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A STUDY ON WORKING AND PERFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL COMMISSIONS OF AYODHYA, DEVIPATAN AND GORAKHPUR MANDAL OF UTTAR PRADESH

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ABSTRACT

This paper attempts to study working and performance of 13 District Consumer Disputes Redressal Commissions working in Ayodhya, Sri Devipattan and Gorakhpur Mandal of Uttar Pradesh. Although overall disposal percentage of cases is satisfactory in case of District Consumer Disputes Redressal Commissions working in Ayodhya, Sri Devipattan and Gorakhpur Mandal but, if we make one to one analysis of all 13 District Consumer Disputes Redressal Commissions working in Ayodhya, Sri Devipattan and Gorakhpur Mandal of Uttar Pradesh then we came to know that performance of District Consumer Disputes Redressal Commissions of Ambedkar Nagar, Amethi, Bahraich, Gonda, Maharajganj and Shrawasti need improvement and U.P. Government must take necessary steps like filling vacant post of presidents and members in these District Commissions and starting of Lok Adalats to ensure quick justice to consumers.

KEYWORDS

CDRC, CPA, Uttar Pradesh, consumer protection.

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INTRODUCTION

Government of India enacted number of laws for protection of aggrieved consumers but, Consumer Protection Act, 2019 was one of the landmark law which facilitated setting up of Consumer Disputes Redressal Agencies at District, State and National level for providing simple, speedy and inexpensive redressal to aggrieved consumers and accordingly U.P. Government has established Uttar Pradesh State Consumer Disputes Redressal Commission in state capital Lucknow and 79 District Consumer Disputes Redressal Commissions in 75 Districts of Uttar Pradesh. Agra, Bareilly, Lucknow and Moradabad district have two District Consumer Disputes Redressal Commissions.

TABLE 1.1: DETAIL AYODHYA, SRI DEVIPATTAN AND GORAKHPUR MANDAL OF UTTAR PRADESH

Sr. No.	Name of Mandal	Name of Districts under this Mandal
1	Ayoodhya (Faizabad)	Ayoodhya, Ambedkar Nagar, Amethi, Barabanki, Sultanpur
2	Devipatan (Gonda)	Bahraich, Balrampur, Gonda, Shrawasti
3	Gorakhpur	Gorakhpur, Deoria, Kushinagar, Maharajganj

Source: State Portal, Government of Uttar Pradesh

TYPE OF RESEARCH

The present study is descriptive cum exploratory in nature. It describes and explores state of affairs of 13 District Consumer Disputes Redressal Commissions at Ayodhya, Ambedkar Nagar, Amethi, Barabanki, Sultanpur, Bahraich, Balrampur, Gonda, Shrawasti, Gorakhpur, Deoria, Kushinagar and Maharajganj districts under Ayodhya, Sri Devipattan and Gorakhpur Mandal of Uttar Pradesh.

OBJECTIVES OF THE STUDY

It attempts to elaborate the state of affairs of the cases filed/disposed of at the 13 District Consumer Disputes Redressal Commissions working in Ayodhya, Devipatan and Gorakhpur Mandal of Uttar Pradesh. The study points out various problems being faced by these Consumer Disputes Redressal Agencies and suggest their possible solutions.

RESEARCH METHODOLOGY

The study is based on the secondary data collected through various journals, website and other unpublished sources.

RESULTS AND DISCUSSION

The statement showing the cases filed/disposed of at the 13 District Consumer Disputes Redressal Commissions working in Ayodhya, Sri Devipattan and Gorakhpur Mandal of Uttar Pradesh as on March 31,2019 is given in Table No. 1.2

TABLE 1.2: STATEMENT OF CASES FILED/DISPOSED OF IN DISTRICT CONSUMER DISPUTES REDRESSAL COMMISSIONS IN AYODHYA, DEVIPATAN AND GORAKHPUR OF UTTAR PRADESH (AS ON 31-03-2019)

