



# CFBP

COUNCIL FOR FAIR  
BUSINESS PRACTICES  
HAR GRAHAK KI AWAAZ



Inspire Excellence

### Our Mission

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

# CFBP TIMES

## OCTOBER - NOVEMBER 2023



# Creative Arts Festival 2023



# ADMINISTRATIVE COMMITTEE

2022-2024



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**NIRANJAN JHUNJHUNWALA**

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AWARDS COMMITTEE



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HON. TREASURER

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2022-2024



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**DR. ALI IRANI**  
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**MICKEY MEHTA**  
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**ANAND PATWARDHAN**  
CHAIRMAN, MEDIATION CELL



**AMLA RUIA**



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**VIKESH WALLIA**



**RAJYALAKSHMI RAO**



**DOLLY THAKORE**



**MANOJ ISRANI**



**NAYANTARA JAIN**



**SIDDHARTH  
RAISURANA**



**PRASHANT KHEMKA**  
(SINGAPORE)



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2022-2024



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REDRESSAL COMMITTEE



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BARVE**



**PRAMOD SHAH**



**NIKI HINGAD**  
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FINE ARTS COMMITTEE



**BHUPENDRA  
CHHEDA**



**RITESH BHATIA**



**KIREN SRIVASTAV**  
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CFBP CREATIVE ARTS FESTIVAL



**NIRALI BHATIA**



**PAYAL KOTHARI**



**KAVITA AGARWAL**  
CHAIRPERSON  
(KOLKATA CHAPTER)



**RICHA SHAH**  
(CO-CHAIRPERSON,  
KOLKATA CHAPTER)



**MEGHANA MALKAN**



**LEENA GUPTA**



**SONAL CHORARIA**  
(KOLKATA)



**DR. VASAVI  
ACHARJYA**  
(GUWAHATI)



**MENAKA DEORAH**

## SOCIAL INFLUENCER



**MANASA VARANASI**

(FEMINA MISS INDIA 2020)

## INVITEES

2022-2024



**NIKITSHA  
CHOPRA**



**DR.  
YATRI THACKER**



**NEHA  
RANGLANI**



**ANURADHA  
KAPOOR (KOLKATA)**



**DR. SAMEERA  
DESAI GUPTA**



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KARWA**



**POOJA SINGHI  
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**DR. GEETA SAJID  
FAZALBHOJ**



**DR. BINDU  
STHALEKAR**



**DR. KARISHMA  
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BAJORIA GUPTA**



**RUCHITA MEHTA  
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**AARATI SAVUR**



**SOHINI ROHRA**



**POOJA  
RAISURANA**



**SHALINI IYENGAR**  
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CONNECTICUT AND KOLKATA)



**PRIYANKA SETHY**  
(HARVARD UNIVERSITY,  
MASSACHUSETTS)



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BAJAJ (NAGPUR)**



**SHIVANI RANA**



**SHWETA VYAS**  
(BANGALORE)



**RADHIKA  
DALMIA (KOLKATA)**



**MONAZ RANINA**



**SUCHI AGARWAL**  
(KOLKATA)



**PRACCHI MEHTA**



**KUNHI SAIKIA**  
(YOUTH CHAPTER,  
GUWAHATI AND NORTH-EAST)



**SEEMA KAPADIA**



**VIVAAN HINGAD**  
(STUDENTS  
CHAPTER)



# Heartfelt from The President

**SWAPNIL S. KOTHARI**

My sixth year as the President commenced this October, and a sense of higher responsibility engulfs my being – success for CFBP must become a habit and that can happen only by sheer dint of determination, effort and word-of-mouth!

On November 28, our Youth Chapter Representative (Guwahati and North-East) Kunhi Saikia moderated an Event (along with Early Child Development Forum) on promoting Students' Development in a Fair and an Enabling Learning Environment. It was well-attended and an important initiative taken by CFBP.

As usual, we have our Chairman, Marketing Committee and Advisory Board Member Mr. Jagdeep Kapoor contribute in the form of a lovely article on “mass”, “mass'tige” and “prestige”. I will leave you to comprehend the meaning of these terms when you go through the article. Our Administrative Committee Member Ashok Bhansali is enlightening us on the future for Cleaner Air. Also, our Executive Committee Member Nirali Bhatia has written an informative article on “Digital Hoarding.”

We are now looking forward to our Flagship Programme Film Festival to take place with the same fanfare and glory on 4<sup>th</sup> December, 2023 that our previous ones have had. The Taj Lands End, Bandra shall be the venue and we expect a great Awards show where we honour our formidable winners. Our Chairperson, Film Festival, Kiren Srivastav has been working tirelessly since a couple of months on getting many entries. Also, our Advisory Board Member Shaina NC along with our Executive Committee Member Payal Kothari are working hard to ensure that the Fashion Show will portray Women Empowerment at its best!

On an aside, it was disheartening to see India lose the World Cup. After winning ten games straight in a row, it was apparent that only Champions are questioned and discussed, “How did India lose?” as opposed to, “How did Australia win?” On a pleasant note, it brings me great pleasure to introduce “Social Influencer” category and start it with former Miss India Manasa Varanasi whose both beauty and accomplishments will make an impact on the youth. Thanks to my Invitee Monaz Ranina who referred Manasa to us within a few days of her joining CFBP. Also, I have added Shalini Piramal on the Advisory Board - her myriad social activities and philanthropy are well-known.

I was invited as a Chief Guest to our Advisory Board Member Prof. Vishwanath Sabale's Exhibition on his Paintings on 28th November. Mr. Shekhar Bajaj was also present. Beautiful paintings to say the least and some photos of the Event adorn our pages.

I am certain that with the continued efforts and support of my Team, I will take CFBP to further heights. Today, given its myriad activities, the accolades and collaborative inquiries that I receive are deeply satisfactory. It is imperative that there is no place for complacency in our pursuit of success and my endeavours as a leader have to be constant so as to motivate my team.

I end with a quote from that great American President,

*Without continual growth and progress, such words as improvement,  
achievement and success have no meaning.*

**Benjamin Franklin**

# PATRON MEMBERS

All our esteemed readers including all other non-Patron Members are encouraged to call us and let us know if they are interested in becoming Patron Members and it's resultant benefits besides the fact that this List shall be published in every Newsletter (which comes out every two months and goes to about 1000 readers).

