



Our Mission

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

FEBRUARY - MARCH 2022

CFBP TIMES



Kavita Agarwal
Founder, Career after family
EC Member CFBP (Kolkata)



Swapnil Kothari
President, CFBP

Taj Bengal

29TH MARCH, 2022

WOMEN'S CAREER EXPLORE

→ Ideas & Opportunities for Aspiring Entrepreneurs



Shradha Bindra
BIBA



Aishwarya Biswas
Shark Tank India



Kirti Bhoutika
Master Chef Winner



Sorav Jain
Digital Influencer

Workshop by



Dr. Mickey Mehta
Wellness Coach

Platinum Sponsor:



Gold Sponsors:



Silver Sponsors:



Event Partners:



Scan to Register



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

EXECUTIVE COMMITTEE 2020-2022



**BHALCHANDRA
BARVE**



PRAMOD SHAH



ALKA AGRAWAL



NIKI HINGAD
Chairwoman, Fine Arts Committee



VIKESH WALLIA



RITESH BHATIA



KIREN SHRIVASTAV
Chairwoman, Consumer Film Festival
and Programmes Committee



ASHA IDNANI
Chairwoman, Consumer
Grievances Redressal Committee



SANDEEP SHAH



ASHOK BHANSALI



NIRALI BHATIA



YUKTI MEHANDIRATTA
Chairwoman, Wellness Committee



PAYAL KOTHARI



KAVITA AGARWAL
Chairwoman (Kolkata Chapter)



COOLS LIKE ICE. LOOKS SO NICE.

— SUPERIOR COOLING WITH MODERN DESIGN —



ADVISORY BOARD MEMBERS 2020-2022



Shekhar Bajaj



B. N. Srikrishna



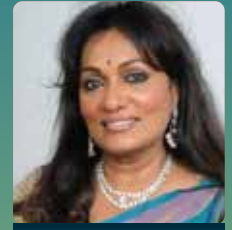
Rajiv K Podar



Amla Ruia



Shaina N. C.



Rajyalakshmi Rao



Dolly Thakore



Ajai Kumar



Vishwanath Sabale



Swarn Kohli



Nayantara Jain



Arvind Savant



Sujay Jairaj Thacker



Mickey Mehta



Jagdeep Kapoor



Chandni Khosla



Siddharth Raisurana



Prashant Khemka

INVITEES 2020-2022



Renuka Gopalkrishna



Prableen Bajpai
(Chandigarh)



Leena Gupta



Barkha Trehan
(New Delhi)



Fatema Agarkar



Dimple Jangda



Anou Lunia Singhvi



Ipshita Tulshan



Anshita Asnani



Shubhrastha
(New Delhi)



Richa Shah
(Kolkata)



Bharat Bagla
(Kolkata)



Sonal Choraria
(Kolkata)



Pooja Raisurana



Meghana Malkan



Shilpa Sethi
(Kolkata)



Shradha Saraf
(Kolkata)



SWAPNIL S. KOTHARI

Heartfelt from The President

It is always a sense of quiet satisfaction when one of your team's Executive Committee Member puts in months of effort along with her team (two of whom are also our Invitees) and that results into a mega blockbuster. The CAFÉ's WOMEN'S CAREER EXPO held at the Taj Bengal curated by Kavita Agarwal (Founder of CAFÉ) ably assisted by Richa Shah, Sonal Choraria and others in collaboration with CFBP had a record turnout of approximately 1500 women throughout the day with esteemed panelists, workshops, mentoring sessions and exhibitory Stalls – all under one roof! We were lucky to have our two Advisory Board Members Dr. Mickey Mehta and Siddharth Raisurana with us in Kolkata adding tremendous value to the concept with their own priceless insights. Additionally, we had our EC Members Alka Sigtia (by pitching for memberships) and Payal Kothari (by being a Panelist on Women's Property Rights and pitching for memberships) thereby assisting us in ensuring that CFBP gains traction in Kolkata. We have devoted the maximum number of pages here to this Event as it needs to be celebrated, and more importantly, showcased to as many as possible to perpetuate Women Empowerment to its maximum. Never before in the history of CFBP has an Event of this nature been executed!

We supported the GLC-ADR endeavour as Associate Sponsors to promote Alternative Dispute Resolution as a viable alternative to a tedious, expensive and long litigation. Also, I, as the Law Committee Member moderated an esteemed Panel for IMC on Environmental Social Governance. Our Treasurer Anand Patwardhan engaged in a virtual talk on Consumer Mediation, which enlightened the audience. We also have a very engaging article from our regular contributor Jagdeep Kapoor on how big the Consumer Voice is going to get with time! We also have one of our esteemed Advisory Board Members, Chandni Khosla questioning the pace of Economic Growth - a thought-provoking article!

We are gearing up for the 34th Chapter of the Jammalal Bajaj Awards to be held in April 2022. It promises to be one another blockbuster as always, where we honour Fair Business Practices followed by various organisations.

Our entire Team works very hard and pushes beyond limits to achieve the desired result. *As the President*, I have continued with my resolve to not let a single day for CFBP go by unaccounted for – we have a lot to achieve. I have expanded the Team and shall continue to do so in order that CFBP shines as a beacon light for many causes – primarily fair practices in every possible sphere that touches our lives.

I end with an inspirational quote from that great American President,

Always bear in mind that your own resolution to succeed is more important than any one thing.

Abraham Lincoln

OUR NEW INVITEES



Richa Shah

Richa Shah : Every day, in every way, I'm getting better and better-Is the mantra I believe in! A lifelong learner and spiritual seeker, I look for something new in each day.

I have 20+ years of experience in managing home, children and everything that comes free with marriage. I'm skilled at working in stressful situations and at short notice.

I believe that success is a journey and not a destination. The more you are at it, the better you get at it. It is my endeavour to make the lives of people around me better in whatever way I can. In the words of Winston Churchill, 'We make a living by what we get, But we make a life by what we give'. Even if you change just one life, you've changed the world forever.

Work experience:

Art & craft teacher (3 years)

Wooden platter/tray business(3 years)

Boutique of ethnic womens wear (2 years)

*I am presently CEO & Founder, The Gift Room (Corporate gifting) Owner, Bumblebee Body Works (Skin & hair care products) President, Career After Family Enterprise (CAFÉ), a platform that helps women start their entrepreneurial journey by conducting various courses and workshops.

Member WICCI, West Bengal Homepreneurs Council.*



Bharat Bagla

Bharat is a passionate long distance runner who loves to help others achieve their running goals. He is a Commerce Graduate from NM College, Mumbai and did his MBA from Manipal University.

He is the Founder of BEES Network Ltd., which is a financial planning boutique with a footprint in Kolkata & Mumbai. BEES is today one of the leading firms in India with over 2 decades of experience managing in excess of ₹5 Billion. He has also attended many courses, programs and workshops at IIMs, ISB, etc.

He is also an active member of many social and cultural clubs and various trade organisations, viz., The Calcutta Swimming Club, Round Table India, The Freemasons, MCC Chamber of Commerce of India, AMFI, FIFA, Cricket Association of Bengal, etc., to name a few. He is also on various committees and posts in many of the organisations.