Sr. No.	Name of District Commission	Name of Mandal	Cases Filed since inception	Cases Disposed of since inception	Disposal Percentage	Pending Cases	Pendency Percentage
1	Ambedkar Nagar	Ayodhya (Faizabad)	761	426	55.98	335	44.02
2	Amethi	Ayodhya (Faizabad)	3668	2713	73.96	955	26.04
3	Bahraich	DeviPatan	10048	7621	75.85	2427	24.15
4	Balrampur	DeviPatan	9569	8394	87.72	1175	12.28
5	Barabanki	Ayodhya (Faizabad)	11537	10738	93.07	799	6.93
6	Deoria	Gorakhpur	7270	6524	89.74	746	10.26
7	Ayodhya (Faizabad)	Ayodhya (Faizabad)	14728	13358	90.17	1370	9.30
8	Gonda	DeviPatan	16531	13919	84.20	2612	15.80
9	Gorakhpur	Gorakhpur	4314	3859	89.45	455	10.55
10	Kushinagar	Gorakhpur	10873	10097	92.86	776	7.14
11	Maharajganj	Gorakhpur	5117	4408	86.14	709	13.86
12	Shrawasti	DeviPatan	2609	2271	87.04	338	12.96
13	Sultanpur	Ayodhya (Faizabad)	10598	9830	92.75	768	7.25
		Total	107623	94158	87.49	13465	12.51

Source: Unpublished Record of Uttar Pradesh State Consumer Disputes Redressal Commission (2022)

INTERPRETATION

- The study examined the statement of cases filed/disposed of at the 13 District Consumer Disputes Redressal Commissions working in Bareilly, Basti and Chirakoot Mandal of Uttar Pradesh as depicted in Table 1.2. Analysis of Table 1.2 reveals that 107623 cases have been filed out of which 94158 (87.49%) has been disposed of.
- The overall disposal rate of 87.49 percent reflects that disposal rate of the cases at 13 District Consumer Disputes Redressal Commissions working in Ayodhya, Devipatan and Gorakhpur Mandal of Uttar Pradesh is satisfactory.
- Out of 13 District Consumer Disputes Redressal Commissions working in Ayodhya, Sri Devipattan and Gorakhpur Mandal of Uttar Pradesh 7 District Consumer Disputes Redressal Commissions of Ayodhya, Barabanki, Sultanpur, Balrampur, Gorakhpur, Deoria and Kushinagar have disposal rate higher than overall disposal rate of 87.63%.
- Out of 13 District Consumer Disputes Redressal Commissions working in Ayodhya, Devipatan and Gorakhpur Mandal of Uttar Pradesh 6 District Consumer Disputes Redressal Commissions have pendency rate higher than overall pendency rate of 12.51%.
- As per statistics released by National Consumer Disputes Redressal Commission post of president and members were vacant in various District Consumer Disputes Redressal Commissions so, U.P. Govt. should take necessary steps to solve this problem and to ensure that no post remain vacant at any level.
- Analysis of Table 1.2 clearly shows that pendency percentage of cases is highest in District Commission of Ambedkarnagar at 44.02%. It is followed by District Commission of Amethi (26.04%), Bahraich (24.15%), Gonda (15.80%), Maharajganj (13.86%) and Shrawasti (12.96%). U.P. Govt. should allow starting of Lok Adalats in these District Commissions to solve the issue of pendency of cases.

CONCLUSION

This paper attempts to study working and performance of 13 District Consumer Disputes Redressal Commissions working in Ayodhya, Devipatan and Gorakhpur Mandal of Uttar Pradesh. Although overall disposal percentage of cases is satisfactory in case of District Consumer Disputes Redressal Commissions working in Ayodhya, Sri Devipattan and Gorakhpur Mandal but, if we make one to one analysis of all 13 District Consumer Disputes Redressal Commissions working in Ayodhya, Devipatan and Gorakhpur Mandal of Uttar Pradesh then we came to know that performance of District Consumer Disputes Redressal Commissions of Ambedkar Nagar, Amethi, Bahraich, Gonda, Maharajganj and Shrawasti need improvement and U.P. Government must take necessary steps like filling vacant post of presidents and members in these District Commissions and starting of Lok Adalats to ensure quick justice to consumers.

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ANALYSIS ON CASH FLOW MANAGEMENT OF STAR CEMENT LIMITED

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ABSTRACT

This study is totally related to cash flow management and its growth in Star Cement limited. It explains all advantages and objective of the Cash flow management. The objective decides to know the sources and uses of cash and cash equivalents, to compare the cash flow statements of different years, to assess the change in the cash and cash equivalents. Time frames of the study are 5 years financial statements of Star Cement limited from 1st April, 2013 to 31st March, 2018.


