

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION AND MANAGEMENT

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	CHALLENGES AND OPPORTUNITIES OF TECHNOLOGY TRANSFER MANAGEMENT ARMIN MAHMOUDI	1
2.	DETERMINANTS OF MARKET ENTRY STRATEGY CHOICE OF INDIAN FIRMS ON GCC SOIL DR. RUCHI AGARWAL & BABEET GUPTA	4
3.	STUDENTS' PERCEPTIONS OF ACADEMIC STAFF SERVICE QUALITY IN ETHIOPIA: A CASE STUDY OF COLLEGE OF BUSINESS AND ECONOMICS, MEKELLE UNIVERSITY DR. TESFATSION SAHLU DESTA	11
4.	MANPOWER REQUIREMENT OF MANUFACTURING INDUSTRIES: INPUT TO CURRICULUM DEVELOPMENT MA. TEODORA E. GUTIERREZ	22
5.	A STUDY ON 3G & USB MODEM INTERNET SERVICES USERS IN CHENNAI DR. GEETA KESAVARAJ, V. PADMINI & V. S. JAYARAJ	27
6.	A RISK RETURN PERCEPTION OF SENSEX AND NIFTY STOCKS C. RADHAPRIYA, R. ANITHA & R. VIJAYAKUMAR	33
7.	PUBLIC-PRIVATE KEY PAIR MANAGED BY CENTRALIZED OFFLINE SERVER IN MISSION-CRITICAL NETWORKS DR. S. R. SURESH, P. SATHISH SARAVANAN, D. B. SHANMUGAM & T. KARTHIKEYAN	42
8.	CORPORATE SOCIAL RESPONSIBILITY IN INDIAN TEXTILE INDUSTRY M. GURUSAMY & DR. N. RAJASEKAR	48
9.	A STUDY ON EXCEPTIONAL AND OUTSTANDING HR PRACTICES IN AUTOMOBILE INDUSTRY DR. N. SHANI & P. DIVYAPRIYA	51
10.	A CONCEPTUAL FRAMEWORK FOR ORGANIZATIONAL COMMITMENT FACTORS P. NA. KANCHANA & DR. N. PANCHANATHAM	56
11.	WOMEN'S SUSTAINABILITY THROUGH SHG5-BANK LINKAGE PROGRAMME - A STUDY OF CHITTOOR DISTRICT IN ANDHRA PRADESH DR. K. SUDARSAN, DR. M. NARASAMMA, DR. V. MURALI KRISHNA & DR. D. HIMACHALAM	60
12.	EMOTIONS: A TACTICAL DEVICE IN NEGOTIATION STRATEGY SHANWAL, V.K. & SINGHAL, N.	70
13 .	JUDICIAL CONSUMER DISPUTES REDRESSAL AGENCIES UNDER THE CONSUMER PROTECTION ACT, 1986 DR. N. SUNDARAM & DR. G. VELMURUGAN	74
14.	VIRTUALIZATION- UNLOCKING HIDDEN CLOUD CAPABILITIES NITIN SARASWAT	78
15 .	THE APPLICATION OF REVISED BLOOM'S TAXONOMY FOR JAVA PROGRAMMING ASSESSMENT M. SIVASAKTHI & DR. R. RAJENDRAN	84
16.	A STUDY ON THE EFFECTS OF MERGER & ACQUISITIONS IN THE INDIAN BANKING INDUSTRY DR. JASKIRAN ARORA & SHILKA ABRAHAM	88
17.	A STUDY OF CREATION OF INNOVATION AND INCREASING SERVICE QUALITY IN COURIER INDUSTRY OF INDIA BY APPLYING MCRM TOOLS AND APPLICATIONS DR. M. P. THAPLIYAL & SANDEEP KAUTISH	97
18.	RELATIONSHIP OF FII INFLOWS WITH SPREAD OF STOCK MARKET INDICES IN INDIA SILKY JANGLANI, DEEPAK AGRAWAL & DHEERAJ NIM	103
19 .	ROLE OF PANCHAYATS IN RURAL WATER SUPPLY AND SANITATION: A CASE STUDY OF WEST BENGAL DR. NIRANJAN MANDAL	108
20.	MULTIPROGRAMMING AND REAL TIME SYSTEMS: FUNCTIONAL REQUIREMENTS DEVENDRA KUMAR TIWARY	116
21.	A JOURNEY FROM CONSUMER SATISFACTION TO CONSUMER DELIGHT: CASE STUDY OF AN INDIAN PRIVATE SECTOR BANK SMITA SHARMA, RASHMI BANSAL & SHWETA SHARMA	121
22.	MODELING NIFTY VOLATILITY USING GARCH SANTANU DUTTA	125
23.	BANKING IN JAMMU AND KASHMIR: AN OVERVIEW DR. DARAKHSHAN ANJUM	129
24.	SELF HELP GROUPS: AN INTEGRATED APPROACH OF EMPOWERMENT FOR SHE ENTREPRENEURS V. V. DESAI	133
25 .	MULTILEVEL DETERMINANTS OF DROP OUT AT ELEMENTARY LEVEL IN INDIA ARIJIT DAS	137
	REQUEST FOR FEEDBACK	144

