



Food, Civil Supplies and Consumer Protection Department, Maharashtra

# CFBP

COUNCIL FOR FAIR BUSINESS PRACTICES  
HAR GRAHAK KI AWAZ



Our Mission

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

AUGUST-SEPTEMBER 2022

## Leaders of Change

# CFBP TIMES

**CFBP** (Council for Fair Business Practices) was established in 1976 by the then Government of Maharashtra and since then it has been working tirelessly to create an environment where business confidence is built through best business practices, promote high ethical standards in prompt, efficient and friendly services providing complete satisfaction to consumers and other stakeholders with their own arduous achievements and contributions.

CFBP recognizes Indian business entrepreneurs who strive to create an environment where business confidence is built through best business practices, promote high ethical standards in prompt, efficient and friendly services providing complete satisfaction to consumers and other stakeholders with their own arduous achievements and contributions.

### Role of CFBP Members

1. Your responsibility is to create awareness about Fair Business Practices.
2. To motivate Manufacturers and Professionals to participate in CFBP Awarded Fair Business Practices.
3. To organize various Consumer Education Programmes.
4. To create awareness among people to reach out to the Council for Consumer Services.
5. To display the CFBP Certificate prominently in your organization's office.
6. To motivate people to do the right thing of their food products in CFBP Ramkrishna Bajaj Testing Centre at S.S.D.L. Hub.
7. To motivate Schools/College Authorities to organize Consumer Awareness Programmes in the Schools/Colleges.
8. To motivate people to become members and follow the mission of CFBP towards Fair Business Practices.

### CFBP Code of Conduct

Every member of the Council accepts the following obligations:-

DO:	NOT TO:
<ul style="list-style-type: none"> <li>Maintain the highest ethical standards in business and professions.</li> <li>Ensure maximum transparency to the satisfaction of consumers and other stakeholders.</li> <li>Consider objectively the viewpoint of the consumers.</li> <li>Satisfy the consumer with prompt, efficient and friendly service at a reasonable price.</li> </ul>	<ul style="list-style-type: none"> <li>Use media to mislead consumers.</li> <li>Knowingly support activities which are against the laws of the land.</li> <li>Misuse an advantageous market position to the detriment of consumers.</li> </ul>

### CFBP Team

CFBP today has a team of industry and professional heavyweights on its Advisory Board, its Executive Committee and its various Working Groups. Some of them are practically the forerunners of the country concerned towards nation building and people both CFBP and India have made quantum leaps. Its Advisory Board Committee consists of President (Swarnil Kohli), Vice-President (Mr. Vinay Mahajan), CEO and MD of PhilipCapital (India) Pvt. Ltd., Advisory Board

Chairman, Mr. Shekhar Bajaj, Vice Secretary, Mr. Swarnil Punjambhalla and Hon. Executive Member, Ramkrishna Bajaj, Chairperson, Mr. J.R.D. Tata, Mr. Ramkrishna Bajaj, Mr. J.R.D. Tata, Mr. S.P. Godrej, Mr. Ashok Birla, Mr. E. S. Guleria and Mr. Kishan Mahindra and 27 others who represent the corporate world of business and industry to regulate it self. Its Past Presidents have been illustrious including Mr. Arvind Malhotra, Mr. Naval Tata, Mr. Harish Mahindra and Mr. Shrikrishna Bajaj who now serve as its Advisory Board Chairman. An internationally renowned lawyer and current President (Swarnil Kohli) says, "CFBP stands for a national hope in making ethical enterprises by creating an environment of trust and confidence in the products and services of the Indian business community."

Our Patron Members are the Corporate Houses BNP Paribas India and include, Bajaj Group of Companies, Balsehra India (erstwhile BIL), Microsoft India, Parle, State Bank of India, Godrej Group of companies, Tata Group of companies etc.

### Mediation Cell

CFBP has a Mediation Cell comprising of Chairperson Anand Patwardhan (who is also the Hon. Treasurer) and Panel Counsel (who is the Co-Chair, an Advocate & Solicitor and an Executive Committee Member).

### Consumer Awareness and Ethical Programmes

CFBP strives to spread its message and create awareness about fair business practices and knowing the consumer rights by organising talks, workshops, seminars, publications, audio-visual presentations, road plays, foraging human chains, participation in exhibitions, fairs and conferences promoting through digital media and newspapers reaching out to the children, young and senior men and women as they happen to be our respective consumers and "Consumer is the KING". A number of such programmes are conducted each year. It creates Ethical Programmes like the Awarded Bajaj Uchi Vyavahar Puraskar Awards (which has completed 34 Chapters and winners who are selected by an award jury) given every year to Manufacturers (Big and Small), Trade Associations, Charitable Associations for awarding medals in following Fair Business Practices and uses the ideas of Dr. Shankar Bhalu Sharma, Dr. P.K. Alexander, Mr. Nandan Nilekani, Dr. Abdul Kalam, Mr. Arun Prasad, Mr. Deepak Parekh, Mr. K.R. Narayanan, Mr. Aditya Patil, Dr. Manohar Singh, Mr. Manohar Joshi, Mr. Ajay Purohit, Mr. P. Chidambaram, Mr. J.R.D. Tata, Mr. N.R. Narayana Murthy, Mr. Uday Kotak and Mr. Adi Godrej as Chief Guest.

We also have the Consumer Film Festival (which has completed 4 chapters) inviting applications from across the country on short films, slogans writing and painting on selected topics and then facilitating them with prizes (winners are selected once again by an eminent jury panel comprising of diverse persons).

### Women Empowerment

CFBP firmly believes that it would be an oxymoron if it didn't take up the cause of Women Empowerment as Women have been subjected to the most unfair practices in most instances - be it at home or at the work place. It has launched several programmes to ensure that Women are empowered with every passing day. It has also ensured that it has Women right at the top of its Executive Committee and majority of the leaders are Women who are established from various walks of life. It encourages Women to visit our Website ([www.cfbp.org](http://www.cfbp.org)) or our Mobile App to get more information and contact its duly without any hesitation.

### Redressal of Consumer Grievances

Chaired by Mr. Asha Bhasini, CFBP plays a key role to protect and satisfy consumers and redress their grievances. CFBP enhances better communication between the complainant and organization complained against, by arranging joint meetings. Through such meetings, many of the cases are resolved to the satisfaction of both parties.

### Titans of Fair Business Practices

CFBP has felicitated many Titans who have contributed immensely to it by coming out with a Co-Source Table Book, "Titans of Fair Business Practices" published by the Times of India Group and edited by its Executive Committee Member Mr. Vikash Wadia.

### Ramkrishna Bajaj CFBP Consumer Education and Testing Centre

The SNDI Women's University has set up this centre in collaboration with the Council. It carries out chemical and microbiological analysis of food products like curries, bottled water etc. samples can come from local markets, or from co-operatives and can be tested for quality and purity. It also offers advisory services to consumer co-operatives and small scale food industries for ensuring better quality analysis of their products. Research on key area of consumer concern is also undertaken when required. It has been approved by NABL (National Accreditation Board for Testing and Calibration Laboratories).

### Consumer Education for Schools

To promote consumer awareness among students, the Consumer Education Committee of the Council has started a Specialized Chapter through Government Law College and shall continue to expand in that direction recruiting more such colleges. It had also earlier prepared a value-based course which has been accepted by the Government of Maharashtra for Students of standards IX and X.

### CFBP Newsletter

A monthly e-newsletter "CFBP TIMES" is published to monthly providing the details of the activities of the Council. It also contains consumer education articles, consumer awareness programmes, advertisements of various activities and the forthcoming programmes. It is available for free download. CFBP TIMES is available on mobile and desktop and is available to over 200,000 consumers.

### Geography

CFBP has started its Kolkata Chapter in June 2021 and has a number of accomplished individuals from there as part of its Honorable Team. It is headed by Ms. Kavita Agrawal (Executive Committee Member and Founder, Careen After Family Enterprise). CFBP continues to explore other cities and shall continue to expand its geographical expansion.

### Gratitude

We thank the following organizations and individuals for making this half-a-century journey memorable with their generous support:-

1. Citi Bank
2. MSPL Ltd.
3. Tata Consumer Products (Tata Tea)
4. Bajaj Electricals Ltd.
5. Titan Company Ltd.
6. IndusInd Bank
7. Godrej Consumer Products Ltd.
8. PhilipCapital (India) Pvt. Ltd.
9. Sunmika Marketing Consultants Pvt. Ltd.
10. Godrej & Boyce Mfg. Co. Ltd.
11. Tata Consumer Product (Tata Salt)
12. Tata Chemicals Ltd.
13. Bajaj Allianz General Insurance Company Ltd.
14. Tata Motors Ltd.
15. Kotak Mahindra Bank
16. Bank of Baroda
17. Life Insurance Corporation of India
18. Mahindra & Mahindra Ltd.
19. Aditya Birla Group
20. Monsoor Capital Ltd.
21. State Bank of India
22. Shriram Housing Finance Ltd.
23. Franklin Templeton Asset Management (India) Pvt. Ltd.
24. Himalaya Wellness Company
25. Mr. Ashok Bhasini



**SHEKHAR BAJAJ**  
FOUNDER MEMBER



**RAMKRISHNA BAJAJ**



**J. R. D. TATA**



**S. P. GODREJ**



**SWARNIL KOTHARI**  
PRESIDENT



COUNCIL FOR FAIR BUSINESS PRACTICES

Great Western Building, 130/132, Shahid Bhagat Singh Road, Opp. Lion gate, Mumbai - 400 023, Tel.: 22885249/22842590, Fax: 22844783, Email: [info@cfbp.org](mailto:info@cfbp.org) | [cfbpoffice@gmail.com](mailto:cfbpoffice@gmail.com) | website: [www.cfbp.org](http://www.cfbp.org) | [www.ccrri.in](http://www.ccrri.in) | Follow: [f](#) [t](#) [i](#) [w](#)



