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AUGUST - SEPTEMBER 2026

CFBP HOLISTIC HEALTH SUMMIT 4.0

22nd August, 2026

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HEARTFELT FROM THE PRESIDENT



SWAPNIL S. KOTHARI

The month of August has been truly eventful in the sense that we had our Blockbuster CFBP Holistic Summit 4.0 at its best. Conceptualised by Dr. Mickey Mehta, our Advisory Board Member and curated by our Executive Committee Members Neha Ranglani and Dr. Yatri Thacker, it had many of our health experts participate in various Panels. There are many photos giving you a glimpse of this very successful Event.

September was more of a lending a personal hindsight into the past year and luckily, I was happy to see it rise a bit more than it was last year – the year was impactful. Also, I used a bit of my grey matter in conceptualising our upcoming Leadership Summit in October.

This issue we have my piece on recent raids by the Food Regulator and its benefits, which was carried in *Business India*. Also, an insightful article by our regular contributor Jagdeep Kapoor (Advisory Board Member) has lessons for us to learn on how to be persistent to make the brand a success. Our Advisory Board Member Dr. Rumki Majumdar and I contributed a piece on “Pollution being an Economic Accelerator” to *Business India* – hope you enjoy reading it as much as we enjoyed writing it. Our Social Influencer Priyambada Jayakumar educates us on how greater integration with global markets will help the farmers, which made it to the Op-Ed page of The Hindu.

It is heartwarming to see the continued faith reposed in my leadership in the sense that last AGM (held on August 22), it was confirmed to let me lead the organization for the fifth consecutive term (2026-28). It is a sense of continuing responsibility as I have to keep the organization energized with new vistas opening up and more importantly to spot them into steering the CFBP ship to more glorious peaks. It requires persistent efforts and often burning the midnight oil.

I end with a quote from that great American President,

Nothing in the world is worth having or worth doing unless it means effort, pain, difficulty... I have never in my life envied a human being who led an easy life. I have envied a great many people who led difficult lives and led them well.

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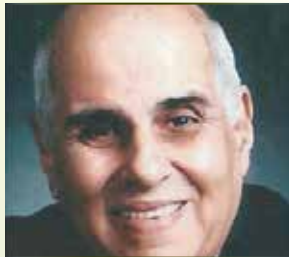
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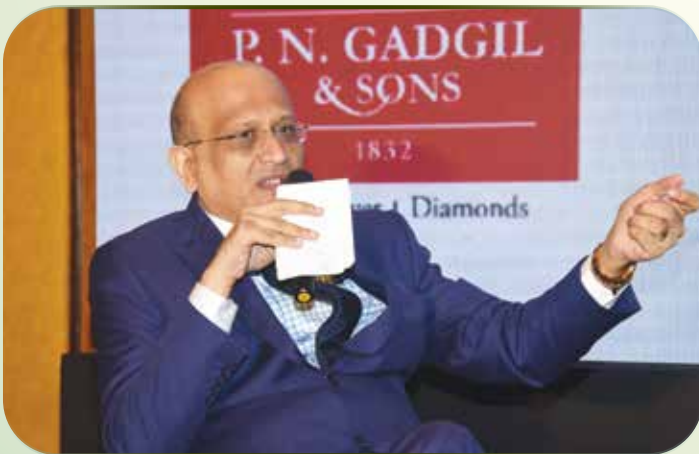
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29th September, 2026

Revisiting the farmer question

India may no longer be an agriculture dominated economy, but it remains deeply dependent on it. While only about 15-18% of GDP now comes from agriculture, the sector continues to employ around 46% of India's workforce. A large part of rural India depends directly on farming and allied activities for its livelihood. This creates an uncomfortable paradox: while India has transformed into an economy driven by industry and services, the economic viability of farming has not kept pace. This is why, as we observe M. S. Swaminathan's death anniversary, the recommendations of the National Commission on Farmers (NCF), which he chaired, need to be revisited.

One of the biggest challenges in Indian agriculture is small landholdings; about 86% of farmers own less than two hectares. Small plots constrain economies of scale, crop diversification and the adoption of new technologies and farming practices. Water is another structural constraint. Around half of all farmed land relies entirely on unpredictable rain, exposing farmers to drought and erratic monsoons. Elsewhere, intensive irrigation has created the opposite problem: groundwater depletion. The Cauvery dispute is ultimately a manifestation of competing demands on a finite resource.