<p><b>Mr. Anand Mahindra</b> Chairman (Mahindra Group) Mahindra &amp; Mahindra Limited</p>	<p><b>Mr. A. M. Naik</b> Group Chairman Larsen &amp; Toubro Limited</p>	<p><b>Mr. A. Balasubramanian</b> Managing Director &amp; Chief Executive Officer Birla Sun Life Asset Mgmt. Co. Ltd.</p>	<p><b>Mr. B. Ramesh Babu</b> Managing Director and Chief Executive Officer Karur Vysya Bank Limited</p>
<p><b>Mr. Bhupendra Chheda</b> Chairman Roman Group</p>	<p><b>Mr. Bhupinder Khara</b> Sr. VP JSW Steel Coated Products Ltd.</p>	<p><b>Mr. Dilip G. Piralal</b> Chairman VIP Industries Ltd.</p>	<p><b>Mr. Dinesh Kumar Khara</b> Chairman State Bank of India</p>
<p><b>Mr. Girish Wagh</b> Executive Director Tata Motors Limited</p>	<p><b>Mr. Hrishikesh A. Mafatlal</b> Trustee Seth Navinchandra Mafatlal Foundation Trust</p>	<p><b>Mr. Jagdeep Kapoor</b> Chairman Samsika Marketing Consultants</p>	<p><b>Mr. Jamshyd N. Godrej</b> Managing Director Forbes &amp; Company Limited</p>
<p><b>Mr. K. Krithivasan</b> Chief Executive Officer &amp; Managing Director Tata Consultancy Services</p>	<p><b>Mr. Koushik Chatterjee</b> Executive Director and Chief Financial Officer Tata Steel Limited</p>	<p><b>Mr. Manoj Israni</b> Vice Chairman &amp; Managing Director Blue Cross Laboratories Pvt. Ltd.</p>	<p><b>Mr. M C Tahilyani</b> Chairman &amp; Managing Director Godrej &amp; Boyce Mfg. Co. Ltd.</p>
<p><b>Mr. Mukesh Ambani</b> Chairman &amp; Managing Director Reliance Industries Limited</p>	<p><b>Mr. M. Senthilnathan</b> Chairman &amp; Managing Director ECGC Ltd.</p>	<p><b>Mr. Niraj Bajaj</b> Chairman Bajaj Auto Limited</p>	<p><b>Mr. Natarajan Chandrasekaran</b> Chairman Tata Sons Limited</p>
<p><b>Ms. Nisaba Godrej</b> Executive Chairperson Godrej Consumer Products Ltd.</p>	<p><b>Mrs. Nayantara Jain</b> Partner Inox Chemicals LLP</p>	<p><b>Mr. Niranjan Jhunjhunwala</b> Trustee Purshottamdas Fatehchand Charity Trust</p>	<p><b>Mr. Narendra Kumar Baldota</b> Chairman &amp; Managing Director MSPL Ltd.</p>
<p><b>Mr. Niraj Bajaj</b> Chairman &amp; Managing Director Mukand Limited</p>	<p><b>Dr. Parul Banker</b> Director Bankers Cardiology Pvt. Ltd.</p>	<p><b>Mr. Prashant Khemka</b> Founder - Chairman White Oak Capital Group</p>	<p><b>Mr. Rahul Chawla</b> Managing Director &amp; Co-Head of Investment Banking Coverage &amp; Head of Global Credit Trading, Deutsche Bank</p>
<p><b>Mr. Rajan Kilachand</b> CEO Dodsal Pvt. Ltd</p>	<p><b>Mr. Raju Barwale</b> Managing Director Mahyco Seeds Limited</p>	<p><b>Mr. Rajesh Kumar Jhunjhunwala</b></p>	<p><b>Mr. Rajesh Nuwal</b> Director India Nivesh Capitals Ltd.</p>
<p><b>Mr. Rajiv Podar</b> Managing Director Nawal Finance Private Limited</p>	<p><b>Mr. R. Mukundan</b> Managing Director &amp; CEO Tata Chemicals Limited</p>	<p><b>Mr. Shashikumar Sreedharan</b> Managing Director Microsoft Corporation (I) Pvt. Ltd .</p>	<p><b>Mr. Sanjay Dangi</b> Director Authum Investment &amp; Infrastructure Limited</p>
<p><b>Mr. Siddharth Raisurana</b> Fynehand Group LLP</p>	<p><b>Mr. Shekhar Bajaj</b> Chairman &amp; Managing Director Bajaj Electricals Limited</p>	<p><b>Mr. Sanjiv Mehta</b> Chairman &amp; Managing Director Hindustan Unilever Limited</p>	<p><b>Mr. Sandeep Parasrampur</b> Founder &amp; CEO, Dynamic Conglomerate Pvt. Ltd.</p>
<p><b>Mr. Sarosh Amaria</b> Managing Director Tata Capital Financial Services Limited</p>	<p><b>Mr. Salil Parekh</b> Chief Executive Officer and Managing Director Infosys Technologies Limited</p>	<p><b>Mr. Suresh Pansari</b> Co-founder &amp; Director Rashi Peripherals Limited, Mumbai</p>	<p><b>Mr. Savji Dholakia</b> Chairman &amp; Founder, Hari Krishna Exports Pvt. Ltd.</p>
<p><b>Mr. Sharad Upasani</b> Chairman Blue Dart Express Limited</p>	<p><b>Mr. Vijay. K. Chauhan</b> Chairman &amp; Managing Director Parle Products Pvt. Ltd.</p>	<p><b>Mr. Vijay S. Khetan</b> Managing Director Krishna Developers Pvt. Ltd</p>	<p><b>Mr. Vineet Bhatnagar</b> Managing Director PhillipCapital (India) Pvt. Ltd.</p>

