





## **CFBP TIMES**



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



**AUGUST-SEPTEMBER, 2019** 

#### COUNCIL FOR FAIR BUSINESS PRACTICES



Shekhar Bajaj Founder Member, CFBP



Swapnil S. Kothari



Chairperson, Film Festival

AND THE ORGANISING COMMITTEE INVITES YOU TO

**OUR JURY** 







ABHAY





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HONEY





CONTESTS

Slogan • Short Films • Poster / Painting / Graphic

**TOPICS** 

Jaago Grahak Jaago . Mera Haq - My Rights Climate Change • Women Empowerment

# Calling All Corporates

And shoutout to all Film Makers, Writers, Artists & Creative People.

CASH PRIZES UPTO INR 2 LAKH TO BE WON!

For Entries:

Visit: www.consumerfilmfestival.com

Call: 022 22885249 / +91 70455 96726







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#### HEARTFELT FROM THE PRESIDENT



Swapnil S. Kothari **President** 

This is the last Newsletter for the year 2018-2019. It sets the tone for what we have achieved and what we hope to achieve in the coming year. We at CFBP tend to innovate as the months pass along and venture into areas hitherto untraversed. Who expected that one Prime Minister shall be able to move and befriend the nations of the world (particularly the United States of America) and put India on to a different plane altogether - where there is a will, there is a way!!

We had a Hindi Kavi Sammelan curated by one of our Executive Committee Members, which saw many a reputed poet/poetess along with novices in the area (who were equally impressive) versify on myriad topics including many Consumer-based topics. Needless to say, it was a superhit with the audience packed to capacity!

One of our Invitees, who happens to be the Principal of a very prestigious school, invited me as the Chief Guest of their English Literary Festival and address students on the benefits of "Artificial Intelligence and Consumers". The students were not only curious but well-prepared to pose me with some tough questions which I answered commanding much skill to sate their discerning intelligence.

CFBP partnered with SNDT University's Ramkrishna Bajaj-CFBP Consumer Education And Testing Centre to hold a Nutrition Week where its students participated in a picture contest to put forth their creative ideas on Food Nutrition. Touching this topic was very important to spread awareness as fitness gains momentum with our Prime Minister attaching great importance to a fitter India along with a cleaner India. We also partnered with Mithibai College in distributing the prizes to budding Hindi elocutionists in their Intercollegiate Debate on major topics of "Jago Grahak Jago" and "Naari Shakti"!

We also decided to host a play, "Rajgati" at the suggestion of one of our esteemed Advisory Board Members. Rajgati explores political consciousness amongst the younger generation and seeks to enlighten them of their rights as "consumers" of the political process. If we are not aware citizens, then there is very little hope for our great democracy! We are happy to also insert her lovely article on the importance of Music.

In the next year (October 2019 – September 2020), we hope to bring more of these diverse

events so as to reach out to the masses – who said that you cannot be accessible if you are exclusive - we can be both! Our flagship programme CFBP Consumer Film Festival takes place on 1st November, 2019 at Taj Lands End, Bandra!

Milarepa was a Buddhist Monk who was the only man in the last 1000 years to reach the top of Mount Kailash located in Tibet. Considered as one of the holiest mountain by



the Hindus (as the abode of Shiva), Tibetans and Jains, it's top is supposedly the stairway to Heaven (where the Heaven and Earth meet). There is a constant sound of "Om" around the mountain. Mountaineers who have ventured to conquer it have failed miserably either dying midway or ageing rapidly or facing blizzards pushing them back - one cannot conquer the Almighty, only perhaps achieve him! Milarepa was the only one to climb to its summit perhaps showing that honesty, sincerity and perseverance are the secrets to even the toughest of goals. I do not have the divinity of Milarepa, but during the next year will try my best to see to it that CFBP at least circumnavigates the contours of this great country! I quote that radiant face Swami Vivekanand,

"There is only one difference between Dream and Aim. Dream requires Effortless Sleep and Aim requires Sleepless Efforts. Sleep for Dreams and Wake up for Aims."

I dream every night and aim every morning to see CFBP some day at the top of sunrays-clad Mount Kailash!!

