



COUNCIL FOR  
FAIR BUSINESS PRACTICES

MARCH-APRIL, 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.”

## *31st CFBP Jamnalal Bajaj Awards function For Fair Business Practices*



Seating -L-R : Mr. Vineet Bhatnagar, Chairman, Awards Committee, Mr. Niranjana Jhunjhunwalla, Hon. Secretary, Mr. Swapnil S. Kothari, President, Chief Guest Mr. Uday Kotak, MD & CEO, Kotak Mahindra Bank, Mr. Ajit P. Shah, Ex-Chief Justice, Delhi High Court, Mr. Shekhar Bajaj, Founder Member-CFBP and Mr. Anand Patwardhan, Hon. Treasurer with all Award Winners

*Chief Guest*

***Mr. Uday Kotak***

*Managing Director and CEO, Kotak Mahindra Bank*

*On*

***Friday, April 12, 2019 at 5.45 p.m.***

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



**JAGO  
GRAHAK  
JAGO**

# CFBP



Food Civil Supplies and  
Consumer Protection  
Department, Maharashtra

**31<sup>st</sup> CFBP JAMNALAL BAJAJ AWARDS  
FOR FAIR BUSINESS PRACTICES**

## Felicitating the torchbearers of Fair Business Practices!

CFBP seeks to create an environment where business confidence is built through best business practices and fostered in an atmosphere of trust and respect between businesses and consumers. The 31st Jamnalal Bajaj Uchit Vyavahar Puraskar is a significant milestone that recognises and commemorates businessmen and industrialists who uphold the highest ethical practices in business. Constituted in 1966, these awards are judged on eight vital parameters, including customer satisfaction, employee motivation, environmental protection and corporate social responsibility, among others.

### Awards Ceremony

**Date: April 12, 2019. Time: 5:45 p.m. Venue: Indian Merchants' Chamber, Churchgate, Mumbai.**

**Founder Member - CFBP**



**Mr. Shekhar Bajaj**

**President - CFBP**



**Mr. Swapnil Kothari**

**Chief Guest**



**Mr. Uday Kotak**  
Managing Director and CEO  
Kotak Mahindra Bank

**Chairman of the Awards Jury**



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

**Vice President - CFBP**



**Mr. Vineet Bhatnagar**  
Chairman,  
Awards Committee

### TROPHY

**Manufacturing  
Enterprises - Large**



**Mr. M V Gowtama**  
Chairman & Managing Director  
Bharat Electronics Limited.,  
Bengaluru

**Manufacturing  
Enterprises - Large**



**Mr. U. V. Dhatrak**  
Chairman & Managing Director  
Rashtriya Chemicals & Fertilizers Ltd.,  
Mumbai

**Manufacturing  
Enterprises - SME**



**Late Shri. Kanji Bhai Bhimani**  
Founder  
Shree Gajanan Industries,  
Nizamabad

**Service  
Enterprises - Large**



**Mrs. Geetha Muralidhar**  
Chairman-cum-Managing Director  
ECGC Ltd., Mumbai

**Service Enterprises  
SME - Trophy**



**Mr. S Padmanabhan**  
President Mumbai Alumni Chapter  
Bannari Amman Institute of Tech., TN

**Charitable Association  
Trophy**



**Mr. Anshu Gupta**  
Founder Director  
GOONJ, New Delhi

### CERTIFICATE OF MERIT



**Mr. Ghanshyam Dholakia**  
Founder & MD  
H. K. Designs (India) LLP, Mumbai



**Mr. Atul Gore**  
Treasurer, Trustee  
We Need You Society, Thane

**COUNCIL FOR FAIR BUSINESS PRACTICES**

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# CFBP



Swapnil S. Kothari  
President

*Politics* and *Adult Suffrage* – both are universal – I guess. As we turn adults, we drive, we marry, we fly the nest for higher studies and *we vote!* The Election euphoria is fever-pitch at the moment and we are the *Consumers* of our myopic polity – all parties, big or small, trying to steal their pound of flesh! Never has the Election Commission been so busy with trying to take stock of the situation, whether it is hauling up the errant candidates for fomenting religious intolerance or whether it is bound by the SC Order to collect the details of anonymous donors. Who should we vote for is a smaller question *compared to* – What are we striving to gain? We, at CFBP, are thinking of having a political-topic-based seminar – maybe by calling spokespersons of rival parties to address us voters as to what are we to *consume* rather than *assume* from their respective manifestoes.

The Food Adulteration Seminar was an instructive one. Three experts opened our eyes to what our stomachs consume on a daily basis without even remotely knowing about the slow damage it causes to our healthy immune system. This issue contains some excerpts from it. We have also covered *Ethics* in a broader way as some of the corporate battles hinge on it singeing some of the rock-solid companies with bitter litigation! We thank the Institute of Directors for lending us one of their key articles to educate the reader. As stated earlier, Women’s Rights shall almost always find a prominent place in our Newsletter, and we have a very enlightening article this time from one of our noted Advisory Board members.

Our flagship programme, the 31st Jammalal Bajaj Uchit Vyavahar Puraskar (Fair Business Practice Awards) function was a resounding success – its message resonating with many a corner office of the conscientious CEO. Our Chief Guest, Mr. Uday Kotak, Chairman and Managing Director of Kotak Mahindra Bank, spent his valuable time addressing us on many issues that concern the corporate sector, and the overall progress of the nation. He, with our Jury Chairman, Ex-Chief Justice of Delhi High Court, Mr. Ajit P. Shah, also awarded the deserving winners with a Trophy and a Certificate of Merit wherever applicable. Mr. Ajit Shah encapsulated many of his thoughts in an enlightening speech, which we have reproduced in this Newsletter. We are proud of cultivating many long-standing relationships with our Awardees, who have encouraged us to do this on a bigger scale next year.

The next on our agenda is the Film Festival. This year, we hope to get a more eminent Jury, a few celebrities with consumer-based stand-up comedy thrown in for some light entertainment. It is one of our other flagship programmes, and we at CFBP, shall try our best to deliver a finely curated one.

It is extremely saddening to see *politics* stooping to a new low as the current CJI Mr. Ranjan Gogoi faces sexual harassment charges. Why politics? Because people supporting the lady are clamouring that he step down until the said charges go away. That is more ludicrous than strange – simply because just like any other citizen, the CJI has a *fundamental right to livelihood*, and besides that, stepping down would amount to gross injustice and mean *judgement before hearing both sides!* We, at CFBP, intend to organize a legal seminar in the near future, dealing with the setbacks that litigants face, when such attempts to *browbeat* the Supreme Court judges and to tarnish the image of this revered institution are made. The Judiciary is but the last resort for the people, and for it to function effectively, it must remain *independent*.

As CFBP widens its horizons, I, along with my team, invite critical feedback so that we can improve our services and play an important part by indulging in as many varied activities in making both our city and our country a better place. I can only quote the mighty Greek philosopher:-

*There is only one way to avoid criticism  
do nothing, say nothing and be nothing.*

*Aristotle*

And we will avoid the second line at any cost!

## 31<sup>st</sup> CFBP Jamnalal Bajaj Awards Jury



*L-R: Mr. Vineet Bhatnagar, Chairman, Awards Committee, Mr. Swapnil Kothari, President, Ex-Chief Justice Mr. Ajit P. Shah, Jury Chairman, Mr. Shekhar Bajaj, Chairman, Advisory Board, Mr. Niranjn Jhunjhunwala, Hon. Secretary, Mr. Anand Patwardhan, Hon. Treasurer and Mr. Ram Patil, Assessor.*



## The Panel of Judges

### Mr. Ajit P. Shah

Ex-Chief Justice Delhi High Court

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



In 1948, a year after Independence, the Government of India announced a comprehensive industrial policy. It empowered the Government to set up infrastructure to manufacture a host of critical products. The task of establishing a radar and electronics factory was given to the Ministry of Defence. It was from this authority that Bharat Electronics Limited (BEL) was established in Bangalore in the year 1954. BEL became a Navratna PSU in June 2007.

Today, BEL is a multi-product, multi-technology, multi-Unit conglomerate offering state-of-the-art products and systems that empower India's armed forces in safeguarding the country's frontiers. BEL has extensive infrastructure — its manufacturing network is spread over nine Units located across the country. Additional manufacturing facilities are also being set up to address new market and business segments like missile electronics, unmanned systems and space electronics.

The Bangalore Complex of BEL has Strategic Business Units (SBUs) focusing on business segments such as Radars, Missile Systems, Electronic Warfare & Avionics, Components, Military Communication & Network Centric Systems and Anti Submarine Warfare Systems. Homeland Security & Smart City Business is the latest SBU which has been created here to pursue business opportunities in Homeland Security and Smart Cities with systems like Under Vehicle Scanning System, Integrated Traffic Management System and X-Ray Baggage Inspection System.

The Ghaziabad Unit has Strategic Business Units focusing on Radars for Air Force, Network Centric Systems, Satcom & Cellular Systems, Antenna Systems, Data Communication and Control Systems and Microwave Components. Among the other seven manufacturing Units, Machilipatnam Unit focuses on Night Vision Devices, Pune focuses on Batteries, Laser based systems & Ammunition Fuzes, Navi Mumbai on Shelters for systems, Masts & Composites, Chennai on Tank Electronics & Gun Upgrades, Kotdwara on Telecommunication Systems & Military Communication Systems, Hyderabad on Electronic Warfare Systems and Panchkula on Military Communication equipment & encryption products.

While Defence continues to contribute to nearly 80 to 85% of its revenue, BEL has touched a chord with the common man through non-defence products like solar traffic signals, solar power plants, point of sale terminals, homeland security systems, Electronic Voting Machines (EVMs) and Voter Verifiable Paper Audit Trail (VVPAT). BEL's customers include

the Army, Navy, Air Force, Paramilitary, Coast Guard, Police, State governments, ISRO, DRDO laboratories, Election Commission of India and consumers of professional electronic components.

### Highlights of 2018-19

BEL recorded a turnover of Rs. 10,085 crores in the Financial Year 2018-19, registering a growth of 14% over the previous year. BEL has 9,726 employees on its rolls. Some of the significant orders executed during the year include Integrated Air Command & Control System, Fire Control System, L70 Gun Upgrade, Akash Weapon System, Weapon Locating Radar, Electronic Fuze, Electronic Voting Machine, Voter Verifiable Paper Audit Trail, Schilka (Upgraded Weapon System) Upgrade, 3D Tactical Control Radar, Hand Held Thermal Imager with Laser Range Finder, Battle Field Surveillance System, Advanced Composite Communication System, Submarine Sonar Suite (USHUS 2), Ship Based EW System (Varuna) and Ground Based Elint.



