



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

DECEMBER - 2025 - JANUARY - 2026

BOMBAY TIMES

5TH FEBRUARY, 2026

Women's empowerment summit held in city



IL-Ri Swapnil Kothari, Arundhati Subramaniam, Asha Soyab, Rochelle Pinto and Payal Kothari



Swapnil Kothari and author Anandita Ghose

THE recently concluded Council for Fair Business Practices (CFBP) Women Empowerment Summit 2.0, held at a suburban five-star hotel, showcased everything from eminent panel discussions to a fireside chat and a fashion show. The panel discussions were curated by Anandita Ghose, Solicitor, Mediator and Executive Committee Member, CFBP. Payal Kothari, who said, "The summit sparks a meaningful dialogue and initiates action towards empowering women, who constitute 50% of the population."

WOMEN IN LEADERSHIP ROLES

The first panel discussion — Women in Leadership Positions — saw Rochelle Pinto (Head Editorial Content, Vogue India), corporate leader Asha Soyab, and poet and author Arundhati

Subramaniam share insights on what it takes to succeed. While Pinto said family upbringing plays an important role, she stressed that hard work is essential. Suyash noted that equality was never a question in her largely female household, but added that women must assert their dreams and pursue them with persistence. Arundhati said that women already possess the strength to achieve anything, a belief echoed in her poems, which emphasise independence as something to be internalised rather than fought for.

The fireside chat, led by Senior Lawyer and President, CFBP: Swapnil Kothari with Anandita Ghose — former journalist, communications consultant and author — saw Ghose discuss her debut novel *The Illuminated*. She spoke about strong female characterisations,

particularly how women navigate and respond to everyday challenges.

AN ENGAGING PANEL DISCUSSION

Panel II — Men as Allies — featured Swapnil Kothari, filmmaker Madhur Bhandarkar and corporate leader Sunil Dutt, who discussed their roles in promoting equality. While Bhandarkar highlighted the importance of extensive ground research before portraying strong female protagonists in his films, Dutt said that in the corporate world, the proverbial glass ceiling is steadily eroding, with men increasingly accepting women as formidable colleagues. Kothari added that at CFBP, women have been consciously given leadership roles to ensure the organisation remains true to its name



IL-Ri Shikhar Bajaj, Payal Kothari, Swapnil Kothari, Madhur Bhandarkar, Shaina NC, Sunil Dutt and Kiren Solankar

and its commitment to fairness.

Swapnil said, "In its second chapter, this summit is one of the flagship events of the city creating a milestone in propagating fair practices to women. With the Supreme Court declaring the right to menstrual hygiene as a fundamental right under Article 21 (Right to Life) of the Constitution on January 20, it was only fortuitous to discuss pay parity, promotion and overall basic human dignity with gravitas. We were pleased to have Madhur Bhandarkar as our chief guest, whose films have depicted women in myriad powerful roles."

He added, "We are elated that people seek invites to our programmes. We treat every invited guest with grace and utmost professionalism, and curate each programme reflective of our ethos of integrity and

CFBP was founded in 1966 by the Tata, Birla and Godrej groups, along with Arvind Matfial, FT Khosla, Navul Tata, SP Godrej, Keshob Mahindra and other leading professionals.

Impactful creativity

Shikhar Bajaj, Founder Member, CFBP, said, "I am glad that we are taking this proactive initiative to ensure that meritocracy prevails in all walks of life. Our past presidents include Arvind Matfial, Naval Tata, Soli Godrej and Harish Mahindra, who championed seminal causes. Given the reputation that Swapnil enjoys both across his legal fraternity and the business community, we have tremendous faith in his leadership,

resulting in the most eminent people gracing our programmes to enlighten our niche audience."

FASHION WITH A CAUSE

Fashion designer and politician Shaina NC curated a special fashion show conceived by Payal Kothari. Twenty-seven women achievers — including wellness experts, journalists, doctors, legal professionals and wealth managers — walked the ramp in her creations. CFBP members who participated included Asha Idnani (Consumer Activist), Rajyalakshmi Rao (Former Judge, NCD&C and President, Ladies Wing, BMC), Sonal Kohli (Wellness Manager), Armin Majoo (Communications Manager), and Tiara Dhadly (Model, Jewellery Brand Owner and Author), along with Fayo D'Souza and Dr. Rishma Dhillon Patil, in support of Cancer Aid.



The evening saw an engaging and meaningful exchange of ideas and perspectives from eminent people from various sectors

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SONAL KOHLI



DIANA MEHTA

HEARTFELT FROM THE PRESIDENT



SWAPNIL S. KOTHARI

On January 30, 2026, we hosted the second edition of our Flagship Programme titled, “CFBP Women Empowerment Summit 2.0” with the same fanfare and glory. The Taj Lands End, Bandra was the perfect backdrop and our Chief Guest Madhur Bhandarkar was the cynosure of all eyes. Our Executive Committee Member Payal Kothari had been working tirelessly since a few months to put things together and it bore fruit. Also, Shaina NC worked hard to ensure that the Fashion Show portrayed the twin goals of Cancer Patients Aid and Women Empowerment at its best – approximately 27 women of all shapes, sizes, vocations and age walked the ramp adding that dash of glamour to a purpose! It was covered in the Bombay Times. Hope you enjoy the many photos.

Our Fourth Edition of the Annual Ethics Summit, primarily supported by the Tatas, promises to be a blockbuster Event – it will be held on February 21, 2026.

This time an interesting read is an article about how politeness assists in quick commerce written by our Advisory Board Member and regular contributor Mr. Jagdeep Kapoor. Also, our Invitee Dr. Yatri Thacker enlightens us on the mind-body connection and its healing powers. My Article on Water Contamination examined from the prism of Indore and Gandhinagar crises was published in Business India. Hope you enjoy reading it as much as I did writing it.

As I sit back and revel in the momentous past two months, I gather that you must have a passion to do something! At the same time, it is important to hone that passion and craft it to a certain level of perfection and presentability. That gives you a sense of bliss.

I end with a quote from that great German philosopher,

Nothing great in the world has ever been accomplished without passion.

Georg Willhelm Friedrich Hegel

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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)

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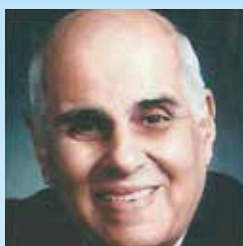
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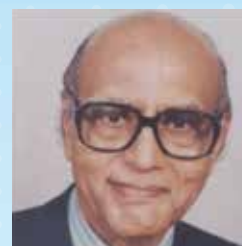
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SWAPNIL KOTHARI
2018-28

WOMEN EMPOWERMENT SUMMIT - 2.0

30th January, 2026

Women Empowerment Summit - 2.0

CFBP
COUNCIL FOR FAIR BUSINESS PRACTICES

Panelists:
SHEKHAR SAJJAL
FOUNDER MEMBER
SWAPNIL KOTHARI
PRESIDENT
PAYAL KOTHARI
EXECUTIVE COMMITTEE MEMBER
AND CURATOR, WOMEN EMPOWERMENT SUMMIT

Friday, 30th January 2026 • 9.30 am to 3.30 pm

Venue: Garden View, Taj Lands End, Bandra (West), Mumbai - 400 050

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PANEL - I
WOMEN IN LEADERSHIP POSITIONS

Panelists:
SHEKHAR SAJJAL
FOUNDER MEMBER
SHEKHAR SAJJAL
FOUNDER MEMBER
SHEKHAR SAJJAL
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FIRESIDE CHAT
THE ILLUMINATED: HOW FICTION CAN HELP US IMAGINE
A MORE EQUAL WORLD FOR WOMEN

Panelists:
SHEKHAR SAJJAL
FOUNDER MEMBER
SHEKHAR SAJJAL
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Panelists:
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PANEL - II
MEN AS ALLIES

Panelists:
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FOR THE YEAR 2025

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Water: From portable to potable

On the long road to prosperity, one could get thirsty on the way

As a major developing country on the cusp of being a superpower, India possesses millions of gallons of drinkable bottled water. But when it comes to water coming through the taps, one is scared of even cleaning the floor with it, let alone washing one's face or even attempting to drink it.

India faces a severe water crisis and records a low ranking on global water quality indices, with millions facing scarcity. It is ironic that, on the one hand, the government envisions a developed Bharat by 2047 while, on the other, it cannot even ensure that its people get to drink hygienic water. The laws in this country appear so inadequate when one hears of such tragedies as the one that recently struck Indore (supposedly the cleanest city of Madhya Pradesh), but actually, it is the implementation of these laws that stands compromised. The authorities have gone scot-free with zero accountability attached, as lives in this country come cheap and deaths come dear only to the family members!

These outbreaks are symptoms of broader challenges, including rapid urbanisation, pollution and inadequate water management. Besides Indore, recent water epidemics in cities like Gandhinagar and Bengaluru sickened thousands with diarrhoea, typhoid and hepatitis, causing several deaths. Our infrastructure is evidently of the Victorian era, and the municipal budgets, although earmarked for prevention of diseases (read *clean water and modern sewers*), somehow do not let the citizens see it being used the way it should be.

Globally, the World Health Organization (WHO) noted in August 2025 that one in four people still lack safe drinking water access. This seems to be a persistent crisis caused by climate change and urbanisation, leading therefore to significant health and economic impacts.

In late 2025/early 2026, over 5,000 people fell ill, and 34 died across 22 states in India, due to sewage-contamination in water pipes. The main causes are leaking pipes, ageing infrastructure and poor sanitation, which lead to sewage mixing up with drinking water. Viewed in a wider context, it is attributable to high levels of nitrates, fluoride and contaminants in groundwater. It is not as if the engineering department consists of quack engineers, but it is the apathy towards public hygiene, coupled with zero accountability, that leads to poor urban planning, which in turn, exacerbates the chances of water contamination. Furthermore, rapid urbanisation and careless development, including illegal constructions



SWAPNIL KOTHARI

and fragmented sewage networks, cause sewage pipelines to rupture.

In the Indore water crisis, investigations revealed that faecal bacteria such as *E. coli* and *Klebsiella*, typically found in sewage, had infiltrated the Narmada water pipeline due to a structural failure, and this led to contamination of water distributed to a densely populated neighbourhood. In Gandhinagar, on the other hand, 100 suspected typhoid cases were caused by the contamination of drinking water due to multiple leaks in a newly laid water pipeline. Health authorities discovered that ongoing drainage repairs and potential damage from cable-laying work could have led to sewage seeping into the water lines, resulting in typhoid spreading through unsafe drinking water in several sectors. These examples of water contamination in major cities have created an appreciable amount of discomfort in city homes, reminding us that even fastest growing cities can fall prey to civic administration's negligence, compromising the standards of safe drinking water security.

A robust water quality governance framework is the only way to move beyond revolutionary measures. State municipalities need to regularly indulge in:

- water source management – identifying and protecting reliable sources like rivers, lakes and groundwater;
- water treatment – operating treatment plants to remove pathogens, chemicals and sediments, using processes like flocculation, sedimentation, filtration and chlorination;
- infrastructure maintenance – maintaining pipes, reservoirs and distribution networks to prevent contamination during delivery;
- quality monitoring and regulation – regularly testing water quality and enforcing pollution control to meet health standards;
- wastewater management – testing sewage to remove pollutants before discharging effluent;
- public education – informing residents about water conservation, risks and proper usage;
- developing plans – creating comprehensive water management plans that set efficiency targets and identify improvements; and
- collaborating – working with government bodies for funding and policy, and working with citizens for local prevention efforts.

By fulfilling these roles, municipalities safeguard public health, support economic activity and promote environmental sustainability. Beyond the workplace, corporate involvement in

The author is a corporate lawyer and president, Council for Fair Business Practices

potable water is a significant aspect of corporate social responsibility (CSR) for many reasons:

Human rights: Access to safe drinking water is recognised across the world as a human right.

Operational risk: Water is critical for numerous industries – from food and beverage to technology and mining. With sustainable management practices, water scarcity and quality issues can be resolved by corporations.

Cost-effective mechanism: Maintaining unpolluted water might require that firms install costly pollution control devices. Corporate profits often grow at the expense of the environment and natural resources. When formulating strategies for long-term viability, businesses should consider profitability, the health of local communities and sustainability and understand the relationship between them.

Municipal corporations, on the other hand, should pursue sustainable water practices, particularly by way of:

- reducing consumption of water in general;
- avoiding clean water waste and leakages;
- promoting public discourse by being transparent, because public pressure and negative publicity created by information disclosure can cause negligent companies to change their policies and operations;

- creating comprehensive plans for water pollution prevention. Recently, Mohan Yadav, chief minister, Madhya Pradesh, laid a foundation stone for ₹800 crore water supply for Indore from the Narmada River to ensure clean water.

Research shows that heavy water pollution reduces economic growth, having a cascading effect globally, as contamination in one region leads to a possible impurity in adjacent areas and so on and so forth. Water-borne diseases (cholera, typhoid) lead to high healthcare expenditure and lost wages from sick leave. Globally, billions of dollars are lost in economic opportunities because individuals – primarily women – must spend billions of hours collecting safe water, instead of engaging in income-generating work. Recent data indicate that, when the quality of water drops below critical biological thresholds, the associated region's GDP growth can fall as much as a third.

Long since recognised as a fundamental right under Article 21 (right to personal liberty), the right to safe drinking water, ensconced firmly as part of 'right to life' does not need the sanction of the law as an inalienable right. It is the very essence of our existence as our bodies are composed of 50-75 per cent water on average. A journey to Viksit Bharat is a long road, and one is bound to get thirsty periodically on the way!

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SOFT SKILLS, HARD DELIVERY

Be Polite... Be Delighted, Q Commerce May Get Praised

The quick commerce market in India is valued at almost \$3.5 billion and is expected to reach \$10 billion by 2030. This is a fastgrowing market and has a huge potential. Amazon Now, Flipkart Minutes, BigBasket, Blinkit, Swiggy, Zepto and many others are the brands in the quick commerce market in India.

While speed is of the essence, through hard delivery, many a time, soft skills may get missed out, leaving consumers a little dissatisfied, because of the tone and behaviour of this speedy delivery. If soft skills are married with hard, delivery skills and speed, it would be a great combination

and would make the quick commerce market grow even faster and become even bigger.

One must recognise that quick commerce is a part of the service industry and, in the service industry, soft skills are as important as quick delivery, as also efficient, hard delivery.

Let us look at what is needed to get praised.

P for Polite: You may do a speedy delivery and be efficient and also be reliable in being able to deliver groceries and other materials but, if you are not polite, you are slowly but surely destroying the brand. One can understand the speed at which deliveries have to be made; also, one can

understand that there is pressure for a quick turnaround, but that definitely does not give one a licence to be brash and be rude. Being polite could take just a few seconds and requires soft skill training to these efficient hard delivery soldiers. There will come a time with delivery, speed, efficiency will be parity. Everyone will be doing it.

What will differentiate one brand from the other is being polite.

R for Respect: The other element in soft skills, while developing your Q commerce brand, would be respect. Many a time, the consumer ordering products is a senior citizen. In fact, quick commerce for them is not a luxury

but could be a necessity in many cases. At that point of time, the interaction between the consumer, young or old, is important.

Listening with respect and speaking with respect and delivering with respect, go a long way in building the Q commerce brand and differentiating it from other commoditised offerings. Remember, the next time, the consumer chooses a quick commerce brand, it is not necessarily based

on speed and efficiency, it is also based on how polite and respectful the person delivering and serving the consumer was.

Somehow, this has got missed. It is important that the quick commerce brand be perceived as a polite and respectful brand which is endearing and is liked and loved by consumers. Not only depend on the speed of hard delivery. Soft skills also matter.

A for Attitude: While it is understandable that the service provider is in a rush, a calm and positive attitude would definitely help in Customer Service. It is quite possible that the service delivery provider is in a rush, but you do not have to rush the consumer and give her/him a feeling that everyone is at war. This emergency situation attitude may not be the best way to express your delivery to the consumer. This requires training, practice, mock calls and an inculcation of pleasant attitude, towards the consumer.

I for Integrity: Workplace integrity is about having strong principles and values, which you demonstrate through your conduct in the work environment. A common integrity definition states that people with their



JAGDEEP KAPOOR

integrity do the right thing even when nobody is watching. The quality of being honest and having strong moral principles is part of integrity.

In this service of quick commerce, integrity would be playing a major role because the consumer expects honesty, places trust and expects the brand to deliver and serve in a fair and responsible manner. This culture must be imbibed in the service delivery professionals. Someone could argue that, in such a hard delivery and speedy environment, how could you expect soft skills to be practised? Well, look around, for years together, the simple Dabbawalla, who delivers lunch, does it with full integrity and responsibility.

S for Soft-spoken: While you could make hard deliveries, it makes sense to be spoken about in the quick commerce business, if you want to build a strong vibrant brand. Commerce is not based only on tangibles. Intangibles are a major part of the entire delivery experience, where being softspoken does help. As quick commerce is quickly expanding to not only groceries but many other product categories and is able to help and make life easy for the consumer, why should a badly spoken word, or a harsh comment, ruin the hard work of speedy delivery? Being soft-spoken is a good weapon to be had, along with hard delivery. There is always appreciation from the consumer when he comes across this behaviour. In addition, it helps with the image of the brand.

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E for Empathy: Empathy is the ability to imagine how another person is feeling and so understand their mood. Having empathy is an importance of skill, which should be used along with hard deliveries in quick commerce.

What is empathy in simple words? Empathy is the ability to see things from another perspective and feel their emotions. Putting yourself in another person's shoes might lead you to act with compassion and do what you can to improve their situation.

There are many times when the service provider is also having his family or himself or herself, finding themselves in the shoes of a consumer. At that point of time, one can feel and understand what a consumer goes through and should be sensitive as a service provider and bring about empathy.

When do you want to practise empathy? You need to take perspective, stay out of judgement, recognise the emotion in the other person and communicate the understanding of another person's emotions. This brings about sensitivity and connection which is appreciated by the consumer. And, they help in building a Q commerce brand.

D for Delight: When all these elements are implemented, the consumer would be delighted. That is the entire journey from polite to delight would help enhance the brand image of the commerce brand and move it from just being hard delivery to being blended with soft skills.

When the consumer is delighted, repeat purchases take place, the perceived value of the brand goes up, the brand is a preferred brand and is able to grow both in terms of top line and bottom line and also is recommended by consumers to other consumers, through word of mouth. Hence, it's important to go through the journey of polite to delight and make sure that apart from delivering products and groceries, excellent Customer Service gets delivered, which ultimately gets praised!

THE MIND–BODY CONNECTION: WHERE HEALING TRULY BEGINS

As I sit by the window on my way to Milan, watching the landscape slowly unfold quiet fields, distant mountains, and soft winter light I find myself naturally slowing down. Travel often does that to me. It creates space. Space to pause, reflect, and reset. With a new year beginning, this journey feels symbolic: a gentle reminder to look inward, to reconnect, and to realign. And as often happens during such moments of stillness, a patient's story comes back to me one that perfectly illustrates the profound connection between the mind and the body.

A Case That Spoke Beyond Symptoms

She was 38 years old when she came to me. Professionally accomplished, a devoted mother, outwardly “managing” life well but internally exhausted. Her primary complaint was chronic migraine, persisting for years. Alongside it were constant overthinking, disturbed sleep, emotional sensitivity, and progressive hair thinning.

She had been on multiple painkillers sometimes daily. They offered temporary relief, but the migraines always returned, often stronger. Medical investigations were normal. “Everything is fine,” she had been told. Yet, she didn't feel fine. What struck me most was not just her pain, but the pattern: relentless mental activity, suppressed emotions, unexpressed stress, and a deep fear of losing control. Her body was speaking the language of her mind.

This is where the mind–body connection becomes not just a concept, but a lived reality.

Understanding the Mind–Body Connection

Modern science now confirms what holistic systems of medicine have long known: the mind and body are inseparable. Thoughts, emotions, and chronic stress directly influence neurological pathways, hormonal balance, immune responses, and inflammatory processes.

When stress becomes chronic whether due to emotional suppression, unresolved trauma, constant overthinking, or long-term anxiety the body adapts initially. But adaptation has a limit. Over time, these mental emotional patterns manifest as chronic physical diseases.

The body doesn't suddenly “fall sick.” It gradually communicates through fatigue, headaches, digestive

disturbances, skin issues, or hair fall. When these early signals are ignored or masked with symptomatic treatment alone, deeper pathology develops.

How Chronic Diseases Evolve from the Mind

Let us look at some common chronic conditions through a mind–body lens:

- **Migraine & Tension Headaches:** Often linked with suppressed emotions, perfectionism, mental overactivity, and unresolved anger or grief.
- **Anxiety & Depression:** Manifest not only as emotional symptoms but also as palpitations, IBS, hormonal imbalance, and immune dysfunction.
- **Hair Fall & Alopecia:** Strongly associated with chronic stress, fear, insecurity, and prolonged emotional strain.
- **Autoimmune Disorders (like thyroid disorders, rheumatoid arthritis):** Frequently connected to long-standing internal conflict, self-criticism, and emotional overload.
- **Irritable Bowel Syndrome (IBS):** A classic psychosomatic condition, reflecting gut–brain dysregulation.
- **Skin Disorders (eczema, psoriasis, acne):** Often mirror inner emotional distress and sensitivity.

These conditions are not “imaginary.” They are very real physiological expressions of emotional imbalance.

The Holistic Homeopathic Approach

Homeopathy does not treat diseases in isolation it treats people. The physical symptoms are important, but so are emotional patterns, fears, coping mechanisms, sleep quality, stress responses, and life experiences.

In the case of the 38-year-old woman with migraines, the treatment was not focused on pain alone. It involved:

- Individualized homeopathic remedy, chosen after understanding her mental state, emotional triggers, physical tendencies, and overall constitution.
- Psychotherapy and emotional awareness, helping her recognize patterns of overthinking and self-pressure.
- Stress-regulating practices, including breathwork and mindfulness techniques.
- Gentle lifestyle corrections, aligned with her nervous system rather than rigid rules.

Over months, her migraines reduced significantly in



DR. YATRI THACKER

frequency and intensity. Painkillers became occasional, then unnecessary. Her sleep improved. Hair fall stabilized. More importantly, she felt emotionally lighter less reactive, more grounded.

Why Holistic Homeopathic Treatment Works

Holistic homeopathy works because it:

- Addresses the root cause, not just symptoms
- Respects the mind-body unity
- Supports the body's innate healing intelligence
- Is gentle, non-suppressive, and sustainable
- Empowers patients to understand themselves better

When the mind is calmed, the nervous system resets. When emotional burdens are released, hormonal balance improves. When stress responses normalize, immunity strengthens. The body follows the mind.

As the scenery outside my window continues to change, I am reminded that healing, too, is a journey. It is not about quick fixes, but about awareness, patience, and alignment.

This new year, perhaps the greatest gift we can give ourselves is to listen more deeply to our thoughts, our emotions, and the subtle messages of our body.

Chronic diseases are not punishments. They are invitations. Invitations to slow down, to heal within, and to reconnect with ourselves. Because when the mind heals through guidance and support the body follows.

About the writer:

With over two decades of clinical experience, Dr. Yatri Thacker is a Mumbai-based holistic homeopathic physician and psychotherapist specializing in mind-body medicine and chronic disease management.

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

CFBP 38th Jamnalal Bajaj Awards For Fair Business Practices



The Awards are conferred every year on business and associations, which display an outstanding commitment to Fair Business Practices. It comprises the prestigious CFBP Trophy and a laudatory Citation.

The Awards are open to all Public/Private Sector, Co-operative Ventures, Service Industries, Partnership and Proprietary business, Federations/ Chambers of Commerce, Trade Association and Charitable organizations from all over India.

The Council for Fair Business Practices (CFBP) is a unique, self regulatory body of business and industry dedicated to upholding the voluntary Code of Fair Business Practices. Formed in 1966, CFBP instituted these Awards in 1988 in memory of the Shri Jamnalal Bajaj to honour those who adhere to Fair Business honour those who adhere to Fair Business Practices in the interest of the consumer and the community at large.

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