



Food, Civil Supplies and
Consumer Protection
Department, Maharashtra



Our Mission

"We shall promote the highest ethical practices, by business and professionals, in order to provide complete satisfaction to consumers and other stakeholders."

CFBP TIMES

JUNE - JULY 2022



SHRADHA SARAF
Chairperson FLO Kolkata
and Team FLO 2022-23

invite you to

Money Matters DO Matter!

Let's know it and grow it!!

Tuesday 12 July 2022
Taj Bengal, Kolkata



ADMINISTRATIVE COMMITTEE 2020-2022



SHEKHAR BAJAJ
Founder member



VINEET BHATNAGAR
Vice President and
Chairman, Awards Committee



SWAPNIL KOTHARI
President



NIRANJAN JHUNJHWALA
Hon. Secretary and Chairman,
Membership Committee



ANAND PATWARDHAN
Hon. Treasurer and
Chairman, Mediation Cell

EXECUTIVE COMMITTEE 2020-2022



**BHALCHANDRA
BARVE**



PRAMOD SHAH



ALKA AGRAWAL



NIKI HINGAD
Chairwoman, Fine Arts Committee



VIKESH WALLIA



RITESH BHATIA



KIREN SRIVASTAV
Chairwoman, Consumer Film Festival
and Programmes Committee



ASHA IDNANI
Chairwoman, Consumer
Grievances Redressal Committee



SANDEEP SHAH



ASHOK BHANSALI



NIRALI BHATIA



YUKTI MEHANDIRATTA
Chairwoman, Wellness Committee



PAYAL KOTHARI



KAVITA AGARWAL
Chairwoman (Kolkata Chapter)

This monsoon, warm up with Bajaj Water Heaters.



MAJESTY PC DLX



CALENTA DIGI



CALDIA NXG



JUVEL



VERRE



SWIRL FLOW TECHNOLOGY[^]



MULTIPLE SAFETY SYSTEMS[§]

Free Installation Available^{**}

[^]Swirl Flow Technology is applicable on all Storage Water Heaters except Shakti Plus. [§]Multiple Safety Systems is applicable on Instant Water Heaters. ^{**}Free Installation is applicable on all Storage Water Heaters (except Shakti Plus) & all Instant Water Heaters. Images are for representation purpose only, actual product may vary in colour/size. ^{***}T&C apply. Please visit: www.bajajelectricals.com/terms-and-conditions

ADVISORY BOARD MEMBERS 2020-2022



Shekhar Bajaj



B. N. Srikrishna



Rajiv K Podar



Amla Ruia



Shaina N. C.



Rajyalakshmi Rao



Dolly Thakore



Ajai Kumar



Vishwanath Sabale



Swarn Kohli



Nayantara Jain



Arvind Savant



Sujay Jairaj Thacker



Mickey Mehta



Jagdeep Kapoor



Chandni Khosla



Siddharth Raisurana



Prashant Khemka



Komal Nahta



Meher Mirchandani
(Dubai)



Keki M. Mistry

INVITEES 2020-2022



Prableen Bajpai
(Chandigarh)



Leena Gupta



Barkha Trehan
(New Delhi)



Anshita Asnani



Richa Shah
(Kolkata)



Bharat Bagla
(Kolkata)



Sonal Choraria
(Kolkata)



Pooja Raisurana



Meghana Malkan



Shilpa Sethi
(Kolkata)



Shradha Saraf
(Kolkata)



Ishika Soni
(Student's Chapter)



Dr. Yatri Thacker



Radhika Dalmia
(Kolkata)



Anuradha Kapoor
(Kolkata)



Vayjayanti Pugalía
(Kolkata)



SWAPNIL S. KOTHARI

Heartfelt from The President

Little did we know that the Kolkata Chapter of CFBP would be so successful when I landed in Kolkata on December 18, 2021 to launch the Book, “Magical Forty @ Forty” conceived by Career After Family Enterprise (CAFÉ) founded by our now EC Member Kavita Agarwal. We then followed it up with a CAFÉ Expo on 29th March, 2022 showcasing the power of Women in all walks of life. Needless to say, it was a superhit. And now an Event with FICCI FLO Kolkata conceived by our Invitee Member Shradha Saraf ably assisted by Kavita, was another catchy Event having an audience of more than 200 (almost all women), which centred around the Financial Independence of Women. With me as the Moderator, we had Priti Rathi and Vivek Bajaj as experts, and of course, our very own Invitee Meghana Malkan who was another expert resulting in an overall engaging discussion. The three Events with another mega one coming up on 27th August titled, “CAFÉ PEHCHAAN” felicitating Women Achievers have expanded the geography to Kolkata in a record eight months and we are now targeting other cities so that the light emanated by CFBP illumines the lives of many across this great Nation of ours.

