



COUNCIL FOR
FAIR BUSINESS PRACTICES

JANUARY-FEBRUARY, 2019

CFBP TIMES

Our Mission

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



L-R : Mr. Ritesh Bhatia, Ms. Kavita Sanghvi, President Mr. Swapnil Kothari, Ms. Gool Ghadiali, Mr. Anand Patwardhan
Standing - Mr. Deepak Jain, Ms. Suchita Prabhakar, Ms. Alka Aggarwal, Ms. Saloni Roy Kapoor and Mr. Pramod Shah

“Is the School Curriculum Appropriate”?

DISTINGUISHED SPEAKERS

Ms. Kavita Sanghvi

Vice Principal, Chatrabhuj Narsee Memorial School

Ms. Gool Ghadiali

Principal, Gopal Sharma International School

Day & Date : Monday, 4th February 2019 | **Time :** 6.00 p.m.

Venue : Babubhai Chinai Committee Room, 2nd Floor, IMC Bldg., IMC Marg, Churchgate, Mumbai 400 020.

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To what end? That is the question we at CFBP frequently ask each other and of ourselves. Every action must have a purpose, an objective, a goal to be achieved. The ones who founded this organization admirably saw well deep into the future. They envisaged that competitiveness would be the order of the day, where fair play would often take a backseat. That is where and when a few good men and women would have to come together! When I look at the mural consisting of the past Presidents hanging on the wall, I constantly goad myself to do better so that I do justice to my photograph next to them.

We started 2019 with a seminar on Education. Two prolific speakers addressed us on “Is the School Curriculum Appropriate?” and enlightened us on many aspects. The Seminar lasted longer as the last one hour was akin to a free-wheeling debate. The audience and the members on the dais were passionately and intensely conversing with each other bouncing off ideas to improvise our schooling to posit a better tomorrow for our children.

Some experts have brought to our notice that the food that we eat is not entirely hygienic and several compromises are part and parcel during the production of many items. Our next seminar sometime in the last week of March is on *Food Adulteration*. We will have some of the foremost exponents on the subject to delve into this mess and help us find a way out.

Ethics is another area that CFBP shall commentate on. We find that the corporate arena is taking a keen interest in it and making it sure that corporate governance and corporate social responsibility work in tandem together alongside profit-making. It is true that *profits* determine the quality of the organization but then of what use is the *Intelligence Quotient* if not accompanied by *Emotional Quotient*. Somewhere, a balance must be drawn so as to ensure that our Fortune 500 companies are spoken of in the same breath as those that peck the global order. Hence, we invited one of our esteemed Advisory Board members to write on the subject. This issue also capsulizes some salient points on the Budget from one of the foremost financial experts.

We have also given vent to the very vexed and hotly debated issue of *Women's rights* by publishing an article differently curated to espouse that cause. As we progress, the *Consumer*, whether he is our reader, part of our audience or whether our direct or indirect beneficiary, will see a lot more on this subject. Being a practicing lawyer, I can not help but observe that the Supreme Court rendered a signal service to all of us (especially women) in September 2018 when it came out with some of the most landmark judgements be it allowing the entry of menstruating women into Sabarimala or decriminalizing adultery or reading down of Section 377, IPC. All I can say is, “Amen” with a humblest bow to this glorious institution that oxygenizes democracy and steadfastly and continually upholds our *Constitution*.

I am personally committed to adding as much excellence and wisdom to this organization in terms of contribution from stellar individuals. As CFBP broadens its base and explores new depths, I am confident that, in the years to come, we shall play a seminal role in making India a superpower by raising our voices in our own impactful way.

*Never be afraid to raise your voice for honesty
And truth and compassion against injustice and
lying and greed. If people all over the world...
would do this, it would change the earth.*

William Faulkner

God Bless this great democracy of ours!!

Almonds, especially after having been soaked in water, can supply the body with numerous health benefits since they're extremely rich in minerals and vitamin such as vitamin E, calcium, zinc, magnesium, and omega-3 fatty acids. It is recommended that you soak the almonds in warm water prior to consumption

5. Brain Food

Almonds contain nutrients that improve brain health.



