at District Consumer Disputes Redressal Forums: The study examined the Statement of Cases Filed / Disposed of in District Consumer Disputes Redressal Forums in the different State/U.T. of India as on December 31, 2008 as depicted in table 4 and Fig. 3 as under:

Table 4: Statement of Cases Filed / Disposed of in the District Consumer Disputes Redressal Forums of States/U.T. of India as on December 31, 2008

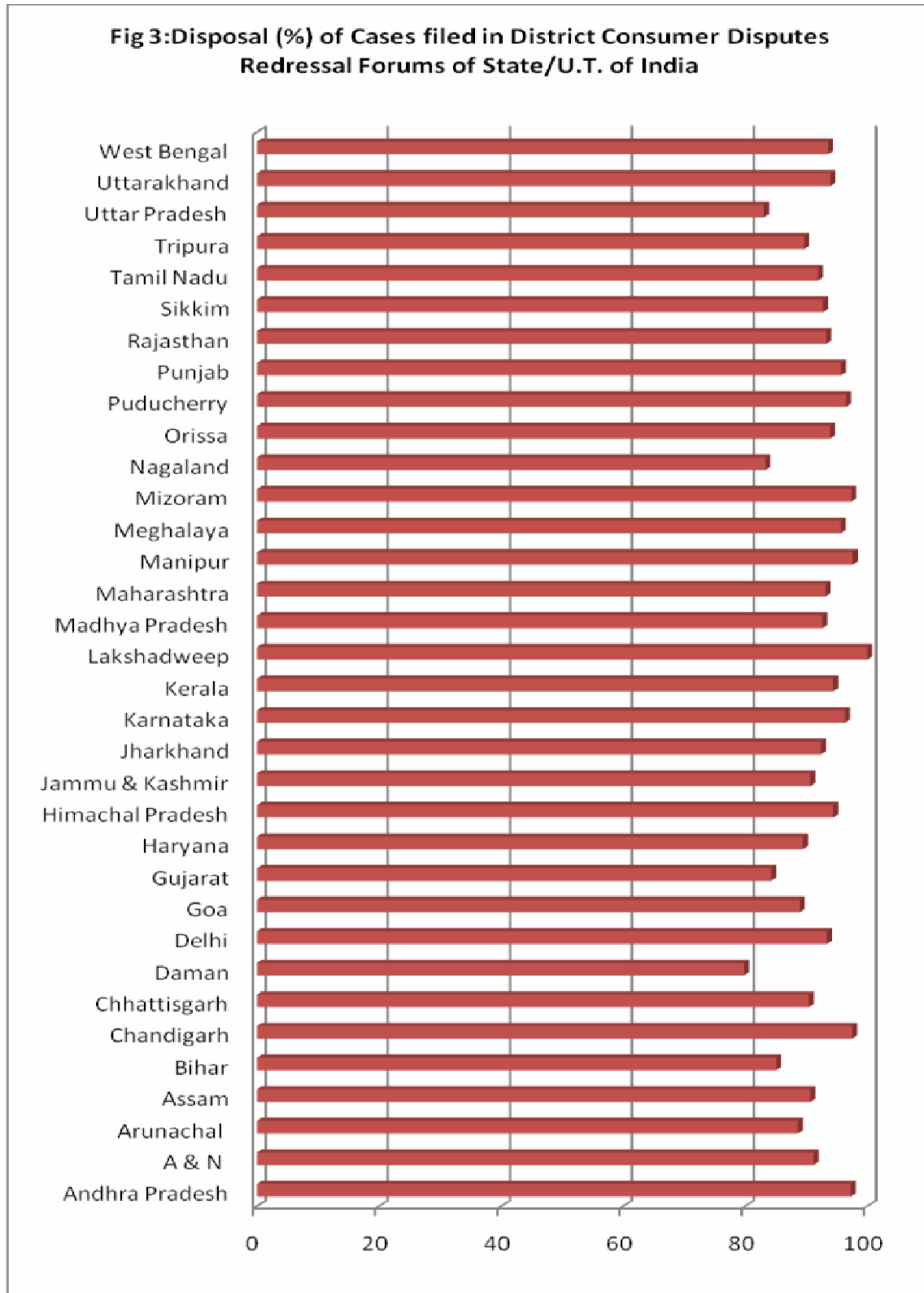
Sr. No.	Name of the State	Cases filed since inception	Cases disposed of since inception	% of Disposal
01.	Andhra Pradesh	172374	167700	97.29
02.	A & N Islands	330	301	91.21
03.	Arunachal Pradesh	291	258	88.66
04.	Assam	12698	11515	90.68
05.	Bihar	73087	62189	85.09
06.	Chandigarh	35356	34473	97.50