We have an interesting read from our regular contributor Mr. Jagdeep Kapoor on the respectability of Brands and more so how it is achieved! Because CFBP is now a major brand increasing exponentially, we have made it a By Invitation Guest Column. We are also adding new people and our Kolkata team is multiplying well. Hopefully, by the end of this year it will be a tour-de-force in itself to reckon with. Our Advisory Board has yet another two formidable editions – *Meher Mirchandani* in Dubai and *Keki Mistry* here in Mumbai. Meher will advise us in expanding our global footprints and Keki will undoubtedly be that enviable corporate mentor that we can look to for impactful guidance.

During my formative years, I had learnt that *youth* is best fructified when accompanied with *wisdom*. I have followed that in both my personal and professional amount with a reasonable amount of success. As President, I am attempting religiously every day to build a future for the youth who will lead this august organization and that future may not always take shape in the form of my dreams. But at least, I will have inspired my young ambitious colleagues to embrace the future with their gigantic wings flapping upwards to touch the sky!!

I end with one of the best quotes that I have come across from that mighty American President,

We cannot always build the future for our youth, but we can build our youth for the future.

Franklin D. Roosevelt

PATRON MEMBERS

All our esteemed readers including all other non-Patron Members are encouraged to call us and let us know if they are interested in becoming Patron Members and it's resultant benefits besides the fact that this List shall be published in every Newsletter (which comes out every two months and goes to about 1000 readers).

Mr. Niraj Bajaj
Chairman
Bajaj Auto Limited

Mr. B. Ramesh Babu
Managing Director and
Chief Executive Officer
Karur Vysya Bank Limited

Mr. Rajiv Podar
Managing Director
Nawal Finance Private Limited

Mr. Dilip G. Piramal
Chairman
VIP Industries Ltd.

Mr. Shekhar Bajaj
Chairman & Managing Director
Bajaj Electricals Limited

Mr. Vijay S. Khetan
Managing Director
Krishna Developers Pvt. Ltd

Mr. Rajesh Kumar Jhunjunwala

Mr. Prashant Khemka
Founder - Chairman
White Oak Capital Group

Mr. A. Balasubramanian
Managing Director &
Chief Executive Officer
Birla Sun Life Asset Mgmt. Co. Ltd.

Mr. A. M. Naik
Group Chairman
Larsen & Toubro Limited

Mr. Mukesh Ambani
Chairman & Managing Director
Reliance Industries Limited

Mr. Sharad Upasani
Chairman
Blue Dart Express Limited

Mr. Anand Mahindra
Chairman (Mahindra Group)
Mahindra & Mahindra Limited

Mr. Jagdeep Kapoor
Chairman,
Samsika Marketing Consultants

Mr. Rajan Kilachand
CEO
Dodsai Pvt. Ltd

Mr. Raju Barwale
Managing Director
Mahyco Seeds Limited

Mr. Hrishikesh A. Mafatlal
Trustee,
Seth Navinchandra Mafatlal
Foundation Trust

Mr. M C Tahilyani
Managing Director
Forbes & Company Limited

Mr. Sanjay Dangi
Director
Authum Investment &
Infrastructure Limited

Mr. Dinesh Kumar Khara
Chairman
State Bank of India

Mr. Siddharth Raisurana
Fynehand Group
LLP

Mr. Shashikumar Sreedharan
Managing Director
Microsoft Corporation (I) Pvt. Ltd .

Mr. Sarosh Amaria
Managing Director
Tata Capital Financial
Services Limited

Mr. Jamshyd N. Godrej
Chairman & Managing Director
Godrej & Boyce Mfg. Co. Ltd.

Mr. Narendra Kumar Baldota
Chairman & Managing Director
MSPL Ltd.

Mr. R. Mukundan
Managing Director & CEO
Tata Chemicals Limited

Ms. Nisaba Godrej
Executive Chairperson
Godrej Consumer Products Ltd.

Mr. Niraj Bajaj
Chairman & Managing Director
Mukand Limited

Mr. Rajesh Gopinathan
Chief Executive Officer
& Managing Director
Tata Consultancy Services

Mr. Sanjiv Mehta
Chairman & Managing Director
Hindustan Unilever Limited

Mr. Vijay. K. Chauhan
Chairman & Managing Director
Parle Products Private Limited

Mr. Girish Wagh
Executive Director
Tata Motors Limited

Mr. Rajesh Nuwal
Director
India Nivesh Capitals Ltd.