KEYWORDS

Star Cement Limited, cash flow management.

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L61, M41.

INTRODUCTION

 Star Cement Limited is the largest cement manufacturer in north east India. The plant is spread across 200 hectares of land in the idyllic town of Lumshnong, a strategic location at Meghalaya that ensures easy availability of high-grade limestone. Our brand "Star Cement" has established itself as the most accredited brand of the region on grounds of both quality and fair pricing. Star Cement Limited is listed on National Stock Exchange (NSE) and Bombay Stock Exchange (BSE)

Star Cement Limited is one of the most profitable cement manufacturers in North East India

- Because of its prudent location advantage
- Because of its timely raw material linkage
- Because of its proactive capacity expansion
- Because of its expert brand positioning

Product: Star Cement's product range includes Ordinary Portland Cement (OPC 43-Grade) and (OPC 53-Grade) and Portland Pozzolana Cement (PPC), Portland Slag Cement (PSC) and Anti Rust Cement (ARC) in line with evolving customer needs.

Plant: Star Cement's 1.0 MTPA integrated cement plant at Lumshnong (Meghalaya) is proximate to key raw material reserves of limestone, coal and shale. The company also added 0.67 MTPA cement unit in Meghalaya, 2.0 MTPA cement unit in Sonapur (Guwahati) and 2 grinding units in West Bengal with a total capacity of 0.67 MTPA (through trading agreement), aggregating an installed capacity of 4.3 MTPA.

Pride: Star Cement was recognized by the Meghalaya state government for its pioneering cement plant in the backward area of Lumshnong in 2005. The company is an ISO 9001:2008, ISO 14001 & OHSAS 18001 certified Company.

Penetration: Brand "Star Cement" is one of the largest in the Northeastern region. Its output is marketed through a network of over 6000 dealers and retailers across the North East, resulting in the largest market share in North East India. Star Cement also has a network of over 6000 dealers and retailers across West Bengal and Bihar. The Company's institutional customers comprise Larsen & Turbo, National Hydro Power Corporation, Public Works Department, Indian Railways and Ministry of Defense.

OBJECTIVES AND SCOPE OF THE STUDY

Fixing the objective is like identifying the star. The objective decides where we want to go, what we want to achieve and what is our goal or destination.

1. To know the sources and uses of cash and cash equivalents.
2. To compare the cash flow statements of different years.
3. To assess the change in the cash and cash equivalents.

RESEARCH METHODOLOGY

Research methodology in a way is a written game plan for conducting research. Research methodology has many dimensions. It includes not only the research methods but also considers the logic behind the methods used in the context of the study and complains why only a particular method of technique was used. Descriptive research procedure was used for describing the recent situations in the organization and analytical research to analyze the results by using research tools.

SECONDARY DATA

It is gathered from annual reports, official records and standing orders of the units here was done the analysis on basis of secondary data, which include:

- Balance Sheet of the Company.
- Profit and loss A/C of the Company.

STATISTICAL TOOLS

Suitable statistical tools were used to carry out analysis and prepare graphs, pie- charts etc.

TIME FRAME OF THE STUDY

5 years financial statements of Star Cement limited are:

- ✓ 2017-2018
- ✓ 2016-2017
- ✓ 2015-2016
- ✓ 2014-2015
- ✓ 2013-2014

REVIEW OF LITERATURE

According to Philip A. Gibbs in 2016, This study tries to evaluate the relative significance of free income, corporate administration, and takeover danger in deciding monetary and portfolio rebuilding. The free income speculation and office hypothesis solutions are utilized as the premise for building up a model of rebuilding. A straightforward examination of difference strategy is utilized to deteriorate rebuilding exchanges and results into the three impacts.

According to Venkat Srinivasan and Yong H Kim in 2013, Cash flow management has pulled in the expanding consideration of both academicians and specialists in late time. There is expanding accentuation on cash management as a fundamental authoritative capacity and confirmation shows that the part and obligations

of money administrators are extending past traditional limits. In a prior article, Gregory displayed a fabulous survey of a constrained class of cash management models.

According to Roy L. Crum and David J. Nye in 2014, Cash flow management activities of property-loss insurance agencies manage both protection endorsing operations and speculation portfolio interests.