\*\*Company name as per alphabetical order

# FOUNDERS



J. R. D. Tata



Ramkrishna Bajaj



Arvind Mafatlal



F. T. Khorakiwala



Naval Tata



S. P. Godrej



J. N. Guzder



Ashok Birla



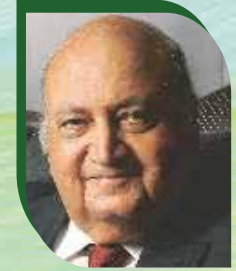
B. D. Garware



Harish Mahindra



Vishnubhai Haribhakti



Keshub Mahindra



Ramnath Podar



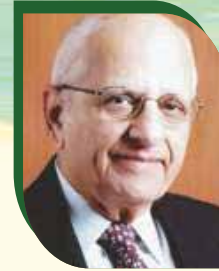
S. M. Dahanukar



Pratap Bhogilal



Pravinchandra Gandhi



M. R. Shroff



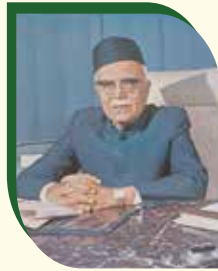
Swarn Kohli



A. H. Tobaccowala



G. V. Puranik



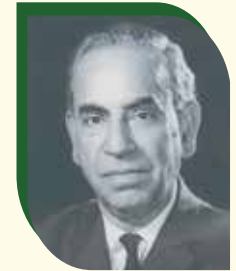
K. M. D. Thakersey



Murarji Vaidya



N. M. Wagle



Prakash Tandon



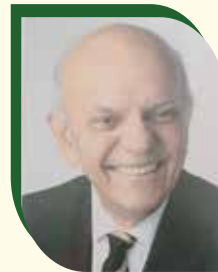
Pratapsingh Mathuradas



Tanubhai D. Desai



Y. A. Fazalbhoy



M. L. Apte



C. L. Gheewala



D. M. Khatau



K. S. Basu



G. L. Mehta



R. C. Cooper



R. G. Saraiya



Pranlal Patel



P. A. Narielwala

# PAST PRESIDENTS



Arvind Mafatlal | 1966-69



Naval Tata | 1969-71



Ramkrishna Bajaj | 1971-72



S.P. Godrej | 1972-74



P.A. Narelwala | 1974-75



Y.A. Fazalbhoy | 1975-77



Harish Mahindra | 1977-83



F. T. Khorakiwala | 1983-87



J. N. Guzder | 1987-90



Nalin K. Vissanji | 1990-92



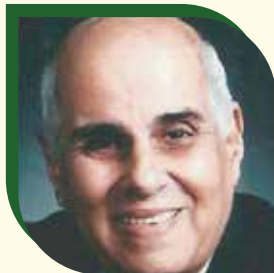
A. H. Tobaccowala | 1992-96



Shekhar Bajaj | 1996-98



A. S. Kasliwal | 1998-2000



K. N. Suntook | 2000-02



V. S. Palekar | 2002-04



V. B. Haribhakti | 2004-06



Dinesh Parekh | 2006-08



Ramesh K. Dhir | 2008-10



Suresh Goklaney | 2010-12



Hoshang Billimoria | 2012-14



Shyamniwas Somani | 2014-16



Shekhar Bajaj | 2016



Kalpana Munshi | 2016-18



Swapnil Kothari | 2018-26



# FROM THE GOLDEN ARCHIVES

## March-April 1972 Basic Ingredient of Social Responsibility

- Arvind Mafatlal

Why is it that the businessman who was hailed as shah and mahajan and who was next only to the king in public esteem has gone down so low in the eyes of the common man? In our ancient tradition, the businessman was known as shreshthi, i.e. the best and the elect in the community. It was only after the coming of the Muslims that the term shreshthi was replaced by the term shah with the same connotation. In those days, the businessman was supposed to share with the common man his joy and privations. He was not an outsider; he was an integral part of the society.

With the advent of the British and the subjugation of India, the moral fibre of every stratum of society showed some weakening. In this, the businessman fell lower than the common man.

### Gandhiji's Dream

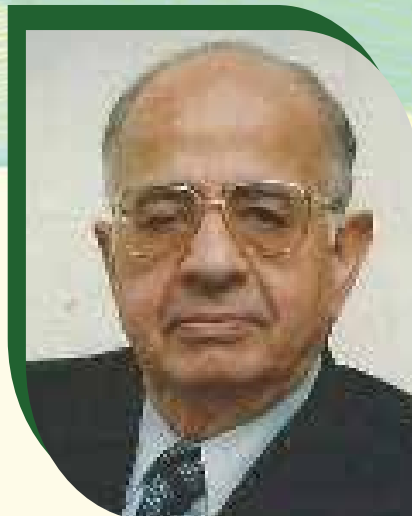
An important reason for this was the fact that the gap in the consumption standards of the business community and the rest of the community widened during the British period and the post-independence period. Gandhiji wanted India to be independent in order that we would wipe the tears from every distressed face. But what did we do with our freedom? We have failed to realise Gandhiji's dream so far.

I need not deny some undoubted progress made in the field of power, transport, communications, science and technology and of preventive measures in the field of health. There has also been some progress in the industrial field. But the ultimate standard of measurement of progress in a country like India has to be the impact of all our activities on the living standards of the common people. Here our record is most disappointing. No wonder, therefore, that even after 25

years of independence we are only now beginning to analyse the problem of our poverty.

Two eminent economists who made an exhaustive study of the problem have come up with the startling conclusion that about one-third of the rural population and about half of the urban population live below the poverty line in the terms of the minimum dietary requirements. In absolute terms it means that about 20 crores out of the 55 crores of people in India suffer from some form or other of starvation.

### FOUNDER & FIRST PRESIDENT



ARVIND MAFATLAL

### Faulty Development

Who are these 20 crores poor? They are the Adivasis, Harijans, agricultural labourers, the unemployed and the slum-dwellers of the cities. They were missed out because, all our pledges and protestations notwithstanding, the thrust of our developmental efforts in practice was only to meet the requirements of the top ten or twenty percent of the Indian society. If the Government and politicians adopted a faulty strategy of development, we the business community actively

participated in the implementation of that strategy. No one asked whether this strategy helped the dumb millions for whose benefit independence was ushered in this country.

In the heyday of classical capitalism of Europe and America, the basic dictum was: Maximise profits. Social responsibility had no place in its philosophy. The Consequences of this Philosophy were appalling and expectedly gave rise to various protest movements like trade unionism, the consumer co-operative movement, socialism, communism as also to an increasing degree of State intervention. Having grasped the full significance of these developments, the far-sighted businessmen of the West refashioned their philosophy of business to suit

the changing social context and came up with the philosophy of social responsibility of private business.

