



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

## NOVEMBER 2016



**L-R – Sushil More, Niranjan Jhunjunwala, Anita Shantaram, Sampat Iyyengar, Dr. Sudhakar Sane, Anand Patwardhan, President Kalpana Munshi, Asha Idnani, Vice President Shrikant Soman & Programme Chairperson Shelly Gupta**

A Consumer educational seminar was organized on “Untold Story of Healthcare Industry” on 25<sup>th</sup> November, 2016 at IMC, Mumbai.

Healthcare has become one of India’s largest sectors- both in term of revenue and employment. Healthcare comprises hospitals, medical devices, clinical trials, outsourcing, telemedicine, medical tourism, health insurance and medical equipment. The Indian Healthcare sector is expected to register a compound annual growth rate of 22.9% during the year 2016-2020. The Indian healthcare industry is going through a growth phase due to its healthy economy. India’s ever growing middle class are able to afford quality healthcare. Today 50 million Indian are able to afford western medicine. In the year to come the health care industry in India is reckoned to be the engine of the Indian Economy. The healthcare sector consists of healthcare instruments, healthcare in the retail market and hospitals enrolled to the hospital networks.

We were honored to have two very eminent speakers Mr. Shrikant V. Soman, Ex-CEO of a reputed Hospital in South Mumbai and Dr. Sudhakar Rane a Sr. Medico legal Expert who enlightened one and all on the important (Non-Medical) Aspects of Hospitalization which every person should know before taking treatment at any healthcare institution, the admission process, mediclaim, rack rates, the medico legal aspects of hospitalization which every patient should know as much more.

**Kalpana Munshi**  
President

**Shrikant Soman**  
Vice-President

**Shekhar Bajaj**  
Immediate Past President

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*Another fresh new year is here,  
Another year to live,  
To banish worry, doubt and fear,  
To love and laugh and give!*

*Merry Christmas  
and  
Happy New Year 2017*

*Kalpana Munshi  
President*



## From the Desk of President

While in CFBP we have an excellent membership, and we have been doing some outstanding consumer services, we need to be more visible in public and be better known.

There comes the importance of public image and public relations... By Public image we mean, firstly CFBP image in our hearts... where we need to put in some pride for being CFBP members and passion and this is expected through our compassionate behavior... and strengthening our image in Public through stronger programmes giving more visibility and a conscious and organized PR effort.

We propose to hold a workshop / symposium on this crucial subject... for all the members and otherwise to develop better understanding on a proposed well structured effort, which will be measurable and the organization could perform in a more competitive manner. This little workshop will provide you as a take home 'White Paper' on the Subject.

As a first leap in this exercise... we are forwarding you an expectation... a simple message "Take Pride" which we all must Do... Here all we wish is for you to... Hash Tag all your Posts on Face book, Twitter, YouTube etc. Only with "Take Pride" update your LinkedIn Profile with mention of CFBP – mention your Role in CFBP and also change your prefix to CFBP... Imagine if all members do this... this will certainly create a significant impact...

Friends, while we do all the good work, making it reach to the maximum, are also crucially important... and we seek your inspired participation in making this mission a big success and excitement.

### Council For Fair Business Practices

**President, Kalpana Munshi**

**Cordially invite you to a seminar on**

#### **"Consumer Protection Act and its effectiveness"**

**Distinguished Speaker : Justice A.P. Bhangale**

#### **"Alternate Redressal Mechanism"**

**By Mr. Anand Patwardhan**

**A Consumer Education programme**

**On Friday, 23rd December, 2016 at 06.00 p.m.**

**Venue : Babubhai Chinai Committee Room,**

**Indian Merchants' Chamber, Opp. Churchgate Station, Mumbai**

#### ***Founder Donors :***

- Tata Group • Bajaj Group
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#### ***Gold Donors :***

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- Kotak Mahindra Bank



## **Dr. Sudhakar Sane**

### **Senior Medico-Legal Expert**

There are so many problems that both a patient and a doctor face, and that is why I have titled it as Medico Legal Scenario in the hospital practice. If the hospital is registered as allopathic (because every hospital has to be registered with Municipal Corporation under a title whether you are Ayurvedic, Homeopathic or you are Allopathic) and in that circumstance, you are supposed to have the doctors only registered under that title. Today in India, there is always a cross “pathy” is going on, unfortunately it is being ignored, Ayurvedic people are being treated with Allopathy. Allopathic doctors occasionally prescribe an Ayurvedic or Homeopathic Doctor according to their own principles, but legally it is bad that is why you must know what you are being treated with.

