

# CONSUMER EDUCATION AND PROTECTION

## STUDY NOTES

- Every human being is a natural consumer as he or she purchases goods and services.
- A consumer faces many problems in day to day life - the goods and services are not up to mark in quality for what he or she has paid, a consumer is being supplied less than what was promised, sometimes the advertisements are very attractive but in the reality things are of inferior quality.
- **Consumer** usually gets charged higher price due to his ignorance. Therefore there is a need for corrective measures and protection to the consumer.
- Government has formulated various **laws and guidelines** for maintaining quality of the products and services as well as for the redressal purpose.
- These laws and regulatory guidelines should be known to consumer to be effectively applied, only then a consumer will be able to benefit from these.
- Moreover Indian government has become very liberal and open the doors to foreign companies. Therefore myriad of products are made available by foreign companies which creates a variety to choose from, at the same time they are governed by different laws and systems.
- In order to become an informed consumer and to take a well informed decision and to avoid problems of malpractice, exploitation by unscrupulous sellers, misleading advertisements consumer education and protection is very important
- It is important for a consumer to know the laws and regulations and the rights and responsibilities of the consumer.
- A consumer needs to know his rights and responsibilities as the consumer is responsible for the development and growth of the country's economy as he buys goods and services and increases flow of money into the market.
- A **consumer product** is any article produce, distributed for sale to a consumer for personal or family use in home or in any institution.
- **Consumer behaviour** means the process of thinking and decision making through which a buyer goes while purchasing goods and services.
- A **consumer forum** is an organisation or a platform where the consumer products and services, their advantages and disadvantages can be discussed and help can be seek to address the problems of consumer.
- Consumer footfall means the number of consumers visiting any given market or space for utilising their services in a particular unit of time, when number of consumers visiting a mall or a store or a space or an institution increases it means that institution or store or seller is creating higher profits or higher interest.
- While purchasing goods and services, consumer expects quality, genuity, correct weight and measures, ethics in sales and promotions, a competitive and reasonable price with appropriate information to use and the purity of product, many times consumer feels cheated as the manufacturer or the service provider does not fulfill these expectations.
- Moreover the consumer suffers from mall practices like adulteration, faulty measures, high prices and other harmful effects.
- **Adulteration** is also a major cause of disturbance to the consumers. It may be intentional or unintentional, sometimes a quality ingredient is removed from the product intentionally and inferior quality ingredient is added to make more profits. By doing this nature and quality of the product gets hampered. Adulteration is a serious problem as not only it is a money loss but also a health and safety hazard.
- Prices of commodities and services are normally affected by government policies, availability of demand and supply market, locations, transportation, promotions and marketing and convenience of the consumer.

- It may happen that a genuine good or service maybe of higher price due to various reasons but sometimes it also happens that the consumer is cheated at higher prices as he is not well informed and does not care about the reading labels, brochure etc.
- Most of the consumers do not know the **rights and responsibilities** and the legislative provisions which are there in the place to protect them.
- **Consumption** sustainability word is in vogue nowadays. The focus is on natural way of consumption and marketing. Green marketing provides a consumer with products and after purchase services which are sustainable according to the nature i.e., which create lesser wastage, use lesser raw material and save the resources.
- **Consumer education and protection** is a tool which is which aims at empowering and informing consumers about the legislation and policy matter, protection which directly affect their rights and choices as a consumer.
- Government of India has established consumer protection act 1986. This act has 4 basic rights: right to safety; right to be informed; right to choose and right to be heard, two additional rights are also added, right to redressal and right to education.
- For the consumers the main stipulative of this act is to protect consumers from fraudulent trade practices prevalent in market and to provide him appropriate redressal.
- The law is enacted to provide a simple, speedy and inexpensive redressal to the consumer. It aims at protecting the consumer against all kinds of mal practices and exploitation.
- This act has two implications first it gives right to the consumer to complain about his or her grievances and seek speedy redressal, secondly consumer can seek compensation for loss or injury suffered on account of negligence of the manufacturer,
- The Consumer Protection Act 1986 has been reframed many times, recently it was replaced by the Consumer Protection Act 2019, which has some new features which further safeguard the consumer along with the existing rules.
- There are stricter penalties for misleading advertisement and are guidelines for E-Commerce and electronic service providers.
- **Consumer rights:** The rights which legally protect the consumer interest related to goods and services.
- The consumer rights include right to safety which means the consumer has right to be protected against any harmful hazardous product or its effect to his health or his life.
- Right to be informed means the consumer has right to know about the quality, purity, standards price services after sales services and other peculiarities about the product or service he is purchasing.
- Right to choose means that a buyer or the consumer has every right to access to all the products of all the varieties of different qualities, quantities, prices, design and other differences and has a right to choose as per his or her needs and desires.
- A consumer has right to be heard, it means if a consumers feels cheated or suffers any grievance, he has a right to go to the authorities. State and voluntary Agencies both are working for this right of the consumer.
- Right to seek redressal means the consumer can seek compensation for the harms she/he has received due to faulty goods or service.
- A consumer also has right to consumer education so that he is able to make wise decisions while purchasing and availing goods and services, this implies that the consumer, the government and Agencies has a responsibility to make the consumer aware about different legislations and standardisation or other guidelines and regulations.
- Other than the consumer protection act, standardization marks have also been introduced which are aimed and ensuring the quality and purity of the product.
- There are different standardization marks for different category of products like ISI which is a certification marks from Bureau of Indian Standards earlier called the Indian Standards Institution.
- In this term licence are issued to manufacturers whose goods meet a required standard for the product or services included under ISI.
- It covers various vegetables, fruits based products, spices condiment, processed food, soya product, beverages, cereal product. It also covers electrical goods, soap, detergent, paper, kitchen appliances, some of these products are under mandatory certification like kitchen and electrical goods
- Agmark and fruit product order (FPO), ISI, FSSAI are other such standardisation marks which has a particular logo for easy recognition by the common people.