### Corporate Social Responsibility

BEL has always been a responsible organisation, diligently contributing to improve the social fabric of the country through various CSR activities. Some of the major CSR activities carried out in the last couple of years include:

- Contribution to Clean Ganga Fund
- Contribution to Swachh Bharat Kosh
- Foundation stone laid for the installation and commissioning of Sewage Treatment Plant at Doddabommasandra Lake, Bengaluru, Karnataka
- Establishment of new Electronic Mechanic Lab and Fitter Workshop at adopted Government ITI, Gowribidanur, Karnataka
- RO Plant installed at the adopted village, Chowdamma Gutta Thanda, Shadnagar, Mahabub Nagar district, Telangana
- New facilities in three trades - digital photography, desktop publishing and welding - provided to adopted Government ITI, Guindy, Chennai
- Signing of MoU for providing Mobile Cancer Detection Unit to Kidwai Institute of Oncology
- Donation of shoes to tribal youth of Panchkula, Haryana, as part of Tribal Youth Exchange Programme
- New buildings with classrooms and toilet blocks constructed at Cheemasandra, Mallimakanapura and Ronur Government schools (Karnataka)



**RCF OPERATIONS**

RCF is a leading fertilizer and chemical manufacturing company. RCF has two operating units, one at Trombay in Mumbai and the other at Thal, Raigad district, about 130 KM from Mumbai. RCF manufactures Urea and Complex fertilizers (NPK) along with a wide range of Industrial Chemicals. The Government of India has accorded "Mini Ratna" Status to RCF.

The "Ujjwala" Urea and "Suphala" Complex fertilizer brands manufactured by RCF, carry high brand equity and are recognized brands all over the country. RCF has countrywide marketing network in all major states and enjoys a market share of 8% in Urea. RCF also produces Bio-fertilizers, Micronutrients fertilizers and 100% water soluble fertilizers. Apart from fertilizers, RCF produces various industrial chemicals which are important for the manufacture of dyes, solvents, leather, pharmaceuticals and a host of other industries. RCF always strives for upkeep of the plants through modernizing and upgrading technology. In recognition of our efforts, RCF has been bestowed with various prestigious awards like Energy conservation award by Maharashtra Energy Development Agency (MEDA), performance excellence award by IIIE, Environmental protection award by FAI, Green Leaf award for excellence in HSE by International Fertilizer Association (IFA), Certificate of Merit CFBP Jamnalal Bajaj Awards for Fair Business Practices etc. to name a few.

**SELF SUSTAINABILITY & GROWTH**

RCF as a responsible corporate firmly believes in its responsibility towards all the stake holders. Over the years RCF has developed comprehensive Environment Management Plan which is in line with RCF's commitment towards mitigation of environmental pollution and enhancing sustainability of our operations.

RCF's Sewage Treatment Plant (STP) can be cited as benchmark initiative for the industry. RCF has been successfully operating a Sewage Treatment Plant (STP) of 22.75 MLD (Million Litres per Day) sewage capacity at Trombay unit since January 2000. This is a showcase plant producing about 15 MLD of usable water which is used in their process plants thereby saving equivalent amount of fresh water for Mumbai residents. RCF is setting up another STP of same capacity to make Trombay unit self-dependent in terms of process water. In addition to self-reliance, RCF will be supplying this treated water from STP plant to BPCL refinery also.

RCF has also commissioned 2 MW Solar Power plant which is yet another green initiative. Apart from this, number of rooftop solar plants have been installed. RCF has also implemented several energy efficiency schemes like installation of Gas Turbine to reduce carbon footprints in addition to gainfully utilize waste streams from the plants through recycling and reuse.

To successfully address the business challenges in today's competitive world, RCF has laid special emphasis on energy reduction in its existing operations. With an eye on expansion, company is engaged

in development of various Joint venture Projects such as setting up an Ammonia/Urea complex at Talcher, Odisha through Coal Gasification route, and New Ammonia/Urea plant at BVFCL Namrup. RCF is also looking for opportunities for setting up joint venture fertilizer projects in countries like Gabon, Syria, Jordan etc.

Media Awareness: RCF has sought to bridge the gap between research scientist and the farmer by setting up dedicated Farmer Training Centres at Nagpur and Thal. RCF publishes a monthly farmer magazine, 'RCF Sheti Patrika' (since 1967), which disseminates latest agricultural information & practices to the farming community. This magazine is distributed free of cost to the farmers and presently has a readership of over 1.50 lakh farmers. The organization has also introduced a 'Toll Free Helpline- 1800 22 3044' service and also runs a customer care no. (022 – 2552 3044) to help farmers by providing information regarding use of fertilizers, soil testing, crops, cultivation practices of different crops, pest, disease, weed control, weather report. RCF has established thirteen static Soil Testing Laboratories (STL) in the country at strategic locations. In addition to STLs, RCF also operates six Mobile Soil Testing Labs. Every year more than 1 lakh soil samples are analysed in these labs and soil Health Cards are issued to the farmers, free of cost. RCF has also opened 'Kisan Suvidha Kendras' across India which have already been dedicated to the farmers. These Kendras are educating, guiding and advising the farming community on agricultural practices, scientific soil testing processes, weather guidance and extending soil and seed testing support.



RCF has launched Mobile App Service named "RCF Kisan Manch" which gives information about weather, Mandi besides company products to the farmers. RCF is also using various social media platforms such as Facebook, Twitter and Instagram under the name of "RCF Kisan Manch" to facilitate easy interaction with farmers for creating awareness about the new agriculture technologies introduced by nodal agencies. RCF is also using community radio services of Krishi Vigyan Kendra (KVK) for telecasting farmers' education programs

CSR Initiatives: A host of CSR activities are undertaken by the company which includes adoption of villages, providing drinking water, schooling facilities and scholarship, mid-day meal, community medical facility through Mobile Medical Vans, special measures for SC/ST and under privileged, training to farmers etc. RCF is also undertaking a unique programme named 'RCF Super 30' under which about 30 under privileged but talented students of Maharashtra are provided free residential coaching of 11 months to enable them get admission in IIT/NIT and other premier engineering colleges. With this, RCF is producing engineers to contribute and take forward the 'Make in India' mission.



Through the journey of life, through the good times and the difficult ones, you'll find us by your side. Sometimes like a cool breeze, sometimes with warm food and sometimes straightening out the wrinkles of your everyday life.

**APPLIANCES | FANS | LIGHTING | EPC**

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**BAJAJ**  
*we are family*



Shree Gajanan Industries was founded in 1969 in Nizamabad, Andhra Pradesh by late Kanji Bhai, our father and leader. Since its humble beginning in a thatched hut, Gajanan has grown into a magnanimous state-of-the-art factory with a turnover of over Rs. 125 crores. Our commitment to innovation and unfailing quality has always inspired us to stay true to the late Kanji Bhai's beliefs. He believed competitive entrepreneurship could flourish and sustain on values, not profits. His principles in life were inherited by each member of Gajanan — honesty, integrity, perseverance, commitment.

With our sights locked into the optimistic future, we upgrade our technology religiously making sure only the best of our produce reaches you. Reimagining the age-old techniques with our specialized machinery and processes has helped us establish a benchmark for the rice milling industry.

Gajanan has voluntarily following strictly since its inception the principles of anti-adulteration prior to the food safety rules came into force.

### Processing & Technology:

Our team of expert field men selects premium paddy, grain by grain, to ensure high quality and consistency. The procurement is then cleaned thoroughly and conditioned uniformly to maintain moisture level with the help of a modern, electronically-controlled environment. The entire process involves cleaning, de-stoning and de-shelling. This produces brown rice which requires the removal of the outer layer of rice bran through abrasive action and polishing by means of friction with high-pressure air and mist. Using a modern and computerized plant makes sure maximum vitamins are preserved in the rice.

The plant features modern equipment to sort, separate and grade paddy at various stages of the production process. Following the removal of broken grains and bran, the rice is collected and further sorting of each grain is done by a color sorting machine to remove discolored or unwanted elements of foreign matter before packing and weighing.

Our team makes sure the quality of the product is maintained by carrying out quality checks at every stage of the process. No effort is spared to ensure the delivery of high-quality rice to the consumer.

### Food Safety & Quality Policy:

Our goal is to be innovative in advanced technology in the non-Basmati rice segment with complete commitment towards quality and achieve customer satisfaction through the effective

implementation of quality systems and food safety standards.

These tailored practices ensure us to maintain our high standards:

Quality paddy procurement

Maintenance of proper storage facilities

Practice of personal hygiene

Practice of personal hygiene

Compliance with statutory and regulatory requirements

Fair trade business practices

Regular management review meetings and audits

Milestones of Shree Gajanan Industries

- Started with conventional rice processing unit in 1969 with 1 ton per hour capacity.
- Updated Rice processing unit in the year 1980 to 2.5 tons per hour.
- Added the same capacity mill in the year 1985.
- In 1993 installed processing machinery from Thailand, for quality output with capacity of 2.5 tons per hour.
- Complete automated Paddy Processing Plant installed in year 1999 from Buhler, a German technology. This was 1st for non-Basmati rice mill in India. And 1st in South India of its kind. With capacity of 5 tons per hour.
- Installation of 2nd Automated Paddy Processing Plant operated thru SCADA technology from Buhler, with capacity of 8 Tons per hour and expandable to 16 Tons per hour.
- ISO 22000 Certified Unit in the year 2012.
- FSSC 22000 Certified unit in the year 2014.
- Organic Certified Unit in the year 2016.
- GFSI Certified in the year 2017
- SMETA Certified in the year 2018



Shree Gajanan Industries is committed and believes in giving back to the society. We actively involve in various charitable activities and events, contributing in the best way possible for the betterment of society.

Here are a few initiatives that Shree Gajanan Industries is actively involved in:

- Kakatiya Sandbox
- Deshpande Educational Trust
- LEAD Abhyasa
- Goushala
- Farmer's Education
- TiE Nizamabad
- Campus Interviews



**About the Company**

- HK Designs part of Hari Krishna Exports, were established in Mumbai in 2002.
- The Group ranks amongst the World’s Top Three Diamond & Jewellery Manufacturers with a sales turnover of over USD 1 Billion.
- The HK Group has over 8000 personnel across 7 countries worldwide.
- HK Designs is a vertically integrated company with its value chain extending from Rough Wholesalers to Jewellery Retailers, thereby maintaining consistency in cost, quality, value and on-time delivery.
- The HK Group has Affiliate in Mumbai, Surat, Antwerp, New York, Shanghai, Hong Kong & Dubai.
- HK Manufacturing Units based in Mumbai & Surat are complete state-of-the-art and boast of over 174 skilled manpower.
- The HK Group is a De Beers Sight holder and also sources roughs from Rio Tinto, ALROSA, Petra Diamonds and Dominion Diamond Mines.
- The HK Designs supplies to numerous major international Jewellery brands and is available at all leading fashion and Jewellery outlets worldwide.

**About the Product**

- HK Designs holds over 100 utility and design patents
- From Designing to Shipment, the company maintains stringent Quality Control standards across each step of the process
- Manufacturing output currently stands at 550,000 Jewellery pieces 23 million diamond Jewellery annually.

**Certifications & Memberships**

- HK Group is a member of major international gem and jewellery bodies including:



- Canada Mark – since 2011
- Rio Tinto Select Diamantaire – since 2012
- Certified Member of RJS – since 2012
- De Beers Sightholder – since 2012
- DOC Sightholder – since 2014
- The Group is also a member of World Diamond Council, Forever mark, World Trade Centres Association, Bureau Veritas, GJF & SEEPZ SEZ; and is UKAS certified.

**Awards & Recognition**

- HK Group has been awarded for Excellence in Exports of C&P Diamonds for 15 consecutive years by GJEPC and has also won Emerging Performer of the year 2013 and Innovative Company of the Year 2014.