Mr. Vineet Bhatnagar
Managing Director
PhillipCapital (India) Pvt. Ltd.

Mr. Natarajan Chandrasekaran
Chairman
Tata Sons Limited

Mr. Salil Parekh
Chief Executive Officer
and Managing Director
Infosys Technologies Limited

Mr. Niranjan Jhunjunwala
Trustee
Purshottamdas Fatehchand
Charity Trust

Mr. Koushik Chatterjee
Executive Director and
Chief Financial Officer
Tata Steel Limited

FOUNDERS



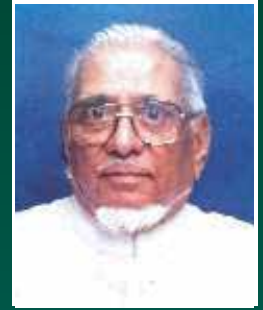
J. R. D. Tata



Ramkrishna Bajaj



Arvind Mafatlal



F. T. Khorakiwala



Naval Tata



S. P. Godrej



J. N. Guzder



Ashok Birla



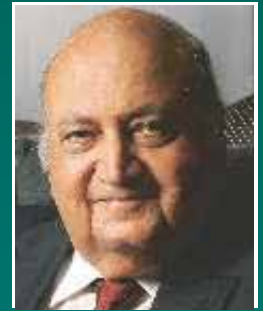
B. D. Garware



Harish Mahindra



Vishnubhai Haribhakti



Keshub Mahindra



Ramnath Podar



S. M. Dahanukar



Pratap Bhogilal



Pravinchandra Gandhi



M. D. Shroff



Swarn Kohli

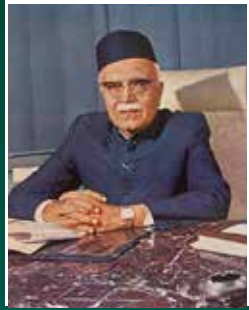


A. H. Tobaccowala



G. V. Puranik

FOUNDERS



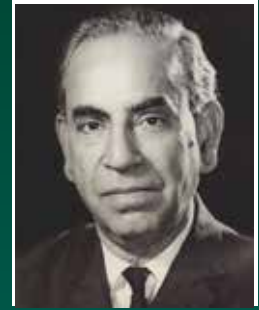
K. M. D. Thakersey



Murarji Vaidya



N. M. Wagle



Prakash Tandon



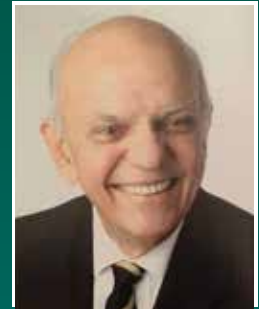
Pratapsingh Mathuradas



Tanubhai D. Desai



Y. A. Fazalbhoy



M. L. Apte



C. L. Gheewala



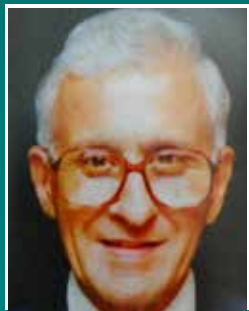
D. M. Khatau



K. S. Basu



G. L. Mehta



R. C. Cooper



R. G. Saraiya



Pranlal Patel



P. A. Narielwala

PAST PRESIDENTS



Arvind Mafatlal | 1966-69



Naval Tata | 1969-71



Ramkrishna Bajaj | 1971-72



S.P. Godrej | 1972-74



P.A. Narelwala | 1974-75



Y.A. Fazalbhoy | 1975-77



Harish Mahindra | 1977-83



F. T. Khorakiwala | 1983-87



J. N. Guzder | 1987-90



Nalin K. Vissanji | 1990-92



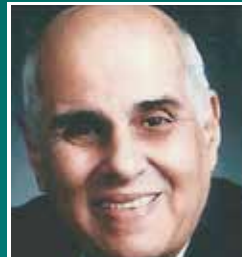
A. H. Tobaccowala | 1992-96



Shekhar Bajaj | 1996-98



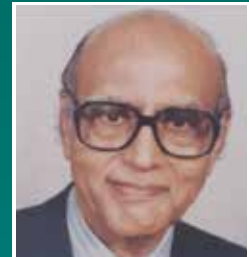
A. S. Kasliwal | 1998-2000



K. N. Suntook | 2000-02



V. S. Palekar | 2002-04



V. B. Haribhakti | 2004-06



Dinesh Parekh | 2006-08



Ramesh K. Dhir | 2008-10



Suresh Goklaney | 2010-12



Hoshang Billimoria | 2012-14



Shyamniwas Somani | 2014-16



Shekhar Bajaj | 2016



Kalpana Munshi | 2016-18



Swapnil Kothari | 2018-24



Our Mission

"We shall promote the highest ethical practices, by business and professionals, in order to provide complete satisfaction to consumers and other stakeholders."