Next, Private hospitals are 90% allopathic, and 10% of other “pathy”, a patient goes to the hospital basically being treated by a Consultant, and that is why a Consultant has to be vigilant in seeing what has been written on the papers, what has been told to the patients, and what has been done to the patients. Now what are the expectations from the Consultants - we say that he is to care about the patient and that too of a good medical care, then what is good medical care it is not only by hands but also have to be from the lips as to what he has to talk to the patient, he has to talk to the relatives, and he has to explain them what is the position of this patient today and what needs to be done and what is being done - unfortunately in our hospital industry this portion is missing on many occasions and that creates a misunderstanding, that

creates an unrest, that creates an unhappiness, especially in the bad outcome cases. Next, as I say negligence is never a medical concept but only a legal concept. What happens or what patient should expect from when he pays - his full history taking, his full and detailed examination and a patient is entitled to privacy because many times in a hurry a patient is being examined but not covered for.

A medical care is a contract but there is more of harassment, I have seen it ministers go on phoning and their man who comes in a car is asked to be treated as free, because he happens to be working with the minister or he happens to be close to the minister, or he comes from the area of that particular minister, this is unfortunate and I have seen it, experienced it and you have no recourse.

Now, quality care always changes, a doctor can be a family physician, as a consultant, as a super specialist, or a paramedical, the standard of care will vary, if I am a family physician my job will be of a lower level. If I am a consultant, the expectations from me are a little higher, if I am a super specialist then it is considered to be higher, now I am being basically a general surgeon, in my time we used to do everything from pediatrics to geriatrics, I have done kidney operations, I have done brain operations, and everything, but that time the super specialty was not so developed, but now today I will not be willing to do a brain operation even though it's an emergency I prefer not to venture into that.



**Past President CFBP – Mr. Suresh Goklaney received the trophy at the hands of Rotary International President John F. Germ**

**Past president Suresh Goklaney** Executive Vice Chairman, Eureka Forbes - India's leading health & Hygiene Company has been felicitated and is honored with one of the most esteemed - Rotary Responsible Business Award on November, 12, being a Rotary Day at the United Nations in New York. This is for his commitment towards addressing the Social & Economic challenges faced by the country. This award is the testimony of the work and efforts in providing clean water to rural villages and urban slums throughout India as well as for generating employment opportunities to the unemployed within communities.

Also for establishing water centers where local women sell clean water to generate income.

Suresh Goklaney was also honoured with a memento by Rotary Dist Gov. Gopal Mandhania in Mumbai on November 8 in a glittering function.

Suresh Goklaney alongwith 5 other international Rotary leaders were invited for Rotary day at the United Nations and was honoured for bringing a positive , long lasting change to their communities locally or internationally.



Past President CFBP – Mr. Suresh Goklaney was Honored at the hands of Rotary International President Mr. John F. Germ



President Mukesh Batra, Rotary Club Bombay, Rotary Dist. Governor – Gopal Mandhania & Past president of CFBP Mr. Suresh Goklaney

Next, then what we look for is the Diagnosis, the service offer, the prognosis and the quality of care, this is a responsibility of every institution to give. If you go to the hospital you will get printed list, CBC, ESR, Urine, Stool and everything without application of mind as a consumer you have a right to say when I have no complaint about the stools why do you want my stool to be examined? There has to be a reason but if you see today every consultant or a general practitioner will have a printed format from a laboratory where he expects to send the material with preprinted 21 or 23 names and you have to just tick it and they say it is for your comfort.

You must keep the professional secrets and you are not supposed to disclose it to anybody unless force or whether in a husband and wife case it is there, but there was a Supreme Court case when a fiancée was told by a Doctor that your probable husband tomorrow is suffering from HIV she sued that Doctor for telling this that why did you disclose my things, so there the Supreme Court held the view, tomorrow's wife has got a right today to know what is her spouse going to be because it concerns her whole life and that is why the exact line between secrecy was exposed. The exceptions are that you have to disclose it by Court order, to Government in case of Government Employees, or in the public interest. If I get a Driver who is colour blind and I say sorry I will not disclose it to a Transport Company or the person with whom you are working then it is wrong, and if I disclosed it I can't be sued that why did you expose me when I was working. Next, now in case of minor information needs to be given to others in case of rape, in case of using contraceptive pills and in the public interest, if there is an allegation of rape, or if you have seen a patient who has been raped you have to give information, you can't stop it, in case of contraceptive pills, if a girl is using contraceptive pills and she is below 18 then obviously she can't ask me that I am your patient and you are supposed to keep my secret, because I have to tell the relative. But if the girl is more than 18, I need not inform the mother that your daughter is using contraceptive pills.