### **Mere Trustee**

To quote from the autobiography of Andrew Carnegie, one the greatest businessmen produced by the United States :

"This, then, is held to be the duty of the man of wealth: To set an example of modest, unostentatious living, shunning display or extravagance; to provide moderately for legitimate wants of those dependent upon him; and after doing so, to consider all surplus revenues which come to him simply as trust funds which he is called upon to administer... the man of wealth thus becoming the mere trustee and agent for his poorer brethren, bringing to their service his superior wisdom, experience and ability to administer, doing for them better than they would or could do for themselves."

This concept was totally new in the Western world. Many of us who have been learning the science of business management from the West also started accepting and admiring this new discovery. The concept of social responsibility of private business may be new to the Western world; but for us in India there is not much new about this. It has always been a part of India's cultural and spiritual tradition. Through the celebrated mahajans, the Indian businessmen have been for centuries accepting and discharging this social responsibility in their own unsophisticated manner. So, for us to accept the social responsibility is no more than rededicating ourselves to the cherished values of our ancestors in the field of business.

Of course, the times have changed and the same ideals would have to be realised in a different manner in the present situation of our country. In the olden days whenever there was a famine, the leading businessmen of the area would literally throw open all their godowns and all their treasure chests to provide food and other assistance to all the needy persons in the region. The history of every region of this country is replete with hundreds of stories of the magnificent manner in which the businessmen rose to the occasion in times of calamities. Even in ordinary times, it was the businessmen who looked after the welfare of the destitute, the goshalas, the pathshalas, the learning institutions, wells and ponds wherever water was difficult to get and so on.

### **Not Palliatives**

Today, with our knowledge of science and technology and our knowledge of development economics, we realise that things like giving relief in times of famine are but palliatives. What is required in the modern context is a planned and sustained effort to see that the poor and the destitute are enabled to earn their own living through respectable gainful employment so that, on the one hand, they would no longer be a burden on society and, on the other, this rehabilitation contributes to the promotion of economic development of the entire society. This type of effort should be the basic ingredient of our concept of social responsibility of Indian business in the present day situation.

In this context, the objective of private business should not be to practise charity which has to be renewed year after year, but to help the needy to stand up on their own legs in a dignified manner. Secondly, even though our activities might be confined to a few people in a few centres, we should have in our mind a broader vision so that our activities in limited spheres fit in with the overall pattern of developmental activities throughout the country. From the speech delivered at the 6th Annual General Meeting of The Indian Merchants Chamber, Bombay, on 7th March 1972.

### **Working of Distribution Scheme Satisfactory**

*Shri Shantilal C. Kadakia, President, Paper Traders Associations Bombay, made the following observations at its 31st Annual General Meeting on 30-3-1972.*

"It is gratifying to note that the understanding arrived at between the Paper Industry and the Paper Trade at the meeting held on 11-1-1972 under the auspices of FTPA Committee on Paper at Calcutta wherein it was decided that supplies to distributors by the mills would be on the basis of their average offtake of the years 1968/69 and 1969/70 quantitywise and qualitywise. I hope the industry will implement the said decision honestly."

"After the recent understanding arrived at between the industry and the trade and the consumers under the auspices of the FTPA committee on paper in Calcutta, I am pleased to note that the position has somewhat improved and most of the mills have stopped charging premiums over the invoice prices."

- This article published in March-April 1972

## NEW INVITEE MEMBER



**MONAZ RANINA**

Monaz Ranina is the Voice Crafting Expert as a panellist on the coveted Miss India Organization, training delegates for the Miss Universe pageant and the Miss World pageant respectively, she is also associated with many other grooming and Pageant related organisations which have a global presence, she has brought many winners for India.

She is also part of the training programme, to train heads across the world for "Vital Voices" run by Mrs. Hillary Clinton.

Monaz has also embarked on the path of training, with all her experience and knowledge she brings out the best with her teachings across the Media (Bollywood and otherwise) and the corporate world.

She is an avid trainer and has the proprietary skills that have changed and improved the skill sets of so many of those who have trained under her. Many have gone forward to achieve great heights in their professional and personal careers from MNC's to Influencers to Actors.

Focussing on Voice, Monaz Ranina has been working in the media industry for over the last 25 years. Starting off as a Voice over artist, Monaz has voiced for many TV commercials, for some of the largest brands across the world, and has even been the signature voice for a few of the largest brands.

She can be identified with a lot of the commercials that you see and hear on the screen and in many for the corporate world.

She has also narrated many Audiobooks, namely like "Kamala Harris – The Phenomenal Women."

Earning a lot of accolades and awards in her career, Monaz has focused on extracting her mantra that she firmly believes in "The Power of Sound helps to reach every individual to its highest Potential ..."

A firm believer in Ethics, she believes that the best way to build a Brand (and she herself is one) is to practice one's profession honestly.

## SOCIAL INFLUENCER



**MANASA VARANASI**  
FEMINA MISS INDIA 2020.

Manasa Varanasi is an Indian actor, model and beauty pageant title holder who was crowned Femina Miss India 2020. She represented India at the Miss World 2021 pageant in San Juan, Puerto Rico where she made it in top 13 finalists.

Born in Hyderabad, she moved to Malaysia at a young age due to her father's work and was schooled at Global Indian International School. Later she returned to India, completed her intermediate then studied computer science at Vasavi College of Engineering Hyderabad. After graduating with a computer science degree, she started to work as a Financial Information eXchange (FIX) analyst at Factset, Hyderabad.

Winning local beauty pageants, she set her eyes on the Femina Miss India title and secured it. Winner of several accolades across the spectrum and having walked for some of the biggest designers and corporate houses, Manasa advocates to strengthen child protection laws in India for her Beauty with a purpose project. She also flagged off "We Can" a first-of-its-kind awareness campaign against sexual abuse of children. The change she'd like to bring about mostly has to do with access to quality education for children, that helps fuel youth, by giving them access to education and a chance to dream big.

