



Council For Fair Business Practices

June 2016

NEWSLETTER



Message from the President



CFBP strives to spread its message and create awareness about Fair Business Practices among Businessmen and Associations through Talks, Workshops, Seminars, Publications, Audio Visual Presentations & Media, in order to maintain the highest ethical standards in business and trade.

I am happy that the CFBP Jamnalal Bajaj Awards for Fair Business Practices function held on 14th June went off very well. The Chief Guest for 28th Awards Ceremony was Mr. Ajay G. Piramal, Chairman, Piramal-Shriram Group and the attendance was overwhelming, with the hall overflowing. Also, this year we had participation from very good companies and the winners, namely Kirloskar Oil Engines, Larsen & Toubro, Amul, Karnataka Bank, Mumbai Grahak Panchayat, Wadia Hospital are all very well-known names. It really means that our Awards have now gained credibility and certain amount of respect. I must compliment and thank our Office Bearers, Committee Members.

We have started preparing for Golden Jubilee celebration. On 2nd October 2016, CFBP will complete 50 years. For the Golden Jubilee function which is being held on 21st Sept. 2016 at 6.30 pm, at Mayfair Banquets at Worli, Hon. Chief Minister Shri. Devendra Fadnis has agreed to be the Chief Guest.

Together with our collective vision and mission, we shall take CFBP to even greater heights during its Golden Jubilee Year.

Shekhar Bajaj
President

28th Annual Jamnalal Bajaj Uchit Vyavahar Puraskar

For Fair Business Practices

Chief Guest Shri Ajay G. Piramal, Chairman, Piramal Group

Mumbai, 14th June, 2016



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Mr. Suresh Goklaney	2010-2012
Mr. Hoshang S. Billimoria	2012-2014
Mr. Shyamniwas Somani	2014-2016

Awards Winner 2015
Manufacturing Enterprises – Large

Kirloskar Oil Engines Ltd., Pune

Larsen & Toubro Ltd., Mumbai

Service Enterprises – Large

Gujarat Co-operative Milk Marketing Federation Ltd. (Amul), Anand

Certificate of Merit

Karnataka Bank Ltd., Mangaluru

Trade & Distribution – SME

Mumbai Grahak Panchayat, Mumbai

Charitable Association

Bai Jerbai Wadia Hospital for Children, Mumbai



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CFBP

Jamninal Bajaj Uchit Vyavahar Puraskar



Kirloskar Oil Engines Ltd., Pune

(Manufacturing Enterprises – Large)



Kirloskar Oil Engines Limited (KOEL) is an acknowledged market leader in India for designing, manufacturing & service of diesel engines, gensets & pumpsets. Incorporated in 1946 as a part of Kirloskar Group of Companies, KOEL is a leading engineering conglomerate, which was founded by late Mr Laxmanrao Kirloskar. The group with a rich heritage of more than 125 years has an annual sales exceeding in ₹ 9,000 Crores and caters to different segment of society with its core purpose of 'Enriching Lives' which is essentially focusing on bringing about a positive change. The smile on millions of faces is a testimony that we have not just achieved it but enriched lives the world over. Through our critical engineering solutions across industries from cooling mega power plants to powering countless applications across industries, from saving a million tones of food stock to providing standby power to telecom and Defence sectors, and from castings that house automobile engines to greening deserts, quenching thirsts and fuelling CNG vehicles KIRLOSKAR has made a significant difference across continents. KOEL has been endeavoring to delight its customer base with innovative product offerings cutting across the various segments.

KOEL has been one of the pioneers of the 'Make in India' concept since independence. The Kagal plant in Kolhapur district is a state of the art manufacturing plant for diesel engines & gensets. KOEL has developed indigenous engines which are renowned in the agriculture, power generation and industrial off-highway equipment segments. KOEL's engineering capabilities are backed by a strong R&D Centre which works towards bringing innovative product offerings & solutions at competitive prices. Going beyond India, these solutions have reached the markets of Middle East, Africa, Europe, South Asia and Americas.

KOEL Vision:

By 2025, Kirloskar Oil Engines touches the world.

