

Our Mission

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

CFBP TIMES

DECEMBER 2020 - JANUARY 2021



32nd ANNUAL JAMNALAL BAJAJ UCHIT VYAVHAR PURASKAR



Mr. Vineet Bhatnagar, Mr. Niranjan Jhunjunwala, Chief Guest Mr. Rajnish Kumar, President Mr. Swapnil Kothari, Ms. Dolly Thakore, Mr. Ashok Bhansali, Ms. Nayantara Jain, Ms. Kiren Shrivastav, Ms. Payal Kothari, Mr. Vikesh Wallia, Ms. Asha Idnani, Mr. Sandip Kedia, Mr. Anand Patwardhan

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SWAPNIL S. KOTHARI
President

Heartfelt from The President

It is often that we take pride in what we do but holding the 32nd Jamnalal Bajaj Awards amidst the pandemic (that is still keeping many people away) was a special moment for us. Around 35-40 people attended the function on 1st December and we were happy to felicitate all the winners. It was a blockbuster function in terms of the fact that we had to spend only one-third for the entire function as we had received a record sponsorship for it. It has set the tone now for our upcoming 33rd Chapter to be held in May-June 2021. CFBP also shone differently in the sense that our Treasurer Anand Patwardhan along with our Advisory Board Member RajyalakshmiRao moderated by me enlightened the audience on the amended Consumer Protection Act organized by the Law Committee, IMC.

We also dabbled in *Education* in the sense as to how the returning-to-physical-school children feel about it and the way the Principals are coping up with it. Four Principals of well-known schools moderated by our Invitee Member Kavita Sanghavi, Principal of CNM School organised this Webinar to the benefit of the younger audience. We are also pleased to have a very informative article on the amended Arbitration Act by one of our esteemed Advisory Board Members, Ex-Judge Arvind Savant. Also, we have a beautiful poem from one of our Invitee Members to mark the beginning of the year 2021.

We are enthusiastic about our upcoming Film Festival, and also, our online Painting Competition in association with NikiHingad Art Foundation, both of which will span the talent of the entire nation.

CFBP shall continue to make impactful strides in the field of guiding the Manufacturers to practice and propagate Fair Business Practices as we go along this year. As I continue to lead this organisation, I push myself to work hard and to *hope* harder! I end with a brilliant quote from the old English master,

*It's always something, to know you've done the most you could.
But, don't leave leave off hoping, or it's of no use doing anything.
Hope, hope to the last.*

Charles Dickens

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Swarn Kohli

SWARN KOHLI



G. V. Puranik

G. V. PURANIK



M. D. Shroff

M. D. SHROFF



A. H. Tobaccowala

A. H. TOBACOWALA

CODE OF CONDUCT

TO

- Maintain the highest ethical standards in business and professions.
- Ensure maximum transparency to the satisfaction of consumers and other stakeholders
- Consider objectively the viewpoint of the consumers
- Satisfy the consumer with prompt, efficient and friendly service at a reasonable price.

NOT TO

- Use media to mislead consumers
- Knowingly support activities which are against the laws of the land
- Misuse an advantageous market position to the detriment of consumers

32nd CFBP JAMNALAL BAJAJ AWARDS FUNCTION 2019-20



Council For Fair Business Practices

You are cordially invited to the
32nd CFBP Jamnalal Bajaj Awards Function
For Fair Business Practices



Chief Guest

Mr. Rajnish Kumar

Former Chairman, State Bank of India

On

Tuesday, 1st December, 2020 at 5.30 p.m.

Venue: Walchand Hirachand Hall,
Indian Merchants' Chamber, Churchgate, Mumbai - 400 020.

Mr. Swapnil Kothari

President

Mr. Vineet Bhatnagar

Chairman, Awards Committee



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MANUFACTURING ENTERPRISES - LARGE

Trophy

GlaxoSmithKline Pharmaceuticals Ltd., Mumbai
VIP Industries Ltd., Mumbai

Certificate of Merit

Sakthi Masala Pvt. Ltd., Erode
Century Enka Ltd., Pune

MANUFACTURING ENTERPRISES - SME

Certificate of Merit

Shriram Rayons, Kota

SERVICE ENTERPRISES - LARGE

Trophy

Kotak Mahindra Bank Ltd., Mumbai
CRISIL Ltd., Mumbai

Certificate of Merit

KEC International Ltd., Mumbai

SERVICE ENTERPRISES - SME

Trophy

QualityKiosk Technologies Pvt. Ltd., Navi Mumbai

CHARITABLE ASSOCIATION

Trophy

Friends of Tribals Society, Mumbai
Dr. Dathu Rao Memorial
Charitable Trust, Chennai

32nd CFBP JAMNALAL BAJAJ AWARDS FUNCTION 2019-20



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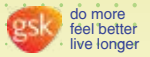


32nd CFBP JAMNALAL BAJAJ AWARDS FUNCTION 2019-20



32nd ANNUAL JAMNALAL BAJAJ UCHIT VYAVHAR PURASKAR WINNERS

MANUFACTURING ENTERPRISES - LARGE TROPHY WINNER



GLAXOSMITHKLINE PHARMACEUTICALS LIMITED

Today there are still millions of people without access to basic healthcare, thousands of diseases without adequate treatments and millions more people who suffer from everyday ailments. At GSK we want to change this.

Who we are



We have a purpose to help people: do more, feel better, live longer.

We are a Science-Led Global Healthcare Company. Our medicines and vaccines touch the lives of millions of people. Our goal is to be one of the world's most innovative, best performing and trusted healthcare companies. People are at the heart of everything we do. We strive to bring high quality, high performing healthcare products to those who need them

What we do



We aim to bring differentiated, high-quality and needed healthcare products to as many people as possible, with our global businesses, scientific and technical know-how and talented people.