**CSR**

- Each year, HK Group donates 10% of its profits to various social causes & welfare activities, including:
- Daily Lunch meals to 1500 factory workers everyday
- HK’s Non-Profit Hospital offers medical facilities to its employees & society at large
- Interest Free education loans to deserving students for further education
- The Group planted 2 million trees across India and set up a water conservation project in a village





### Introduction

ECGC Limited, a Premier Export Credit Agency (ECA) of the Government of India, was set up in 1957 under Companies Act to provide export credit insurance to exporters and banks on a “no-profit no-loss basis” to promote and support exports from India. It comes under the administrative control of Ministry of Commerce & Industry. The company has been rated iAAA by ICRA denoting the highest claim paying ability. The company, headquartered in Mumbai, has a network of 66 offices across the country with branches in all major exporting hubs.

### Nature of Business

ECGC is a Central Public Sector Enterprise (CPSE) under services sector, which provide Export Credit Insurance to support exports from the country. It is registered with Insurance Regulatory Development Authority of India (IRDAI) as a specialised non-life insurance company. ECGC offers more than just trade credit insurance. In addition to providing protection against payment risks, ECGC’s services enable access to bank finance, access to information, and support in recovery of delinquent debts from foreign buyers/countries.

### Vision

The vision of ECGC Ltd. is to excel in providing export credit insurance and trade related services.

### Mission

The mission of ECGC is to support the Indian Export Industry by providing cost effective insurance and trade related services to meet the growing needs of Indian export market by optimal utilization of available resources.

- Services Rendered
- STRUCTURE
- HUMAN RESOURCE DEVELOPMENT
- EMPLOYEE MOTIVATION
- TRAINING
- RECOGNITION AND REWARDS

### Customer Satisfaction

The Company often carries out surveys through some reputed market research agency and the findings are used for product innovations and improving the service level for customers.

The Company also conducts seminars/programmes for the customers for creating awareness about products/schemes, wherein a feedback is also collected from customers for further improvements, if any.

The Company has a Customer Care Cell situated at Head Office at Mumbai headed by a General Manager, for redressing grievances of the customers.

The Customer Grievance Redressal Policy of the Company is placed on the Company’s website. As per the policy, the decisions taken by an official would be reviewed by a higher authority and the grievance can be dealt with four times by different officials/Committees. An Apex Customer Grievance Committee (ACGC), consisting of senior executives at Head Office, is the ultimate in-house Appellate Authority for any customer grievance in the Company.

A three member Independent Review Committee has also been constituted during consisting of external experts in the field of Judiciary, Banking and Credit Insurance.

The Company is linked to the Centralized Integrated Grievance Management system (CIGMS) of the IRDAI, which customers can directly log on to and lodge their grievances. Policyholders now have the option of registering grievances either at the IGMS or through the Company’s website. In addition the Company is a part of the grievance redressal system operated by the Ministry of Personnel, Public Grievance & Pensions, Department of Administrative Reforms and Public Grievances, through a Grievance portal viz., the Centralized Public Grievance Redress and Monitoring system (CPGRAMS).



### Customer Communication

Total 45 products available for exporters/banks to cover their export credit risks and are placed on ECGC website.

The Company undertakes publicity and marketing of new products that are introduced, through newspapers and trade magazines. To improve the customer satisfaction levels with respect to the services rendered and products offered by ECGC, the Corporation organizes a number of insurance education/awareness programs for customers/non-customers at various export centres with the co-ordination of sixty five branch offices/regional offices spread across the country. The Corporation has an insurance awareness policy duly approved by Board of Directors.



Bannari Amman Institute of Technology (BIT) was started in the year 1996 in Sathyamangalam, Erode District under Bannariamman Educational Trust, Coimbatore by Bannari Amman Group (BAG), one of the largest Industrial Conglomerates in South India with a wide spectrum of manufacturing, trading and service activities. BIT is approved by the All India Council for Technical Education, New Delhi and affiliated to Anna University, Chennai.

BIT is situated in a serene surrounding at the foothills of The Western Ghats encompassing a sprawling area of 181 acres, in the State Highway, with a built-up of more than 31 lakh sq ft. Nestled on the banks of the river Bhavani, BIT campus provides the right environment for natural learning in harmony with nature, away from the odds of city life.

Bannari Amman Institute of Technology offers 19 UG and 15 PG programmes in Engineering, Technology and Business Administration. BIT has established 14 Collaborative Centres for Research through Anna University to offer Research Programmes, leading to Ph. D. The institution is AICTE approved QIP centre in Engineering and technology for offering Ph.D. in 3 programmes namely Biotechnology, Electronics & Communication Engineering and Computer Science & Engineering with 2 seats each from the academic year 2018-19.

The Institute has 594 faculty members and the sanctioned intake of 2040 students. Efficient leadership



and support provided by the dedicated Management, contribution made by the faculty members, staff, stakeholders and proactive students contribute to development of the core values of the Institution.

BIT was conferred Autonomy in the year 2008 by UGC, New Delhi and further extended up to the year 2020. BIT has established the quality culture in teaching-learning and administrative processes through the sustenance measures, ISO 9000, NBA Accreditations and NAAC Accreditation (awarded A Grade 3.57 on 4 point scale). The institution is also certified for implementing 5S workplace management system.

The Bannari Amman Institute of Technology – Technology Business Incubator (BIT-TBI) is a joint venture of Bannari Amman Institute of Technology and Department of Science and Technology, Government of India started functioning from 19th July 2007. Atal Innovation Mission, NITI Aayog, Govt. of India has shortlisted the scale-up project proposal of BIT-TBI, BIT, Sathyamangalam towards Rs.10 Crore grant-in-aid.





### Knowing Goonj

The first to- Highlight clothing as a basic but unaddressed need which deserves a place on the development agenda.

- The first to- Reposition discard of urban households as a development resource for villages.
- Evolve the genesis of a parallel economy- which is not 'Cash' based but 'Trash' based.
- Evolve two powerful new currencies for development work, i.e., Material and Labor.
- GOONJ has the rare distinction of an equally vast reach among the masses in the villages as well as the cities across India.

### IMPACT & INNOVATION

- Annually deal with over 3000 tons of material.
- Annually initiates over 2500 development activities under its flagship initiative 'Cloth for work' (CFW): from repairing roads, recharging water ponds, building bamboo bridges to digging wells.
- Rural communities receive clothes & other material as reward for their labor.
- Some macro outcomes of this multi sectoral work; Long term impact on curbing migration, improved sanitation & health and enhancing economic activities etc.
- A systematic approach to large scale disaster relief & rehabilitation work with many innovative ideas.
- Income generation initiatives like Sujni, school bags making, Vapsi to bring back disaster hit local economy to normalcy.
- Turned massive disaster wastage into resource for development work. Right from Gujarat earthquake to Tsunami, Bihar floods (2008), Andhra floods, Uttarakhand floods, J&K floods, etc.
- Over 4.0 million sanitary pads produced out of waste cloth & reached to villages/slums as a viable solution & powerful tool to open up taboo subject of menses.
- Using urban discard for rural income generation; Over 250 tons of throw away waste cloth converted into traditional mattress/quilt (Sujni) and aasans.
- Urban school material acts as incentive to get rural children to school. Enhance their learning experience, freeing up the meager resources of the parents for other pressing needs.

### SYSTEMIC CHANGES

- GOONJ has built a culture of regular giving throughout the year.
- Goonj's work on menstrual hygiene awareness is opening up aspects of life usually thought too private or dangerous to talk about or make public.

- Freeing up of meager resources; affords value addition and economic development to the last person. A person's limited resources freed up to fulfill more critical needs of food or health etc.
- Constructively reviving and strengthening rural volunteerism, to solve its own problems, digging deep into the age old wisdom and knowledge base of the villages.
- Inculcating respectful giving attitude in urban communities.

### COST EFFECTIVE

- Hard core on ground work across 22 states.
- Idea level advocacy.
- Communication, collection, all logistics, rigorous processing, need based dispatches to remote parts of the country.
- Value add to absolute waste un-wearable/unusable material, turning it into 'Green by Goonj' products.
- Preventing material from becoming an environmental disaster in landfills.
- Capacity building of hundreds of organizations and millions of people.
- Building up a movement with large scale civic participation in urban and rural India.

### CHALLENGES

- Growing transport costs & rentals for storage space, people and admin.
- Better and bigger infrastructure
- Using technology across Goonj's urban and rural operations to make our work more efficient and effective.
- Lack of research on impact, knowledge, new ideas, innovative approaches in our work.
- Gaps in the supply of specific material like cotton cloth, saris, children clothing, school material, winter clothing & blankets etc.
- Sustained financial resources for work on ignored aspects.

### OUR ETHOS, BELIEFS, VALUES

- To grow as an idea, not just as an organization across different regions, economies and countries.
- To use material as a tool to bring ignored issues to light, to talk about basic needs.
- To bring communities together, to make them aware of their own power, to increase people's participation, to change mindsets.
- To improve upon the present rural infrastructure.
- To value potential instead of fixing targets.
- To turn the age old charitable act of giving old material into a development resource. We don't promote charity.
- To focus on the receiver's dignity instead of the donor's pride.
- We strongly believe that when people say we want to donate our used clothes- that it's actually discarding of something that has been used to the maximum.
- A strong belief in the wisdom of people we are working for; to find solutions to their own problems.
- As far as possible not to spend money on our own infrastructure, furniture etc. instead use old material- right from table, chairs and computers to office stationary.
- To make positive word of mouth spread as our biggest strength.
- Instead of trying to do everything on our own we use the strength of collaboration with various stake holders.



वी नीड यू सोसायटी  
**WE NEED YOU SOCIETY**  
 सोसायटी नोंदणी क्र. (महं/ १६५४/राणे-१९८६)  
 ट्रस्ट नोंदणी क्र. (महं/एक/ १२७८/राणे-१९८६)



### WE NEED YOU SOCIETY –BRIEF INFORMATION

It was in the year 1986, when we, a group of professionals with a commitment to return what we had received from society, came together and formed WE NEED YOU SOCIETY (WNY).

**VISION:** To work for education, empowerment, health & socio-cultural awareness amongst the needy through humane and professional interventions.

**MISSION:** To provide support and opportunities for quality education and health to underprivileged children, adolescents and to facilitate livelihood opportunities amongst youth in Ghansoli, Turbhe and Thane.

**VALUES:** 1. Compassion 2. Democracy 3. Accountability 4. Secularism 5. Synergy

**FOCUS AREAS:** 1. Education 2. Livelihood 3. Social & Cultural Promotion

**EDUCATION:** Pre-primary Education (Baalwadi):

WNY conducts Play School, Junior KG & Senior KG classes. Medium-Semi English Since 1986, around 3317 children have taken advantage of this facility.

#### Parenting classes:

Recognizing that the parents play a very important role in the development of children WNY conducts classes for parents to impart awareness, in upbringing the Child. Around 1500 families from 2009 have availed the benefit of this program. This program is being facilitated by IPH-Thane.

#### Math's Literacy Class:

This activity is being conducted with the help of a multinational company called 'Atos-Syntel' This course is meant for under privileged students from 4th – 7th std. WNY has a well-equipped computer workstation. Free web site of 'Khan Academy-USA' is used for teaching.