#### **EXECUTIVE BOARD 2018-2020**







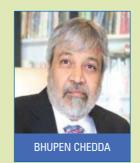






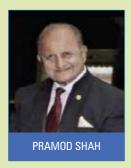






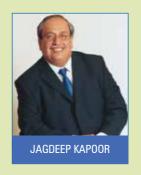


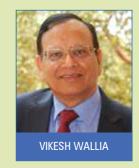


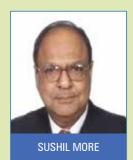






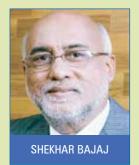


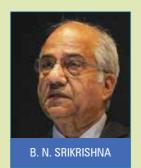




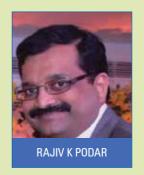


#### **ADVISORY BOARD MEMBERS 2018-2020**

























































Swapnil Kothari, President

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Shelly Gupta, Chairperson

(Programme Committee)

**Present** 

#### **CFBP NATIONAL KAVI DARBAR**

**Chief Guest:** 

Dr. Sharad Ruia

Group Chairman - Ruia Builders & Developers

**Guest of Honor:** 

Mr. N.N. Pandey, Principal, Dalmia Collage

Compered by:

Ms. Alka Agrawal Sigtia

**Eminent Poets:** 

Mr. Hari Mridul, Mr. Mahesh Dubey, Mr. Kaisar Khalid (IG, Mumbai), Mr. Rajiv Nigam, Mr. Prakash Pralay (MP), Ms. Maju Lodha, Mr. Emroz Alam, Dr. Shailesh Shrivastav, Swar Sonika (Bengaluru), Ms. Jyoti Tripathi, Mr. Ramanik Sing, Mr. Pavan Shrivastav,

Ms. Ankita Shah & other poets with college students.

Welcome Address:

Mr. Swapnil Kothari, President CFBP Saraswati Vandan: Ms. Suchita Prabhakar Vote of Thanks: Mr. Niranjan Jhunjhunwala

On Friday, 9th August, 2019 at 6.00 p.m.

Venue: Walchand Hirachand Hall, 4th Floor, IMC Bldg.,
IMC Marg, Churchgate, Mumbai 400020

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#### COUNCIL FOR FAIR BUSINESS PRACTICES





Swapnil S. Kothari



AND THE ORGANISING COMMITTEE INVITES YOU TO

**OUR JURY** 



B.N. SRIKRISHNA















CONTESTS

Slogan - Short Films - Poster / Painting / Graphic

**TOPICS** 

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# Calling All Students

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## SPECTRUM LITERATI FEST: NO WAR KNOW PEACE At C.N.M. School & N. D. Parekh Pre-Primary School (I.C.S.E.)



On 19th August, 2019, as part of Literati Fest celebrated across the school, President Mr. Swapnil Kothari, as the Chief Guest, addressed students of Std. IX and X of the very prestigious CNM school on Consumer Rights. The students benefitted from the talk and had posed many questions to the speaker to get a better understanding of their power as a Consumer.











#### **FIVE CONSUMER RELATED TRENDING CYBERCRIMES**

# 5 TYPES OF CYBERCRIME

#### & How To Prevent Against Them

Innovation and digitisation is growing at a tremendous rate and we should expect more of them. However, one negative impact has been the spurt in cybercrimes. The internet user base in India is now almost 600 million. When half of India's population is digitally connected, cybercrime awareness should be on top priority. It's unfortunate



Ritesh Bhatia

that digital service providers such as banks, payment wallet companies, shopping websites and others are doing very little to create awareness amongst consumers and fraudsters are taking advantage of the digital illiterate people. Criminals are constantly finding vulnerabilities in our poorly designed cyber ecosystem and hence cybercrimes are rising over 100 percent year on year. This article aims to highlight the top 5 trending cyber crimes faced by our digital consumers.

#### 1. Romance/Matrimonial Frauds

Many single women upload their profiles on dating websites, social media and popular matrimonial websites. Fraudsters too create an impressive profile, establish trust and get close to the women through mails, online chats or at times through phone calls. They even use voice-changing apps to pose as the parents of the bridegroom when talking to the women they are trying to con. They send expensive gifts to her to gain deeper trust. The fraudster promises to meet her and her family and one fine day he calls the woman saying that he has landed in the country but was stopped at the airport by customs and police as he was carrying a huge amount of foreign exchange and expensive gifts that he had bought for her. He mentions that he needs to be cleared immediately and there is an urgent need of money. Then, a woman pretending to be from the customs department asks for lacs of rupees to be transferred to different accounts in order to set free the man. In some cases, the fraudster will say someone close in the family has fallen sick and he needs some urgent money, which will be returned soon. The madly-in-love women believes in these stories and transfers the money to the fraudster's account

and soon after that she never hears back from the fraudster. These cases are on the rise and not just women but men too have fallen prey to such scams. If your online sweetheart asks for money, you can expect it's a scam.

