

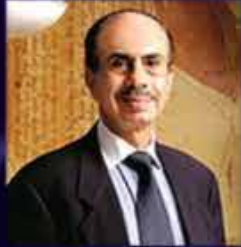


COUNCIL FOR FAIR BUSINESS PRACTICES
Our Mission

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

CFBP TIMES

September 2018



SHRI ADI GODREJ



SMT KALPANA MUNSHI
PRESIDENT, CFBP



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SHRI SHATRUGHAN SINHA



SHRI RATAN TATA



GUEST OF HONOR
SHRI KALYAN BANERJEE



SHRI SHEKHAR BAJAJ



SMT RAJASHREE BIRLA



GUEST OF HONOR
JUSTICE B.N. SRIKRISHNA



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COUNCIL FOR FAIR BUSINESS PRACTICES



Our Mission

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



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COUNCIL FOR FAIR BUSINESS PRACTICES

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FROM THE DESK OF PRESIDENT

Since its existence of 52 years CFBP has realized that to make CFBP more relevant, more effective, more meaningful, we have to invest in youth as youth is our Future.

Young Men and Women, who are Real consumers, are going to make a vital difference to the quality of life in the coming years. Unless we invest in them, unless we cultivate them, unless we mould them, unless we influence them, we will miss the bus of effective service of promoting consumer awareness and Fair Business Practices.

Youth is like clay, you can mould them as you wish but the moulding starts early in life and their experience and exposures early in life will mould them more effectively than trying to moved them in late twenties and thirties. What are we doing in this direction? It's a subject of close introspection

Every year the CFBP activities and conferences and seminars organized helps us to identify problems in consumer sector. The magical CFBP umbrella comes as savior and helps us to address the consumer problems and provide protection and comfort to many.

CFBP provides a fertile ground for contacts, help, service and understanding because CFBP consists of True Leaders. And their beliefs and Actions make a Difference.

I saw in all CFBP members “an incredible passion to make a difference” and want to “harness the enthusiasm and pride so that every CFBP activity becomes an engine of Fair Practices, consumer awareness and prosperity.”

We must learn, appreciate and practice service in a right way, at the right time, in a right perspective and with a right philosophy.

CFBP provides us a window through which we can see a Kaleidoscope of Consumer activity promoting consumerism and goodwill. And it is through this window that the CFBP members can see unusual opportunities to serve the consumers. Look through this window! That's the Real World of Consumers we have a promise to keep, we have a destination to reach, and we have an ideal to Assure!

Lend a Helping Hand!



PRESIDENT - KALPANA MUNSHI



Ms. Kalpana Munshi, President with IPP Mr. Shekhar Bajaj and All Executive Committee Members – August, Board Meeting @ CFBP office



NIRMALA NIKETAN - COLLEGE OF HOME SCIENCE IN COLLABORATION WITH COUNCIL FOR FAIR BUSINESS PRACTICES

ORGANISED CONSUMER AWARENESS WORKSHOP AND SEMINAR ON “REACHING THE UNREACHED” - New Perspectives in Multi-disciplinary Research, Extension & Consumer Awareness On 31st August 2018.

The seminar was attended by national students from Mauritius, Baroda, Surat and other cities.

About 500 under age 20 years from various schools and above age 21 years participated in painting contest on consumer topics. The paintings were exhibited and were appreciated by all.

Fake adulteration products were displayed and the consumers were educated on the same.

Anand Patwardhan and Asha Idnani enlightened all present on the legal rights of consumers and how to register the complaint.

80 Slogans and 6 Street plays from Nirmala Niketan College were received for the participation in the contest.



Paintings of winners - above 21 years



Paintings of winners - below 20 years

Pre-Conference Activities

The pre-conference activities started from the 23rd August 2018 – 26th August, 2018

“Reaching the Unreached” was a common goal which both the organisations feel for deeply and hence the conference was initiated with enthusiasm and vigour, under the able guidance of Principal Dr. (Mrs.) Geeta Ibrahim and President, Mrs. Kalpana Munshi.