Manasa is all set to make her grand movie debut with the Telugu film, which is tentatively titled Ashok Galla 2. She has also been invited to be a part of the COP 28 of the 2023 UN Climate Change Conference to be held from 30 November to 12 December 2023 in Dubai.

Redefining a woman of beauty with substance, with a firm head on her young shoulders, she believes that Ethics are extremely important to get ahead in life and aspires to be the perfect example of a CFBP Social Influencer!

## NEW ADVISORY MEMBER



**SHALINI PIRAMAL**

Shalini Dilip Piramal was the president of Indian Merchants Chamber Ladies Wing in the year 2015-16.

She has a diploma in fashion designing and did her graduation in Arts from Sophia College, Mumbai.

She has also been the President of Parents Teacher Association of American School of Bombay for 2 years from 2021- 2023.

She is also the Managing director of one of the companies of the Dilip Piramal Empire.

Her passion in life is Philanthropy, and to encourage and support Women Empowerment.

# WEBINAR 28<sup>TH</sup> NOVEMBER 2023

THEME : PROMOTE STUDENT'S DEVELOPMENT  
IN A FAIR AND AN ENABLING LEARNING ENVIRONMENT

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PRESENTS

**WEBINAR**

in association with  
**ECBP**  
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THEME : PROMOTE STUDENT'S DEVELOPMENT  
IN A FAIR AND AN ENABLING LEARNING ENVIRONMENT

28<sup>th</sup> NOVEMBER, 2023 (Tuesday)  
5:00 - 5:45 PM (IST)

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Early Childhood Educationist

**Moderator**

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\* Graduate in Bachelor of  
Commerce (Sashah)  
Conventia College  
\* CFBP invitee

**Agnivh Prakash Bora**  
\* Lead Member of Youth Squad  
\* Student of Assam Valley School Std 9  
\* Debater, MUN enthusiast

**SPEAKERS**

**Jahnabi Sharma**  
\* Counseling Psychologist And  
Psychotherapist, CBT, REBT, Art  
Therapy M.Sc. Counseling Psychology  
Training Institute Care Borealis  
\* School Psychologist  
in BSNM, Patna, Bihar, Guwahati  
\* Consultant in Guwahati, Assam

**Manveer Anarjyoti**  
\* Graduate in BA Development  
Economics, Royal  
Tamesha College

**Shirley Akinyi Ochieng**  
\* Akinyi Senior Academy  
Foreign exchange of students

**Pori Narzari**  
\* Student of MCA for Semester  
NEP College, Tinsukia

**Lovely Sonowal**  
\* Student of BSN 2nd semester  
Assam Overseas University

**Bharbi Bhashita Kalita**  
Student of Faculty Higher Secondary  
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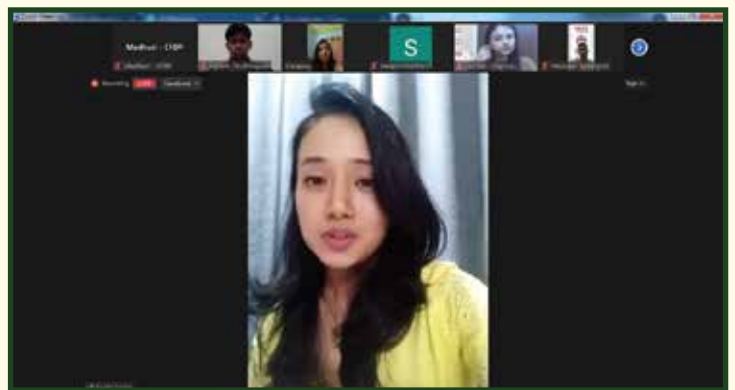
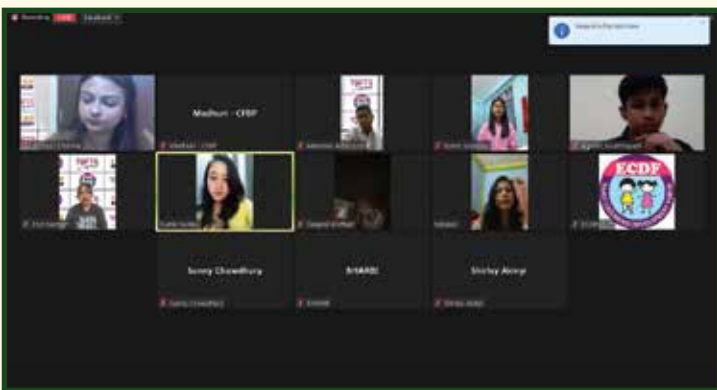
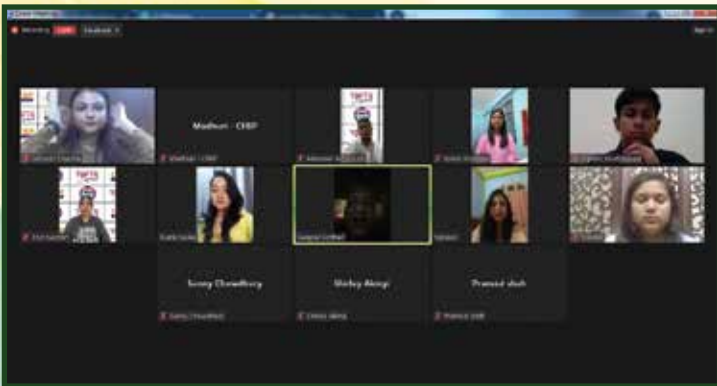
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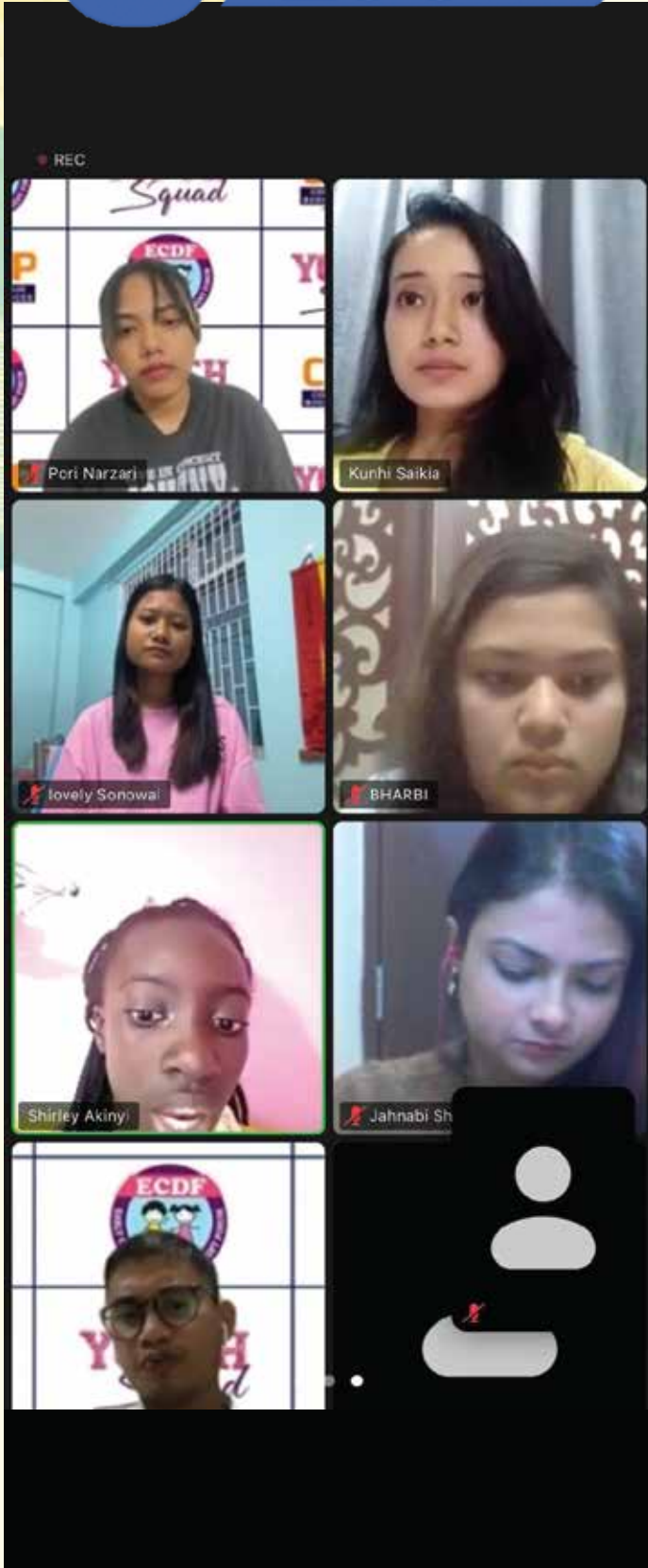
# WEBINAR 28<sup>TH</sup> NOVEMBER 2023