#### 2. Advance Fee or OLX Scams

Since more than a year the popular classifieds marketplace - OLX has seen an increase in the number of ads where sellers posing as an Army or a CISF personnel offer products like mobile phones, laptops, electronics, etc at surprisingly low prices. The fraudster establishes his credentials with pictures of an Aadhaar card bearing his photo in Army uniform and an Army canteen card or identity card, all of which are forged. Buyers often fall prey to these pictures and believe that the products will be genuine and low priced as they are being sold by a defence personnel. The fraudster asks for full payment in advance. Thinking that he was dealing with an Army officer, the buyer transfers the full amount as advance in good faith and then the seller's phone is generally found to be switched off.

#### 3. Customer Care Frauds

Scamsters have now found a new way to find potential victims through Google search. The modus operandi is quite simple. Let's say you require a refund for a recently bought item and you want to talk to the shopping portal's customer care executive. After searching for the number on google, you call the phone number you find on a website assuming its the official customer care phone number. The person on the other side talks to you and promises an immediate refund into a digital wallet. He sends you a link which on clicking will deposit the refund amount into your digital wallet. However, on clicking the reverse happens and you later realize that you have become a victim of a fraudulent transaction. The first number that pops up may not necessarily be genuine. Fraudsters use search engine optimization to bring such a website among the top search results. Or they get the fake number published on a popular but unofficial website. Such frauds can also happen when people search for phone numbers of banks, their specific branches, digital wallet companies, etc.

#### 4. Card Skimming and Cloning

Many people believe that their credit and debit card cannot be misused if the PIN and OTP is not known to the fraudsters. However this is not true. There are two popular ways of getting the information of your cards. The first kind of fraud takes place at billing counters where the cashier using his mobile phone secretly clicks the front and back of your card. This way the cashier now has the 16 digit card number, name on card, expiry date and CVV number and this is enough to be misused on foreign websites to make illegitimate personal purchases. Next, when he asks you to punch the PIN, there is someone from the same establishment who "shoulder surfs" to see the PIN. Hence its very important

to ensure that the card is always in your sight when its given at a restaurant or shop and to cover the POS device with one hand while entering the pin. The second way of cloning your card is at ATMs. Fraudsters place a device called skimmer on the ATM card swiping mechanism. The skimmer fits exactly on top of the card slot and users don't even come to know that they are inserting their card in a skimmer. However, only a skimmer is not enough. The crooks trying to dupe the people, either place a camera inside the ATM or place an extra layer of keypad on the existing keypad to know the ATM pin of the card user. Once the pin is recorded on the duplicate keypad and the card details are stored on the skimmer, the thieves use it to purchase things online or create cloned cards. Hence it is important not to use a standalone ATM and use an ATM that is attached to a bank. Always cover the keypad with other hand while entering the PIN.

#### 5. SMSishing or SMS Phishing

Off lately there is an increase in the number of SMSs we receive but beware many of them are fraudulent ones. Fraudsters are now using SMSishing since many users are now aware that most of the emails they receive are spam. Some of the messages look like this -

- Dear Customer, we have detected some unusual activity in your bank account. We urgently ask you to follow the account review link http://bit.ly/somebank.
- Another version of the message says, Dear (Your Name), your Gmail account was compromised and hence we have deactivated it. To reactivate click the link http://goo.gl/activate-gmail.
- 3. Some messages mention "Your debit card points worth RS.8752 will expire in a few hours. Click here to redeem the points"
- 4. Another one will say "Your income tax refund of Rs. 53,500 has been processed. Click here to receive this amount into your bank account directly"

If you are not careful and click on the link, you may end up giving your sensitive information such as username, passwords, card details, bank details and much more.

This kind of scam is known as SMS Phishing or SMSishing where the aim of the  $\,$ 

fraudster is to get hold of your sensitive personal information which can cause you financial loss. If you receive a text message claiming to be from your bank or any other service provider, call the organization directly, using its official number you obtain from their website to find out if the message is true. If the message is suspicious, never click on the link. Even if you have clicked, do not enter any sensitive information such as passwords, card details, netbanking details, etc.