## ADMINISTRATIVE COMMITTEE 2020-2022



**SHEKHAR BAJAJ**  
FOUNDER MEMBER



**SWAPNIL KOTHARI**  
PRESIDENT



**NIRANJAN JHUNJHUNWALA**  
HON. SECRETARY AND CHAIRMAN,  
MEMBERSHIP COMMITTEE



**VINEET BHATNAGAR**  
VICE PRESIDENT AND  
CHAIRMAN, AWARDS COMMITTEE



**ANAND PATWARDHAN**  
HON. TREASURER AND  
CHAIRMAN, MEDIATION CELL

## ADVISORY BOARD MEMBERS 2020-2022



**SHEKHAR BAJAJ**  
CHAIRMAN, ADVISORY BOARD



**SWARN KOHLI**  
FOUNDER



**B. N. SRIKRISHNA**



**RAJIV K PODAR**



**SHAINA N. C.**



**KEKI M. MISTRY**



**JAGDEEP KAPOOR**  
CHAIRMAN, MARKETING COMMITTEE



**MICKEY MEHTA**  
CHAIRMAN, WELLNESS COMMITTEE



**DR. JAI MADAN**  
(NEW DELHI)



**SATYABIR BHATTACHARYYA**



**RAJYALAKSHMI RAO**



**DOLLY THAKORE**



**MEHER MIRCHANDANI**  
(DUBAI)



**NAYANTARA JAIN**



**SUJAY JAIRAJ THACKER**



**AMLA RUIA**



**SIDDHARTH RAISURANA**



**KOMAL NAHTA**



**PRASHANT KHEMKA**



**VISHWANATH SABALE**



**AJAI KUMAR**



PAMPER YOUR EYES  
WITH  
**COMFORT**



**EYE CARE**



LAUNCHING  
**BAJAJ EYE CARE RANGE**

AVAILABLE IN LAMP 9W & BATTEN 20W



**LOW FLICKER\*** (<5%),  
Less Eye Strain &  
Reduces Headaches



**CCT 5000K\***,  
Horizontal  
Day Light



**WIDE COLOUR  
SPECTRUM\***,  
Less Visual Fatigue

\*RESULTS AS PER 3<sup>RD</sup> PARTY TEST LAB TESTING.



# EXECUTIVE COMMITTEE 2020-2022



**BHALCHANDRA BARVE**



**PRAMOD SHAH**



**ALKA AGRAWAL**



**NIKI HINGAD**  
CHAIRPERSON, FINE ARTS COMMITTEE



**VIKESH WALLIA**



**RITESH BHATIA**



**KIREN SRIVASTAV**  
CHAIRPERSON, CONSUMER FILM FESTIVAL  
AND PROGRAMMES COMMITTEE



**ASHA IDNANI**  
CHAIRPERSON, CONSUMER  
GRIEVANCES REDRESSAL COMMITTEE



**SANDEEP SHAH**



**ASHOK BHANSALI**



**NIRALI BHATIA**



**YUKTI MEHANDIRATTA**



**PAYAL KOTHARI**



**KAVITA AGARWAL**  
CHAIRPERSON (KOLKATA CHAPTER)

## 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**



**Shradha Saraf**  
(Kolkata)



**Ishika Soni**  
(Student's Chapter)



**Dr. Yatri Thacker**



**Radhika Dalmia**  
(Kolkata)



**Anuradha Kapoor**  
(Kolkata)



**Vayjayanti Pugalía**  
(Kolkata)



**Neha Ranglani**



**Aarati Savur**



**Bhavika Kothari**  
(Bangalore)



**Manoj Gursahani**



**Lopamudra Mandal**  
(Kolkata)



**Suchi Agarwal**  
(Kolkata)



**Arunima Dey**  
(Kolkata)



**Chandona Datta**  
(Kolkata)





**SWAPNIL S. KOTHARI**

## Heartfelt from The President

The years 2020-2022 come to a close at the end of September. The pandemic forced us to have virtual meetings and it was but a task to keep the flag of CFBP fly high. We did it. The last two years were highly eventful and we had some good events including the opening of our Kolkata Chapter and adding people both to the Advisory Board and to the Executive Committee/Invitee Group in addition to many programmes.

On 15th August, 2022, in celebration of 75 years of our Independence, the *Times of India* came out with a Special Pullout titled, “Leaders of Change”. For the first time in the history of CFBP, we gave a full-page Advertorial for the Mumbai and New Delhi editions felicitating our Founders and chronicling our achievements. We, at CFBP, have been and continue to be pioneers in Ethics – only a few of us can *change* the world for the better! On August 27, 2022, we associated with CAFÉ and had a blockbuster Event – CAFÉ PEHCHAAN attempting our bit to empower women by recognizing their achievements – in other words “giving them an identity of their own.” We shall host our Annual General Meeting on 27th September, 2022, and brainstorm on what we hope to do in the near future. As usual, we have some interesting pieces to read. We are happy to bring to you a thought-provoking article on “Excellent Consumer Service Is Putting Employees First” by Jyotsnaa Shah – our Guest Column. Our Executive Committee Member Ritesh Bhatia has written an equally engaging article on securing Senior Citizens from the pitfalls of CyberSpace. Our regular contributor and Advisory Board Member (also our Chairman, Marketing Committee) Jagdeep Kapoor tells us how our wins at the Commonwealth Games increase the brand value and intrinsically the brands too!

My second term as the President comes to an end this September, and my team has reposed faith in me to continue for yet another two years until September 2024. I have great ambitions for CFBP and hope to see it much more accomplished as we go along. In the past four years as President, I have brought it to a stage where it should have been as of September 2022 – with basics in place such as updated Charter documents like the Memorandum and Articles of Association and a Website and a Brochure and an App, content-based typographical error-free Newsletters and that too on time, an organization with a hierarchical structure and a credible recognition nation-wide, replete with talented people, a geographical Chapter in Kolkata besides Mumbai, larger-than-life canvas for some of its programmes, and most importantly, a tireless attempt to reconnect with every past Founder and/or their repositories, and above all, a positive cash-flow. In the history of CFBP, there has been only one President i.e. Mr. Harish Mahindra who has had three terms (1977-1983) and I am following suit. I am privileged to be bestowed this honour. I hope to live up to the expectations of one and all.

At CFBP, I have tried my best to go for greater (rather than good) things as only exceptional things can set you apart from mediocrity. My team has been with me through thick and thin and has encouraged me to never settle for the ordinary! To that I can only say, “Amen” and end with a quote from a great American business magnate and philanthropist,

*“Don’t be afraid to give up the good to go for the great.”*

**John D. Rockefeller**



## 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. Sanjay Dangi**  
Director  
Authum Investment &  
Infrastructure Limited

**Mr. Rajesh Nuwal**  
Director  
India Nivesh Capitals Ltd.

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

**Mr. Natarajan Chandrasekaran**  
Chairman  
Tata Sons Limited

**Mr. Niraj Bajaj**  
Chairman  
Bajaj Auto Limited

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

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

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

**Mr. Shekhar Bajaj**  
Chairman & Managing Director  
Bajaj Electricals Limited

**Mrs. Nayantara Jain**  
Partner  
Inox Chemicals LLP

**Mr. Niranjan Jhunjhunwala**  
Trustee  
Purshottamdas Fatehchand  
Charity Trust

**Mr. Dilip G. Piramal**  
Chairman  
VIP Industries Ltd.

**Dr. Parul Banker**  
Director  
Bankers Cardiology Private Limited

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

**Mr. Rajesh Kumar Jhunjhunwala**

**Mr. Prashant Khemka**  
Founder - Chaiman  
White Oak Capital Group

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

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

**Mr. Mukesh Ambani**  
Chairman & Managing Director  
Reliance Industries Limited

**Mr. Sharad Upasani**  
Chairman  
Blue Dart Express Limited

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

**Mr. Jagdeep Kapoor**  
Chairman,  
Samsika Marketing Consultants

**Mr. Rajan Kilachand**  
CEO  
Dodsall Pvt. Ltd

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

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

**Mr. M C Tahilyani**  
Managing Director  
Forbes & Company Limited

**Mr. Raju Barwale**  
Managing Director  
Mahyco Seeds 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

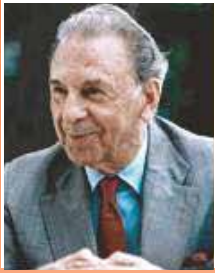
**Mr. Rajiv Podar**  
Managing Director  
Nawal Finance Private Limited

**Mr. Girish Wagh**  
Executive Director  
Tata Motors Limited

\*\*Company name as per alphabetical order



# FOUNDERS



J. R. D. Tata



Ramkrishna Bajaj



Arvind Mafatlal



F. T. Khorakiwala



Naval Tata



S. P. Godrej



J. N. Guzder



Ashok Birla



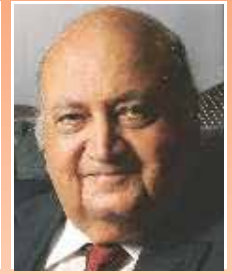
B. D. Garware



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



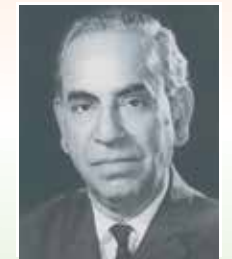
K. M. D. Thakersey



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



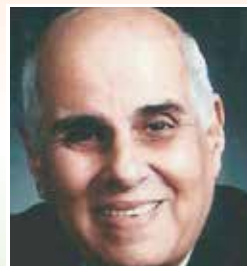
A. H. Tobaccowala | 1992-96



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



# 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





# LESSONS FROM SPORTS



## INDIA'S RECENT WINS AT THE COMMONWEALTH GAMES SHOULD INSPIRE BRANDS

**Jagdeep Kapoor**

Chairman and Managing Director - Samsika Marketing Consultants

India was able to be fourth in the ranking of countries in the recent Commonwealth Games 2022, held at Birmingham, England. This was one of the best performances India had accomplished -- and its overall tally of 61 medals, including 22 gold, proves it.