THEME : PROMOTE STUDENT'S DEVELOPMENT  
IN A FAIR AND AN ENABLING LEARNING ENVIRONMENT



## WEBINER 28 NOVEMBER 2023

THEME : PROMOTE STUDENT'S DEVELOPMENT  
IN A FAIR AND AN ENABLING LEARNING ENVIRONMENT



## SYMPHONY OF EFFORTS



In the heart of the earth, where shadows reside,  
Miners trapped, in darkness, they bide.  
Seventeen days, a harrowing plight,  
Hope flickered dim in the caverns of night.

Pickaxes echoed, against walls so cold,  
Courage endured, as tales of strength unfold.  
A brotherhood in adversity, they stood,  
Facing the abyss, where fate withstood.

Rescue teams toiled, relentless and true,  
A symphony of efforts, a collective breakthrough.  
Tunnels of hope, carved through the earth,  
Guiding the lost towards a miraculous rebirth.

Amidst the darkness, a glimmer of light,  
A lifeline extended, dispelling the night.  
Faces emerged, etched with gratitude,  
From the depths of despair, they were extricated.

Miners' saga, a testament profound,  
To resilience, unity, where hope was found.  
In the mine's embrace, a tale to tell,  
Of survival, courage, and breaking the spell.

- Anuradha Kapoor

# ‘Mass’, ‘mass’tige’, ‘prestige’

The Indian market is rapidly moving from ‘mass’ markets, through ‘mass’tige markets, towards ‘prestige’ markets

For many decades, the Indian market was dominated by the ‘mass’ segment, with a small proportion of the ‘mass’tige segment and a minuscule proportion of the ‘prestige’ segment. The ‘mass’ segment is the low-price segment, appealing to the masses. The master segment is the middle segment with the mid-price points. And, the ‘prestige’ segment is the premium segment with the higher price points. Today, as we enter the festive season of 2023, the proportions of the three segments have undergone massive changes. Though the three segments still exist, the proportions of the three segments have changed.

The fastest growing segment is the prestige segment with a huge amount of premium migration taking place in India for both products and service brands. The ‘mass’tige, the mid segment, is holding its own, though it is no longer small. The ‘mass’ segment is large, but it is seeing a quick and rapid upgradation to the ‘mass’tige segment and, from there on, to try to consume ‘prestige’ brands and indulge in premium offerings.

During a casual conversation, Prashant Chadha, manager, The Westin Hotel, a prestigious establishment at Powai, Mumbai, shared some insights of this premiumisation trend. He said, whether it be for a lunch or a dinner, whether it be for an occasion or an event, whether it be for a celebration or a Sunday brunch, there is a clear sign that the trend is moving towards consumption in the ‘prestige’ segment. After a troubled spell of Covid, there has been an indulgence of the ‘revenge’ kind, with consumption moving up, whether it be for stay or dining or events, whether it be a conference or a destination wedding. Chadha is right. Even in other industries and categories, the ‘prestige’ segment seems to be galloping, bringing huge revenue to companies. In the private vehicle category, the premium SUVs are the most desired now, contributing to almost half of all car sales.

Does that mean that the ‘mass’ and the ‘mass’tige segments do not have any more potential? Not really!

Those two segments are also growing. However, Indians have now moved from perspiration to aspiration. They are also climbing the ladder of consumption from ‘mass’ to ‘mass’tige and then on to ‘prestige’ in various product and service categories. So, if a company wants to grow through its brand portfolio of products and services, it needs to be able



JAGDEEP KAPOOR

to have brands that cater to all the three segments – ‘mass’, ‘mass’tige and ‘prestige’. Some of the largest consumer companies, such as Maruti Suzuki, Hindustan Unilever, ITC, Tata Motors, et al, all have a portfolio catering to all these three segments. The proportions may vary, but they do cater to all three segments with different brands or sub brands. In fact, they smartly have a ladder, wherein people can join in at any level, be it ‘mass’, ‘mass’tige or ‘prestige’ and then move up. Whether it be Dove, Lux or Breeze, or Classic, Wills or Bristol, covering all three segments in your portfolio, companies with brands or sub brands catering to all three segments will grow and succeed well.

Similar is the case with Tata Motors and Maruti Suzuki, or the Taj group of hotels and Marriot group of hotels. India, with its diversity and scale and different levels of purchasing power, needs all three segments to be catered to. Similarly, rural

It is important to recognise that the three segments, ‘mass’, ‘mass’tige and ‘prestige’, are so huge that each segment could be the size of a continent or a group of countries, in terms of the size of its population. Hence each segment needs to be respected and catered to

India, with its 8,100 towns and 680,000 villages, requires the catering to all three segments.

Our country now has consumers who aspire in real earnest. They work hard and perspire too but only so that they can aspire and move up the ladder and upgrade themselves and their families. When a company has all three segments, they are able to cater to the needs of the consumers, who are moving up the ladder, to different brands and sub-brands. Ultimately, the companies gain revenues and market shares and retain their consumers, while they move up in their aspirational journey. It is important to recognise that the three segments, ‘mass’, ‘mass’tige and ‘prestige’, are so huge that each segment could be the size of a continent or a group of countries, in terms of the size of its population. Hence each segment needs to be respected and catered to.

Three cheers to the three segments: ‘mass’, ‘mass’tige, ‘prestige’!

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# DIGITAL HOARDING

- NIRALI BHATIA



## Are you a digital hoarder?

In today's digital era, we are witnessing a new kind of clutter—digital hoarding. Many of us accumulate vast amounts of digital data, files, and information with the belief that we might need them someday, even though we rarely revisit these digital stockpiles. This article explores the phenomenon of digital hoarding, its root causes, its far-reaching consequences for individuals, and strategies to manage and overcome this modern form of clutter.

## The Digital Hoarder's Dilemma

Have you ever found yourself hesitating to close numerous open browser tabs, convinced each one holds vital information? Do you maintain an overflowing inbox, pledging to clear it out someday, only to see the unread count continue to rise? Is your smartphone's storage perpetually on the brink of full due to an abundance of apps, photos, and files? If these scenarios sound familiar, you may be a digital hoarder.

Studies reveal startling statistics: an average person has 40 apps installed on their phone, but they use less than half of them. Furthermore, three in five individuals never delete photos.

## Uncovering the Causes of Digital Hoarding

- Greed is often at the root of hoarding behaviour leading to fear of loss of data, and fear of missing out (FOMO).
- Easy access to storage space on computers, cloud services, and external drives makes it convenient to accumulate digital clutter without facing immediate consequences.
- The constant influx of digital content, such as emails, social media updates, and digital media, can overwhelm individuals, making them hesitant to delete anything for fear of missing out.
- Similar to physical hoarding, people can develop emotional attachments to digital items, associating them with specific memories or sentiments, particularly in this selfie era.

## Understanding the Consequences of Digital Hoarding

The price you pay for this unhealthy behaviour affects various aspects of your life.

- While having too much data on your devices is linked to loss of productivity and decreased well-being, it also increases cybersecurity risks. The more data you store, the more is the challenge to secure its privacy and more you are vulnerable to data loss.
- Digital clutter can lead to feelings of being overwhelmed and increased stress levels making you anxious.
- Incurs costs to store the data on the device as well as in the cloud.
- Managing digital clutter can consume a significant amount of time and mental energy.



NIRALI BHATIA

## Practical Solutions

Managing digital hoarding requires a proactive approach to decluttering. Identifying your need to accumulate is the first step to recognising it as unhealthy and finding practical solutions to manage the same.

- **Regular organization** is the key to decluttering - Categorise, Label, Tag, your required data be it files, emails, photos or even memes & forwards.
- Adopt a **minimalist approach** - keep only what is required now.
- **Seek professional help:** If digital hoarding significantly impacts daily life, consider consulting a therapist or counsellor for support in addressing underlying issues.

## Conclusion

Digital hoarding is an emerging sub-type of hoarding disorder which leads to experiencing stress, anxiety and disorganization.

Whether digital hoarding is happening at an individual or enterprise level, it's a huge security vulnerability.

Addressing the need, the why and it will help letting go.



# THE FUTURE FOR CLEANER AIR

- Ashok Bhansali

Liquid Tree:



Uncover the Liquid Tree: a glowing, oxygen-producing urban photobioreactor fuelled by microalgae, combating pollution and transforming urban landscapes.

Imagine an aquarium with micro-algae in it, except that it is not a tank, but it will act as a tree. No, this is not a still from a sci-fi movie! It is how anyone who sees a liquid tree for the first time would describe it.

## What is a Liquid Tree?

A liquid tree nicknamed LIQUID 3 is an urban photobioreactor. A photobioreactor is a used fermenter tank for growing microorganisms that use light energy for photosynthesis. This tank contains microalgae that are set afloat in 600 litres of water. Through photosynthesis, these microalgae consume CO<sub>2</sub> from their surroundings and process it to release pure oxygen. The device has a built-in lightning system powered by solar panels installed on the tanks, capturing light and converting it to electricity. This results in an eerie green glow inside the bioreactor, allowing the microalgae to carry out photosynthesis all year round, even during winter when sunlight is scarce. The CO<sub>2</sub> is provided to the microalgae using a pump that captures polluted air and spurges it through the water to nourish the algae.

This system is equivalent to two 10-year-old trees or 200 square meters of grass. The advantage of microalgae compared to trees is that they are about 10-50 times more efficient than trees. The Bioreactors can be built and installed quickly and start treating polluted air immediately.

## More Glean from the Goop:

Aside from its ultra-modern and cyberpunk aesthetic, the LIQUID 3 is a versatile device that doubles as a mobile charger and a bench that

lights up at night, thanks to its solar panels. The microalgae employed in this project are indigenous species found in freshwater ponds or bodies of water. They can thrive in tap water and can withstand temperature extremes. The tank requires no upkeep; every month and a half, the algal biomass may be used as fertiliser for plants and the entire volume of water restocked with the needed minerals added.

## How Did the Liquid 3 Come into Being?

Everything began in 2020 when Serbia was ranked as the nation with the most significant rate of pollution-related fatalities across Europe. Since most of the Serbian population resides in urban areas, there was less room to establish green spaces or grow trees. The notion of a liquid tree was then put forth by Dr Ivan Spasojevic, a psychologist and an engineer, who joined in this intervention. It was put in place in

Serbia's bustling Makedonska Street in Belgrade. The UNDP, the Ministry of Environmental Protection, and the Climate Smart Urban Development initiative recognised LIQUID 3 as one of the 11 most

## Tree Divides the Internet:

This seemingly metropolitan solution has caused a schism on the internet. There is some rumbling that liquid trees are not the solution to the real problems caused by large-scale deforestation, nor do they reduce erosion or enrich the soil. However, much of this wrath is misplaced as Liquid tree designers say that it



Ashok Bhansali

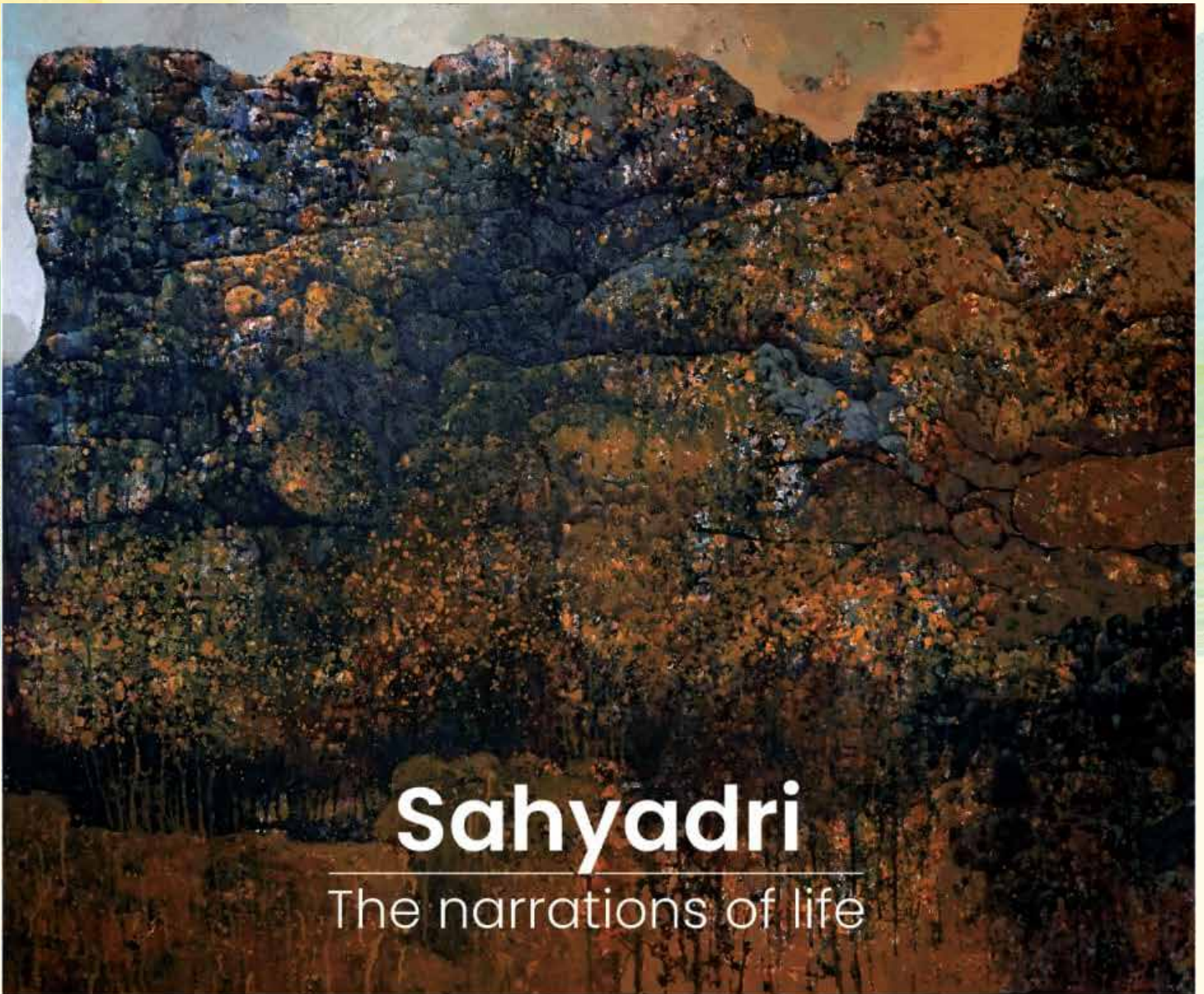
was not made to replace trees but was designed to work in areas where growing trees would be non-viable. Initiatives like Trillion Trees are laudable, but there is something to be said for the actual utility of this tiny bioreactor. The fact that they can capture valuable amounts of carbon dioxide from day one is another benefit for them. Such bioreactors are expected to become widespread in urban areas worldwide as the planet battles rising carbon levels in the atmosphere. Not only are they an essential tool in the fight against climate change, but they also transform urban areas into sci-fi-inspired cityscapes of the future.

Initiatives like LIQUID 3 are examples of how the various realms of biotechnology, like microbiology, instrumentation and creative, sustainable ideas, come together to provide futuristic and innovative solutions to the planet's problems.

Daniela Castim, 2021, A Liquid Tree? Scientists in Serbia Make Incredible Innovation,

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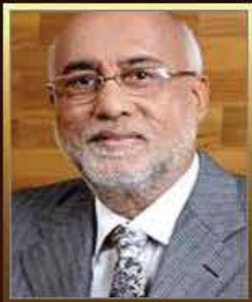
# PROF. SABALE'S EXHIBITION LAUNCH

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For Details Contact:

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