KOEL Values:

- INTEGRITY: Do what I say and Say what I do
- CREATE WEALTH: For all the stakeholders Do the right things for the organization
- SIMPLICITY: If it is not simple enough, it is not yet a solution
- EMPOWERMENT: Be free
- INNOVATION: Be exponential

At KOEL, sustainability is an integral to our Vision and Values. KOEL Kagal is the 1st in K-Group companies to receive 'Green Co Gold' certification from CII that too in its first attempt. Green Company Rating System the 'First of its kind in the world', a holistic and comprehensive mechanism for evaluating the performance of companies on the ecological & environment front KOEL has also carried out an exercise to measure its Green House Gas (GHG) emissions footprint.

In addition to promoting GREEN Initiatives, KOEL strongly believes in Enriching Lives of the people through its focus CSR initiatives and programs which are being conducted in the surrounding communities at all the plant location with the clear emphasis on Health, Education, Environment and Livelihood. Under Kirloskar Foundation's 'Clean and Beautiful School Competition Project', KOEL has initiated WaSH (Water, Sanitation & Hygiene) Initiative which focuses on nurturing good habits of cleanliness among the students.

10th Kirloskar Vasundhara International Film Festival (KVIFF): This year festival theme was 'Smart and Sustainable: It's my city' which has been aligned in line with the need to explore and initiate new ideas to develop and fortify the urban ecosystem. KVIFF is an innovative attempt to explore nature and analyse issues related to environment, wildlife, energy, air and water. It's the only eight day long film festival in India that combines exclusive film screening, presentations by experts and allied activities. This year KVIFF has showcased 140 Award winning, internationally/nationally acclaimed films along with 70 allied activities. KVIFF provides a platform for effective and meaningful communication to preserve, protect the Vasundhara (Mother Earth) for generation next. In addition to the film screening special activities such as Photography Exhibition, Waste Walks, Rock Climbing, Waste Fest & E-waste collection, Paryavaran Snehi Sahitya Sammelan, Visit to Energy Park and Children's Play. 'Vasundhara Sanman', 'Vasundhara Gaurav' and 'Vasundhara Mitra' were presented to eminent personalities for their outstanding contribution in the field of environment protection.

KOEL Main Business Areas:

Industrial: a wide range of products – back-hoe loaders, excavators, motor graders, concrete pumps – seen on Indian roads and project sites are powered by KOEL engines. KOEL is a niche player in tractor engines, as most tractor manufacturers use captive engines.

Agri Crop Irrigation (CI): offering value added products such as engines, pump sets, oil & allied products through efficient supply comprises of more than 500 distributors & over 10,000 retailers which enable to build its reach into rural India.

Agri Farm Mechanisation (FM): successfully launched its first product in the market: Power Tiller (Mega T) under the umbrella Brand KMW. The tag line of Mega T15 is “Looks like a Tiller, works like a Tractor”.

Power Generation Business Group: KOEL specializes in manufacturing of both Air cooled & Water cooled diesel gensets with power output ranging from 5kVA to 750kVA and upto 3000kVA in multiple units [Synchronization]. The business launched its much awaited new brand identity KOEL GREEN. ‘Efficiency • Integrated’ the revamped brand identity reiterates the promise of enhanced efficiency on various business parameters together with proven reliability to its customers.

Customer Support Business Group [CSBG]: KOEL has a widespread and well equipped network of 113 trained service dealers with 400 service outlets all over India which enables to respond quickly to customer’s concerns & provides reliable ‘After sales & service support’ to all its customers.

Larsen & Toubro Ltd., Mumbai

(Manufacturing Enterprises – Large)



Larsen & Toubro is a USD 16 billion technology, engineering, construction, manufacturing and financial services conglomerate, with global operations.

The Company is engaged in critical sectors – infrastructure, construction, defence, hydrocarbon, heavy engineering, aerospace, power (nuclear/thermal/hydroelectric), shipbuilding, electrical & automation, mining and metallurgy.

Over the last seven decades, L&T has built a reputation for quality, reliability and strong customer orientation. The Company’s contribution to infrastructure, industry and society is widely recognised. It has been described in the media as ‘the builder of the India of the 21st Century’.

Integrated capabilities span the ‘design-to-deliver’ spectrum, enabling it to offer single-point solutions across industries. Design facilities and technology centres in India and the Middle East, are backed by manufacturing facilities in eight countries.