Paulo S. F. Barbosaa; Priscilla R. Pimentelb 2014, A linear programming model has been created for ideal income administration tending to particular income issues identified with the development business. These incorporate ordinary money related exchanges, conceivable deferrals on installments, utilization of accessible credit lines, impact of changing financing costs, and spending plan imperatives that regularly happen in the development business.

Stephen C. Vogt in 2014, This paper explores reasons for the strong relationship between income and capital speculation spending. The balance level of Tobin's Q is utilized to recognize liquidity requirements emerging from uneven data and administrative overinvestment of free income.

According to Charles Lieberman in 2013, Cash flow management is a financial problem experienced by organizations and customers alike. It includes the productive administration of money, fleeting ventures and transient advances.

DATA ANALYSIS AND INTERPRETATION

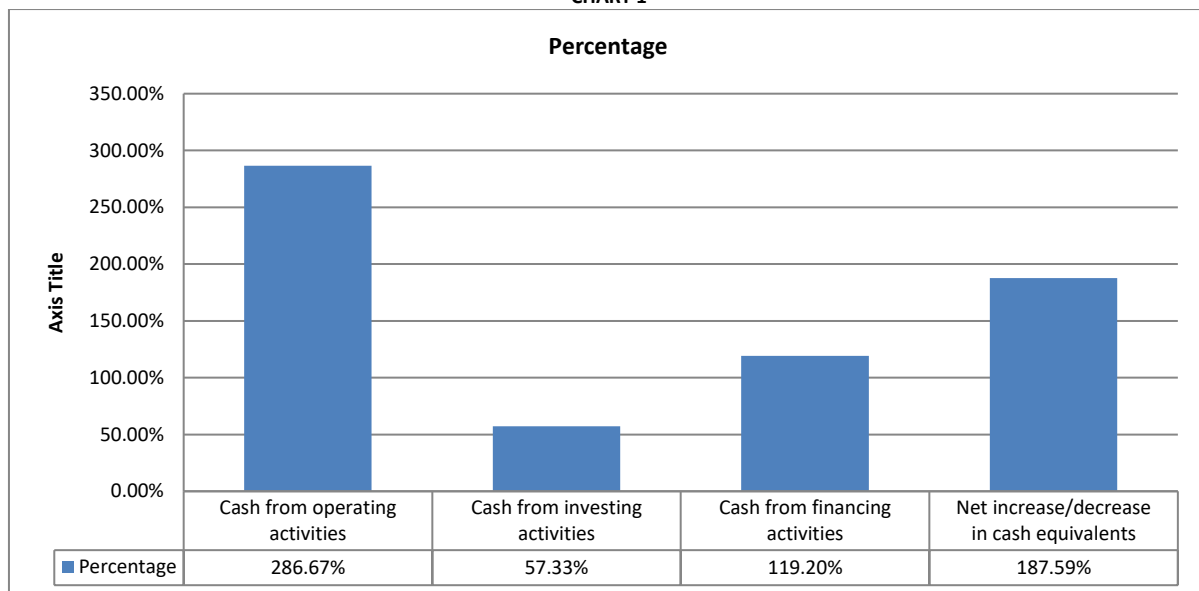
TABLE 1: SUMMARY OF CASH FLOW STATEMENTS

Particulars	2017-18	2016-17	2015-16	2014-15	2013-14
Net Profit/Loss Before Extraordinary Items and Tax	227.84	86.09	55.86	45.00	(15.30)
Net Cash Flow from Operating Activities	246.51	84.73	(43.07)	40.75	(21.83)
Net Cash Used In Investing Activities	(18.04)	(76.01)	(33.15)	(21.11)	(49.47)
Net Cash Used from Financing Activities	(230.88)	(7.99)	72.68	(12.02)	62.60
Net Inc/Dec In Cash And Cash Equivalents	(2.40)	0.74	(3.54)	7.62	(8.69)
Cash And Cash Equivalents Begin of Year	8.82	8.08	11.60	4.36	14.85
Cash And Cash Equivalents End of Year	6.42	8.82	8.06	11.98	6.15

TABLE 2: COMPARISON BETWEEN CASH FLOW STATEMENTS FOR THE YEAR 2013-14 AND 2014-15 (Amount in Rs.)

