

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.

Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)],

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 2592 Cities in 161 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	STANDARDIZING GOVERNMENT HOSPITAL LIBRARIES: WHERE ARE WE NOW? <i>DR. MA. LINDIE D. MASALINTO, DR. ESTRELLA ALMEDA SAN JUAN & DR. LAZARO E. AVELINO</i>	1
2.	CHALLENGES IN APPLICATION OF SIX SIGMA TECHNIQUES IN HR DOMAIN <i>NAGARAJ SHENOY & DR. KALYANI RANGARAJAN</i>	6
3.	COMPETITIVENESS IN NIGERIAN TELECOMMUNICATION INDUSTRY: MARKETING STRATEGY <i>FALANO, TOLULOPE & POPOOLA F. CORNELIUS</i>	9
4.	MANPOWER PLANNING IN HIGHER EDUCATION: A CASE STUDY IN DAKSHINA KANNADA DISTRICT IN KARNATAKA <i>DR. WAJEEDA BANO</i>	15
5.	IP TRACEBACK OF DOS ATTACKS <i>S. THILAGAVATHI. & DR. A. SARADHA</i>	21
6.	BEHAVIOURAL CONSEQUENCES OF FACEBOOK USAGE AMONGST GENERATION Y OF MUMBAI CITY <i>DR. ANKUSH SHARMA & KRATIKA SHRIVASTAVA</i>	24
7.	COMPARATIVE STUDY OF CRM (PUBLIC SECTOR BANKS Vs. PRIVATE SECTOR BANKS) IN DELHI REGION <i>R. C. BHATNAGAR, RAJESH VERMA & ADITI GOEL</i>	33
8.	FIRM, FINANCIAL SYSTEMS AND FINANCIAL DEREGULATIONS: A SURVEY OF LITERATURE <i>NEMIRAJA JADIYAPPA & DR. V. NAGI REDDY</i>	39
9.	PREFERENCES AND SIGNIFICANCE OF DEMOGRAPHICS ON THE FACTORS INFLUENCING INVESTMENT DECISIONS: A STUDY OF INVESTORS IN THANE CITY, MAHARASHTRA, INDIA <i>DINESH GABHANE & DR. S. B. KISHOR</i>	44
10.	DETERMINANTS OF LEVERAGE: AN EMPIRICAL STUDY ON INDIAN TEXTILE SECTOR <i>D. VIJAYALAKSHMI & DR. PADMAJA MANOHARAN</i>	49
11.	CUSTOMER SATISFACTION & AWARENESS REGARDING INSURANCE POLICIES <i>DR. MEGHA SHARMA</i>	53
12.	RISK-ADJUSTED PERFORMANCE EVALUATION OF INFRASTRUCTURE FUNDS IN INDIA <i>G. ARUNA</i>	59
13.	EMPOWERMENT OF RURAL WOMEN THROUGH ENTREPRENEURSHIP IN SMALL BUSINESS: A EMPIRICAL STUDY IN KHAMMAM DISTRICT OF A.P <i>DR. S. RADHAKRISHNA & DR. T. GOPI</i>	63
14.	THE ETERNAL FIGHT: SMALL TRADITIONAL STORES Vs. SUPERMARKETS <i>DR. FAYAZ AHMAD NIKA & ARIF HASAN</i>	68
15.	A STUDY ON CUSTOMER SATISFACTION TOWARDS MARKETING STRATEGY OF BANKING LOANS ADOPTED BY SCHEDULED COMMERCIAL BANKS WITH SPECIAL REFERENCE TO COIMBATORE DISTRICT <i>G. SANGEETHA & DR. R. UMARANI</i>	72
16.	KNOWLEDGE CAPTURE SYSTEMS IN SOFTWARE MAINTENANCE PROJECTS <i>SARFARAZ NAWAZ</i>	79
17.	SELF-MANAGING COMPUTING <i>K. M. PARTHIBAN, M. UDHAYAMOORTHY, A. SANTHOSH KUMAR & KONSAM CHANU BARSANI</i>	82
18.	A STUDY ON PERFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA <i>GURLEEN KAUR</i>	87
19.	TEA INDUSTRY IN INDIA: STATE WISE ANALYSIS <i>DR. R. SIVANESAN</i>	89
20.	THE ROLE OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN ENHANCING THE QUALITY EDUCATION OF ETHIOPIAN UNIVERSITIES: A REVIEW OF LITERATURE <i>DR. BIRHANU MOGES</i>	94
21.	PROBLEMS & PROSPECTS OF WOMEN ENTREPRENEURS IN INDIA <i>JAINENDRA KUMAR VERMA</i>	102
22.	CAPITAL STRUCTURE AND PROFITABILITY: A STUDY ON SELECTED CEMENT COMPANIES <i>DR. BRAJABALLAV PAL & SILPI GUHA</i>	105
23.	MUTUAL FUND INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS <i>BHARGAV PANDYA</i>	114
24.	CHALLENGE OF ATTRITION: A CASE STUDY OF BPO INDUSTRY IN CHANDIGARH REGION <i>MANJIT KOUR</i>	120
25.	GOOD GOVERNANCE IN INDIA: NEED FOR INNOVATIVE APPROACHES <i>PARDEEP KUMAR CHAUHAN</i>	122
26.	RESPONSE OF PEASANT FARMERS TO SUPPLY INCENTIVES: AN INTER-REGIONAL ANALYSIS OF COTTON CROP IN SINDH, PAKISTAN <i>DR. MOHAMMAD PERVEZ WASIM</i>	126
27.	EFFECTS OF INTEREST RATE DEREGULATION ON DEPOSIT MOBILIZATION IN THE NIGERIAN BANKING INDUSTRY <i>SAMUEL, KEHINDE OLUWATOYIN & OKE, MARGARET ADEBIPE</i>	137
28.	AN E-3 VALUE MODEL FOR ASSESSING e-COMMERCE PARTNERSHIP PROFITABILITY TO SMEs IN GHANA <i>AMANKWA, ERIC & KEVOR MARK-OLIVER</i>	147
29.	A STUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH <i>GURLEEN KAUR</i>	154
30.	A STUDY OF SELECTED ENTREPRENEURIAL DIMENSIONS IN INDIA: AN EXPLORATORY STUDY <i>JAINENDRA KUMAR VERMA</i>	156
	REQUEST FOR FEEDBACK	159