CFBP - Jamnalal Bajaj Awards For Fair Business Practices



The Awards are conferred every year on business and associations, which display an outstanding commitment to Fair Business Practices. It comprises the prestigious CFBP Trophy and a laudatory Citation. The Awards are open to all Public/Private Sector, Co-operative Ventures, Service Industries, Partnership and Proprietary business, Federations/Chambers of Commerce, Trade Association and Charitable organizations from all over India.

The Council for Fair Business Practices (CFBP) is a unique, self regulatory body of business and industry dedicated to upholding the voluntary Code of Fair Business Practices. Formed in 1966, CFBP

instituted these Awards in 1988 in memory of the Shri Jamnalal Bajaj to honour those who adhere to Fair Business Practices in the interest of the consumer and the community at large.

Calling for Award Nomination for 2022-2023

The Awards recognize excellence in the following categories:

• Manufacturing Enterprises Services • Trade And Distribution Sector • Charitable Association

Applications are invited from -

(a) Large Enterprises (turnover above Rs. 1,000 crores) and (b) SMEs (turnover between Rs. 50 and 1,000 crores)

Last Date : 31st August, 2022

For Details Contact:

Council For Fair Business Practices (CFBP)

Great Western Building, 130/132, Shahid Bhagat Singh Road, Opp. Lion Gate,
Next to Cama Hall, Mumbai 400 023.

Phone: 2288 5249, 2284 2590 Fax: 2284 4783

E-mail: cfbpooffice@gmail.com Website: www.cfbp.org/www.ccrcc.in

FICCI FLO PROGRAMME

Tuesday, 12th July, 2022



Money Matters do Matter! Lets Know it and Grow It!!

Tuesday, July 12, 2022 | Taj Bengal | 3:00 pm - 5:30 pm



Meghana Malkan
MalkansView



Vivek Bajaj
ElearnMarkets, Stockedge



Priti Rathi Gupta
LXME

Moderated by:
Swapnil Kothari
President, CFBP



Limited spots reserved for CFBP members!!

RSVP Program Champion: EC Member Kavita Agarwal

FICCI FLO PROGRAMME

Tuesday, 12th July, 2022



FICCI FLO PROGRAMME

Tuesday, 12th July, 2022



FICCI FLO PROGRAMME

Tuesday, 12th July, 2022



FICCI FLO PROGRAMME

Tuesday, 12th July, 2022



FICCI FLO PROGRAMME

Tuesday, 19th July, 2022

FICCI FLO Kolkata
The Power to Empower

FLY TOGETHER

Powered by
ERIC of ICAI

SHRADHA SARAF
Chairperson FLO Kolkata and Team FLO 2022-23
invite you to

**Know your Inheritance!
Protect your Wealth!
Plan your Succession!**

Workshop with
CA NAMITA LAKHOTIA
Co-Founder, Dil Se Will

Powered by Eastern India Regional Council
The Institute of Chartered Accountants of India

Tuesday 19 July 2022
Auris Hotel Banquets
Registrations: 2.30pm | Event: 3 - 5.30pm
Workshop charges 600/- (inclusive of taxes)