Particulars	Amount		Increase/(Decrease)	
	2013-14	2014-15	Amount	Percentage
Cash from operating activities	-21.83	40.75	62.58	286.67%
Cash from investing activities	-49.47	-21.11	28.36	57.33%
Cash from financing activities	62.60	-12.02	-74.62	119.20%
Net increase/decrease in cash equivalents	-8.70	7.62	16.32	187.59%

CHART 1

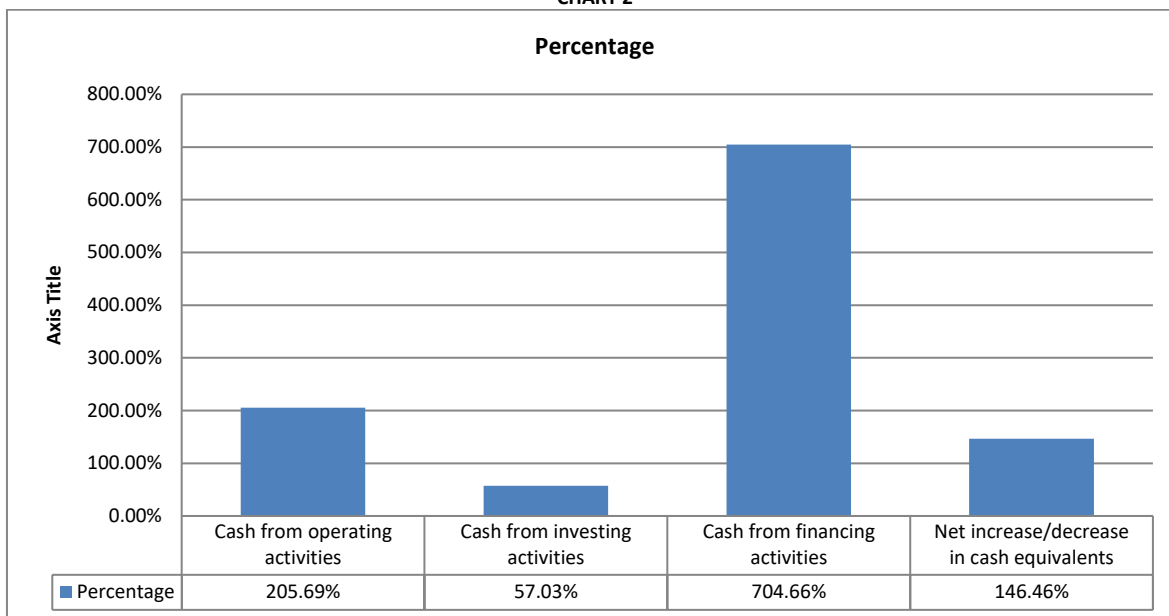


Interpretation: From the above table it is clear that cash flow from: -
 Operating activities was increased in 2014-15 i.e., 286.67% as compared with 2013-14.
 Investing activities was increased in 2014-15, i.e., 57.33% as compared with 2013-14.
 Financing activities was decreased in 2014-15, i.e., 119.20% as compared with 2013-14.

TABLE 3: COMPARISON BETWEEN CASH FLOW STATEMENTS FOR THE YEAR 2014-15 AND 2015-16 (Amount in Rs.)

Particulars	Amount		Increase/(Decrease)	
	2014-15	2015-16	Amount	Percentage
Cash from operating activities	40.75	-43.07	-83.82	205.69%
Cash from investing activities	-21.11	-33.15	-12.04	57.03%
Cash from financing activities	-12.02	72.68	84.7	704.66%
Net increase/decrease in cash equivalents	7.62	-3.54	-11.16	146.46%