07.	Chhattisgarh	27865	25197	90.43
08.	Daman & Diu and DNH	129	103	79.84
09.	Delhi	195635	182710	93.39
10.	Goa	5677	5049	88.94
11.	Gujarat	139392	117460	84.27
12.	Haryana	176141	157564	89.45
13.	Himachal Pradesh	47944	45267	94.42
14.	Jammu & Kashmir	20792	18855	90.68
15.	Jharkhand	29407	27174	92.41
16.	Karnataka	116852	112584	96.35
17.	Kerala	157956	149130	94.41
18.	Lakshadweep	55	55	100.00
19.	Madhya Pradesh	133279	123496	92.66
20.	Maharashtra	207040	192859	93.15
21.	Manipur	1037	1012	97.59
22.	Meghalaya	322	308	95.65
23.	Mizoram	2065	2011	97.38
24.	Nagaland	246	205	83.33
25.	Orissa	75832	71205	93.90
26.	Puducherry	2547	2458	96.51
27.	Punjab	115102	110142	95.69
28.	Rajasthan	227558	212297	93.29
29.	Sikkim	234	217	92.74
30.	Tamil Nadu	88434	81294	91.93
31.	Tripura	2015	1807	89.68

32.	Uttar Pradesh	463627	385203	83.08
33.	Uttarakhand	30004	28196	93.97
34.	West Bengal	66155	61905	93.58
	TOTAL	2627478	2392199	91.05

Source: Records of National Consumer Disputes Redressal Commission, New Delhi





Analysis of Table 4 and fig 3 reveals that 26,27,478 cases have been filed out of which 23,92,199 cases (91.05%) has been disposed of. The overall disposal rate of 91.05 percent reflects high disposal rate of the cases at District Consumer Disputes Redressal Forums of the State/U.T., in comparison to the National and State Consumer Disputes Redressal Commissions on India. It is further observed that Lakshadweep stood first with 100 percent disposal rate of the cases. Manipur (97.59%), Chandigarh (97.5%) and Mizoram (97.39%) stood at second, third and fourth position on the basis of disposal percentage of the cases.

