



**Consumer Protection and Business Ethics**  
**Consumer Protection**  
**[General Elective]**

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| <b>Semester: I</b> | <b>Credits: 3</b> | <b>Subject Code: C12006</b> | <b>Lectures: 48</b> |
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**Course Outcomes:**

At the end of this course, the learner will be able to:

- Describe their role as Consumers and identify how Voluntary Consumer Organisations can help them
- Relate the problems of consumers to their day to day life
- Use the knowledge obtained in developing better Buymanship qualities
- Apply the knowledge of Consumer Protection in obtaining redressal for their grievances

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| <b>Unit 1: Consumer and Consumer Movement</b>   | <b>12</b> |
| <ul style="list-style-type: none"><li>• Consumer:<ul style="list-style-type: none"><li>○ Meaning</li><li>○ Three-dimensional concept of a Consumer: King of the market, Kingpin of Democracy, Capital</li></ul></li><li>• Consumer Movement:<ul style="list-style-type: none"><li>○ Concept</li><li>○ Reasons for slow growth of Consumer Movement in India</li><li>○ Future of Consumerism in India</li></ul></li><li>• Consumers: The New Enforcers of Global Business Practices</li><li>• Functions and limitations of voluntary consumer organizations [In general]</li><li>• Origin and Role of CGSI, CERC and Grahak Panchayat in promoting Consumerism</li></ul> |           |

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| <b>Unit 2: Problems of Consumers</b>   | <b>10</b> |
| <ul style="list-style-type: none"><li>• Nature and Reasons</li><li>• Problems of Rural and Urban Consumers</li><li>• Problems related to E-commerce</li><li>• Problem related to Goods [A minimum of two contemporary cases on adulteration / deceptive packing/ labelling/MRP/ Research etc.]</li><li>• Deficiency in Services</li><li>• Need / Factors necessitating Consumer Protection</li></ul> |           |

| <b>Board of Studies</b> | <b>Name</b>            | <b>Signature</b>   |
|-------------------------|------------------------|--------------------|
| Chairperson (HoD)       | Dr. Rama Venkatachalam | <i>Rama Venkar</i> |



St. Mira's College for Girls, Pune  
FYBCOM 2020-2023

**Recommended Reference Books:**

- Gulshan S. S. *Consumer Protection and Satisfaction: Legal and Managerial Dimensions*. New Age International Ltd. Publishers: New Delhi; 1996.
- Dr. Himachalam D. *Consumer Protection and the Law*. APH Publishing Corporation: New Delhi; 1998.
- Kumar Niraj. *Consumer Protection in India*. Himalaya Publishing House: Mumbai; 1999.

**Websites:**

- <https://consumeraffairs.nic.in/sites/default/files/CP%20Act%202019.pdf>
- <https://cercindia.org/>
- <http://cgsiindia.org/>
- <http://www.grahakpanchayat.com/index.html>

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| <b>Unit 3: Consumer Education</b>   | <b>12</b> |
| <ul style="list-style-type: none"><li>• Consumer Education<ul style="list-style-type: none"><li>○ Meaning and Definition</li><li>○ Objectives</li><li>○ Developing an effective Consumer Education Programme - E-education: Concept and Significance</li></ul></li><li>• Role of Government in Consumer Education</li><li>• Role of Education System in Consumer Awareness</li><li>• Role of Media in:<ul style="list-style-type: none"><li>○ Consumer Awareness</li><li>○ Providing Justice</li></ul></li><li>• Highlights on Consumer Magazines and their role<ul style="list-style-type: none"><li>○ Keemat</li><li>○ Insight</li><li>○ Consumer Voice</li></ul></li><li>• Responsibilities of Consumers</li></ul> |           |