These nutrients, like riboflavin and L-carnitine increase brain activity and thus, they lower the risk of Alzheimer's.

6. Improves Bone Health

The phosphorous that's found in almonds can help prevent osteoporosis as well as strengthen teeth and bones.

7. Prevents Cancer

Almonds speed up the movement of food through the colon and thus, they reduce the risk of contracting colon cancer.

Author: Unknown



as this minimizes the enzyme inhibitors that may impede digestion.

The Benefits of Eating Soaked Almonds

1. Improves Heart Health

The protein, potassium, and mono-unsaturated fats are great for the heart. Vitamin E is known to decrease the risk of heart diseases whereas magnesium helps to prevent heart attacks. Almonds can also decrease arterial inflammation.

2. Increases Energy

Eating a handful of pre-soaked almonds a day is a great way to increase your energy and metabolic rate thanks to the presence of copper, riboflavin, and manganese.

3. Reduces Cholesterol

As almonds are rich in vitamin E and calcium, they're a great food to consume if you want to reduce your levels of bad cholesterol.

4. Regulates Blood Pressure

The low concentration of sodium and the high concentration of potassium helps to control fluctuating blood pressure.



Mr. Ritesh Bhatia with Ms. Kavita Sanghvi

National

India is a very diverse country with 29 states, population of 1.3 billion anticipated to have more than 1.53 billion individuals before the year 2030 with around 70% population residing in rural areas.

We are currently having around 33 different educational boards in the country.

Cambridge schools increased from 100 in 2006 to 430 in 2017, adding roughly 30 – 40 schools per year. IB schools went from 45 in 2007 to 217 by 2017.

Education Boards in India

CBSE - Central Board of Secondary education

CISCE - Council for the Indian School Certificate examination

NOS - National Open School

SSC - State School Board



What is curriculum?

As per Glossary of Educational Reform, the term curriculum refers to the lessons and academic content taught in a school or in a specific course or program.



Comparison of different curricula

The CBSE envisions a robust, vibrant and holistic school education that will engender excellence in every sphere of human endeavour. The Board is committed to provide quality education to promote intellectual, social and cultural vivacity among its learners. It works towards evolving a learning process and environment, which empowers the future citizens

to become global leaders in the emerging knowledge society. The Board advocates Continuous and Comprehensive Evaluation with an emphasis on holistic development of learners. The Board commits itself to providing a stress-free learning environment that will develop competent, confident and enterprising citizens who will promote harmony and peace.

CISCE

The Council for the Indian School Certificate Examinations is committed to serving the nation's children, through high quality educational endeavours, empowering them to contribute towards a humane, just and pluralistic society, promoting introspective living, by creating exciting learning opportunities, with a commitment to excellence.

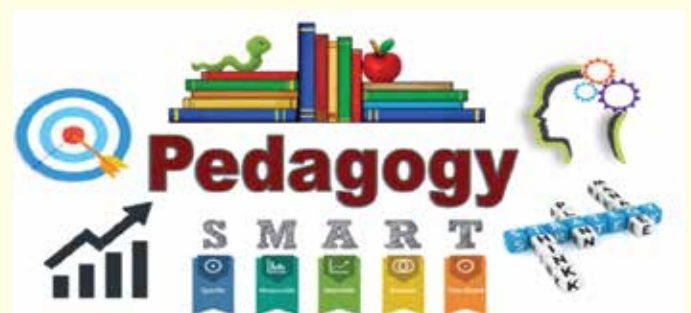
CAIE

Our curriculum is flexible, challenging and inspiring, culturally sensitive yet international in approach. Cambridge students develop an informed curiosity and a lasting passion for learning. They also gain the essential skills they need for success at university and in their future careers.

CISCE

- All focussed on imparting quality education
- All desire learning to be learner centred
- Aim to make child reflective, harness his/her potential and lead a happy life
- All have summative exams at the end of the course for future choice of learning
- All believe in developing SKILLS and ATTITUDE

What's Different?