CFBP
Council for Financial Planning

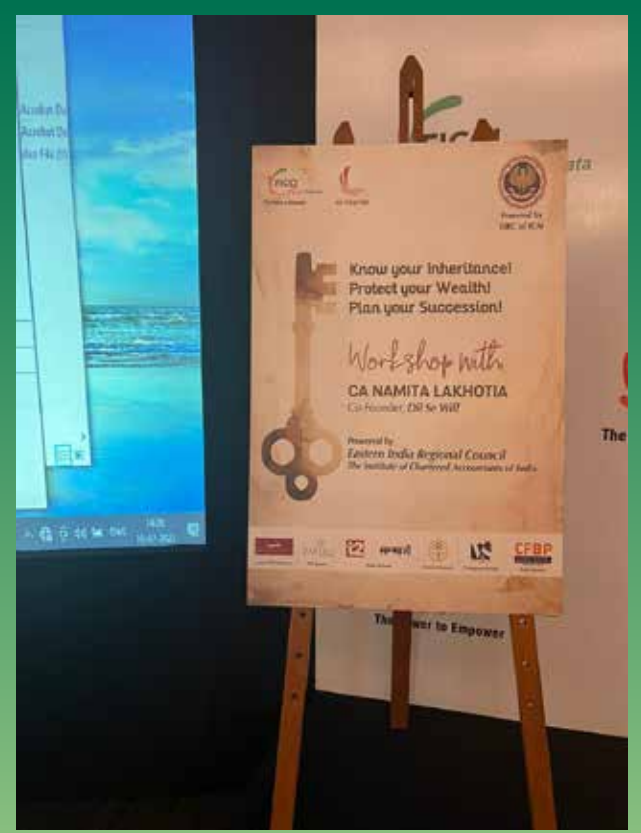
ZANTILLO
DR Designer

सन्मार्ग
Health Partners

OS
Associate Sponsor

Photography Partners

Luxury Gifting Partner



FICCI FLO PROGRAMME

Tuesday, 19th July, 2022



NEW INVITEE MEMBER



Radhika Dalmia
(Kolkata)

Radhika Dalmia graduated from the Shikshyatan College, Kolkata and has done a Graphic Designing Course from Newbury College, USA. She handles the Philanthropy and Corporate Social Responsibility(CSR) activities for her family business - MLD Group, which is one of the most reputed corporate houses in Kolkata. She is the Spousal Member of the Young President's Organisation and Entrepreneur's Organisation. For the last few years, she has been actively involved with the FICCI FLO Kolkata Chapter. She had served as the Treasurer of FICCI Ladies Organisation, Kolkata for two years:- 2019-2020 and 2020 -2021. Currently, she is the Senior Vice-Chairperson (2022-2023) of FICCI FLO Kolkata and will be taking up as the Chairperson in April 2023.



Anuradha Kapoor
(Kolkata)

Anuradha Kapoor is an author, blogger, content curator and film director from Kolkata. She discovered her passion for writing around a decade ago which led her to become a writer. She is proud to have written more than a 100 blogs and around 30 short stories till date. She has compiled most of her stories into a book by the name of 'STORIES FROM THE HEART' and an ebook 'The Facade'. She was awarded the Exceptional Woman of Excellence Award, by the Women Economic Forum. She was awarded by the Indian Awaz for being an inspirational author in the year 2018, title of Influential author by The Spiritmania, the prestigious Swami Vivekananda Award for Excellence in literature, the Superwoman award 2020, the SHE award for best blogger, among various other accolades. She has conducted various blogging and story writing workshops for adults and children and is proud to have introduced more than 100 women to the world of blogging. Anuradha is a member of the very prestigious Screenwriters Association of India and due her immense interest in filmmaking, she recently ventured into film direction and successfully directed a short film, VARTIKA – a ray of hope. She is the Chairperson of the ALL Ladies League India Chapter for Cinema and State President of the West Bengal Social Media Council for WICCI.



Vayjayanti Pugalía

Vayjayanti has won the First Position in We-Pitch Womannovator Kolkata platform in social service sector supported by the MSME Ministry Government Of India.

Vayjayanti has been acknowledged THE POWER WOMAN AWARD by Bengal Chamber of Commerce & Industry for her "innovative approach to social issues".

Vayjayanti is recognized amongst 100 Inspirational Woman of the year 2021 for outstanding example in advancing opportunities for women in leadership by Global Women Inspiration & Conclave "GWIA".

Cited with The Kolkata Entrepreneurs Award, Vayjayanti has been communicating strong messages to the society through her endeavors like Colours Of Innocence, The Kidopreneur Summit, The Third Eye Summit, Think Local Cook Global The Global Homepreneurs Summit & Awards which have become a brand by itself.

NEW ADVISORY BOARD MEMBER

An award-winning entrepreneur, author, healer, and coach, **Meher** is the Director of Manrre Logistics Fund and Managing Director of Palmon Group. She is a maven who balances her various roles with equal ease and persistent hard work—whether it is that of a business leader, decision maker, wife, daughter, or a devoted mother to her twin daughters.

An inherently empathetic leader, she is a source of inspiration for her core team of leaders and leads by focusing on conscious leadership based on her personal and her company's values. As one of the Forbes top Indian leaders, Meher believes that culture is the cornerstone of an organization, and she is responsible for creating and building a culture with a growth mindset at Palmon and Manrre that empowers leaders to be their best on all fronts of their lives.