#### e-Learning:

A mobile school in a bus has been established with the help of S-Prayas of M/s Syntel Ltd. where students of 4th – 7th std. get an opportunity of learning their lessons through computers (e-learning).

#### DISHA PROJECT:- Supplementary Education for children in slum areas

WNY is implementing this project at Ambedkar Nagar & Indira Nagar slum, Turbhe. In 30 houses 300 students get teaching every day and nutritional food (Sakas Aahar) is provided to all the students every day.

#### Eklavya Felicitation (Gaurav Puraskar):

There are many families in Ghansoli village having meager income and harsh living conditions. The children from these families do not get any educational support from either family members or teachers, nor do they get encouraging atmosphere for studies. We,

thru survey identify such students. Who have passed SSC. WNY honors all such students, irrespective of the marks obtained.

WNY provide a 'Set of Books' and study room facility. Conduct spoken English & supplementary study classes. We organize a 'Personality Development Residential camp' for these students.

#### LIVELIHOOD RELATED PROFESSIONAL COURSES:

##### Beautician Course: one year duration course

WNY is imparting a professional beautician course for girls & women can learn and earn program conducted under guidance of Fr. Agnel Technical Institute, Bandra. 225 students have taken benefit of this course and started their own beauty parlours/ working from home or with other centre.

##### Tailoring Course Six Month duration course

Tailoring course conducted at Ghansoli, Turbhe. In year nearly 150 students are taking benefit. At Turbhe 2 classes started. 120 students will be benefited.

##### Professional Computer courses

WNY conducts professional computer courses such as M S Office; Desk top Publishing (DTP); 'Telly' basic & advanced; Advanced Excel; Office automation and

##### MSCIT and NIIT courses.

##### SOCIAL & CULTURAL Program at Thane

WNY conducts lectures, discussion, debates on different social, political, cultural and literary oriented subjects. 3-4 programs in a year.

Recently, WNY organized an exhibition of paintings & photo exhibition of the celebrated artist Nagesh Hatkar at Thane. The exhibition was inaugurated by Dr. Prakash Amte & Dr. Madakini Amte.

##### Recognition of Eminent Personalities & Institutions (Puraskar)

WNY recognise eminent Personalities & Institutions by awarding 'Shikshan Vrat', 'Samaj Vrat' \* Karya Vrat' and Prabodhan puraskar every year.

##### Drama contests (Vanchitancha Rang Manch): NATYA JOSH

The students of the society are regular participants of this programme held at Thane. The drama team of the society won the 1st prize this year for its play entitled 'Blue Whale' which depicted the hazards of over indulgence on the social media.

##### Family Counseling Centre (SAWALI):

WNY has established a Psychological Counseling center with the help of Institute for Psychological Health (IPH), Thane.

Best NGO award awarded to WNY for 2018 by Navi Mumbai Municipal Corporation

Yours truly  
 For. *Makarand Gharpure*  
 Makarand Gharpure  
 (President)

# AWARDS MEMORIES



# AWARDS MEMORIES



# AWARDS MEMORIES



# AWARDS MEMORIES



1. It is a pleasure to be here, as representative of the jury for the CFBP- Jamnalal Bajaj Award for Fair Business Practices. The CFBP - or the Council for Fair Business Practices - operates with a pledge to adhere to the highest standard of ethical business practices.



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

2. As the Awards jury, we closely examined diverse aspects of business, such as Customer Satisfaction and Communication, Employee Motivation, Supply Chain Systems, Regulatory and legal Compliance, Environment Protection, Corporate Social Responsibility, and so on. Different kinds of businesses were evaluated, such as Manufacturing Enterprises, Services (both Large and SME), Trade and Distribution, and even Charitable Associations.

3. This year's awards saw a keen contest in various categories. In many cases the contest was very close. In one category, we have even had to award two trophies! Some things especially stood out. Technological advances made across the board were especially heartening, even by PSUs, where the whole working of the organisation has been revolutionised by the use of technology. It was also wonderful to see, especially, PSUs, taking a keen interest in consumer satisfaction. And in some smaller establishments, innovative methods were used in employee promotion, which we found particularly interesting.

4. This jury was my first encounter working on questions relating to industry or corporates, and I realised how much and how quickly the world of business is changing. Business today is global. Ideas emerge faster than the speed of light. It has been a truly fascinating experience.

5. As an outsider, with no business background, this was an eye-opener. As a person born into a lawyer's family. I was never exposed to the internal part of working of businesses. When asked to deliver this address today, I wondered what I could talk about - for you are already so knowledgeable about the business of business. I decided, then, to talk about the only business I know, which is, running a courtroom. Contrary to what you might imagine, there are many similarities that running the judiciary has with running a conventional business. I thought I would use this forum to talk about some of those, and perhaps you will find some thoughts that resonate.

6. Arguably, the Indian Judiciary today is the country's biggest service provider. It is very different from what it used to be regarded as. Not very long ago, there was a view that judging is divine. The role of a judge was considered sacred, particularly in southern India. The courtroom was seen as a

temple. Today, there is a realisation that ultimately, it is the consumer and not the judge who is the most important person in courtrooms. This is the same with any service provider anywhere in the world.

7. As a monopoly service provider, the judiciary has assumed great powers with time. For ordinary people, it is the ultimate place for seeking justice, and many trust the Supreme Court more than in any government body. The Indian judiciary is mammoth, with over 26000 courts; over 30 million cases, and lakhs of lawyers and litigants. As an institution that cannot afford to fail, its management requires entrepreneurial prowess to keep it running.

8. The most challenging task is keeping the lowest tier of the judiciary - the district and taluka courts - in working order. This is the first time most Indians encounter the judiciary.

9. Judges know that frustrations abound with their functioning. Pendency and adjournment culture are only some of the more stark problems. For the person on the street, it may be a case of life savings locked up in a property case, or a lifetime spent in jail for a crime they did not commit. Corporates too have had to encounter delays in the judicial system. Judges know that commercial cases take a very long time. It is indeed a great loss to business by the time cases end, and nothing remains in the matter. The multiple layers of appeal that are available do not help resolve matters quickly either. Vacancies in courts are also a concern. We know we have an inadequate number of judges. But it is vague and simplistic to believe that if you increase the number of judges, all problems will be solved. Even for existing posts, it is difficult to find the right people for appointment. It is not just about quantity, but also the quality of judicial officers that matter.

10. Then, we have the issue of old statutes and laws. Judges and lawyers can be very creative in interpreting the law, but they are confined by the archaic colonial ideas contained in these laws, designed for a different era and meant for a different purpose. Many of these require sweeping changes, and even newer laws require constant updation. It would not be trite to say that judges and courts are only as good as the laws they must enforce.

11. As a judge, along with my fellows on the bench, we have made some honest attempts to address these problems in small ways. We have made several attempts, and we have not met with any great success. And this is precisely where the judiciary has learnt a lot - and has plenty more to learn still - from industry - to make courts more efficient.

12. One important realisation that I have personally had is that in the judiciary, too, like any business, really, the consumers should be at the centre of everything. Everyone else - judges and lawyers - should remain in the periphery. Unfortunately, the litigant is never given enough importance. Facilities for litigants

- do not exist. They often find it difficult to access court premises even. And lawyers do not tell them what the status of the case is. But all of these are being tackled in small ways.
13. Most notably, we are making strides in computerising courtrooms, which has introduced new aspects to judicial transparency. The Delhi High Court today has the capacity to operate as a paperless court. Entire trials are already conducted without paper. Witnesses appear by video conferencing. Kiosks and mobile apps provide litigants with the life history of cases. There is a lot more that can be done with technology. It can help identify and remove obstructions in the free flow of justice. While this system still has limitations, it is a long way from the judiciary's state of affairs from when I started practicing.
  14. The other big process change we have brought about with a view to improve customer satisfaction - to borrow from industry parlance - is the step up in efforts at alternate dispute resolution. Court-annexed mediations, for example, have truly transformed some kinds of litigation, such as family disputes. I know because I was closely associated with mediation centres in Bombay, Madras and Delhi High Courts. When it was first promoted, mediation faced opposition from lawyers and judges alike. Many are sceptical even today. I personally faced a great deal of resistance, but the mediation centres are an example of how perseverance can lead to success.
  15. Similarly, arbitration centres started in the Delhi High Court and elsewhere are doing a great service to society. The attitude of courts to arbitration completely changed after the new law was brought about, which also I am pleased to report I had a small role to play in.
  16. The idea of commercial courts is also something I contributed to, although the Law Commission's idea was different from the form it eventually took. We wanted technical experts as commercial court judges. Unfortunately, somewhere there was a lack of support from the judiciary. Renaming existing courtrooms as commercial courts, and re-numbering existing cases as commercial cases does not address the problem we set out to solve. The idea was to change the culture of litigation and decision making in such cases. That is not happening, but hopefully will happen soon.
  17. There are some other programmes I take pride in talking about when I think about changes to judicial management processes.
  18. Space, for example is a perennial problem in courtrooms, especially in metros. In Madras, I called in space management teams, and found that the whole picture of how the High Court stored files and managed facilities was changed. We tried this in lower courts too.
  19. Besides facility management, attitudes are also changing. Today, judges are more open to listening to the views of others. They are genuinely interested in what NGOs have to say. Earlier judges would not participate in seminars, as they were worried that related cases were likely to come up before them. But there is a complete change in that aspect today.
  20. Personnel training is another critical issue. Judicial academies try to ensure officers and staff are kept updated on new laws and new technologies. Just as corporates train employees, how you make your organisations tech savvy, we try to do the same. Of course, we face mixed success, because the incentives of working in a public institution like the judiciary, and a private company are very different, which affects employee motivations. Training programmes and methodologies must be calibrated to address these issues, but we have a while to go on that front.
  21. Employee motivation in the lower judiciary is the most neglected. Judges and staff there work under great awe of judges of superior courts. There is a great deal of servility, and they are not truly that independent. There is a culture, for example, that if a Chief Justice goes to a town, all the judges and staff in that town would show up. I personally stopped that, insisting that no one should come if I am visiting, as everyone is busy at work. We need to do more to boost the morale of lower court officers and staff, and make them feel more equal, and empowered to act with more dignity.
  22. Another small change I brought about was introducing family courts in Delhi. For 25 years, there were no family courts in the city. Lawyers were especially opposed to the idea, because the law had some practice restrictions. This was an exercise in handling stakeholders. I persuaded them, by issuing some orders to appease them. And then we managed to transform courts in Delhi and in Madras. Today if you go to either of these courts, it is very different from what it was earlier, and completely different from regular courts. There are children's rooms, toys, beautiful spaces. All the ideas are being implemented. That said, the story of juvenile courts is a very dark chapter. High Courts are trying, but a long road lies ahead.
  23. The one thing I tried very hard to do, but failed miserably in, was to bring full-scale management expertise in to manage courts. Courts today remain managed in antiquated ways, and are in urgent need of process upgrades. It should not be the job of judges and adjudicators to administer and manage courtrooms as well. But I was completely unsuccessful in Madras High Court, where I tried it. I truly believe that this one change can have a cascading impact on the efficiency of the judiciary. If it happens, potentially, judges too can boast of running an institution that is focused on delivering services of the highest quality with utmost efficiency and concern for customer satisfaction. This is where I hope my community will learn from yours. Thank you.