Research conducted



Across the world

Schools in European nations—including Denmark, Finland, Hungary, Italy, Norway, and Switzerland—dedicate time for regular collaboration among teachers on issues of instruction. For example, teachers in Finnish schools meet one afternoon each week to jointly plan and develop curriculum.

In Sweden, for instance, 104 hours or 15 days a year (approximately 6 percent of teachers' total working time) are allocated for teachers' in-service training.

Market analysis of Private Schools in India

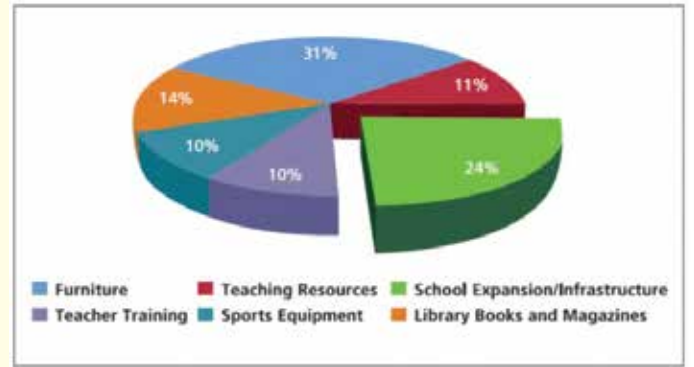


Figure 19: Percentage of annual spends by sample schools



Among OECD nations, more than 85 percent of schools in Belgium, Denmark, Finland, Hungary, Ireland, Norway, Sweden, and Switzerland provide time for professional development as part of teachers' average work day or week.

In South Korea, for example, only about 35 percent of teachers' working time is spent on classroom instruction. There and in other nearby countries, teachers devote non-classroom time to collaborative planning, lesson study, peer observations, and action research.

South Korean teachers must take 90 hours of professional development courses every 3 years. Also, after 3 years on the job, teachers are eligible to enroll in a government-approved 5-week (180-hour) professional development program to obtain an advanced certificate, which provides an increase in salary and eligibility for promotion.

U.S. teachers spend about 80 percent of their total working time engaged in classroom instruction, as compared to about 60 percent for these other nations' teachers, who thus have much more time to plan and learn together, and to develop high quality curriculum and instruction.

Emphasis on Skill development



Assessment to measure skills

NWEA Assessment Perceptions Study more than 60% of parents agree (27%) or strongly agree (34%) that their child is learning the necessary skills in school that will make their child successful in the future.

For the following question, when we say "nonacademic skills," we mean skills like teamwork, critical thinking, and creativity. When we say "academic knowledge," we mean how well a student demonstrates reading, writing, math, and science knowledge.

In your opinion, is it more important for schools to:

	Teachers	Parents	Superintendents	Principals
Assess students' academic knowledge	13%	13%	15%	15%
Assess students' nonacademic skills	4%	4%	3%	1%
Equally important to assess both	83%	83%	82%	83%

Note: Due to rounding, percentages may total 100% +/- 1%.

GALLUP



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Mr. Shailesh Haribhakti
Chairman
Haribhakti & Company, LLP

DIRECT TAX AT A GLANCE

INCOME TAX RATES

- Corporate Tax Rate for AY 2020-21 for domestic companies having annual turnover or gross receipts ≤ ₹ 250 Crs. during FY 2017-18 shall be 25%. For other companies, Corporate Tax Rates remains unchanged at 30%
- Limit of Tax Rebate u/s 87A enhanced from ₹ 2,500 to ₹ 12,500 for individuals whose total income does not exceed ₹ 5,00,000 [w.e.f. AY 2020-21]

TDS THRESHOLD LIMIT

- Threshold limit for withholding tax u/s 194A on interest income, other than interest on securities, paid by a banking company, co-operative society or post office is proposed to be increased from ₹ 10,000 to ₹ 40,000 [w.e.f. 01-04-2019]
- Threshold limit for withholding tax on rental income u/s 194-I is proposed to be increased from ₹ 1,80,000 to ₹ 2,40,000 [w.e.f. 01-04-2019]