Moreover, climate change is intensifying these vulnerabilities. Erratic rainfall, floods, droughts, and heat waves are increasingly translating into crop losses, while, rising costs of seeds, fertilizers, pesticides, and fuel squeeze farm margins.

Farmers often receive only



Priyambada Jayakumar

Historian, public speaker, columnist, handloom advocate, and the author of 'The Man Who Fed India'

The challenge is to ensure that greater integration with global markets becomes an opportunity for Indian farmers rather than another source of vulnerability

a miniscule share of the final value of what they produce. Weak storage and processing infrastructure, fragmented supply chains and multiple intermediaries often leave cultivators with little bargaining power.

What the NCF got right

The NCF offered a comprehensive response to many of these problems. Its central insight was that agricultural distress was fundamentally an income and livelihood problem, not merely a productivity problem. Farmer policy, it argued, should be judged by the economic well-being of farmers rather than by increases in production or yield. The Commission, therefore, looked beyond land ownership to timely access to productive resources such as water, credit, technology, livestock, fisheries and other natural resources. It called for closer links between research institutions and cultivators.

Its approach also emphasised ecological sustainability. Higher productivity could not come at the cost of soil health and water security. Efficient water use, sustainable farming practices and conservation of natural resources were integral to agricultural policy.

The NCF also recognised that farmers were at the wrong end of an unequal value chain. It proposed district-level agricultural infrastructure; direct marketing linkages; stronger integration between agriculture and rural industry; and better storage, grading, packaging, processing and transportation. It sought to strengthen farmers' bargaining power.

Importantly, the Commission did not assume that everyone

dependent on rural India could or should remain solely dependent on cultivation. It proposed a broader livelihood-security framework encompassing agriculture and allied activities, rural enterprises and non-farm employment.

Over the last two decades, several of NCF's recommendations have been implemented through separate schemes and missions. However, the Commission's larger vision of making farming economically viable, reducing risk, strengthening farmers' bargaining power and integrating production with markets has not been implemented as an integrated framework.

The NCF also anticipated a dilemma that is in sharp focus today: Indian agriculture cannot remain insulated from global markets, but neither can small farmers be exposed to those markets without adequate protection. With India now implementing Free Trade Agreements while also dealing with tariff pressures from the U.S., NCF's ideas have renewed relevance. The challenge is to ensure that greater integration with global markets becomes an opportunity for Indian farmers rather than another source of vulnerability.

The answer is not protectionism, but a combination of remunerative prices, risk management, farmer aggregation, productivity enhancement, value addition, and carefully designed trade safeguards. The task today is not to mechanically reproduce the recommendations, but to update and complete their underlying vision for the agriculture sector.

Food for thought, when bought

FSSAI tries to ensure that manufacturers are persuaded to sell their wares responsibly

India's wellness food market has exploded over the past 5-7 years, giving rise to several brands, which have built businesses around promises that packaged food could also be a healthy option. These companies have charged premium prices and tapped India's fast-growing wellness market, which is estimated to be worth over \$60 billion. Brands such as The Whole Truth, Yoga Bar, Daily Punch, The Func Lab and several others have come under the radar of the Food Safety & Standards Authority of India (FSSAI).

The crackdown: Over the past few months, the FSSAI has cracked its whip and issued notices to several food and wellness brands, including clubs, strongly questioning health and nutrition claims on products ranging from protein-rich foods to electrolyte drinks, including energy drinks. It has conveyed a strong message to the manufacturers at large that making profits is all fine but not at the expense of the consumer's health. In a notice sent to Heritage Foods, it said that the claim 'Fresh Paneer' does not satisfy the conditions stipulated under Schedule V for the usage of the term 'Fresh' and, hence, it needs to be removed, as it is completely misleading.

Also, the word 'Healthy' in the trademark 'Healthy Happiness,' which Heritage Foods uses as its tagline, does not comply with FSSAI regulations. "The use of the term is likely to create the impression that the product inherently promotes or enhances health, thereby rendering the claim misleading". A recent notice to a company over tall claims on its juice capsules has invited attention to another common marketing term – 'FSSAI Approved'. Widely packaged across the spectrum, with websites of several food brands boasting as such, even though FSSAI does not specifically endorse individual food products, this phrase leads a naïve shopper to believe that the government has approved it. Lawyers are having a field day interpreting regulations as opposed to statutes.