CHIEF PATRON

PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur

(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)

Chancellor, K. R. Mangalam University, Gurgaon

Chancellor, Lingaya's University, Faridabad

Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi

Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana

Former Vice-President, Dadri Education Society, Charkhi Dadri

Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

AMITA

Faculty, Government M. S., Mohali

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

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

PROF. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. BHAVET

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. ANIL K. SAINI

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

DR. SAMBHAVNA

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

DR. MOHENDER KUMAR GUPTA

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

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

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

PROF. ABHAY BANSAL

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

PROF. A. SURYANARAYANA

Department of Business Management, Osmania University, Hyderabad

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

PROF. V. SELVAM

SSL, VIT University, Vellore

DR. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

DR. S. TABASSUM SULTANA

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

SURJEET SINGH

Asst. Professor, Department of Computer Science, G. M. N. (P.G.) College, Ambala Cantt.

TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

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 areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; 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; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour 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; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. info@ijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR
IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF.

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled '_____ ' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the 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 my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:
Affiliation with full address, contact numbers & Pin Code:
Residential address with Pin Code:
Mobile Number (s):
Landline Number (s):
E-mail Address:
Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **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.

4. **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. Abbreviations must be mentioned in full.

5. **KEYWORDS:** Abstract must be followed by a 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.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. 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 every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
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 follow the following sequence:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

ACKNOWLEDGMENTS

REFERENCES

APPENDIX/ANNEXURE

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure**. **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. 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 the 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:

BOOKS

- 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, Nigeria.

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.

WEBSITES

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

A STUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH

GURLEEN KAUR
ASST. PROFESSOR
GURU NANAK KHALSA COLLEGE
KARNAL

ABSTRACT

This paper attempts to study working and performance of Himachal Pradesh State Consumer Disputes Redressal Commission, Shimla and 4 whole time and 8 part time District Consumer Disputes Redressal Forums working in state. These 4 whole time District Consumer Disputes Redressal Forums are established by Himachal Pradesh Government in Kangra, Mandi, Shimla and Una Districts. Although disposal percentage of cases is satisfactory in both Himachal Pradesh State Consumer Disputes Redressal Commission and District Consumer Disputes Redressal Forums of Himachal Pradesh but, if we talk about disposal of cases with in stipulated time then performance of both Himachal Pradesh State Consumer Disputes Redressal Commission and District Consumer Disputes Redressal Forums of state is poor, which is a area of concern and necessary steps like starting evening shifts ,creation of additional benches and filling vacant post of presidents and members must be done at the earliest to ensure quick justice to consumers.

KEYWORDS

Consumer protection, CPA, CDRA.