STANDARD DEDUCTION ON SALARY INCOME

- Standard Deduction u/s 16(ia) on Salary Income is proposed to be increased from ₹ 40,000 to ₹ 50,000 [w.e.f. AY 2020-21]

EXEMPTION U/S 54 FROM SALE OF RESIDENTIAL HOUSE PROPERTY

- Sec. 54 is proposed to be amended to provide an option to the assessee (Individual or HUF) to claim exemption from long term capital gain tax arising on transfer of residential house property, if the assessee purchases or constructs two residential house property as against the present limit of one residential house property. The assessee shall be eligible to claim the proposed benefit, if the capital gain arising on transfer of residential house is up to ₹ 2 Crs. Such exemption shall be a one-time opportunity [w.e.f. AY 2020-21]

RATIONALISATION OF HOUSE PROPERTY INCOME

- Sec. 23(4) is proposed to be amended w.e.f. AY 2020-21 to provide that notional rent on second self-occupied house property shall not be chargeable to tax under the head 'Income from house property'. Hitherto, an assessee could claim exemption from levy of tax on notional rent for only one self occupied house property
- Sec. 23(5) is proposed to be amended to provide that notional rent on property held as stock in trade and not let out shall not be chargeable to tax under the head 'Income from house property' for two years, instead of existing one year, from the end of the financial year in which completion certificate of property is obtained [w.e.f. AY 2020-21]

OTHERS

- Tax Holiday u/s 80-IBA on profits of affordable housing projects is proposed to be extended for all projects approved on or before 31st March 2020 as against the earlier norm of projects approved on or before 31st March 2019 [w.e.f. AY 2020-21]
- It is proposed that within the next two years, all verification and assessment of Return of Income which are selected for scrutiny shall be done electronically through anonymised back office, without any personal interface between taxpayers and tax offices
- It is proposed that systems shall be introduced for processing of Income Tax Returns within 24 hrs. and issuing refunds simultaneously

INDIRECT TAXES AT A GLANCE

- No changes proposed in Customs as well as Central Excise (non - GST items)
- Hon'ble Finance Minister highlighted in his budget speech that the government desires to reduce GST burden on home buyers and accordingly it has moved the GST Council to appoint a group of ministers to make recommendations in this regard at the earliest

STAMP DUTY AT A GLANCE

- Stamp Duty is proposed to be levied on one instrument relating to one transaction and would be collected at one place through stock exchange/clearing corporation/depository. The duty so collected will be shared with the State Governments based on the domicile of the buyer.
- Transfer of securities, even in dematerialized form, is proposed to be subjected to stamp duty.
- On issue of securities, otherwise than through a stock exchange or depository, stamp duty is proposed to be levied on the issuer in the state where its registered office is located.
- It is proposed to insert clause (16B) in Sec. 2 to define 'Market value', which in relation to an instrument through which any security is traded on the stock exchange means the price at which it is so traded. In any other case, it shall refer to the price or the consideration as mentioned in such instrument.

- In absence of any agreement to the contrary, it is proposed that stamp duty shall be borne as follows:

Sr No.	Case	Stamp duty to be borne by
1.	Sale of security through stock exchange	Buyer of such security
2.	Sale of security otherwise than through a stock exchange	Seller of such security
3.	Transfer of security through a depository	Transferor of such security
4.	Transfer of security otherwise than through a stock exchange or depository	Transferor of such security
5.	Issue of security, whether through a stock exchange or a depository or otherwise	Issuer of such security

- The stamp duty rates on issue and transfer of securities including debentures are proposed to be amended by substitution of existing Article 27 and inserting new Article 56A.