To address the growing problem of phishing, Maharashtra Cyber, the nodal agency for Cyber Security under the Home Department, Govt. of Maharashtra has envisaged an Anti-Phishing Unit, a specialised team that will enact all measures required to help detect and act on such cases as-soon-as possible through focused coordination. The agency has created a very simple and user friendly website to report incidents of phishing, vishing and smsishing through its online portal www.reportphishing.in I encourage you to report scams & frauds here which will help them to warn respective authorities, warn people about current scams, monitor trends and disrupt scams where possible.

Remember, The best tool for prevention is only awareness.

#### About the author

Ritesh Bhatia is a well known Cybercrime Investigator and Cybersecurity Consultant with an experience of 20 years in cyberspace. He is popularly known for his Cybercrime Investigations and has been successful in solving many cases for corporates, law enforcement agencies and individuals in India and abroad. Ritesh also played the role of his real life self as cybercrime investigator in MTV's award winning show - MTV Troll Police.

He is on the board of many companies, serving as a cyber security consultant and auditor. He has been instrumental in securing systems and critical business information from cyber attacks. He frequently appears on national television channels such as NDTV, Mirror NOW, CNBC, Zee, Aaj Tak, NewsX, BBC, CBC and many others which seek his opinions on the trending cyber crimes. His views on trending cybercrimes and cyber security have been published by many national publications including Times of India, Indian Express, Hindustan Times, DNA, Mumbai Mirror, Mid-day, The Week, Open Magazine and many other regional newspapers.

Ritesh has been a very sought after speaker to discuss issues related to new age cyber crimes, dark web, mobile security, data privacy, cyber security and prevention. He has been a distinguished speaker at many national and international conferences and organisations such as the United Nations, UNICEF, RBI, Anti Narcotics Cell, Economic Offences Wing, Indian Air Force, State Police, leading corporate houses, schools and colleges and many more where he spoke on new age cybercrimes, data privacy and dark web











Organized jointly by

Ramkrishna Bajaj-CFBP Consumer Education and Testing Centre and Post graduate Department of Food Science and Nutrition

In association with

Council for Fair Business Practices (CFBP)

AFST-Mumbai chapter ETG Agro Private Limited

Date: Wednesday, 28th August, 2019

Time: 9.00 am to 5.00 pm

Venue: Mini Auditorium, SNDT University,

Juhu, Mumbai













































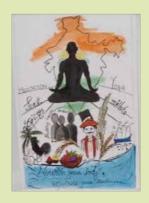






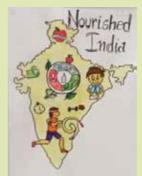


















































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#### OUR MISSION

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

## संयुक्त तत्वावधान में १४ सितम्बर को हिन्दी दिवस के उपलक्ष्य में वक्तृत्व प्रतियोगिता

डॉ. रीना श्रीवास्तव पाण्डेय

श्रीमती स्वप्ना दुवें

डॉ. राजपाल श्रीपत हांडे प्राचार्य

श्री. स्वप्निल कोठारी अध्यक्ष सीएफबीपी

उप - प्राचार्य

प्रभारी , हिंदी विभाग

















#### **'WHAT RECESSION?'**

#### In a growing India, the only recession I have experienced, is that of my hair

These days, there is lot of talk about recession. Low growth, slowdown, gloom and doom have been discussed and written about. Many people think we are heading towards a recession. When you move around in the market, which I do every Saturday, covering 40 outlets, in various parts of India and the world, I do not see any recession. Mission Mangal, the movie, just touched over R100



Jagdeep Kapoor

crore in less than five days. There were no tickets available. 'What Recession?'

If you go to a good restaurant, the waiting time is anywhere between 15-30 minutes. 'What Recession?' If you want to travel by an airline, it is difficult to get seats. 'What Recession?' If you want to book a few days' stay in a good hotel, you better book much in advance, because rooms may not be available. 'What Recession?'

If you go to a spa for a haircut, or a lady goes to a beauty parlour, you have to book in advance, because slots are limited. 'What Recession?'

If we look at the quarterly results of the quarter ended June 2019, many companies have done extremely well in the recent past. 'What Recession?'

Reliance Industries had a rise of 21 per cent in revenue for the quarter ended June 2019, to move it to R1.6 trillion, with a major boost from Jio and retail business. Reliance Retail's revenue rose to 48 percent and Jio posted 46 per cent increase in net profit. 'What Recession?'