We live in an era of consumerism and it's all about desire-based consumerism and it has nothing to do with things we actually need. - Aloe Blacc

Four competitions were planned to be held from 23rd – 29th August 2018 on the themes – Jaago Grahak Jaago, Fair Business Practices and Mera Haq- My Rights through ,Poster making, Slogan Writing, Street Play and PowerPoint Presentation

“To live fully, we must learn to use things and love people, and not love things and use people.”

— John Powell

If you want to reach a goal, you must 'see the reaching' in your own mind before you actually arrive

at your goal. - Zig Ziglar

23rd August 2018 - The venue for the competitions was Pune Vidyarthi Griha's Vidya Bhawan High School, Ghatkopar East. Seventy-four students from 7th to 10th standard participated from this school. We received 66 entries for poster making and 10 entries for slogan writing.



Painting competitions was Vidyarthi Griha's Vidya Bhawan High School, Ghatkopar East

On 24th August 2018 - competitions were conducted at two venues... Nirmala Niketan and at Advocate Chandan Singh Solanki English High School, Virar East. Thirty-five participants were enrolled for poster making (18) and slogan writing (23) competitions.






at **Solanki English High School**,
Virar East on 24th August 2018.
Three T. Y. CRM students of
Nirmala Niketan, explained the theme
and motivated 35 participants.






Street plays were organised on
Consumer Topics -Jaago Grahak Jaago,
Fair Business Practices and Mera Haq- My Rights.

29th August 2018 – The final day of the pre-conference competitions saw a surge of last-minute entries. PowerPoint presentations and street plays were specially scheduled for this day. Experts invited as judges were: Ms. Niki Hingad, Mr. Niranjan Jhunjunwala (Slogan writing); Mr. Lopes (Street Play competition).

COUNCIL FOR FAIR BUSINESS PRACTICES

in collaboration with
COLLEGE OF HOME SCIENCE NIRMALA NIKETAN
PRESENTS A 1 DAY NATIONAL LEVEL SEMINAR ON
REACHING THE UNREACHED
NEW PERSPECTIVES
IN
MULTI-DISCIPLINARY RESEARCH, EXTENSION AND
CONSUMER AWARENESS
on
31ST AUGUST, 2018 @ 9:30 a.m.
At College of Home Science, Nirmala Niketan, 49, New Marine Lines,
Mumbai 400020

<p>SPEAKER</p>  <p>Ms. Asha Idnani Topic Function of Consumer Complaints Cell</p>	<p>CHIEF GUEST</p>  <p>Ms. Kalpana Munshi President</p>	<p>SPEAKER</p>  <p>Adv. Anant Patwardhan Topic Legal Rights of Consumers</p>
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Live demonstration of “Detection of Food Adulteration” and Display of Fake and Counterfeit Products.” Five organisations participated Nirmala Niketan Junior College, Anjuman-I-Islam’s Junior College of Science & Commerce - CST, Kannada Bhavan Republic High School -Fort, Nirmala Niketan College of Home Science – New Marine Lines and Anjuman-I-Islam’s BJAH College of Home Science – CST.



During the conference “Reaching the Unreached” President Mrs. Kalpana Munshi, was the Chief Guest. She encouraged the audience by motivating the future leaders - young consumer. Advocate Anand Patwardhan was the faculty members amassed on How getting a complaints as a consumer we steamily important.

Consumer Marathon



Display of Fake Products and Demonstration of “Detection of Food Adulterants on 24th, 29th and 31st August by T. Y. CRM students from Nirmala Niketan College of Home Science.