There are many lessons here for the brands to learn from, so that they also can achieve success in the sports arena – be it in cricket, hockey, badminton, athletics, boxing, wrestling or table tennis. It does not matter whether it is men or women, India's sports contingent did the country proud; and the brand marketers need to see what lessons can be learnt from these events, for brands to be successful.

### **Discipline**

Brands must practise discipline, be it at the time of the launch of a product or service; while nurturing and growing them; or facing intense competition. Brands that do not practise discipline in their thinking and implementation and do not follow a system, may not succeed at all. But brands that go about their activities in a systematic and disciplined manner, in every aspect of brand marketing, increase the probability and possibility of their success, just like the sportspersons.

### **Teamwork**

Even in individual events, teams make a difference – and that include the team of trainers and coaches, who actually help an individual to achieve his/ her potential. In the case of team events, off the field and on the field, teams have to co-ordinate and co-operate to be able to win. In brand marketing too, teamwork is important. Whether it is planning at the head office level, execution at the sales level in the field, at the brand management level, in logistics or other aspects needed to succeed in other functional departments, teamwork is critical. There could be differences among individual members but, when one looks at a common objective of winning against competition and increasing image, sales, market share and profit, then teamwork becomes important.

### **Preparation**

Without preparation, there cannot be success. We must get inspired by the sportspersons who prepare for at least four years, before they go and participate in the competition – be it the Commonwealth Games, the Olympics or any other arena. This strong preparation is done not only at the physical level but also in the minds; and it is done not only at a level oriented with skill, it is also with fortitude. Similarly, brands which go to the market or the field without preparation, may not succeed or succeed only at a limited level. Well-prepared brands in every department of marketing are the ones who have a greater chance of gaining market leadership and growing to the top. Preparation has to be in-depth and not superficial for brands to be able to succeed.

### **Mental strength**

Hard work in any field is not for the faint-hearted. Whether you are a soldier in a battlefield, a sportsperson on the field, a farmer on a farm, or a brand marketing professional in the market, mental strength is an important ingredient we need to learn to develop from watching and studying the sportspersons, if you want to have successful brand building. Sportspersons have their ups and downs. At some phase of the event, they may have been on top while, in some other stage, they may have been down – but it is the mental strength that will make them keep getting up and trying again and again. And that applies to all arenas – be it the boxing ring, the wrestling arena, the badminton court or at the ping-pong table. Brand builders also need to have mental strength to be able to face competition and be able to take the ups and downs in their stride and still move ahead to take their brand forward.

### **Physical fitness**

Many brand marketing professionals, sitting in the head office, may wonder how all these are possible. It is fine for sportspersons to have physical fitness but, people in the corporate world, in their offices, do they need it? Well, in other functional areas, you may or may not need it but, for brand marketing and sales distribution, you better have physical fitness. Whether

one is working in a market place doing 40 outlets daily, or visiting retail outlets -- whether it be in B2C/ B2B or general trade/ modern trade, or products/ services, marketing professionals must have good physical fitness. If you want your brand to be physically fit, then the brand marketing professional too should be physically fit, so that they can grow.

### **Strategy**

In the previous Olympics, as also in the recent Commonwealth Games, the Indian sportspersons who won medals, definitely had a strategy, and were helped in developing that strategy by their coaches and trainers. To understand competition and withstand competitive pressures, as also

to outstand in the arena, you definitely require a strategy. A lot of thinking and planning goes into that and, hence, brands must understand that without a well-thought-out strategy, it is not going to be easy to increase the sales or market share or profit or awareness or trials, repeats and image of the brand.

### **Execution**

You may have great strategy but execution, whether off-line or online, is of prime importance. Sportspersons understand that and many who won medals in the recent Games, did well in executing the strategy that was planned, in an efficient and proficient manner, which led to their success. In brand marketing too, the execution and implementation of a well-thought-out strategy, in a timely, efficient and systematic manner with constant improvements and improvisations, through the loops of feedback and reviews and retraining is what leads to success. At the end of the day, how you execute is singularly important en route to brand success.

### **Persistence**

Successful sportspersons, who have won medals, are the ones who have a great amount of persistence also. They just don't give up. It is quite possible that, sometimes, they fail to win; yet, they do not give up. They learn from their failures and then improve and go out again to make another attempt and invariably succeed. In brand marketing too, it is quite possible that, in the field, a retailer or a distributor initially may not be willing to buy at all; or may not be willing to buy the full range; or may not be willing to buy again and again. But then, the regularity and persistence of skilful presentations and the convincing power -- in efforts above the line to win consumers and efforts below the line to win the trade channels -- is what ultimately pays. Brand marketing professionals, who have no patience and give up easily, actually do not just give up on their own brand, they also surrender the whole market to the competitor, who is waiting to grab the market share, just waiting for the rival to give up. So, that would be a grave error on the part of any marketing professional. This is the important lesson of persistence one should learn from sportspersons. After all, their history and track record gives enough evidence for any brand mar-



keting professionals to learn these brand lessons from.

### **Sense of pride**

It is great to watch a sportsperson with his sense of pride exuding from him/her after winning a point or scoring a goal or winning a bout. That sense of pride for their own selves, for the sport and for the nation, is something to be emulated by brand marketing professionals. Sports and matches are won point by point, patiently; and, with every win, the sense of pride increases, motivating the sportsperson to advance to victory. At times, brand marketing professionals may not show that sense of pride of winning a point, launching in a territory, getting a new consumer or customer, converting each and every distributor or retailer, winning each and every point. This sense of pride at each and every small win actually propels him/her for the big victory. Brand marketing professionals should get inspired like the sportspersons on every point they win -- because victory in sports or in brand marketing is never at a point of time, it is always over a period of time, with a series of points having been won, which brings a sense of pride to get motivated to move forward.

### **Believe in your coach**

Sportspersons who have won medals have full faith and belief in their coaches. They do not doubt. They have full faith and go about with full belief in the guidance that has been given by their coaches. This helps them move in a particular direction and win with faith and belief in oneself

and in their coach. In fact, at one point of time, the faith and belief of the sportsperson and of the coach became one -- that is why they win. Similarly, brand marketing professionals must respect advice and guidance given by the people who guide them so that they can lead them to victory. If you want to win in sports or in brand marketing, doubt is out. Thus, we see that brand marketing professionals can get truly inspired and learn many brand lessons from sports and inculcate that in their day-to-day brand marketing efforts, so that they could take their brands to greater heights and be able to win for their companies.

...



# CAFÉ PEHCHAAN

27<sup>th</sup> August, 2022 - Taj Bengal

CAFÉ PEHCHAAN event promises to be a Grand show with appropriate hoardings, celebrities, networking opportunities, purpose-oriented fashion show. Truly Pehchaan of both CAFÉ and CFBP being firmly established in Kolkata with the tremendous work taking CFBP notches up in such a short time - Hauslon Ne Sahee Maine Mein Dee Hai Udaan - Unchi Udaan 🙌

Women who will walk the ramp for 1st time showcasing budding designers collection! Different identities of women at different stages of life!

- 6 Outfit designers
- 5 jewellery designers
- 35 women on the Ramp!

**CAREER AFTER FAMILY** in association with **CFBP**

**CAFÉ PEHCHAAN** We Welcome our Show Stopper

**KAVITA AGARWAL** (Portrait)

**Dr. Jai Madaan** (Portrait)

**SATURDAY, AUGUST 27, 2022 | TAJ BENGAL, 11:00 AM**  
CALL TO REGISTER NOW - 98303 66164

Gold Sponsors: P, S&M, PAU, etc.

**CAREER AFTER FAMILY** in association with **CFBP**

**CAFÉ PEHCHAAN** We Welcome our Show Stopper

**Sanhita Kamahar**

- Humanitarian
- IT Professional
- Ms India United Nations 2022
- Advisor to NGOs
- Fitness Enthusiast, 21st century
- Solo-n-Positive Parent

**Saturday, 27 August**  
11:00 am - 4:00 pm  
Taj Bengal

Gold Sponsors: P, S&M, PAU, etc.

**CAREER AFTER FAMILY** in association with **CFBP**

**CAFÉ PEHCHAAN** We Welcome our Show Stopper

**Suparna Mukherjee**

- A Beauty Pageant TRAINER
- Grooming Consultant
- Motivational Speaker
- MRS EURASIA UNIVERSE 2019
- MRS UNIVERSE PERFECT 2019

**Saturday, 27 August**  
11:00 am - 4:00 pm  
Taj Bengal

Gold Sponsors: P, S&M, PAU, etc.

**CAREER AFTER FAMILY** in association with **CFBP**

**CAFÉ PEHCHAAN** We Welcome our Show Stopper

**Adolina Ganguly**

- Mrs. INDIA WORLDWIDE 2018
- "DABUR GULABARI" best face for ASHTAM
- Miss Lakme Diva by Lakme
- Miss Vazha by Dabur

**Saturday, 27 August**  
11:00 am - 4:00 pm  
Taj Bengal

Gold Sponsors: P, S&M, PAU, etc.

