



FOOD, CIVIL SUPPLIES & CONSUMER PROTECTION DEPARTMENT



INFORMATION HANDOUT FOR ONLINE EXAMINATION FOR RECRUITMENT OF MEMBER, STATE CONSUMER DISPUTES REDRESSAL COMMISSION; PRESIDENT, DISTRICT CONSUMER DISPUTES REDRESSAL COMMISSION & MEMBER OF DISTRICT CONSUMER DISPUTES REDRESSAL COMMISSION

This handout contains details pertaining to various aspects of the online exam you are going to undertake and important instructions about related matters. You are advised to study the handout carefully as it will help you in preparing for the examination.

The online examination will comprise the following objective & descriptive type tests as stated below:

Structure of the test

	Sr. No.	Name of the Test	Number of Questions	Maximum Marks	Version	Duration
Paper I Objective Type	1	General Knowledge and Current Affairs	40	40	Bilingual i.e. English and Marathi	120 Minutes
	2	Knowledge of Constitution of India	20	20		
	3	Knowledge of various Consumers related Laws	40	40		
		Total	100	100		
Paper II Descriptive Type	1	Essay on topics chosen from issues on trade and commerce, consumer related issues or public affairs	2	50	English & Marathi (As applicable to the particular question)	180 Minutes
	2	Case Study of Consumer case for testing the abilities of Analysis and cogent drafting or orders	2	50		
				100		
		Grand Total		200		

Objective test will be conducted online. Descriptive test will be Online/Offline - (Questions will be displayed on the computer and answers are to be written on the answer booklets)

Note : Paper I will take place in morning shift, followed by Paper II in the afternoon shift.

The time for examination in morning and afternoon shift is 120 and 180 minutes respectively; however you may have to be at the venue for approximately 180 and 240 minutes respectively including the time required for logging in, collection of the call letters, going through the instructions etc. You can attempt any question in any objective test during the time allotted to objective test i.e. 120 minutes. You can attempt any question in the Descriptive tests during time allotted to descriptive tests i.e. 180 minutes. The questions in the objective tests will have 5 options. **You have to select the most appropriate answer and the 'mouse click' that alternative which you feel is appropriate /correct. The alternative/ option that you have clicked on will be treated as your answer to that question. Descriptive test will be online/offline. Questions will be displayed on the computer. Answers are to be written on answer booklets provided by Department. There will be penalty for wrong answers marked by you. For every wrong answer marked by you, 1/4th of the marks assigned to that question will be deducted as penalty.**

Please note that the types of questions in this handout are only illustrative and not exhaustive. In the actual examination you will find questions of a higher difficulty level on some or all of these types and also questions on the types not mentioned here.

Some sample questions are given below.

SAMPLE QUESTIONS

GENERAL KNOWLEDGE AND CURRENT AFFAIRS

- Q.1.** Which country won the "Cricket World-Cup 2007" ?
(1) South Africa (2) Sri Lanka (3) England
(4) New Zealand (5) Other than those given as options
- Q.2.** Which of the following crops is not cultivated in Maharashtra ?
(1) Jowar (2) Wheat (3) Jute (4) Cotton (5) Tobacco
- Q.3.** In which of the following cities of Maharashtra is Kumbh Mela organised ?
(1) Pune (2) Ratnagiri (3) Nashik (4) Pandharpur (5) Kolhapur
- Q.4.** To combat the menace of money laundering, which of the following financial institution has introduced the 'Know Your Customer' Scheme ?
(1) IDBI (2) RBI (3) NABARD (4) SIDBI (5) Other than those given as options
- Q.5.** Which of the following states does **NOT** have a common border with Maharashtra ?
(1) Chhattisgarh (2) Karnataka (3) Andhra Pradesh (4) Rajasthan (5) Gujarat

KNOWLEDGE OF CONSTITUTION OF INDIA

- Q.1.** According to Article 39(d) of the Constitution of India, the State shall, in particular, direct its policy towards securing that there is _____
(1) equal pay for equal work
(2) equal opportunity for men and women
(3) equal opportunity in matters of public employment
(4) equal pay for equal work for both men and women
(5) equal protection of the laws

KNOWLEDGE OF VARIOUS CONSUMER RELATED LAWS

- Q.1.** Any agreement requiring a purchaser of goods, as a condition of such purchase, to purchase some other goods is called _____
(1) prohibitive sale (2) collusive trade (3) restrictive trade
(4) unfair trade (5) tie-in arrangement

ESSAY ON TOPICS CHOSEN FROM ISSUES ON TRADE AND COMMERCE, CONSUMER RELATED ISSUES OR PUBLIC AFFAIRS

Write an essay on "Fast Moving Consumer Goods and Law Governing it in India.