Painting Competition @ Nirmala Niketan



Viraj Bhosale & Shalini Patwa



Rishana Mohd. Shafi



Siddhesh Ajit Dani



Astik Pramod Singh & Harshal S. Pevekar

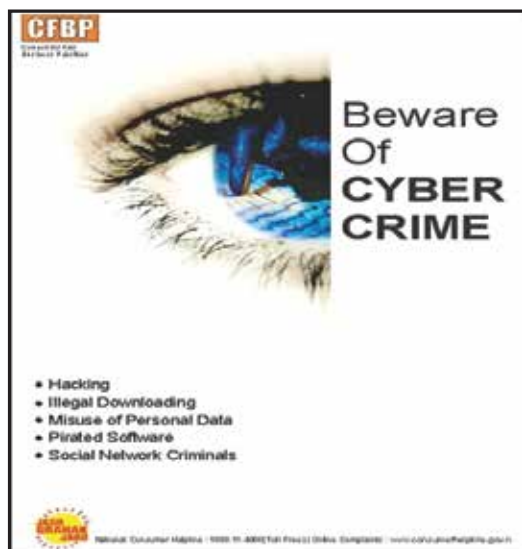


Anisha Anil Jadhav



Siddhesh Ajit Dani

Digital Poster Competition @ Nirmala Niketan



STREET PLAY COMPETITION @ NIRMALA NIKETAN



Street play is an executive medium to communicate with the masses.... In the regional language. "Nukkad Natak" as it is colloquially known..... Articles

Consumer Journalism

Academe India Foundation
Regal Building
69, Connaught Place
New Delhi, 110001
India

6 September 2018



Mr. Abimanyu Chandra

Memorandum on "The Consumer and Journalism, and Consumer Journalism"

The relationship between the consumer and journalism is important one to explore-after all, consumerism and journalism are both inescapable today. Partly as a result, the question of whether there is such a thing as "Consumer Journalism" also becomes necessary to engage.

Journalism, it can be and rightly is argued, should not be a product just like any other product that is available for purchase. yet, high quality journalism is difficult and expensive to generate, and people do pay for journalism(for instance by purchasing newspapers), and increasingly for accessing news websites(for instance THE New York Times, or Newlaundry). The fact of such financial transactions between the "consumer,"and journalism organizations, in part nurtures responsibilities- and requires a high degree of ethics- on the part of both sides. By subscribing to a particular newspaper, the reader unofficially, even if to some minimal extent, endorses that newspaper. The reader must introspect whether that newspaper (or a particular TV channel, online web portal,etc) is worthy of their intelligence, time, and money. Journalism organizations must introspect: how can they produce high quality journalism such that their work is worthy of the consumer's intelligence, time and money. Both the consumer, and journalism organizations, must fully recognize that journalism is the fourth pillar of a democracy, and so must be engaged with in a sophisticated, thoughtful, ethical-and, arguably, increasingly, inescapably, perhaps sadly, a financially mediated=manner.

Which then brings us to the question of whether there is such a thing as Consumer Journalism, and if so, then what it is. At one level, Consumer Journalism is the journalism that explores the relation between the "consumer" and journalism organizations, as suggested above. All journalism that explore this relationship would then be Consumer Journalism. At another level,Consumer Journalismrefers to the journalism that relates to marketing; advertising fashion;public relations;housing; commodities such as food items; entertainment;new media; the various business aspects that make journalism happen; and more. the University of Georgia, for instance, offers training specifically on this latter level of Consumer Journalism.

As a Closing point, that there is a monetary aspect to the generation and consumption of journalism is increasingly inescapable. This brief memorandum, and journalism organizations- and to nudging us toward an ethical, sustainable direction ahead.

Ramkrishna Bajaj Testing center

The activities of Ramkrishna Bajaj-CFBP Consumer Education and Testing Centre, Juhu, Mumbai.