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories Indexed & Listed at: Ulrich's Periodicals Directory ©, ProQuest, U.S.A., Open J-Gage, India as well as in Cabell's Directories of Publishing Opportunities, U.S.A. Circulated all over the world & Google has verified that scholars of more than eighty-one countries/territories are visiting our journal on regular basis.

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi
Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

PATRON

SH. RAM BHAJAN AGGARWAL

Ex. State Minister for Home & Tourism, Government of Haryana Vice-President, Dadri Education Society, Charkhi Dadri President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadhola, Yamunanagar

ADVISORS

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

Dean (Academics), Tecnia Institute of Advanced Studies, Delhi

CO-EDITOR

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadhola, Yamunanagar

EDITORIAL ADVISORY BOARD

DR. AMBIKA ZUTSHI

Faculty, School of Management & Marketing, Deakin University, Australia

DR. VIVEK NATRAJAN

Faculty, Lomar University, U.S.A.

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. PARVEEN KUMAR

Director, M.C.A., Meerut Institute of Engineering & Technology, Meerut, U. P.

PROF. H. R. SHARMA

Director, Chhatarpati Shivaji Institute of Technology, Durg, C.G.

PROF. MANOHAR LAL

Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

PROF. R. K. CHOUDHARY

Director, Asia Pacific Institute of Information Technology, Panipat

DR. ASHWANI KUSH

Head, Computer Science, University College, Kurukshetra University, Kurukshetra

DR. BHARAT BHUSHAN

Head, Department of Computer Science & Applications, Guru Nanak Khalsa College, Yamunanagar

DR. VIJAYPAL SINGH DHAKA

Head, Department of Computer Applications, Institute of Management Studies, Noida, U.P.

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHINDER CHAND

Associate Professor, Kurukshetra University, Kurukshetra

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana

DR. SHIVAKUMAR DEENE

Asst. Professor, Government F. G. College Chitguppa, Bidar, Karnataka

DR. BHAVET

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana

ASSOCIATE EDITORS

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

DR. ASHOK KUMAR

Head, Department of Electronics, D. A. V. College (Lahore), Ambala City

ASHISH CHOPRA

Sr. Lecturer, Doon Valley Institute of Engineering & Technology, Karnal

SAKET BHARDWAJ

Lecturer, Haryana Engineering College, Jagadhri

TECHNICAL ADVISORS

AMITA

Faculty, E.C.C., Safidon, Jind

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadhola, Yamunanagar

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Business Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email addresses, info@ijrcm.org.in.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