CHART 2

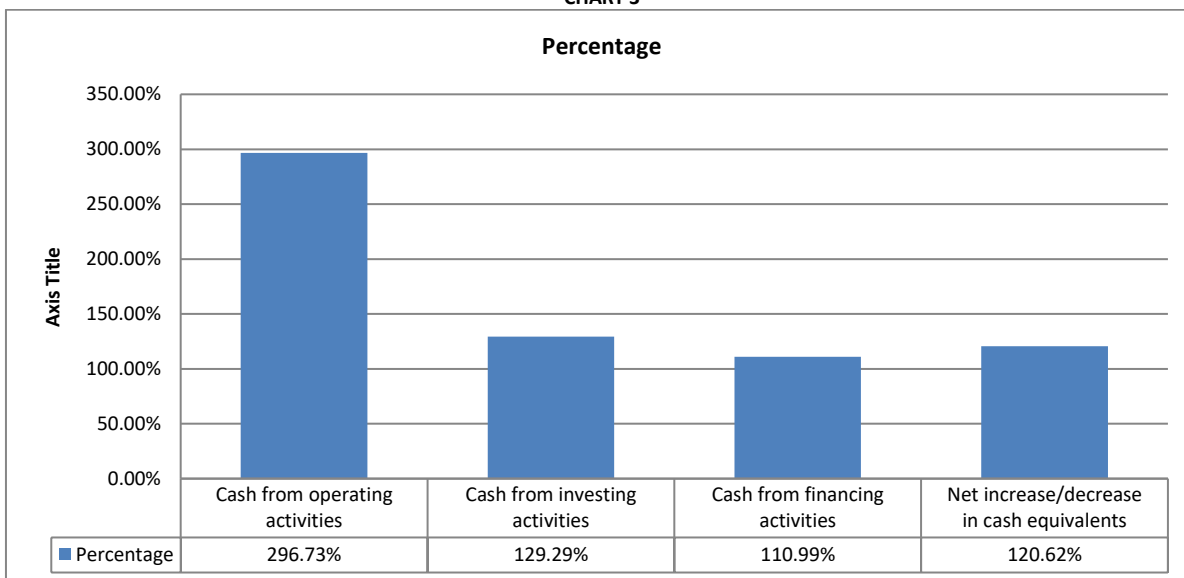


Interpretation: From the above table it is clear that cash flow from: -
 Operating activities was decreased in 2015-16 i.e., 205.69% as compared with 2014-15.
 Investing activities was decreased in 2015-16, i.e., 57.03% as compared with 2014-15.
 Financing activities was increased in 2015-16, i.e., 704.66% as compared with 2014-15.

TABLE 4: COMPARISON BETWEEN CASH FLOW STATEMENTS FOR THE YEAR 2015-16 AND 2016-17 (Amount in Rs.)

Particulars	Amount		Increase/(Decrease)	
	2015-16	2016-17	Amount	Percentage
Cash from operating activities	-43.07	84.73	127.8	296.73%
Cash from investing activities	-33.15	-76.01	-42.86	129.29%
Cash from financing activities	72.68	-7.99	-80.67	110.99%
Net increase/decrease in cash equivalents	-3.54	0.73	4.27	120.62%