- In different situations the subject maybe called as consumer education/consumer studies/consumer behaviour/ consumer in the market/consumer education and protection etc.
- Working in consumer education and protection area, career of a person may have working areas like different government organisations like Bureau of Indian Standards, Directorate of marketing and inspection, Ministry of Consumer Affairs at various post of decision making, managerial and Technical positions.
- A person can work in voluntary organisations where testing of the products, awareness programs and publication for the consumer education are being run.
- A person can also work in corporate houses which has consumer division and customer relationship management as well as customer facilitation services for handing consumer grievances and consumer needs.
- Higher positions can also be held at the consumer database management organisations.
- Many market research organisations also work in areas of consumer behaviour.
- Freelancing work of writing about consumer problems and market trends can also be done independently.
- Consumer club are also run by schools and colleges and private organisation so a person can work there as a consultant, as a teaching consultant as well as freelance consultant in the field of consumer force and alternative literacy mechanism.
- May work with department of publicity where content is created for audio and visual advertisement, can also do editing work for print media.
- A work of consumer activism with legal training can also be done and can also work in consumer Protection forums.

## QUESTION BANK

### MULTIPLE CHOICE QUESTIONS

- Consumer protection act came into force in  
 (a) 1955                                      (b) 1986                                      (c) 2019                                      (d) 2011
- Articles produced, distributed for sale to consumer for his or her personal use is called \_\_\_\_\_  
 (a) Consumer behaviour      (b) Consumer footfall      (c) Consumer product      (d) Market valuables
- Consumer does not expect \_\_\_\_\_ from a seller or service provider.  
 (a) Proving good quality product at fair price      (b) Giving enticing offers  
 (c) Prompting for particular product      (d) Both (b) and (c)
- Here the consumer should approach in case of grievance \_\_\_\_\_  
 (a) Consumer forum      (b) Customer care centres  
 (c) Bureau of Indian Standards      (d) State council for consumer
- Problems regarding installation of equipment belong to this category of problems \_\_\_\_\_  
 (a) Inferior selling      (b) Inadequacy of after sale services  
 (c) Unfulfilling of conditions      (d) Faulty selling
- Green Marketing means \_\_\_\_\_  
 (a) Means providing natural products  
 (b) Promotion of services related to environment  
 (c) Promoting environment friendly products and services  
 (d) Providing Green, healthy products
- Which among the following is not a problem faced by the consumer for quality goods?  
 (a) Quality products      (b) Fair price  
 (c) Services related to product      (d) Availability of market
- Identify the strategies of clever and deceptive market strategies.  
 (a) Seasonal and Combo sales      (b) Big discounts on purchase of particular amounts  
 (c) Lucky draws on particular purchases.      (d) Both (b) and (c)

