



COUNCIL FOR FAIR BUSINESS PRACTICES

Our Mission

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



CFBP TIMES

January 2017



L to R - Pradeep Saxena, Anantram Mital, Anand Patwardhan- Hon. Treasurer-CFBP, Prem Rajani-Advocate, Kalpana Munshi - President-CFBP , Shyam Iyer-Head HR – Tata Power SED, Dr. Anita Shantaram-Co-Chairperson, Programme Committee, Shrikant Soman-Vice-President - CFBP, Niranjan Jhunjhunwala, Bansil Dhurandhar, Past Dist Governor of Rotary and Rtn. Kamlesh Kharade.

CFBP undertakes a wide spectrum of initiatives to further its mission, which includes conducting public seminars on key consumer issues. It serves as a bridge between the manufacturers & consumers for promotion of good business relationship. Its membership includes businessmen, professionals & consumers.

The ethics that leaders in an organization use to manage employees may have an effect on the morale and loyalty of workers. When leaders have high ethical standards, it encourages workers in the organization to meet that same level. Ethical leadership also enhances the company's reputation in the financial market and community. A solid reputation for ethics and integrity in the community may improve the company's business.

Ethical behavior among workers in an organization ensures that employees complete work with honesty and integrity.

Leaders and employees adhering to a code of ethics create an ethical organizational culture.

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Immediate Past President

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**Applications are invited for
CFBP- 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 Practices in the interest of the consumer and the community at large. All nominations should be received at CFBP office by 15th February, 2017.

For details contact:

COUNCIL FOR FAIR BUSINESS PRACTICES (CFBP)

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Mumbai 400 023 Ph: 22885249, 22842590 Fax: 22844783

Email : cfbpoffice@gmail.com / cfbp@mtnl.net.in Web : cfbp.org/www.cerc.in



*You are cordially invited to the
29th CFBP Jamnalal Bajaj Awards function
For Fair Business Practices*

Chief Guest:

Shri Suresh Prabhu
Hon'ble Minister for Railways

On
TUESDAY | APRIL 18, 2017
6.00 p.m.

*Venue : Walchand Hirachand Hall
Indian Merchants' Chamber
Churchgate, Mumbai-400020*



Kalpna Munshi
President



Vineet Bhatnagar
Chairman, Awards Committee

From the Desk of President



CFBP takes the responsibility of identifying interested members who can dedicate their efforts to establishing and nurturing the goals of CFBP of serving the consumers. I believe that the most important quality that a person should have for becoming a CFBP member is dedication and Time availability to serve the community. These two parameters may be difficult to identify for a proposer but it is worth the time and effort spent for when you induct people with these two important qualities they will stay as CFBP members forever following the mission & vision of CFBP.

Simplicity and dedication coupled with sincere desire to serve the consumers are the things that we should see in people while inviting them into the CFBP

Often we see new members are left to their own devices. Older members do not adequately involve them in service activities. We make little effort to absorb them in service activities towards consumer movement. We make little efforts to absorb them into the mainstream. Remember friends, a new member is like a bride entering a strange family, which has its own peculiar culture, rules, traditions, systems and expectations.

The proposer in particular should show love and concern for those whom he proposes. I urge proposers to introduce new members lovingly and proudly to our CFBP family, and I urge all senior members to welcome the new members and guide them on the right path towards Consumer Services.

Please do not be indifferent. Invite new members and consider them for CFBP leadership position in order to rise CFBP to peak heights.

**BE A PROUD CFBP MEMBER AND SERVE
THE CONSUMER MOVEMENT**



President Kalpana Munshi with President of India, Pranab Mukharjee



“BUILDING ETHICAL ORGANISATION”

**Distinguished Speaker: Mr. Shyam Iyer,
Head HR – Tata Power SED**

Very warm good evening friends, business ethics can be a one day programme or it can be a two days program or it can be a never ending programme because ethics is something which is like a big monster or like a big elephant - my endeavour is to share some of the best practices that we have been tried to put it in our Tata Power Group and I will be happy to have some questions as we move forward and that's how I structured this my presentation. So just to start on a humorous note, a woman without her man is nothing and this was asked to put and see how you can change this sentence with if you put the different punctuations - so probably the guys must have written – “a woman without her man, is nothing” and probably females must have written “a woman without her, man is nothing”. So as you see punctuation is very vital in grammar, so is business ethics in building an organization.