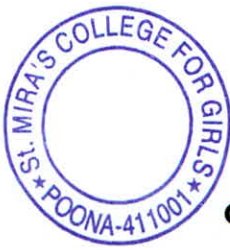
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| <b>Unit 4: Consumer Protection</b>   | <b>14</b> |
| <ul style="list-style-type: none"><li>• United Nations' Guidelines on Consumer Protection</li><li>• Rights of Consumers</li><li>• Consumer Protection (Amendment) Act, 2019:<ul style="list-style-type: none"><li>○ Definitions</li><li>○ Features of Consumer Protection (Amendment) Act, 2019</li><li>○ Unfair Contracts: Concept</li><li>○ Product Liability: Concept</li><li>○ Consumer Protection Councils</li><li>○ Role of Central Consumer Protection Authority (CCPA)</li><li>○ Role of Mediation Cell</li><li>○ Three-tier Consumer Disputes Redressal Machinery [Amendments]</li><li>○ Procedure for filing and hearing of Complaints</li><li>○ Relief available</li></ul></li><li>• Other Consumer Redressal Mechanisms<ul style="list-style-type: none"><li>○ Financial Services: Consumer Protection in E-Banking, Banking Ombudsman, IRDA Ombudsman</li><li>○ Telecom Services: TRAI Ombudsman</li></ul></li><li>• Hurdles in the Consumer Protection matters and their effects</li></ul> |           |

**#12 contact hours for Assignments, Visits, Research, Field Studies, etc.**

**Recommended Basic Reading:**

- Hiremath Saroj and Dr. Randhir Vrishali S. *Consumer Protection & Business Ethics-I*. Nirali Prakashan: Pune; 2019.

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**Consumer Protection and Business Ethics**  
**Business Ethics**  
**[General Elective]**

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|---------------------|-------------------|-----------------------------|---------------------|
| <b>Semester: II</b> | <b>Credits: 3</b> | <b>Subject Code: C22006</b> | <b>Lectures: 48</b> |
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**Course Outcomes:**

At the end of this course, the learner will be able to:

- Relate the significance of ethics and ethical issues faced by the Society
- Identify and analyse the ethical and unethical practices in Production, Finance and HRM
- Relate the unethical practices in marketing and demonstrate better Buymanship qualities
- Apply the skills of safeguarding the data and privacy to their personal life
- Illustrate the role of Whistleblowing and Right to Information in disclosing the unethical practices.

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| <b>Unit 1: Business Ethics</b>   | <b>12</b> |
| <ul style="list-style-type: none"> <li>• Ethics <ul style="list-style-type: none"> <li>○ Introduction to Ethics, Values and Spirituality</li> <li>○ Ethical values in different Business Communities</li> <li>○ Individual Ethics</li> <li>○ Professional Ethics</li> </ul> </li> <li>• Business Ethics <ul style="list-style-type: none"> <li>○ Meaning</li> <li>○ Importance</li> <li>○ Scope</li> </ul> </li> <li>• Ethical Dilemmas in Organizations <ul style="list-style-type: none"> <li>○ Meaning and Concept</li> <li>○ Approaches to deal with Business Ethics and Dilemmas: Ethics Officers/Committees: Role of Ethics and compliance (E&amp;C) Professional; Stakeholder's Responsibilities, Ethics Policy: Code of Conduct</li> </ul> </li> <li>• Social Ethics: Pressing Issues of Today</li> <li>• Corporate Governance <ul style="list-style-type: none"> <li>○ Concept</li> <li>○ Core principles of good Corporate Governance</li> </ul> </li> </ul> |           |

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| <b>Unit 2: Business Ethics in Functional Areas – Part A</b>  | <b>12</b> |
| <ul style="list-style-type: none"> <li>• Ethics in Production <ul style="list-style-type: none"> <li>○ Promoting Ecological Balance</li> </ul> </li> <li>• Ethics in Finance and Accounting</li> </ul> |           |

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| <ul style="list-style-type: none"> <li>○ Ethical issues in Corporate Takeovers</li> <li>○ Insider Trading</li> <li>● Ethics in HRM: [Recruitment, Compensation and Performance Appraisal]</li> <li>● Important Issues relating to             <ul style="list-style-type: none"> <li>○ Child Labour</li> <li>○ Sexual Harassment at work</li> <li>○ Job Discrimination</li> </ul> </li> <li>● International Ethical Standard: SA8000</li> </ul> |  |
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| <b>Unit 3: Business Ethics in Functional Areas – Part B</b>  | <b>08</b> |
| <ul style="list-style-type: none"> <li>● Ethics in Marketing Management             <ul style="list-style-type: none"> <li>○ Marketing Mix: Concept</li> <li>○ Ethical issues relating to Marketing Mix: Product, Price, Promotion and Place</li> </ul> </li> <li>● Advertising             <ul style="list-style-type: none"> <li>○ Ethical Issues in Advertising</li> <li>○ Regulatory Measures: Code of Advertisement Standards Council of India</li> </ul> </li> </ul> |           |