We are driven by our global purpose and leverage our legacy of over 90 years in India to help transform people's health. We are the leaders in anti-infectives and dermatology in the pharmaceuticals industry and in vaccines too we are the leaders in the private segment

How we do it



Everyone at GSK will focus on 3 priorities – Innovation, Performance, Trust

Our values and expectations are at the heart of everything we do and form an important part of our culture. We will continue to focus on our people, our culture and be driven by our values to help people do more, feel better and live longer.

MANUFACTURING ENTERPRISES - LARGE TROPHY WINNER

VIP INDUSTRIES LIMITED

VIP INDUSTRIES LTD. established in 1971 is a 50 year young organisation headquartered in Mumbai. It is Asia's largest and world's second largest luggage & backpack company. Developing path breaking innovations, cutting edge designs and superior quality products, VIP industries is a market leader in the luggage industry.

Till date VIP INDUSTRIES LTD. has sold over 100 million pieces of luggage to travellers around the world and paved the path to become the leading manufacturer of hard and soft luggage in Asia, with a goal to make travel simple and convenient. Since its inception, the company has kept in step with the changing needs and tastes of the discerning and quality conscious traveller.

The first VIP suitcase was manufactured in 1971, and the brand has skyrocketed since. VIP has two manufacturing plants situated in India (Nashik, Haridwar) and six plants in Bangladesh. The state-of-the-art VIP Design Lab at Nasik has to its credit several international patents and design registrations. Manufacturing facilities include a set up in Bangladesh, besides two units in India. All our factories are BSCI, ISO 9001:2015 & ISO 140001:2015 certified. VIP Industries Ltd. has more than 8000 retail outlets in India, apart from a well-developed network of retailers in 80+ countries. VIP Industries Ltd. has a global footprint with its products available all-over Middle East, the UK, USA, Germany, Spain, Italy and select African and South East Asian countries.

VIP Industries Ltd. is home to the most renowned brands – **VIP, Skybags, Carlton, Caprese, Aristocrat & Alfa. Our offering includes array of travel products ranging from hard luggage, soft luggage, backpacks, duffels, business satchels & travel accessories.**

VIP Industries Limited has been rapidly growing at 15% CAGR for the last 5 years and will continue to attain new heights. VIP Industries Limited has been ranked amongst the top 100 Great places to work. Today VIP industries Ltd has employee strength of 8000+ across all its offices and plants.

VIP Industries always strives towards providing the best to its customers. Strongly driven by our values, every member of VIP Industries Ltd is committed to work towards making products and experiences that are designed to delight and built for the future. Our journey, lined with an unwavering belief in running operations with transparency and fairness across all our business aspects, have helped VIP take the lead for over 50 years.

Managing committee: Chairman- Mr. Dilip G. Piramal • Executive Vice chairperson- Radhika Piramal • Managing Director- Sudip Ghose
VIP INDUSTRIES LTD (Head Office): 5th Floor, DGP House, 88-C, Old Prabhadevi Road, Mumbai – 400025

32nd ANNUAL JAMNALAL BAJAJ UCHIT VYAVHAR PURASKAR WINNERS

MANUFACTURING ENTERPRISES - SME CERTIFICATE OF MERIT

SAKTHI MASALA PVT. LTD., ERODE

Sakthi Masala, the household name of the tens of millions today was started with a meager investment of Rs.10,000/- 43 years ago. Steady growth year after year, expanding the horizons from Erode town to all over the country and now to the world over have generated an annual turnover of over Rs. 1000 crores.

The Company's major employment force are rural women, especially the widows, destitute as well as differently abled persons. As on date the company has 102 (8.96%) differently abled persons. It has built the confidence level in them and gave them the joy of being the earning members of the family rather than being a burden to society. The differently abled employees are extended free transport / travel facilities, medical checkup and educational assistance to their children.

In order to serve the differently abled and the rural population **Sakthidevi Charitable Trust**, was founded in 1997 with an exclusive centre Sakthi Rehabilitation Centre for the Differently Abled and Sakthi Hospital in the year 2002 at a cost of Rs. 40 lakhs with 10 specialized Doctors and 40 staff members to serve the general public. The Centre and Hospital provides consultation free of cost and medicines, clinical examinations at concessional rate, offers free special treatments and therapies like physiotherapy, electrotherapy, speech therapy, occupational therapy treatment for over 80 mentally retarded children. Every month over Rs.5,00,000/- is spent for this purpose.

Two Special Schools recognised by the State Government are being run by the Trust for the Mentally Retarded children & Autism afflicted children and Sakthi early intervention centre provide free therapies and special education free of cost. Nearly 120 students are benefitted in this schools. Also slow learning children studying in the surrounding villages are given special training by the Special Educators. Periodic counseling programmes for the parents of the special children are conducted by inviting specialists from Chennai and other cities. Grand annual sports events for children and parents and prize distribution are organized every year.

Apart from this, the Trust undertakes several other welfare projects including regular contribution to old aged homes, school for children with disabilities run by Lions Clubs, Scholarships to economically weak students, tree plantation programmes and many more. Under the Project 'Vazhikati' 41 Government schools of Erode and Perundurai Educational Districts are adopted and provided with wholesome development like libraries, sports activities and skill development programmes. Besides every year 25 girl students from Government schools are given free education in Sathyabama University. Every year more than 1000 economically weaker students are given educational assistance to pursue higher education.

Under the Project 'Virutcham' every year about 50 college students from the agricultural families studying in Vellalar Educational Institution Erode are provided with free education at the cost of the Trust

The company's community development programmes are numerous and its activities would vouch for the slogan of the trust, "**Service to humanity is the best work of life.**"



MANUFACTURING ENTERPRISES - SME CERTIFICATE OF MERIT

CENTURY ENKA LTD., PUNE

Industry: Textile (Man Made Fiber) Year of Incorporation: 1965

Century Enka Limited (CEL) was established as a collaboration between B K Birla Group & Enka from AKZO Nobel of Netherlands. The technical prowess of Enka complemented by well-established control systems of Birlas laid foundation for a robust organization which, today, is the market leader in its sector. The company is listed in NSE & BSE.