I mean ethics is a perspective, there is nothing called right, wrong, good, bad or ugly it all depends upon the operating philosophy of the organization, of the group, of the vision and values of the founder, so what I am going to present and what I am going to talk to you, I mean some of you may think is it the right way to do? Some of you may think is it the wrong way to do? Some of you may think is this the way to do? So this is our story and I am sure that you can copy paste my presentation but you cannot replicate this in your organization because what we stand for is the values, what we stand for is the culture which I cannot bring in this classroom but I just want to portray through the presentation!

There are two forces- good and evil! I mean people seldom try to see the good part of it and more often than not they try to see the evil part of it. The challenge is do we have the courage to speak out? It's not that we can't see evil practices or unethical practices. It's not that every happy family, happy organization is 100% hunky-dory, no I am not saying that, there are going to be cases, there are going to be chances, there are going to be conflicts, there are there are going to be change of views, perspective or points of view, the million dollars question is do we have the courage to speak out? and that really talks about how ethical the environment is because many a times a good news travel up very fast but does the bad news also travel very fast up or is the messenger short more often they are not. So do we realize, you hear what you want to hear, hence you are being told what you want to hear, you see only what you want to see, and I think this is one of the fundamental principle which I want to be bring to the

group that it all starts from the operating lanes of what does the real stakeholder wants, what the real board of directors looks for, what was the founder's mission. I wondered is it better to do the right thing and fail or is it better to do the wrong thing and succeed and I think these are some of the dilemmas that keeps going in our younger generation who join the group some of who join from campus, graduate engineer trainees, management trainees and I think more of them go through this kind of ethical dilemmas in their mind. So what are the ethical blind spots? If most individuals rate themselves as ethical and perceive that they have high moral values, then why is misconduct so prevalent in organizations? I mean you go and take any kind of survey, deep stake, ask them to keep their hand on the chest and say yes we are all ethical, yes we are all right, we do the right things, then why is misconduct so prevalent in organization? and we are known for so much of that in the recent news?, why then employee might desire to be ethical that is his individual values to social and situational factors in the work place plays a significant pressure on the employee and the organization relationship and the opportunities so when we talking about the ethics we have to also look into the systemic view the design thinking view around the environment in which that individual or the organization is surviving. So on the one hand undeserved success gives no satisfaction, but on the other hand well deserved failure gives no satisfaction either and I think this is one thing why most organizations are running behind something which is unethical and that's when they end up in being Enron of the world and other kind of thing. There are many stories around environment I am sure RamalingaRaju's letter to the Satyam board must be a very famous one I just want to read one sentence out of this, the concern was the poor performance result in a take over therefore exposing the gap it was like riding a tiger not knowing how to get off without being eaten. Now this was what was playing in his mind that how Satyam Scandal happened and whatever he admitted to the board and this is the exact verbatim I have taken it out from there. So this talks about what goes into the mindset when someone goes into the some other part of the unethical practices. So business ethics is not about making easy choices, its about the courage to make the right choices, say no to the biggest customer or give up on fairness, do you have the will?, do you have the skill? Do you have the courage to do that? Do the right thing immediately or postponed it for a greater good. Go for quick fix or teach values first. Do what everybody is doing

or do what you know is right, protect your career or do your duty, do the hard right or settle for easy wrong. Friends I would like to quote over here, you must be knowing that we were the first one to enter into the aviation business and once upon a time, Singapore Airlines is to benchmark us and now whole world benchmarks Singapore Airlines. There was a time when competition kept us out of automobile two wheeler car passenger business for about twenty five years and then we keep persistently following with the government and we said no we are not going waver, we are not going to give any kind of bribe or any kind of thing, and then that's how later on we got into the two, second car passenger segment. So, generally in organizations what we see is ethical issues are not gift wrapped and delivered they need to be mostly discovered, dealt with just as how one would deal with any business issue no one is going to come and wrapped it like a gift and give it to you in a plate you need to discovered where are ethics, where are the issues, where are the grievances, this is a fine line difference.

