



APRIL - MAY 2021

**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

## CFBP

COUNCIL FOR FAIR BUSINESS PRACTICES

HAR GRAHAK KI AWAAZ



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Founder Member, CFBP



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CFBP Consumer Film Festival

AB CONSUMER

BANEGA CREATOR

OUR JURY

## CFBP Consumer Film Festival

2021



**Justice  
B.N. Srikrishna**



**Prof. Vishwanath  
Sabale**



**Dolly Thakore**



**CA Nihar N  
Jambusaria**



**Minhaz Merchant**



**Prakash Jha**



**Juhi Chaturvedi**



**Avinash Kaul**

TAG  
LINE

PAINTING/  
POSTER

SHORT FILM

For Details / Participation log on to:  
[www.consumerfilmfestival.com](http://www.consumerfilmfestival.com)



# Executive Committee 2020-2022



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\*The claim of India's No.1 Mixing Appliance Brand is based on an independent market research conducted by a 3rd party for the financial year 2019-2020. The scope of mixing appliances include Mixer Grinders, Food Processors, Juicers and Juicer Mixer Grinders. ^Test conducted on select ingredients for key micronutrients. This is based on RPD (relative percentage difference) of less than 15%. Higher nutrition retention is found in >90% test cases compared to stone grinding. For more details please visit: [www.bajajelectricals.com/terms-and-conditions/2020](http://www.bajajelectricals.com/terms-and-conditions/2020)

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Swarn Kohli



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Arvind Savant

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Renuka Gopalkrishna



Tahera Mandviwala



**SWAPNIL S. KOTHARI**  
President

## Heartfelt from The President

The Pandemic continues to hamper the free movement of people, sadden a few but it has not been able to dampen the gung-ho spirit of CFBP. Other nations have opened and India awaits the Unlock mode. Let us hope we do that soon, start galloping again with a larger prayer that the world gets rid of this scourge sooner than later.

SBY Founder Yukti Mehandiratta, our Executive Committee Member reminded her audience of the SWOT Analysis and we thought it apt to partner with her on this major cause. Strengths, Weaknesses, Opportunities and Threats are all that we examine at CFBP all the time – and it would only be fitting for us to enlighten a large audience, which we did on 12<sup>th</sup> May, 2021. As we continue to *build* the brand CFBP from strength to strength, the three Ns of brand-building come as the perfect guidance to us. We are pleased to have a very informative article on that from one of our esteemed EC members, Mr. Jagdeep Kapoor, whose prolific writing often lights the path of many of his readers. Jharna Jagtiani, founder of Prerna Foundation, and a lawyer, expounds the role of *Alternative Dispute Resolution* as a panacea for resolution of consumer disputes.

We are enthusiastic about our upcoming Mobile App, and also, our upcoming Film Festival and Jannalal Bajaj Awards. Regardless of the pandemic, our team is working tirelessly to garner sponsors, other logistical support and mainly top entries. Almost functioning on auto-pilot, these two flagship programmes are now the cornerstone of CFBP.

Our 8<sup>th</sup> CFBP Executive Committee meeting held on 21<sup>st</sup> May through Zoom was another productive exercise as we brainstormed our future course of action. We decided to host an online WELLNESS CAMP along with SBY Academy (which has curated this entirely) from 21<sup>st</sup> June, 2021 for 6 days and intend to make this as yet another of our flagship programmes to be held every year. We see it on a much larger scale in years to come. Our enthusiasm is boundless and our efforts are laser-guided to achieve a set of goals. I end with a thought-provoking quote from that great American essayist, lecturer and poet,

*Enthusiasm is the mother of effort,  
and without it nothing great was ever achieved*

**Ralph Waldo Emerson**

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# Alternative Dispute Resolution - A Hope For Resolution Of Consumer Disputes

Guest Column - By Invitation

Jharna Jagtiani (Advocate and Founder, Prerna Foundation)

## INTRODUCTION:

The Consumer Protection Act of 1986, whose primary purpose was to protect consumers' rights and provide timely remedies, has become obsolete and does not acknowledge modern-day consumer market concerns. This adds to the pressure on consumer courts which currently have over 4.3 lakh cases pending, forcing consumers to wait years for justice in trivial matters. This has resulted in consumers losing confidence in the justice delivery system due to the lack of an effective and reliable customer dispute resolution system. Since the bulk of their cases are of minor value and some consumers are low-income earners, consumers find it difficult and expensive to settle their disputes.