CASE STUDY OF CONSUMER CASE FOR TESTING THE ABILITIES OF ANALYSIS AND COGENT DRAFTING OR ORDERS

SAMPLE CASE STUDY

Meera is covered under the Health Insurance Policy under Family floater, taken by her husband Prasad. She underwent an emergency surgery for Hernia and paid an amount of Rs. Rs. 4,64,500/- to the hospital. As against the Insurance claim for reimbursement of hospital bill of Rs. 4,64,500/- the Insurance company settled the clam for Rs.2,35,444/- only. The claim was settled after 30 days from the date of claim.

A complaint has been filed under the Consumer Protection Act in the District Commission alleging deficiency of service seeking reimbursement of Rs. 63,000/- with interest and Rs. 10,000/- as damages and Rs. 2000/- as cost. The company in its claim settlement letter had disallowed the following, among others:

- a. Investigation charges for blood test, ECG, X Ray Charges, MRI of Rs. 60,500/- on the grounds that Original Laboratory Reports were not enclosed to the claim form.
- b. Injection Service Charges, Intravenous cannulation charges and Cardiac Monitor Charges Rs. 2500/- on the grounds that these charges are not payable as per the policy.

The complainant admitted that certain items in the hospital bill such as diet charges etc. are not payable under the policy conditions and disputed the above two items only.

The company argued that the deductions were made as per the policy terms as per the Policy document submitted by the Complainant and that the following condition in the policy justifies their stand.

"The claim is to be supported with the following original documents and submitted within the prescribed time limit.

All original diagnostic reports (including imaging and laboratory) along with medical practitioner's prescription and bill/invoice with receipt from diagnostic Centre. "

The Complainant disputed the Investigation charges and hospital service Charges disallowed by the company while settling the claim.

Regarding the hospital service charges, the Complainant highlighted certain policy terms in his favour:

"The Company in the policy stated that they agreed to pay the following: Nursing Charges, Service Charges, Administration Charges, -----, Laboratory/Diagnostic tests, X-ray CT Scan, MRI, any other scan and such similar expenses that are medically necessary or incurred during hospitalization as per the advice of the attending doctor."

The Complainant brought to the notice of the commission Regulation 27 of the Insurance Regulatory and Development Authority of India (Health Insurance) Regulations, 2016

"27. Settlement/Rejection of claim by insurer:

- i. An insurer shall settle or reject a claim, as may be the case, within thirty days of the Receipt of the last 'necessary' document.
- ii. Except in cases where a fraud is suspected, ordinarily no document not listed in the Policy terms and conditions shall be deemed 'necessary'. -----"

Question:

Analyze the case and draft an order of the commission.

(A) Details of the On-line Examination Pattern:

- (1) A login screen will be displayed to the candidate. The candidate has to login using Login ID and Password which will be printed on the Call letter. There are separate call letters for both shifts.
- (2) The examination would be conducted on-line i.e. on a computer for objective tests and online/offline for descriptive test.
- (3) The objective test will be bilingual i.e. English and Marathi. The medium of descriptive test will be English/ Marathi (as applicable for particular question)
- (4) All the objective questions will have multiple choices. Out of the five answers to a question only one will be the correct answer. **The candidate has to select the most appropriate answer and 'mouse click' that alternative which he/ she feels is appropriate/ correct. The alternative/ option that is clicked on will be treated as the answer to that question. Answer to any question will be considered for final evaluation, only when candidates have submitted the answers by clicking on "Save & Next" or "Mark for Review & Next".**
- (5) The clock has been set at the server and the countdown timer at the top right corner of your screen will display the time remaining for you to complete the exam. When the clock runs out the exam ends by default - you are not required to end or submit your exam.
- (6) The question palette at the right of screen shows one of the following status of each of the questions numbered:

- 1 You have not visited the question yet.
- 2 You have not answered the question.
- 3 You have answered the question.
- 4 You have NOT answered the question, but have marked the question for review.
- 5 The question(s) "Answered and Marked for Review" will be considered for evaluation.