President Kalpana Munshi with Executive Committee Members at CFBP-SNDT Consumer Education Testing Centre @ Juhu

Sr. No.	Customer	Product	Analysis
1.	C.S.R.I, Bhopal	Candle	Microbiological analysis
2.	Bakery	Vanilla Sponge Cake egg, Chocolate Walnut Brownie, Chocolate walnut brownie (with egg)	Nutritional labeling
3.	Food Entrepreneur	Cultures	Microbiological analysis
4.	Food Product Developer	Protein Biscuit	Shelf life study
5.	Sanitizer Developer	Crystal Clear	Chemical Analysis
6.	Corporate House	Drinking Water	Microbiological analysis
7.	National Laboratory	Green chutney, Dates chutney, Lemon Rice, Tamarind rice	Nutritional labeling & Water activity, Lactic acid, Calcium, Vitamin C, Dietary Fibre
8.	Food Entrepreneur	Protein Isolate Whey	Protein Analysis
9.	School	Drinking water, Khichdi, Sambar, Chutney	Microbiological analysis
10.	Researcher	Bacterial Extract	Vitamins, Minerals, Ash
11.	National Laboratory	Honey Gel	Microbiological analysis
12.	Researcher	Bacterial Extract	Vitamins, Minerals, Ash
13.	Businessman	Water filter	Microbiological analysis

Other Activities:

Internship:

1. Post graduate diploma student from Department of Food science and Nutrition SNDT Women's University, Juhu

Ramkrishna Bajaj CFBP Consumer Education and Testing centre took technical audit to fulfill the requirement of Quality Management System ISO/IEC/ 17025:2005

Ethics And Governance – A Law And Perspective

I. INTRODUCTION:

Ethics and governance is a core component of the knowledge and skill base of today's professionals. From an individual perspective, this subject provides you with the analytical and decision-making skills and knowledge to identify and resolve professional and ethical issues which arise in working environments now-a-days.

II. TYPES/BRANCHES OF ETHICS:

There are different types of Ethics according to the circumstances & situation, It can be categorized under four main branches which include: Descriptive ethics, Normative ethics, Meta-ethics, Applied ethics.

III. CORPORATE GOVERNANCE ETHICS:

Business ethics and corporate governance of an organization go hand in hand. In fact, an organization that follows ethical practices in all its activities will, in all probability, follow best corporate governance practices as well. Corporate governance is meant to run companies ethically in a manner such that all stakeholders are dealt with in a fair manner. Good corporate governance should look at all stakeholders and not just the shareholders alone.

IV. LEGAL PROVISIONS OF CORPORATE GOVERNANCE:

(A) CORPORATE GOVERNANCE UNDER COMPANIES ACT, 2013:

The new (Companies Act), 2013 has introduced various key provisions which have changed the corporate regime in such a way to run the corporate machinery in alignment with the globalised corporate world.

- Few of the important areas of corporate governance introduced in Companies Act, 2013 has been introduction of:
- Appointment of Independent Director (Section 149(4) read with Rule 4 of Companies (Appointment and Qualifications of Directors) Rules, 2014.
- Constitution of Audit Committee (Section 177 of the Companies Act, 2013 and Rule 6 and 7 of Companies (Meetings of Board and its Powers) Rules, 2014)
- Constitution of Nomination & Remuneration Committee & Stakeholder relationship Committee
- Internal Audit (Companies Act, 2013 has mandated the internal audit for certain classes of companies as specified under Section 138 of the Companies Act, 2013.

(B) CORPORATE GOVERNANCE UNDER REGULATION 27 OF SEBI (LODR) 2015:

According to Regulation 27 (2) (a) The listed entity shall submit a quarterly compliance report on corporate governance in the format as specified by the Board from time to time to the recognised stock exchange(s) within fifteen days from close of the quarter.

V. GOOD CORPORATE GOVERNANCE AND PROFESSIONAL RESPONSIBILITY:

Good corporate governance is about 'intellectual honesty' and not just sticking to rules and regulations, capital flowed towards companies that practiced this type of good governance. Good Corporate Governance is a relationship pattern between management with its stakeholders, management with board of commissioner and with members of management itself.