COVERING LETTER FOR SUBMISSION:	
	DATED:
THE EDITOR	
IJRCM	
Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF	
(e.g. Computer/IT/Finance/Marketing/HRM/Gen	eral Management/other, please specify).
	1.70
DEAR SIR/MADAM	
Please find my submission of manuscript titled '	for possible publication in your journal.
I hereby affirm that the contents of this manuscript are original. Furthermore it nor is it under review for publication anywhere.	has neither been published elsewhere in any language fully or partly,
I affirm that all author (s) have seen and agreed to the submitted version of the	manuscript and their inclusion of name (s) as co-author (s).
Also, if our/my manuscript is accepted, I/We agree to comply with the formal contribution to any of your journals.	ties as given on the website of journal & you are free to publish our
NAME OF CORRESPONDING AUTHOR:	
Designation:	
Affiliation with full address & Pin Code:	
Residential address with Pin Code:	

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

- 2. **INTRODUCTION**: Manuscript must be in British English prepared on a standard A4 size paper setting. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of the every page.
- 3. MANUSCRIPT TITLE: The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.
- 4. **AUTHOR NAME(S) & AFFILIATIONS**: The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address should be in italic & 11-point Calibri Font. It must be centered underneath the title.
- 5. **ABSTRACT**: Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para.
- 6. **KEYWORDS**: Abstract must be followed by list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
- 7. **HEADINGS**: All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
- 8. **SUB-HEADINGS**: All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
- 9. MAIN TEXT: The main text should be in a 8 point Calibri Font, single spaced and justified.
- 10. **FIGURES &TABLES:** These should be simple, centered, separately numbered & self explained, and titles must be above the tables/figures. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.
- 11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
- 12. **REFERENCES**: The list of all references should be alphabetically arranged. It must be single spaced, and at the end of the manuscript. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
- Use (ed.) for one editor, and (ed.s) for multiple editors.
- When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
- Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
- The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
- For titles in a language other than English, provide an English translation in parentheses.
- The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

воокѕ

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio," Ohio State University.

CONTRIBUTIONS TO BOOKS

Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

• Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

• Garg Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITE

Garg, Bhavet (2011): Towards a New Natural Gas Policy, Economic and Political Weekly, Viewed on July 05, 2011 http://epw.in/user/viewabstract.jsp

JUDICIAL CONSUMER DISPUTES REDRESSAL AGENCIES UNDER THE CONSUMER PROTECTION ACT, 1986

DR. N. SUNDARAM
ASSOCIATE PROFESSOR
VIT UNIVERSITY
VELLORE

DR. G. VELMURUGAN
ASSOCIATE PROFESSOR
VIT UNIVERSITY
VELLORE

ABSTRACT

The enactment of the Consumer Protection Act, 1986, a milestone in the history of socio-economic legislation in India, has considerably consolidated the process of consumer protection and has given rise, during the past few years, to new consumer jurisprudence. The act introduced a three-tier quasi-judicial consumer disputes redressal mechanism at the district, state and national level for dispensing inexpensive and time-bound consumer justice. In this article the authors discussed bout the statutory powers and jurisdiction of the three redressal agencies along with the details about the cases disposed by the redressal agencies.

KEYWORDS

Redressal agencies, powers, cases filed/disposed/pending.

INTRODUCTION

onsumer is defined as someone who acquires goods or services for direct use or ownership rather than for resale or use in production and manufacturing. 'Consumer is sovereign' and 'customer is the king' are nothing more than myths in the present scenario particularly in the developing societies. In this regard the government, however, has a primary responsibility to protect the consumers' interests and rights through appropriate policy measures, legal structure and administrative framework. As a consumer, we would know how market products are constantly under-weight, of inferior quality and do not prescribe to quality standards specified by quality-control agencies. Consumers not only do not get value for their money but also often have to suffer losses and inconvenience due to market manipulation.