Pooja Raisurana says that she is someone who tops the cadre of aesthetes with sheer perspective.

Her 3-decades long sprint started with advertising giants like Ambience and Rediffusion, then geared into running among the first few full-fledged Design Studios in Rajasthan, managing large scale campaigns and events... including the popular 'International Rajasthani Conclave' lead by then CM -



Pooja Raisurana

Ashok Gehlot to driving the Cellphone movement.

This marks a base to the 70+ brands she's built from ground up. She was also the youngest awardee of the OYP Award in Rajasthan for her contribution towards advertising and design. She has been a catalyst in promoting hand-woven textiles from Maheshwar - Rehwa for about a decade, engaging artists across the spectrum.

And has further chaired Round Table India for two decades, supporting underprivileged schools and the education for blind.

She now delves in interiors and caters her services to assiduously 'Branding' homes. In her words, "I view every motive as a Motif and give meaning to the task at hand with an immaculate design."

Meghana V Malkan, a trading and performance coach broke all her preconceived notions about the market. She migrated successfully from a law background into the stock markets which was a culture shock for her. In her endeavor to find the trader in herself, she realized that success at trading is more about having the right mindset than anything else. Her strength as a coach lies in helping aspiring traders to perform at their highest levels in stock trading and so in life.

She regularly appears on National Business Channels such as CNBC



Meghana Malkan

TV18, CNBC Bazaar, CNBC Awaaz and Zee Business to share her opinion on equity markets.

Meghana co-founded Malkansview along with Vishal B Malkan in 2008. Through this institute, they inspire millions of people from various walks of life through their live seminars, workshops, videos and online courses and help them become professional traders. They have co-authored the book #CASHTAGS to help people level up their trading and investing skills.

Over the years, she has won various awards and recognitions, to name a few:

1. Power Woman Award Iconic Trading & Performance Coach from the Times Group
2. International Excellence Award for the Best Training Institute for Stock Trading & Investing
3. Iconic Influencers in Financial Markets from the Economic Times
4. The Most Dynamic Power Couple in Stock Training from the Times Group
5. 2 Comma Club Award by Click Funnels (the first & only Indian Company to do so)
6. Times Most Inspiring Woman, West India, 2021

She loves to work with people who nurture dreams and goals but are looking for motivation and empowerment. Her passion is to get them out of their comfort zone and become the best and the most powerful version of themselves.

OUR NEW INVITEES



Shilpa Sethi

An all-in-all Kolkata girl, **Shilpa** did her schooling from La Martiniere for Girls School and her BBA at St. Xavier's College, Kolkata after which she pursued her Masters in Accounting & Finance at Cass Business School, London. A dynamic entrepreneur who brought the well-known multi-designer menswear chain – Nine - to Kolkata, followed by the successful launch of her own brand – Dapper in 2019.

She has effectively carved out her niche and is paving the way within a previously underdeveloped segment of the fashion industry within the city. As part of an extended but close-knit family and mother of two, she is deeply rooted and unwinds by spending quality time with her loved ones. She is passionate about creating intricate mandala art and finds the creative outlet very effective for destressing and taking a step back from the daily grind.

Her exemplary time management and multi-tasking skills have ensured she is thriving as an entrepreneur, well-loved as a mother and always on the front foot on the committee of YFLO for the last few years as she takes up the position of Chairperson this year 2022-23.



Shradha Saraf

Shradha Saraf A creative entrepreneur who loves to explore all the different facets creativity has to offer. She found her passion in the field of fashion and has been spinning the threads at the House of kSara since 2002 as her love for Indian art & culture inspired her to directly support artisan villages. She is also the pioneer of one of Calcutta's first fashion and lifestyle events, Cherry Orchard.

In 2010 Millenium Ma'am's recognised for flair to execute and lead by presenting her with the Best Entrepreneur Award. While exploring herself creatively she also loves to challenge herself physically; some of her most golden memories are from the mountains of the Everest Base Camp.

Currently the Chairperson of FICCI FLO Kolkata Chapter 2022/23

These are links for CFBP mobile app of respective play stores



CFBP - Council for Fair Business Practices (NGO) - A...
Facilitates to submit complaints to...
play.google.com

<https://play.google.com/store/apps/details?id=com.dev.cfbp&hl=en&gl=US>
Android



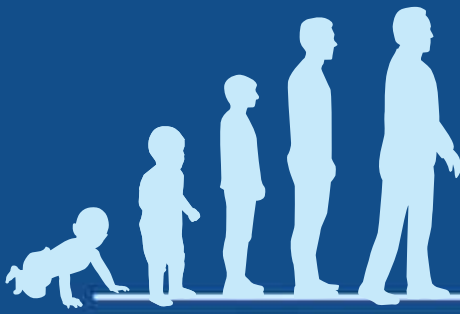
<https://apps.apple.com/fj/app/cfbp/id1586124811> iOS

I am 35 and want to venture into alternative investments. Are penny stocks a good option?

Broadly, there are five asset classes—equity, fixed income, gold, real estate, and cash and cash equivalent. An investor can build a robust portfolio by investing in them in the right proportion based on his or her financial goals, age, horizon, liabilities, and other factors. The idea of holding different asset classes is to add diversification so that the movement of one asset class can counterbalance the other in hard times. Before moving beyond these conventional asset classes or riskier alternatives within them, you must ensure that you have a contingency fund in place, adequate health and life cover, and are investing in a planned manner. The avenues outside the traditional basket include options such as art, antiques, wine, hedge funds, private equity funds, and P2P lending, all of which are collectively dubbed as alternative investments. Penny stocks are not an alternative investment. They can be defined as a very high-risk bet within equity investing as these scrips trade at very low prices, and are associated with low liquidity, large bid-ask spread and price manipulations and scams. The exchanges release a list of such scrips, and they are termed illiquid securities. Penny stocks can be bought via a broker's platform. The other alternative investments have different ticket size, risk, route of investing and regulatory framework. The percentage allocation to any alternative investments will depend on your current portfolio, net worth, risk appetite and other financial aspects.



Prableen Bajpai
Founder FinFix® Research & Analytics



Achieve Life Goals with Security

LIC's
*Dhan
Rekha*

Plan No.:863 UIN:512N343V01



**Guaranteed
Addition**



Money Back



**Full Payout
on Maturity**

(A Non-Linked, Non-Participating,
Individual, Savings, Life Insurance Plan)



Also Available Online

Salient Features :

- Age eligibility: 90 days - Max 60 years
- Single Premium or Regular Premium Payment Mode
(Limited Premium Paying Term)
- Optional Riders available
- Special Premium Rates for Female Life

Maximum Guaranteed Additions @ ₹60/- per thousand Basic Sum Assured



Call Centre Services (022) 6827 6827

For details, contact your Agent/Nearest LIC Branch/visit www.licindia.in or
SMS YOUR CITY NAME to 56767474

Follow us :     LIC India Forever | IRDAI Regn No.: 512

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS. IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

Har Pal Aapke Saath

LIC / PRA / 2021-22/40 / Eng

CFBP PATRON MEMBERS LIST

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. Niraj Bajaj
Chairman & Managing Director
Bajaj Auto Limited

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

Mr. Rajiv Podar
Managing Director
Podar Enterprise

Mr. Dilip G. Piramal
Chairman
VIP Industries Ltd.