Also, if I have been prescribed a drug, I would like you to discuss with my family doctor or colleague then check if the drug prescribed is of the good manufacturer, a company which give more commission to the doctors are usually prescribed and that is how we get a bad name, but if you give a standardized thing, that's why the medical council has issued a circular the generic name should be written and it should be left to the patient to choose and pick up preferably insist for generic name, you can tell your doctor, next, you can insist for review of the case with your friends, this is done. Also, a doctor is bound to visit the patient, and here there are some hospitals and there are some consultants where they put a visit fee when they talk to a resident on telephone. Now, once I have accepted the profession with all its drawbacks, a medical practice is not only an office work, it has to be an emergency work also, and in those circumstances whether I am called by a resident three time or four times it can't be misused to put a visit fee, then on demand by patient or RMO, it must be ensured that there is a complete and detailed examination, reasonable investigation due and timely care. This is a person's right and a person must see that he gets it.

Lastly, the medical profession is as simple as A,B,C,D - A is attendance and availability, B is behavior, C is consent and communication, D is Documentation, E is efficiency and Expertise, F is fatherly relations, friendly attitude with patients, Fellowship with colleagues, G is Godly to Patients, Godfather like behavior with Colleagues, Thank you





## Mr. Shrikant V Soman, Ex-CEO and Management Professional

I am very privilege to express myself, is a new opening for me, earlier I was CEO of a Hospital and working in a different format with different type of equations and now I am getting out of it and I am very excited for that because here is the forum whereby we can really come by other side of the table, the earlier I was on the other side now I am coming on the consumer side, so that in that sense I just retired in August, end of August from Bhatia Hospital, and this is my first speech from this side, earlier I gave many speeches from other side, so that point it is my maiden speech as a new role and I hope you like it, I am also excited because then this is a sort of unrestricted, sort of a sharing, as a CEO I had some, within format I used to work, some certain loyalties are there, and all the things, now it is nothing like that, my main loyalty is with consumers, patients that is the thing, I was earlier associated with, now I am associated with Agni, action per good governance network in India, now I have been very much involved in good governance through assertive citizens movements, now I am fortunate to associate with CFBP as Vice President and CFBP is sort of a compliment to Agni because Agni is doing good governance whereas CFBP is concern with good business practices so it makes the picture complete and going forward we are having big plans for healthcare industries itself. Now coming back to my main theme, Untold Story of the Healthcare Industry. Now before I start my presentation there I would like to speak about what is not there in the presentation. Then we start with what is there in the presentation. So let me share with you what is not there because we have to understand, we are always been hearing from one track mind that is as a patient, but we have to understand whole picture unless we understand the whole picture we will not able to correctly comprehend what are the, what else our healthcare industry and how, what is the remedy? Everybody has got different experiences with different hotel, different travel destinations, with different different things somebody has gone to Kashmir, somebody has

not gone, somebody has gone to Dubai, not gone, or certain mall, R-city mall, but healthcare is such an Hospital where everybody has got that experience, it will not hardly any person who doesn't have experience with healthcare, and everybody has to share something, because I have been all along been, so much years I have been associates with, I am hearing stories from different people, and everybody has a story to tell, what is his experience and etc. it's a very diversified sort of experience one can see. Lot of learning has to be, I used to get opportunities of lot of learning and these stories generally of one point matlab all this summarise it is like that this is the off course we all know kithere are exorbitant billing is there, medical treatment is not proper or this thing is not there that side but what I observed is that there is tremendous amount of ignorance about how the healthcare system operates? Lot of ignorance is there. And it is very small narrow minded and person goes to a Department Store, buy particular product and expect particular quality, so that same sort of thing cannot be applied, format cannot be applied in case of healthcare industry for various reasons, that I would like to explain to you, why it is like that. See, healthcare industry is managed from different diversified people, though it is called as a charitable institution, many people are philanthropic thing, but it is run for profit basically, because I would not say for profit, it is not for profit but it does have surplus, it then can't go as free, those only concept of giving free treatment or, charitable treatment doesn't exist, because donations are not coming and person has to internal sources they have to generate, so there are now old system of working like Bhatia Hospital was there, many many hospitals Hinduja Hospital, Bhatia Hospital they were purely charitable hospitals, they will run with charitable objectives, Bhatia Hospital, for example was established in 1932, eighty years back, so it appear to be charitable hospital for lower rates and all those things, now there are new charitable hospitals which are family owned hospitals like Hinduja Hospital, Jaslok Hospital they

