

CFBP TIMES

February, 2017



Seminar on
"PROCESSED FOODS IN CONTEXT
OF CHANGING LIFESTYLE"
and "SCIENCE OF FOOD SAFETY" on
17th February, 2017, IMC with the faculty
of eminent speaker : : Dr. J. S. Pai,
Executive Director - Protein Foods &
Nutrition Development Association of
India (PFNDAI) & Dr. Joseph I Lewis,
Consultant – Food Safety and Standards
Authority of India (FSSAI)
Chief Guest - Justice B. N. Srikrishna



L-R: Anantram Mittal, Aarti Shah, Dr. Renuka Gopalkrishna, Dr. Joseph I Lewis,
Kalpana Munshi, President, Hon.ble Justice B. N Srikrishna, Dr. J. S. Pai,
Shelly Gupta, Asha Idnani & Niranjan Jhunjhunwala

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R-L: Mr. Shrikant Soman, Vice-President, Mr. Homi Ranina

Following are the highlights of Union Budget 2017—18

- Tax rates halved to 5% for income of Rs 2.5-5 lakh, tax slabs unchanged
- 10% surcharge on people earning between Rs 50 lakh-1 cr
- 15% surcharge on annual income above Rs 1 cr to continue
- Cash transactions above Rs 3 lakh banned
- Corporate tax for SMEs with turnover up to Rs 50 cr cut to 25%; 96% companies to benefit
- Customs duty of LNG halved to 2.5%
- Fiscal deficit pegged at 3.2% next year, 3% in FY'19
- Political parties barred from accepting cash donation beyond Rs 2,000 per individual. They can receive donations via cheques, electronic mode; electoral bonds to be issued by RBI
- Aadhaar—based health cards for senior citizens; a scheme for them to ensure 8 per cent guaranteed returns
- FIPB to be abolished; further FDI policy liberalisation
- Government to have time-bound procedure for CPSE listing
- Railway PSUs — IRCTC, IRFC, IRCON to be listed
- Payment Regulatory Board to be set up within RBI to regulate digital payments
- Negotiable instruments Act to be amended to deal with cheque bounce cases
- Legislative changes to confiscate of assets of economic offenders who flee country
- Demonetisation bold, decisive measure; to help GDP growth, taxes mop up to rise
- Effect of demonetisation not to spill over to next year
- GST, demonetisation 'tectonic changes' for economy
- Service charges on e—tickets booked via IRCTC waived
- Capital expenditure of Railway fixed at Rs 1.31 lakh cr
- Rail safety fund of Rs 1 lakh cr over 5 years, unmanned level crossing to be eliminated by 2020



From the Desk of President

Friends,

It is my privilege to acknowledge the great contribution made by my Predecessor IPP Shekhar Bajaj who had put his heart and soul in raising 1.75 crs during the CFBP Golden jubilee year. The Tata's, the Godrej and the Bajaj Group contributed 25 lacs each and became Founder Donors, Arvind Mafatlal Group, Mahendras, Roman Group(Bhupen Chedda), Pratap Bhogilal Group, Puraniks, HDFC, Blue Cross Laboratories Pvt. Ltd(Manoj Israni) became Gold Donors by contributing 10lacs each and Kotak Mahindra Bank, Wockhardt Ltd, Philip Capital (I) Pvt. Ltd, L & T Ltd, Titan Co. Ltd., AFL Pvt. Ltd. And Shantaram Dahanukar Charitable Trust became Silver Donors by contributing 5 lacs each.

CFBP is a voluntary organization and it organizes its various activities with the generous support of its members and donors who follow the mission of CFBP and

are keen to participate in the Consumer Movement.

As each one of you has reposed your full confidence in me and has allowed me to render my services to this very prestigious organization who follows the mission of propagating fair business practices among the corporate and stakeholders and also enlighten the consumers young and old through the educative awareness seminars and other activities.

I pray to Almighty to give me strength to discharge the duties attached to this office with dedication, devotion and determination.

After celebrating the Golden Jubilee in the presence of our distinguished Founder Members, Eminent Advisory Board Members & Executive Board Members in the glittering function we are now heading towards the 51st year – a new dawn, with new goals, new aspirations and new responsibilities started, we all have to share and execute together to make CFBP stronger and take it to greater heights. Together we shall serve the Consumer Movement.



President Kalpana Munshi with Mr. Mukesh Ambani



“ Processed Foods in Context of Changing Lifestyle”
Distinguished Speaker:
Dr. J. S. Pai , Executive Director
Protein Foods & Nutrition Development
Association of India (PFNDAI)

I thank CFBP, and especially Dr. Renuka for making this possible to interact with all of you. It's my pleasure to talk to you about the processed foods, processed foods were a novelty many years ago, but now it is become an integral part of our life. Processing preserves food because if there is an excess there is a possibility of not consuming and it might go waste because of spoilage. It also provides safety because of heating etc. provide convenience making food more palatable. In order to transport the fresh fruits, vegetables and other commodities which are quite perishable, there might be a lot of spoilage which can be prevented by processing. Sun drying we have seen excess catch might go spoiled, so in order to prevent spoilage drying is done. Similarly grains are dried, these are all processes. So preservation is one thing that is done in order to prevent the spoilage as well as some of the products like mango is available only for three or four months during the year and you would like the mango taste probably for the whole year so you can consume mango jelly, mango jam, mango syrup, juice all kind of things that you can enjoy because of processing so these are some of the products that can be... safety is another things that is provided because of processing, milk is processed in order to make it safer.

There are various convenience foods, convenience is also in preparation there are instant mixes that people can use, in short time you can prepare idli, dosa, jalebi and all kinds of products, so even somebody like me who doesn't know how to cook, because it requires many years of practice and experience to prepare good product so if you use the proper directions that are given in instant mixes that you can prepare something which is edible. Of course it will not come very close to what the mothers may prepare who have got so many years of experience but something edible can be eaten using the mixes. There is hoard of convenience foods ready to eat foods, see there are people who are staying away from their families staying alone in large cities where they find it difficult to spend money everyday in hotels or a restaurant and they can use some of these ready to eat packets just eat it and consumed it or there are products which are frozen also which can be just heated in an oven and consumed so this convenience is provided. Of course we know that you know very attractive products can be prepared by processing, they can use colours, flavours, all kinds of things in order to make the food very attractive, very palatable and tasty. Food can



Dr. Renuka Gopalkrishna with Dr. J.S.Pai



Dr. Joseph I. Lewis, Ms. Kalpana Munshi, President, Hon'ble Justice B.N. Srikrishna and Dr. J.S.Pai

also be made more nutritious or you know some fortification provided because of processing, so all kinds of products that are available you can increase the vitamin, mineral contents, fiber contents all kinds of things can be done by using processing there are functional foods which are now available, which not only provide nutrients but some of them can delay the onset of or the risk of some of the diseases of old age or something, so these are also the advantages of processing.

Bhabha Atomic Research Centre has developed so many new processes radiation of food and that has given good quality, safe products, you can use high pressure processing, nowadays in the market you find cold pressed oils or some of these juices etc. But there are some drawbacks - if you use very high temperature there are losses in the nutrients frying,

roasting can produce harmful substances and there are losses in flavour and colour.

We are changing, our lifestyle is changing, we are finding it very difficult to have a square meal three times a day, we are always in a hurry, we get up early in the morning and then start our day running or sprinting and we don't have time for breakfast, sitting down and eating paratha or you know puribhaji or whatever that earlier we used to do, but now people are trying to have similar amount of nutrients, but in a faster way, breakfast cereals, the fruit juices, these are being consumed and I am not recommending them but you know if people do not have time and if they skip breakfast that is worse than having these things, so it is better to eat something and try to eat as much as possible the right things, try to have more fibre, more protein, vitamins and minerals.

ISME JOINED HANDS WITH CFBP



President Ms. Kalpana Munshi with Meena with ISME Students and Executive Invitee Ms. Asha Idnani

**CFBP & NHAf's Jointly organized
“Expression's- a painting contest on Consumer Awareness
CHIEF GUEST: MS. RAJASHREE BIRLA
4th February, 2017 at Sir J.J.School of Arts, Mumbai**



Chief Guest Speech – Ms. Rajashree Birla



Painting Contest Winners



Chief Guest Interact with Participants



Ms. Rajashree Birla, Ms. Kalpana Munshi, Ms. Niki Hingad and Mr. Niranjana Jhunjhunwala with Winners



Ms. Kalpana Munshi & Ms. Niki Hingad Participants



President Kalpana Munshi
Felicitated Chief Guest Ms. Rajashree Birla

CFBP & NHAf's Jointly organized
“Expression's- a painting contest on Consumer Awareness
CHIEF GUEST: MS. RAJASHREE BIRLA
4th February, 2017 at Sir J.J.School of Arts, Mumbai



Simran Chainani Age 13 years
 School Name Cathedral & John Connon High School



Special Category - 1st Prize
 Dakshay Rane Jai Vakeel School



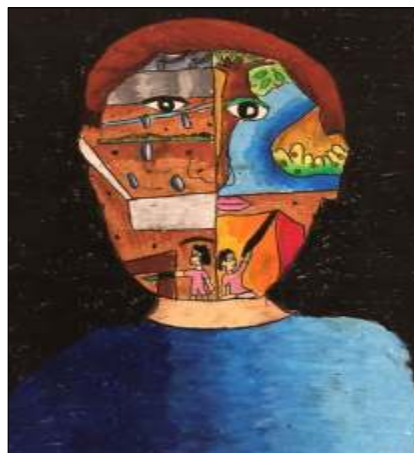
Vidi Group -Age 11-13 yrs - 1st Position
 Divya Koppikar, N.L. Dalmia High School



Srushti Sanay Sawant Age 13 P.V.G's Vidya Bhawan



Veni A age 5 to 7 yrs - 1st position
 Devaryaa Makhija
 Dhirubhai Ambani International School



Veni - B Group (8-10 Yrs) 1st Position
 Saesha Mathur Jasudben M.I. School



Vici Group - 14 Trs
 And Above -1st Position
 Anish A Jadhav Ies Patkar Vidyalaya



“ Science of Food Safety”

Distinguished Speaker:

Dr. Joseph I. Lewis

The thing that I want to introduce today and specially we as consumers must know is that safety is a system and it has to be all encompassing.

We have two acts - one was the Prevention of Foods and Adulteration Act, and now we have Food Safety and Standards Act. The important difference in the two is, first law talks about the adulteration, and the new law talks about safety, and there is a big difference between the two words and that's what really makes the difference between the two laws, so let me give you some example.

First difference, the previous laws was reactive law, this law is a preventive law, it's a predictive law, the first law simply work on the premise I must find something unsafe, then I will react to it, this law doesn't say that, this law says please find the unsafe event or please find the unsafe substance that will be there in the food before it comes to you, example most of the adulteration laws will pick up samples from the market, I think all of you are familiar with a Food Inspector that goes out to the market and picks a sample, when he picks a sample, it's one unit of perhaps a million units in the country and based on that one unit that which is tested and then prosecuted, what are you prosecuting, prosecuting a person for one unit, the other 99999 units run into the market, so you can see it is a reactive system, it really doesn't

guarantee safety, it is not system of safety, it's a system of adulteration, this law, of course, came post war era when it was in the 50's and therefore at that time it was suitable because a lot of food used to be adulterated because prices were very high, supply was very low, so you needed that law at that point of time. Now this whole system of inspect, test and prosecute tell me where is the consumer? End point is prosecution, the end point is not consumer, so this is something that I think we are now getting to see. What's the new paradigm - the new paradigm is prevent the food which is unsafe from entering the market, and therefore, the inspection now shifts from the market to the factory or to the establishment that makes this food.

One has to learn a lot about consumption of sugar, sugar is bad, that sugar is bad, great, come to the next step, what is the next step, we have to ask to what extent I am exposed to the sugar. If you look at the confectionary, bakery and carbonated beverages about 3 to 4 metric tones come from that, the rest all of it is coming from somewhere else, what is the point - the point is that when you have labeling rules for the package industry, the un-packaged consumption of sugar is three times more than the package consumption Hence, it is essential that we closely monitor what we eat.



L-R-Aarti Shah, Dr. Renuka Gopal Krishnan & Dr. Joseph I. Lewis



Kalpana Munshi, President With B. N. Srikrishna.

**BOARD MEETING WAS HELD AT
RAMKRISHNA BAJAJ-CFBP CONSUMER EDUCATION & TESTING CENTRE
20TH FEBRUARY, 2017 AT SNTD UNIVERSITY CAMPUS AT JUHU**



CFBP EC & Invitee Members with Dr. Ruby Ojha Director, Board of College and University Development(BCUD) at Ramkrishna Bajaj-CFBP- SNTD - Consumer Education & Testing Centre



Dr. Ruby Ojha Director, Board of College and University Development (BCUD) with President Kalpana Munshi



L-R-Anil Kamat, Anand Patwardhan, Swapnil Kothari, Shekhar Bajaj, Dr. Ruby Ojha, Dr. Renuka Gopalkrishnan, Niranjana Jhunjhunwala, Bhupen Chheda, Shrikant Soman, Niki Higand, Swarn Kohli, Kalpana Munshi, President, Asha Idnani, Padmakar Nandekar,

Union Budget 2017—18

(Cont. From Pg. No 2)

- 3 year period for long—term capital gains tax on immovable property reduced to 2 years; base year indexation shifted from April 1, 1981 to April 1, 2001
- Disinvestment target at Rs 72,500 cr, up from 56,500 crore
- Gross market borrowing pegged at Rs 6.05 lakh crore
- Duty exempted on POS machines and Iris readers for encouraging digital payments
- Tax benefits for Start ups to be for 3 out of 7 years
- FPI to be exempt from indirect transfer provision
- Integrated public sector oil major to be created to match global giants
- Direct Tax collection growth 15.8%, indirect tax 8.3%
- Total expenditure pegged at Rs 21.47 lakh crore
- Capital expenditure up 24%; to have multiplier effect
- Allocation to states hiked to Rs 4.11 cr
- FRBM Committee suggests Debt—GDP ratio of 60% by 2020
- Retail inflation to remain within 2—6 pc
- 2 new AIIMS to come up in Jharkhand, Gujarat
- Highest ever allocation of Rs 48,000 cr to MNREGA
- Farm sector to grow at 4.1% this fiscal, to double farm income in five years
- Farm credit target for next fiscal at Rs 10 lakh crore
- Fasal Bima yojana increased to 40% of crop area; raised to Rs 1.41 lakh crore in Kharif 2017 season
- Infrastructure investment pegged at Rs 3.96 lakh cr
- To double irrigation fund corpus to Rs 40,000 cr
- Infrastructure status accorded affordable housing
- Dairy processing fund with Rs 2000cr corpus to be set up
- Rs 1.84 lakh cr allocated for women, child initiatives
- Rs 1.87 lakh cr allocated to rural, agri, allied sectors
- 1 crore houses by 2019 for homeless
- PM Awas Yojana allocation up from Rs 15,000 cr to Rs 23,000 cr
- 100% village electrification to be achieved by May 2018
- Rs 31,920 cr allocated for Scheduled Tribes, Rs 4,195 cr minority affairs, outcome based budgeting to start
- Road sector allocation hiked to Rs 64,000 cr
- Innovation Fund to be created for Secondary Education
- Allocation of Rs 2.41 lakh crore rail, road, shipping to create jobs, spur economic activity
- New metro rail policy to be announced
- New crude oil reserves proposed at Odisha and Rajasthan; to take strategic reserve capacity to 15.33 mmt
- India on cusp of digital revolution
- FDI increased 35% to Rs 1.45 lakh crore in H1 FY'17
- 2 new schemes — Referral Bonus for individuals, Cash Back for merchants — under BHIM app soon
- Aadhaar enabled payment system for merchants shortly
- Bill on curtailing menace of illicit deposit schemes in offing
- Fiscal deficit for this fiscal at 3.2%, down from budget estimate of 3.5%
- FRBM Committee recommends 3% fiscal deficit for 3 years
- Rs 10,000 cr to be provided to banks for recapitalisation
- Trade Infrastructure for Export Scheme (TIES) to be launched next fiscal
- Simple 1 page form to be filled by individuals having taxable income of Rs 5 lakh
- Excise duty on cigars, cheroots hiked to 12.5% or Rs 4,006 per thousand
- Excise duty on pan masala hiked to 9% from 6%; on raw tobacco raised to 8.3% from 4%
- Parts used for manufacture of LED lights to attract basic customs duty of 5% and CVD of 6%
- Solar tempered glass used for manufacture of solar cells/panels exempted from customs duty
- Customs duty on printed circuit board for manufacture of mobile phones hiked to 2% from nil
- Threshold for audit of businesses opting for presumptive income doubled to Rs 2 cr
- Under presumptive taxation for professionals up to Rs 50 lakh advance tax can be paid in one instalment
- Scope of domestic transfer pricing restricted to entities availing profit linked deduction
- Presumptive tax would be 6% for SMEs with Rs 2 crore turnover opting for digital payment, 8% for others
- MAT credit will be allowed to be carried forward for 15 years, as against 10 years at present
- Lending target under Mudra Yojana set at Rs 2.44 lakh cr
- Computer Emergency Response Team for Financial Sector to be established
- Extensive reach out programme for GST to be launched on April 1.
- India a bright spot in world economic landscape, to be engine of global growth.

Good



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