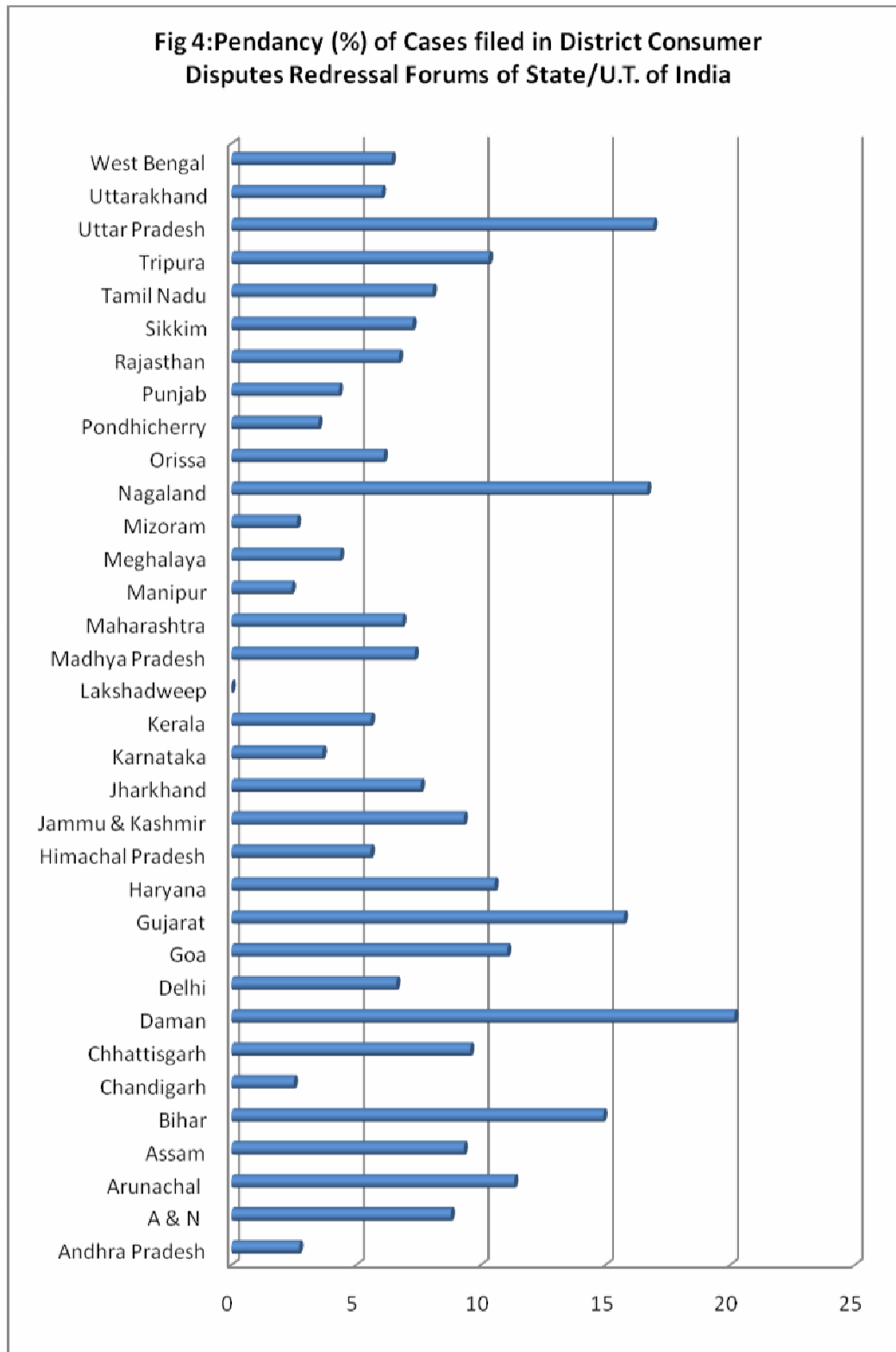
5. Analysis of Cases Filed and Pending at District Consumer Disputes Redressal Forums: The study further investigated the Statement of Cases Filed / pending in the District Consumer Disputes Redressal Forums as on December 31, 2008 as depicted in table 5 and Fig. 4 as under:

Table 5: Statement of Cases Filed / Pending in the District Consumer Disputes Redressal Forums of States/U.T. of India as on December 31, 2008

Sr. No.	Name of the State	Cases filed since inception	Cases pending	Pendency (%)
01.	Andhra Pradesh	172374	4674	2.71
02.	A & N Islands	330	29	8.79
03.	Arunachal Pradesh	291	33	11.34
04.	Assam	12698	1183	9.32
05.	Bihar	73087	10898	14.91
06.	Chandigarh	35356	883	2.5
07.	Chhattisgarh	27865	2668	9.57
08.	Daman & Diu and DNH	129	26	20.16
09.	Delhi	195635	12925	6.61
10.	Goa	5677	628	11.06
11.	Gujarat	139392	21932	15.73

12.	Haryana	176141	18577	10.55
13.	Himachal Pradesh	47944	2677	5.58
14.	Jammu & Kashmir	20792	1937	9.32
15.	Jharkhand	29407	2233	7.59
16.	Karnataka	116852	4268	3.65
17.	Kerala	157956	8826	5.59
18.	Lakshadweep	55	0	0
19.	Madhya Pradesh	133279	9783	7.34
20.	Maharashtra	207040	14181	6.85
21.	Manipur	1037	25	2.41
22.	Meghalaya	322	14	4.35
23.	Mizoram	2065	54	2.62
24.	Nagaland	246	41	16.67
25.	Orissa	75832	4627	6.1
26.	Puducherry	2547	89	3.49
27.	Punjab	115102	4960	4.31
28.	Rajasthan	227558	15261	6.71
29.	Sikkim	234	17	7.26
30.	Tamil Nadu	88434	7140	8.07
31.	Tripura	2015	208	10.32
32.	Uttar Pradesh	463627	78424	16.92
33.	Uttarakhand	30004	1808	6.03
34.	West Bengal	66155	4250	6.42
	TOTAL	2627478	235279	8.95