Mr. Shekhar Bajaj
Chairman & Managing Director
Bajaj Electricals Limited

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

Mr. Rajesh Kumar Jhunjhunwala

Mr. Prashant Khemka
Founder - Chairman
White Oak Capital Group

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

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

Mr. Mukesh Ambani
Chairman & Managing Director
Reliance Industries Limited

Mr. Sharad Upasani
Chairman
Blue Dart Express Limited

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

Mr. Jagdeep Kapoor
Chairman,
Samsika Marketing Consultants

Mr. Rajan Kilachand
CEO
Dodsai Pvt. Ltd

Mr. Raju Barwale
Managing Director
Mahyco Seeds Limited

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

Mr. M C Tahilyani
Managing Director
Forbes & Company Limited

Mr. Sanjay Dangi
Director
Mentor Capital Ltd.

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

Mr. Girish Wagh
Executive Director
Tata Motors Limited

Mr. Rajesh Nuwal
Director
India Nivesh Capitals Ltd.

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

Mr. Natarajan Chandrasekaran
Chairman
Tata Sons Limited

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

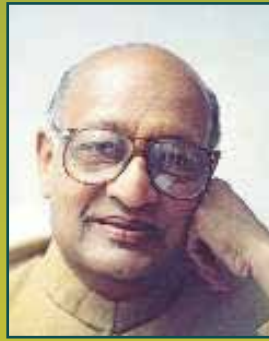
Mr. Niranjan Jhunjhunwala
Trustee
Purshottamdas Fatehchand
Charity Trust

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

CFBP FOUNDER MEMBERS



J. R. D. Tata



Ramkrishna Bajaj



Arvind Mafatlal



F. T. Khorakiwala



Naval Tata



S. P. Godrej



J. N. Guzder



Ashok Birla



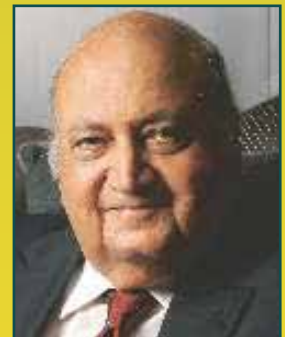
B. D. Garware



Harish Mahindra



Vishnubhai Haribhakti



Keshub Mahindra



Ramnath Podar



S. M. Dahanukar



Pratap Bhogilal



Pravinchandra Gandhi

CFBP FOUNDER MEMBERS



M. D. Shroff



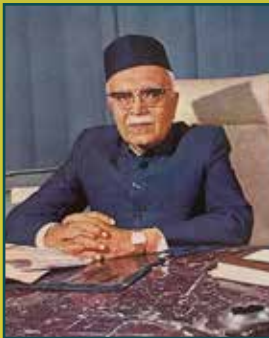
Swarn Kohli



A. H. Tobaccowala



G. V. Puranik



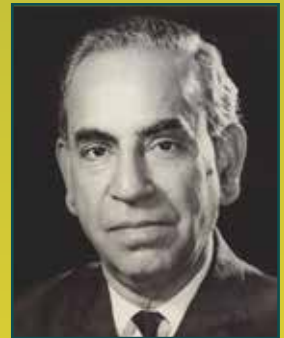
K. M. D. Thakersey



Morarji Vaidya



N. M. Wagle



Prakash Tandon



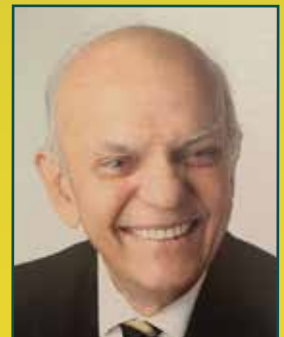
Pratapsingh Mathuradas



Tanubhai D. Desai



Y. A. Fazalbhoy



M. L. Apte



C. L. Gheewala



D. M. Khatau



K. S. Basu



G. L. Mehta

CFBP PAST PRESIDENTS



Arvind Mafatlal | 1966-69



Naval Tata | 1969-71



Ramkrishna Bajaj | 1971-72



S. P. Godrej | 1972-74



P. A. Narielwala | 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



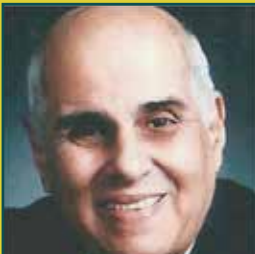
A. H. Tobaccowala | 1992-96



Shekhar Bajaj | 1996-98



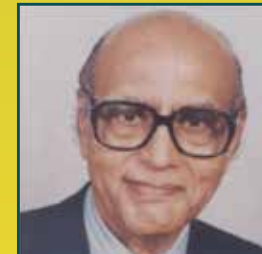
A. S. Kasliwal | 1998-2000



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

Hello! We are Godrej protekt. Here to protect your family, just like you do.

Godrej



We know you go all the way when it comes to protecting your family. And we do the same.

Godrej protekt's range of personal, home and kitchen products is here to keep you and your family protected always, effectively and delightfully.



Home Protection



Personal Protection



Kitchen Protection



CONSUMER VOICE; CONSUMER CHOICE

The consumer will have a greater voice and choice through 'brand marketing democracy'

Jagdeep Kapoor

Chairman and Managing Director - Samsika Marketing Consultants

Gone are the days when all landline phones were black. Gone are the days when all refrigerators were white. Gone are the days when some product and service brands in some categories had a monopoly and the consumer had no choice. The consumer had no voice. Today, the consumer has a voice and a choice. So, what should brand marketers do?

Let us first talk about the consumers' voice.

In the earlier days, when consumers had complaints, grievances or even positive suggestions, they could not express themselves easily. Their voice would never reach the company. So, there were mumblings and grumbings, but their voice was never heard. This caused a loss to both the company and the consumer. The consumer was not able to express himself and the company was not able to connect and correct themselves. In the process, feed-back and feed-forward, suggestions, new product ideas and improvements, opportunities, and a chance to move to the next level in terms of upgradation and innovation, was lost. This was the company's loss. Similarly, the consumer felt suffocated because his or her voice was not heard, not only in terms of the problems being solved or resolved, but also because genuine ideas and good product and service concepts were not listened to.

Today, the consumer has a voice and is able to express that voice through media. It could be direct interaction with the company or its representatives, or it could be through social media and various other platforms. Not only the company, even other consumers are able to hear the voice and agree or disagree with these opinions.

The best examples are reviews, which consumers post on social media or on various sites. Most consumers want to have a look at reviews before purchasing a book or before deciding to watch a movie or before even choosing a restaurant to dine in or to order from. This is truly 'brand marketing democracy'.

This helps both the consumer and the company. The company can prove and improve. The consumer can express satisfaction of the product or service. This genuinely helps the standards of brands of products and services to go up, the quality to improve and the consumer satisfaction to move to a higher level.

Brand marketing democracy, I feel, is wonderful. It allows it to be an expression between brands and consumers and helps take the quality of life and the standards of products and services to a world-class level. There is nothing hidden and therefore transparency thrives. Sometimes, comments from

consumers, through consumer voice, may motivate and excite companies while, at other times, comments from consumers, through consumer voice, may hurt or anger companies.