Global Presence

The L&T network of offices spans the globe. It engages with leading international companies as technology process licensors or consortium partners. The Company has established itself as a major player in the infrastructure sector in the Middle East, with the successful execution of a number of key projects. Its wholly-owned IT and technology service subsidiaries have development and delivery centres in proximity to global clients. L&T’s products, including high-tech process plant equipment, have been installed in over 30 countries including the US, UK and China.

Corporate Sustainability

L&T was the first engineering & construction company in India to report its sustainability performance. Annual Sustainability Reports highlight achievements across the traditional three ‘Ps’ of Planet, People and Profits. Every aspect of L&T’s operations is characterized by professionalism and high standards of corporate governance.

Recognition

L&T won The Economic Times Corporate Citizen of the Year Award – 2013. It was ranked 4th by Newsweek in the global list of green companies in the industrial sector. It has been consistently rated among the ‘Best Indian Brands’ by global brand valuation agencies. A Business Today Survey ranked L&T in the Top 10 ‘Best Companies to Work For’.

Gujarat Co-operative Milk Marketing Federation Ltd. (Amul), Anand

(Service Enterprises – Large)



'Amul'. It means 'priceless' in Sanskrit

The brand name 'AMUL', derived from the Sanskrit word 'Amoolya', was suggested by a quality control expert in Anand.

Amul products have been used in millions of homes since 1955. Brands like Amul Butter, Amul Milk Powder, Amul Ghee, Amulspray, Amul Cheese, Amul Chocolates, Amul Shrikhand, Amul Milk and Amulya have made Amul the largest food brand in India (Turnover of ₹ 23000 Crore in 2015-16).

Today Amul is a symbol of many things – high quality products sold at reasonable prices, genesis of a successful co-operative network, the triumph of indigenous technology, a marketing savvy farmers' organisation, and a proven model for dairy development.

It all began with a strike

The first Amul co-operative was the result of a meeting of farmers in Samarkha (Kaira District, Gujarat) on January 4, 1946 called by Shri Morarji Desai on the advice of Sardar Vallabhbhai Patel to fight the rapacious milk contractors.

It was decided that Milk producers' unions in villages (further federated into a district union), should alone handle the sale of milk from Kaira to the government run Bombay Milk Scheme. The government (it was the British govt. then), resisted the move.

The farmers called a milk strike. After fifteen days, the government capitulated. This was the beginning of Kaira District Cooperative Milk Producers' Union Ltd., Anand

registered on December 14, 1946. Similar milk unions came up in other districts too. They formed the Gujarat Co-operative Milk Marketing Federation (GCMMF) Ltd. in 1973. Today GCMMF has 3.6 million members affiliated to 18536 village co-operative societies and 17 district unions.

In the early days of Kaira Union, there was no dearth of cynics. Can 'natives' handle sophisticated dairy equipment? Can western-styled milk products be processed from buffalo milk? Can a farmer's co-operative market these products to the sophisticated consumers in cities? Amul provide the scoffers wrong, by processing a variety of high grade dairy products, several of them for the first time from buffalo milk, and also successfully marketing them nationally against a tough competition!

A much applauded brand

Marketers who believed that only English sound brands would succeed in post British India were proved wrong by Amul. Its production, networking and advertising has been much admired. The current Amul Butter advertising campaign ('Utterly Butterly Delicious Amul') with its topical one-liners and preference for outdoor media, has run for over 50 years now. It is probably the longest running ad campaign in India, and also the winner of the largest number of awards. The popular 'Amul Butter Girl' from the ads, soon found its place on the packaging too. Most Amul products are now leaders in their respective segments.

Ultimate tribute to Amul was paid by the late Prime Minister, Lal Bahadur Shastri. He wanted to replicate the Amul model all over India. This was accomplished by National Dairy Development Board under Operation Flood. India now has 1,61,916 village milk co-operatives with 15.8 million farmer members, making India the largest producer of milk in the world.

Hope and confidence to farmers. Or premium quality to consumers, at very reasonable price. Amul is a priceless brand name, whichever way you look at it.

Amul - the Taste of India, a Toast to the world.



Certificate of Merit

Karnataka Bank Ltd., Mangaluru

(Service Enterprises – Large)



Karnataka Bank – the pride of Karnataka

Karnataka Bank is one of the time – tested premier scheduled commercial banks in the private sector. The Bank was established in the year 1924 and has completed 92 years of purposeful banking on 18th February, 2016. The Bank has a national presence with 725 branches, 1275 ATMs with 50 e-lobbies/mini e-lobbies in 21 states and 2 Union Territories.