So let me talk about the ethic structure that we have in Tata Power Group and its fairly one of the best practices in the world that we are living in where we have separate ethical team out over there so our CEO and MD, is the Chief Ethics Officer of the group, Tata Power Group, we have a dedicated individual who is known as Chief Ethics Counselor, and there is Head Ethic who reports in to him and then we have across various divisions, geographical spread across something called Local Ethics Counselors, Chief Ethics Champions and Ethics Ambassadors and this is how the structure is at the Corporate Office and spread across the organizations. So why do we have Tata Code of Conduct and this is the very interesting to note that Mr. J. R. D. Tata said if someone were to ask me what hold me Tata Companies together more than anything else I would say it is our shared ideals and values which we inherited from Jamshedji Tata. Now there are very very few groups in the world which has been able to articulate what do they stand for, which has been able to articulate what is meant by a Code of Conduct which has been able to articulate

what is known by Ethical Standard and for us Tata Code of Conduct which we called as TCOC is the governing standard for any kind of Ethics that we kind of talk of. There are several interviews in which Ratan Tata has also talked about how integrity is important. So Tata Power has been a one of the few rare company which has been awarded three times consecutive in a row the most ethical company in the power sector and it's been judge by the institution called Ethisphere Institute which is based sort of USA and it's a very rigorous assessment that they come and they do. We have been also been able to get the ethics, annual compliance report in two categories you have been able to get advance and we have just finished 101 Celebration Centenary year in the group and we have been able to drive 107 activities across various length and breadth involving just ethics activities. Also, it is one of the interesting framework that we have for ethic that's called management of business ethics and there are four pillars by which it is governed - first pillar is leadership, second pillar is a compliance structure, third pillar is communication and training and the fourth pillar is measurement. And there is an assessment of this done independently by a team called, team from TQMS i.e. Tata Quality Management Services from Pune, they come and this is a process in which they kind of do, and they submit to our leadership team. We do celebrate ethics week in the month of March that's when Jamshedji Tata's birthday is and these are some of the posters where we involve families, children, vendor, suppliers, external arms and all that stuff. Some of the best practices the ethical dilemmas and concerns we have been able to put and documented in form of a graphical stories because these are tacit knowledge and this is what also appeals to our generation. So I come to the last slide that even if you are on the right track you will get run over if you continue to sit there, it's not that you have been there, done that - for us building an ethical organization and creating and sustaining that is a journey, it's a momentum and we are been enjoying every bit of it. Thank you so much.



Shyam Iyer, Head HR – Tata Power SED and Bansi Dhurandhar, Past Dist Governor of Rotary



Kalpana Munshi, President, CFBP with Shyam Iyer, Head HR – Tata Power SED and Dr. Anita Shantaram



“LEGAL COMPLIANCE FOR BUILDING ETHICAL ORGANISATIONS”