This is healthy and this brand marketing democracy, as I call it, brings about a positive transformation. Consumer voice is extremely useful for brands to evolve and grow in a positive manner. I am not referring to protests or ulterior motive negative campaigns. I am referring to genuine consumer voice.



Because of reviews or views or previews, consumers are able to choose. A healthy competition develops, more brands are launched in each category and the market develops

The feedback from a senior citizen, from a housewife, a young boy or girl, or from a working woman, or from a middle-aged man or a teenager, is genuine consumer voice and that is what I am referring to. This brand marketing democracy through the consumer voice leads to a major transformation – the consumer choice.

Because of reviews or views or previews, consumers are able to choose. A healthy competition develops, more brands are launched in each category and the market develops. Brand marketing democracy is a wonderful way to develop a market wherein there is consumer voice, as also a consumer choice. All brands and consumers must respect this, introspect and improve to prove.

Long live consumer voice! Long live consumer choice!

...

IMC - CHAMBER OF COMMERCE AND INDUSTRY

25th February 2022

IMC
Chamber of Commerce and Industry

WEBINAR ENVIRONMENTAL SOCIAL GOVERNANCE - A NEW FRONTIER FOR COMPANIES

Friday, 25th February 2022
4:30 p.m. to 5:30 p.m.

Speakers

Mr. Sanjay Khare
Vice President
Skoda Auto Volkswagen - India

Ms. Seemantinee Khot
Senior Evaluation Specialist
FAO

Mr. Vikesh Wallia
Former Board Member
Times of India Group

Moderator **Mr. Swapnil Kothari**
Member of Law Committee,
Senior Lawyer, Managing Partner
(S. Kothari & Co.)



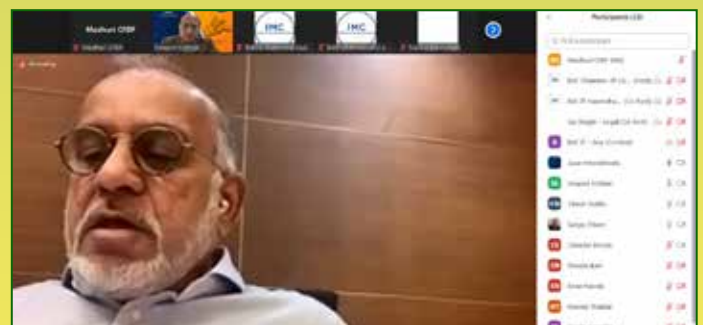
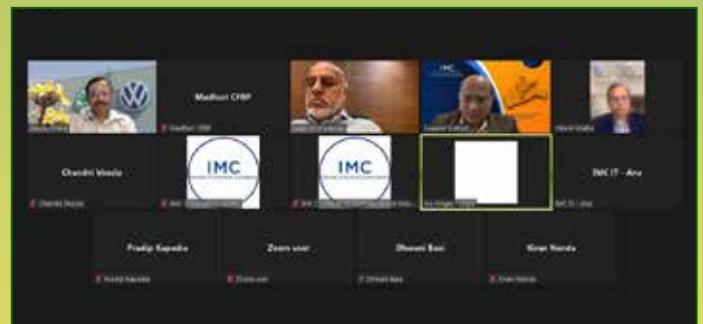
FREE REGISTRATION

Register here: <https://www.imcnet.org/events-1526>
Organised by IMC's Law Committee

Contact: Sia Wagle | sia.wagle@imcnet.org

[f](#) @IndianMerchantsChamber [t](#) @IMC_India [i](#) @indianmerchantchamber [in](#) imcchamberofcommerceandindustry

Engaging Maharashtra, Building India.



AZB - GLC NATIONAL ADR TRIATHLON

26th - 27th February 2022

AZB & PARTNERS
GLC-NAT
AZB-GLC NATIONAL ADR TRIATHLON

INTRODUCING
CFBP
COUNCIL FOR FAIR BUSINESS PRACTICES
HAR GRAHAK KI AWAAZ

ASSOCIATE SPONSOR

AZB & PARTNERS
GLC-NAT
AZB-GLC NATIONAL ADR TRIATHLON VALEDICTORY CEREMONY

A grid of 20 video call participants, including a central CFBP logo.

D.M. LEGAL ASSOCIATES
Accounts & Insurance
With 30 years of experience
Ahead of the curve

AZB & PARTNERS
GLC-NAT

SCC ONLINE EBC CFBP

THE ALTERNATIVE DISPUTE RESOLUTION CELL
AZB-GLC NATIONAL ADR TRIATHLON
26TH & 27TH FEBRUARY 2022

ADV. AARTI SATHI
AIDR
ICC
ILA INTERNATIONAL LEGAL ALLIANCE
NRF
PRESOLV
ADV. JAMSHED MISTRY

CONSUMER WEEK 2022

11th March 2022

SVKM'S PRAVIN GANDHI COLLEGE OF LAW
CENTRE FOR CONSUMER ADVOCACY

CONSUMER WEEK 2022
WEBINAR ON
Consumer Mediation
11th March 2022 5:00 - 7:00 pm

Adv. Anand Patwardhan
ADVOCATE, CONSUMER AND RTI ACTIVIST

For more Information, contact:
DEEPALI JOSHI : 83559 56270 JYOTI YADAV : 77189 91680
KEVAL KHONA : 9167776231

WOMEN'S CAREER EXPO 2022

CAREER AFTER FAMILY **CFBP**
COUNCIL FOR FEMALE ENTREPRENEUR PRACTICES

TUESDAY, MARCH 29, 2022 | TAJ BENGAL
 Time: 10:30 am - 8:00 pm

WOMEN'S CAREER EXPO KOLKATA

Jobs & Opportunities for Aging Entrepreneurs

TAJ BENGAL KOLKATA **MAR 29 Tuesday** **GET READY**

Maximum Sponsor:

Gold Sponsors:

Silver Sponsors:

CAREER INVESTORS DREAMS GOALS WORKSHOPS NETWORKING GROWTH
SKILLS IDEAS MENTORS

CAREER AFTER FAMILY **CFBP**
COUNCIL FOR FEMALE ENTREPRENEUR PRACTICES

TUESDAY, MARCH 29, 2022 | TAJ BENGAL
 Time: 10:30 am - 8:00 pm

WOMEN'S CAREER EXPO KOLKATA

Jobs & Opportunities for Aging Entrepreneurs

TAJ BENGAL KOLKATA **MAR 29 Tuesday** **GET READY**

Silver Sponsors:

Gold Sponsors:

CAREER INVESTORS DREAMS GOALS WORKSHOPS NETWORKING GROWTH
SKILLS IDEAS MENTORS

CAREER AFTER FAMILY **WOMEN'S CAREER EXPO** **CFBP**
COUNCIL FOR FEMALE ENTREPRENEUR PRACTICES

Taj Bengal | March 29th

Time	Event	Panelist	Moderator
10:15	Opening Ceremony	Founder, Cafe President, CFBP Chief Guest, Shradha Bindra, BIBA Sidharth Raisurana, FyneHands CAFE Board Members	Meenu Agarwal, Vice President, CAFE
11:00	Panel 1: Leading the Change with communities	Manjula Jain, WICCI Shradha Saraf, FLO Poonam Agarwal, MMS Jyoti Mahipal, Inner Wheel Nidhi Karnani, LC India Megha Gupta, JCI Richa Shah, CAFE Shilpa Sethi, YFLO	Kavita Agarwal, Founder, CAFE
12:15	How to use Social Media for Business in 2022	Sorav Jain, Leading Digital Marketer	Kavita Agarwal, Executive Committee
14:00	Panel 2: What is more important to follow your dreams- Family Support or Will power	Shradha Bindra, BIBA Jyoti Jain, TT Wear Anisha, Decorage Ritu Duggal, Decorage Sunaina Bihani, Pulse Lahana Ghosh, Jugal's	Suchi Agarwal, National Board Member
15:00	Reverse Your Aging	Dr. Mickey Mehta, Wellness Icon	Senal Choraria, Foodpreneur

Page 1

CAREER AFTER FAMILY **WOMEN'S CAREER EXPO** **CFBP**
COUNCIL FOR FEMALE ENTREPRENEUR PRACTICES

Taj Bengal | March 29th

Time	Event	Panelist	Moderator
16:00	Fireside Chat 1 - Property Rights for Women with Payal Kothari	Payal Kothari, Lawyer	Shubha Singhania, Executive Committe
16:30	Fireside Chat 2 - Women & Stock Markets - Fair practices - with Vineet Patawari	Vineet Patawari, Stock Edge & Swapnil Kothari, President CFBP	Swapnil Kothari, President CFBP
17:30	Session 2 by Sorav Jain,	Sorav Jain, Leading Digital Marketer	Sonika Rathi, Secretary, CAFE
18:30	Panel 3: Being Social on Social Media	Aishwarya Biswas, Shark Tank Ritu Nangalia, Social Ent Shrishti Nadhani, Mynta Sorav Jain, Insta Swati Singhania, Start Up Kirti Bhoutika, Masterchef Shradha Fogla, mom blogger	Bhavika Kothari, Karnataka Chapter Head
19:30	Closing Ceremony	Guests & Mentors	Manisha Tibrawal, National Board Member
20:30	Vote of Thanks		Richa Shah, President CAFE

Page 2

PLAYFUL RETIREMENT



Fixed Annuity Rates



Multiple Annuity Options



Multiple Modes of Annuity Payment



A Non-Linked, Non-Participating, Individual Immediate Annuity Plan

UIN-512N337V02

Plan No. 857

Download
LIC Mobile App "MyLIC"



Visit: licindia.in



Call Centre Services (022) 6827 6827

For details, contact your Agent/Nearest LIC Branch or SMS YOUR CITY NAME to 56767474

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS. IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.

Follow us: LIC India Forever

IRDAI Regn No.: 512



Har Pal Aapke Saath

LIC / MUD / 2021-22 / 50 / Eng

WOMEN'S CAREER EXPO 2022

WOMEN'S CAREER EXPO **CFBP**

Women and STOCK MARKETS -FAIR PRACTICES (4:30 p.m.)

MODERATOR

Swapnil Kothari
PRESIDENT, CFBP

MARCH 29, 2022 TAJ BENGAL

WOMEN'S CAREER EXPO **CFBP**

PROPERTY RIGHTS FOR WOMEN (4:00 p.m.)

FIRESIDE CHAT

Payal Kothari
ADVOCATE AND SOLICITOR, BOMBAY HIGH COURT
EXECUTIVE COMMITTEE MEMBER CFBP

MARCH 29, 2022 TAJ BENGAL

WOMEN'S CAREER EXPO **CFBP**

Leading the change WITH COMMUNITIES (11 a.m.)

PANELIST

Richa Shah
PRESIDENT, CAREER AFTER FAMILY

MARCH 29, 2022 TAJ BENGAL

WOMEN'S CAREER EXPO **CFBP**

FOOD AND WELLNESS ZONE

Meenu Agarwal
FOUNDER, FOOD N WELLNESS NUTRITIONIST CAFE VICE PRESIDENT

Sonal Choraria
FOUNDER : SPOONFUL OF HEALTH COOKING MANIA WITH TOP CHEFS INVITEE MEMBER CFBP

March 29, 2022 Taj Bengal

WOMEN'S CAREER EXPO **CFBP**

MEET THE MENTOR ASK ME ABOUT

Payal Kothari
ADVOCATE AND SOLICITOR BOMBAY HIGH COURT EXECUTIVE COMMITTEE MEMBER CFBP

LEGAL, PROPERTY RIGHTS FOR WOMEN

Find me at the Mentoring zone at Taj Bengal on March 29, 2022 | 16:30 pm-17:15 pm.

WOMEN'S CAREER EXPO **CFBP**

MEET THE MENTOR ASK ME ABOUT

Bharat Bagla
FOUNDER, BEES NETWORK FINANCIAL PLANNING EXPERT INVITEE CFBP

TYPES OF MUTUAL FUNDS
RETIREMENT PLANNING
HOW TO GET REGULAR INCOME
PLAN FOR CHILDREN'S EDUCATION
TAXATION
HOW TO BECOME FINANCIALLY INDEPENDENT

Find me at the Mentoring zone at Taj Bengal on March 29, 2022 | 17:00 pm-17:45 pm.

WOMEN'S CAREER EXPO 2022

CAREER AFTER FAMILY
Learning Skills | Building Connections | Growing Ambitions

CFBP
COUNCIL FOR FAIR BUSINESS PRACTICES
HAI GHAHAK KI AWAZ

YOU ARE CORDIALLY INVITED TO ATTEND THE

1st EVER

WOMEN'S CAREER EXPO
→ Ideas & Opportunities for Aspiring Entrepreneurs

TUESDAY, MARCH 29, 2022
TAJ BENGAL, KOLKATA
10.30AM TO 8.30PM

RICHA SHAH
President, CAFE

SWAPNIL KOTHARI
President, CFBP

PLATINUM SPONSOR: SAMSICA marketing consultants pvt. ltd.

GOLD SPONSORS: SHYAM STEEL, FINE HAND, PHILIP CAPITAL, BAJAJ

SEVER SPONSORS: SII, FEARAJA, etc.

WOMEN'S CAREER EXPO
Meet & Opportunities for Aspiring Entrepreneurs

MARCH 29
10:30 A.M. to 8:30 P.M.

CAREER AFTER FAMILY
Learning Skills | Building Connections | Growing Ambitions

CFBP
COUNCIL FOR FAIR BUSINESS PRACTICES
HAI GHAHAK KI AWAZ

TAJ BENGAL KOLKATA

PHILIP CAPITAL, BAJAJ, SII, FEARAJA, etc.