Although the FSSAI came into force in 2006, there have been two key regulations introduced over the past decade that have reshaped how food companies communicate with consumers – the Food Safety & Standards (Advertising & Claims) Regulations, 2018, which govern the use of health, nutrition and functional claims in food marketing, and the Food Safety & Standards (Labelling & Display) Regulations 2000, which prescribes how information must be presented on food packaging.



SWARNIL KOTHARI

The author is managing partner, S. Kothari & Co & president, Council for Fair Business Practices

More impactful: Today, the FSSAI has also become far more stringent and capable in enforcing the rulebook. Apart from surprise inspections and stepping up food sample testing, it has increasingly used digital tools to monitor e-commerce listings, advertisements and product labels. This change is forcing companies to rethink how products are built and marketed. Earlier, product launches were managed by product teams with marketing, advertising and compliance teams all brainstorming together. When brands claim 'high protein', this can be verified through testing. But broader claims around immunity, heart, health or wellness often require far greater scrutiny before they appear on a label or an advertisement.

Companies have also started reviewing product labels, packaging and marketing claims, wary that language once considered acceptable could now invite regular inquiry and scrutiny. In many cases, companies have had to alter products to keep pace with evolving regulations. FSSAI's enforcement has become faster and more sophisticated, aided by digital tools such as the Food Safety Compliance System, which allows regulators to monitor product licences, labels, ingredients, e-commerce listings and advertisements more efficiently. The result is that companies are now forced to invest more heavily in regulatory processes, including routine laboratory testing, employee training and quality checks, to ensure products remain compliant throughout their shelf life.

The legal implications: An FSSAI notice is not just a finding of wrongdoing. In fact, companies do have the opportunity to respond with scientific evidence, supporting documents and legal submissions before any action is taken. The legal exposure may also extend beyond food regulations. Depending on the nature of the claim, companies can face proceedings under the Consumer Protection Act 2019 for unfair trade practices. For consumers, the labels on supermarket shelves may soon look different, wherein marketing-friendly words such as 'healthy', 'natural' and 'no added sugar' could become less common, and be replaced by more specific evidence-based descriptions.

Energy drinks at the centre of the storm: What has happened with the much-touted energy drinks, as boosting one's stamina is that, more often than not, they tend to mislead the consumers. Energy drinks are basically non-alcoholic

beverages containing caffeine along with ingredients such as taurine, guarana, glucuronolactone, ginseng, inositol, L-carnitine, B vitamins, sugars and artificial sweeteners. All these ingredients are intended to activate the Central Nervous System and temporarily reduce fatigue and increase alertness. Over the last decade or so, the Indian market for caffeinated beverages has expanded rapidly because consumers have demanded products that promise alertness, enhanced performance and give instant energy.

As a result of this, it has become imperative for FSSAI to strengthen regulations over products that are marketed as energy drinks. The permissible caffeine limits are: minimum – 145mg/L; maximum – 300mg/L. FSSAI requires that caffeinated beverages carry certain mandatory labelling on their products, which include: declaration of caffeine content; statement that the product contains added caffeine; an advisory that the product is not recommended for children, pregnant women or lactating mothers; and consumption guidance to avoid excessive consumption. These warning statements are intended to reduce health risks.

Lately, FSSAI has initiated a significant enforcement action against several beverage manufacturers who are marketing their products as 'energy drinks'. FSSAI directed those companies to remove the term 'energy drink' from product labels. This

action affected several well-known domestic and international beverage brands. FSSAI's regulatory approach is driven by several public health concerns – beverages/drinks, which have high caffeine may cause health hazards like insomnia, nervousness, anxiety and even an increased heart rate; and both children and adults can be vulnerable to the effects that such highly caffeinated stimulants may have. Also, if caffeinated drinks are combined with alcohol, this can increase health risks. There are also great chances of misleading consumers into excessive consumption due to the marketing techniques portraying such beverages as essential for energy or performance.

Looking at the future: FSSAI's approach to energy drinks and other food products emphasises consumer safety, truthful labelling and scientific substantiation of product claims. The recent enforcement actions against products marketed as 'energy drinks' demonstrate FSSAI's commitment to improving transparency and ensuring that consumers are not misled by unsupported marketing claims. The mis-labelling (read: grand claims) has been replaced with more accurate information that helps a consumer decide intelligently.