Jharna Jagtiani  
(Advocate and Founder, Prerna Foundation)

Alternative Dispute Resolution (ADR) mechanisms can provide a solution to this problem. ADR mechanisms can be one of the most suitable methods for faster resolution of consumer disputes, reducing the burden on consumer platforms, and providing a suitable platform for expeditious resolution of such disputes in a developing country like India. The reason ADR has been gaining popularity is because the main feature of the mechanism is speedy resolution of disputes which has been a major source of concern for the disputing parties in India. The time taking process of the court system and the long-pending cases in court have been a sour spot for disputing parties since ages. This makes ADR an excellent option when it comes to solving consumer disputes. This idea was also incorporated in the Consumer Protection Bill of 2019, which recommends instituting a mediation mechanism for rapid settlement of consumer disputes.

## CONSUMER DISPUTES AND COURTS:

Consumer courts unlike civil courts were created with the dual objectives of expediting the settlement of consumer disputes and creating quasi-judicial bodies to reimburse consumers. However, there has been a substantial backlog of cases in various consumer courts over the years. Some of the significant issues associated with Consumer Courts are: Important posts like that of the Presidents and Representatives of Consumer Courts, which are the backbone of the consumer dispute resolution system, are

vacant in several jurisdictions throughout the country. Consumer courts also grant meager and petty awards, forcing the consumer to run from pillar to post in order to get the orders carried out. There has also been a lack of adequate communication between the President and judges of the consumer court regarding timely adjudication of proceedings, and often ten or fifteen adjournments are permitted. Consumer courts are run by people who have been delegated to do so from other agencies and have no prior judicial experience. As a result, it is a good time for ADR mechanisms to be implemented as a solution to these problems so that the cause of protection of consumer rights and speedy justice can be fulfilled.

## THE ROLE OF ALTERNATIVE DISPUTE RESOLUTION:

'Every contesting person has the right to speedy justice', this was a statement made by the Law Commission in the year 2009. There is no denying this statement for it is true that delay frustrates justice. In the current system, it usually takes 10 – 20 years or even more to reach a final decision on a matter. With the advent of Alternative Dispute Resolution, the disputing parties now have another option for resolving their differences. ADR strategies would effectively achieve the goal of providing social justice to the general public, which is the true goal of an effective legal system. ADR mechanisms have several benefits that make it a suitable solution for consumer disputes. These include but are not limited to ADR hearings which are often completed faster than court proceedings and, without a doubt, can be completed quickly, allowing the disputing parties to continue running their business. ADR mechanisms are always conducted privately ensuring confidentiality and privacy, avoiding the risk of adversarial exposure and reputational damage that may arise from a legal conflict. ADR mechanisms are less confrontational and acrimonious than court proceedings. Not only can this help to relieve stress, but it will also be an important consideration as the parties understand that they need, or should have, a long-term partnership. There are various ADR mechanisms such as mediation, arbitration, etc. that may be adopted to solve consumer disputes.

Mediation is a process in which a consumer and the opposing party work together to settle a conflict with the aid of a neutral third party known as the mediator. The mediator settles disputes between two parties during informal meetings. In contrast to a lawsuit, mediation is easy, private, equitable, and inexpensive. It's a different mentality and

strategy than conventional litigation, which focuses on the past, assigning responsibility and liability, and pursuing a win-lose outcome. In mediation, the emphasis is on future collaboration and direct contact with the aim of long-term outcomes that support both parties. The Consumer Protection Act, 2019 was the first to introduce mediation as a redress method for consumer disputes. Parties in consumer court now have the choice of using mediation as a dispute resolution process at any time after the case has been admitted. It is successful in settling conflicts before they are brought to court, in court-pending disputes, and also after a court decision has been made. It is a powerful weapon in the hands of the parties to come up with alternatives that could be more effective than a judicial decision.