- Fruit product order ascertain quality of various fruits and vegetables and processing of these products.
- FPO also lays limits on metallic contaminants and preservative for different food product.
- Woolmark and Silk mark are standardisation mark for quality of wool and silk respectively. The mark indicates about the purity of the product. This also a quality assurance label for the pure silk as it also depicts that the material contains 100% natural silk
- Hallmark is standardisation sign for the metals like Silver Gold Platinum articles, it certifies that the metal used and conforms to the national and international standards of fineness or purity.
- FSSAI the food safety and standards Authority of India has been established under the food safety and standard Act 2006. This ensures that every producer or seller of food articles maintains and ensures minimum standards of quality for human consumption, every food product has to have sign of food safety and standard Authority of India
- Eco mark scheme is also there operated by BIS which is used on consumer products like soap, detergent, materials, plastic product. The logo of eco mark indicates that this product is environment friendly and it will not produce any hazardous waste, it is biodegradable and can be recycled.
- Various government and non government organisation, voluntary consumer organisations as well as Government of India at central and state level are doing consumer education and protection programs. They disseminate information through magazine, booklet, new letter, audio visual materials, research reports to print media on radio, TV, social media etc.
- **Consumer awareness** organisation are engaged in comparative testing of product, creating consumer awareness about and safe and harmful products, imitations. They also disseminate information about legislative provision, legal advise and advocacy available. They also help in handling consumer grievances and complaints.
- These **consumer organisations** also bring publications in the interest of consumers. VOICE a Delhi based consumer organisation brings out Consumer Voice and Ahmedabad base consumer organisation brings out INSIGHT like wise many other consumer unions in other countries also bring publications to where they aware the consumer about their rights and responsibilities.
- The consumer responsibilities are a consumer should know, they should regularly update their knowledge about laws and legislative provisions made by government for the protection.
- They also should be honest and purchase with original invoices or receipts.
- Consumer should gather sufficient information before buying or making a purchase about different choices, varieties, qualities and prices available in the market.
- Consumer should be assured of the quality he is buying through standardisation marks. A consumer should read all the information on the label or brochure, he should feel free to ask and choose as per his need.
- Consumer should keep all the receipt and other documents of purchasing in case he needs to file the complaint in case of defective or malfunctioning products.
- Consumer needs to read all the information, regarding charges, service charges, liabilities, conditions, terms and documents while buying insurance, shares, bonds, credit cards or Bank deposits.
- Consumer needs to increase his or her awareness about various International or National Organisation, their activist, and can become a member of such organisations.
- Consumer should not feel pressure of advertisement and should make a informed choice while buying things.
- To be successful in the field of Consumer Studies, a person should have knowledge of consumer protection agencies as well as about various organisations and laws and legislative feature.
- The person interested in working in the field of consumer also needs communication skills entrepreneurship, attitude. He or she has to be good listener, able to understand and plan and develop program, advertisements, panel discussion, Nukkad Natak, can prepare print material for different media.
- He or she needs to have good writing skills for developing education material for education, and consumer protection needs of consumers and to be able to help to the needy consumers.
- The basic degrees needed for the for entering the area of consumer education for various jobs and professions, individual has option of degree courses like BSc home science, BA home Science, BSC family resource management, BSc home management, BSc resource management, Bachelor of Business Administration, Bachelor of Business studies.