With FSSAI calling a spade a spade, the legal maxim, 'Caveat Emptor – Buyer Beware' is being replaced with 'Manufacturers Sell Your Wares Responsibly'.



Source by : Business India



Food, Civil Supplies and
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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 honour those who adhere to Fair Business Practices in the interest of the consumer and the community at large.

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Resist, insist, persist

One has to understand, recognise and address the three action stages in marketing for brand success

There are three action stages in marketing, which need to be understood, recognised and addressed for brand success. These strategic stages are important so that you can launch a brand, re-launch a brand, expand a brand and achieve marketing success to grow sales, market share, and profit.

Resist: Many brand marketers find it difficult to be able to launch or re-launch a brand for marketing success. Constantly, they get feedback that they are facing immense resistance from the marketplace on various counts.

Brand managers and the salesforce constantly complain to the top management that they are facing various kinds of resistance from the marketplace, either because it is a new concept, a new category or a new brand in an existing product service category. Also, the market is resisting the price; the market is resisting the concept; it is resisting the size; it is also resisting the company policy. The market is resisting various marketing inputs, finding them either inappropriate or insufficient. Resist! Resist! Resist!

The market sounds and resounds with these words from the internal sales and marketing team. What does the head of marketing and brand management do? Well, the first thing the CMO should do is accept this fact. It is but natural that anything new will be resisted. What is so surprising in it?

A new concept will be resisted. A new policy will be resisted. A new price will be resisted. A new marketing input will be resisted. A new brand will be resisted. A new company will be resisted. A new category will be resisted. Well, the head of brand marketing needs to accept this fact of resistance.

After accepting resistance as a natural behaviour of the market, the resistance needs to be understood, recognised and addressed. You cannot run away from it. Think – why is the market resisting? Is it that they have not understood the concept? Is it that you have not explained it properly to them? Is it that you have not brought out the benefits to the marketplace, whether it be distributors, or channel partners, or retailers or consumers?

What does resist mean? 'Resist' means to try to stop something happening. How to stop somebody from doing something. It also means to stop yourself from having or doing something that you want to have or do. It is a normal psychological reaction to anything which is new or which is out of the normal course of things.

This needs to be addressed. The cause needs to be understood. The underlying fear and objection



JAGDEEP KAPOOR

need to be identified. And, most importantly, it has to be accepted that anything new would be resisted.

Therefore, the first action of the brand marketing head would be to accept that the market will resist. The correct action in this first stage would be to understand what is causing the resistance. What are the types of resistance? Also, identify the fears and insecurities which are causing the market to resist your new offering.

Most brand marketing heads do not do this analysis. Instead, they end up doing knee-jerk reactions, like reducing price. Understanding consumer behaviour is the most appropriate action at the stage of resistance and, then, preparing an appropriate and relevant response to address the concerns, fears, insecurities and worries that the market may have.

Actually, this stage, where the market is resisting, is good. It means that you have an opportunity to understand what could be driving that resistance.

It means the market is involved, maybe in a negative sense. It also means that the market is looking for answers to questions that may be arising in their minds, for which they have no answers and, hence, the natural reaction is to resist.

The reason that resistance is a good stage to begin with is that the market is involved. It would be dangerous if the market were indifferent. The resistance stage allows you to dig deep and prepare to set a foundation for your launch.

A word of caution here. Do not run away because the market is resisting. Try to understand the market.

Insist: In stage two, you need to insist. After having understood the causes, fears, anxieties, insecurities of the consumer and distributor and channel partner and retailer for resistance, you need to now move to explaining and overcoming those resistances. You need to insist.

Let us understand what the meaning of 'insist' is. It means: say firmly that something is true when somebody does not believe you. It means to say strongly that you must have or do something. Convincing is a part of insisting.

Why would someone get convinced? Well, if you look at stage one, the role was being played by resistance. Resistance came in because of not being convinced, or not believing, being unsure or having certain fears. If you overcome those fears and make the customer believe and convince the customer, that is the stage of insist.

Insist does not mean repeating yourself again and again, or shouting or speaking at the top of

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your voice or gesturing. It means taking point-by-point objections, fears, non-belief points, each insecurity and impressing on the customer to try out and buy out.