Hindustan Unilever in the fmcg sector ended quarter 30 June 2019, with domestic consumer growth of 7 per cent and a profit after tax growth of 12 per cent. This company has some of the best brands in homecare, beauty and personal care, food and refreshments. 'What Recession?'

Amul, the popular brand, had its group turnover increased by 13 per cent and is nearing Rs. 50,000 crore revenue in the next full year. Incidentally, Amul Federation has achieved a compounded annual growth rate of more than 17.5 per cent in the past nine years. The growth has been in all product categories with the Star product being 'Pouch Milk'. 'What Recession?'

Mahindra Holidays and Resorts India, announced a 32 per cent increase in net profit for the quarter ended June 2019. 'What Recession?' IndusInd Bank's profit jumped by 38 per cent to R1,433 crore in the quarter ended June 2019. IndusInd Bank reported a credit growth of 28 per cent year-on-year and deposit growth of 20 per cent as on June 2019. 'What Recession?'

Dabur India had a 16 per cent growth in net profit and 9 per cent growth in revenue for the quarter ended June 2019. 'What Recession?' IndiGo Airlines' profit for Q12019, zoomed 43 times to R1,203 crore on 44 per cent year to year jump on revenue. 'What Recession?'

Trent Ltd, announced its quarterly results with its net profit up by 51 per cent. 'What Recession?'

United Spirits' net profit grew by 29 per cent in Q12019, and its revenue went up by almost 13 percent year-on-year. 'What Recession?'

Thus, we see that there is growth all around whether in revenue or in profit across sectors, whether it be garment retailing or airlines, or fmcg, or retailor telecom or leisure holidays. 'What Recession?'

In some categories and industries, there are some companies which are doing extremely well and thriving, and there are others doing badly and not even surviving. It is something to do with strategic thinking and ruthless implementation between growing profitable companies and declining unprofitable companies. Instead of waiting for the market to pick up or cursing that there is a slowdown, companies need to take the initiative. They and their executives need to pick up their thinking, and not slow down their actions.

It does not matter what others are doing. What matters is — what is the consumer doing. If the consumer has changed in terms of likes and needs, the company needs to address those changing needs. Then sales will pick up. If the company is not agile, not quick to respond to market changes, the company will be left behind and the company will slow down in its sales and revenue.

Thus, whether there is a pick up in revenue and profits, or slowdown in revenue and profits, is entirely dependent on the company's strategic thinking and the company's efficient implementation. Thus, pick up or slowdown of the company is in the hands of its managers.

It is fashionable to talk about Recession, but it is not true. 'What Recession?'

India is a fast growing country and is growing faster than most economies in the world. India has a huge potential in terms of consumption and also potential for strong investment.

Holding back and getting paralysed will not help. Brand marketing and business strategies, which are relevant in today's times need to be adopted and implemented well. Growth will not fall in your lap. Companies and their managers have to proactively go out and get growth. While other companies may be sitting and waiting, proactive companies need to get up and move with fresh relevant strategies and efficient implementation.

The positive result will also make you say – 'What Recession?'

### Always lagega sweater aaj hi khareeda hai.

Ezee ka No soda formula andar jaakar safaai kare aur Micro-conditioners reshon ko rakhein soft, shiny aur naye jaisa.











Swapnil Kothari, President and Shelly Gupta, Chairperson (Programmes Committee) cordially invite you to the play

#### "Rajgati"

written by internationally renowned theatre thinker and philosopher Manjul Bhardwaj Convened by Dolly Thakore

On Monday, 16th September, 2019 at 6.00 p.m.
Venue: Walchand Hirachand Hall
4th Floor, IMC Bldg., IMC Marg
Churchgate, Mumbai 400020

Play "Rajgati" initiates and establishes values of Constitution to build a nation of Humanit, with plans political consciousness.

















#### **RAJGATI**

RAJGATI - play written and directed by Theatre Ideologue & Philosopher Manjul Bhardwaj.

Play 'Rajgati' unfolds the dimensions of 'Power, System and Political Character & Politics'. Politics is pious policy. Politics is dirty; play breaks this illusion & appeals the common masses to actively participate in political process. Common masses are the custodians of world's largest democracy. The Play creates the consciousness of changing the 'political scenario' for the creation of equality, justice, humanity and constitutional order.