(a) Article 27 – Duty on issue and transfer of Debenture

Description of Instrument	Rate
DEBENTURE - [Sec. 2 (10A), 9A and 9B]	
(a) in case of issue of debenture;A), 9A and 9B]	0.005%
(b) in case of transfer and re-issue of debenture.	0.001%

(b) Article 56A - Duty on issue and transfer of securities other than debentures

Description of Instrument	Rate
56A. SECURITY OTHER THAN DEBENTURES (Sec. 9A and 9B)	
(a) issue of security other than debenture	0.005%
(b) transfer of security other than debenture on delivery basis	0.015%
(c) transfer of security other than debenture on non-delivery basis	0.003%
(d) derivatives–	
(1) futures (equity and commodity)	0.002%
(2) options (equity and commodity)	0.003%
(3) currency and interest rate derivatives	0.0001%
(4) other derivatives	0.002%
(e) Government securities	0%
(f) repo on corporate bonds	0.00001%



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Ms. Kiren Shrivastav
CEO
Molecule Communications
P. Ltd.

Pleasure and Profit are the two most important aspects for Women Empowerment by Nectar Nectar conveyed at the panel “The Equalist”

November 30, 2018 : Women empowerment is one of the most talked issues which has been enlightened in every possible way, be it through female oriented films or giving equal rights to the women by the Judiciary. But the international brand Nectar Nectar talks about women empowerment in an absolutely unique manner.

In association with Empowerment awards for this panel on women empowerment, the brand launched it’s Contemporary jewelry collection designed in New York made by the artisans in India , which is already available in more than 80 stores across USA, UK, Netherlands, Japan, Turkey Spain and now in India The brand that aims in empowering women in the true sense by making them economically independent and giving them a happy atmosphere launched on 29th November, 2018 at Soho House, Juhu with a panel discussion and eminent women from varied fields.

The panel was helmed by writer, filmmaker, and curator Anuraadha Tewari and the panelists comprises of Deepa Sapatnekar, LinkedIn Corporate Communications head, Malini Agarwal, (Founder missmalini.com), Shunali Khullar Shroff (Author and Columnist, Aahana Kumra (Actress) and Kiren Shrivastav, (Founder Fempowerment and director Nectar Nectar, CEO Molecule) and presented by Ajay Shrivastav Global Co Founder, Designer and Director Nectar Nectar.

A unique way of displaying the jewelry and accessories creating awareness of true Women empowerment even the guests attending were an interesting mix of people and true to the philosophy, Shruti Mahajan, Suchitra Pillai, Shibani Kashyap, cinematographer Sachin Krishn writer Rohit Banwahilkar, Shaina Nath, Kaizad Gustad, Manasi Varma and Utpal Acharya ,author Madhuri Banerjee and many more.

Aahana Kumra actress who was on the panel says “Congratulations Fempowerment awards and Nectar Nectar, I am glad that there are conversations around women empowerment and that should continue, women empowering women is simply awesome”.

Kiren Shrivastav- Founder Fempowerment Women Achievers Awards : “I personally believe that one of the main aspects of true women empowerment is when she is economically independent it makes her life much easier and gives her confidence to tackle any situation with a better evolved approach and Nectar Nectar is doing exactly that In action”.

Ajay Shrivastav, Global Co-Founder, Designer and Director Nectar Nectar says “If women want equality they will have to stand shoulder to shoulder with men economicallyand that’s what we are working towards with Nectar Nectar”

Anju Bansal - Co-Founder and director Nectar Nectar says “We have consumed enough since our birth now is the time to contribute, to bring balance on this planet and what better way than showcasing Indian artisans to the urban world through nectar nectar!”

About Nectar Nectar Jewelry:

Designed in New York but Made in India makes Nectar Nectar a unique brand that works towards the development of the artisans and their entire ecosystem. Each piece is handcrafted with different techniques the 18 K gold and silver plated along with genuine gemstones the jewelry is hypoallergenic. Currently available in more than 80 stores across USA, UK, NETHERLANDS, TURKEY, JAPAN Stores like Nordstorm, Henri Bendel, Anthropolpgy, Free people Lou and Gray, Aza, Azotique and Creo Lifestyle and exclusively available in John Lewis UK, it is distinct

The motive of this New York based fashion brand Nectar Nectar is to empower women in a true sense, i.e. by making them economically independent. The brand not only focuses on empowering women but also giving it back to the society by promoting Make in India and by roping in craftsmen from the remote villages in India. This, in turn, helps them to make a living. Some of the scarves designed by the brand are made by Krishna Mehta and some of them are implemented by the women who are undertrial jail inmates.