The total turnover of the Bank as at March 2016 stood at ₹ 84,391 crore with deposits of ₹ 50,488 crore and Advances of ₹ 33,902 crore. The net profit for the year ended March 2016 stood at ₹ 415.29 crores. The Bank has proposed 50% dividend for the year 2015-16. The Bank has a highly dedicated team of over 7,700 employees ably patronized by around 1,22,000 shareholders and over 73 lakh clientele base.

Bank has recently unveiled its ambitious VISION 2020 document, a Business Plan for the next 5 years and adopted a Vision Statement – “To be a progressive, prosperous and well governed Bank”. As per the ‘KBL VISION 2020’ document, Bank has projected a total turnover of ₹ 1,80,000 Crores with deposits of ₹ 1,00,000 crores and advances of ₹ 80,000 crores by March 2020.

Bank is a tech savvy bank and was one of the earliest banks to adopt Core Banking Solution, way back in the year 2000. This has enabled it to provide 'Anywhere', 'Anytime', banking services and other advanced technology based products to its customers and to make rapid strides towards digital banking. To provide round-the-clock seamless banking experience to its tech savvy customers, Bank has launched two new Mobile Applications [apps] namely “KBL ApnaApp” & “KBL m-PassBook”. Further a special purpose Vertical called “IT enabled Business Solution Cell” [IT BusCell] has been formed at the Bank's Head Office, with a objective of conceptualizing new products, services & processes. In pursuit of enhancing

customer convenience, the Bank has introduced ‘Online Account Opening’ portal, which facilitates the customers to open an account online.

Further, the Bank has various other technology driven products/services/facilities in the pipeline such as Co-branded Credit card, Student combo card, Near Field Communication Card, Mobile Virtual Card, Mobile Wallet etc.

The Bank has recently introduced ‘Group Personal Accident Insurance Scheme’ named “KBL Suraksha” in association with M/s Universal Sompo General Insurance Company”. All the Bank's SB account customers between the age group of 18 and 70 years can subscribe to his scheme by paying a nominal annual premium of ₹ 100 for ₹ 10 lakh & ₹ 50 for ₹ 5 lakh coverage and the policy can be renewed upto the age limit of 75 years. In support of the ambitious project of the Hon'ble Prime Minister of India, to secure the life of the citizens of India, the Bank has exchanged MoU with New India Assurance Co. Ltd., to introduce "Pradhan Mantri Suraksha BimaYojna" and with LIC of India to introduce "Pradhan Mantri Jeevan JyotiBimaYojna". The Bank has also launched "Atal Pension Yojana" scheme.

Karnataka Bank has won several awards and accolades under various categories like Social banking, Information Technology, Risk Management, Export Excellence, etc., from renowned institutions and organizations such as IDBFT, FIEO, IBA, ASSOCHAM, CIMSME, etc., latest being Award of Excellence for “Outstanding Performance in MSME funding” instituted by Federation of Industry, Trade & Services [FITS] and “STP AWARD” from Bank of New York, Mellon in recognition of the Bank's improved payment formatting and Straight Through Processing success rate. Bank has also received “Sanman Patra” from the Commissioner of Central Excise & Service Tax for Compliance to Service Tax Provisions and secured “ISO 27001:2013” certificate for its three I.T. set-ups.

The Bank believes in inclusive growth and is deeply committed to the cause of Financial Inclusion. The Bank has 163 branches [including 92 Financial Inclusion Branches] in rural areas catering to the various needs of farmers and the rural masses. Bank has also opened 37 Ultra Small Branches in villages where regular brick and mortar branches are not viable. The Bank is also extending banking services to several unbanked rural areas in Karnataka through Banking Correspondent [BC] Model. The Bank has sponsored 5 Financial Literacy and Counselling Centres [FLCC] for the benefit of the rural populace.

The Bank is also extending forex credit facilities to its clients and has 25 Forex Designated branches spread across the country.

The Bank is poised to have a network of 765 branches, 1500 ATMs including 150 e-lobbies/mini e-lobbies by March 2017, taking the tally of total number of outlets to 2,265.