Every moment of our life is influenced and governed by "politics". But what role do we 'Citizens' play? We only donate' our 'vote' and make ourselves free from our political role, shifting the blame and cursing politics every time. We set our mindset stating that "Politics is 'bad', Politics is polluted"!

Well, we are civilized people, aren't we? We always find ourselves talking things like 'politics is not our cup of tea, it's not our job to think and worry about politics'. When all the citizens are so honest and want a proper democratic system then how does the country's democratic political system is so corrupted?

Let's think for a moment , will the biggest democracy of the world prevail without the political process that we always ignore ? The answer is NO, a big NO! When the 'civilized' citizens do not govern it, then the power position is obviously and unfortunately goes to the evil ones within the society. It's been 71 years since we have gain the independence but the political process is still out of hands from the commoners. Let's ponder upon this - Is Politics really bad or are we making it worse by not getting involved in it? ..

We all expect that 'Gandhi, Bhagat Singh, Savitri and Lakshmi Bai' should be born amongst us but not in my house'. Is this attitude and apathy justified?

When the farmers choose the path of suicide, why the citizens of this country keep quiet? Why the actual problems of our democracy are sidelined by the made up problems of our politicians.

We the performers of 'Theatre of Relevance' have taken a positive step. The play "Rajgati" written by internationally renowned theatre thinker and ideologue Manjul Bhardwaj, inspires the audience (public) to churn on the above questions. Theater of Relevance practitioners and well wishers and Mumbai Festival Foundation have organized the play "Rajgati" in Shivaji natya mandir, Dadar. on 12th August 2019, at 11am.

Performers performing in the play are Ashwini Nandedkar, Yogini Chouk, Sayali Pawaskar, Komal Khamkar, Tushar Mhaske, Priyanka Kamble, Sachin Gadekar, Ishwari Bhalerao and Betsy Andrews.

"Theater of Relevance" is committed to break the 'frozen state' of society, germinate ideas in the soil of conscience, with its artistic emancipation.















## COUNCIL FOR FAIR BUSINESS PRACTICES APPLICATIONS ARE INVITED FOR

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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.

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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

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. All nominations should be recevied at CFBP office by 31st December, 2019

#### For Details Contact:

#### **Council For Fair Business Practices (CFBP)**

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

Phone: 2288 5249, 2284 2590 Fax: 2284 4783

E-mail: cfbpoffice@gmail.com Website: www.cfbp.org/www.ccrc.in

#### **MUSIC – OUR BLISS**

Music plays important role in We people's lives. consume music in many ways - whilst dining, driving, dancing, clubbing, at the spa or just sitting in an armchair with our eves



**Dolly Thakore** 

closed. We in India break into rhythm and song to express every emotion - be it birth, marriage or death! Composers, both Western and Indian, have been recognised for compositions for various moods. We have 'raagas' for every season and hour of the day. And each piece of music triggers off a unique emotion and response. And in recent times our door bells, our phone rings, and now our mobile ringtones even allow us to recognise who is calling! And you can assess someone's personality, which triggers off a conversation.

It happened to me one day.

Life is full of interesting encounters...my phone rang while driving to SIES college as Chief Guest...and the young reticent literature student Shwetan who came to pick me up suddenly came to life by asking me what piece of music was my ring tone..."Mozart," I responded. And he identified it as "In The Night". Conversation never stopped after that and the drive from my home to Sion suddenly was all too short. What a pleasure it was to discover that this young man from Wadala played the piano;

## Music plays an important role in our life

- When we listen to classical music it pictures in our mind happy days.
- When I listen to folk music it makes me remember my early childhood.
- When I listen to bard it makes me think of my feelings.
- Music can influence people. It inspires people and enriches their inner world.
- Music makes us think of people and places we love.

and after college-hours was busy archiving the life and music of India's greatest Western Music Composer - Vanraj Bhatia, who had been Shyam Benegal's Music Director for most of his films. In recent years, he has been working on an Opera based on Girish Karnad's Agnivarsha. I hope NCPA will discover him and we can listen to Shwetan's own compositions soon!

Khalid Mohammed's piece in Mumbai Mirror about the 92-year old Vanraj Bhatia being ignored by many (who have enjoyed his hospitality and music for decades) touched the hearts of the young and old alike, and offers to support him poured in largely.

Mumbai does have an ear and a heart!







#### **COUNCIL FOR FAIR BUSINESS PRACTICES**



#### **Our Mission**

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



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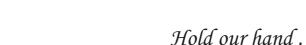














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