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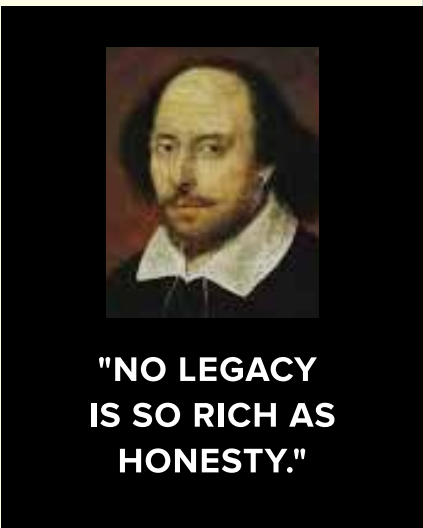
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Mr. Suresh Bharwani
Chairman and Managing Director
Jetking Infotrain Limited



William Shakespeare
(All's Well That Ends Well)

1604-5 Mariana to Diana. All's Well That Ends Well, act 3, sc.5, l.12-13. William Shakespeare

Very early in my professional journey. I realised and understood the value of being HONEST not only in Business but also in Life.

We have built Jetking Infotrain in last 40 years brick by brick standing tall on Business Ethics and Fair Practices. Jetking operates in Vocational Training (Skill Development) industry and we always felt that we have a social obligation towards the country apart from making profits from our operations. The complex interdependence and multiple stakeholders in the business made it challenging to crack the code initially.

Students and Recruiters (where the Students are placed after the training), are our two principal stakeholders apart from Business Partners (Franchisees), Employees and shareholders. When we started, we started small but we made a BIG PROMISE to our stakeholders – 100% JOB GUARANTEE. While many tell me that this was our unique selling proposition (USP) and reason for our success, I attribute the success to the HONESTY and FAIR PRACTICES which our organization developed over a period of time and implemented with 100% support from JETKING Employees and Business Partners, fully endorsed by the shareholders.

For us the most important practice was to imbibe this strong culture of “Ethics”. Jetking introduced a strong selection process for both our **EMPLOYEES and BUSINESS PARTNERS**. We introduced Psychometric testing and Personality Traits identification for all to ensure that we get associated with people who carry similar values and respect HONESTY and INTEGRITY as their core value. This turned out to be a master stroke as we started getting early success due to it. Today Jetking has 75 Business Partners across country and more than 100 Jetking employees and collectively we have been able to place more than 7,00,000 students making into a LIMCA BOOKS of RECORDS for most number of placements in the world. Over the years we also realised that building an organization on pillars of Honesty, Ethics and Fair Practices is not only a one time process but an ongoing one. As the business evolves and grows and world changes around you, we have to also take new initiatives as well.

Another practice we established early in our evolutionary cycle was setting up a strong process- based AUDIT system in the organization to deliver on the commitments we make to our STUDENTS and RECRUITERS. The audit is not only done at a frequency but has a strong system to flag and identify issues to resolve them in time frame committed. **JQA (Jetking Quality Audit)**, serves a strong base for us to deliver consistently what we commit with all honesty.

I also managed to convince the stakeholders to move to special accounting procedures to ensure that we follow highest ethical and moral standards in accounting as well. We moved to SAP 9 to ensure that we bring in the best accounting principles and procedures into our system and stand tall on Corporate Governance.

The new generation leaders and management team today, fully endorse and follow the core understanding of being fair and Ethical in our Business Practices and this guides us in our day- to- day transactions as well.

Today, I teach people what I learnt in my four decades of association with Jetking and quote Potter Stewart which summarises my learnings,

“Ethics is knowing the difference between **what you have a right to do and what is right to do.**”

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Medicinal herbs like tulsi, fenugreek, aloe vera and more are not only great for your overall health but can also help manage and control blood sugar levels for people with diabetes.

New Delhi: India ranks second in the world in the list of countries with most diabetic people. Diabetes affects 70 million Indians and is, therefore, a problem of great concern. A healthy diet, lifestyle and exercise are very important to be able to manage diabetes and control blood sugar levels and keep them from rising. Diet plays an important role in keeping the blood sugar normal.