Trade & Distribution – SME

Mumbai Grahak Panchayat, Mumbai

Mumbai Grahak Panchayat (MGP) – (Trade & Distribution – SME)



Mumbai Grahak Panchayat (MGP) is a leading voluntary, not for profit consumer organization active in the consumer movement since 1975. With a large membership of more than 35,000 families. MGP is the largest consumer organization in Asia.

The very birth of MGP was triggered with a fight against Unfair, Deceptive and Unethical Trade practices. To provide a constructive and credible alternative to such exploitative market practices, MGP started organizing consumers into Grahak Sangh of minimum 25 families and embarked on “Collective Buying” of grocery for consumers directly from producers/wholesales since 1975 when “Direct Marketing” was unknown to the market players.

Over last 41 years, MGP has organized 35,000 consumer families into 2500 Grahak Sangh through its innovative & unique Distribution Model which is based on “No Loss, No Profit”. This model has been applauded by Environment Ministry of Norway, UN Commission on Sustainable Development (UNCSD) and Consumers International as an excellent Role Model of Sustainable Consumption. This Model has been successfully replicated in Zimbabwe.

The strong consumer base of 35,000 families makes MGP financially self-sustained. MGP’s main strength is its service-oriented volunteers, majority of whom are women from different walks of life.

Through its in-house monthly Magazine which is delivered free of cost to all members alongwith their grocery basket, MGP creates widespread consumer awareness. Its Complaint Guidance Centres at various locations offer free guidance to consumers about their complaints/grievances.

MGP’s Consumer Protection Wing protects consumer interest by filing PILs/CILs in High courts & Consumer Courts. Its Advocacy & Campaigns wing pursues policy issues with state & central govts. Its Ad-Watch Club monitors and acts against unethical and misleading/deceptive ads.

On global level, MGP is a Member of Consumers International – a global federation of more than 250 consumer bodies from 120 countries. MGP’s pioneering efforts have recently led to successful review & revision of UN Guidelines for Consumer Protection (UNGCP). MGP’s important suggestion has led to creation of a permanent oversight mechanism at UN level to ensure effective implementation of UNGCP.

Charitable Association

Bai Jerbai Wadia Hospital for Children, Mumbai



ABOUT US

Bai Jerbai Wadia Hospital for Children is India’s first, one of the largest and best known hospitals for Paediatric care in India since 1929 which provides treatments at minimal or free of cost for the needy and underprivileged children of society. A teaching hospital of worldwide repute, this 300-bed hospital is propelled by a highly accomplished team

of over 100 Paediatric specialists. In brightly painted wards, surrounded with their favorite cartoon characters, children are treated for a wide spectrum of rare and complex conditions, in an environment that does its best to keep their spirits high. With tender care by the staff and each doctor taking a personal interest in every child's health and wellbeing, the hospital sees its responsibility as much more than just medical treatment.

Besides providing comprehensive clinical care it also offers rehabilitation and family focused methods of promoting a healthy environment for the child, thus striving to prevent childhood diseases.

In its effort to provide universal healthcare, BJWHC also acts as a tertiary level referral center and is a nodal center for Clubfoot in Maharashtra.

Also we are:

- A leading center for specialist treatment for rare and complex medical conditions
- A prestigious teaching hospital with worldwide reputation
- More than 30 specialty Paediatric services
- Designated research center facility
- 110 bedded NICU

- Nodal Centre for Club Foot of Maharashtra
- The only Dialysis Centre for Pediatric in Western India
- Multiple disabilities centre with visual rehabilitative center in public sector hospital
- Renal transplantation centre for children in public sector hospital

HISTORY OF OUR HERITAGE HOSPITAL

Before the onset of Paediatrics as an independent discipline, childcare was limited to interpolating adult medication on to children, who were seen merely as mini versions of adults. It was in 1928 that Sir Ness Wadia and Sir Cusrow Wadia saw a vision. They took it upon themselves to pioneer specialized Paediatric and Neonatal care for children in India, and as strong believers in the idea that the need for quality healthcare is universal, they vowed to provide affordable world-class medical services to children from every section of the society. BJWHC emerged as India's first independent specialized Paediatric hospital, dedicated exclusively to healthcare for children, as recognized by the Indian Academy of Paediatrics. The foundation stone for the hospital was laid on 7th March 1928, when no large hospitals existing at the time even had a Paediatric Department.