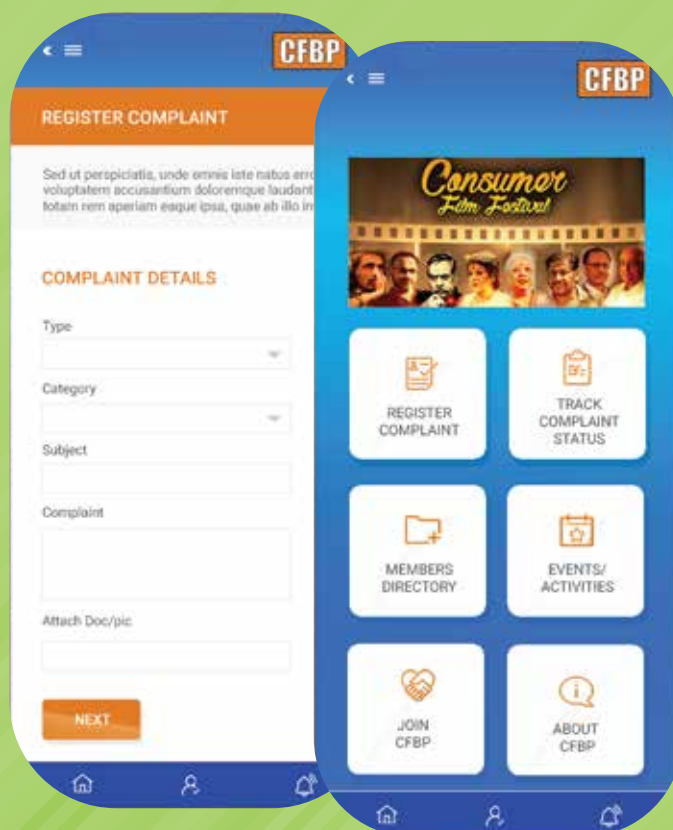
Arbitration on the other hand, has become increasingly popular as an alternative dispute settlement method for both large companies and private individuals. The reason for this shift in trend has been its fast mechanism for resolving conflicts, which has been a major source of concern for the judiciary as long pending cases in court have been a source of concern for disputing parties. Section 7 of the Arbitration and Conciliation Act, 1996 defines arbitration agreement “arbitration agreement” means an agreement by the parties

to submit to arbitration all or certain disputes which have arisen or which may arise between them in respect of a defined legal relationship, whether contractual or not.” Arbitration is believed to be less expensive than litigation because it takes less time to settle a dispute. Arbitration's allure is flexibility, especially procedural flexibility, since it enables parties to set conditions in their arbitration contract specifying how the procedure will operate. Any conflict between private parties may be resolved by arbitration at the parties' discretion, as long as the dispute is not barred by statute.

**CONCLUSION:**

Consumers' confidence in the legal system is being eroded by a growing backlog and delays in resolving customer disputes, particularly when the claims are of minor value. Alternative dispute resolution, in contrast to a lawsuit in a consumer court, can relieve the consumer courts of a great deal of pressure and can be simple, private, equitable, and inexpensive. As a result, growing and improving cooperative alternatives through mediation would help to minimize backlog and increase the chances of resolving customer disputes by delivering justice in a timely manner, and thus could play a vital role in raising awareness about alternative dispute resolution mechanisms.

**Coming soon  
CFBP Mobile App**





**Silhouette by Yakti**

**CFBP**  
COUNCIL FOR FAIR BUSINESS PRACTICES  
HAR GURMAKTI AWAZ

## FREE WEBINAR ON SWOT ANALYSIS

Let's have a look within.

**YOUR KEY TAKEAWAYS-**

- 01 SWOT analysis matrix & its relativity.
- 02 Identify your real strength & weaknesses
- 03 Practical application of SWOT for personal growth.

**DATE & TIME**

▶ 12TH MAY, 2021  
7 PM TO 8 PM

[www.sbyacademy.in](http://www.sbyacademy.in)

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SWOT stands for Strengths, weaknesses, opportunities, and threats. workshop on \*Wednesday (12th May,2021)

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**How to do personal SWOT Analysis**

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SBY Academy

SWOT Analysis SWOT is one of the most effective tools to identify and utilize the STRENGTHS, WEAKNESSES, OPPORTUNITIES ...

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<https://youtu.be/xNiwanBN30E>



# The '3 NS' of Brand Building

Build brands through good quality intentions, strategy and systems

Brand building and brand marketing are intricate processes and require good application of the mind and excellent execution. Here, I recommend my trimurtis – niyat, neeti and niyam – to build brands and have effective brand marketing.

Many a time, brand marketing goes off-track and is not able to achieve the desired results in the growth of brand awareness, its trials, repeats, sales, market share and profit. Why? The reason is that, though attempts are made to enable growth of reputation, top line as also bottom line, it is done without a cohesive plan.

My recommended trimurtis – the '3 Ns' – which should help sort out the problem are: good niyat, good neeti and good niyam. Good niyat means good intention. If work is begun with good intentions, it is a good start. In management terms, intentions can also be translated into objectives. If the objectives have good intentions, then you have already chosen the right path. Good news or good intentions means that you want to serve the consumers, you want to have transparency; have authenticity in your products or service; and have genuineness in your approach not only in the journey, but also for the destination. If the intentions are not good, then it is not a good start. Therefore, my first 'N' of the trimurti is niyat.