Vision: We aspire to be a leading and reliable organisation in the business of tyre reinforcement and man-made textile yarn.

Mission: We aim to provide innovative, cost-effective and sustainable solutions, while following fair commercial practices. By implementing total quality management, we ensure complete customer and stakeholder satisfaction.

Commencement of commercial production: 1969

Plant Locations: Its state-of-the-art fully integrated manufacturing facilities are located at:

- MIDC Bhosari, Pune (Maharashtra)
- Umalla, Bharuch district (Gujarat)

Product: CEL manufactures Nylon 6 products and operates in 2 categories

- Nylon Tyre Cord Fabric (NTCF):** This is reinforcement fabric used in manufacturing of bias tyres.
- Nylon Filament Yarn (NFY):** Textile yarn used in apparel manufacturing like Sarees, dress material, Athleisure wear etc.

Customer Profile:

- The customers for **Nylon Tyre Cord Fabric (NTCF)** are well established corporates being tyre manufacturers of Indian origin or multinationals.
- The primary customers for **Nylon Filament Yarn (NFY)** are fabric weavers and knitters. These are majorly from the disorganized textile sector barring a few structured organisation.

Market Share: CEL is a market leader in both product categories being the largest producer of NFY and 2nd largest producer of NTCF in India. Sales turnover of the company in.FY-2019 was Rs.1,791.38 Crs.

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MANUFACTURING ENTERPRISES - SME TROPHY WINNER

SHRIRAM RAYONS, KOTA

Shriram Rayons, Kota is a unit of DCM Shriram Industries Ltd. The plant was commissioned in 1965 to manufacture Rayon Tire Yarn, Cord & Fabric with technology from Beaunit Fibers USA & detailed engineering from Chemtex Inc.

Rayon Tire Cord Fabric is used as reinforcing material in High Speed Tires e.g. Formula-1 & high-end passenger cars (OEM sector), & therefore mandates stringent quality compliance. SR is adjudged 2nd among 4 major Rayon Tire cord Fabric suppliers in the world.

Very High Purity dissolving grade imported wood pulp reacts with sodium hydroxide & Carbon disulfide to form Sodium Cellulose Xanthate, which when dissolved in cold dilute alkali yields Viscose. Viscose is extruded & spun in Spinbath solution to form regenerated cellulose called Rayon. Rayon Yarn is twisted to form cords on twisting machines. These cords are woven on air-jet weaving machine to produce Grey Rayon Fabric. The Grey Rayon Fabric is dipped in Resorcinol-Formaldehyde-Latex (RFL) Solution to produce Dipped Rayon Fabric.

SR is also producing Dipped Nylon Chafer both for domestic & export market.

Besides above SR produces chemicals e.g. Anhydrous sodium Sulfate (for float Glass industry), Sodium Sulfide (for tanneries & Dye manufacturing units) & Carbon Disulfide for captive use in the same complex.

SR has 7MW captive power generation unit, steam from turbine is used in production process. We have reduced our coal consumption by about 90% & modified boilers to use Agrowaste as fuel. Agrowaste procurement from nearby villages is helping not only the environment but also facilitating extra earning to farmers.

Currently the organization has Quality, Environment & Occupational Health Safety Management systems namely ISO-9001:2015, ISO-14001:2015 & ISO45001:2018 in place. These management systems undergo periodic Surveillance audits & Recertification by TUV-Nordin addition to Customer Audits.

Through Quality management systems we have improved business processes, key product property improved by 10% in last 15 years, reduced Rayon Spinning wastefrom 2.1% to 0.7% in last 10 years. Spinning productivity has been improved from 593Kg/Day/Machine in 2005 to 779Kg/Day/Machine in 2020. SR has increased Exports by 35% since 2005 & customer base has increased from 5 in 2005 to 14 in 2020).

Value Added Dipped Rayon Fabric sale has increased from 5600MT/Year in 2005 to 8900MT in 2019, currently 80% of Rayon export is in the form of Dipped Rayon Fabric.

Our prestigious clientele includes world giants in Tire industry Bridgestone (Poland, Japan & USA), Pirelli (Romania, China & Mexico), Goodyear (Luxembourg, China & Indonesia & Thailand) & Continental (Slovakia, Germany, China & SA) which account for 88% world tire production.

SR is adjudged A-Rated supplier by all our customers.

Shriram complies to REACH regulations (196 SVHC substances) & has volunteered to Disclosure of Carbon Emission (Carbon Disclosure Project, CDP) since 2015.

SR Carbon Emissions have reduced from 10000tCO₂e/TJ energy in 2007-08 to 1300tCO₂e/TJ energy in 2019-20 by switching over from Coal to Agrowaste as fuel in Boilers.

Organization has been winning following awards

- Export Awards from SRTEPC (Synthetics & Rayon Export Promotion Council), since 1994.
- "Best Employer" awards by Employer Association of Rajasthan in 2011-12, 2013-14, 2014-15, 2015-16 & 2016-17 in large scale industries.
- "Best Worker" Productivity Award from Rajasthan State Productivity Council, in 2012-13, 2013-14, 2014-15, 2015-16 & 2016-17.
- First Prize for "Rajasthan Energy Conservation Award-2016" conferred by Rajasthan Renewable Energy Corporation Ltd., Govt. of Rajasthan.
- First Prize by Rajasthan Energy Conservation Award 2019
- Best performer award in Textile Sector for PAT Cycle-1 by Bureau of Energy Efficiency, Govt of India on Energy day 14th Dec- 2017 at Vigyan Bhawan, New Delhi.
- Certificate of Appreciation for 5th FICCI Quality Systems Excellence Awards for industry-2017
- QMS Excellence Award (Platinum) for 6th FICCI Quality Systems Excellence Award 2018.