# Always lagega sweater aaj hi khareeda hai.

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



Liquid Detergent with Micro-Conditioners

“GOOD LAWS MAKE IT EASIER TO DO RIGHT AND HARDER TO DO WRONG”

- WILLIAM GLADSTONE

History is witness to the fact that over centuries, the prevalence and dominance of patriarchy in our social system has led to innumerable miseries to women.

It has manifested itself in the forms of gender-based violence, stereotyping, commodification of women's bodies, and objectification. It needed reformists who struggled to bring about changes in the socio-legal system, especially in India for the empowerment of women. The role of these reformists was then taken over by statutes that sought to protect women's rights. The fight for gender equality, equal protection under the law, and more importantly, an effective and meaningful interpretation of the Fundamental Rights guaranteed under Article 21 of the Constitution is one that is ongoing. The Right to Life expands to the right to live with dignity, and has led to the formulation of special laws for the protection of women- their physical safety, security, and for safeguarding their rights on the domestic front, but also in the workplace.

Violence or harassment of any kind, overt or covert, is a blow to the physical, emotional, and mental dignity and self-esteem of the survivor, and to effectively deal with these situations, the Prevention of Sexual Harassment Act ('POSH Act') was enacted by the Ministry of Women and Child Development in 2013. This was nearly 16 years after the Supreme Court of India delivered its judgement in Vishaka v. State of Rajasthan. The Vishaka judgement, which was hailed as the harbinger of justice for women who faced sexual harassment at the workplace, resulted in the Supreme Court framing guidelines for prevention of the same. The guidelines mandated all employers to set up redressal mechanisms for victims of sexual harassment at the workplace. The guidelines also defined sexual harassment to mean 'physical contact and advances, demands for sexual favours, sexually coloured remarks, showing pornography, any other unwelcome physical, verbal or non-verbal conduct of a sexual nature'. They heavily borrowed from the Convention on Elimination of All Forms of Discrimination against Women (CEDAW), which was adopted by the United Nations General Assembly in 1979, and India has subsequently ratified.



**Mrunalini Deshmukh**  
Senior Advocate

The Vishaka guidelines had led to constructive engagement on issues of workplace harassment for women. Even in subsequent cases, the Supreme Court followed the application of these guidelines in their strictest sense, and in both substance and spirit. It was also held that in the event that these guidelines are not followed, the victims would have redressal with the High Courts. The POSH Act was subsequently enacted, mirroring these guidelines.

The POSH Act is a beneficial legislation, and thus, all definitions deserve a broad and liberal understanding. The applicability of the Act extends to not only women employees, but also to female customers or clients who are at the risk of harassment. Employees are also broadly defined to include regular, temporary, and ad hoc employees. The definition also covers contract labourers, those working through agents, trainees, interns, and apprentices. Receipt of remuneration is not a prerequisite for one to qualify as an employee, and voluntary work is also covered. It is, however, important for the incident to have taken place at the workplace. While the Vishaka guidelines were restricted to the geographical confines of the workplace, the POSH Act introduced what was called the 'extended workplace'. This included any places visited by the employee in pursuance of her employment, and also covered transportation. The bodies covered by the Act are not only those functioning in the organized sector, but also those in the unorganized sector. Majority of women in the country are gainfully employed in the unorganized sector, and to omit it from the ambit of the POSH Act would have been a fatal mistake. All government, private, non governmental, public sector organizations and bodies are covered by the Act.

The POSH Act also defined what would constitute sexual harassment. This definition was in pursuance of the Vishaka guidelines, and was to also include what is termed as sexual blackmail. Sexual blackmail would include instances where women were pressurized to consent to acts in exchange of either advancement at the workplace, or unfavorable treatment subsequently. Further, it included situations where an environment was created that could be considered intimidating, offensive, or hostile by the aggrieved persons. This was primarily done to offset the power imbalances that exist at the workplace. It is important to note that all instances of harassment are subjective and personal. Thus, it is important for the adjudicatory body to consider all facts and circumstances before reaching a conclusion. Divorced from context and understood in a vacuum, there cannot be complete appreciation of the situation.

A unique and extremely important contribution of the POSH Act was the constitution of the Internal Complaints Committee ('ICC') at all workplaces by an order in writing. This would function as the dispute resolution body in these workplaces. The body would comprise a female Presiding Officer employed at a senior level in the workplace, and not less than two other members who have experience in social or legal work. In the alternative, the POSH Act also provides for the establishment of a Local Complaints Committee ('LCC'), which is constituted by the District Officer of that particular district. Both the ICC and the LCC are constituted for a period not exceeding three years. Further, the Act also laid down the redressal and inquiry process for every complaint received by the ICC or the LCC. It mandated that the inquiry has to be completed within 90 days from the receipt of the complaint, addressing the long delays that were used as a tactic to harass victims. Interim reliefs included transfer or leave of the woman, or the restraining of the respondent from examining the work-performance of the aggrieved party. Punishments could vary from disciplinary action, termination, counselling, mandated community service, or payment of compensation deducted from the respondent's wages. The trauma, medical expenses, and loss of career opportunities are also to be adequately compensated. The POSH Act also prescribes disciplinary action in case the complaint is found to be untrue, forged, malicious, or misleading.

The POSH Act also considers confidentiality of the complainant sacrosanct, and dictates that the proceedings will not be subject to the Right to Information Act, 2005. The contents of the complaint or the identities of the parties are not to be disclosed to the public, press, or the media. The final order, however, can be made public without disclosing the names or details of the complainant. In the event that employers do not comply with the provisions of the POSH Act, they may attract a monetary penalty of up to Rs. 50,000. The POSH Act calls for the implementation of both positive duties towards the complainant as well as process of dispute resolution in the event of a complaint. Positive duties include creation of a stable and safe working environment, conducting workshops, providing infrastructural support to the ICC, disseminating the internal policy, and equipping all employees to effectively combating sexual harassment.

### **THE #METOO MOVEMENT IN INDIA**

The #MeToo movement, founded by Tarana Burke, started out as a movement to express solidarity and display

empathy to survivors of sexual harassment. With the advent of the movement in India, the role of the POSH Act has become crucial. The movement started with Raya Sarkar's publication of the LoSHA- list of sexual harassers in academia. For the first time in South Asia, a woman had dared to call out sexual predators disguised in the form of teachers, often revered as gurus. The list, however, received a lot of criticism for its lack of verifiability, and for propagating the culture of naming and shaming. Soon after the publication of the list, employees of various media houses, advertising agencies, print news agencies, those employed in the entertainment industry, and even in startups have been called out for sexual harassment by women recounting their lived experiences. It is, however, crucial to ensure that this nature of engagement must be truthful and sincere, and must not attempt to undermine the experiences of other survivors by bringing upon claims of falsehood and vendetta. It must be responsible, and used as a tool of solidarity with survivors, as opposed to a tool of vengeance.

The absence of effective ICCs and the prevalence of a culture that tolerates instances of gender-based violence, became glaring after the movement caught on. While the #MeToo movement has encouraged women across the board to narrate incidents of violence and suppression they have faced for very many years now, little can be done without proper institutional support. There must be stricter penalties for non-compliance with the POSH Act. However, more than that, there must be regular awareness camps held for both employees and employers which can educate the staff not only about what acts may constitute sexual harassment, but will provide employers with information about how to deal with complaints that come their way. The practice of 'settling' instances of sexual harassment must be actively discouraged, and its perils must be explained to employers. Furthermore, it is important for there to be trust-building exercises between employees and employers. It is important for employees to trust the process of dispute resolution for them to be beneficiaries of it. While it is extremely important and significant that women have found the courage to speak out against instances of harassment, the true success of the #MeToo movement will only be measured by the responses to these instances. Until male bosses continue to belittle women for speaking about their experiences, women are ridiculed in their workplaces, and ICCs are defunct or unsatisfactory, women will continue to suffer at the hands of the systems and institutions that are designed to fail them.

  
**Seminar on**  
**FOOD ADULTERATION AND FOOD SAFETY**  
*29th March, 2019 at 6.00 p.m. at Mumbai*  






**Milk :The Favourite Target of Adulterers!**

**ADULTERATION.... A REALITY CHECK**

- 10 per cent of the milk sold in Indian markets is contaminated
- 25 per cent of the food samples tested in 2018 were adulterated, (included milk).

Food fraud.... An act that intends to ..

purposely alter, misrepresent, mislabel, substitute or tamper, lower nutritive value with any food product at any point along the farm-to-table food supply-chain.

It is difficult to judge the quality of a produce by smelling, feeling, tasting or close examination.

The substance that is used to lower the quality is known as adulterant.

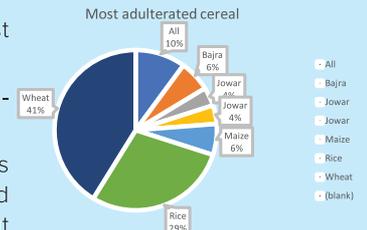
**Cases of Food Fraud...The Global Tragedies**

- China (2008) melamine in baby food;
- Italy (2011) illegal organic produce;
- China (2015) 'zombie' frozen meat;
- Mid-day Meal Tragedies.....
- July 2013 Saran district Bihar
- May 2016 Kanshiram Nagar Mathura
- Feb 2017 Karimnagar Telangana

**Back Home, Consumer Surveys conducted.....Cereals**

- Dept. of Community Resource Mgt, Nirmala Niketan.

- The consumers felt
- Rice and wheat - most adulterated cereals.
- Masoor dal and moong dal - most adulterated pulses.
- 86% realise that the cereals and pulses are adulterated only while using it, making it difficult to ask for exchange.



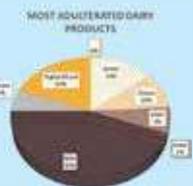
- Some feel it is impossible to detect the adulterants during pre-preparation or preparation stage of cooking.



- Even the traditional methods of smelling, tasting and visual examination doesn't seem to help detect the adulterants easily.

**Fruits and Vegetables**

- Common adulterants in fruits and vegetables are oxytocin saccharin, wax, calcium carbide and copper sulphate.
- High amount of pesticides were also found



**Dairy Products**

- Some of the adulterants that are used in milk are water, chalk, urea, caustic soda
- Skimmed milk, while curds is adulterated with tissue paper and skimmed milk powder.
- 43% reported that milk is adulterated mainly with water.

**Milk Testing Campaign was organised by Dept. of Community Resource Mgt, Nirmala Niketan College in collaboration with Consumer Guidance Society of India (CGSI) from June – July 2018**

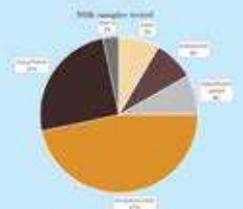
- 227 milk samples tested from across Mumbai and its suburbs..... Both loose as well as packet milk.
- CGSI has its own Electronic Milk Analyser that tests fat content, protein content, SNF (solids-not-fat), water content.



- The levels are compared with the guidelines set by the Food Standard and Safety Authority of India (FSSAI).
- 227 milk samples tested from across Mumbai and its suburbs..... Both loose as well as packet milk.