Source: Records of National Consumer Disputes Redressal Commission, New Delhi



Analysis of table 5 and Fig. 4 clearly reveal that the overall average percentage of pendency of cases is 8.95 percent. On the basis of in depth analysis the study observed that out of 34 State / U.T. DCRFs, 11 State / U.T. DCRFs (32.35%) have pendency rate higher than the overall average pendency rate. The pendency rate is highest for the Uttar Pradesh (16.92%), it is followed by Nagaland, Gujarat, and Bihar with pendency percentage of 16.67 %, 15.73%, and 14.91 percent respectively. District Consumer Disputes Redressal Forums at Lakshadweep (0%) have best performed, and it is followed by Chandigarh (2.5%) so far as lowest pendency rate is concerned.

6. Analysis of Functional/Non-Functional (State Commissions / District Forums): The study further examined the state of functional/non-functional State Commissions / District Forums as on December 31, 2008 as depicted in table 6 as under:

Table 6: Statement regarding Functional/Non-Functional (State Commissions / District Forums) as on December 31, 2008

Sr. No.	Name of the State	Whether Functional or Non-functional	SC No. of District Fora	Functional	Non-functional
01.	Andhra Pradesh	Yes	29	29	0
02.	A & N Islands	Yes	1	1	0
03.	Arunachal Pradesh	Yes	16	13	3
04.	Assam	Yes	23	23	0
05.	Bihar	Yes	38	33	5
06.	Chandigarh	Yes	2	2	0

07.	Chhattisgarh	Yes	16	16	0
08.	Daman & Diu*	Yes	2	2	0
09.	Dadra & Nagar Haveli*	Yes	1	1	0
10.	Delhi	Yes	10	10	0
11.	Goa	Yes	2	2	0
12.	Gujarat	Yes	30	30	0
13.	Haryana	Yes	19	19	0
14.	Himachal Pradesh	Yes	12	11	1
15.	Jammu & Kashmir	Yes	2	2	0
16.	Jharkhand	Yes	22	21	1
17.	Karnataka	Yes	30	30	0
18.	Kerala	Yes	14	14	0
19.	Lakshadweep	Yes	1	1	0
20.	Madhya Pradesh	Yes	48	47	1
21.	Maharashtra	Yes	40	40	0
22.	Manipur	Yes	9	9	0
23.	Meghalaya	Yes	7	7	0
24.	Mizoram	Yes	8	8	0
25.	Nagaland	Yes	8	8	0
26.	Orissa	Yes	31	31	0
27.	Puducherry	Yes	1	1	0

28.	Punjab	Yes	20	17	3
29.	Rajasthan	Yes	33	31	2
30.	Sikkim	Yes	4	4	0
31.	Tamil Nadu	Yes	30	19	11
32.	Tripura	Yes	4	4	0
33.	Uttar Pradesh	Yes	74	69	5
34.	Uttarakhand	Yes	13	9	4
35.	West Bengal	Yes	21	20	1
	TOTAL		621	584	37

Source: Records of National Consumer Disputes Redressal Commission, New Delhi

*Dadra & Nagar Haveli and Daman & Diu shares common U.T. Consumer Disputes Redressal Forum.