Social Accountability: SR has a township for workers & staff with a School (DBDS). In addition to normal students' school is also taking care of children with special needs. SR runs Udyami Mahila Samiti, that gives employment opportunity to wives of workers to earn from preparing & packing condiments (DCM Grahini) duly approved by FSSAI. In addition Papads & Mungoris are also sold at shop in the township run by ladies.

There has not been any disagreement with workers union since past 30 years, a testimony to industrial harmony.

Each year on 26th Jan & 15th Aug, in a formal function, COO disburses rewards to employees (including contract workers) for their valuable suggestions on waste reduction, energy savings & work simplification.

CSR Activities (at Kota) :

- Support to education of women / Special able Children. • Promoting facilities for Old Age persons. • Promotion of urdu language & Rural art
- Promotion of sports • Adoption of Village Kundanpur – developed saamudayik bhavan & an Aniket, under rural development
- Building toilets for lady police officers in the city. • Annual sponsor of eminent musician's program in the city for spread of Indian classical music.

32nd ANNUAL JAMNALAL BAJAJ UCHIT VYAVHAR PURASKAR WINNERS

SERVICE ENTERPRISE - LARGE TROPHY WINNER

KOTAK MAHINDRA BANK LTD., MUMBAI

Making Markets Function Better

Who We Are

CRISIL is a leading, agile and innovative global analytics company

Established in 1985, Kotak Mahindra Group is one of India's leading financial services conglomerates. In February 2003, Kotak Mahindra Finance Ltd. (KMFL), the Group's flagship company, received banking license from the Reserve Bank of India (RBI), becoming the first non-banking finance company in India to convert into a bank - Kotak Mahindra Bank Ltd.

The Bank has four Strategic Business Units – Consumer Banking, Corporate Banking, Commercial Banking and Treasury, which cater to retail and corporate customers across urban and rural India. The premise of Kotak Mahindra Group's business model is concentrated India, diversified financial services. The bold vision that underscores the Group's growth is an inclusive one, with a host of products and services designed to address the needs of the unbanked and insufficiently banked. As on 31st December, 2019, Kotak Mahindra Bank Ltd has a national footprint of 1,539 branches and 2,447 ATMs, and branches in GIFT City and DIFC (Dubai).

Who We Serve

CRISIL's clients range from MSMEs to large corporates, investors, and top global financial institutions

Our clients range from micro, small and medium companies to large corporates, investors, and top global financial institutions. We work with commercial and investment banks, insurance companies, private equity players and asset management companies globally.

We also work with governments and policy makers in the infrastructure space in India and in other emerging markets.

Who We Add Value

We help clients manage and mitigate risks take pricing and valuation decisions

Our market-leading ratings, benchmarks, analytics and solutions empower lenders, borrowers, issuers, investors, regulators and intermediaries to make decisions with conviction.

We help clients manage and mitigate risks, take pricing and valuation decisions, reduce time to market, generate more revenue, and enhance returns. By helping shape public policy on infrastructure in emerging markets, CRISIL helps catalyse economic growth and development in these geographies.

Ratings

90%

of India's banking industry

- India's first and most prominent credit rating agency
- Have rated Rs. 38 trillion of debt since inception
- Have announced 26,000+ new Bank Loan Ratings, accounting for one-third of India's banking credit to corporates, till date
- Have rated more than two-thirds of India's corporate bonds, Conducted grading and assessments of over 144,000 micro, small and medium enterprises (MSMEs) in India. 55 banks that account for 90 per cent of India's banking industry
- Have the highest number of outstanding SME ratings in India

CRISIL Businesses

Global Research & Analytics

Support research work at 17 of the top 20 global investment banks

- Largest and top-ranked provider of high-end research and analytics support to the world's biggest financial institutions and leading global corporations
- Support research work at 17 of the top 20 global investment banks
- Support over 50 global buy-side firms including PEs, hedge funds and AMCs
- Coalition provides business intelligence and high-end analytics to more than 25 corporates and investment banks, including the top 15.

Research

Support research work at

nearly **1000**
domestic and global

- India's largest independent research house, providing comprehensive research coverage to nearly 1,000 domestic and global customers
- Provide coverage across 90+ industries
- Serve 90 per cent of India's commercial banks
- Largest independent equity research house in India
- Official provider of valuations to all mutual funds in India
- Help the Employees' Provident Fund Organisation select fund managers

CRISIL Infrastructure Advisory

We help shape public policy and enable infrastructure development in emerging countries

- Leading advisor to governments and regulators, multilateral agencies, investors and large corporates.
- Aid creation of a vibrant ecosystem for infrastructure development through our work in areas of policy and regulatory advisory, public-private partnership frameworks, infrastructure financing mechanisms, business and commercial diligence.
- Offer programme management, including monitoring and evaluation services, and institutional strengthening for government and infrastructure agencies.

CRISIL Business Intelligence & Risk Solutions (BIRS)

Our proprietary technology platform combined with deep business domain knowledge helps us deliver best in class solutions

- Uniquely positioned to help banks and financial institutions in their data and analytics needs.
- Deep domain knowledge of processes and best practices across the entire banking, financial services and insurance (BFSI) spectrum enables us to offer innovative solutions that aid decision making across corporate and investment banking, commercial and retail banking, cards, asset management, and insurance domains.
- Proprietary technology platform combined with deep business domain knowledge helps us deliver best in class solutions across all the key functional areas including risk management, sales and marketing, financial control and reporting, regulatory compliance and governance.

CRISIL conducts its infrastructure advisory business through its subsidiary CRISIL Risk and Infrastructure Solutions Limited (CRIS)

Argentina | China | Hong Kong | India | Poland | Singapore | UAE | UK | USA

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MANUFACTURING ENTERPRISES - SME CERTIFICATE OF MERIT KEC INTERNATIONAL LTD., MUMBAI

KEC International Ltd. is a part of RPG Group, a US \$4billion diversified conglomerate. KEC is a global leader in engineering, procurement and construction, specialising in Power Transmission, Distribution, Railways, Cables, Solar, Civil and Smart Infrastructure. KEC, a US \$1.6 billion company has executed complex projects in tough, inhospitable terrains and continues to grow through localised strategies for each area.