In order to safeguard consumer interest, 6 consumer rights were initially envisioned by consumer rights activists of the West, namely:

- Right to Safety
- Right to Information
- Right to Choice
- Right to be Heard
- The Right to Redress
- The right to consumer education

These rights were conceptualized in the developed world's consumer context where consumers are wealthy and completely dependent on the market to fullfil their needs. These rights had to be redefined keeping in mind the realities of a developing country like India. Consequently, two very important rights were added viz.:

- The Right to Basic Needs and
- The right to a healthy and sustained environment.

These two rights are very closely linked with the realities of developing countries where environment plays a very important role as a resource and support-structure for the people. In a country like India, a large section of the population looks for food security, assured safe water supply, shelter, education and health services. Most consumers relate very little to imported goods stacked in supermarkets or for choice among latest models of cars, as is the case in the developed world. For India's 1 billion population, food security and a safe environment are more pressing needs than any other consumer options and rights.

The Consumer Protection Act has set up three-tier quasi-judicial consumer disputes redressal machinery at the National, State and District levels, for expeditious and inexpensive settlement of consumer disputes. It is an alternative to the ordinary process of instituting actions before a civil court. These fora are mandated to provide simple, speedy and inexpensive redressal of the consumers' grievances. The three redressal agencies are as follows:

DISTRICT FORUM

Under the Act, the State Government shall establish a District Forum in each district of the State, though, more than one District Forum may be established in a district if it is deemed fit. Presently, there are 604 District Forums functioning in different States. The District Forums are headed by the person who is or has been or is eligible to be appointed as a District Judge. If the consumer is not satisfied with the verdict from the District Forum, he can appeal in the State Consumer Dispute Redressal Commission with in a period of 30 days. If a verdict has been given against the company, it can appeal only after depositing 50% of the compensation to the consumer or Rs.25,000 which ever is less. The following table shows the cases files/disposed/pending before the District Forum.

STATEMENT OF CASES FILED/DISPOSED/PENDING (STATE WISE) BEFORE THE DISTRICT FORUM AS ON 31.12.2010

TABLE -1

SI. No.	Name of State	Cases filed since inception	Cases disposed of since inception	Cases Pending	% of Disposal
1	Andhra Pradesh	182042	177281	4761	97.38
2	A & N Islands	330	301	29	91.21
3	Arunachal Pradesh	310	270	40	87.10
4	Assam	13704	11976	1728	87.39
5	Bihar	78400	67714	10686	86.37
6	Chandigarh	42033	40707	1326	96.85
7	Chattisgarh	31514	29066	2448	92.23
8	Daman & Diu and DNH	153	129	24	84,31
9	Delhi	214314	202712	11602	94.59
10	Goa	6031	5449	582	90.35
11	Gujarat	158169	139250	18919	88.04
12	Haryana	198958	180898	18060	90.92
13	Himachal Pradesh	52390	49318	3072	94.14
14	Jammu & Kashmir	20792	18855	1937	90.68
15	Jharkhand	31986	29571	2415	92.45
16	Karnataka	137296	132101	5195	96.22
17	Kerala	168204	160795	7409	95.60
18	Lakshadweep	64	58	6	90.63
19	Madhya Pradesh	155236	142553	12683	91.83
20	Maharashtra	228984	210961	18023	92.13
21	Manipur	1037	1012	25	97.59
22	Meghalaya	322	308	14	95.65
23	Mizoram	2065	2011	54	97.38
24	Nagaland	246	205	41	83.33
25	Orissa	83530	78137	5393	93.54
26	Puducherry	2766	2527	239	91.36
27	Punjab	135519	130913	4606	96.60
28	Rajasthan	253945	230657	23288	90.83
29	Sikkim	252	240	12	95.24
30	Tamil Nadu	95576	89489	6087	93.63
31	Tripura	2015	1807	208	89.68
32	Uttar Pradesh	508695	426862	81833	83.91
33	Uttarakhand	32241	30599	1642	94.91
34	West Bengal	77630	72942	4688	93.96
	TOTAL	2916749	2667674	249075	91.46