- CGSI has its own Electronic Milk Analyser that tests fat con
- 93 (41% ) found to be safe.....134 (59%) found to be diluted with water, presence of hair, chalk powder.
- More than 50% of the unsafe samples had high fat content.... Surprisingly... all samples were from packed milk.
- Few samples tested positive for presence of detergents!



**Milk continues to be the single most significant product that gets adulterated...**

- 78% of the milk being sold in Maharashtra does not meet the required quality standards (Mumbai Mirror, Nov 2018).
- Mumbai requires 60 – 65 lakh litres of milk everyday (Asian Age, June 2018)..... as many as 55 lakh milk pouches are sold in Mumbai every day (Economic Times, July 2018).
- Inability to supply this large quantity... Increases the greed among the middlemen
- In 500 ml milk, 50 ml water is mixed. An alert consumer can identify a tampered packet!

**Other Common adulterants found in food**

- Food grains and grams- marble pieces, sand particles, clay gills, soap stone pieces.
- Masoor dal- kesari daal – Colours
- Wheat flour - Maida-powdered lime – talcum powder
- Turmeric powder (Haldi)- metanil yellow
- Pepper- dry papaya seeds
- Chilli powder- coloured saw dust
- Sweets- colours not permitted
- Honey- jaggery – sugar
- Tea- coloured tea leaves after removing the essence

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**These Have Harmful Effects on Humans : Some Immediate....some gradual**

Felt a headache? Had regular gastro-intestinal disorders, muscular pain, drowsiness etc? .....this is possibly on account of regular consumption of adulterated food



Sr #	Adulterant	Harmful effect
1.	Melamine	Renal failure and infant death
2.	Peroxides and detergents	Gastrointestinal complications e.g. gastritis
3.	Starch	Diarrhea and accumulated starch becomes fatal for diabetic patients
4.	Urea	Overburdens the kidneys
5.	Carbocade and bicarbonate	Disruption in hormone signaling that regulate development and reproduction

**How dangerous are these adulterants? How harmful? Would it threaten life??**

- The argemone oil used to adulterate ghee and butter is highly toxic. It causes a disease known as dropsy.
- Watery fluid collecting in some parts of the body is the main symptom. It affects the normal functioning of the body. It may also paralyse the limbs.
- Metanil yellow used to brighten the colour of pulses, turmeric powder and sweet meats, is a coal-tar dye. It may cause cancer.
- Washing soda often added to powdered sugar and other food items, may cause intestinal disorders.
- Food items prepared under unhygienic conditions and stale foods cause food poisoning.



**Shift from the Prevention of Food Adulteration Act, 1954 to Food Safety and Standards Act, 2006**

Critical Shifts	
PFA	FSS ACT, 2006
• Multiple Authorities	• Single Authority
• Adulteration	• Safety + Adulteration
• Inspectorial Control	• Monitoring & Surveillance
• Inefficient Enforcement Personnel	• Full time District Officer, Food Safety Officers under FSSAI
• Poor Lab Network	• Laboratories in private and public sectors to be involved



**The FSSAI aims to be more effective..... is designed as such Penalties**

- Substandard food: Upto Rs. 2.00 lakhs
- Food with extraneous matter: Upto Rs. 1.00 lakhs
- Fail to meet the requirements as directed by FSO: Upto Rs. 2.00lakhs
- Unhygienic / unsanitary preparations: Upto Rs. 1.00 lakhs
- Adulterant not injurious to health: Upto Rs. 2.00 lakhs
- Adulterant injurious to health: Upto Rs. 10.00 lakhs
- Unsafe food – but does not cause immediate injury : 6 months imprisonment with fine of Rs.1.0 lakh
- Unsafe food causing non-grievous injury : 1 year imprisonment with fine of Rs. 3.00 lakh
- Compensation in case for injury : upto Rs.1.00 lakh
- Causing grievous injury : 6 years imprisonment with fine of Rs. 5.00 lakh
- Compensation in case for grievous injury : upto Rs.3.00 lakh
- Causing death : 7 years or life imprisonment and fine of Rs. 10.00 lakh
- Compensation in case of death : upto Rs. 5.00 lakh minimum

**Nukkad nataks, fake sample displays, demonstration on simple methods to detect food adulteration .....**



PREVENTION AND CONTROL OF FOOD ADULTERATION: FOOD STANDARDS			
<b>ISO</b>	<b>FDA</b>	<b>WHO</b>	<b>WFP</b>
1. Food Safety and Standards Act, 2006	2. Food Safety and Standards (Food Safety and Inspection Service) Regulations, 2017	3. Food Safety and Standards (Food Safety and Inspection Service) Regulations, 2017	4. Food Safety and Standards (Food Safety and Inspection Service) Regulations, 2017

**Agenda**

- Indian Food Industry
- History & Evolution of Food Regulations
- Major Religions Regulations
- FSSAI
- AFST Initiatives
- Action forward

**An overview of Indian Agriculture (Production side)**

- Second largest arable land in the world
- Diverse agro-climatic zones across the country,
- Round the year sunshine
- Potential to cultivate a vast range of agricultural products
- Large marketable surpluses and abundant raw material for processing
- Vast pool of skilled manpower in research and extension
- These advantages being leveraged, for India to be a leading food supplier to the world.

**Food processing still at a nascent stage**

Level of processing (Fruits & Vegetables)	
USA -	80 %
France -	70 %
Malaysia -	80 %
Thailand -	30 %
India -	4.3 %

Level of Processing (Perishable products)			
	Organized	Unorganized	Total
Fruits / Vegetables	1.3%	0.8%	2.2%
Milk /milk products	13%	22%	35%
Buffalo Meat	21%	-	21%
Poultry	6%	-	6%
Marine Products	8%	15%	21%

Good scope for food processing

**History of Regulatory**

History of Ancient Regulations



**Birth of Modern Regulations**

Tort of Negligence -1932

- Donoghue v Stevenson - 1923
- A fight of brave lady for 9 yrs against present system to evolve new regulations
- Mother of all Control Orders & Consumer Protection Law

**Modern Food Regulations**

- Codex Alimentarius Commission
- Adopted by 173 countries -1963
- USFDA – Food & Drugs
- European Union – EFSA
- Food Safety Australia and New Zealand
- Japan Food Safety Commission
- South Africa Food safety and Quality Assurance
- Gulf Standards –GSO Standards
- National Agency of Drug & Food control Malaysia

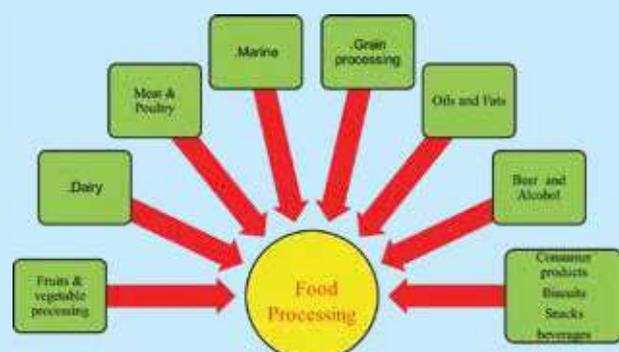
**Food Legislation – Milestones in India**

- 1899 : States' / Provinces' own food laws with difference in standards for the same commodity Conflicts in inter provincial trade.
- 1943 : Central Advisory Board for Central Legislation that brings in uniformity throughout the country.
- 1954 : Central Legislation – Prevention of Food Adulteration Act, 1954. Rules and Standards framed under the Act 1955.
- 2006 : FOOD SAFETY & STANDARDS ACT – 2006.
- 2011 : FSSR
- 2012 : Import Regulation
- 2016 : Over 40 amendments and GSR

	India	India's Rank in World Production
Arable Land (Million ha)	151	2
Irrigated Land (Million ha)	55	1
Wheat	72	2
Rice, Paddy	124	2
Coarse grains (including maize)	29	3
Milk	91	1
Fruits	47	2
Vegetables	82	2
Edible Oilseeds	25	3
Pulses	15	1
Sugarcane	245	2
Tea	0.85	1
Cattle (million)	186	2



**Food processing sector**



## FSSA Requirement

- FSSA envisages the implementation of Food safety management system across the food industry
- Schedule 4 (i.e. GMP & GHP) requirements are mandated under conditions of licensing
- All units falling under the purview of Central/State Licensing need to furnish a food safety management plan or FSMS certificate from an accredited agency
- Food safety plan -requirement included in the documents for new license or migration application to State/Central Authority (Schedule 2 Annexure-2)



## Modern Food Regulations

- Codex Alimentarius Commission  
Adopted by 173 countries -1963
- USFDA – Food & Drugs
- European Union – EFSA
- Food Safety Australia and New Zealand
- Japan Food Safety Commission
- South Africa Food safety and Quality Assurance
- Gulf Standards –GSO Standards
- National Agency of Drug & Food control Malaysia
- FSSAI -2006

## Indian Regulatory System

### Regulation for Food

- Food Safety and Standard Act, 2006
- Legal Metrology Act, 2009 & Packaged Commodities Rules, 2011
- The Essential Commodities Act, 1955
- Bureau of Indian Standards (BIS)
- AGMARK
- Consumer Protection Act
- ASCI

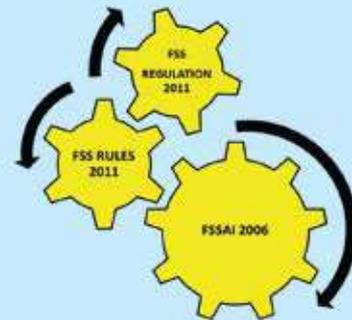
## Quality Culture



You are known by your company You keep  
Always Surround by Quality People

## Food Legislation – Milestones in India

- 1899 : States' / Provinces' own food laws with difference in standards for the same commodity -- Conflicts in inter provincial trade.
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- 1954 : Central Legislation – Prevention of Food Adulteration Act, 1954. Rules and Standards framed under the Act 1955.
- 2006 : FOOD SAFETY & STANDARDS ACT – 2006.
- 2011 : FSSRR 2011
- 2012 : Import Regulation
- 2016 : Nutraceutical Regulations /Product Recall



## Objectives of FSSA

- To consolidate the laws relating to food
- To establish food safety and standards authority of India for laying down science based standards for articles of food
- To regulate the manufacture, storage, distribution, sale and import of food products
- To ensure availability of safe and wholesome food for human consumption

## India then and now.....



1955

PFA

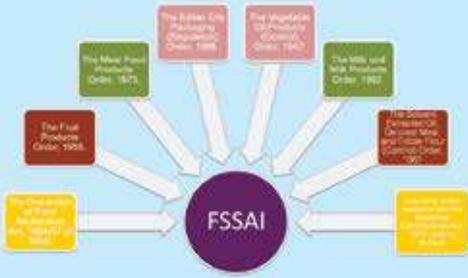


2006

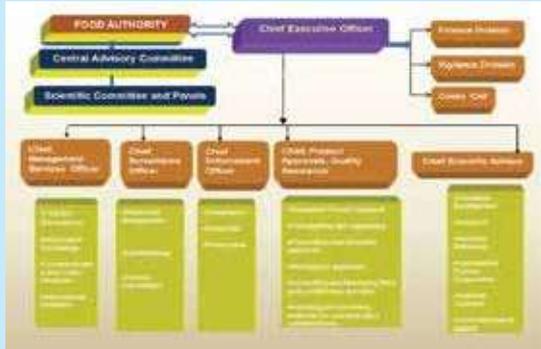
FSSAI



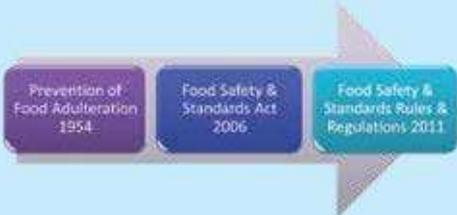
**FSSAI replaced the following regulations**