The company's innovative engineering feats include design, manufacture and construction of turnkey projects of power transmission lines up to 1200 kV, setting up high end sub-stations, as well as manufacturing Power/ Control/ Telecom & optical fibre cables and extra high voltage (EHV) Turnkey cabling Solutions. Specialised transmission lines built by KEC International span huge flowing rivers including the Nile in Egypt, Niger in Nigeria, Hoogly & Brahmaputra in India, the deserts of Saudi Arabia, the mountains of Georgia and the snowfields of Kazakhstan and Tajikistan.

KEC has 8 manufacturing units spread across India, UAE, Brazil and Mexico, and has one of the largest global Tower Manufacturing capacities, with an annual production capacity of 4,22,200MTs. The company is the only T&D company with 4 tower testing stations across India and the Americas.

Headquartered in Mumbai, India, KEC has already powered infrastructure development in 69 countries across Africa, Americas, Central Asia, Middle East, South Asia and South East Asia and continues to expand its presence across the globe. The company has around 6,420 employees comprising of 30 diverse nationalities

32nd ANNUAL JAMNALAL BAJAJ UCHIT VYAVHAR PURASKAR WINNERS

SERVICE ENTERPRISE - LARGE TROPHY WINNER

QUALITYKIOSK TECHNOLOGIES, MUMBAI

QualityKiosk Technologies is one of the world's largest Digital Quality Engineering partners and pioneers in performance engineering for largest Banking and Financial Services, Telecom and Automobile clients. Founded in the year 2000 by IIT-Kanpur graduates, the company offers Enterprise Digital Quality Assurance solutions for Banking, Financial Services, Insurance, Retail, E-commerce, Government, Automotive and Telecom verticals.

Intelligent Business Automation, DevOps and Customer Experience are some of the key areas where we work with our partners to deliver Digital Quality Assurance.

QualityKiosk counts more than 50 of the Fortune 100 of India and 18 of the Fortune 500 companies across the globe as clients. With 150+ clients from various verticals across global locations, our clients include Reliance Industries, Reliance Jio, Toyota, HDFC Bank, ICICI Bank, SBI, Kotak Bank, DBS, Citibank, Prudential, BTPN Bank, Manulife, AIA, UAE Government - Ministry of Finance, Tata Group, Government of India (GSTN, NPCI), Vodafone and others.

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CHARITABLE ASSOCIATION TROPHY WINNER

FRIENDS OF TRIBAL'S SOCIETY, MUMBAI

Friends of Tribals Society (FTS) started a movement three decades ago to reach out to the most deprived segment in the tribal and remotest villages of India. The key guiding principles were volunteerism and passion, to take India forward by empowering tribal and rural communities.

The People's Movement of the Society, EKAL ABHIYAN, has embarked upon a five-pronged program to achieve the vision of Mahatma Gandhi's Gram Swaraj: literacy, health and hygiene, rural entrepreneurship, cultural values and empowerment.

FTS started One Teacher Schools called Ekal Vidyalayas in 1989 to provide 4 years of free, informal primary education pan India to children in the age group of 6 to 14 years. We currently operate in more than 102,000 villages, educating 2.8 million children. Girl students constitute 51% of the total student enrolment and women constitute 71% of its teacher's cadre. An important feature of Ekal education is the inclusion of values of ethics, culture, nationalism and patriotism and village crafts in its syllabus. Recently, FTS has started introducing tablets in its schools for teaching, as a significant step towards bridging the digital divide. The width, depth and the scale of such coverage is among the largest volunteer endeavour globally.

Periodical third-party assessments have brought out the deep impact of EKAL education on reducing illiteracy, arresting drop out rates and social impact of its value education.

The pioneer program of primary education by FTS blossomed into several verticals over three decades into a mass movement of empowering tribal in rural communities in a holistic manner. Several verticals have been developed to address: Health & hygiene, specially addressing anemia in women and children. Rural entrepreneurship to check urban migration through imparting skills to farmers for natural farming. Encouraging youth to become entrepreneurs in several areas such as digital education through computer centers and mobile vans visiting village to village. Various programs to make the tribal communities aware of their cultural heritage and values, Social Harmony, Gender Equality and Self-Reliance.

FTS has earned a reputation of being the premier institution working for tribal upliftment, with a successful volunteer model, without infrastructure and with exclusive involvement of urban society contributions, without financial support of the Government.

32nd ANNUAL JAMNALAL BAJAJ UCHIT VYAVHAR PURASKAR WINNERS

CHARITABLE ASSOCIATION TROPHY WINNER

DR. DATHU RAO MEMORIAL CHARITABLE TRUST, CHENNAI

Dr. Dathu Rao Memorial Charitable Trust which runs the following centres:

- Pathway Centre For Rehabilitation & Education of the Intellectually Disabled
- Pamela Martinez / Pathway Matriculation School & Children Home
- Sabin – Pathway Home For Persons With Intellectual Disability And Associated Conditions

Dr CHANDRA PRASAD is presently working as the Co-founder /Gen. Secretary of PATHWAY, a Centre for comprehensive Rehabilitation and Education of the Intellectually Disabled.

PAMELA MARTINEZ-PATHWAY- a Matriculation School and Children's Home , and PATHWAY-SABIN, - A Home for Persons with Intellectual Disability and Associated Conditions, all being the units of Dr Dathu Rao Memorial Charitable Trust She has put in 36 years of selfless dedicated service in the field of vocational training and rehabilitation of the intellectual disabled. By virtue of her initiative and special efforts about 40,000 special children and adults with various disabilities have been fully evaluated and rehabilitated through various rehabilitation programmes. She is instrumental in starting special schools with Vocational Training centre for the differently abled children in Chennai and Kancheepuram districts. In this centre the children with intellectual disability are provided various vocational training i.e. artificial jewellery, bakery, handicrafts, and horticulture.