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 & 4th Saturdays of every month. Leading consumer lawyer, Mr. Anand Patwardhan, heads the Legal Cell. Retd. Justice Sam Variava is on the Consumer Grievances Redressal Panel.

Send your complaint to:

Council for Fair Business Practices, Great Western Building 130/132, S. B. Road, Mumbai - 400 023.

Tel: 2288 5249/2284 2590 • Fax: 2284 4783

Email: cfbpoffice@gmail.com/cfbp@mtnl.net.in

Website: ccrc.in/cfbp.org.

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.

Together with our collective vision and mission,
we shall take CFBP to even greater heights during its

Golden Jubilee Year



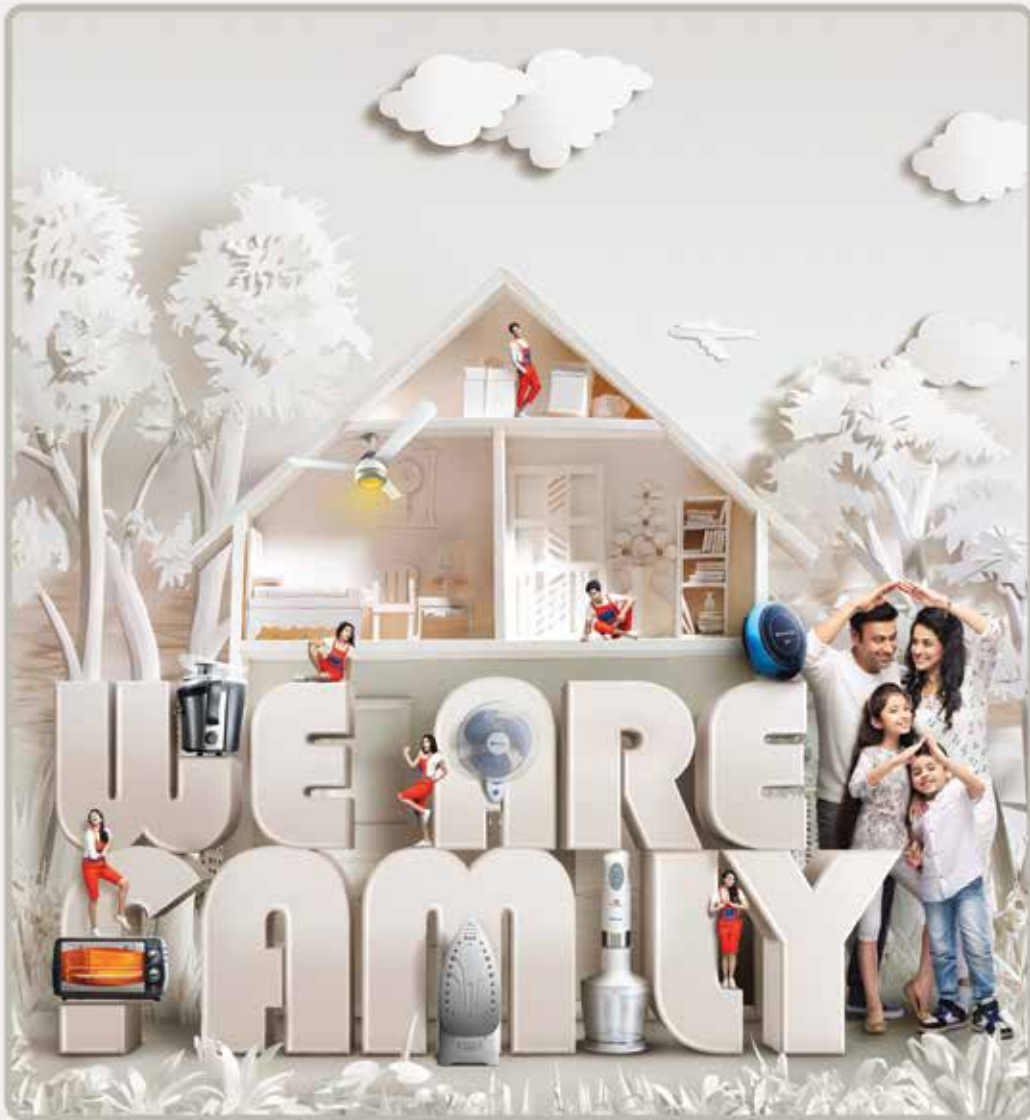
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