CHART 3

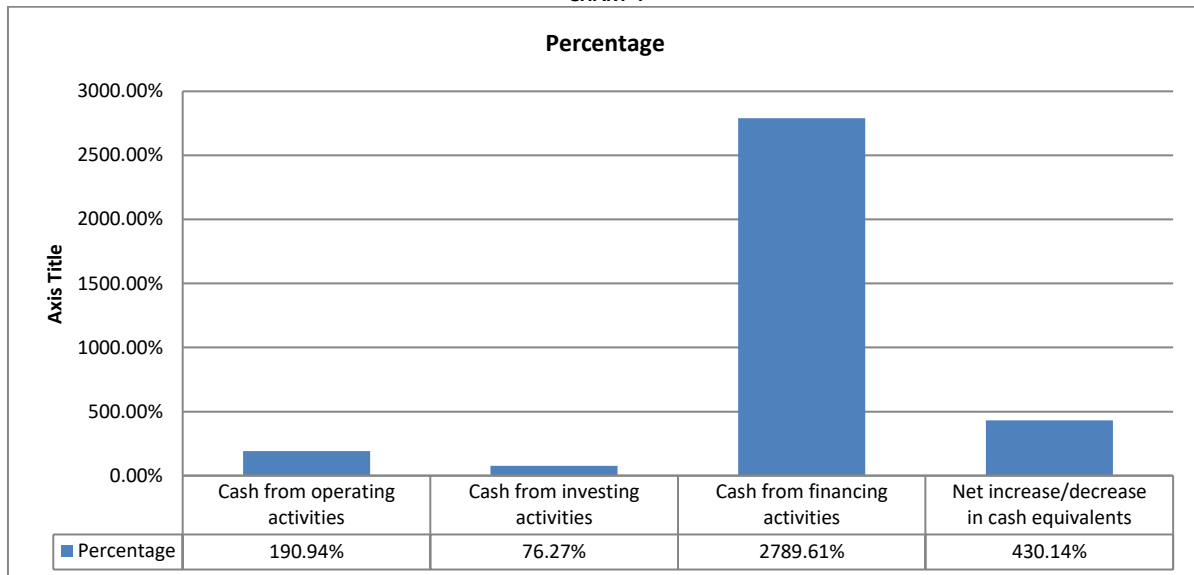


Interpretation: From the above table it is clear that cash flow from:
 Operating activities was increased in 2016-17 i.e., 296.73% as compared with 2015-16.
 Investing activities was decreased in 2016-17, i.e., 129.29% as compared with 2015-16.
 Financing activities was decreased in 2016-17, i.e., 110.99% as compared with 2015-16.

TABLE 5: COMPARISON BETWEEN CASH FLOW STATEMENTS FOR THE YEAR 2016-17 AND 2017-18 (Amount in Rs.)

Particulars	Amount		Increase/(Decrease)	
	2016-17	2017-18	Amount	Percentage
Cash from operating activities	84.73	246.51	161.78	190.94%
Cash from investing activities	-76.01	-18.04	57.97	76.27%
Cash from financing activities	-7.99	-230.88	-222.89	2789.61%
Net increase/decrease in cash equivalents	0.73	-2.41	-3.14	430.14%

CHART 4



Interpretation: From the above table it is clear that cash flow from: Operating activities was increased in 2017-18 i.e., 190.94% as compared with 2016-17. Investing activities was increased in 2017-18, i.e., 76.27% as compared with 2016-17. Financing activities was decreased in 2017-18, i.e., 2789.61% as compared with 2016-17.

FINDINGS AND CONCLUSION

- Operating activities was increased in 2014-15 i.e., 286.67% as compared with 2013-14. Investing activities was increased in 2014-15, i.e., 57.33% as compared with 2013-14. Financing activities was decreased in 2014-15, i.e. 119.20% as compared with 2013-14.
- Operating activities was decreased in 2015-16 i.e., 205.69% as compared with 2014-15. Investing activities was decreased in 2015-16, i.e., 57.03% as compared with 2014-15. Financing activities was increased in 2015-16, i.e. 704.66% as compared with 2014-15.
- Operating activities was increased in 2016-17 i.e., 296.73% as compared with 2015-16. Investing activities was decreased in 2016-17, i.e., 129.29% as compared with 2015-16. Financing activities was decreased in 2016-17, i.e., 110.99% as compared with 2015-16.
- Operating activities was increased in 2017-18 i.e., 190.94% as compared with 2016-17. Investing activities was increased in 2017-18, i.e., 76.27% as compared with 2016-17. Financing activities was decreased in 2017-18, i.e., 2789.61% as compared with 2016-17.

This study is concluded that operating activities was increased in 2014-15 i.e., 286.67% as compared with 2013-14 and investing activities was increased in 2014-15, i.e., 57.33% as compared with 2013-14. Financing activities was decreased in 2015-16, i.e., 704.66% as compared with 2014-15. Operating activities was decreased in 2016-17 i.e., 296.73% as compared with 2015-16, Investing activities was increased in 2016-17, i.e., 129.29% as compared with 2015-16, Financing activities was decreased in 2016-17, i.e., 110.99% as compared with 2015-16, Operating activities was increased in 2017-18 i.e., 190.94% as compared with 2016-17.

RECOMMENDATION

Star Cement Limited is providing good margin compare to the other services in spite of the fact that retailers have to sell services because customers are very brand loyal. Recommendations can be used by the firm for its betterment after study and analysis of project report based on various financial ratios analysis. I would like to recommend.

- Company should give consideration on operating losses and take required steps to minimize it in future.
- Company should concentrate on pause areas as well as back word areas too.
- Company should provide some scheme as other companies are providing.
- Company should participate in organizing some educational and social events.

LIMITATION

The report may be beneficial to Star Cement limited. But there are some limitations of the study:

- The preparation and interpretation of data may not be 100% free from errors and may be affected by the authenticity of financial reports to some extent.
- The study was based on the cash flow statements of the company and depends directly on annual reports of the company.
- As only single area is surveyed or covered. It does not represent the overall view of each field.
- There may not be substantial and it is limited to the years under study.

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