If the niyat is not fair, then any business or, for that matter, any function – be it marketing, finance, production or human resources management – can fall flat, because the start was not honest, appropriate and fair.

Therefore, organisations like the Council for Fair Business Practices (CFBP), encourages organisations to follow the business practices with good intentions and also rewards them for doing it on an annual basis. The starting point of any effective brand marketing activity has to be good intentions. If the niyat is good and fair and pure, the year ahead would be prosperous for everyone. However, niyat or good intention should be thought through, whether it be for consumers, distributors, franchisees, vendors, retailers, online or offline deals or B2B or B2C or any other aspect of brand marketing. This starting point is critical in establishing the foundation (neev) of good brand marketing.

The second N of my trimurti is neeti, which means strategy. Strategy is the art of saying 'no' to many paths and choosing to say 'yes' to the one right path. Several companies could have the same desire to reach the same destination, but would choose different paths. That is when strategy comes into play. Strategy is defined and designed and refined to meet the objectives. Strategy is the core of any business plan and by extension, the core of any brand marketing plan.

It is critical that a strategy is well-thoughtout, which is why I give a lot of emphasis to niti. This could be for the brand, advertising, pricing, distribution, promotion, customer service, sales, product and, of course, any other element in

the brand marketing mix, which needs to be thought-out and be conceived, so that it is properly perceived by the customers and consumers. Whether it be neeti in brand marketing or rann neeti in war, strategy is critical to achieve success and meet the objectives set. Many a time, companies fall flat because they have no strategy or a wrong strategy.

This is an important ingredient of my trimurti, because, whether it be the intangibles or the tangibles in a brand marketing mix; whether it be strategy relating to positioning or segmentation;

whether it be strategy relating to innovation or a unique pioneering – all need to be well thought-out.

The third 'N' of my trimurti is niyam, which means systems. Even if intentions are good (niyat) and strategies, appropriate (niti), if they are not implemented well through good systems (niyam), objectives would not be achieved. It is important to understand that niyam completes the trimurtis, along with niyat, niti.

In any deal, implementation and execution are as important as intentions and strategy. And good implementation can take place only through good systems. The systems could be in the field of sales and distribution; or in the think tank of positioning, segmentation and even pricing strategies. The systems could even be in the field of creativity, because disciplined creativity gives better results than just ad hoc adjustments. Or, the systems could be in the field of customer service or promotions or even educating consumers about the benefits of the brand or about a new concept in the field.

Without niyam (systems), there cannot be effective implementation and, therefore, the entire process of the trimurtis of 'N's would remain incomplete. Precise implementation can happen only through proper systems and, therefore, just like the army, there has to be discipline, with systems properly followed, before success can be achieved.

So, to be successful in brand marketing strategy, I would strongly recommend my trimurtis of 'N's –niyat, neeti and niyam. One without the other two is incomplete and, hence, an integrated brand marketingstrategy with the three Ns increases the chances and probabilities of success.

Happy brand building!



**Jagdeep Kapoor**  
(Chairman and Managing Director of  
Samsika Marketing Consultants Pvt. Ltd.)



### 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.

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: [cfbpoffice@gmail.com](mailto:cfbpoffice@gmail.com) Website: [www.cfbp.org/www.ccrcc.in](http://www.cfbp.org/www.ccrcc.in)

# The 8th CFBP EC Meeting for the term 2020-2022 21<sup>st</sup> May 15:45 – 16:45 via - zoom



# CFBP

COUNCIL FOR FAIR  
BUSINESS PRACTICES

HAR GRAHAK KI AWAAZ

# CFBP Consumer Film Festival

Students, this lockdown use your Creativity,  
send your entries and win Awards and  
Cash Prizes at the CFBP Consumer Film Festival  
Awards Night 2021.

## Categories: Topics:

Painting

Fair business practices

Slogan

Mera haq my rights

Short films

Women empowerment

(can be shot on mobile)

Learnings from lockdown

## NO REGISTRATION FEE

For Details/Submission Log on to:

[www.consumerfilmfestival.com](http://www.consumerfilmfestival.com)

MOLECULE

# CFBP Consumer Film Festival



PLEASE WEAR A MASK AND  
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For Details / Participation log on to:  
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