**CAREER AFTER FAMILY** in association with **CFBP**

**CAFÉ PEHCHAAN** We Welcome our Show Stopper

**Preeti Jaywani**

- IGLM Mrs Face of Bengal 2020
- Rubaru Mrs India Mrs National Universe 2021
- Diler Sindh Mrs Actice Global 2020
- Grooming Expert
- Yoga Certified Protocol Instructor
- Event and Exhibition Planner (Brand name FAB5)
- Gift Blossoms by PJ

**Saturday, 27 August**  
11:00 am - 4:00 pm  
Taj Bengal

Gold Sponsors: P, S&M, PAU, etc.

**CAREER AFTER FAMILY** in association with **CFBP**

**CAFÉ PEHCHAAN** We Welcome our Show Stopper

**Veena Kaur**

- Fashion Influencer
- Pageant grooming
- Jury expert and styling expert
- Winner of Mrs India Worldwide 2017

**Saturday, 27 August**  
11:00 am - 4:00 pm  
Taj Bengal

Gold Sponsors: P, S&M, PAU, etc.



# CAFÉ PEHCHAAN

27<sup>th</sup> August, 2022 - Taj Bengal



It was indeed a grand flagship show - well-crafted, with attention to minute details -> the Booklet, the Jury plaque and the Goodie Bag with the appropriate Thank You label 🖱️ - the result of which is there for all to see -> one can only imagine the exponential branding of both CAFÉ and CFBP with most of the 500 men and women audience including Jai Madaan posting on Social Media garnering easily a million-plus views. At least 20 pages will form part of this Event in the upcoming Newsletter giving it the coverage it deserves! As President, I can only say, "It is so heartening to see an achievement which is not mine."





# CAFÉ PEHCHAAN

**CAREER AFTER FAMILY**  
Presents

In Association with  
**CFBP**  
COUNCIL FOR FAIR BUSINESS PRACTICES  
NAB GURUKUL KI JANGAL

August 27, 2022  
Taj Bengal

**CAFÉ PEHCHAAN**  
Hauslon ne di nayi udaan

*Highlights*

- Keynote Speech by Dr. Jai Madaan, transformational Life Coach
- Fashion Show by Inhouse budding designers & Bridal Couture designers, Jewellery houses
- Awards Show : Recognising the Unrecognized Sheroes under 5 categories:
  - a. CFBP Fair Business Practices Award presented by Bajaj Electricals Limited
  - b. Changemakers Award
  - c. Inspiring Leader presented by Phillip Capital Ltd.
  - d. Rising Star
  - e. Exceptional Homepreneurs



**CAREER AFTER FAMILY**

In Association with  
**CFBP**  
COUNCIL FOR FAIR BUSINESS PRACTICES  
NAB GURUKUL KI JANGAL

**TABLE OF CONTENTS**

- About Pehchaan'22
- Meet the Jury
- CAFE Pehchaan'22 Awards
- Meet the Teams
- Upcoming Events
- Thank You

## ABOUT PEHCHAAN'22



KAVITA AGARWAL  
CAREER AFTER FAMILY (FOUNDER)

I am delighted to present the 2nd edition of Café Pehchaan, an event which recognizes the unsung Sheroes from various walks of life! We all strive to be recognized for who we are as an individual, and Pehchaan is our endeavor in that direction to identify the deserving and bring them to light! The 1st edition held in March 2021, was our 1st physical meet of about 80 women after the Covid struck the world. We did recognize 30 women back then in our small little ways. Today after one and a half years, we are back with Pehchaan 2.0 with much enthusiasm as we have support of Council For Fair Business Practices and other reputed organisations.

We will be recognising 37 women (12 more than the original plan, reason being the excellent quality of nominations) from the 102 nominations received. Each nomination was a winner in itself and we are overwhelmed with the change we see around.

The Pehchaan day will also see fashion show by 6 outfit designers and 5 jewellery brands, besides the motivational talk by Dr. Jai Madaan, world renowned transformational coach.

A captain is only as good as her team, and I cannot dream without the support of my team. Together we shall continue to serve fellow women aspiring to rise and shine.

Grateful to God for the blessings in so many ways!

## ABOUT PEHCHAAN'22



SWAPNIL KOTHARI, PRESIDENT  
COUNCIL FOR FAIR BUSINESS PRACTICES

The CAFÉ PEHCHAAN is one of CAFÉ's flagship programmes in association with CFBP. It sets the benchmark for leading women individuals aspiring to achieve the marked distinction of practicing and promoting Fair Business Practices in addition to being a Rising Star, Changemaker or an Inspiring Leader. Constituted in 2019, today in its 3rd year, it has seen many entrepreneurial women covet, win and set an example as to how to be a responsible citizen, and above all, how best to establish an identity.

The Awards procedure goes through a rigorous independent vetting analysis shortlisting the most deserving candidates tested on the anvil of objective criteria, which includes social responsibility, employee motivation, self-drive and being a role-model amongst others. Both CAFÉ and CFBP are conscious of that and the Jury members have endeavoured to highlight it very assertively this year.

As the planet gets more competitive, doing business fairly and making a change becomes the sine qua non of our very progress, especially Women who are striving to establish themselves beyond the confines of their natal or marital home.

Our heartiest congratulations to the Winners this year. We, at CFBP, extend a very warm welcome to you and your significant others to be a part of this prestigious function. Both Kavita and I humbly request you all and members of the women fraternity including the audience to revert with any feedback that you may have, and we shall strive harder to constantly improve our endeavours.

# CAFÉ PEHCHAAN

## MEET THE JURY

### SWAPNIL KOTHARI

Mr. Swapnil Kothari is a high spirited, energetic, Lawyer. His intelligence and ability to communicate diligently is been applauded in renowned forums across country. Mr. Swapnil Kothari is the founder and Managing Partner of his law firm, "S. Kothari & Co. (Advocates & Solicitors)" and practising in Mumbai since the past twenty years. Having studied in the USA and worked in London, Cleveland and New York at very prestigious law firms and now in Mumbai, he is a panelist on several Super PrimeTime shows on major National Channels, and is also on the Board of several Fortune 500 Indian companies. He is the President of Council For Fair Business Practices, a nationally renowned NGO dealing with the cause of the Consumer.



SWAPNIL KOTHARI

### DR. ARUNA TANTIA

Dr. Aruna Tantia is a Laparoscopic Surgeon, Infertility Specialist and Gynecologist, Director of ILS hospitals Kolkata and has an experience of 36 years as specialist. She is an active Rotary International member, having served as Past president, Assistant District governor of D3291. She is Also the Vice President of West Bengal Child Care Council, WICCI. She has been working relentlessly as Social worker to contribute to the society through Rotary, for past 31 years. She was awarded Highest Award "Service above Self" award from Rotary International for her exemplary contribution.



Dr. ARUNA TANTIA

### LOKESH NATHANY

Lokesh Nathany calls himself a Human Connector and People Happiness Evangelist. He feels happy when he sees people happy and if they are happy because of him, it makes him double happy. Lokesh is a certified Life, Financial and Business Coach. He is also the Licensee, Curator and Host of TEDxChowringhee, Kolkata. He is a TEDx speaker and is regularly invited by organisations and institutions to conducting training's and programmes on various subjects including Financial Wellness, My Dreams My Life, Mindset, Failures & Success, Team building and many more. He loves hosting talks and events.



LOKESH NATHANY

## MEET THE JURY

### MANJULA JAIN

Mrs Manjula Jain is an amazing and exemplary leader. She is empathetic and sensitive towards women and works whole heartedly for their welfare and cause. She connects beautifully with the people around her. She is a power woman and has been honoured with numerous prestigious awards. Currently, she is the President for the Eastern Region of India of Women's Indian Chamber of Commerce and Industry (WICCI). Her vision is to engage more women in business from all walks of life by encouraging and empowering them. She is extremely hard working and motivates others greatly and is revered by all.



MANJULA JAIN

### ANJANA CHANDAK

Anjana Chandak is a contemporary artist based in Bangalore. Finding her path, a B.Tech graduate in Interior design Anjana Chandak established a successful niche for herself in the profession that provided platform for her creative calling. This directed her to pursue her cherished profession as a professional painter and freelance writer, which resulted in the debut solo art shows and release of her debut novel, 'TWO TALES' in 2014. Anjana has created a compilation of her poetry in Hindi with her first art n poetry book 'Mann ke Manke', published recently. Her 11 min poetry 'Ittu si' on child sexual abuse was performed at a dance festival in KHAJURAHO. Her theatrical monologue 'Mai kaikeyi' won rave reviews with various shows in and out of Bangalore. Prestigious SGMF Foundation chose her as an artist to present Panchkanya...and so the journey continues with 'Mandodari' Draupadi Ahalya.



ANJANA CHANDAK

### KAVITA AGARWAL

Founder, Career After Family Enterprise (Social impact initiative for inspiring women entrepreneurs) Promoter Director, Indcap Advisors Pvt. Ltd. and Neev Credit. Kavita Agarwal is a Chartered Accountant, Company Secretary and Certified Treasury Manager with 2 decades of experience. She is the President of WICCI West Bengal Homepreneurs Council, Executive Committee Member & Kolkata Head for Council For Fair Business Practices, Financial Literacy Champion for FICCI FLO Kolkata, member of Women Empowerment Cell of EIRC of ICAI, and Past Council member of Women Entrepreneurship Cell of BCC&I. She has been a TEDx Speaker and awardee of Jewel of Bengal and 40 above 40 by ShethePeople Media House, besides being covered by many platforms like The CA Story, TEQI and many more for her work at CAFE.