**FSSAI Structure**



**PARADIGM SHIFT IN INDIAN REGULATORY**



<p><b>PFA :</b></p> <ul style="list-style-type: none"> <li>• Multiple Authority</li> <li>• Focus on Adulteration</li> <li>• Insufficient Enforcement</li> <li>• Direct prosecution by court</li> <li>• No provisions of improvement notices</li> <li>• GMP/ GHP not mandatory</li> </ul>	<p><b>FSSAI :</b></p> <ul style="list-style-type: none"> <li>• Single Authority</li> <li>• Focus on Food Safety</li> <li>• Full time FSO &amp; DOs</li> <li>• Introduction of Adjudication process</li> <li>• Provisions of improvement notices</li> <li>• GMP/ GHP made mandatory</li> </ul>
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**Food Safety & Standard Regulations**

- Food Safety and Standards Regulations (Licensing & Registration of Food Businesses), 2011
- Food Safety and Standards Regulations (Food Product Standards & Food Additives), 2011
- Food Safety and Standards (Packaging and Labelling) Regulation, 2011
- Food Safety and Standards Regulations (Prohibition and Restriction on Sales), 2011
- Food Safety and Standards Regulations (Contaminants, Toxins and Residues), 2011
- Food Safety and Standards Regulations (Laboratory and Sampling Analysis), 2011

**New Additional Regulations :**

- FSSRs (Food or Health Supplements, Nutraceuticals, Foods for Special Dietary Uses, Foods for Special Medical Purpose, Functional Foods and Novel Food), 2016
- Food Safety and Standards (Food Recall Procedure) Regulation, 2017
- Food Safety and Standards (Import) Regulation, 2017

- FSSRs (Approval for Non-Specified Food and Food Ingredients), 2017
- Food Safety and Standards (Organic Food) Regulation, 2017
- Food Safety and Standards (Fortification of Foods) Regulations, 2018
- Food Safety and Standards (Advertising and Claims) Regulations, 2018.
- Food Safety and Standards (Packaging) Regulations, 2018
- Food Safety and Standards (Food Safety Auditing) Regulations, 2018
- FSSRs (Recognition and Notification of Laboratories) Regulations, 2018
- Food Safety and Standards (Alcoholic Beverages) Regulations, 2018

**FSSAI – NEW INITIATIVES**

- Eat Right Movement
- Swasth Bharat Yatra
- Food Fortification
- Safe & Nutritious Food (SNF) @School, Home, Workplace, Worship, Hospital
- Clean Street Food
- Serve Safe @ Restaurants
- Safe Food on Track @Railways
- Food Safety Training and Certification (FOSTAC)
- Food Product Identity Verification System (FPIVS)
- Jaivik Bharat
- Indian Food Sharing Alliance

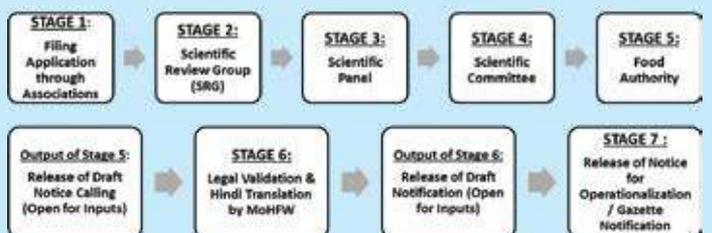


**Packaging & Labeling is Horizontal Standard**



**REGULATORY PROCESS - FLOW**

Flow of Regulatory Process at FSSAI  
 8 step process at different levels of Authority once application is filed  
 Timeline required for any regulatory process : Any thing from 1 year to 4 years



**Penalty**

Section 63 : Punishment for carrying out a business without licence

- FBO commencing food business without license is punishable with imprisonment for a term of max. 6 months and a fine of max. 5 lakh rupees

**Schedule 4 requirements**

1. Location and Surrounding	7. Food safety Practices
2. Layout and Design of Food Establishment Premises	8. Water, Sewerage and Effluents
3. Equipment	9. Sanitation and Maintenance of Establishment Premises
4. Facilities	10. Personal Hygiene
5. Food Operations and Control	11. Product Information and Consumer Awareness
6. Management and Supervision	12. Training

**HAZARD**

- A biological, chemical or physical agent in, or condition of, food with the potential to cause an adverse health effect
- Codex Alimentarius, 1997

**Hazard Analysis**

- The process of collecting and evaluating information on hazards and conditions leading to their presence to decide which are significant for food safety.

**Critical Control Point**

- A step in the food chain where activities are carried out, or conditions prevail which can have an influence on the safety of the product, and where
- control can be exercised over one or more factors to prevent or eliminate a food safety hazard or reduce it to an acceptable level



**Types of Hazards**

- Biological e.g Bacteria
- Chemical hazard e.g preservative
- Physical e.g glass



**Loose metal pieces in Equipment**



**Physical & Biological Hazards**



**Physical & Biological Hazards**



**Basis of Modern Regulations**

Risk base approach.

Risk analysis

- Risk analysis is powerful tool for carrying out science based analysis and for reaching sound, consistent solution for food safety problem
- Risk is basically combination of two concepts  
Probability – How likely to happen -  
Severity – How bad would it be if this did happen -



**Risk = Hazard X Exposure**

**Risk Analysis Process**

- Risk analysis should be based on all available scientific evidence, information on perception, cost, environment, culture factors etc
- Which needs to gathered and analyzed according to scientific principles to the extend possible



**Risk Based Approach:**

Use scientific evidence-based risk assessment methodologies to ensure that the risk of adverse health and/or environmental effects from exposure to chemicals used in our products is acceptably low.



**Risk Management**

- Risk Management is the process of choosing and implementing the appropriate prevention and monitoring measures.
- Based on scientific risk evaluation to management solution



**Future Regulatory Trends**

- Harmonization & Equalization
- Transparency
- Organic
- Structural Enforcement
- Non GMO/Natural/Traditional Claim
- Environment issues : Plastic Ban
- Clean Label
- Traceability
- Consumer Engagement
- Vulnerabilit Assessments

## FSSAI 'S New Initiatives



### AFST Partnership with FSSAI

- FOSTAC
- Project BHOG
- E module
- Film
- Vit A/D Fortification in Oils and Fat
- SNF @ Schools
- Development of e modules for school
- Pink book and Yellow book distribution
- Swastha Bharat Yatra
- Codex Participation

### SNF @ School Marico



Completed more than 250 schools till now, around Mumbai, Thane , Kalyan /Nagpur/Nasik/Jalgaon etc

70000+ students have witnessed SNF@school campaign



Distribution of 20,000 Pink Books and 10,000 Yellow Books

### SNF @ School



### Marico & FoSTAC



- 7 Plant Locations
- ~ 200 Personnel Trained
- SNF @ Works
- 36 Depots – work in progress



AFST FSSAI



### Codex Delegation 2019



- Crude Rice Bran oil
- Flax seed oil/
- Palm oil- Replace Acid value to FFA

### Project BHOG



Swami Narayan Khichadi appreciated by Chairperson FSSAI/Governer Maharashtra/CM Maharashtra Project BHOG ( Bliss full Hyenic Offering to God) Training given for Temple food Support to AFST/FSSAI Development of Prasadam 'Khichadi'

### Advocacy



Business organizations are created to make profit by serving customers of its products and or services. However, making just profit and not profiteering should be the motto of business. Making profit in business at all costs is not good business. In doing business, an organization has to deal with several stakeholders namely shareholders, employees, customers, supplier partners, society, press/media and the Government. Continuity of sound relationship with all of them leads to long term sustainability of the organization. Sound relationship is necessarily based on ethical and transparent conduct of the organization. This is a moral conscience of the organization.



**Mr. Vikesh Walia**  
Executive  
Committee Member

Today, the corporate world as a whole is in the process of acquiring that moral conscience. The new and emerging concepts - for long term sustainability of an organization, like corporate governance, business ethics and corporate sustainability have ethical conduct as substratum. Embodying ethics, and expression of ethical conduct in all its activities, has become essential for the organization and corporate life.

In this handbook, we examine the concept of ethics and its importance for the business, corporate governance, governance through inner conscience, and sustainability.

### A. Ethics

The term "ethics" is derived from the Greek word "ethos" which refers to character, guiding beliefs, standards and ideal that pervade a group, a community or people. The Oxford Dictionary states ethics as "the moral principle that governs a person's behaviour or how an activity is conducted." The synonyms of ethics as per Collins Thesaurus are - conscience, moral code, morality, moral philosophy, moral values, principles, rules of conduct and standards.

Ethics refers to well-founded standards of right and wrong that prescribe what humans ought to do, usually in terms of rights, obligations, benefits to society, fairness, or specific virtues.

Ethics has following features:

- i. Ethics is a conception of right or wrong conduct. Ethics tells us, when our behaviour is moral and when it is immoral. It deals with the fundamental human relationship, how we think and behave towards others and how we want them to think and behave towards us.
- ii. Ethics relates to the formalized principles derived from social values. It deals with the moral choices that we make in the course of performing our duties with regard to the other members of society.
- iii. Ethical principles are universal in nature. They prescribe obligations and virtues for everybody in a society. They

are important not only in business and politics, but in every human endeavour.

- iv. The concepts of equity and justice are implicit in ethics. Fair and equitable treatment to all, is its' primary aim.
- v. Ethics and legality of action do not necessarily go hand in hand. Laws of the land give expression to what a society interprets as ethical or unethical. The legality of actions and decisions does not necessarily make them ethical. For example, not helping an injured person in a road accident may be unethical but not illegal.
- vi. Ethical dilemmas arise out of blurred boundaries. Organizations face several choices make, where unethical actions bring about apparent good for organization in short run. On the other hand, a clear, conscience and steadfast belief in ethical conduct as guiding principle by organization enables it to achieve long term sustainability and stakeholder respect.
- vii. If ethics is to be considered as a wheel, it will have three spokes of Integrity. Commitment and truth.

### B. The Concept of Business Ethics

Business ethics stands for moral principles and standards based on honesty, integrity and ethical conduct that organizations are expected to follow, while dealing with all stakeholder in accordance with the laid down ethical standards.

Business essentially is a process available to society to use scarce resources, in an efficient manner to produce those goods and services which society wants and is willing to pay for.

Organizations engaged business must balance their desire to maximize profits with the needs of stakeholders. The significant issues in business ethics include ethical management of enterprise in relation to its stakeholders in particular and conservation of natural resources & environment in general.