Placement work is also executed for the benefit of the adult intellectual disabled. In this regard as many as 80 differently abled persons have so far been placed in various private organisations. She also has currently placed 5 differently abled persons as staff in her own organisation- PATHWAY and training more than 100 adults under vocational training who receive stipend.

Her organization has received various awards from the Govt. of Tamil Nadu. The National Award for the Empowerment of Persons with Disabilities in the category of Best Individual – Professional for the year 2019 is conferred on Dr.Chandra Prasad for her achievements.



THE PANEL OF JUDGES

Mr. Ajit P. Shah

Ex-Chief Justice Delhi High Court

- | | | | |
|---|--------------------------|---|---|
| ❖ | Mr. Swapnil Kothari | : | President |
| ❖ | Mr. Vineet Bhatnagar | : | Chairman |
| ❖ | Mr. Shekhar Bajaj | : | Founder Member |
| ❖ | Mr. Anand Patwardhan | : | Hon.Treasurer |
| ❖ | Mr. Niranjan Jhunjunwala | : | Hon. Secretary |
| ❖ | Ms. Asha Idnani | : | Chairperson,
Consumer Complaints Committee |
| ❖ | Mr. Thomas Rego | : | Assessor |
| ❖ | Mr. Ramagouda Patil | : | Assessor |



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CONSUMER GUIDELINES

- Follow healthy eating habits • Do not get carried away by misleading advertisements
- Always make your purchases from the shops who follow Fair Business Practices.
- You have a right to educate yourself on Consumer rights towards Right to Safety, Right to Choice, Right to Redress, Right to Information, Right to Basic Needs and Right to Healthy Environment. • Measure to ensure safety and quality of goods and services.
- Make use of the facilities for testing and certification of essential goods and services.
- Enlighten yourself on the policies to ensure that manufacturers compensate for defective or hazardous products.
- Adopt food safety measures, including safety criteria, food standards & dietary requirement, effective monitoring, inspection and evaluation mechanism. • Check the date of manufacture and expiry date before buying any food stuff or medicines.
- Beware on proper use and risks associated with consumer products.
- Educate yourself on free flow of accurate information relating to consumer products.
- Before you make any purchases make sure that there is availability of reliable after sales services and spare parts by only the goods that meet durability, utility, reliability and fit for your purpose.
- Before purchasing measurable food stuff, articles or gas cylinder check the weights properly. • Insist on a bill on purchase of any product

COUNCIL FOR FAIR BUSINESS PRACTICES MISSION

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



32nd CFBP Jammalal Bajaj Awards Jury

L-R: Ms. Asha Idnani,

Mr. Anand Patwardhan, Hon. Treasurer,

Mr. Vineet Bhatnagar, Chairman, Awards Committee,

Mr. Swapnil Kothari, President,

Mr. Ajit Shah, Jury Chairman,

Mr. Shekhar Bajaj, Chairman, Advisory Board,

Mr. Niranjana Jhunjhunwala, Hon. Secretary and Mr. Ram Patil, Assessor



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."

32nd Annual Jamnalal Bajaj Uchit Vyavhar Puraskar for Fair Business Practices

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Justice Arvind Savant

(Ex-Judge, Bombay High Court and Ex-Chief Justice, Kerala High Court)



A. Changes introduced by the Arbitration and Conciliation (Amendment) Act, 2019, with effect from 30th August 2019:

1. Institutionalization of International Commercial Arbitration and Establishment of the Arbitration Council of India (ACI) as a Regulator with a mixed mandate: For international commercial arbitrations, the amendments in Section 11 give sweeping powers in terms of appointment and fee-fixing, etc. to arbitral institutions designated by the High Courts and the Supreme Court. These may include institutions like the Mumbai Centre for International Arbitration (MCIA) - Mumbai, Indian Merchants Chambers (IMC) - Mumbai, NaniPalkhivala Arbitration Center – New Delhi and similar other institutions.
2. Appointment Procedure: The 2019 Amendment Act proposes an appointment procedure by arbitral institutions designated specifically by the Supreme Court in cases of International Commercial Arbitration and by the High Courts in other cases, wherever the Council has graded arbitral institutions. Alternatively, it provides for maintaining a panel of arbitrators by the Chief Justice of the concerned High Court for discharging the functions of the arbitral institutions. These arbitral institutions shall be graded by ACI on the basis of the criteria relating to infrastructure, quality and calibre of arbitrators, performance and compliance of time limits for disposal of domestic or international commercial arbitrations.
3. The Constitution of the Arbitration Council of India (ACI): The 2019 Amendment Act mandates establishment of the ACI as a body corporate. Sections 43A to 43M have been inserted in the 1996 Act for incorporating the ACI, which shall, inter alia, carry out the following functions: (i) framing policies to grade arbitral institutions and accredit arbitrators (as per the qualifications and norms contained in the Eighth Schedule, as inserted vide the 2019 Amendment Act); (ii) to evolve policy and guidelines for the establishment, operation and maintenance of uniform professional standards in respect of all the matters relating to arbitration and ADR mechanism; (iii) hold training, workshops, etc. in areas of arbitration, (iv) to establish and maintain an electronic depository of all the arbitral awards made in India (the 2018 version of the Amendment Act included the maintenance of arbitral awards made overseas, but the current version thereof has excluded the same); and (v) to promote and encourage ADR Mechanisms.
4. Constitution of the ACI: The ACI shall consist of a Chairperson and other Members that would include an eminent academician etc., besides other Government nominees. The Chairperson shall be a person who has been a Judge of the Supreme Court or Chief Justice or Judge of any High Court or any eminent person.
5. Extension of Time-Limit for Completion of Arbitration Proceedings: Sub-clause (4) has been added to Section 23 which requires statement of claim and defence to be completed within a period of 6 months from the date of constitution of the arbitral tribunal. These provisions have been notified.
6. Time-Limit for Awards: Section 29A of Arbitration Act mandates that the award shall be made within 12 months of the arbitral