VI. ACCOUNTABILITY AND RESPONSIBILITY:

The board of directors holds the ultimate responsibility for its firm's success or failure, as well as for the ethical climate and practices of its company. Reference can also be drawn from Section 134(5) of the Companies Act, 2013 which says that Director need to give "The Directors' Responsibility Statement" referred to in clause (c) of sub-section (3) shall states the Reliability of the Accounts, Accounting policies followed, Disclosures made, internal financial controls etc.

VII. OPENNESS AND TRANSPARENCY IN ORGANISATION:

Openness means that people can discuss ethics and values with openness and without any fear, and that ethics and values are integrated into business decision-making. Coming to the Transparency, Transparency is not a fading 2010 buzzword. It is an evergreen concept that members and the public demand. It is the way an organization and its leaders think and behave. It's how an organization grows trust that is rewarded by loyalty.

VIII. ETHICS AND VALUES:

Organisations often have a set of values or principles which reflect the way they do business or to which they aspire to observe in carrying out their business. Trustworthiness, respect, responsibility, fairness, caring, and citizenship — are six core ethical values. Using core ethical values as the basis for ethical thinking can help detect situations where we focus so hard on upholding one value that we sacrifice another.



Mr. Pramod Shah

IX. ETHICAL DILEMMA- ITS MEANING, FEW OF THE COMMON EXAMPLES OF ETHICAL DILEMMA & THEIR SOLUTION THEREOF:

Meaning:

An ethical dilemma or ethical paradox is a decision-making problem between two possible moral imperatives, neither of which is unambiguously acceptable or preferable. The complexity arises out of the situational conflict in which obeying one would result in transgressing another. Sometimes called ethical paradoxes in moral philosophy.

For Example:

- **Pressure from Management**
- **Ambition and Discrimination**
- **Negotiation Tactics**

X. ETHICAL LEADERSHIP:

Ethical leadership is leadership that is directed by respect for ethical beliefs and values and for the dignity and rights of others. Ethical leaders always know how to do the right thing.

Ten (10) ethical leadership characteristics which takes Companies on new heights if followed by true letter and spirit are listed below:

- Justice
- Humane
- Leadership by example
- Respect others
- Honesty
- Values awareness
- Focus on teambuilding
- Value driven decision-making
- Encourages initiative
- No tolerance for ethical violations

XI. CODE OF ETHICS:

A code of ethics is a set of principles designed to help professionals conduct business honestly and with integrity. A code of ethics document may outline the mission and values of the business or organization.

The code of conduct may include the following:

(a) Company Values (b) Avoidance of conflict of interests (c) Accurate and timely disclosure in reports and documents that the company files before Government agencies, as well as in the company's other communications (d) Compliance of applicable laws, rules and regulations including Insider Trading Regulations (e) Maintaining confidentiality of the company affairs (f) Standards of business conduct for the company's customers, communities, suppliers, shareholders, competitors, employees

CREDO:

- Credo is a Latin word which means "a set of fundamental beliefs or a guiding principle." For a company, a credo is like a mission statement.
- Sam Walton, founder of Wal-Mart, established the "Three Basic Beliefs" as his company's credo. They are:
 - Respect for the Individual
 - Service to our Customers
 - Strive for Excellence

XII. CORRUPTION AND CORPORATE GOVERNANCE:

It is widely accepted that corruption, be it corporate or political, petty or grand, has become a worldwide problem. This acceptance is attested to by the host of international conventions and efforts designed to stamp it out. However, opinions vary as to who ultimately bears responsibility for that corruption, how that corruption can be reduced, and who will take the lead in its eradication. One way of addressing this dilemma and others is the establishment of strong corporate governance.