9. \_\_\_\_\_ are the tools which inform consumer to protect themselves from adverse market strategies.
- (a) Consumer education programme (b) Standardisation  
(c) Regulatory guidelines and laws (d) Both (a) and (b) both
10. Present Consumer Protection Act 1986 has been latest revised in year \_\_\_\_\_
- (a) 2001 (b) 2011 (c) 2019 (d) 2006
11. The four basic rights mentioned in Consumer Protection Act 1986 are
- (a) Right to safety, information, choose and right to be heard.  
(b) Right to life, right to be informed, right to redressal, right to compensation  
(c) Right to consumer education, right to file complaints, right to life, fight to choose  
(d) Right to safety, to information, to choose, to be heard.
12. The major function of the consumer protection act include:
- (a) To protect consumer from fraudulent trade practices  
(b) To provide redressal to them  
(c) Self help and protection against exploitation and unfair dealing  
(d) Establishing ease of reach to consumers
13. CPA 2019 doesn't pertain to \_\_\_\_\_
- (a) All goods and Services (b) Imported goods  
(c) Public Department services (d) None of these
14. Compensation for loss of life or injury suffered on account of negligence of the manufacturer comes under this right of CPA 2019.
- (a) Right to safety (b) Right to seek redressal  
(c) Right to information (d) Right to be heard
15. Consumer Protection Act 2019 include all except \_\_\_\_\_
- (a) introduction of a central regulator (b) strict penalties for misleading advertisement  
(c) guidelines for E-commerce and electronic services provided  
(d) regulation on cyber dealings
16. Which of the following organisation is not working for consumer protection?
- (a) Consumer Voice (b) BIS (c) FSSAI (d) Consumer mitra
17. A consumer has right to present and seek solutions before an appropriate forum to all those matters which affect his/her interest, this right of the consumer pertains to "the right to be \_\_\_\_\_".
- (a) Heard (b) Redressal (c) Safety (d) Information
18. If a seller manipulates the price of a product or service, it comes under \_\_\_\_\_.
- (a) Unfair trade practice (b) Restricted trade practice  
(c) Manipulation of prices (d) None of these
19. Consumer has purchased a fridge but it is not working properly. The shopkeeper denies selling fridge to him. How can he be true?
- (a) The fridge may have sold on some scheme of discount.  
(b) The consumer didn't take the original invoice/receipt  
(c) The consumer didn't produce the original receipts. (d) All of the above
20. A shopkeeper ask Raman to buy the product he is offering, which right of the consumer is being denied?
- (a) Right to be informed (b) Right to choose (c) Right to be heard (d) Right to safety
21. A consumer consumes a food item and gets ill, but the court doesn't find fault on the part of seller. What could have been possible?
- (a) The consumer didn't read label properly about consumption and storage of food.  
(b) The consumer cannot produce original invoice/receipt.  
(c) The consumer bought the food on sale.  
(d) All of the above

22. How many rights have been mention under Consumer Protection Act 2019?  
 (a) 4 (b) 6 (c) 8 (d) 5
23. What could be the other mechanism of protection for consumers other than the legislation?  
 (a) Imparting consumer education (b) Awareness about Standardisation  
 (c) Guidelines connected with licensing (d) All of these
24. ISI standardization has been given by following authority.  
 (a) Directorate of agriculture and marketing (b) Bureau of Indian Standards  
 (c) Food safety and standards authority of India (d) Directorate of marketing and inspection
25. Cereals and soybean products contain as \_\_\_\_\_ as standardization mark.  
 (a) BIS (b) ISI (c) AGMARK (d) FSSAI
26. The expanded form of FPO is \_\_\_\_\_.  
 (a) Food Product Order (b) Fruit Process Order (c) Fruit Product Order (d) Food Produce Order
27. Wool mark gives Assurance that the wool is \_\_\_\_\_ and \_\_\_\_\_.  
 (a) pure, synthetic (b) pure, natural  
 (c) pure, without any other fibre (d) Pure, mix of natural source.
28. \_\_\_\_\_ is a standardisation mark mandatory for jewellery.  
 (a) ISI (b) Hallmark (c) 24 carot (d) BIS
29. Wool mark is given by  
 (a) Directorate of marketing and inspection (b) Association of Indian garment industry  
 (c) International Wool Secretariat (d) None of these
30. AGMARK is being given to the products obtained from \_\_\_\_\_.  
 (a) directly from farms (b) processed farm products  
 (c) all Agricultural produce (d) cereals and pulses
31. A packaging shows a sign of an earthen pot. What does this mark stand for?  
 (a) Biodegradable nature of the product (b) Biodegradable nature of packaging  
 (c) Unsustainable nature of the product (d) Depict handloom products
32. Eco mark has been promulgated by  
 (a) Cottage industry (b) National Green Tribunal  
 (c) BIS (d) Ministry of Natural Resources
33. Consumer protection agencies constituted by government follow at all levels except  
 (a) Centre level (b) State level (c) District level (d) City level
34. Dispute regarding goods and services in city of Delhi should approach to \_\_\_\_\_.  
 (a) District forum (b) District courts (c) High court (d) State courts
35. "Consumer should use ISI marked electrical appliances" is an example of \_\_\_\_\_.  
 (a) Right to be heard (b) right to choose (c) right to inform (d) right to safety
36. Asking about price, quality, genuity, mode of use, varieties, after sale services etc. Is an example of \_\_\_\_\_.  
 (a) Right to be informed (b) Right to be heard (c) Right to choose (d) Right to safety
37. Role of voluntary consumer organisation and non garment organisations has been founded at  
 (a) Consumer Protection (b) Information (c) Advocacy (d) All of these
38. FSSAI was established in \_\_\_\_\_.  
 (a) 2009 (b) 2006 (c) 2011 (d) 2004
39. Consumer voice is a magazine for consumer right is printed from \_\_\_\_\_.  
 (a) Delhi (b) Mumbai (c) Ahmedabad (d) UK