tribunal entering upon the reference and that the parties may, by consent, extend the time for making an award by another six months. The 2019 Amendment Act makes the following amendments to sub section (1) of Section 29A: (i) international commercial arbitrations have been excluded from the purview of the timeline provided in the Section, but parties thereto must endeavour to adhere to the same; and (ii) for other arbitrations, the time limit for arbitral award shall be within 12 months from the completion of the pleadings of the parties under Section 23(4) of the Arbitration Act instead of the existing period of 12 months that starts from the date on which arbitral tribunal enters upon the reference. Thus, the time to complete the arbitral process is now 18 months.

7. Confidentiality of arbitral process: Section 42A has been inserted, which enjoins that the arbitration proceedings be kept confidential by the arbitrator / arbitral institutions, except the award where its disclosure is necessary for the purpose of its implementation and enforcement.
8. Amendment to Section 34 of the Act for setting aside arbitral awards: In Section 34 of the principal Act, in sub-section (2), in clause (a), for the words "furnishes proof that", the words "establishes on the basis of the record of the arbitral tribunal that" have been substituted. The obvious object of this amendment is that Section 34 should remain essentially a summary proceeding and the issues raised therein cannot be tried as an ordinary suit.
9. Grounds of Challenge: The substituted part of Section 34(2)(a) relates to the following grounds of challenge: (i) incapacity of the party; (ii) arbitration agreement being invalid; (iii) absence of proper notice / opportunity of hearing; (iv) award exceeding the scope of the dispute; and (v) illegal composition of the arbitral tribunal. In this behalf, it is necessary to see the ratio of the judgements of the Supreme Court in (i) Emkay Global Financial Services Ltd. v. Girdhar Sondhi, (2018) 9 SCC 49; (ii) Canara Nidhi Ltd. v. M. Shashikala, (2019) 9 SCC 462; and (iii) Hindustan Construction Co. v. UOI, 2019 SCC OnLine SC 1520 (3JJ).

B. Arbitration and Conciliation (Amendment) Ordinance, 2020 ('2020 Ordinance'):

10. Some later changes: By virtue of the 2020 Ordinance promulgated on 04th November 2020, the following changes are effected governing the arbitration law with immediate effect, i.e. to say from 4th November 2020 itself: (i) Insertion of the Second Proviso to Section 36(3) of the Act; (ii) Altering the Norms relating to accreditation, qualifications and experience of arbitrators by substituting new Section 43-J for Section 43-J of the principal Act; and (iii) Deletion of the Eighth Schedule to the principal Act.

Note: The Article is based on the research inputs by Mr. Aditya Shiralkar, Advocate, Mumbai, (Email: adityavivek.shiralkar@gmail.com)

CFBP

COUNCIL FOR FAIR
BUSINESS PRACTICES
HAR GRAHAK KI AWAAZ

32nd CFBP JAMNALAL BAJAJ AWARDS FOR FAIR BUSINESS PRACTICES

Felicitating the torchbearers of Fair Business Practices!

CFBP seeks to create an environment where business confidence is built through best business practices and fostered in an atmosphere of trust and respect between businesses and consumers. The 32nd Jamnalal Bajaj Uchit Vyavahar Puraskar is a significant milestone that recognises and commemorates businessmen and industrialists who uphold the highest ethical practices in business. Constituted in 1966, these awards are judged on eight vital parameters, including customer satisfaction, employee motivation, environmental protection and corporate social responsibility, among others.

Awards Ceremony

Date: December 1, 2020. Time: 5:30 p.m. Venue: Indian Merchants' Chamber, Churchgate, Mumbai.

Founder Member - CFBP



Mr. Shekhar Bajaj

President - CFBP



Mr. Swapnil Kothari

Chief Guest



Mr. Rajnish Kumar
Former Chairman,
State Bank of India

Chairman of the Awards Jury



Mr. Ajit P. Shah
Ex-Chief Justice,
Delhi High Court

Vice President - CFBP



Mr. Vineet Bhatnagar
Chairman,
Awards Committee

TROPHY

Manufacturing
Enterprise - LARGE



Mr. A. Vaidheesh
MD, GlaxoSmithKline
Pharmaceuticals Ltd.,
Mumbai

Manufacturing
Enterprise - LARGE



Mr. Dilip G. Piramal
Chairman,
VIP Industries Ltd.,
Mumbai

Service
Enterprise - LARGE



Mr. Uday Kotak
MD & CEO
Kotak Mahindra Bank Ltd.,
Mumbai

Service
Enterprise - LARGE



Ms. Ashu Suyash
MD & CEO
CRISIL Ltd.,
Mumbai

Service
Enterprise - SME



Mr. Maneesh Jhavar
Founder & CEO, QualityKiosk
Technologies Pvt. Ltd.,
Navi Mumbai

Charitable
Association



Mr. Pradeep Goyal
Chairman, Ekal Abhiyan
Trust, Friends of
Tribals Society, Mumbai

CERTIFICATE OF MERIT

Charitable
Association



Dr. Chandra Prasad
GS, Hon. Director
Dr. Dathu Rao Memorial
Charitable Trust, Chennai

Manufacturing
Enterprise - LARGE



Dr. Santhi Duraisamy
Director
Sakthi Masala Pvt. Ltd.,
Erode

Manufacturing
Enterprise - LARGE



Mr. Suresh Sodani
Managing Director
Century Enka Ltd.,
Pune

Manufacturing
Enterprise - SME



Mr. Alok B. Shriram
CMD & CEO
Shriram Rayons,
Kota

Service
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Mr. Vimal Kejriwal
MD & CEO,
KEC International Limited,
Mumbai