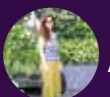
KAVITA AGARWAL

## CAFÉ PEHCHAAN '22 AWARDS

### CFBP FAIR BUSINESS PRACTICES AWARD PRESENTED BY BAJAJ ELECTRICALS LIMITED

This award is to recognise women in business who have exhibited either or all of the following: Innovation at inception; Practices to protect the social; Product / Service Quality; Growth Prospect

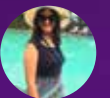
#### WINNER



NIKITA KHILANI  
APOLLO CLINICS, SALT LAKE, NEW TOWN



DARSHITA CHEDDA  
FOUNDER - BE U LIFESTYLE



SMITA AGARWALLA  
OWNER - AJANTA HANDLOOM



RAKHI AGARWAL  
BUSINESS OWNER - GARMENTS INDUSTRY

#### CERTIFICATE OF APPRECIATION



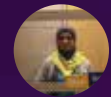
SANGITA SINGH DEO  
PROFESSIONAL

## CAFÉ PEHCHAAN '22 AWARDS

### CHANGEMAKERS AWARD

An award to recognise and acknowledge women of substance making a difference in Society by way of community service/ other means.

#### WINNER



SABA ISLAM  
CHILD ABUSE ACTIVIST



DR. SAMINAH KHAN  
RURAL EDUCATION CRUSADER



NITA BAJORIA  
FOUNDER - GIFT A LIBRARY

#### CERTIFICATE OF APPRECIATION



SATARUPA MAJUMDAR  
RURAL EDUCATION CRUSADER



SHASHI JAIN  
TRAINER & EDUCATOR



DR BIVA SAMADAR  
NCC OFFICER, SOCIAL ACTIVIST



# CAFÉ PEHCHAAN

## CAFÉ PEHCHAAN '22 AWARDS

### INSPIRING LEADER PRESENTED BY PHILLIP CAPITAL LTD.

This is an award to spotlight Women who are leader in her field of work or leading women teams or inspiring other women in their community to do better.

#### WINNER



**SHIVANI AGARWALLA**  
WORLD CHAMPION - KETTLE BALL



**SAROJ DAGA**  
FOUNDER - BANDHINI



**RAKHI MITTAL**  
PRANIC HEALER



**PRITIKA LONIA**  
YOUTUBER, INFLEUNCER

#### CERTIFICATE OF APPRECIATION



**NILIMA SETHIA**  
FOUNDER - TINY TTREASURES



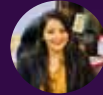
**BINDU AJIT SHAH**  
EDUCATOR

## CAFÉ PEHCHAAN '22 AWARDS

### RISING STAR

An award is to recognise women who have made a name for themselves in last 3 years in business/ profession / sports / art etc.

#### WINNER



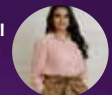
**VINITA KEJRIWAL**  
FOUNDING DIRECTOR - VINSAN  
FINANCIAL SERVICES PVT LTD.



**PRIYANKA SHAH**  
CLINICAL DIETICIAN



**RASHMI S SARAF**  
NUMEROLOGIST



**NEHA RANGLANI**  
HEALTH COACH



**RANJANA PATAWARI**  
FOUNDER - VARA THE COUTURE

#### CERTIFICATE OF APPRECIATION



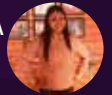
**SAUMYA JHUNJHUNWALA**  
FOUNDER - GLO NATURALS



**SWETA SUREKA**  
LIFE COACH



**VIDHI DOKANIA**  
FOUNDER - KIDSWEAR BRAND



**POOJA KAKARANIA**  
SACHI'S JEWELS - LAB CROWN  
DIAMOND JEWELLERY



**SACHI GOENKA**  
WOMEN'S FINANCIAL LITERACY ACTIVIST

## CAFÉ PEHCHAAN '22 AWARDS

### EXCEPTIONAL HOMEPRENEURS

This award is being conferred to homemakers who have found their niche and created a brand for themselves.

#### WINNER



**NIRMALA NEWAR**  
FOUNDER - FLORAL  
(SOAPS & HERBAL  
PRODUCTS)



**SHARDA KASERA**  
OWNER - (ELEGANCE  
JEWELLERY)



**NITIKA BAGLA**  
FESTIVE DÉCOR



**UMA SARAF**  
CLOUD KITCHEN



**SMITA BHATTER**  
GREEN GIFTING



**MADHU AGARWAL**  
ARTIST

#### CERTIFICATE OF APPRECIATION



**SONAL ATHWANI**  
CATERING



**PAYAL KAPOOR KILLA**  
LIFE COACH &  
MENSTRUAL HYGIENE  
AWARENESS ACTIVIST



**VINITA BAID**  
FOOD SEASONINGS



**BABITA JHUNJHUNWALA**  
PSYCHOLOGICAL COUNSELLOR



**RUBY GOENKA**  
FOUNDER - EAT GREENS (HEALTHY  
FOOD CLOUD KITCHEN)

## MEET THE TEAM

- FOUNDER: KAVITA AGARWAL
- SENIOR DIRECTOR: NIDHI KARNANI
- SENIOR DIRECTOR: DARSHANA TIMBADIA
- DIRECTOR(EVENTS): SUCHI AGARWAL
- DIRECTOR (MULTICITY): RICHA SHAH
- DIRECTOR (INTERNATIONAL): MEENU AGARWAL
- DIRECTOR (PUBLIC RELATIONS): KAVITA AGARWAL
- DIRECTOR (PUBLICITY): SHUBHA SINGHANIA
- DIRECTOR ( TRAININGS): NIDHHI MOHTA
- DIRECTOR ( CAREER COACH): ANUPRIYA CHOWDHARY
- DIRECTOR (CAFE HELPLINE): SAROJ AGARWAL
- DIRECTOR ( CAFE HINDI): MANISHA TIBREWAL
- DIRECTOR (CREATIVES): SONIKA RATHI



# CAFÉ PEHCHAAN

## REMINISCENCE



**ADMINISTRATIVE COMMITTEE 2020-2022**

**ADVISORY BOARD MEMBERS 2020-2022**



## REMINISCENCE



## UPCOMING EVENTS

With so much enthusiasm and dynamism among members of CAFE and CFBP is bound to thrive towards excellence. And the energy of members becomes contagious which doesn't stop us from going on step forward for the holistic development of the members. CAFE doesn't stop learning and imparts wisdom along with fun & frolic. Following are the upcoming events.

### CFBP CONSUMER FILM FESTIVAL

The Film Festival is one of CFBP's flagship programmes, which draws and rewards talents in Painting, Tagline (Slogan) and Short Films on given topics pan-India after an eminent Jury selects the Winners. It is usually held at the end of the Year at Taj Lands End, Mumbai and is considered to be one of the biggest Events held by any NGO in the country.

### WeMBA

WeMBA (Women Entrepreneurs Marketing & Business Administration) is an Educational program curated specially for women entrepreneurs who would like to take their career one notch higher by availing knowledge, expertise and corporate experience through this MBA certification under Inspira University Siliguri.

### CAFÉ EXPO

Café Expo is an event for business opportunities, networking and above all a perfect Roof to manifest your products and services. With plethora of activities, services, talk shows, keynotes in store, this event will again create a thunderous buzz in the city like last year. Coming up with this extravagant event soon with a new twist. STAY TUNED.



In Association with



Thank You for your support!!

Sponsored by



Partnered by



Bridal Couture Fashion Show:



Community Partners:



Make-Up partner: Yashika Joshie  
Fashion Show Choreographed by: Preeti Jagwani



# CAFÉ PEHCHAAN '22 AWARDS

27<sup>th</sup> August, 2022 - Taj Bengal





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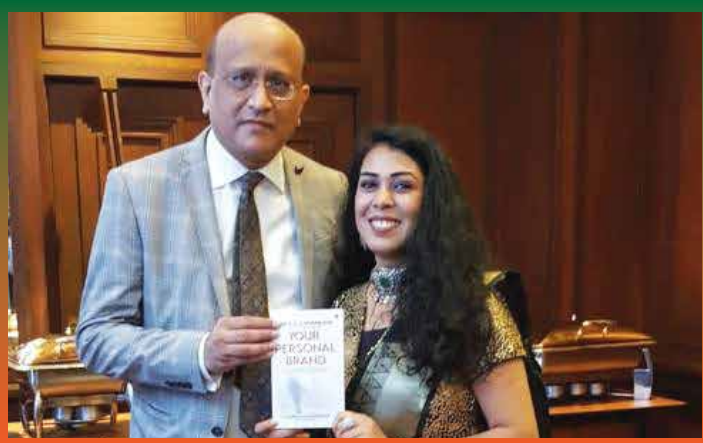
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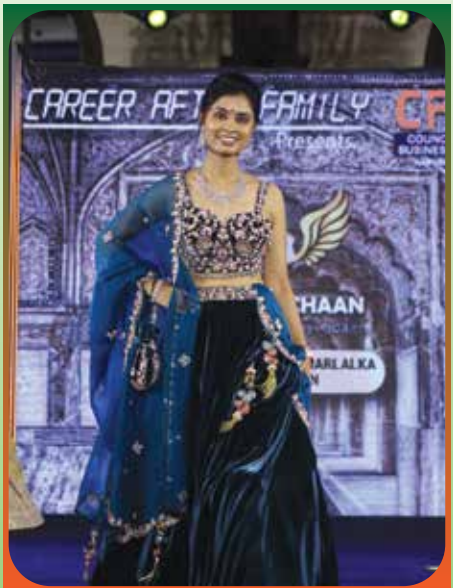
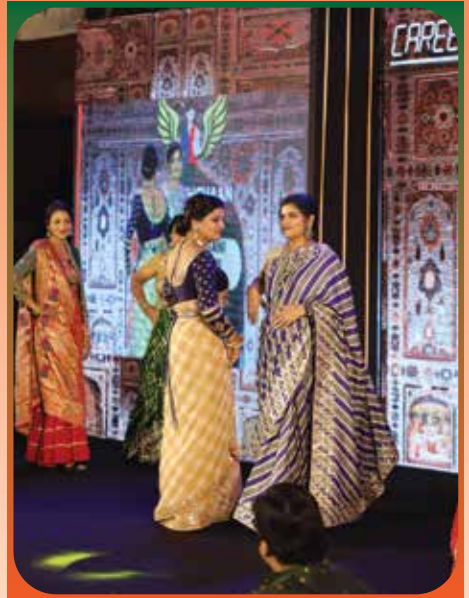
27<sup>th</sup> August, 2022 - Taj Bengal