The initial part of insisting is to convince the customer to listen to you, to listen to your explanation, to listen to your rationale, to listen to the benefits that you are proposing for him or her. If the customer does not listen to you, you have no chance of insisting.

Hence, catching his or her attention, entering the mind and heart, convincing the customer to try you out is the scope of insisting. Many a time, the customer may get irritated because of your insistence. This should not discourage you. Many a time, the customer may put off the conversation or delay, or reschedule the visit or meeting; you must not give up and be patient and go again. This is part of insisting.

Many a time, the customer may come up with various excuses for either delaying the purchase or negating the offer; you need to have prepared answers to all possible questions and should have done your homework. This is also part of insisting.

Many a time, the customer may come up with a surprise, or in the cricketing language, a googly, which you may not have an answer to; you may buy time and make the next visit with the appropriate answer. This also involves insisting. However, being unprepared should be a rare occurrence from your side.

In the second stage of actions in marketing, your determination and your kindness should be reflected, which would be appreciated by good customers. If you insist positively and appropriately, sooner or later, the customer will give you a chance and will be willing to try you out or try out your product or service. Then you would be able to convert that prospect into a customer, even if it is a small initial order or a low quantity.

Because you insist in the second stage of the marketing action process, you have been able to get your foot in the door and slowly build a relationship. But what happens if you do not insist on stage two of the marketing action?

Well, you lose the opportunity. You lose the customer. Demand evaporates. That is not all; you

lose your confidence. You lose sales. And you lose the biggest opportunity of being able to sell again and again and again to the same customer, which brings us to the third stage of the marketing action.

Persist: Once you have converted a customer for the initial sale and have been able to convince him or her, it is time to have an ongoing relationship and have repeat sales again and again.

You overcame the first stage of 'resist,' and then you went to the second stage of 'insist,' and now you should enter the third stage of marketing action of 'persist'. The first-time sale is a trial. But the actual growth of sales, market share and profit in any marketing venture comes through repeat sales. For that, you have to persist.

The third stage is the most difficult one. Everyone thinks that the first stage of resisting is difficult because you have to overcome resistance. Others think the second stage of convincing and insisting is difficult. It is neither. Actually, the most difficult one is the third stage of 'persist'. The reason this is difficult is that it requires discipline, regular visits and building a relationship. Being persistent means not repeating sales of the same product or service, but introducing the full range and new products and new services.

Getting a customer is good. Retaining a customer is even better. It is important to persist, be regular and be in touch with the customer so that you are able to get business again and again. Initially, if the quantity was low, there could be a jump in repeat orders. Initially, if the order was limited, with persistence, you could have the customer buy the full range, which will again give you a boost in sales. Also, initially, if the customer was hesitant to place large and regular orders, if you persist, you could change that in your favour and in the brand's favour.

This stage is lifelong. Because brands are built for the long term. For brand success and for long-term growth on all marketing parameters – be they trials or repeats or sales growth or market share growth or profit growth – it is important to go through, understand, recognise and address these three stages of resist, insist, and persist.

Incidentally, the first three letters of resist, insist and persist constitute RIP. So, go ahead. Bring your brand to life. Let it not die. RIP the market apart! ♦



Source by : Business India

Pollution, an economic accelerator...

... but let it not be a welfare decelerator

Has it ever occurred to you that, over the past few years, millions of Indian households and businesses have been making some of their economic decisions shaped not by prices, wages, or interest rates, but by pollution? Think about it. A middle-class household replaces its water filter, purchases an air purifier and schedules preventive health check-ups for the family. A construction company invests in dust suppression equipment to comply with environmental regulations. A pharmaceutical firm expands its respiratory care portfolio. An insurance company recalibrates health premiums. An electric vehicle manufacturer markets cleaner mobility. Evidently, pollution has become an economic market force by itself.

Economics teaches us to distinguish between what is seen and what is unseen. Frédéric Bastiat had argued in 1850 that good economics requires looking beyond the immediate and visible consequences of an action to understand its hidden costs and benefits.

Pollution offers perhaps the clearest modern example of both seen and unseen phenomena. What is seen are factories, housing projects and the rising number of vehicles. What remains largely unseen are the defensive expenditures made by households, the productivity losses borne by firms and the healthcare costs absorbed by governments.