The Marked for Review status simply acts as a reminder that you have set to look at the question again. *If an answer is selected for a question that is Marked for Review, the answer will be considered in the final evaluation.*

- (7) To select a question to answer, you can do one of the following :
 - (a) Click on the question number on the question palette at the right of your screen to go to that numbered question directly. Note that using this option **does NOT save your answer** to the current question.
 - (b) Click on '**Save & Next**' to save answer to current question and to go to the next question in sequence.
 - (c) Click on '**Mark for Review and Next**' to save answer to current question, mark it for review, and to go to the next question in sequence.
- (8) To select your answer, click on one of the option buttons.
- (9) To change your answer, click another desired option button.
- (10) To save your answer, you **MUST** click on **Save & Next**.
- (11) To deselect a chosen answer, click on the chosen option again or click on the **Clear Response** button.
- (12) To mark a question for review click on **Mark for Review & Next**. *If an answer is selected for a question that is Marked for Review, the answer will be considered in the final evaluation.*
- (13) To change an answer to a question, first select the question and then click on the new answer option followed by a click on the **Save & Next** button.
- (14) Questions that are saved or marked for review after answering will ONLY be considered for evaluation.**
- (15) Sections in the particular paper will be displayed on the top bar of the screen. Questions in a section can be viewed by clicking on the section name. The section you will view will be highlighted.
- (16) After clicking the **Save & Next** button on the last question for a section, you will automatically be taken to the first question of the same section.
- (17) You can move the mouse cursor over the section names to view the status of the questions for that section.
- (18) In a particular paper, you can shuffle between sections and questions anytime during the examination.
- (19) The candidates are requested to follow the instructions of the "Test Administrator" carefully. If any candidate does not follow the instructions / rules, it would be treated as a case of misconduct/ adoption of unfair means and such a candidate would be liable for debarment from appearing for examinations for a period as decided by the Department.
- (20) The candidates may ask the Test Administrator about their doubts or questions only before the commencement of the test. No query shall be entertained after the commencement of the examination.
- (21) After the expiry of 120 minutes & 180 minutes respectively for Paper I & Paper II for objective tests, the candidates will not be able to attempt any question or check their answers. The answers of the candidate would be saved automatically by the computer system even if he/ she has not clicked the "Submit" button.
- (22) **Please note for Objective Paper:**
 - (a) Candidates will not be allowed to "finally submit" unless they have exhausted the actual test time.
 - (b) Under no circumstances should a candidate click on any of the 'keyboard keys' once the exam starts as this will lock the exam.
- (23) **Please note for Descriptive Paper:**

- (a) Question will be displayed on computer monitor. Answer are to be written on the answer booklets provided by the Department.
- (b) Only one question will be displayed at a time.

Descriptive test will be administered in Shift II after the objective test in Shift I.

[B] General Instructions:

- (1) Please note date, Reporting time and Venue address of the examination given in the call letters.
- (2) You may visit the venue one day before the Online Examination to confirm the location so that you are able to report **on time** (as printed on the call letter) on the day of the examination. Late comers will not be allowed.
- (3) Both the call letters (for morning and afternoon shifts) should be brought with you to the examination venue along with your recent passport size photograph duly pasted on each of them (preferably the same photograph uploaded).
- (4) You must scrupulously follow the instructions of the Test Administrator and the Department's Representative at the examination venue. If you violate the instructions you will be disqualified and will be asked to leave the examination venue.
- (5) No use of calculators (separate or with watch), books, note books or written notes, cell phones (with or without camera facility), or any other electronic device will be allowed during the examination.
- (6) Please bring the call letter with your recent photograph affixed thereon, photocopy of the ID proof stapled with call letter and same currently valid photo identity proof in original. - **THIS IS ESSENTIAL. Please submit the call-letter along with photocopy of photo identity proof duly stapled together to the Invigilator.** During each shift, Call letter along with photocopy of photo identity proof duly stapled together are to be submitted at the end of exam by handing over to the Invigilator. Currently valid photo identity proof may be PAN Card/Passport/Permanent Driving License/Voter's Card with photograph/Bank Passbook with photograph/Photo Identity proof issued by a Gazetted Officer on official letterhead /Photo Identity proof issued by a People's Representative on official letterhead/Valid recent Identity Card issued by a recognised College/University/Aadhar/E-aadhar card with a photograph/Employee ID in original/Bar Council Identity card with photograph. **Please Note - Ration Card and Learner's Driving License will NOT be accepted as valid ID proof for this examination.** Please note that your name as appearing on the call letter (provided by you during the process of registration) should exactly match the name as appearing on the photo identity proof. Female candidates who have changed first/last/middle name post marriage must take special note of this. If there is any mismatch between the name indicated in the Call Letter and Photo Identity Proof you will not be allowed to appear for the exam. In case of candidates who have changed their name will be allowed only if they produce Gazette notification/their marriage certificate / affidavit.
- (7) Biometric data (thumb impression) and photograph will be captured at the examination venue before the start of examination. Decision of the Biometric data verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates. **Refusal to participate in the process of biometric data capturing / verification on any occasion may lead to cancellation of candidature.** With regards to the same, please note the following :
 - (a) If fingers are coated (stamped ink/mehndi/coloured...etc.), ensure to thoroughly wash them so that coating is completely removed before the examination day.
 - (b) If fingers are dirty or dusty, ensure to wash them and dry them before the thumb impression (biometric) is captured.
 - (c) Ensure fingers of both hands are dry. If fingers are moist, wipe each finger to dry them.
 - (d) If the primary finger (thumb) to be captured is injured/damaged, immediately notify the concerned authority in the test centre.(Any failure to observe these points will result in non-admittance for the examination).
- (8) Your responses (answers) will be analysed with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted in this regard, it is inferred/concluded that the responses have been shared and scores obtained are not genuine/valid, your candidature may be cancelled. Any