Ethical conduct is both necessary and important for organizations for several reasons, some of which are given below:

- i. Ethical conduct ensures long-term sustainability of business, provided that the market exists for its goods and services at fair price. A business enterprise that is honest and fair to its customers, employees, and other stakeholders earns their trust and goodwill. This trust, goodwill and respect ultimately results in:
  - (a) Customer satisfaction and high earnings.
  - (b) Engaged employees and superior productivity
  - (c) Satisfied supplier-partners and lower input costs
  - (d) Supportive society and fewer interventions
  - (e) Complaint organization to laws of the land
- ii. Ethical business behaviour is not only about good business, but about good corporate citizenship as well.

Morally conscious businessmen have earned name for themselves, and have built great business empires. Such organizations earn respect and reverence in society.

- iii. Ethical policies and practices enable a business enterprise to build goodwill for itself with all stakeholders. A business organization that adheres to a sound and ethical code of conduct gains a competitive advantage and builds long-term value for itself.
- iv. Business organizations can prosper only through harmonious relationship with society. Unethical practices at times create distrust, disorder and turmoil with society and downfall of business enterprise/s.
- v. For every individual employee, his/her profession is the centre of his/her life. Unless organizational values are in harmony with his/her personal life, one cannot be happy and healthy person. Ethical and transparent policies of organization towards employees lead to happiness and engagement of employees with the organization, which in turn benefits organization with higher employee productivity.
- vi Modern society is an industrial high tech society, interconnected by social media. Business value systems rapidly percolate to the society at large through stakeholders. Ethical business value systems become building blocks in making ethical society.
- vii When an organization fails to behave in accordance with the social expectations, it may not only lose its image and market share but also it's very right to exist.
- viii In current context, promoters of business or managers are expected to serve as a trustee -- various social groups, he must not only abide by the ethical values of the society but also demonstrate ethical conduct and transparency in all their transactions with society and other stakeholders.
- ix In the era of globalization, requirements of licenses and permissions are either done away with or relaxed. At the same time, the law is becoming more and more stringent in the requirements of compliance and disclosure. Stakeholders, both Governmental and non-Governmental watch every business from the point of view of their ethical conduct. Unethical conduct may not only lead to punitive action, but also erosion of brand value.

### C. Corporate Governance and Ethics

Corporate governance is set of self-developed rules meant to run companies ethically in a manner such that all stakeholders including shareholders, supplier - partners, customers, employees, the society at large, Governments and even competitors are dealt with in a fair manner. Good corporate governance should take in account fairness in all its transactions with all stakeholders. Corporate governance

is not something, which regulators have to impose on a management; it should come from within.

### D. Advantages of Ethical Conduct by Organizations

It has been found that more and more organizations recognize direct correlation between good ethical conduct and long term business performance and outcomes. Companies displaying a "Clear commitment to ethical conduct" with transparency have been found consistently outperforming those, which do not display ethical conduct. Some of the distinct advantages of adherence to ethical conduct by organizations are summarized below:

#### i. Customer satisfaction and resultant brand image:

Customers are very reason for existence of business. Customer satisfaction is vital for continued sale of goods and services. Higher customer satisfaction (delight) leads to wider reputation and superior brand image. The brand name of a company should evoke trust and confidence among consumers for enduring success. A company that adopts ethical practices has greater chance for achieving this. The benefits arising out of ethical practices are sustainable over long term and are enumerated below.

- A temporary crises or mishap in operations along the way in a company, which follows high ethical practices, is well tolerated by stakeholders as a minor aberration.
- In being ethical, preferred values are articulated and communicated to all stakeholders. Having communicated these values, invariably the organizations ensure that organizational behaviour is aligned to those values.
- An organization with a strong ethical environment places its customers' interest as foremost. Ethical conduct and transparency towards customers build a competitive edge position, brand value and favourable public image.
- Customers loyalty, which helps in reciprocal good behaviour by customers, builds healthy business relationship, enhancing a company's reputation in return for the goods/services, which meet their needs.

#### ii. Investor loyalty:

Investor stake note are concerned about ethics, reputation and corporate social responsibility of the companies in which they invest. This concern for good corporate citizenship arises from the awareness that an ethical climate provides a solid foundation for efficiency, productivity and in turn, profits.

#### iii. Attracting and retaining talent:

People aspire to join organizations, which have high ethical values. Continuously improving and deploying fair and transparent HR practices is one of the important ethical considerations for employees. The effects of such HR practices are:-

- Companies are able to attract the best talent.
- Organizations, which follow ethics, create a trustworthy environment wherein employees build mutual trust with

organization. In such an environment, employees are treated with trust and respect their peers and superiors. Organizations thus build a culture of honesty and integrity. Employees respond with loyalty to organization, and both employees and organizations thrive.

- Such organizations have ability to retain talent, and how low attrition ratio.

#### **iv. Relationship with Supplier-Partners**

Environment of honesty, integrity and transparency in transactions builds trustworthy relationship with supplier p

Above all this, these organizations have an engaged and committed workforce. Their managers routinely exhibit the sound human relation practices that build up a strong and bonded employee community.

#### **E. Sources of Ethical Standards**

##### **i) Societal Attitudes:**

Changes in society's norms as reflected in increased permissiveness decline in influence of family and orientation towards quantity as opposed to quality, tend to lower ethical standards.

- Advocacies on public disclosure and emphasis on media information lead to increased awareness and consciousness, creating new or at least enforcing existing ethical standards.

##### **ii) Competitive pressures:**

In a competitive economic system, the philosophy of winning at any cost," leads to unethical practices.

##### **iii) Legal environment:**

The legislative environment is subject to a wide range of interpretations and hence subject to several loopholes. Legal entanglements make decision making more difficult. In such cases, law affects ethical behaviour.

##### **iv) Code of Ethics:**

A Code of Conduct serves as a guide to all members of the profession or industry. Any Code of Ethics requires certain practices, and prohibits certain others as well. Even though many professions like law, medicine, accounting and engineering have developed codes of conduct; there is no universal code of conduct for Directors as a whole.

#### **F. Scope of Business Ethics**

Ethical dilemmas, problems and phenomena arise across all the functional areas and all their levels in business, viz.

##### **i) In Compliances:**

In obeying and adhering to the laws of the land by the concerned authorities, an ethical climate in the organization will ensure that statutory compliance is motivated by a genuine desire to abide by the laws of the land.

##### **ii) In Finance and Accounting:**

The ethical issues involved are:

- Classification and presentation of accounting information.

- Window dressing, misleading analysis.
- Related party transactions.
- Sources of funds, genuineness of utilization.
- Obtaining concessions and incentives from Government.
- Donor fund management.
- Inside trading, securities fraud leading to manipulation of the financial markets.
- Bribery, Kickbacks, facilitation payments.
- Over billing of expenditure.
- Disclosure to investors, investor compensation.

##### **iii) In Human Resources Management:**

- Fair treatment in Hiring, Compensation, Promotion, Disciplinary Proceedings and Retirement Benefits.
- Discrimination issues on the basis of age, gender, race, religion, differential ability etc.
- Sexual and other harassments.
- Democratization of workplaces, trade union rights, rights representation.
- Grievance redressal procedures.
- Privacy of the employee, workplace surveillance, drug testing.
- Privacy of the employer, official secrets.
- Fairness in employment contracts.
- Occupational safety and health.

##### **iv) In Marketing:**

- Pricing, price discrimination, price skimming, discounts and incentives.
- Anti-competitive practices like manipulation of supply, arrangements for exclusive dealing and tying, hoarding, price cartels.
- Misleading advertisement, false promises.
- Customer complaints, after sales service.

##### **v) In Production/Services:**

This area deals with the duties of the organization to ensure that the products, processes or services do not cause harm or cause minimum harm to environment and society. A dilemma in this area is due to the fact that there is usually a degree of risk in almost all products, processes or services and it is difficult to define the degree of permissibility, which may vary according to technology, social perceptions, law or the person who use them. The issues are:

- Defective, addictive or inherently dangerous or risky products or services.
- Pollution, environment, conservation of natural resources like water, land, flora and fauna.
- Greenhouse gas emissions.
- Waste disposal and treatment.
- New technologies like genetically modified seeds and food products.
- Products testing.

#### vi) In Corporate Relations :

This is the area where the organization communicates directly with the stakeholders and public. The issues involved are:

- Corporate communications through different media, its integrity and transparencies
- Handling visitors, enquiries and complaints, including that of social media.
- Handling visitors, enquiries, and complaints including of social media.
- Replies to incoming communications.
- Press meets, conduct of meetings with outsiders.
- Dealings with government officials.

#### vii) In Audit (Internal and Statutory) :

Ethical considerations in this area are reciprocal; i.e. an equal standard is expected from the audit professional also.

- Furnishing all particulars and records/documents as required by the auditors (internal or statutory) may require.
- Suppression/distortion of facts and figures.
- Demands/requests to the auditors for reporting in favour of the managements or not reporting/qualifying adverse issues or non-compliances.
- Demands for reduction in fees and professional charges, under-quoting.

#### viii) In Contracts and Consultancy :

Ethical considerations in this domain arise when the organization has to offer itself as a contractor, supplier or technical/professional consultant, to any other concern, project or Government.

- Quoting professional fee, as per the status and standards.
- Under-quoting with an intention to secure the contract or consultancy.
- Suppression/distortion of facts, false certificates.
- Offering bribes, kickbacks and syndication.
- Exercising influence or pressure through politics, authorities or contacts.
- Collusion with other officers to let down or eliminate new entrants.

#### G. Integrity

Integrity conveys a sense of wholeness and strength. To be at our best, we must be whole: that is, be responsible for our actions and inactions, respond fully to the situations and experiences being offered to us. Honour ourselves, and respect the realities of the situation.

- When we act with integrity, we do what is right - even when no one is watching.

- When we live with integrity, we succeed. We are open, honest and trusted.

People of integrity are guided by a set of core principles that empowers them to behave consistently with high standards. The core principles of integrity are virtues like:

Compassion	Dependability
Generosity	Honesty
Openness	Transparency
Loyalty	Maturity
Objectivity	Respect
Trust	Wisdom

Integrity = Character + Courage + Consistency

#### H. Integrity at Work

Many organizations include integrity in their key values.

Benefits of maintaining integrity for organizations:

- More organizational energy and less effort to achieve superior organizational outcomes.
- Attracting right talent.
- Consistently reliable employees, who are empowered, loving and inspiring.
- Ingraining integrity, a process that enriches life and one feels good about it.

#### For Employees:

- They experience fewer problems at work place.
- Consistent feelings of peace and well-being.
- Emotional engagement with the work place

According to an integrity survey conducted by KPMG, the following are the root causes of wrong doing and misconduct:

- Pressure to do, whatever it takes to meet business targets
- Belief of being rewarded for results, and not the means. Uncertainty about the rules
- Lack of resources to get the job done
- Fear of losing jobs if targets not met
- Policies and procedures are easy to override or ignore
- Bend rules for personal gains

#### Indicators of Personal Integrity

- Open to feedback
- Accepts personal Integrity
- Balances one's needs with the needs of others
- Practices understanding and compassion
- Seeks the advice of others
- Respects different views
- Acts with integrity, even when it is inconvenient
- Keeps promises
- Knows the difference between humour and hostility

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