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| <b>Unit 4: Social Media, Data Protection and Whistle Blowing</b>  | <b>16</b> |
| <ul style="list-style-type: none"> <li>● Social Media and Cyber Crimes             <ul style="list-style-type: none"> <li>○ Scope of Social Media</li> <li>○ Ethical Issues: Cyber Crimes – Hacking: Official: Encroachment on Privacy by the Employer and Unofficial</li> <li>○ Classification of Cyber Crime: Cyber Crime against Individuals, Cyber Crime against Property, Cyber Crime against Organisation, Cyber Crime against Society</li> <li>○ Data Protection: Eight Cardinal Rules of Academic Integrity, The Information Technology Act of India, 2000: Provisions, General Data Protection Regulation Compliance, Ten Commandments of Ethics in Information Security, ISSA International Code of Ethics</li> <li>○ Whistle Blowing: Concept, Types of Whistleblowing, Whistle Blowers' Policy, Role of Right to Information (Amendment) Act, 2019</li> </ul> </li> </ul> |           |

#12 contact hours for Assignments, Visits, Research, Field Studies, etc.

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| <b>Recommended Basic Reading:</b>   |
| <ul style="list-style-type: none"> <li>● Dr. Randhir Vrishali S. and Dr. Randhir Sheetal, <i>Business Ethics-II</i>. Nirali Prakashan: Pune; 2019.</li> <li>● Parthasarathy S. and Rengarajan P. <i>Concepts &amp; Realities in Business Ethics</i>. Sadagopan Publishers: Nashik; 2003.</li> </ul> |

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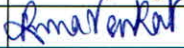
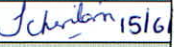
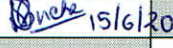
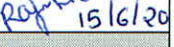









### Recommended Reference Books:

- Carroll Archie B. *Business Ethics: Brief readings on Vital Topics*. Routledge: New York; 2019.
- Murthy C.S.V. *Business Ethics*. Himalaya Publishing House: Mumbai; 2016.
- Badi R.V. and Badi N.V. *Business Ethics*. Vrinda Publications (P) Ltd.: Delhi; 2012.
- Bhatia S.K. *Business Ethics & Managerial Values*. Deep & Deep Publications Pvt. Ltd.: New Delhi; 2002.
- Moon Chris and Bonny Clive. *Business Ethics- facing up to the issues*. Profile Books Ltd.: London; 2008.

### Websites:

- <https://www.issa.org>
- <https://gdpr.eu>
- [https://www.ugc.ac.in/pdfnews/7771545\\_academic-integrity-Regulation2018.pdf](https://www.ugc.ac.in/pdfnews/7771545_academic-integrity-Regulation2018.pdf)
- <https://www.northwestern.edu/provost/policies/academic-integrity/cardinal-rules.html>

| Board of Studies              | Name                       | Signature   |
|-------------------------------|----------------------------|---|
| Chairperson (HoD)             | Dr. Rama Venkatachalam     |  15/6/20 |
| Faculty                       | Ms. Jyoti Chintan          |  15/6/20 |
| Faculty                       | Dr. Dimple Buche           |  15/6/20 |
| Faculty                       | Ms. Rajni Singh            |  15/6/20 |
| Faculty                       | Ms. Shanthi Fernandes      |  15/6/20 |
| Subject Expert (Outside SPPU) | Dr. Shrirang Kandalgaonkar |  15/6/20 |
| Subject Expert (Outside SPPU) | Prof. Sumita Joshi         |  15/6/20 |
| VC Nominee                    | Dr. Shubhangi Joshi        |  15/6/20 |
| Industry Expert               | Mr. Sanjay Kulkarni        |  15/6/20 |
| Alumni                        | Ms. Shivani Sinha          |  15/6/20 |

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