**Distinguished Speaker: Mr. Prem Rajani, Advocate,
Practicing in Corporate laws**

The topic is legal compliance for building an ethical organization, Shyamspoke about building ethical organization, for me the topic is legal compliances! If you ask a person what is legal - he may not know, but if you ask him what is illegal he can exactly tell you. Likewise if you ask me what is ethical? nobody knows about it, if you ask what is unethical? Most of them know, and if you ask what is unethical in the corporate world? I suppose the first word that comes to the mind is don't bribe, don't lead corruption, that is the first thing, in fact the way we read a law book, every law book by and large we came the word no person shall, a company shall not, is always negative never in affirmative, so we have this concept of the legal compliances, so now this is pretty interesting, I was just going through with my colleagues who help me to prepare this notes, Amish and Shelly, that ethics which is relatively new topic of late, in fact we see that now a days we do modus private equity and we see most the listing documents, international market listing, the investors always put across the Clause “Ethical Business Practices Compliance” this certificate to be given, declaration to be given by most of the companies, there are in a two two pages of undertaking, representations and warranties and so on and so forth. Why is this emphasis on a legal compliance of ethics? Laws are being framed again on basis of ethics, look at the Constitution of India, there is something called derivatives principles, one we have a very famous fundamental rights where we talks about various writs and various freedom of speech and so as on and so forth. Let us look at directive principles and if I read one of them - how to promote welfare, man and woman equal rights, ownership of the material resources, equal pay for equal work for both man and woman, education, these are all directive principles, the heading says, this directive principle in a Constitution it clearly say is not enforceable so effectually we go to see what we talk of ethics is already part of Constitution way back in 1950, but with the heading is not enforceable, very well, so but

now we are saying that some of them are getting enforced, I will just jump on one of the items, what are the directive principles in 1950, when it was drafted by the then Constitution Committee was free and proper, I just give you the exact language, right to education was provided, now right to education was Article 41, that's part of the directive principle, we know that in 2010 the controversial Right to Education Act was passed which now makes compulsory education for 25% and people have two views about that just to passed that Act they have to first amend the Constitution make this particular right to education part of the fundamental obligation rather, it was made part of the writ part of it, they have to amend and introduced Article 21 A only thereafter they could introduced this right to education so effectually what I am saying to make an ethical part was to me is nothing but a directive principle.

Law to a larger extent is driven more by logic, so now we are talking about the criminal law, I would say yes, part of the Criminal law is more on ethics lines, we don't need to be told, don't steal, don't do murder, don't do a bank robbery, but that's codified, that's purely based on ethics, but a lots of the civil laws like your SEBI, your Companies Act, I don't know why it is rational for giving 21 days AGM notice and why not 20 days?, if I give notice of 17 days the AGM is invalid, people don't need 21 days to read some 10 pages of AGM notice, educated people can read it in one day also, now that's ethical, unethical I really don't know, its legal I don't know, but illegal certainly because you don't give the notice for 21 days, there are Takeover Code Regulations talking about if you take more than 5% shares it will make an open offer, if you take 4.99% shares you don't have to make an open offer, now again there is a question legally yes you can acquire 25% shares make an open offer, you got 24.99% shares don't make an open offer, where does the ethics lies that merely because 0.01% is less, I don't make an open

offer, is that perfectly ethical part of it, it is legal part of it, but by just taking one share less am I not technically taking advantage of the law, is that truly ethical or the Constitution is left open that no for any share you can make an open offer, so it always find the conflict between the law and ethics. I won't be surprised that in next one or two years government will come up with the policy if you do not do expenditure (a) the money not be utilized will be confiscated and paid to the Government and (be) director will be penalized for six months imprisonment so jabardastikeep on doing the contribution, so sometimes when we are trying to bring ethics into law, my personal view has been that it is good thing, we don't need it in the first instance, but anyway if you do it, do it in a right way.

Finally, good to have laws in a place and you know so like for instance a new Sexual Harassment Policy, we understand that's a good thing because laws in 1860 never thought of many thing which are now available internet, Whatsapp, your facebook and pictures and jokes forwarding, those things are not there 150 years back, this policy tries to bring about some discipline in the organization which is good enough, something it brought into the legalization of ethics out here, we see the UK Bribery Act - now I find it very interesting the queen and for last 500 years bribe the entire world including all the Kings and Emperors of the world including each and every king from India was bribed by the Queen and her cronies to go and succumb to the English Law, that's how they ruled us for 150 years because they are bribing

everyone, they bribed the entire Africa, they bought every mining rights, now after having bribing whole world, and after having corrupting the whole world now the UK comes with a law called UK Bribery Act which means you cannot bribe, it's not even Anti Bribery Act, it is UK Bribery Act, so go bribe, but they says you cannot bribe right now so after Who Kahate Hain a sauchoo he khake billi haj kochali after doing for 100-200 years they codified this law, that don't bribe them, with this Foreign Corrupt Practices Act that you cannot do something, that whenever you take investment or money from or loan from any American Bank there is a Schedule of Declaration and they want you to sign that do we tell our client sign it if you don't sign it you will not get the money, the client says how can I sign this, I am in so and so business, I am in mining, I am in infrastructure, I am in real estate, I am in development, how can I sign this Declaration that I have not bribed anybody out here, but we say if you don't sign it, you will not get the money.