While you regulate your breakfast, lunch and dinner and exercise regularly to just manage blood sugar, you can also include a few herbs in your diet that are known to cure diabetes. They can act as an alternative, natural treatments and should be made a part of your routine.

Fenugreek

A study conducted on 25 people proved that fenugreek has a considerable impact on blood sugar levels and should be made a part of your diet. Fenugreek leaves are easily available in the winters and fenugreek seeds are a very popular spice used in India for tempering.

Cinnamon

Used as a spice in tea and food, cinnamon has some great properties useful for better health. Also known for curing a common cold and cough, cinnamon can also help in controlling type 2 diabetes. It also helps in controlling cholesterol and triglyceride levels.

Tulsi

The famous medicinal plant of Tulsi which is also worshipped in India is another great herb that can help diabetic people. Eating or chewing raw basil leaves can increase the secretion of insulin and also shows an incredible reduction in fasting blood sugar and blood sugar after a meal.

Aloe Vera

Known to have a lot of medicinal properties, Aloe vera is popular for skin and hair care. However, the natural skin specialist can also help in managing diabetes. Aloe vera juice can help lower blood sugar levels while the sap from the leaves has been used to treat diabetes in Arabia for ages now.

Oregano

Popularly used in Italian and Mediterranean food, oregano herb is believed to reduce blood sugar

levels. According to a study, oregano may reduce oxidative stress and also improve the longevity of life for diabetic patients.



Curry Leaves

The most popular herb used in South Indian cooking is curry leaves. Curry leaves are proven to help control blood sugar in diabetes type 2 patients by reducing fasting and postprandial blood sugar level, by a study conducted by International Journal of Development Research.

Ginseng

Used in ancient Chinese medicine for ages, ginseng is another herb that can help control and manage blood sugar levels. Also called Ashwagandha in India, ginseng helps in calming the brain, managing blood sugar and is also known to help patients with Alzheimer's.

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Ashok Bhansali
Jt. Secretary Friends of
Tribals Society

Fundraising has lots of Advantages and Delectation of Life:

In my perspective, I share herewith the benefits of becoming a **FUNDRAISER**, and supporting a cause you un-feignedly believe in.

“Going out and asking for donations” – it’s not a problem, but rather it’s a pleasure and an honour. If our cause is genuine and good, it actually feels terrific to go out there and talk to people about the work being done by your organization and ask them to be a part of the selfless act of charity.

Additionally, **FUNDRAISING** has lots of advantages.

Firstly, when we start **FUNDRAISING**, we realise that we are not alone in this – and that we have a lot of friends and acquaintance are there to support us. It feels that there is a collective strength and energy involved which helps further the act of generosity which is selfless and promotes the cause.

Secondly, there are many people who are unable to reach out to the needy. They want to help but are unable to be active in the field themselves. So, we can become the medium to fulfil their aspirations of giving time or money to support our cause. Hence, we become partners; they too have an immense feeling of fulfilment.

Thirdly, The Joy of **FUNDRAISING** divides itself into three main sections respectively **Devoted** on shifting one's thinking, **Focus**, and **Actions** toward cultivating a more positive and successful **FUNDRAISING** environment.

Fourthly, the most amazing thing is that along the journey of **FUNDRAISING**, we will have the chance to become close associates of like minded people; relations with them will be congenial and supportive, with whom we become great friends for the lifetime. So, when we meet, we genuinely love being together as friends and along with that share the ideas together of how we can help, make a difference to the needy people!

This is the real opportunity to rise to the occasion and start encouraging and motivating the Donors.

Once the Donors are convinced, it will a make meaningful contributions to a higher cause, you will be delirious with joy, marked by extreme excitement.

This might open doors to a wealth of rich experiences with lots of self-confidence.