Her leadership principle is "Success is something you attract by the person you become. It is your dedication to consistently grow yourself that will yield you the life you desire." Her personal journey has brought about a breakthrough and transformation in her, which she shares in her first book 'Come Alive'. Come Alive addresses the answer to the question, 'Are you truly Alive?'

Her book uncovers that there is nothing missing in life and that you are enough and limitless! It helps you understand that you are complete. It sheds light on the fact that the relationship we have with ourselves is what determines the quality of every other relationship in our life. Her journey concludes, that the feeling of something missing is nothing else but the connection with ourself.

Through this book, the author guides you to know, nurture, appreciate, and fall in love with yourself. Her five-phase process will lead you to prioritize yourself, love yourself and ultimately come alive. Being alive is being in love with yourself for who you are.

Her mission is to evoke the transformation in you, so you honor and celebrate yourself for who you are!



Keki M. Mistry

A Chartered Accountant from the Institute of Chartered Accountants of India (ICAI), **Mr. Keki Mistry** brings with him nearly four decades of varied work experience in the Banking & Financial Services domain.

In 1975, Mr Mistry began his career with AF Ferguson & Co, a renowned Chartered Accountancy Firm, followed by short stints with Hindustan Unilever Ltd and Indian Hotels Company Ltd.

In 1981, Mr Mistry joined HDFC Ltd., India's premier housing finance company. Over the years he held several responsibilities, prior to being inducted onto its Board as Executive Director in 1993. He was appointed as the Managing Director in 2000, as the Vice Chairman & Managing Director in October 2007 and the Vice-Chairman & Chief Executive Officer of the Corporation with effect from January 1, 2010. Mr. Mistry is responsible for the overall functioning of the

Corporation. Mr. Mistry is also Non-Executive Chairman of HDFC ERGO General Insurance Company with effect from March 11, 2022.

Mr. Mistry has played a critical role in the successful transformation of HDFC into India's leading Financial Services Conglomerate by facilitating the formation of companies including HDFC Bank Ltd., HDFC Asset Management Company Ltd., HDFC Life Insurance Company Ltd. and HDFC ERGO General Insurance Company Ltd.

Besides being on the board of several HDFC Group companies, Mr Mistry is also on the Board of Tata Consultancy Services Ltd, Torrent Power Ltd, Griha Investments - Mauritius, Griha Investments Pte Ltd – Singapore, Flipkart Private Limited – Singapore and Cartica Acquisition Corp – USA. He is also on the Advisory Boards of a few Indian Corporates.

Mr Mistry has been a Consultant to the Commonwealth Development Corporation (CDC) in Thailand, Mauritius, Caribbean Islands and Jamaica, guiding the company to review and evaluate the operations of mortgage financial institutions in these countries. He has also been Consultant to the Mauritius Housing Company and Asian Development Bank. He is a Member of Primary Market Advisory committee (PMAC) constituted by Securities and Exchange Board of India (SEBI) and was a Member of Corporate Governance Committee constituted by SEBI in 2017. He was the Chairman of the CII National Council on Corporate Governance for five years

(2016-17 to 2017-18 and from 2019-20 to 2021-22). He was also a Member of the CII Economic Affairs Council for 2021-22.

Some of Mr. Mistry's important recognitions include the 'Hall of Fame' award by the Institute of Chartered Accountants of India (ICAI) in 2022 for Exemplary Contribution and Professional Excellence, 'Lifetime Achievement Award for Corporate Governance' for 2020 by the Asian Centre for Corporate Governance & Sustainability, 'CEO of the Year' under BFSI Category at CNBC Awaaz CEO Awards 2019, 'BMA Management Man of the Year 2016' at the 37th Bombay Management Association (BMA), 'Best Independent Director Award 2014' by Asian Centre for Corporate Governance & Sustainability, the Best CEO Financial Services (Large Companies) 2014 by Business Today magazine, CFO India Hall of Fame by the CFO India magazine in 2012, One of Best CEO for Investor Relations – India at the Thomson Reuters "Extel Awards" – 2012, Best Banker of the Year in 2011 by Financial Express, awarded the QIMPRO Gold Standard 2011– Leader for Quality in Business by the Qimpro Foundation, honored with the 'CA Business Achiever of the year' award in the Financial Sector by the ICAI in 2011, declared as the Best CFO in the Financial Services category by the

ICAI for 2008, CNBC TV18's Award for the 'Best Performing CFO in the Financial Services Sector' for three consecutive years - 2006, 2007 & 2008 and CFO of the Year for 2008 and selection as the 'Best Investor Relations Officer' in the Corporate Governance poll by Asiamoney (2008).