Source: Annual Report (2010-11) of Ministry of Consumer Affairs, Food and Public Distribution

STATE CONSUMER DISPUTES REDRESSAL COMMISSIONS

Under the Act, a State Consumer Disputes Redressal Commission shall be set up by the State Government for the respective State. At present there are 35 State Commissions functioning in differ States. The State Commissions are headed by a person who is or has been a Judge of High Court. Under the Consumer Protection Act, 1986, the National Consumer Disputes Redressal Commission exercises administrative control over the State Commissions. If the consumer is not satisfied with the verdict from the State Consumer Disputes Redressal Commissions, he can appeal in the National Consumer Dispute Redressal Commission with in a period of 30 days. If a verdict has been given against the company, it can appeal only after depositing 50% of the compensation to the consumer or Rs.35,000 which ever is less.

NATIONAL CONSUMER DISPUTES REDRESSAL COMMISSION (NCDRC)

The Act empowers the Central Government to establish a National Consumers Disputes Redressal Commission. It is headed by a sitting or retired Judge of the Supreme Court of India. If the consumer is not satisfied with the verdict from the National Consumer Disputes Redressal Commissions, he can appeal in the Supreme Court with in a period of 30 days. If a verdict has been given against the company, it can appeal only after depositing 50% of the compensation to the consumer or Rs.50,000 which ever is less. The following table shows the cases filed/disposed/pending before the State/National Consumer Disputes Redressal Commission as on 31.12.2010.

STATEMENT OF CASES FILED/DISPOSED/PENDING BEFORE THE STATE/NATIONAL CONSUMER REDRESSAL COMMISSION (STATE WISE) AS ON 31.12.2010:

TABLE - 2

SI. No.	Name of State	Cases filed since inception	Cases disposed of since inception	Cases Pending	% of Disposal
	National Commission	67413	58836	8577	87.28
1	Andhra Pradesh	26026	23179	2847	89.06
2	A & N Islands	42	38	4	90.48
3	Arunachal Pradesh	56	49	7	87.50
4	Assam	2354	1475	879	62.66
5	Bihar	13915	10007	3908	71.92
6	Chandigarh	11046	10632	414	96.25
7	Chattisgarh	6608	6238	370	94.40
8	Daman & Diu and DNH	23	16	7	69.57
9	Delhi	31469	30148	1321	95.80
10	Goa	2176	2074	102	95.31
11	Gujarat	35079	30577	4502	87.17
12	Haryana	39219	28853	10366	73.57
13	Himachal Pradesh	6995	6384	611	91.27
14	Jammu & Kashmir	5884	5175	709	87.95
15	Jharkhand	4547	3657	890	80.43
16	Karnataka	37079	33918	3161	91.47
17	Kerala	23274	21952	1322	94.32
18	Lakshadweep	16	15	1	93.75
19	Madhya Pradesh	36159	31953	4206	88.37
20	Maharashtra	50103	32399	17704	64.66
21	Manipur	139	96	43	69.06
22	Meghalaya	238	152	86	63.87
23	Mizoram	177	169	8	95.48
24	Nagaland	94	64	30	68.09
25	Orissa	19820	13417	6403	67.69
26	Puducherry	899	851	48	94.66
27	Punjab	25449	19449	6000	76.42
28	Rajasthan	45309	41829	3480	92.32
29	Sikkim	35	32	3	91.43
30	Tamil Nadu	21762	19028	2734	87.44
31	Tripura	1233	1220	13	98.95
32	Uttar Pradesh	59297	28448	30849	47.98
33	Uttarakhand	4088	3285	803	80.36
34	West Bengal	14376	13613	763	94.69
	TOTAL	524986	420392	104594	80.08

Source: Annual Report (2010-11) of Ministry of Consumer Affairs, Food and Public Distribution

THE STATUTORY POWERS AND JURISDICTION OF THE THREE REDRESSAL AGENCIES SUMMARIZED BELOW:

Amount of compensation you seek	Court	President	Other members
Up to 20 lakhs	District Consumer Disputes Redressal Forum	Must be qualified to be a District Judge	Two other members; one must be a woman
Rs.20 lakhs to 1 crore	State Consumer Dispute Redressal Commission	Must be a person who is or has been a Judge of a High Court	At least two other members
Higher than Rs.1 crore	National Consumer Disputes Redressal Commission	Must be a person who is or has been a Judge of Supreme Court	At least four other members

The consumer must file a complaint in a consumer court with in two years after the cause of action. The following table shows the details of the cases pending before the redressal agencies as on 31.12.2010:

SI. No.	Name of Agency	Cases filed Since inception	Cases disposed of since inception	Cases Pending	% of total Disposal
1.	National Commission	67413	58836	8577	87.28
2.	State Commissions	524986	420392	104594	80.08
3,	District Fora	2916749	2667674	249075	91.46
	Total	3509148	3146902	362246	89.68

Source: Annual Report (2010-11) of Ministry of Consumer Affairs, Food and Public Distribution

POWERS OF THE REDRESSAL AGENCIES

The District Forum, State Commission and the National Commission are vested with the powers of a civil court under the Code of Civil Procedure while trying a suit in respect of the following matters:

- · The summoning and enforcing attendance of any defendant or witness examining the witness on oath;
- The discovery and production of any document or other material producible as evidence;
- The reception of evidence on affidavits
- The requisitioning of the report of the concerned analysis or test from the appropriate laboratory or from any other relevant source;
- Issuing of any commission for the examination of any witness; and
- Any other matter which may be prescribed.
- Under the Consumer Protection Rules, 1987, the District Forum, Commission and the National Commission have the power to require any person:

(i) To produce before, and allow to be examined by an officer of any authorities, such books of accounts, documents or commodities as may be required and to keep such book, documents etc. under its custody for the Purposes of the Act;

(ii) To furnish such information which may be required for the purposes to?

any officer so specified. They have the power to:-

a) To pass written orders authorizing any officer to exercise power of entry and search of any premises where these books, papers, commodities, or documents are kept if there is any ground to believe that these may be destroyed, mutilated, altered, falsified or secreted. Such authorized officer may also seize books, papers, documents or commodities if they are required for the purposes of the Act, provided the seizure is communicated to the District Forum / State Commission / National commission within 72 hours. On examination of such documents or commodities, the agency concerned may order the retention thereof or may return it to the party concerned.

b) to issue remedial orders to the opposite party.

c) to dismiss frivolous and vexatious complaints and to order the complainant to make payment of costs, not exceeding Rupees ten thousand to the opposite party.

CONCLUSION

The consumer courts are milestone in the socio-economic legislation. The Consumer Protection Act, 1986 was enacted to give a speedy, simple and cost effective remedy for consumer grievances. The effective implementation of the Act is affected by lack of awareness among consumers, the rampant practice of sales taking place without bills either by ignorance of consumer or by the practice of seller. Further the district forums are always functioning with shortage of judicial officers and staff. Spreading awareness among consumers especially among consumers in rural areas is the biggest challenge. In spite of the enactment made in the year 1986 still it is a long way in implementation of the Act through the various forums. The government should take steps to remove the deficiencies as discussed above and also rope in NGOs for creating awareness among consumers and empowering them instead of simply assisting them to file cases.

REFERENCES

- 1. Annual Report (2010-11) of Ministry of Consumer Affairs, Food and Public Distribution
- 2. Consumer Protection Act, 1986
- 3. Commentary on Consumer Protection Act, 1986
- 4. Consumer Behaviour and Consumer Protection in India, Agrawal Meemu
- 5. Legal Helpindia.com
- 6. Legal Service India.com

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Computer Application and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mails i.e. infoijrcm@gmail.com or info@ijrcm.org.in for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator