



Food, Civil Supplies and  
Consumer Protection  
Department, Maharashtra



#### 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

JUNE - JULY 2025

## CAFÉ PEHCHAAN

26th June, 2025





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2024-2026



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**RAJIV K. PODAR**



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**MANOJ ISRANI**



**VIKESH WALLIA**



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RAO**



**DOLLY THAKORE**



**SIDDHARTH  
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**AJAI KUMAR**



**PIRUZ  
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**SURESH PANSARI**

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2024-2026

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GRIEVANCES REDRESSAL COMMITTEE



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**BHUPENDRA  
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CFBP CREATIVE ARTS FESTIVAL



**NIRALI BHATIA**



**PAYAL KOTHARI**  
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**LEENA GUPTA**



**SONAL  
CHORARIA**  
(KOLKATA)



**DR. VASAVI  
ACHARJYA**  
(GUWAHATI)



**MENAKA  
DEORAH**



**NIKITSHA  
CHOPRA**



**TANVI SHAH**

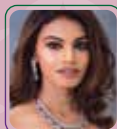


**NEHA RANGLANI**

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DELAWAR HUSSAIN**  
BANGLADESH



**ARADHANA  
NAYAR**  
(FREELANCE ANCHOR AND  
EX-FEMINA MISS INDIA FINALIST)



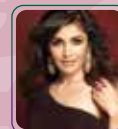
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(INTERIOR DESIGNER  
AND LUXURY TABLEWARE)



**SHILPA BHAGAT**  
MRS INDIA WORLD 2013  
FOUNDER - FITISTAN  
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(COUNSELLING PSYCHOLOGIST  
MENTAL HEALTH ADVOCATE,  
AUTHOR MRS. INDIA EARTH 2023)  
(MUMBAI AND NEW DELHI)



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EX-MISS INDIA FINALIST,  
COLUMNIST AND  
SERIAL ENTREPRENEUR



**NEHA SAREEN**  
TV HOST, EMCEE,  
PERSONAL EMPOWERMENT  
COACH AND AUTHOR

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



**RADHIKA MORAL**  
(BROWN UNIVERSITY,  
RHODE ISLAND)

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**PRACCHI MEHTA**



**DR. SAMEERA  
DESAI GUPTA**



**DR. YATRI  
THACKER**



**DR. GEETA SAJID  
FAZALBHOY**



**DR. BINDU  
STHALEKAR**



**DR. KARISHMA  
KIRTI**



**JALPA  
MERCHANT**



**DEVIKA B. BAJAJ**  
(NAGPUR)



**MONAZ  
RANINA**



**RAGINI GOYAL**  
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**NIDHI KARNANI**  
(KOLKATA)



**KUNHI SAIKIA**  
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GUWAHATI AND NORTH-EAST)



**ANMOL DUBE**  
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**JHARNA VIJAY  
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(CHENNAI)



**DR. BINDU  
KHURAANA**



**RACHNA NAHATA**  
(KOLKATA)



**DR. PALLAVI  
BHURKAY**





## Heartfelt from The President

**SWAPNIL S. KOTHARI**

The months of June and July have been busy in the sense that we had many meetings to curate the Holistic Health Summit 3.0 upcoming on 10th August, 2025. Also, the preparation of the Annual Report does take time to ensure that the reader gets a complete picture of all our activities besides the mandatory figures.

CAFÉ PEHCHAAN 5.0 held on 26th June, 2025 Taj Bengal, Kolkata saw a motivational coach Kavyal Sedanni enlightening the women present there on many issues. An impactful programme, once again, its curator Kavita Agarwal (our Executive Committee Member and West Bengal Chapter-head) invited our another EC Member Payal Kothari as a Jury Member to decide some of the Award Winners. A well-attended Event, I am certain it made a difference in the lives of many women. Some photos adorn the pages for all of you to enjoy.

This time, we have our regular contributor Advisory Board Member and Chair, Marketing Committee Mr. Jagdeep Kapoor enlighten us on the value of “impatience” in today’s business scenario. My Article, “Corporate Crises and Business Ethics” was carried in Business India. Our Invitee Member Devika Bajaj educates us on the important role that Moringa Powder plays in bettering a woman’s health. Our regular contributor Jalpa Merchant pens on the various aspects of *Stress*.