XIII. CONCLUSION:

In making ethics work in an organization it is important that there is synergy in vision statement, mission statement, core values, general business principles and the code of ethics. A commitment by corporate management to follow an ethical code of conduct confers a variety of benefits. Organisations are challenged with the task to make their employees live and imbibe their ethical codes and values. To ensure a right ethical climate, a right combination of spirit and structure is required.

Message

**Principal College of Home Science
Nirmala Niketan**



Dr. Geeta Ibrahim

Dear Kalpana Munshi Ma'am

On behalf of the Management, staff and students of College of Home Science, Nirmala Niketan , and on my own personal behalf , I sincerely thank you and CFBP for sponsoring the morning session of the National Seminar on Reaching the Unreached:Multidisciplinary Approach to Research, Extension and Consumer Awareness on 31.8.18.

It was extremely kind and generous of you and CFBP to sponsor the Pre Conference activities of Department of Community Resource Management as well , for which the response has been tremendous from various schools and colleges .

Madam your presence as Chief Guest and Keynote speaker at the seminar has been highly acclaimed by one and All. You are truly a Mentor with a deep sense of motivation and commitment.

We thank you once again , and look forward to future collaboration with CFBP . We also thank Ms Madhuri Hande and other staff of CFBP for their constant support.

Warm regards,

Dr. Geeta Ibrahim

Ph.D Biochemistry

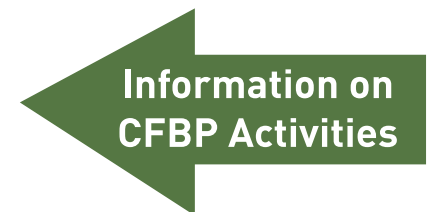
Principal

College of Home Science

Nirmala Niketan

Art Seminar At J.J. School Of Arts

Ms. Niki Hingad –Chairperson , Young Art Committee - in order to promote consumer rights amongst all young artists organized a CFBP seminar in Sir JJ school of Arts. All JJ students from 1st to 3rd year, from fine Arts department, Sculpture department, Commercial Arts department, and Textile department along with eminent professors from Sir JJ school of Arts were a part of this. This seminar was very informative, as all students from JJ were made aware of their consumer rights. They were told that CFBP is an awesome platform, where they can file any complains or query if they have any regarding any consumer product. They were made aware of their consumer rights and were also motivated to participate in our upcoming consumer film festival.



Ms. Neeta Pathare



Ms. Neeta Pathare has recently been felicitated as a woman entrepreneur of Maharashtra award by Lokmat Group. The event happened at NOVATEL hotel, Juhu, where she received award from Anushka Sharma and Varun Dhawan on the occasion of promotion of the film Sui Dhaga.

Ms. Ekta Shah



Ms. Ekta Shah
Sanitary Napkins
were distributed

Consumer Art Exhibition

Art Exhibition was organised by Ms. Neeta Pathare from the best selected paintings received from participants in two categories i.e. Below 20 years and Above 21 years.

Smt Rajashree Birla inaugurated the Art Show



COUNCIL OF FAIR BUSINESS PRACTICES & COBALT ARTS
Cordially invites you to consumer art exhibition of
Consumer Festival of Painting Competition



Inauguration
3 PM

Chief Guest
Smt. RAJASHREE BIRLA

Guest of honor
Shri. Kalyan Banerjee
International Rotary Past President

on
Saturday, 22nd September 2018
at
Kamalnayan Bajaj Hall, Bajaj Bhavan, Nariman Point, Mumbai.