40. A consumer reads magazine and articles related to consumer and issues regularly, he is fulfilling following responsibility of a consumer:
- Updating knowledge about various laws and legislatures.
  - To be honest in all his dealings.
  - Buying standardisation mark products.
  - Both (a) and (b)
41. Checking quality before purchasing the product is related to \_\_\_\_\_.
- Right to information
  - Right to safety
  - Right to choose
  - Right to consumer protection
42. A bottle of honey should have following standardization:
- Agmark
  - ISI
  - FPO
  - FSSAI
43. A person needs following soft skills to work in a consumer grievance cell:
- Knowledge of IT
  - Excellent writing skills
  - Communication skills
  - All of these
44. Following group of courses/degree provide a pool of degree nomenclature which may be useful for entering into vocations of consumer field except :
- BA in Consumer studies, BBA, B.Sc. Home Science, BA Home Science, B.Sc. Family Resource management,
  - B.Sc. Home Management, B.Sc. Resource Management, Bachelor of Business Administration, Bachelor of Business Studies.
  - Bachelor of Business Administration, Bachelor of Business Studies, B.Sc. Home Science, BA Home Science, BSC Family Resource Management
  - All except (a)
45. A person can work and at technical position in organisations like.
- Data management and analysis
  - Quality checking and testing
  - Audio-video content creation
  - All of these
46. Responsibilities of a consumer include:
- Keeping self informed and updated.
  - Ask available discounts
  - Read labels before buying
  - All except (b)
47. A shopkeeper says that if you buy a right now, the product will be available at half the prices, this strategy of the shopkeeper is \_\_\_\_\_.
- beneficial for the consumer
  - pressure strategy for his own benefit
  - illegal procedure
  - none of these
48. Not buying things from black market goods and Contraband goods comes under the \_\_\_\_\_ of the consumer.
- Ethical responsibility
  - Legal responsibilities
  - Both ethical and legal responsibilities
  - Right to choose
49. Taking bill or cash memo from the shopkeeper comes under
- Right to information
  - Right to consumer protection
  - Responsibility of consumer
  - Necessary documents in case of grievance
50. Aman has bought a washing machine which is not working properly, he has called the customer care executive but the technician from the company is not responding, this exemplify \_\_\_\_\_.
- Defective sale
  - Lack of after sale services
  - Lack of information on part of consumer
  - Restricted trade practice
51. To enter in work force of Voice magazine as a content contributor, the person should have skills like
- Excellent writing skills
  - Knowledge of areas of consumer preferences
  - Testing skills
  - Interpersonal skills



52. For organisation of seminars and panel discussions on consumer awareness and education the skills required are:  
 (a) Knowledge of content area (b) Planning and management skills  
 (c) Leadership skills (d) All of them
53. Working in a consumer product testing lab requires  
 (a) knowledge of process of testing (b) knowledge of knowledge of adulteration  
 (c) knowledge of knowledge of legal provisions (d) only (b) and (c) are correct
54. A person can work in consumer clubs and consumer grievance courts provided he/she has  
 (a) knowledge of quality standards (b) adulteration and detection of adulteration  
 (c) knowledge of legal provisions and regulations (d) all of these
55. Which of the following lays down science based standards for foods?  
 (a) BIS (b) AGMARK (c) FPO (d) FSSAI
56. FSSAI ensures \_\_\_\_\_  
 (a) standards for food (b) manufacturing, storage,  
 (c) distribution and for sale (d) all of them
57. A product does not tell about the procedure of using it, malpractices shown is related to  
 (a) Right to choose (b) Right to heard (c) Right to information (d) Right to safety
58. From which year hallmarking has been made mandatory for all the ornaments?  
 (a) 2000 (b) 2006 (c) 2020 (d) 2021
59. In which city Indian Silk Standardization Organisation is situated?  
 (a) Chennai (b) Bengluru (c) Hyderabad (d) Delhi
60. Pressure cooker has following standardization mark:  
 (a) FPO (b) FSSAI (c) BIS (d) ISI
61. Package food made from fruits and vegetables may contain following standardisation mark:  
 (a) AGMARK (b) FSSAI (c) FPO (d) ISI
62. How long is the working time of the Central Consumer Protection Council?  
 (a) 5 years (b) 3 years (c) 1 year (d) 7 years
63. Which of the following has AGMARK as a standardisation mark?  
 (a) Jam, jelly, salt (b) Teabag, soap (c) Ghee, oil (d) All of these
64. A consumer bought a mixer grinder which is gives electrical shock when operating. This problem is a violation of right to \_\_\_\_\_  
 (a) Be heard (b) Consumer Protection and Education  
 (c) Safety (d) Redressal
65. The Programme of Government advertisement through audio-video, print media about various initiatives is for fulfilling the right to \_\_\_\_\_  
 (a) safety (b) heard (c) information (d) consumer education
66. Where a consumer can file his/her grievances?  
 (a) Police station (b) In district court  
 (c) In district consumer forum (d) Department of consumer protection
67. Before filing grievances in district forum what a consumer needs to do?  
 (a) File his grievance to the seller and seek redressal  
 (b) Should have original receipts, warranty/guaranty or service/product related documents  
 (c) Need to file police complaint  
 (d) All except (c)
68. Studying the feedbacks or reviews before buying the product on e-markets is related to \_\_\_\_\_  
 (a) Consumer's responsibility (b) Consumer's right to consumer education  
 (c) Consumer's right to safety (d) All of these