CAREER AFTER FAMILY
Learning Skills | Building Connections | Growing Ambitions

CFBP
COUNCIL FOR FAIR BUSINESS PRACTICES
HAI GHAHAK KI AWAZ

WOMEN'S CAREER EXPO
→ Ideas & Opportunities for Aspiring Entrepreneurs

We welcome our Platinum Sponsor

SAMSIKA®
marketing
consultants pvt. ltd.
Est. 1993

Tuesday, March 29, 2022 | Taj Bengal, Kolkata

CAREER AFTER FAMILY
Learning Skills | Building Connections | Growing Ambitions

CFBP
COUNCIL FOR FAIR BUSINESS PRACTICES
HAI GHAHAK KI AWAZ

bring to you the 1st Ever

WOMEN'S CAREER EXPO
→ Ideas & Opportunities for Aspiring Entrepreneurs

Tuesday, March 29th 2022 | Taj Bengal, Kolkata

Silver Sponsor:

BAJAJ
Bajaj Electricals Ltd.
Inspiring Trust

WOMEN'S CAREER EXPO 2022

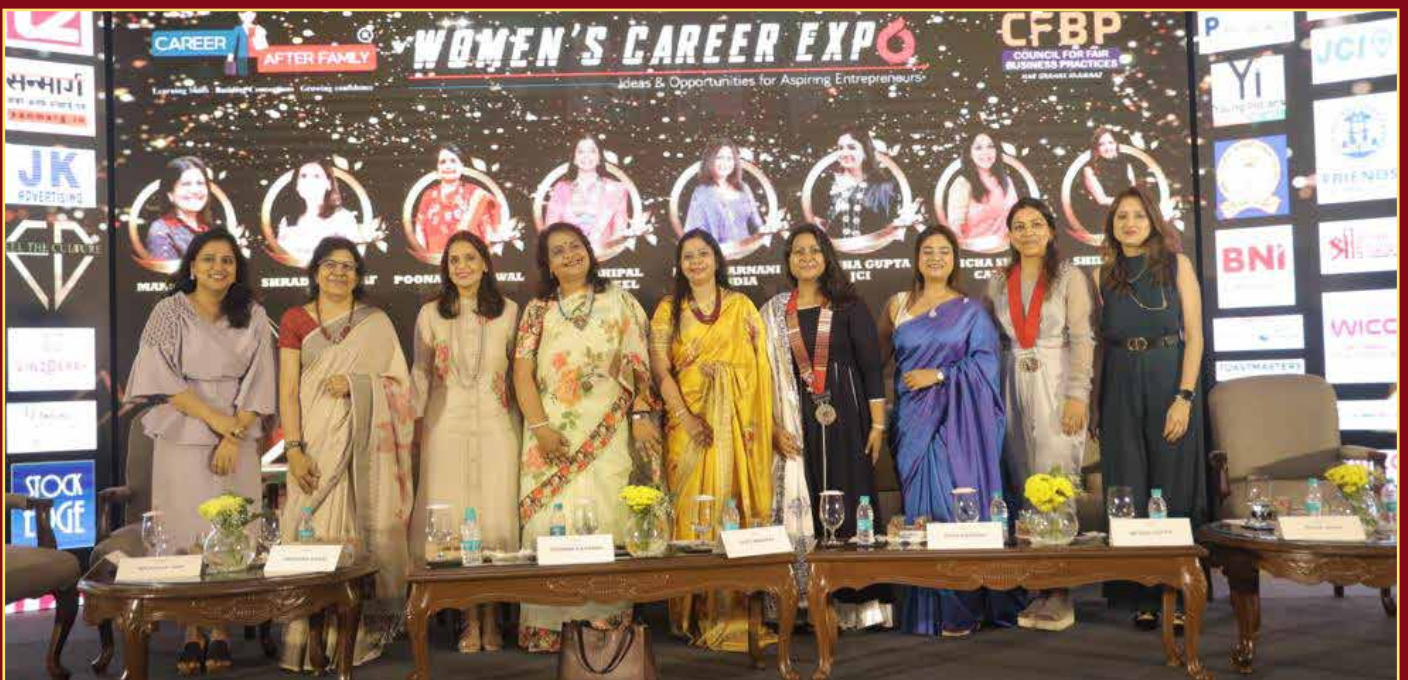


CFBP
WOMEN'S CAREER EXPO

WOMEN'S CAREER EXPO

CFBP
COUNCILLING

WOMEN'S CAREER EXPO 2022



WOMEN'S CAREER EXPO 2022



WOMEN'S CAREER EXPO 2022



WOMEN'S CAREER EXPO 2022



WOMEN'S CAREER EXPO 2022



WOMEN'S CAREER EXPO 2022



WOMEN'S CAREER EXPO 2022



WOMEN'S CAREER EXPO 2022



WOMEN'S CAREER EXPO 2022



WOMEN'S CAREER EXPO 2022



WOMEN'S CAREER EXPO 2022



WOMEN'S CAREER EXPO 2022



WOMEN'S CAREER EXPO 2022



The core team behind the event

What: **Women's Career Expo** in association with t2
 Where: Taj Bengal
 When: Today, 10.30 am to 8.30pm
 Expect: Curated by Career After Family Enterprise (CAFE) in association with Council for Fair Business Practices (CFBP), the expo will comprise a number of panels, workshops and other informative as well as entertaining zones catering to women's career prospects. The workshops lined up for the day include ones by Dr. Mickey Mehta and Sorav Jain.
 Organiser speak: "After gaps in career due to family responsibility, it becomes difficult for us middle-aged women to venture out and fulfil our dreams. With this expo, we want to reach out to hundreds of women who are looking for a direction to utilise their talent and knowledge to create a name for themselves," said Kavita Agarwal, organiser and founder, Career After Family Enterprise.



WOMEN'S CAREER EXPO 2022



WOMEN'S CAREER EXPO 2022



WOMEN'S CAREER EXPO 2022



WOMEN'S CAREER EXPO 2022



WOMEN'S CAREER EXPO 2022

THE SUNDAY TELEGRAPH

27TH MARCH, 2022

t2 Sunday The Telegraph 27 MARCH 2022 17

CAREER AFTER FAMILY
Learning Skills - Building Connections - Growing confidence

CFBP
COUNCIL FOR FAIR BUSINESS PRACTICES
HAR GRAHAK KI AWAZ

Taj Bengal
MARCH 29, 2022
10:30 A.M TO 8:30 P.M

Kavita Agarwal
Founder, CAFÉ
EC Member CFBP (Kolkata)

Swapnil Kothari
President, CFBP

WOMEN'S CAREER EXPO
Ideas & Opportunities for Aspiring Entrepreneurs

Shradha Bindra
BIBA

Aishwarya Biswas
Shark Tank India

Kirti Bhoutika
Master Chef Winner

Sorav Jain
Digital Influencer

Workshop by

Dr. Mickey Mehta
Wellness Coach

INVESTORS **DREAMS** **SKILLS** **GROWTH**
MENTORS **WORKSHOP** **IDEAS** **GOALS**

Media Partner: t2

Platinum Sponsor: SAMEKA

Gold Sponsors: SHYAM STEEL, FYNE HAND

Silver Sponsors: PhillipCapital, BAJAJ

Event Partners: STOCK EDGE, SANNARJ, Shree Bhattar, tearaja, VINZBERRY, Rotary, TOASTMASTERS INTERNATIONAL, ICBI, TFC KOLKATA, BNI, Yi

Scan to Register

The end of Capitalism as we know it
The last 200 years, we lived in a capitalist society where growth is fundamental for the stability of the system. From the Global Financial Crisis to budget surpluses, from tax cuts to austerity measures, economic management, growth stimulation, and prosperous economies are ever-present themes for all governments.