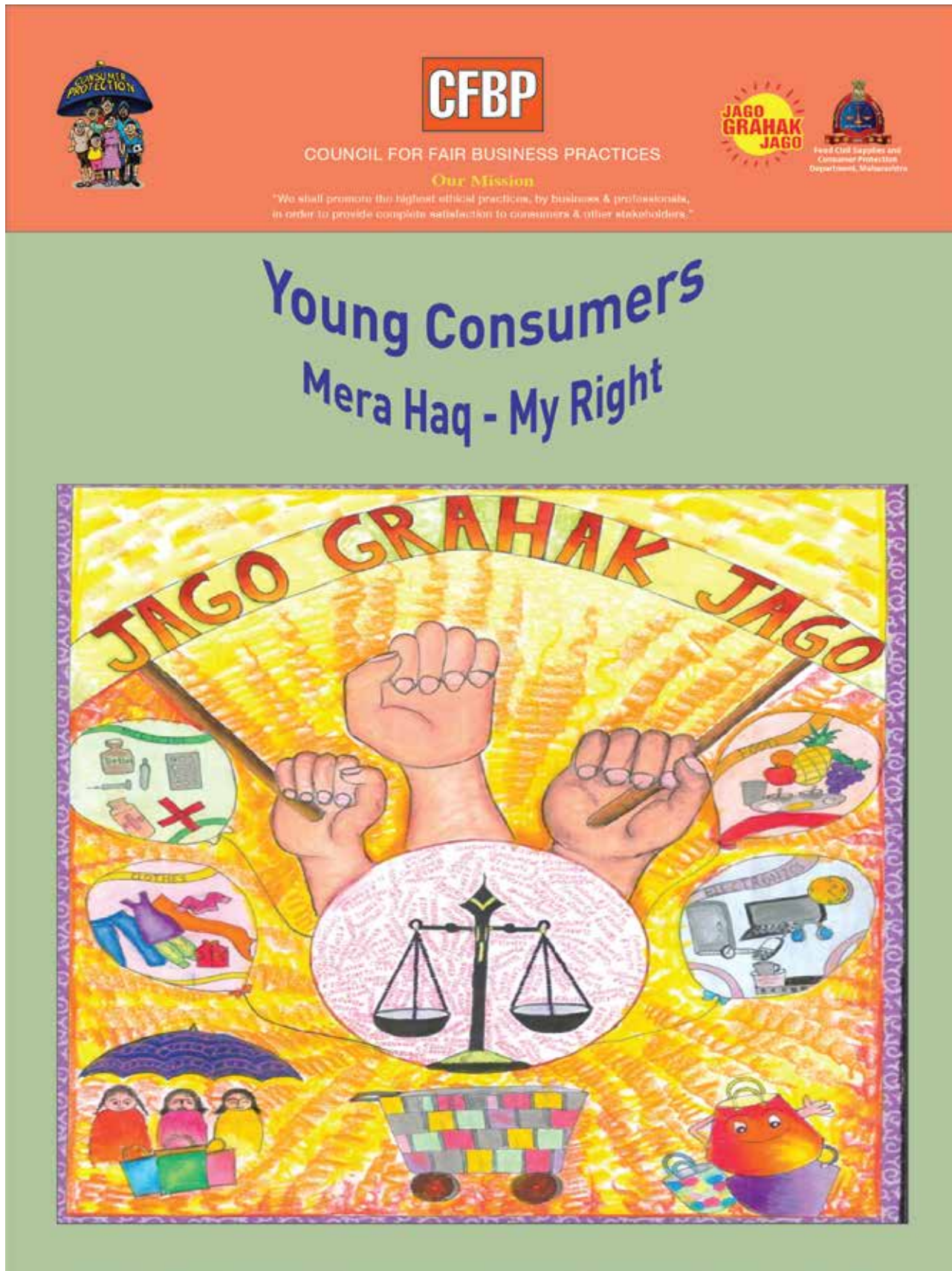


Kalpana Munshi
President
CFBP

Neeta Pathare
Chairperson
CFBP Art Exhibition

Young Consumer Comic Story Book

A young Consumer comic story book "Mera Haq- My Right" is published by CFBP compiling the best short stories received during the consumer festival of story competition in the form colorful illustrations in the form of comic figures produced by Ms. Niki Hingad and Ms. Shweta Pathare





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.

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