INTRODUCTION

Central Government of India enacted Consumer Protection Act, 1986 which facilitated setting up Consumer Disputes Redressal Agencies at District, State and National level for providing simple, speedy and inexpensive redressal to aggrieved consumers and according to provisions of this Act, Himachal Pradesh Government has established Himachal Pradesh State Consumer Disputes Redressal Commission in state capital Shimla and four whole time District Consumer Disputes Redressal Forums in four different districts of Himachal Pradesh to ensure speedy justice to aggrieved consumers. Shimla District Consumer Disputes Redressal Forum have jurisdiction over Shimla, Solan, Sirmour and Kinnaur Districts of state. Mandi District Consumer Disputes Redressal Forum have jurisdiction over Mandi, Kullu and Lahaul Spiti Districts of state. Una District Consumer Disputes Redressal Forum have jurisdiction over Una, Hamirpur and Bilaspur districts of state. Kangra District Consumer Disputes Redressal Forum have jurisdiction over Kangra and Chamba Districts of state.

TYPE OF RESEARCH

The present study is descriptive cum exploratory in nature.

OBJECTIVES OF STUDY

It attempts to elaborate the state of affair of the cases filed/disposed of at the Himachal Pradesh State Consumer Disputes Redressal Commission and District Consumer Disputes Redressal Forums working in state of Himachal Pradesh. The study points out various problems being faced by these Consumer Disputes Redressal Agencies and suggest their possible solutions.

RESULTS AND DISCUSSION

TABLE 1.1: STATEMENT OF CASES FILED/DISPOSED OF IN HIMACHAL PRADESH STATE CONSUMER DISPUTES REDRESSAL COMMISSION AND DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS OF HIMACHAL PRADESH (As on 31.12.2012)

Agency	No. of cases filed since inception	No. of cases disposed of since inception				Total No. of pending cases
		Cases Disposed of Within stipulated time	% Cases Disposed of Within stipulated time out of Total cases Disposed of	Total cases Disposed of	%	
State Commission	22576	14884	67.24	22134	98.04	442
District Forums	56918	30626	57.22	53523	94.03	3395

Source: Unpublished records of Himachal Pradesh State Consumer Disputes Redressal Commission (2013)

- Analysis of Table 1.1 shows that 22576 cases were filed since inception till 31.12.12 in Himachal Pradesh State Consumer Disputes Redressal Commission out of which 22134 cases (98.04%) were disposed of till 31.12.12. Statistics shows that only 14884 cases (67.24%) out of total disposed of cases were disposed off with in stipulated time.
- Analysis of Table 1.1 shows that 56918 cases were filed since inception till 31.12.12 in District Consumer Disputes Redressal Forums of Himachal Pradesh out of which 53523 cases (94.03%) were disposed of till 31.12.12. Statistics shows that only 30626 cases (27.70%) out of total cases disposed of cases were disposed off with in stipulated time.
- Although disposal percentage is satisfactory in both Himachal Pradesh State Consumer Disputes Redressal Commission and District Consumer Disputes Redressal Forums of Himachal Pradesh but, if we talk about disposal of cases with in stipulated time then performance of both Himachal Pradesh State Consumer Disputes Redressal Commission and District Consumer Disputes Redressal Forums of Himachal Pradesh is poor which is a area of concern and necessary steps like starting evening shifts, creation of additional benches must be done at the earliest to ensure speedy justice to consumers.
- Government of Himachal Pradesh must establish whole time District Forums in eight districts of state i.e. Solan, Sirmour, Kinnaur, Kullu, Lahaul Spiti, Hamirpur, Bilaspur and Chamba Districts of state.
- Three post of member are vacant in District Consumer Disputes Redressal Forums of Himachal Pradesh. Himachal Pradesh Government must immediately fill these posts to ensure speedy justice to consumers.

CONCLUSION

This paper attempts to study working and performance of Himachal Pradesh State Consumer Disputes Redressal Commission and District Consumer Disputes Redressal Forums working in Himachal Pradesh. Although disposal percentage is satisfactory in both Himachal Pradesh State Consumer Disputes Redressal Commission and District Consumer Disputes Redressal Forums of Himachal Pradesh but, if we talk about disposal of cases with in stipulated time then performance of both Himachal Pradesh State Consumer Disputes Redressal Commission and District Consumer Disputes Redressal Forums of Himachal Pradesh is poor which is a area of concern and necessary steps like starting evening shifts, establishment of whole time District Forums in eight districts of state i.e.

Solan, Sirmour, Kinnaur, Kullu, Lahaul Spiti, Hamirpur, Bilaspur and Chamba Districts of state and filling vacant post of members of District Forums must be done at the earliest to ensure quick justice to consumers.

REFERENCES

1. Mehta, D.S. (1992), "Changing Faces of Indian Consumers", Hindustan Times, May 2, p. 20.
2. Tangade, F. Shrimant and Basavaraj, C. S. (2004), "Awareness and Perception of Educated Consumer about Consumer Protection Laws", Indian Journal of Marketing, April, pp.3-6
3. Unpublished records of Himachal Pradesh State Consumer Disputes Redressal Commission (2013)



REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, IT 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-mail i.e. infoijrcm@gmail.com 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

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