Chandni Khosla
ESG Advisor & Climate
& Sustainability Expert

Consciously or subconsciously, we have woven our lives in a vicious circle of needs; wants and notional wealth accumulation. Money is lent to people and growth is needed to repay the debt created. Consumerism has emerged as the



way to promote well-being and growth. Whereas the reason for all the ills (discord; crime; health; stress; aggressive competition et al) is this chase for a very hollow definition of prosperity.

A cycle of consumption and debt drives economic growth at any costs. For far too long, economic prosperity has been rising as we destroy the natural capital of the planet. Whilst some people benefit more than others, no one is in control. Everyone is a victim. Year after year, we have aggressively plundered the planet's resources in the pursuit of 'economic growth', which has and will undermines the future of the human race, and that of other species.

Degraded ecosystems may be slow to recover or may not recover naturally even after their exploitation stops. This may negatively affect the provision of food, increase health hazards and risks of natural disasters, and more.

At the current rate of consumption, we consume earth's one year worth of resources within seven months. For example, if India continues its current rate of consumption, the country will need resources of 2.5 countries to meet its demands, says recent research. Already in the case of India, 70 per cent of our surface water is polluted

and 60 per cent of groundwater resources are in critical stage.

"The estimated level of resources and ecosystem services required to support human activities at their current rate equals 1.7 Earths, fast moving to 2 Earths by 2030," says Global Footprint Network (GFN).

Citizens living in the countries with the lowest per capita consumption of resources consume two tons of materials per person per year for their food and shelter; while those living in countries with the highest per capita consumption use 60 tons of materials per capita per year (often for

skyscrapers, artificial islands and desert snow-domes.) We face a bit of a conundrum. Economic growth lifts people out of poverty and sustains material prosperity; yet it is reliant on the use of declining resources and results in unacceptably dangerous environmental impacts, and the breaching of planetary boundaries. We cannot rely on global economic growth for long-term development and prosperity.

Adam Smith's "invisible hand" is not working in the way we need it to work. The problem runs deep and can't be solved unless we look at the world differently.

Like a snake eating its own tail, our growth-chasing civilization suffers from the delusion that there are no environmental limits to growth. We feel challenged on rethinking growth in the current socio-economic structure cannot be avoided. What shall become the fate of our pensions and our mutual fund portfolios? There is no reassuring answer to that but for certain, if we keep prioritizing growth at any cost, it will have repercussions and whether that will be by design or disaster only time will tell.

Despite decades of extraordinary technological advancement and huge efficiency improvements, the energy and resource demands of the global economy are still increasing. This is because within a growth-orientated economy, efficiency gains tend to be reinvested in more consumption and more growth, rather than in reducing impact.

This is the defining, critical flaw in growth economics: the



false assumption that all economies across the globe can continue growing while radically reducing environmental impact to a sustainable level. The extent of decoupling required is simply too great. We vocally declare allegiance to "green" capitalism; however, our actions fail to keep up with our words and the planet continues to be carelessly exploited.

The very lifestyles that were once considered the definition of success are now proving to be our greatest failure. Any further convictions to endorse such affluence would be catastrophic. There is absolutely no way that today's 7.2 billion people could live the "Western" way of life, let alone the 11 billion expected in the future. Genuine progress now lies beyond growth. Tinkering around the edges of capitalism will not cut it. Given our growing population pressure and increasing life expectancy- only with lower economic development requiring minimal resource use, the planet could support many.

With the current level of affluent lifestyle, the planet's optimum global population could be as low as 2 billion.

We need an alternative unless we are waiting for another deadlier version of Covid variant to pay us a visit and snap us out.

Degrowth is the name given to the planned, deliberate process by which we can transition from an economy in ecological overshoot to one that operates within its host planetary environment. One definition would be the "equitable downscaling of production and consumption that increases human well-being and enhances ecological conditions at the local and global level" (Schneider et al., 2010).

The idea of deliberately degrowing the global economy may sound outlandish, but it has nonetheless gained considerable traction in academic circles in recent years. The global economy is already in the process of "de-growing" whether we would like to acknowledge it or not.

55%
**OF GLOBAL GROSS DOMESTIC PRODUCT (GDP),
 EQUAL TO US \$41.7 TRILLION, DEPENDS ON
 HIGHFUNCTIONING BIODIVERSITY AND ECOSYSTEMS,
 WITH A FIFTH OF COUNTRIES GLOBALLY AT RISK
 OF THEIR ECOSYSTEMS COLLAPSING. KPMG**

Feel free to reach out to me for any clarifications
 chandni@kropsindia.com

Back up your digital life before heading for the great beyond

Kill the password: Ensure that family members can access gadgets & online accounts after one's death

I V Narayan
 mirrorfeedback@timesgroup.com
 TWEETS @MumbaiMirror

In the era of almost universal digitisation of personal finance and other data, at least among the middle and upper classes, a flurry of cases has come to light wherein family members of deceased individuals have run up against password walls. Retrieving confidential data when its owner is no more can prove to be an uphill task and sometimes well-nigh impossible. There can also be issues of trust: To crack open a password-protected device, it almost invariably would need to be given to an expert; but can the expert be trusted with the data thus obtained? What guarantees does one get that the data would not be compromised or misused? There may not be easy answers.

Adding to the problem is the lack of a legal will in most such cases. Cyberexperts say that when someone dies without leaving a will for the distribution of property and other assets among family members or even for charity, heirs go through a harrowing experience, not to mention legal hassles. Experts now say that it is extremely important for one's spouse or parents or children to know the passcodes of one's gadgets, be they mobile phones or personal computers.

Not everyone is as lucky as a senior manager with a Mumbai-based shipping company who managed to retrieve the password and unlock his father Govindan Namboodiri's mobile phone. Namboodiri died in his sleep at their Thakurli home on February 14. Before his son Santosh (41) and his family



A study shows that there's a lack of awareness among netizens as to how to plan their digital estate while they are alive, and the personal laws of succession are also not drafted or revised foreseeing this new genre of assets

members could overcome the shock of the patriarch's demise, they received another jolt upon learning that Namboodiri's mobile phone was password-protected and stored important banking and other confidential details, which he rarely shared with his family.

Namboodiri, who was 69, learned the latest Android usage techniques from his son and grandchildren. But he never allowed them to touch his mobile phone.

"After he passed away, for two days we didn't know what to do. I even got in touch with my friend to help unlock the password. But he said there was no guarantee that data stored in the phone's memory could be retrieved by doing a hard reset. Luckily, I used several permutations and combinations of numbers and finally managed to retrieve the password and the data safely. Not everyone would be as lucky as me. It is advisable that one should share

passwords and other confidential details with close ones, which will make life easier," Santosh told Mumbai Mirror.

Cyber expert Ritesh Bhatia said that in the last week, he got three cases to break open mobile phones and laptops of persons who died and their families approached him to retrieve passwords.