So summarily, ethics I suppose comes within, it comes really within yourself - in short you got to be honest to your ownself. But how do we really ensure that the business is done in an ethical manner? As a lawyer, I can't say more about my profession and I leave it for some other session, for some other speakers as I don't think I can speak more on that, I can actually go on on this particular topic as Shyam rightly said it's a one hour one day session – but for me frankly speaking ethics is a one-minute session if you true to yourself and you are true to the society. Thank you.



Prem Rajani receiving the Gift from Kamlesh Kharade With Kalpana Munshi President CFBP



Seminar - Audience

CFBP- CONSUMER CELL SUCCESS CASES**Mr. Venkatesh Sundaram,
Bangalore Vs IFB, Goa**

The door of front load IFB washing machine model (IFB digital SX 6kg) of Mr. Venkatesh got broken. So he raised a complaint on 22nd October 2016 and got a complaint no. 1103808524. The technician came on 26th October 2016 and told that he will order the door immediately and promised that the issue will be resolved by 29th October, but after that no response from him. After so many follow up he got a response from a Supervisor that the spare part is already in transit and the issue will be resolved 100% by 10-11-2016. Nothing came out and the matter got further escalated to different managers. Fed up with the continuous follow up he lodged a complaint with CFBP.

CFBP took up the matter and got a positive response.

The Complainant wrote:

“Thanks for the mail. The technician came with the spare parts today and fixed the issue. You can mark this issue as resolved. Posting in this forum really helped me. Thanks a lot for the support.”

**Mr. Akhil Reddy,
Hyderabad Vs Goibibo, Delhi**

Mr. Akhil Reddy booked a Kallada bus from goibibo.com to travel on Sep 13 from Trivandrum to Bangalore. Due to some reason Mr. Reddy had to cancel the booking and asked for a refund. He was not getting proper response from the travel portal for the refund. Mr. Reddy lodged a complaint at CFBP.

CFBP took up the matter and got a positive response.

The Complainant wrote:

“Thank you very much, they have refunded the money”

**GOT A COMPLAINT ?
We 're here to help you**

Please contact us with all the details and supporting documents. Our Consumer Grievances Redressal Committee, headed by Ms. Asha Idnani, will help you in securing redressal of your grievance/ complaint.

Our Legal Cell meets on the 2nd and 4th Saturday of every month. Leading Consumer lawyer Mr. Anand Patwardhan, heads the legal cell.

**Send your complaint to
Council for Fair Business Practices**

Great Western Building, 130-132, Shahid Bhagat Singh Road, Mumbai – 400 023.
Tel.: 22885249 / 22842590 Fax : 2284 4783 Email : president@cfbp.org / info@cfbp.org
cfbpoffice@gmail.com Website : www.cfbp.org / www.ccre.in

ATTENTION

All Complaints will also be posted on the CFBP website and the respective companies will be given an opportunity to respond. They will be graded on the speed and nature of their responses.



Ethical Culture: A Guide Develop Competitive Advantage with An Ethical Culture

For contemporary businesses to succeed, ethics will provide the competitive advantage. The aim is to support / help / assist organisations to set up a sound ethical culture. The “How To” Guide - Concrete practice and worldwide research will provide the base of the program. Proactive organisation with an ethical basis of operating will not only survive the current scenario of demonetization but will forge ahead due to their ethical reputation. Bring Ethics to Business is the mantra for success.