Goodnight

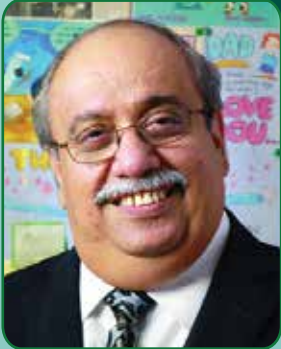


Goodnight Liquid. **NEENDON KO NAZAR NA LAGE**



Sleep of babies is as delicate as they are. Goodnight liquid helps taking care of it. It drives away mosquitoes without any smoke





THE REAL AND TRUE LEADERSHIP BRANDS ARE THE ONES THAT ARE RESPECTED; BUT WHAT DOES 'BRAND RESPECT' MEAN?

Jagdeep Kapoor

Chairman and Managing Director - Samsika Marketing Consultants

In my opinion, 'brand respect' is the feeling a brand inspires in a customer or consumer that makes it strong, makes it a winner and helps it grow in terms of sales, market share, image, reputation and profit. In my opinion, this quality in a brand needs to be looked at in terms of each of its ingredients, namely RESPECT.

R stands for real. If a brand has to have brand respect, it must be real. It must be authentic, genuine and true. Fake brands cannot have real respect. Real brands definitely deserve and get and continue to have brand respect.

One brand that comes to mind, when you think of brand respect is Tata. Over the years, and even decades, this brand has been able to maintain respect from consumers and customers, because it is real. Not only it is real, but it is also seen to be real. Whenever the brand name Tata comes in, it is looked at as genuine and authentic and, therefore, commands brand respect.

Another brand which exudes genuineness, authenticity and image of a real product is Amul. Amul is a brand that people believe in, have faith in and have been trusted. Real brands are trusted and from this feeling emerges brand respect. Amul, across its range of products, has always come out as true, real, authentic and genuine and has looked different from anything that is unreal. Amul as a brand is respected and looked up to.

E is for expectations met. Brand respect is able to be developed when a brand meets the expectations of its consumers and customers and keeps up its promise. Consumers and customers have many expectations – some of which may be small, while some others are big. And, any brand which is able to consistently meet the expectations of the consumers and the customers is able to command brand respect too.

Apple, as a brand, has been able to meet the expectations of its consumers worldwide. Across its various offerings brands and devices, Apple has not only met, but also exceeded, the expectations of the consumers the world over and made their life easier, comfortable and convenient, while also helpful. Apple has been able to command tremendous amount of brand respect across countries, India being one of the largest markets for Apple across its offerings and its devices.

Indigo, as a service brand in the airline industry, is another one that has been able to gain brand respect by meeting the expectations of its consumers. Passengers who fly Indigo know that their expectations would be met, specially in terms of on-time take-off

and landing, which is a crucial aspect in the airline industry. This service brand has been able to provide on-time and excellent service, meeting the expectations of consumers and also making sure that it keeps gaining not only brand respect but also market share.

S stands for sensitive. A brand, which is sensitive to the various needs of consumers, deserves to be respected and, in fact, earns tremendous amount of brand respect. Consumers and customers are sensitive to what they need and those brands which are sensitive to the consumers' needs better physically and mentally are able to earn that much brand respect.

Dove is an excellent example of a sensitive brand, whether it be the physical sensitivity on the skin and, then, the brand extension leading it to be sensitive to various parts of the body. Dove is a respected brand, because of the sensitivity it shows both physically and mentally and leads to happiness and joy amongst its consumers.

P means problem-solving. If a brand is able to solve problems for consumers, it automatically earns brand respect. Whether it be a problem of burns, which is solved by Burnol all over; or a problem of cough and cold, which is taken care of by Vicks; or the running of your business in an efficient manner, which is solved by Zoho's webbased business tools – these brands are problemsolvers.

And, because these brands solve problems, they are able to command brand respect. So much so that problem-solving is an important ingredient to be able to earn, retain and grow brand respect.

E implies evolving. As consumers evolve, so do their needs. And a brand which keeps evolving and is able to satisfy evolving consumers' needs, starts gaining brand respect. The new-age brands are all 'evolvers' – be they Swiggy, Zomato or Dunzo. They are evolving because their consumers' needs are evolving. Whether it is home delivery, convenience or time sensitivity, the evolving needs have been met by these brands and, therefore, these new-age brands deserve to not only gain, not only retain, but also to keep growing in terms of brand respect.