"One was a 15-year-old student and the second a 26-year-old graduate. The third was a 30-year-old man who died in a road accident. In the first two cases, which were allegedly of suicide, parents suspected that their children couldn't have taken such an extreme step. In the case of the 15-year-old student, the parents suspected a case of bullying and in the second case, the parents suspected murder. In both cases, only WhatsApp and other digital communication could help the parents reach the truth. But they were helpless as the phones and laptops were password-protected and also biometric-enabled. Even via forensics, it's extremely difficult to bypass the passcode/pin/password. In the third case, of an accident, there was a lot of financial information available on WhatsApp, notes on which important information were saved, and emails related to business," said Bhatia.

He said every month he gets such requests to bypass phone security. "One way is to hard reset the phone but that also erases data from WhatsApp, Telegram, email, and other apps. Only if the parents had access to the passcode/pin/password, a whole lot of facts would have emerged. Forensics has limitations and moreover, it's an expensive affair," he said.

"My wife knows my passcode, has

her fingerprint enabled on my devices and also has access to my activities on WhatsApp and Tinder. And I am still in the relationship," he said.

Cyber lawyer Dr Prashant Mali and Aswathy Prakash G have published their research paper in NLU Law Journal in 2019-20 on the topic 'Death in the Era of Perpetual Digital Afterlife: Digital assets, posthumous legacy, ownership, and its legal implications'.

"Man dies, but his online assets survive and, often, intestate. These digital assets by themselves may not have too much significance, but the data they hold is invaluable to the legal heirs, often mixed in secrecy; man lives a secret life, and these online digital assets are privy to the same. The study shows that there's a lack of awareness among netizens as to how to plan their digital estate while they are alive, and the personal laws of succession are also not drafted or revised foreseeing this new genre of assets," said Dr Mali.

Maharashtra cyber cell special inspector general of police Yashasvi Yadav said there cannot be specific suggestions as people prefer keeping data confidential, which after their death leads to hardship for their family members. "There are two methods through which the password of the gadget can be unlocked," he said. "One is a simple method of working on random numbers that the hackers follow and can be cracked within a minute. The other method is brute-force attack in an attempt to discover a password by systematically trying every possible combination of letters, numbers, and symbols until you discover the one correct combination that works. However, it is costly."



Our Mission

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

CFBP - Jamnalal Bajaj Awards For Fair Business Practices



The Awards are conferred every year on business and associations, which display an outstanding commitment to Fair Business Practices. It comprises the prestigious CFBP Trophy and a laudatory Citation.

The Awards are open to all Public/Private Sector, Co-operative Ventures, Service Industries, Partnership and Proprietary business, Federations/ Chambers of Commerce, Trade Association and Charitable organizations from all over India.

The Council for Fair Business Practices (CFBP) is a unique, self regulatory body of business and industry dedicated to upholding the voluntary Code of Fair Business Practices. Formed in 1966, CFBP instituted these Awards in 1988 in memory of the Shri Jamnalal Bajaj to honour those who adhere to Fair Business Practices in the interest of the consumer and the community at large.

For Details Contact:

Council For Fair Business Practices (CFBP)

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

Phone: 2288 5249, 2284 2590 Fax: 2284 4783

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



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.”

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.

CODE OF CONDUCT

TO	NOT TO
<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> 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.

Role of CFBP Members

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

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.

CFBP Jamnalal Bajaj Uchit Vyavhar Puraskar: Jamnalal Bajaj Awards for Fair Business Practices are given every year to manufactures, traders & trade associations with outstanding records for following fair business practices. It is recognition by CFBP of their commitment to consumers.

Ramkrishna Bajaj CFBP Consumer Education & Testing Centre: The centre carries out chemical and microbiological analysis of food products. Samples can come from local market or from consumer and can be tested for quality and purity.

Membership: You can become the member in following categories -

Patron Member	Benefactor Member	Donor Member	Life Member	Long Term Member	Association Member	
---------------	-------------------	--------------	-------------	------------------	--------------------	--

For any queries contact –

Tel.: 22885249 / 22842590/9653490632 / Mobile No.: 9653490632 Fax : 2284 4783 Email :cfbpoffice@gmail.com/ info@cfbp.org

Website : www.cfbp.org / www.ccrcc.in

The Right Trading Junction



Extensive Research

Evaluating markets to determine the suitable strategy



Portfolio Allocation

Discretionary services for those who wish to discover the optimum financial potential in markets, with the engagement of an expert



Systematic Investment

A simple equity plan for those who want to embrace the power of compounding by staying invested and helping money surge over the years

PhillipCapital is one of the prominent leader in the broking services industry, provides distinct and sustainable services to customers.

Delivering Value, Nurturing Trust

Come by our Investment Corner - 1800 221 331

PHILLIPCAPITAL (INDIA) PVT. LTD.

BSE - Capital Market - INB011466530 - Clearing No. - 416 | BSE - Derivatives - INF011466530 - Clearing No. TM: 416; CM: 416 BSE- Currency Derivatives | NSE - Capital Market - INB231466534 - Clearing No. - 14665 | NSE - Derivatives - INF231466534 - Clearing No. TM: 14665; CM: M511D NSE - Currency Derivatives - INE231466534 - Clearing No. TM: 14665; CM: M51102SEBI PMS REG. NO. - INP000004433 | Depository Participant: NSDL CDSL | SEBI Investment Adviser - INA00000451BSEBI Research Analyst - INH000001345

Registered Office:

PHILLIPCAPITAL (INDIA) PVT. LTD.

Address: No.1, 18th Floor, Urmi Estate, 95 Ganpatrao Kadam Marg, Lower Parel (W), Mumbai - 400013; Ph: 022 - 24831919; Toll free no. - 1800221331; Email ID - contact@phillipcapital.in

EQUITIES | CURRENCY DERIVATIVES | INTEREST RATE FUTURES | CORPORATE BONDS | PMS* | SLB | INVESTMENT ADVISORY

*Offered through PhillipCapital (India) Pvt. Ltd.

Investment in securities market are subject to market risks, read all the related documents carefully before investing.

Equity SIP is not the product of exchange, any dispute related to it would not be dealt at exchange platform.

Disclaimer - Risk of loss in trading/investment can be substantial and even more than the amount / margin given by you. Investment in securities market are subject to market risks, you are requested to read all the related documents carefully before investing. You should carefully consider whether trading/investment is appropriate for you in light of your experience, objectives, financial resources and other relevant circumstances. PhillipCapital and any of its employees, directors, associates, group entities, or affiliates shall not be liable for losses, if any, incurred by you. You are further cautioned that trading/investments in financial markets are subject to market risks and are advised to seeking dependent third party trading/investment advice outside PhillipCapital / group / associates / affiliates / directors / employees before and during your trading/investment. There is no guarantee/assurance as to returns or profits or capital protection or appreciation. PhillipCapital and any of its employees, directors, associates, and/or employees, directors, associates of PhillipCapital's group entities or affiliates is not inducing you for trading/investing in the financial market(s). Trading/Investment decision is your sole responsibility. You must also read the Risk Disclosure Document and Do's and Don'ts before investing. Kindly note that past performance is not necessarily a guide to future performance.

For detailed Disclaimer, please visit our website www.phillipcapital.in