Objectives

The workshop is based on research and will provide

- ✓ Guidance on what the best Ethical Business Practices are.
- ✓ How to set up an ethics centre/culture.

Contents

- ✓ Understanding & Designing Ethics Code of Conduct
- ✓ Best Practices- Ethics programs
- ✓ Ethical Dilemmas/ Cases/ Assessments
- ✓ Understanding Ethical Business Practices for organisations

Participants

- ✓ Managers across functions including finance, Legal or HR
- ✓ Academicians & Consultants

Takeaway

- ✓ Concrete steps to establish an ethical culture
- ✓ Workbook

Date: 23rd Feb 2017 (Thursday) Time: 10.00 am to 6.00 pm

Venue: BMA Knowledge Enrichment Facility, 9 Podar House, A Road, Churchgate, Mumbai 400020
4 MINUTES WALK FROM CHURCHGATE STATION

Registration Fees: Members: Rs.3,500/- Non-Members: Rs.4,200/- (15% Service Tax+Cess is additional).

Cheque / DD in favour of 'Bombay Management Association' or NEFT or Credit or Debit Card

For more details: Veena Amolik M: +91 8828205004; T: +91-22047650 / 9698; email: veena@bma-india.com

SWEET MEMORY



From L to R (sitting) Vikesh Wallia, Kalpana Munshi- President, Padmakar Nandekar and From L to R (standing) Renuka Gopalkrishna, Nikki Hingad, Vijayalakshmi Rangarajan, Indrani Malkani, Anil Kamath, Gool Ghadiali, Niranjan Jhunjunhwal, Anand Patwardhan, Pramod Shah



Bipin Kapadia-Hon. Secretary, Kalpana Munshi-President, Shekhar Bajaj-Immediate Past President, Swarn Kohli-Founder Member

CFBP YOUNG CONSUMER MEGA QUIZ
 on 18th January 2017 at Gopal Sharma International School, Powai



With the urge of doing something for the society and to bring about a Change for good, Gopal Sharma International School in association with CFBP (Council for Fair Business Practices) organised **The Mega Quiz** at the School Auditorium on the 18th January 2017, Wednesday.

The Quiz focused on testing the General Knowledge of the Kids in the field of Science, History, Geography and Politics along with enriching their knowledge in the field of Consumerism and Consumer Rights as well it aimed at making them more Responsible as Consumers as well as Citizens of the Country.

The enthusiastic kids belonged to underprivileged Municipal Schools of Ghatkopar, Mumbai. They were specially brought there as participants to provide them a Platform to showcase their skills like those of other International Schools and other Quiz Competitions held at higher levels.

There were Audio Visual rounds that tested the memory skills of the Students too and it also touched on how to identify between the right Brands and the wrong.

The splendid event was managed by the Teachers of Gopal Sharma International School and student volunteers. The Winning Teams were given Trophies, Gifts and Caps as a Give away and a token of Appreciation sponsored by Council For Fair Business Practices (CFBP).

The Event went on to become a huge success and the Day ended on a high note of satisfaction looking at the smiles on the faces of these kids.



Participants



Participants

Good Knight



FABRIC ROLL-ON
PERSONAL REPELLENT

GO OUT AND PLAY...



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CREATING A FUTURE THAT GLOWS WITH PROMISE

Wankhede Stadium, Mumbai



Chhatrapati Shivaji
Terminus, Mumbai



Bandra Worli Sea Link,
Mumbai



Flag Mast, Raipur



Jawaharlal Nehru
Stadium, Delhi



TLT - EHV (Transmission
Line upto 765kV)



EHV Substation



Rural Electrification -
Power Distribution



Power Station Lighting

Bajaj Electricals has executed several mammoth projects across the length and breadth of India. From elevated lighting that has brightened stadiums and outdoor spaces, to power transmission and other engineering projects; Bajaj Electricals Ltd. is forever committed to making a difference. Be it street lighting, rural electrification, infrastructure or utilities, Bajaj Electricals is paving the path for progress across every facet of life.