C highlights caring. Brands that care are definitely respected brands. The whole world went through traumatic times during the Covid-19 spell and, at that point of time, leading brands actually gained in brand respect. Whether it be before, during or after Covid, brands that care are always respected.

HOW BRANDS GAIN RESPECT

Dettol is one such caring brand which, through its various product forms and its educational campaigns, as well as its 100 per cent protection promise, has been able to gain brand respect. Not only do caring brands get respect for themselves, but they also make the category respected. Brands like Dettol, Savlon and Lifebuoy has actually brought respect to this caring category, because they have been caring. T relates to being transparent. Brands, which communicate and are transparent in their dealings, are able to earn quick and sustained brand respect. Constant interaction with consumers, feed-back mechanism, being in a position to have all means of communication leads to transparency. Transparent brands are definitely the ones which earn brand respect and are built to maintain that.

Brands like Marriot and Taj are transparent in their dealings – whether it be for reservations or stay or at the restaurants or an event in terms of loyalty points or redemption, the processes and engagement and interaction with consumers reflect transparency. This leads to the brand being able to win brand respect consistently.

Brand respect is a valuable asset in the field of brand marketing and business development. I feel that each and every letter of the word RESPECT has a meaning, as I have explained above. If you want your brand to grow in terms of top line, as also bottom line, then it needs to go beyond being liked and loved. It needs to be respected. Try to gain, attain, sustain and maintain brand respect, because that is going to be one of the most valuable assets in your company.

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I need a monthly income of ₹1 lakh from my investments. Please guide what will be the corpus required to generate such income and what are instruments where I will need to invest in to meet my target.

Many details which are essential to answer the question appropriately are missing, such as age, number of years for the goal, current investments, risk appetite, taxation slab, and liabilities, among other things. Additionally, such calculations involve many assumptions (such as the rate of inflation, the rate of return from investments, and the expected return on the corpus generated to manage the cash flow), which are decided based on the first set of information. However, here are some broader figures to give a perspective. A sum of around ₹2 crore can generate a monthly income of ₹1 lakh if it earns a pre-tax interest rate of 6.5%. However, if this amount is needed after a few years, then it should be adjusted for inflation. For example, if we assume that your goal is 20 years away, then a monthly expense of ₹1 lakh today would become ₹3.29 lakh assuming 6% inflation. This is just to explain the impact of inflation and why it must be factored in for better planning. For now, if we consider the requirement as constant at ₹1 lakh and a 20-year horizon, then you'll need to invest ₹25,000 per month, assuming an 11% return on the overall portfolio. If the goal is 15 years away, then the amount of investment goes up to ₹45,000 per month. Depending on the years, create a portfolio of equity mutual funds - both active and passive strategies, along with allocations towards fixed income products (EPF, PPF).

Consult a financial planner or advisor for guidance based on complete information.



Prableen Bajpai
Founder FinFix® Research & Analytics

I have recently started working and plan to go to the US for higher studies in two years. I can save ₹1 lakh a month. As I will need to submit financial documents for my course, where should I invest - mutual funds or FDs?

Along with fixed deposits, you can start an SIP in an ultra short duration fund or a low duration fund. Ultra short duration funds hold papers with maturities of 3-6 months, while the latter have portfolios with 6-12 month maturities. Since these funds have shorter maturities, they are re-priced faster in a rising interest rate scenario. These schemes give almost similar returns to fixed deposits. Unlike fixed deposits, debt funds are not taxed on an accrual basis. At the time of withdrawal, for a holding period of less than three years, the gains will be added to taxable income for that financial year. Further, the capital gains from debt funds can be set off against capital losses, if any. If you can take risk, then a part of your SIP can be allocated to a conservative hybrid fund, which will invest 10-25% in equity and the remaining in debt. However, don't look at returns in isolation and understand the risk of equity allocation. Conservative hybrid funds are taxed as debt funds. If you are in a high income slab, you can consider arbitrage funds as well for better post-tax returns. Arbitrage funds are taxed like equity. Usually, the financial support documents for F1 visa application include bonds, fixed deposits, shares, debentures or mutual funds, though fixed deposit is the preferred format. If this is the case, you will need to set a target of 18 months for these investments. Then you can gradually exit and keep the money in a consolidated form in fixed deposits during the processing of documents.



Prableen Bajpai
Founder, FinFix®
Research & Analytics

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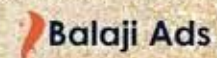
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