69. Unavailability of or incomplete information on brochure, labels, product manual is related to violation of  
 (a) Right to be heard (b) Right to information  
 (c) Lack of awareness on the part of consumer (d) Right to safety
70. Seeking redressal for a faulty service or product is \_\_\_\_\_  
 (a) Responsibilities of the consumer (b) Right of consumer  
 (c) Need of consumer (d) Avoidable process
71. Identify which one is included in consumer product/service.  
 (a) An insurance scheme/shares/investment (b) Services like electricity/ration/water services  
 (c) Hospital services, taxi services (d) All of them

### Input Text Based MCQs

Read the passage and answer the questions that follow (72 to 76).

Adulteration is also a major cause of disturbance to the consumers. It may be intentional or unintentional, sometimes a quality ingredient is removed from the product intentionally and inferior quality ingredient is added to make more profits. By doing this nature and quality of the product gets hampered. Adulterants are the substances or poor quality products added to food items for economic and technical benefits, it reduces the value of nutrients in food and also contaminates the product and lowers the quality of service. Adulteration is a serious problem as not only it is a money loss but also a health and safety hazard. Adulterants can be available in all food products which are Consumed by consumers daily including dairy products, vegetables, cereals, grains, meat, oils etc.

72. What is adulteration?  
 (a) Mixing of lower quality substance in materials (b) Removal of quality substances from the product  
 (c) Both of above (d) None of these
73. Adulteration can be a \_\_\_\_\_  
 (a) Health and safety hazard (b) Economic hazard  
 (c) No hazard if it is unintentional (d) both (a) and (b)
74. Addition of sugar in juice for increasing quantity is \_\_\_\_\_  
 (a) Adulterant (b) Preservative (c) Additive (d) All of the above
75. Removing cream from milk is an example of \_\_\_\_\_  
 (a) Adulteration (b) Natural process  
 (c) It makes milk more healthy (d) None of these
76. Coffee can be adulterated with \_\_\_\_\_  
 (a) Tamarind seed powder (b) Ghee (c) Brown colour (d) Dates powder

### ANSWERS

#### Multiple Choice Questions

1. (b) 2. (c) 3. (d) 4. (a) 5. (b) 6. (c) 7. (d) 8. (d) 9. (d) 10. (c)  
 11. (d) 12. (c) 13. (d) 14. (b) 15. (d) 16. (d) 17. (a) 18. (b) 19. (b) 20. (b)  
 21. (a) 22. (b) 23. (d) 24. (b) 25. (b) 26. (c) 27. (c) 28. (b) 29. (c) 30. (c)  
 31. (b) 32. (c) 33. (d) 34. (a) 35. (c) 36. (a) 37. (d) 38. (b) 39. (a) 40. (a)  
 41. (a) 42. (a) 43. (c) 44. (d) 45. (d) 46. (d) 47. (b) 48. (c) 49. (c) 50. (b)  
 51. (a) 52. (d) 53. (d) 54. (c) 55. (d) 56. (d) 57. (c) 58. (d) 59. (b) 60. (d)  
 61. (c) 62. (b) 63. (c) 64. (c) 65. (d) 66. (c) 67. (d) 68. (a) 69. (b) 70. (a)  
 71. (d)

#### Input Text Based MCQs

72. (c) 73. (d) 74. (a) 75. (a) 76. (a)