# CAFÉ PEHCHAAN '22 AWARDS

27<sup>th</sup> August, 2022 - Taj Bengal





# EXCELLENT CUSTOMER SERVICE IS..... PUTTING EMPLOYEES FIRST!



***“No matter how good or successful you are or how clever or crafty, your business and its future are in the hands of the people you hire. - Akio Morita(Co-Founder SONY)***

**Jyotsnaa Shah**

Facilitator, Coach, Faculty, Mentor- Sensitizing Executive and Senior leadership across industries to Interpersonal, Mentoring, Service and Collaboration needs

**Guest Column - By Invitation**

Competing in the customer service space has become far more important and relevant than competing in the product space. Customer Service has today gained importance and is now an integral part of all business plans. The traditional customer service norms have to change and include more, to handle competition in the new markets. How do they do this?

MarketsandMarkets, a B2B market research and advisory firm forecasts the global customer experience management market size to grow from USD 9.5 billion in 2021 to USD 16.9 billion by 2026, at a CAGR of 12.3%. Customer service is the base of the Customer Experience pyramid. This makes it critical, that companies get their scope and definition of “Customer Service” right. Let’s start with defining customer service for current times. Ron Kaufman in his book Uplifting Service, defines Customer Service as “Taking action to create value for someone else – an outcome that’s beneficial, positive, wanted, needed, hoped for or desired by someone else. That could be an external customer, client, an internal colleague, an employee, or even your boss”. This definition is far removed from the traditional scope of “Customer Service”, as it involves paying attention to another customer -**The Internal Customer**. This is new. But is it feasible?

**Understanding Internal Customers :** Internal customers are the employees in the business... it includes colleagues, subordinates, staff and your boss. Everyone in the business is here to serve customers. All Employees who aren’t part of the handful that handle external customers, are service providers for internal customers.

**Internal Customer Service is Imperative to growth and profitability**

Aspects that make Internal Customer Service, an ignored element in business plans are **Employees are not considered as customers:** People working with each other in a company tend to see each other as colleagues and not customers. Business thinks of them as employees rather than customers. Internal customer is almost a non-existent term.

**Strategic Intent is external customer service:** External Customer Service has been thought of distinctly as a strategic aim and requirement. Customer service is simply... External Customers

**Culture speaks otherwise:** The workplace culture does not condition staff to think of their work as serving people. People think of internal work and conversations as transactions rather than service moments. It’s about handling responsibility. Employees think they are back-end people doing back-end work, leading to either neutral transactions on a great day or power games on bad days.

The premise of Internal customer Service is that **delighted employees will delight external customers**. Internal Customer Service includes everything an organization does to help employees fulfil their duties, reach their goals and enjoy what they do. It includes not only how different functions communicate, collaborate across the business, but also how people interact with their colleagues, subordinates, and superiors. For instance, Shekhar

(Human Resources) does not pass on the payroll timesheets on time to Neena (Finance) She can’t process them on time, and workforce salaries are delayed. Internal Customer Service done well, creates an environment, within which people in the business are most likely to be in the right frame of mind to serve external customers.

**Power of “People First! :** People First is a socially conscious, sustainable model and is **rooted in valuing People over Profits** Proactive businesses are changing the paradigm of managing employees and moulding

themselves to the **“PEOPLE FIRST”** way of doing business.

Leaders in People First cultures understand that valuing and caring for internal employees over profit, will make people work above and beyond the call of duty, The Ironic twist is that when employees are valued as whole individuals, the business is generally more innovative, resilient, and even profitable.” Simply put, **“People First” is potentially the driver for business results from start to finish.**

Companies have imbibed this and had positive results. One exemplary example is HCL Technologies, the IT giant that did this in early 2000s Vineet Nayar, the then CEO was instrumental in changing the culture to “Employees First Customers Second”. Fortune magazine called this the most modern management idea. This involved inverting the organizational structure, creating transparency, accountability and encouraging a value driven culture. Another one is the Marriott group, (ranked second on Fortune’s 2019 Best Big Companies to Work For) , that functions by a motto that has been in place since the company was founded in the early 21st century: “Take care of your employees, they’ll take care of your customers and the customers will keep coming back again and again.”

**Making “PEOPLE FIRST” real :** Service leaders know that any employee coming to them with some need or want are their internal customers, and they are here to SERVE him. They have to completely commit to becoming to making “People First” a reality. This means changing old ways of working. These four essential elements are essential to drive a “People First” culture -- **Culture of Service**

Reinforce to the teams, that their job is a “FEED” for someone else to begin their work. Observe, note and plug behaviour patterns that are not making for a great workplace. Leaders have to intentionally coach and put people on the same page of why helping one another succeed leads to business growth. -- **Culture of Open Communication**

Communication is the Key to Internal Customer Service. Lori Goler, Facebook’s chief people officer stated, “We work on building an environment where people can collaborate; they can innovate together. There’s a lot of spontaneity in the way people bump into each other, just a really fun collaborative creative space.” Develop a positive workplace culture by ensuring and insisting communication loops are completed. Conduct regular town halls, and individualized reach outs to smooth over potential areas of friction. -- **Culture of Empathy**

Business Leaders have to find ways to show their people, that they care about their well-being making it more likely for employees to show empathy at work. Allowing people to share their feelings and failings will also help in a big way. Procter & Gamble offers a personal leave of absence. when employees are going through a difficult time. Employees can take up to three months off periodically without pay – but with continued benefits – allowing employees to take time for personal needs and the company to retain valuable talent.

-- **Culture of Respect and Safety**

Setting up a chatbot or email to allow employees to safely express their concerns or grievances. People will not leave easily if they know that the workplace will address unfair practices.

Clearly, External customer satisfaction is an outcome of excellent internal customer service. Dean Lindsay summed this up rightly when he stated, “If we want our external customer service to be first rate, our internal customer service must be first rate first.” –

**So Always... Put People First!**

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## NEW INVITEE MEMBERS



**Aarati Savur**

**Aarati Savur** is the CEO of Parisar Asha - Centre for Educational Research and Training, passionate educationist, an artist, motivational speaker and a life coach. Parisar Asha is a Mumbai based not for profit organisation that supports schools to provide joyful 21st

century learning system through the environment and art. She brings with her a rich experience of 26 years in the field of education and corporate world. As per the last wish of founder director Ms Gloria de Souza she left her flourishing corporate career and joined back Parisar Asha as a CEO in 2013. She has a masters degree in Science -Botany as well as MA in Drawing and Painting. She strongly believes that to bring about a positive change in the society, there is an ardent need to bring about continuous innovation in the education system. In last few years time she has brought many positive changes in the organisation and in the society at large through various innovative projects, such as Eco-tech World School Program, Free parenting helpline, innovative workshops for students, teachers and parents for a sustainable tomorrow. In last 8years these programs benefited 2 lakh students, 2 lakh families and 10,000 teachers. She has been also conducting workshops globally. She has been specially honoured by many institutions for her work during Pandemic. Toll-Free Helpline now extended to covid relief. Parisar Asha started many free online initiatives to continue education for the lower income group students such as free Spoken English, study circle, art and theatre enrichment, reading club. She also introduced special webinars on mental health during Pandemic. Such as Ask the Expert - Thursday series on Facebook and Youtube.

Ms. Savur dons many feathers in her illustrious cap. She has been also honoured by many national and international awards.

Recently she has been awarded by Amity University for Women's Excellence Award 2022. She was also selected by Indian Achievers club for 99 Indian women Achievers award 2021, CAIT women Entrepreneurship award 2021 by Federation of all India Traders. SME Global Business acknowledged Aarati as one of the top 100 Global Women Leaders 2021. Jannalal Bajaj Management Institute with 'Leadership award 2020' and other awards.

1. Maharashtra Guru Gaurav' 2.Indian Convention centre, Delhi's Women Achiever Award 3. Femina Award - World Women Super Achiever Award 4. IWAA -Indian Women Achievers award 5. Women leadership Excellence Award in NGO and philanthropy by CMO Asia, at Singapore for her outstanding contribution in the field of education. 6.Women in Business Award by Indo Global SME Chamber-Chamber of Commerce 7.Future Women Leadership Award.

Under her leadership Parisar Asha has won many prestigious awards

1. 'Reimagine Learning Challenge Pacesetter' by Lego foundation and Ashoka Changemakers 2. Global NGO Award 2016 by the world CSR congress for

outstanding contribution in education for sustainability. 3.'The Global giving award' in the category - Innovation in Education, at Dubai. 4.India Sustainability Leadership Award - Certificate of merit She was also a member of Experts resource for the Board of NCERT Art and Aesthetics department. She was involved in creating and rolling our teacher's training package on Arts integration for NCERT. She is a member of Anti sexual harassment committee for women and children for 1.Maharashtra Police State Intelligence department 2.Thadumal Shahani Engineering college, Bandra. She is also executive chairman of the 'Womens Movement for Peace and Prosperity' (WMPP) initiated by the Times group.