Economics defines 'Pollution' as a negative environmental externality, which is a cost imposed on society largely borne by the consumers, while the producers' share turns marginal with time. The 'Polluter Pays' principle, long established by international environmental law, seems to have lost its relevance. Instead, pollution has evolved into an economic ecosystem that has created new industries, reshaping demand for and supply of goods and services that did not exist earlier.

So, the question to ask is not whether pollution affects the economy; rather, the more relevant questions to ask are: how pollution is reorganising economic activity, who is bearing and will bear those costs, who profits from its existence and whether this new 'pollution economy' promotes or undermines inclusive growth.

From failure to creator: British economist Arthur Pigou had argued that when producers do not bear the full social costs of their actions, markets produce socially inefficient outcomes. Yet, Indian experience demonstrates a second phenomenon



RUMKI MAJUMDAR



SWAPNIL KOTHARI

that classical theory did not fully anticipate then. Externalities can also create entirely new economies and markets.

As pollution intensifies, private expenditure shifts away from discretionary consumption towards what economists call 'defensive consumption', which is goods and services purchased not to improve but to avoid welfare losses. Expenditure that once went towards education, recreation, or financial savings is increasingly getting diverted towards pollution mitigation.

India has, in recent years, seen household purchases of air purifiers, RO water systems, bottled water, N95 masks and preventive healthcare go up significantly in recent years. India's air purifier market recorded a sale of 1.02 million units in 2024 and this is anticipated to reach a volume of 4.23 million units by 2032 with a CAGR of 20.9 per cent during the forecast period. The India water purifier market size was valued at \$2.19 billion in 2024 and is expected to grow to \$7.72 billion by 2032 at a CAGR of 17.2 per cent during the forecast period.

Besides, the burden is highly unequal, as affordability determines access to environmental quality, greener neighbourhoods, installing filtration systems, working remotely, and access to private healthcare.

Pollution has evolved into an economic ecosystem that has created new industries, reshaping demand for and supply of goods and services that did not exist earlier

Pollution, growth & well-being: GDP, traditionally measured by household spending on education, travel and several other discretionary goods, is also now adding allocations made towards defensive consumption of goods and services with rising pollution. Sales of air purifiers, bottled water, respiratory medicines and diagnostic services all contribute positively to national income. Paradoxically, pollution is simultaneously increasing measures of GDP, while reducing genuine economic well-being.

Majumdar is Advisory Board Member, while Kothari is president, Council for Fair Business Practices

The other paradox is that the pollution economy generates employment in environmental services, healthcare, clean technologies, waste management and renewable energy. In fact, today, a few of these are strategic sectors with strong potential to grow, albeit in capital-heavy sectors. So, those with capital participate as producers of pollution solutions, while those without capital remain consumers of pollution's consequences.

What next?: Three actors build a pollution-solution economy: If the market is already created, there is a need to shift the market objective. Instead of responding to the consequences of pollution, the shift has to be towards addressing its underlying causes. Achieving this transition, however, will require coordinated action from three key actors – the government, the private sector and technology.

The government's role will be to correct the market failure that allows pollution to persist. Consistent with Pigouvian principles, environmental costs will have to be internalised through effective emission standards, congestion pricing and market-based instruments that align private incentives with social welfare. At the same time, greater public investment in clean transport, waste management, wastewater treatment and urban

green infrastructure will help crowd in private capital, lower investment risks and create markets for sustainable solutions.

The private sector, meanwhile, has an opportunity to become an innovation partner rather than merely a provider of pollution-mitigation products. Accelerating investments in clean technologies, circular economy models, sustainable manufacturing, resource-efficient supply chains and green infrastructure can become the new source of competitiveness, as consumers, investors and global value chains place greater value on sustainability and resilience.

Technology, particularly artificial intelligence, can serve as the force multiplier in this transition. Satellite imagery, IoT-enabled sensors and digital twins are enabling real-time monitoring of air and water quality and predictive modelling of pollution hotspots. Beyond monitoring, AI can optimise traffic flows and industrial emissions, and build more efficient waste management systems.

To conclude, India must shift this evolving pollution market trajectory from defensive consumption to preventive innovation. That will ensure economic growth that is both environmentally sustainable and socially inclusive.



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ANNUAL GENERAL MEETING

28th September, 2026



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