candidate who is found copying or receiving or giving assistance or engaging in any behaviour unbecoming of a candidate will not be considered for assessment. Department may take further action against such candidates as deemed fit by it.

- (9) You must bring a ball point pen with you. You may bring an ink stamp pad with you. A sheet of paper will be provided which can be used for rough work or taking down the question number you would like to review at the end of the test before submitting your answers. After each paper is over, you **MUST** handover this sheet of paper along with the Call Letter to the Invigilator.
- (10) The possibility of occurrence of some problem in the administration of the examination cannot be ruled out completely which may impact test delivery and/or result from being generated. In that event, every effort will be made to rectify such problem, which may include movement of candidates, delay in test. Conduct of a re-exam is at the absolute discretion of test conducting body. Candidates will not have any claim for a re-test. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.
- (11) Anyone found to be disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of test contents in any form or any information therein in whole or part thereof or by any means verbal or written, electronic or mechanical or taking away the papers supplied in the examination hall or found to be in unauthorised possession of test content is likely to be prosecuted.
- (12) Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection, process will lead to disqualification of the candidate from the selection process and he/she will not be allowed to appear in any recruitment process of Department in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective effect.
- (13) Please read instructions related to Social Distancing given on the next page.

IMPORTANT POINTS TO REMEMBER:

You are advised to bring with you the following:

- Call letter with photo affixed thereon and photo ID card in original and photocopy.
- Separate Call letters for each shift.
- One ball point pen and an ink stamp pad

INSTRUCTIONS WITH REGARD TO SOCIAL DISTANCING

- 1 Candidate is required to report at the exam venue strictly as per the time slot mentioned in the Call Letter. Latecomers will not be allowed to take the test.
- 2 Mapping of 'Candidate Roll Number and the Lab Number' will NOT be displayed outside the exam venue, but the same will be intimated to the candidates individually at the time of entry of the candidate to the exam venue.
- 3 Items permitted into the venue for Candidates
Candidates will be permitted to carry only certain items with them into the venue.
 - a. **Mask**
 - b. **Personal hand sanitizer (50 ml)**
 - c. **A simple pen and ink stamp pad (blue/black)**
 - d. **Exam related documents (Call Letter and Photocopy of the ID card stapled with it, ID Card in Original)**
 - e. **In the case of Scribe Candidates - Scribe form duly filled and signed with Photograph affixed.****No other Items are permitted inside the venue.**
- 4 Candidate should not share any of their personal belonging/material with anyone.
- 5 Candidate should maintain safe social distance with one another.
- 6 Candidate should stand in the row as per the instructions provided at venue.
- 7 If a candidate is availing services of a scribe, then scribe also should bring their own Mask.
- 8 On completion of examination, the candidates should move out in an orderly manner without crowding as instructed by the venue staff.

WISH YOU GOOD LUCK!