**Arunima Dey**  
(Kolkata)

Film Director/Film Producer/Story Writer/Actor/Social Activist  
Member of Federation Of Indian Chambers Of Commerce And Industry (FICCI), Member of WICCI, Women Council, Kolkata Chapter, Member of Rotary Club Of Calcutta, Member of Directors Association of Eastern India (DAEI)

**Arunima Dey**, Member of Eastern India Motion Pictures Association (EIMPA), State President (Cultural Wings) of International Human Rights Organization (IHRO) Work as a Film Distributor in Film Industry Former Senior Manager at Aegon Life Insurance Company Former Senior Territory manager at SBI Life Insurance Company, Former Deputy Chief Manager at Kotak Life Insurance, Entrepreneur at Digimax Creation (A Unit Of Film Production & Consultancy)



**Lopamudra Mandal**  
(Kolkata)

**Lopamudra Mandal (Lopa)** is a Kolkata-based Entrepreneur, Social Influencer, Content Creator, Brand Strategist and a Grooming Expert.

She has won many accolades and Awards including the Economic Times Award. She is former Miss Kolkata, Mrs. India IAB

2018 and a member of ICBI (Convenor of her Chapter) - International Chamber of Business & Industry. She is a member of the INSD - International School of Designs, INF D - International School of Fashion Designing and GIIM - George Institute of Image Management. She heads her Institute for Image Consulting - La Academie.



**Chandona Datta**  
(Kolkata)

**Chandona Datta** is a Kolkata-based Nutritionist with more than 17 years of providing the best diet plans, and has ambitions to expand her skills nation-wide. She has a post graduate degree in Nutrition & Dietetics. She is a Gold Medalist from JU and also has won the Sushila Devi Birla Award in both the terms. She also teaches at the famous Loreto College. She specializes in formulating diets from weaning to all types of disease management. Nutrition is her passion and she strongly believes that a well balanced diet is an integral part of well being. She guides people towards a more positive and healthy lifestyle.

She is driven, committed and determined to make a difference to Society. She is an active Member of WICCI and CAFE.

## NEW ADVISORY BOARD MEMBERS



**DR. JAI MADAN**  
(NEW DELHI)

**Dr. Jai Madaan**, known as the Lady of Fortune is an internationally known Astrologer, Vastu Expert, Tarot Card Reader and a Motivational Speaker.

She participates in panel discussions on many News channels and has been featured in various programs on TV Channels such as ABP News, Zee Tv, India Tv, India News, ET Now, Sahara Samay, Sahara NCR, Pragya etc. She has been featured in leading magazines like Society, Savvy, Femina & Woman's Era and have written articles for magazines & newspapers like L'Officiel, The Man, Vistara, Wedding Vows, Cosmopolitan, Hello, World HRD Congress, Times group, Women Leadership Congress, Ravishing, The Pioneer, The Asian Age, Hindustan Times, Vivaah & Timeless Jewels.

Dr. Jai Madaan conducts regular seminars and motivational talks for various corporates and institutions like Ted-Talks, Federation of Indian Chambers Of Commerce and Industry (FICCI), Confederation of Indian Industry (CII), Jain International Trade Organization (JITO) Omaxe, Big FM, Dell, Sharda university, Blaupunkt etc.

Her many enviable Awards and Accolades include:- "Gem of India" & "Indian Icon" award by All India Achievers Conference. Felicitated for "Iconic Motivational & Spiritual Thought Leader" presented by Women Economic Forum. Award for "Excellence in Vastu" by Indian Council for UN Relation. "Super Achiever of India" Award by the Association of Tarot Vedic Astrology and Numerology. "Most Prominent Wedding Astrologer" award by Ravishing magazine. "Humanity Excellence Award" by We Welfare Society. "Women Super Achiever" award by Femina. "Women Super Achiever" by The Golden Global Tigers award. "Nari Shakti Samman" award, "Jyotish Vibhushan" award and "Savvy Honours" award. "ZEE business leadership awards" by Dr RL Bhatia. Awarded as a "Contributor" by Zoom Delhi in 2015 "Indian Hall Of Fame Award" by All India Achiever Conference in 2017.



**SATYABIR BHATTACHARYA**

**Satyabir** is a Strategist, Creative Thinker, Disrupter, Organization Builder and Transformer, Board Advisor and a Corporate Trainer.

He brings to bear four decades of top management experience both as a top Board level executive (including Board Membership) and as a partner in global management consulting firms such as Andersen Consulting (now Accenture), IBM Global Services, Andersen Business Consulting, KPMG and Strategic Decisions Group (SDG). He specializes in developing growth strategies, business process reengineering, supply chain management, organization restructuring, business transformation, change management and enabling digitization of companies. He has led more than 150 large and medium sized consulting projects for Indian blue chip companies and MNCs, namely Tata Group, Mahindra Group, Godrej Group, and many leading multinational companies. His experience spans across all 4 phases of business lifecycle - start-up, growth, decline and turnaround. Some of his notable assignments include business transformation of TELCO to Tata Motors, creation of Tech Mahindra, Mahindra British Telecom, Mahindra Realtors, India's first GPS taxi service Meru and others.

He has advised wide ranging industries such as Automotive, Engineering (Heavy, Medium and Light), Steel and other Metal products, Tyres, Oil & Gas, Downstream petroleum refining, Chemicals, Petrochemicals, Pharmaceuticals and Biotech, Textiles, Pulp and Paper, Cement, Consumer products, Consumer Durables, Airline, Road transportation, Logistics providers and Information Technology (IT/ITeS/BPO). He has written a number of management papers some of which are published in journals. He authored two book reports on Steel industry that were published by Metal Bulletin Research London in 2009 and 2010. He has been a speaker in innumerable seminars and conferences in India and abroad. He has been a visiting faculty at IIM Ahmedabad, London School of Economics, Andersen's worldwide training centre in Chicago, USA and other Business Schools. He was an Expert in Manufacturing Strategy and Global Competitiveness in CII, and a Member of the FICCI's Hydrocarbon Committee.

He holds a BSc Honours degree in Mathematics, BTech degree in electrical engineering, MSc degree in Operations Research from the London School of Economics, and another MSc DIC in Management from the Business School, Imperial College of Science, and Technology & Medicine in London. He also attended senior executive education programs at Oxford and Stanford Universities.

# SECURING THE SENIOR CITIZENS IN CYBERSPACE

Our parents and grandparents have “patiently and with maximum safety” taught us to walk, run, cycle, swim and much more. But why is it so that we cannot “patiently” help our parents and grandparents to be aware of all the trending cyber crimes so as to make them cybersafe.

Here's something that happened to me just a few days ago. It was a Saturday morning and I was busy having a long conversation with my client. My dad called me twice but I made a gesture telling him I am on an important call. I could see my dad struggling with his phone while he was following instructions from some person on the other side of the call. It was more than 15 minutes and I continued talking to my client while my dad continued taking instructions from the person he was talking to. I then see my dad feeling helpless and I mute to help him but only to be shocked. I see the Quicksupport app installed on my dad's phone. I realise something is completely wrong. I speak to the person and ask him who he is. He says “tera Baap”. I wasn't surprised because as a cybercrime investigator I deal with such criminals everyday. I put the phone on speaker and made my dad hear all the abuses that he was hurling at me only because I failed his plan to trap my dad.

The fraudster who was helping my father complete his "KYC", had apparently threatened him that if he didn't follow the steps that he suggested, his sim card would be deactivated. Well, I saved my dad his lifelong savings. He was numb but at the same time extremely happy. I was also numb but I wasn't happy. I was sad, very sad. Not because the father of a well-known cybercrime investigator could have lost all his money. Neither because of how a father of someone who trains the world to be safe, could have been duped. I was sad, because I failed. I failed to create awareness at my own home. I failed to be that son on

whom my dad could rely upon without any hesitation not just for using technology but for using technology safely. I felt very guilty.

I am not the only one who has failed. There are thousands of people like you and me all across the globe who are failing to secure elders in this digital world. Maybe because we don't have the time to talk to them or maybe we don't have the patience to make them aware. But didn't they have time for us when they taught us to walk, swim or cycle - safely?

In my career of 21 years, I have seen people of all age groups fall victim to various types of cybercrimes, however the elderly are frequent targets of financial cyber frauds. Unlike many millennials and gen x like me, senior generations often have a good sum of savings and funds that they wisely built over the years to see them through their retirement days. And it's heartbreaking for them to helplessly watch that money siphoned off by some cyber fraudsters. When I was investigating the case of a senior citizen who had lost 8 lacs, I figured that several of the bank's debit card details including CVV number were breached and made available on the dark web. The hackers, in Italy, used these details for online shopping and within 24 hours spent the entire 8 lacs of his hard earned savings. Therefore it is of utmost importance to ensure that not just theirs but even your



**Ritesh Bhatia**  
Cybercrime Investigator and  
Founder - V4WEB Cybersecurity

credit and debit cards are disabled for international transactions or a limit is set. For international transactions, OTP is not required and hence it's easy to misuse these cards.

Last year, a 72 year old lady approached me as she was a victim of an insurance scam. Some cybercriminals had posed as agents of an insurance company and informed her that she was due to receive money for a matured policy that her deceased husband had bought. She believed their story and consequently lost a whopping 68 lacs. She had to sell her flat to support herself and move to a rented house.

When another senior citizen was charged an extra fee of Rs 1000 by her insurance company, she googled their helpline number to lodge a complaint. The search result threw up a fake number of the insurance company and following the advice of the impersonator, the lady lost Rs.12 lacs.

Last year in the pandemic, a senior citizen fell victim to a SIM swap scam. Here, the fraudsters obtained a duplicate SIM from the telecom operator in the name of the victim and as a result the original SIM got deactivated. Next, the fraudsters accessed the victim's bank account details and since the sim was in possession of the fraudsters, the OTP came to them. And this is how Rs 25 lakh was transferred from the senior citizen's savings bank account by swapping the SIM card.

Some single elderly people are also very lonely. This makes them attractive targets for Romance Scams where men who pretend to be women approach them on social media, promising a happy future and then siphoning off lakhs of rupees.

It may sound funny or amusing but think of the trauma this can cause to your parents or grandparents of losing their lifelong savings to greedy cybercriminals who have zero empathy for anyone, including the elderly.

Our elders are not only more trusting but they're also less likely to report fraud out of embarrassment, shame, or fear that their families may not want them to use technology anymore. Also, let's not forget that at this age many seniors struggle with various health conditions under the dementia spectrum that impairs their ability to think & remember.

So, before we blame the fraudsters, our dada-dadi or the system, let's do our bit. It's not much. Just 10 minutes with your parents and grandparents and these 10 points will save them from being victims of financial and psychological impact of cybercrimes. I have already told you about disabling or setting a limit on debit and credit cards for international transactions. Here are some other tips to keep them cybersafe.

1. Tell them - Trust not what you hear, nor what you see, nor what you read, for this is the age of misinformation.
2. Make them aware of fake calls and smses that tell them that their KYC has expired or the sim is to be deactivated or the electricity will be disconnected. The elderly panic and share all banking and credit card information, just the way my dad was about to.
3. While remote access apps such as Any Desk and Quick Support are extremely useful to help them when they are technically stuck, such apps can wipe out all their lifelong earnings and savings when controlled by cyber fraudsters. When installed and if the code is



shared with the other person, that stranger will be able to see each and everything that we do on our mobile, including the passwords we enter.

4. Limit the number of apps that they need to use. Do not overwhelm them with too many apps which can lead to confusion and hence result in some kind of financial or even reputational loss. Not just apps. It's not necessary for them to operate all kinds of platforms. The more platforms they are on, higher the chances of them becoming victims.

5. With UPI there are no chances of skimming or cloning of cards and no hassle of carrying cash. While UPI is a very convenient, simple and secure way of making digital payments, teach them the golden rule of UPI – To receive payment you do not need to enter the PIN or scan the Qr code. Eg Dada wants to put a flat on rent or dadi wants to sell a sofa. They will get a call immediately and the fraudster, without even negotiating or enquiring, will convince them to scan a QR code to receive the payment. But the moment our elderly folks will scan, the opposite will happen - the money will get deducted from their account

6. Senior citizens are most prone to smishing (fake smses), vishing(voice calls) and phishing(Fake email addresses or websites). Remind them again and again, to never share passwords, OTP or Pin with anyone via sms, voice and emails. For many its extremely difficult to differentiate between the real and fake email or website addresses

7. Without a Multi Factor Authentication, a strong password is as weak as the weakest password. Help them make passphrases, not passwords, because these are long, complex and yet easy to remember.. Yes, it's simple to create one. Ask them to think of the first few words of their favourite hindi or regional song, because English dictio-

nary words are easier to crack. Add a few random numbers, capitalize a few letters, separate this phrase with a symbol and then suffix the short name of the platform. Eg rangB@RSE77#fb

8. Educate them about impersonation - a technique where fraudsters create fake profiles of some relatives or friends and then reach out to our seniors asking for money. Our elders will wholeheartedly give it away, but to whom? To the fraudsters.

9. Install two apps but not on their phones, rather in their heads – Zero Trust and Pause. Do not trust anyone on the cyber space. The second app is Practice the Pause - Verify the information and then act. Taking a pause gives you a chance of not being impulsive and reactive.

10. Do not trust the helpline numbers that Google throws up. Rather you be their helpline because only you can securely bridge this digital generation gap and make them not just cyber literate but also cyber-safe.

About Ritesh Bhatia

Ritesh Bhatia is a well known Cybercrime Investigator and a Cybersecurity and Data Privacy Consultant with an experience of 20 years in cyberspace. He is a three time TEDx speaker and a Certified Fraud Examiner from ACFE, USA, and is popularly known for his cybercrime Investigations. He has been successful in solving many cases for large corporates, organisations, law enforcement agencies, celebrities, and individuals in India as well as abroad. His views on trending cybercrimes and cybersecurity have been published by many national publications. He frequently educates citizens of the latest in cybercrimes through

interviews on radios, newspapers and national as well as international television channels.

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# Don't look for quick-fix solutions: Keki Mistry's advice to CFOs

FE BUREAU

Mumbai, September 22

**VETERAN BANKER, VICE** chairman and CEO of Housing Development Finance Corporation (HDFC) Keki Mistry on Thursday said that chief financial officers (CFOs) should not look for a quick fix and should focus on the long-term plans of their companies.

"Do not ever look for quick-fix solutions. Short-term solutions will never help you in the long-run," Mistry said at the [financialexpress.com](https://www.financialexpress.com) CFO Connect Conclave 2022.

In the financial services sector, profits can be enhanced by taking on risks, he said, adding that HDFC has avoided mismatches in asset liability management (ALM). There is a need to focus on long-term stability rather than maximising short-term profits, he said.

Mistry also emphasised the importance of not ignoring the perils of over-leveraging as economic uncertainties, which are more prevalent in the current scenario, in the past too, drastically impacted the ability of companies to raise funds. Citing examples of the economic shock of 2008, the taper



tantrum of 2013 and the IL&FS crisis of 2018, Mistry said that the financial markets became risk averse and borrowing costs for even the 'AAA' rated rose significantly.

Thirdly, CFOs should not ignore early signs of distress in their companies, which will enable management to prevent crises which are about to occur down the road, he said.

Currently, risk management has become the most important function of a CFO, which can be both on and off the balance sheet. Going ahead, key concerns for CFOs will be cybersecurity, data protection and legal compliance. Non-financial responsibili-

ties such as those related to technology, are putting many CFOs at a disadvantage, Keki said citing surveys that shown that the majority of CFOs have admitted that their companies do not have the capability that they believe is necessary for digitisation and are not prepared to deal with cybersecurity threats.

Additionally, along with maximising shareholder returns, it is also CFO's responsibility to meet the company's long-term ESG goals and they should questions about the ESG data provided from within the organisation to ensure that the goals are being met, he said.

Speaking at the same event, Jaspal Bindra, chairman of financial services firm Centrum India said that CFOs need to remain open to new learnings and scenarios and keep upgrading themselves in a fast-changing environment. CFOs should give up their biases and attempt to learn and relearn to cope with such challenges, he said.

"There will be disruptions and black swan events which might come more often. It is impossible to prepare, prioritise or become an expert. I think the only secret or trick is to remain open," Bindra said.



### 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 : 31<sup>st</sup> October, 2022

For Details Contact:

## Council For Fair Business Practices (CFBP)

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### Our Mission

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

## BE A PROUD CFBP MEMBER



CFBP was established in 1966 by stalwarts of business & industry like Mr. J.R.D. Tata, Mr.Ramkrishna Bajaj, Mr.Arvind Mafatlal, Mr.F.T.Khorakiwala, Mr. Naval Tata, Mr. S. P. Godrej, Mr.J.N.Guzder, and Mr. Keshub Mahindra & others who recognized the imperative need of business & industry to regulate itself.

CFBP undertakes a wide spectrum of initiatives to further its mission by educating and creating awareness among businessmen, professionals and consumers about their respective rights, duties and obligations through workshops, seminars, publication, Audio Visual Presentations etc. It serves as a bridge between the manufacturers & consumers for promotion of good business relationship.

### Role of CFBP Members

1. Your responsibility is to create awareness about Fair Business Practices.
2. To motivate Manufactures and Professionals to participate in CFBP Jamnalal Bajaj Awards for Fair Business Practices.
3. To organize Various Consumer Education Programs.
4. To create awareness among people to reach out to the Council for Consumer Grievances.
5. To display the CFBP Certificate prominently in your organization / office.
6. To motivate people to do the testing of their food products at CFBP Ramkrishna Bajaj Testing Centre at S.N.D.T., Juhu.
7. To motivate schools / college authorities to organize consumer awareness programs in the schools / colleges.
8. To motivate people to become members & follow the mission of CFBP towards Fair Business Practices.

## CODE OF CONDUCT

TO	NOT TO
<ul style="list-style-type: none"> <li>Maintain the highest ethical standards in business and professions.</li> <li>Ensure maximum transparency to the satisfaction of consumers and other stakeholders.</li> <li>Consider objectively the viewpoint of the consumers.</li> <li>Satisfy the consumer with prompt, efficient and friendly service at a reasonable price.</li> </ul>	<ul style="list-style-type: none"> <li>Use media to mislead consumers.</li> <li>Knowingly support activities, which are against the laws of the land.</li> <li>Misuse an advantageous market position to the detriment of consumers.</li> </ul>

Redressal of Consumer Grievance: CFBP plays a key role to protect and satisfy consumers and redress their grievances. CFBP enhances better communication between complainant and organization complained against, by arranging joint meetings. Through such meetings, many of the cases are resolved to the satisfaction of both parties.

**Membership:** You can become the member in following categories

Patron Member	Benefactor Member	Donor Member	Life Member	Long Term Member	Association Member	Term Member
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FOR ANY QUERIES CONTACT :

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Edited and published by Council for Fair Business Practices