Mr. ASHOK BHANSALI

Avenue Co-Chair - District Thrust Area - Water

IPP Star President 2017-2018

Rotary Club of Bombay Harbour

Cell : 098200 45480

"Realise one's True Self and Serve Others Selflessly"

'You are what you eat'. But what we do before a meal has a great impact on our health. Below, you will discover nine things you cannot do on an empty stomach (no less than two hours after your last meal).

1. Take Anti-inflammatories

Any drugs like aspirin, paracetamol and other nonsteroidal anti-inflammatory drugs (NSAIDs), should not be taken on an empty stomach, doing so will reduce their effectiveness and cause serious health problems - including gastric bleeding.



Tip: Milk reduces the negative effects of the NSAIDs. So, if it is not available you can wash the drug down with plenty of water.

2. Drink Coffee

Decaffeinated coffee stimulates the production of acid that may potentially cause heartburn and other digestive tract issues if drunk on an empty stomach. If you skip breakfast even after coffee may lead to a serotonin deficiency, causing you to feel gloomy for the rest of the day.

Tip: If you cannot give up the habit of drinking coffee first thing in the morning, take it with some milk or cream. The fat in the milk will help reduce the negative effects. It's also best to choose natural coffee over freeze-dried.

3. Drink Alcohol

If you drink alcohol on an empty stomach, the alcohol absorption rate increases. In fact, it is the same as during its intravenous injection. The rapid effect of alcohol on the body has negative consequences for your liver, heart, and kidneys.

Tip: If you cannot say no to a drink, choose cooled

noncarbonated drinks as they are absorbed more slowly. Or better yet, eat a small sandwich, preferably one that has butter.



4. Chew Gum

The digestive acid that is produced while you are chewing gum destroys the lining of an empty stomach. Chewing gum too often may also lead to gastritis. Studies have also shown that people who chew gum prefer junk food, as opposed to fruit and vegetables.

Tip: Opt for chewing gum that contains natural sweeteners which are less harmful than those that contain sugar, cyclamate or aspartame. Avoid chewing gum for more than 10 minutes, even on a full stomach.

5. Go to Bed

Hunger and low glucose levels prevent us from falling asleep and cause superficial sleep and early awakening. A lack of sleep also increases the level of hunger hormones. This is why we eat more on the following day after skipping dinner.

Tip: It's also not a good idea to eat too much before you sleep. The best solution is dairy products because they contain magnesium and calcium.

6. Intense Training

Some people think that exercising on an empty stomach burns more calories, when in fact, it doesn't influence fat loss. Muscle loss, on the other hand, is real. The exercise intensity is also reduced since the body lacks energy.

Tip: Replace intense training with aerobic exercise. If you have digestive issues, have a snack before any type of exercise because physical activity induces production of gastric juice, which is harmful to an empty stomach.



7. Shopping

Being hungry makes us buy more food than we actually need. An empty stomach makes us more prone to want to buy things, even in stores which don't serve food. In fact, research shows that the internal message of 'I want food' gets pared down to 'I want' causing a famished person to obey that message by buying things.

Tip: A shopping list made in advance helps, as does paying with cash which can also help you save money. Research also shows that people tend to spend less when they pay with cash instead of a credit card.

8. Drink Citrus Juice

The acid and tough fibers in citrus fruits irritate your empty stomach, this is especially dangerous if you have gastritis or you are at risk of developing it.

Tip: If you suffer from hyperacidity, freshly squeezed citrus juice will bring nothing but benefits if diluted in water.

9. Arguing

Research has shown that hunger makes you less composed. This happens because self-control requires energy, which is in short supply when the stomach is empty.

Tip: If you don't have time to eat before a discussion, drink something warm, as this will make the conversation more amicable.

Source : Ms. Asha Idnani

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A Glimpse: Healthcare

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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 Mr. Arvind Mafatlal, Mr. F. T. Khorakiwala, Mr. Naval Tata, Mr. S. P. Godrej, Mr. J. N. Guzder, and Mr. Keshub Mahindra and others who recognized the imperative need of business and 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 and 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 and 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 : 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 and Testing Centre : The centre carries out of 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	Term member
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For any queries contact –

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COUNCIL FOR FAIR BUSINESS PRACTICES

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