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COUNCIL FOR FAIR BUSINESS PRACTICES

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THE CONSUMER PROTECTION ACT, 2020

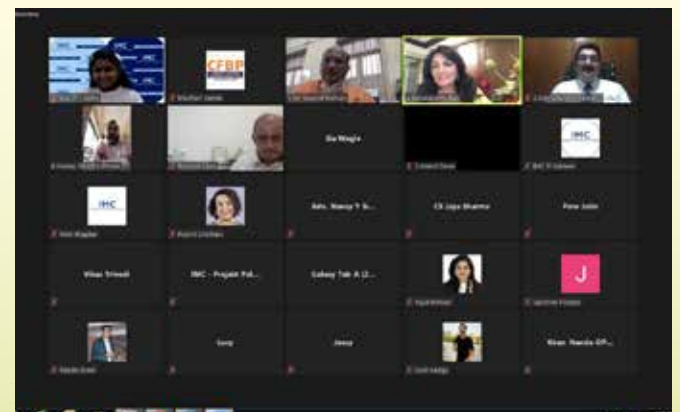
TOPIC

REVISED CONSUMER PROTECTION ACT ("AMENDED ACT")

14th December, 2020

Time: 05:00 PM

Mumbai, Kolkata, New Delhi



DR DATHU RAO MEMORIAL CHARITABLE TRUST

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Kinnari Shah (Principal)
D. Y. Patil International School



Dr. Seema Negi (Principal)
Sanjeevani World School

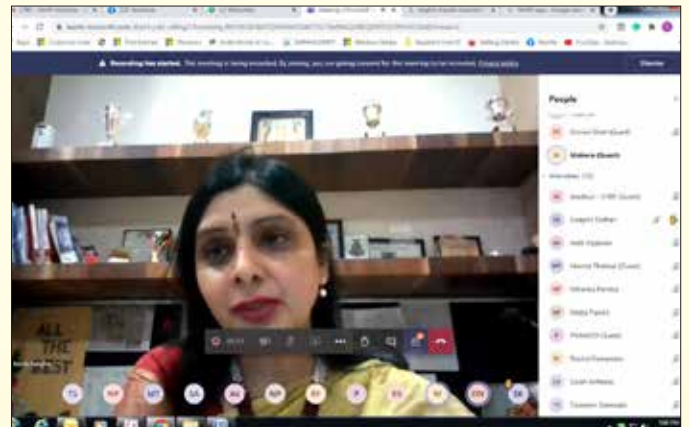
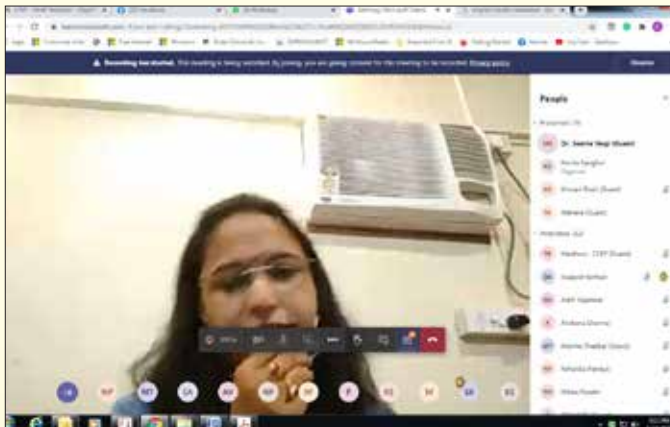


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Kavita Sanghvi (Principal)
CNM School and N D Parekh Pre-primary School



A NEW MEDIATION CELL TO RESOLVE BUSINESS DISPUTES

It will settle disputes free of cost as an integral arm of the Council for Fair Business Practices

The Council for Fair Business Practices (CFBP) set up primarily by the Tata Group, Bajaj Group and the Godrej Group, recently announced the opening of Mediation Cell. It comprises of Anand Patwardhan (ex-president, Consumer Bar Association), Payal Kothari (advocate and solicitor), and it will engage in resolving disputes free of cost.

CFBP is the brainchild of several leading industrialists who recognised the need for business and industry to regulate itself, Born on October 2, 1966, on the auspicious occasion of Gandhi Jayanti, CFBP is the first and only organisation of businessmen and professional that functions for the benefit of the consumers and encourages industries to implement fair business practices.

Swapnil Kothari, International corporate and constitutional lawyer and President, CFBP, said, "We are dedicated to perpetuating fair business practices across all sections, especially the



**Swapnil Kothari,
President, CFBP**

manufacturers. The Mediation Cell shall work labouriously towards that end and play a seminal role in forming that elusive balance between manufacturers and consumers." Also internationally rated chess-players, Kothari believes, "Mediation, like chess, involves patience, understanding of the situation and strategising to ensure an amicable settlement between the parties."

Anand Patwardhan, chairperson, Mediation Cell, said, "Looking at the clogged Consumer Redressal Commissions, the aim of mediation will be to promote the highest ethical business practices by providing out-of-court satisfaction to consumers."

Vineet Bhatnagar, vice-president, CFBP added, "The Mediation Cell promises to further the core objective of the council by providing a platform wherein consumers are able to interface with the industry and a solution is arrived at that is fair and effective to both parties."

TO 2021

To another beginning again,
When we grow together with each other again,
When we are childlike again,
When we get lighter and lighter and ascend higher and higher,
When we get closer to our true self again,
When we are de-conditioned and re-conditioned again,
Where we learn, unlearn and relearn again,
Where we forgive ourselves and others yet another time again,
Where we rise back after a fall again,
Where we don't fear our doubts that rise again and again
- instead clear them again and again,
Where we hope and despair and yet hope again,
Where we become both beginningless and endless again .



- Payal Kothari

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