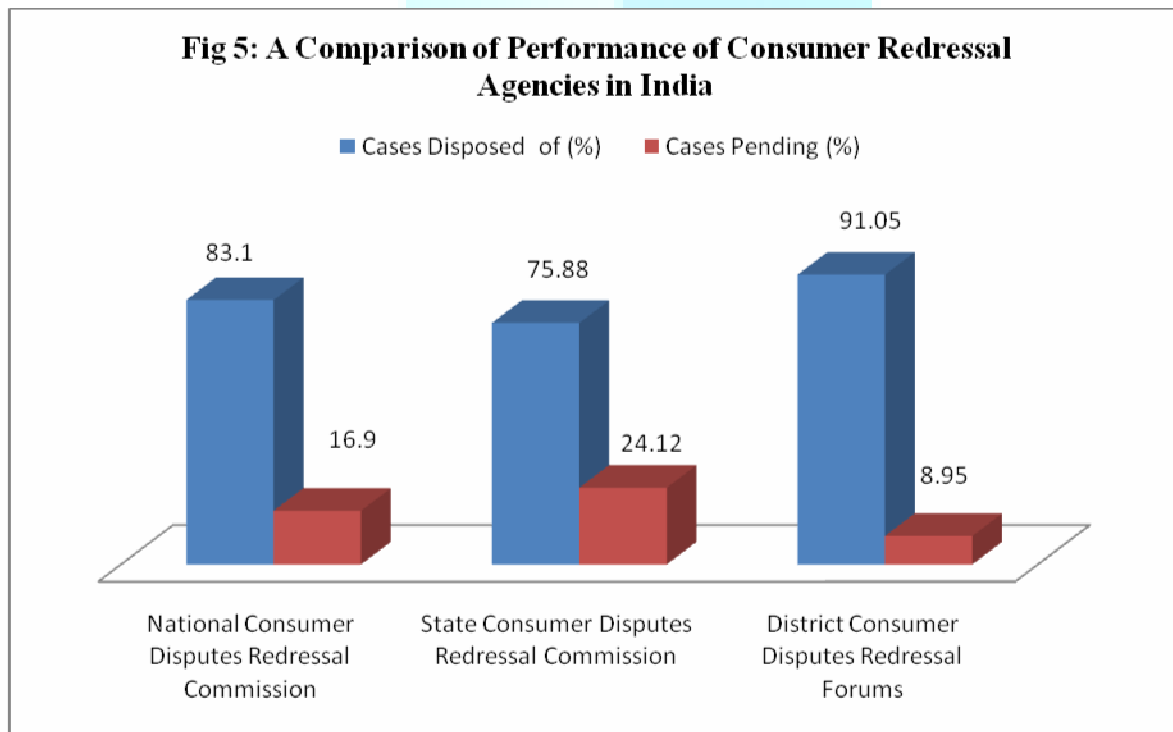
Analysis of table 6 reveals that out of 621 District Foras, 584 (94.041%) are functional whereas the non functional District Foras are only 37 (5.989%). Out of 37 non-functional district foras, Tamil Nadu has the highest number of non-functional district foras i.e. 11 (29.73%). It is followed by Bihar, Uttar Pradesh, Uttarakhand, and Punjab so far as non functional district foras are concerned. It is observed on the basis of analysis that the poor status of non-functional consumer's foras in some states is a matter of grave concern, and requires immediate attention of the concerned authorities.

7. Analysis of Comparison of Performance of Cases Disposed of/Pending in different Consumer Dispute Redressal Agencies: The study further investigated the comparative performance of various Consumer Dispute Redressal Agencies working at different levels to resolve the problem of consumers in India as depicted in table 7 and Fig. 5 as under:

Table 7: Comparison of Cases Disposed of/Pending at various Consumer Dispute Redressal Agencies

Agency	Cases Disposed of (%)	Cases Pending (%)	Total (%)
National Consumer Disputes Redressal Commission	83.10	16.90	100
State Consumer Disputes Redressal Commissions	75.88	24.12	100
District Consumer Disputes Redressal Forums	91.05	8.95	100

Source: Records of National Consumer Disputes Redressal Commission, New Delhi



Analysis of table 7 and Fig. 5 depicts the performance of various Consumer Disputes Redressal Agencies in India. It is found on the basis of analysis of disposal rate of cases that agencies at district level are on the top (91.05%); it is followed by national level (83.1%), and state level (75.88%). It is observed that the performance of all the three agencies at various levels seems to be quite satisfactory so far as disposal percentage is concerned. However, the agencies working at national level and state level need to be more efficient to dispose of cases of consumers not satisfy with agencies working at lower level.

CONCLUSION

Consumer Protection Act, 1986 as amended up-to-date is a welcome initiative taken by the regulatory agencies of India to protect the consumers from unscrupulous practices of the tainted product and/or service providers. Consumer Redressal agencies are playing an important role to protect the interest of consumers by providing justice to the affected consumers. The study observed that the overall disposal rate of District Consumer Redressal Forums is much better as compared to the State as well as the National Consumer Disputes Redressal Commission of India. On the overall performance basis; the District Consumer Disputes Redressal Forums may be assigned first rank. It is followed by National Consumer Disputes Redressal Commission and State Consumer Disputes Redressal Commission respectively. Hence, the agencies at grass root level are striving its best to provide quick justice to the consumers, however, there is still need of agencies working at state and national level to dispose of the pending cases as early as possible by creating additional/circuit benches as per the provisions of Consumer Protection Act, 1986 as amended up-to-date, as it is rightly said that justice delayed is justice denied.

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