As President, I usually like to express gratitude to my fellow travelers. It is not mere lip-service but a promise that I have made and hopefully kept it. Without team-work nothing is possible and the achievement of dreams becomes easy when you have people believing in your vision. I end with a quote from that great American President,

*As we express our gratitude, we must never forget that the highest Appreciation is not to utter words, but to live by them.*

**John F. Kennedy**

# 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)

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<b>Smt. Amla Ashok Ruia</b> Chairperson Aakar Charitable Trust	<b>Mr. Amit Y. Modak</b> Director PNGS Gargi Fashion Jewellery Ltd.	<b>Mr. B. Ramesh Babu</b> Managing Director and Chief Executive Officer Karur Vysya Bank Limited	<b>Mr. Bhupendra Chheda</b> Chairman Roman Group	<b>Mr. Bhupinder Khera</b> Sr. VP JSW Steel Coated Products Ltd.	<b>Mr. Dilip G. Piramal</b> Chairman VIP Industries Ltd.
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<b>Mr. Koushik Chatterjee</b> Executive Director and Chief Financial Officer Tata Steel Limited	<b>Mr. Kundan Singh</b> Deputy Director - Marketing & Operations, Lilavati Hospital and Research Centre	<b>Mr. Manoj Israni</b> Vice Chairman & Managing Director Blue Cross Laboratories Pvt. Ltd.	<b>Mr. M C Tahilyani</b> Managing Director Forbes & Company Limited	<b>Mr. Mukesh Ambani</b> Chairman & Managing Director Reliance Industries Limited	<b>Mr. M. Senthilnathan</b> Chairman & Managing Director ECGC Ltd.
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<b>Mr. Rajiv Podar</b> Managing Director Nawal Finance Private Limited	<b>Ms. Ravi Agrawal</b> Founder and Director, AUM Life (Samta AUM Foundation)	<b>Mr. R. Mukundan</b> Managing Director & CEO Tata Chemicals Limited	<b>Mr. Rohit Jawa</b> Chairman & Managing Director Hindustan Unilever Limited	<b>Mr. Shashikumar Sreedharan</b> Managing Director Microsoft Corporation (I) Pvt. Ltd .	<b>Mr. Sanjay Dangi</b> Director Authum Investment & Infrastructure Limited
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<b>Mr. Savji Dholakia</b> Chairman & Founder, Hari Krishna Exports Pvt. Ltd.	<b>Mr. Sharad Upasani</b> Chairman Blue Dart Express Limited	<b>Mr. Som Sengupta</b> Director Specialty Products and Services (India) LLP	<b>Mr. Samir Agarwal</b> Director Indcap Advisors Pvt. Ltd.	<b>Ms. Tanvi Shah</b> Nutritionist, Chef and Sustainable Fashion Designer	<b>Mr. Vijay. K. Chauhan</b> Chairman & Managing Director Parle Products Pvt. Ltd.
<b>Mr. Vijay S. Khetan</b> Managing Director Krishna Developers Pvt. Ltd	<b>Mr. Vineet Bhatnagar</b> Managing Director PhillipCapital (India) Pvt. Ltd.				

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Ramkrishna Bajaj



S. P. Godrej



F. T. Khorakiwala



Naval Tata



Arvind Mafatlal



J. N. Guzder



Ashok Birla



B. D. Garware



Harish Mahindra



Vishnubhai Haribhakti



Keshub Mahindra

## THE PIONEERS



AJIT GADGIL



## 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



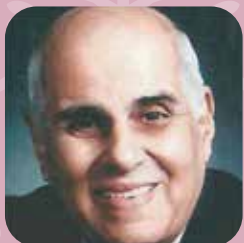
A. H. Tobaccowala | 1992-96



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



# CAFÉ PEHCHAAN

26th June, 2025





# CAFÉ PEHCHAAN

26th June, 2025






# CAFÉ PEHCHAAN

26th June, 2025






# CAFÉ AND CFBP PRESENT AN ONLINE LEGAL CLINIC ON 22nd JULY



CAREER  
AFTER FAMILY

Learning Skills | Building Connections | Growing confidence


LEARNING SESSION #1  
2025-26




**CLUB MONEY MATTERS  
PRESENTS**

## Legal Rights of Consumers

- Online shopping - Amazon, Myntra etc
- Quick delivery - Blinkit, Instamart
- Ride share apps - Uber



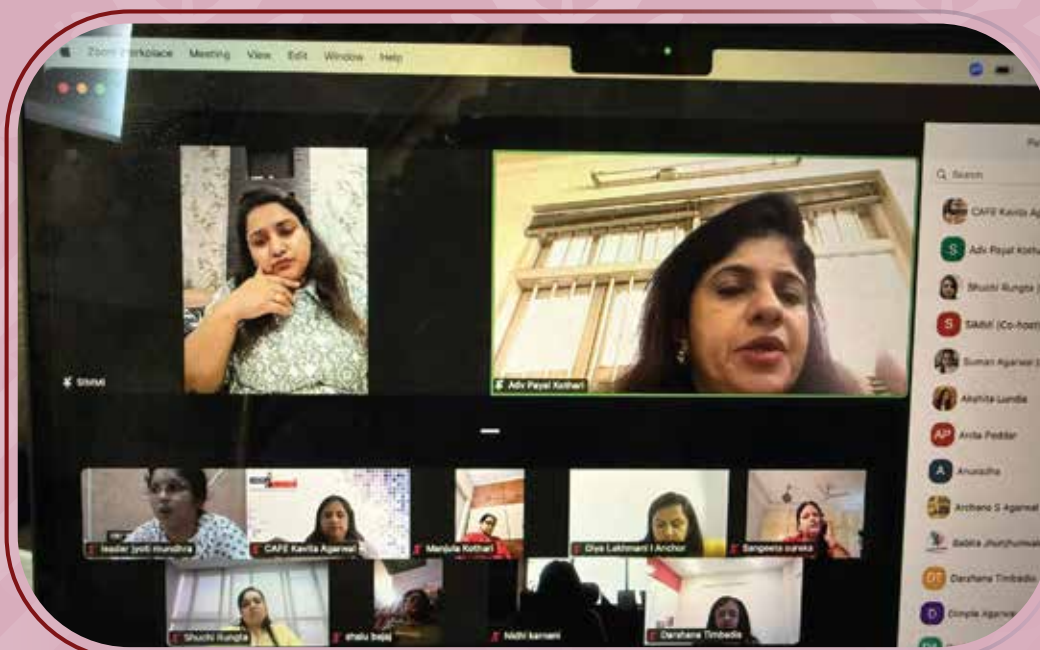
**Payal Kothari**  
Advocate and Solicitor  
Bombay High Court  
Executive Committee Member CFBP  
(Council for Fair Business Practices)



**Tuesday, 22nd July.**  
**12:30 - 1.30 pm**  
**On Zoom**

**Leadership Team:**  
Board: Shagun Tulsyan  
Leaders: Simmi Bagaria, Shuchi Rungta, Suman Agarwal

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# CAFÉ PEHCHAAN 5.0 HONoured THE SPIRIT OF 21 WOMEN, WITH T2

## CAFÉ PEHCHAAN 5.0 HONoured THE SPIRIT OF 21 WOMEN, WITH T2



Kavyal Sedamni in conversation with Radhika Goyal

Organised by Career After Family in association with t2, CAFÉ Pehchaan 5.0 brought together several women

entrepreneurs, professionals and mentors who are taking charge of their lives and are rewriting their stories on their own terms. With the powerful theme of 'Hauston ne di naye udaye', the event, held at Taj Bengal on June 26, celebrated women who once paused their careers for their family, but are now fearlessly chasing their dreams, creating impact and inspiring other women as well.

The event opened with warmth and energy, followed by an introspective talk show featuring life coach Kavyal Sedamni as the guest speaker. Kavyal, known for her unapologetic truth-telling, struck a chord with the audience while she was in conversation with Radhika Goyal. Her candid

conversation covered everything from self-sabotage and guilt to the toxic culture of seeking over-validation at home. She reminded women that, "Your partner only reflects your own shadows, you are your own project. Stop making the world your project." The talk show ended with a reflective vision board exercise, leaving the audience moved and relaxed at the same time.

The momentum continued with the Pitch Perfect Segment, where three successful entrepreneurs from the WEMBA (a structured three-month marketing and business administration programme) cohorts shared their journeys. From Sumaira Kaseera's art-driven label Sumzart to Ritu Bhalotra's dual ventures (Agora Space and Rehearse), and Ritika Poddar's creative studio Deco Enclave, the audience was moved by their growth and success stories.

It was followed by the official announcement of WEMBA 3.0.

The focus later shifted to another powerful CAFÉ initiative — Finesse, a financial literacy program for women, which is a three-month mentorship-led course in collaboration with Heritage Institute of Technology. The first batch was recognised for their



Enami co-founder R.S. Goenka was felicitated by members of CAFÉ Pehchaan



CAFÉ Finesse Course Batch 2025 pose for a frame

WEMBA course batch poses post felicitation

completion. Kavita Agrawal, the founder of Career After Family, was also honoured for her visionary leadership. She said:

"We are a tribe who, at one time, prioritised family needs, placing our own dreams on hold. But today we know that our aspirations matter. The world needs our voices, our talents, and our dreams. And at

CAFÉ, we have been finding them AGAIN."

The event continued with Pehchaan Awards 2025, recognising 21 women of substance across fields such as health, philanthropy, interior design, education, art, wellness, social service, content creation, and more. Influencer Priyanka Looma, mountaineer Rachana Pagarla, and nutritionist Shikha Agarwal were among those applauded for their contribution and impact.

"It is an extremely fulfilling and satisfying emotion to recognise these 21 women of substance who are inspiring so many more to find their purpose in life," said Nidhi Karnani, director, Career After Family.

"The enthusiasm of awardees and members made sure that the fifth edition is a truly successful and memorable event," said Durshana Timbadia, director, Career After Family.

The event's success was also marked by the presence of Enami co-founder R.S. Goenka, as guest of honour, along with the jury members, including advocate Payal Kothari, Maamta Binani, Pradip Agarwal of the Heritage Group, and tech entrepreneur Atul Gupta.

**Eshita Shukla** (t2 intern)  
Pictures: Krishna Kumar Sharma



## Corporate crises and business ethics

Credibility and blue-chip status have only one thing at the very centre – ethical practices

In the recent past, two issues have caught the attention of the corporate world – one, the HDFC CEO's bribery issue; and the other, the AI 171 plane crash. Both these issues have raised concerns about the trust deficit that can develop faster than a mushroom in a garden, given the innumerable voices giving their views on television media, print media and social media.

A complainant, Sashidhar Jagdishan, has approached the Bombay High Court seeking the quashing of a first information report (FIR) lodged against him by the Lilavati Kirtilal Mehta Medical Trust (the Trust), which owns the well-known Lilavati Hospital in Mumbai. Jagdishan is accused of accepting a ₹2.05 crore bribe for allegedly helping a certain rival group retain some sort of illegal control over the trust's operations. As a *quid pro quo*, Jagdishan, with his family, has allegedly received 'free medical treatment' at the hospital. Also, there is an alleged misuse of corporate social responsibility (CSR) funds to the tune of ₹1.5 crore being offered to destroy and forge evidence.

HDFC Bank has chosen to remain silent on the above. Needless to add, any misuse of CSR funds attracts legal liability – both civil and criminal. But it needs to be proved.

The trust has been at arm's length with the borrower company of the disputed loan transaction and has highlighted discrepancies in HDFC Bank's court filings, indicating that bank had mentioned various figures – first ₹4.8 crore in one instance, then ₹450 crore in another, and now some ₹65.22 crore involved – all without an official loan document or a book entry. Additionally, civil and criminal defamation proceedings of over ₹1,000 crore have been initiated against Jagdishan for 'loss caused to the trust'.

HDFC Bank has issued a blanket denial, stating that the allegations are baseless and devoid of truth. Also, it says, "neither the bank nor its CEO has engaged in any activity that is illegal, unethical or improper."

This means that both the trust and the bank are set for a long legal battle in both the civil courts and criminal courts and may eventually settle the matter, as happens in such cases. Meanwhile, the general public like me and you will start wondering whether India has an unending pattern of 'bank scams' and naturally the eyes roll up in wonder when it comes to perhaps the most prominent and trusted banks with undoubtedly, a rigorous code of ethics, being embroiled in something as sinister as bribery at the helm of operations.



SWAPNIL KOTHARI

There can be a couple of theories attributable to this – a genuine case filed by the trust, a business relationship gone sour or an insinuated case by one of the rival banks (known as 'corporate war'). The best course in this scenario is for the bank to be transparent, come clean with whatever the matter is all about, if false then ensure that incriminating evidence is sought for, as 'bribery' is a serious allegation and needs more substantiation than a 'theft' and overall ensure that the trust of the people remains unshaken with the same amount of footfall in the bank operating hours.

The other case is a gruesome one involving one of the worst airline disasters ever in the history of aviation. Air India, known for its turbulent history of faulty air-conditioning, random cancellations, at times stale food or unclean toilets during the time it was government-owned unfortunately had some of it even after the Tatas having taken it over. Naturally, all of this requires a grassroots level turnaround, which is not easy when you are dealing with a behemoth and the aviation sector requires a micro-management repeatedly until it reaches a certain standard operating procedure that personifies the Tatas. They have never ever faced a *trust deficit* and perhaps never will, as I am certain that they shall surmount any difficulty



Jagdishan is accused of accepting a ₹2.05 crore bribe for allegedly helping a certain rival group retain some sort of illegal control over the trust's operations

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





Air India requires a grassroots level turnaround, which is not easy when you are dealing with a behemoth and the aviation sector requires a micro-management repeatedly until it reaches a certain standard operating procedure that personifies the Tatas

with the right approach of ethics, empathy and exactitude! If 26x11 was an externally influenced crisis being a terrorist attack, which was handled with consummate ease by the late Ratan Tata, so will this being an internal crisis warrant an undivided attention of the powers-that-be. Compensation, visits to the family, personal letters from the CEO to every Maharaja Club member and internal overhaul is all fine but what is going to be tough to ensure is the airworthiness of every aircraft (as some are possibly outdated) and I am not saying it from the point of view of safety only but basic comforts and amenities as well.

Statistically, air travel is the safest transportation mode with only 0.1 death per 100 million miles travelled, much safer than cars, motorbikes or even trains for that matter. In fact, we are more likely to die struck by lightning than in an air crash. Theories abound like sabotage, or gross negligence in declaring the plane airworthy despite multiple complaints about it in the past, or a pilot error. The fog will eventually clear in the next couple of weeks, with preliminary reports coming in and maybe then the Air India management will have to take certain decisive steps (although some unpalatable) and retain that illustrious legacy of unwavering trust built upon moral rectitude rather than corporate platitude! This report will also throw some light on the working of the DGCA, on which there has been a big

question mark!

There is one major point of concern though and this will be the litmus test. If the crash had not happened, would there have been as many cancellations or returns to the origin of destination or would we still be flying in that euphoric mood of sitting in a Dreamliner, oblivious of any potential inherent danger? A plane generally does not crash unless for some very specific limited reasons and is built to give you every possible warning to bring it down safely should it not find itself worthy of being airborne. It is as if the inbuilt artificial intelligence and intricate computerised network is warning you like a close family member would in situations of danger.

All of this will require uncompromising integrity, an eye for every small detail not to be missed, that longing to be perfect, that noble transparency of putting the people first over any expected profit every step of the way – which the Tata Group possesses and cherishes.

Viewing both the above cases in perspective, I believe that it shall involve a top management intervention so that their actions today trickle down to the budding next-generation not only of those two corporate juggernauts, but also, of other corporates – big or small – as credibility and blue-chip status both have only one thing at the very centre – *ethical practices*. For it does not take long or too much for *trust* to be incinerated!



# NEWS18 SHESHAKTI MUMBAI EDITION

31st July, 2025

## FROM THE PRESIDENT

Always nice to attend the News18 SheShakti - Mumbai Edition for the first time!

The Event saw outstanding Women Achievers from different sectors - Palki Sharma introducing the Event, Priti Rathi Gupta, R. J. Mallishka, Naiyya Saggi, Nimrat Kaur, Anjali Bhagwat, Renuka Shahane, Shriya Pilgaonkar and, of course, Neerja Birla who is always a pleasure to talk to. Spoke to many of the above too!

The Event ended with CM Devendra Fadnavis at his best giving a broad picture of Women Empowerment initiatives by the Maharashtra Government!





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# THE EFFECTIVENESS OF MORINGA POWDER IN SUPPORTING WOMEN'S HEALTH

## Abstract :

Revered in traditional medicine, *Moringa oleifera*—popularly called the ‘miracle tree’—has recently attracted global attention for its dense nutritional and therapeutic attributes. This paper investigates the effectiveness of Moringa powder in supporting various aspects of women's health, including hormonal balance, iron levels, reproductive health, and mental well-being. Through a review of current literature and observational data, the findings support Moringa's potential as a natural supplement for improving health outcomes among women across different life stages.

**Keywords:** Moringa, women's health, hormonal balance, iron deficiency, natural supplement

## Introduction:

Women often face unique health challenges across different life stages—from menstruation and pregnancy to menopause. These phases are accompanied by shifting nutritional demands, hormonal imbalances, and increased susceptibility to deficiencies such as iron and calcium. *Moringa oleifera*, known for its dense nutrient composition including vitamins, minerals, amino acids, and antioxidants, has shown promise in addressing many of these health concerns. This paper explores the specific ways Moringa powder can support women's health through a detailed review of existing scientific evidence and traditional Ayurvedic practices.

**Methodology:** This research is based on a qualitative review of existing scientific literature, Ayurvedic texts, and ethnobotanical research. A comparative analysis was conducted using data from clinical studies, laboratory results, and traditional usage patterns of Moringa among women in South Asia and Africa. Key parameters studied include nutritional value, bioavailability of iron and calcium, hormonal modulation, antioxidant capacity, and anti-inflammatory properties.

## Results and Discussion:

- 1. Hormonal Balance :** Moringa leaves contain plant-based compounds that may help regulate estrogen levels and reduce symptoms associated with PMS and menopause. The presence of isothiocyanates and polyphenols contribute to this balancing effect. Rich in nutrients and antioxidants, Moringa leaves may help balance hormones due to its phytoestrogen content, fiber, and potential to regulate blood sugar, which can indirectly influence hormone levels.
- 2. Menstrual & PCOS Support :** Moringa helps in PCOS

by improving insulin sensitivity and balancing hormones, thanks to its antioxidants and anti-inflammatory compounds. It's rich in nutrients like zinc, magnesium, and iron that support menstrual health. Moringa may also aid in weight management and reduce symptoms like acne and irregular periods.

- 3. Menopause & Bone Health :** Moringa supports menopause by balancing hormones and reducing symptoms like hot flashes, mood swings, and fatigue. Its rich antioxidants, calcium, and vitamin E help strengthen bones and improve skin elasticity. Its anti-inflammatory compounds may help reduce joint pain and swelling. Regular use helps maintain bone strength and density, especially with age. Moringa contributes to enhanced vitality and cardiovascular resilience, especially during menopausal transitions.

- 4. Iron and Haemoglobin Support:** Moringa is rich in plant-based iron and vitamin C, which enhances iron absorption. Studies have shown that it can help reduce anemia, particularly in menstruating and pregnant women. The study by Akomolafe et al. (2023) emphasizes Moringa's role in improving hemoglobin concentrations and ferritin levels, making it beneficial in combatting iron-deficiency anemia. Regular intake increases energy and reduces fatigue.
- 5. Reproductive Health :** Traditional medicine and emerging studies suggest Moringa supports fertility by improving ovarian function and reducing oxidative stress, which can affect reproductive hormones. The antioxidant profile of Moringa contributes to reducing reactive oxygen species that may

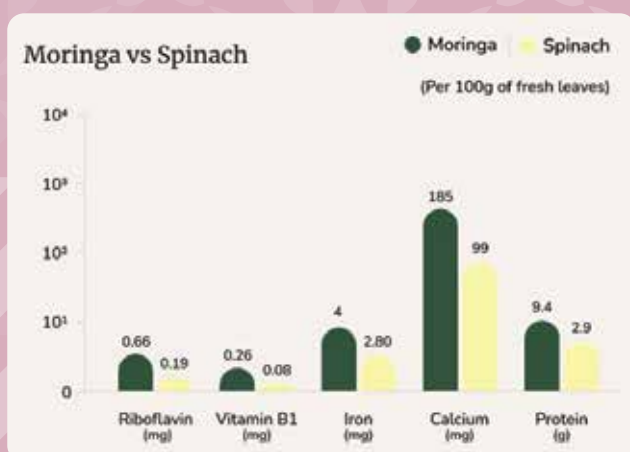


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6. **Mental and Emotional Well-being:** With its magnesium and B-vitamin content, Moringa supports the nervous system, aids in serotonin production, and helps in reducing anxiety and stress-related symptoms. Akomolafe et al. (2023) also report cognitive and neuroprotective benefits of Moringa, including modulation of neurotransmitters like dopamine and serotonin. Moringa also has adaptogenic properties that help the body cope with stress naturally.
7. **Skin Health:** The phenolic compounds and vitamin E content in Moringa are especially protective against cellular aging. Moringa powder promotes glowing skin with antioxidants and vitamins A, C, and E. It supports collagen production and reduces acne and irritation. Regular use detoxifies the body and enhances skin clarity.
8. **Maternal Health and Pregnancy Outcomes :** A randomized controlled trial by Kumssa et al. (2020) showed that daily supplementation of Moringa oleifera leaf powder during pregnancy significantly improved maternal nutrition and birth outcomes. Women who consumed Moringa showed better weight gain during pregnancy, higher hemoglobin levels, and delivered infants with improved birth weight. These findings underline Moringa's role in improving maternal and fetal health.
9. **Lactation :** Moringa oleifera, a plant with leaves rich in nutrients, is believed to help increase breast



milk volume and quality by acting as a galactagogue, a substance that promotes milk production, and by providing essential nutrients. They contain

flavonoids and polyphenols, substances that help in enhancing the milk supply.

**Figure 1:** Nutrient comparison between Moringa leaves and spinach per 100g. Moringa demonstrates significantly higher levels of iron, calcium, vitamin A, and protein, highlighting its potential as a superior dietary supplement for women's health. Source – <https://www.daivikmoringa.com/>

**Conclusion:** The nutrient-rich profile of moringa powder addresses a diverse range of women's health concerns, making it a promising natural intervention. Its role in hormonal regulation, nutritional supplementation, and mental health support makes it a promising adjunct to modern and traditional health practices. While existing studies are promising, further clinical trials with larger, diverse female populations are recommended to validate and expand on these findings. Moringa offers a sustainable, natural, and culturally rooted approach to improving women's health.

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## 'Impatience marketing'

While patience is a virtue, impatience is a business!

**I**nstant coffee. Two minute noodles. 10 minute delivery. Instant gratification – the need for speed has always been there amongst human beings. At various points of time, it got manifested in various categories of products and services. The latest to join the 'impatience marketing' brand wagon is 'quick commerce'. For generations, parents have taught their kids that patience was a virtue. But, now, the new generation is learning that impatience is business.

'Quick commerce' is touching consumer lives rapidly. There is a huge behavioural change taking place. In my opinion, this change looks to be headed towards being irreversible. Initially, e-commerce was able to take care of laziness. Now, 'quick commerce' is able to take care of impatience.

The spearheading of any consumer behavioural change usually begins with the FMCG category. 'Quick commerce' has also spread and indulged customers and consumers through categories like groceries, toiletries and other FMCG products. Consumption items are the ones that are driving this category. But I foresee that, apart from consumer products and FMCG, other product and service categories are going to join the brand wagon. The natural extension would go to instant gratification eating items – for example, *mithai* and ice-cream – and then move on to emergency items like medicines and OTC products.

Will it stop here? No, quick commerce will spread fast to other product categories, which would include consumer durables, apparels, footwear and many others, which fall in the category of planned purchase and not get restricted to impulse purchase products. It is a matter of behavioural change and change of habit.

There are other service categories, which also have demonstrated this. One example is the courier service – the famous overnight delivery. And once consumers get a taste of it and form a habit, where in their impatience is satiated, then there is no going back. It becomes the standard.

Something similar is happening in the commerce space too – be they Zepto, Blinkit, Swiggy Instamart, BigBasket Now, Flipkart Minutes or any others, providing service or others yet to be launched, to add to the competition. 'Impatience marketing' seems to be growing rapidly and, if I may say, impatiently.

Various product and service categories have gone through the evolution of various channel segments, like general trade, modern trade, e-commerce, institutional selling, Horeca and also



JAGDEEP KAPOOR

certain specific specialty segments. The human need, or shall I say, the consumer need, for instant service, seems to be growing in India at a rapid pace.

What does it mean for marketers and companies? Well, they would better take note and start participating in this 'quick commerce' segment quickly, or they could be left behind. Earlier, the preference for a particular brand would be based on the quality or the price or even the availability. Now, a new variable, quick delivery, has come in and that could shift preferences of consumers from one brand to another. Hence, not participating in the quick commerce category, could be a serious mistake – a missed opportunity.

As I mentioned earlier, apart from new categories joining the brand wagon, new towns would also be joining the quick commerce category. Hence, the quick commerce players also need to quickly expand their reach and their service across the 8,100 towns in India and later on to the 680,000 villages in India. The quick commerce players also need to be vigilant and quickly move to spread their service across towns and villages.

Many people believe that quick commerce could be a primarily urban phenomenon. In my opinion, that is not true. If mobile phones can penetrate deep down in terms of urban, rural and rural areas, so can quick commerce. The type of products could be different. They could be agri-products, farm inputs, solar offerings, irrigation products or any other rural consumption items.

I believe this would happen across urban and rural areas, because 'impatience marketing' relates to consumers and human beings, irrespective whether they reside in urban areas or rural areas. So, whether it be companies who are offering products and services through their brands or quick commerce players, they need to widen their horizons and start looking at participating, at least a certain percentage of their overall turnover and sales, through the quick commerce category. Because, if they do not do it, their competitors will. That's because the consumer has got a taste of it now and the consumer's impatience is running high.

**Quick commerce:** Current understanding versus my predictions. **Current understanding:** Quick commerce in India refers to a model of e-commerce that focusses on delivering products to consumers within a very short time – typically 10-30 minutes.

**My prediction:** The Gold Standard would be just 10 minutes.

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*Current understanding:* There is a rapidly growing trend of quick commerce, particularly in urban areas, where convenience is highly valued.

*My prediction:* It will spread to semi-urban and rural areas too, because convenience is valued in those places also.

*Current understanding:* Focus on speed. The primary differentiator of quick commerce is the speed of delivery of promising goods within minutes.

*My prediction:* Apart from speed, which will get commoditised, the quality of service as well as courtesy and relationship, will be differentiators too.

*Current understanding:* Urban focus. The demand for quick commerce is higher in urban areas due to the fast past lifestyles and preference for convenience.

*My prediction:* Quick commerce will not get restricted to urban areas like metros and 'class I' towns, it will spread quickly to Class II, Class III, Class IV and Class V towns as well as to rural areas and villages, including tehsils and village centres.

*Current understanding:* Variety of products. While initially focussed on groceries and essentials, quick commerce is expanding to include other categories like electronics, apparels and even high-end items.

*My prediction:* Quick commerce will expand keeping in mind not the type of products, but the type of needs. Those needs could be for services or for products and some of them may even be unconventional. Suppliers should be looking at categories which are underserved.

*Current understanding:* Growth in future. Quick commerce in India is set to grow at 75-100 per cent year on year, leading to about \$10 billion by 2030.

*My prediction:* Quick commerce will grow far faster and wider, quickly, leading it to become about \$25 billion market by 2030.

It makes sense to use the opportunities in 'Impatience marketing' and penetrate and expand your business and increase your sales, market share and profit. After all, marketing is all about understanding and identifying emerging needs of consumers and satisfying them for mutual benefit – for the company and the consumer. 'The new trick is be quick'.

Happy 'Impatience marketing'!



Our own **Jalpa Merchant** won the Mrs. India pageant organised by the The International Glamour Project. CFBP Women are high Achievers and it's always a matter of pride.



# WHAT IS STRESS



JALPA MERCHANT

## What is STRESS?



Stress is often termed as a twentieth century syndrome, born out of man's race towards modern progress and its ensuing complexities.

- BENJAMIN FRANKLIN

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## Meaning of stress

Stress can have a big impact on your body, in ways that are felt by just you, and in way that the world can see. One of the more visible potential by-products of stress is weight gain--many people find themselves to be "emotional eaters" who react to stress by reaching for something--often the *wrong* thing--to eat. Stress can also create a loss of appetite, which can be a problem as well.



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## Signs Of Stress



### PROBABLE SYMPTOMS

- ☐ Insomnia
- ☐ Loss of mental concentration
- ☐ Absenteeism
- ☐ Depression
- ☐ Extreme anger and frustration
- ☐ Family conflict
- ☐ Migraine, Headaches and back problems

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## Causes of stress

- ☐ Job Insecurity
- ☐ High Performance Demand
- ☐ Bad Boss
- ☐ Workplace Culture
- ☐ Personal or Family Problems
- ☐ Technology



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## Eustress

Eustress, or positive stress, has the following characteristics:

- Motivates, focuses energy
- Is short-term
- Is perceived as within our coping abilities
- Feels exciting
- Improves performance



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## Positive stress results

### Positive stress Results

Enables Concentration

Increases Performance

Energizes You Into Motion

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## DISTRESS

In contrast, Distress, or negative stress, has the following characteristics:

- Causes anxiety or concern
- Can be short- or long-term
- Is perceived as outside of our coping abilities
- Feels unpleasant
- Decreases performance
- Can lead to mental and physical problems

- ☐ Be Prepared for Changes

- ☐ Find and protect time to refresh, re-energize and re-motivate.

- ☐ Avoid giving in to alcohol, smoking and other substance abuses.



- ☐ Positive attitudes towards stressful situations in life.

- ☐ Don't be complacent.

- ☐ Sit straight and comfortably on your seat, and try breathing exercises

- ☐ Try creative visualization

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## Stress management

It is the amelioration of stress and especially chronic stress often for the purpose of improving everyday functioning. Stress produces numerous symptoms which vary according to persons, situations, and severity. These can include physical health decline as well as depression.



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## Types of Stress management

### (A) Acute Stress

Acute stress is usually for short time and may be due to work pressure, meeting deadlines pressure or minor accident, over exertion, increased physical activity, searching something but you misplaced it, or similar things. Symptoms of this type of tension are headaches, back pain, stomach problems, rapid heartbeat, muscle aches or body pain.

### (B) Chronic Stress

This type of stress is the most serious of all the 3 stress types. Chronic stress is a prolonged stress that exists for weeks, months, or even years. This stress is due to poverty, broken or stressed families and marriages, chronic illness and successive failures in life. People suffering from this type of stress get used to it and may even not realize that they are under chronic stress. It is very harmful to their health.

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## Advantages of stress management



### Business advantages of stress management:

- ☐ Less absenteeism due to stress-related disorders
- ☐ Less worker's compensation loss due to stress-related illness or accidents
- ☐ Improved job performance
- ☐ Less stressful, more efficient workplace
- ☐ Improved employee attitude
- ☐ Improved employee overall health

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## Disadvantages of stress management

- ☐ Stress is a disadvantage because it can potentially raise your heart rate and weaken your immune system. Also, it can be a factor in poor decision making because under stress we may not think logically or consider the consequences of the choices we make.



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## Relief from stress



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So enjoy your life as it comes  
.....and always be happy

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