are all family owned hospitals, Leelavati Hospital, Bombay Hospital, though they are registered with charitable organization the family controls them, though objective is a charity but, it is mixed objective it is not pure charity, and there are other hospitals who are registered charitable like they are purely professional managed, like Breach Candy Hospital, Breach Candy Hospital no family controls it, there are all big corporate CEOs, big Executives, top class people, they are jointly managing their hospital, Breach Candy Hospital, so like Deepak Parikh is there, Mistry is there, ShapoorjiPallonji like that many people are there who are managing this one and now the latest trend which is happening is corporate sector, where by this like corporate hospital like Wockhardt Hospital, Fortis these corporate hospitals, corporate culture is getting into it, and Kokilaben so, this Asian Heart Institute, so these corporate hospitals are for purely profit, it is just not, but it is purely for profit, open objective that they have to earn profit, they can declare dividend like that, so this is the different, different things and when patient goes to the hospital he equate all into same, but these different, different experiences are having, with different format he is operating to the hospital so it is not just what experience he is got with corporate hospital and what experience he is got with the charitable hospital it is not directly comparable from that sense. We have to understand when you approach to particular hospital, we have to also see, get educated about that hospital, which hospital is run in what manner, who is owning that hospital?, and how they are doing it?, and second we have to see that the hospital has to survive, our today government hospitals, though they are pumping in lot of money, the quality is very poor, there are certain hospital, I would not name them and in private sector and in charitable sector whose rates are reasonable and lower but their service quality is horrible, so those people after having treatment, bad experience with them they come to Bhatia Hospital or Saifee Hospital like that, so but then, in that case, if you want particular reasonable quality maintained or quality of service maintained, the cost goes up, we get difficult to maintain cost versus quality so there are some conflict of interests are there and this one needs to understand, the time is short I cannot spend much time on that, but I am telling you these are the factors which needs to be considered, other things I would like to specify here that whatever my experiences I

have shared, I worked with Breach Candy Hospital as CEO, I also worked with Asian Heart Institute, and also I have interacted with many patients, that was my passion, whenever in Bhatia hospital, patient is to have any complaint, I should take it as opportunity to call him, even if complaint from facebook, google complaint is there, we used to call him, get to know from that, and certain if we find that patient really has got something to say or share, I will personally meet that person, so that lot of things can be share, that time we come to know about other hospitals also, so what I am sharing now is not restricted to Bhatia hospital, it is compare to all other hospitals it is there, and by and large I would say, when I was at Bhatia Hospital, we have got lot of good fair business practices, we are signatories to fair business practices pledge also and most of the negative things I would say not applicable to the Bhatia Hospital, if anything positive is there it will be from Bhatia Hospital, I would like to clarify that and with that background I would like to start my today's seminar. Admission it is just intensive and/or expensive care, now this is what happening is now, what you want as I said look you want good care or expensive care, generally expensive care is given to you without asking for it, now whether you get good care or not that is the issue. Next, the thing they didn't tell you. Now many things they don't tell you. Because it is ultimately they have to run the institution. I am telling you, mostly negative sense but some positive sense also, because I have known from my personal experience the moment you tell patient certain thing, he doesn't understand it and on the contrary it makes the matter worst. So it is better to keep him ignorant sometime.





## Ms. Shelly Gupta Program Chairperson

### THE NEED FOR A SAFE MILK

Milk is a treasured and valuable food as basic diet for infants, having power to stimulate the growth of children and a wholesome source of energy to all. Thus it becomes the most important food and acquires very special place in the human dietary. It becomes all the more necessary to look for the cleanliness and safety of our milk-supplies.

There seems to be a continuous debate on the possible benefits regarding the growing popularity of the consumption of raw milk also. However there are significant concerns by regulatory or public health organizations like the Food and Drug Administration and others because of risk of contracting milkborne illnesses if the raw milk is contaminated with pathogens. Studies are also been carried out to discuss what are the scientifically demonstrated health risks and to determine if there are any proven health/nutritional benefits to the consumption of raw milk.

Pasteurization is defined as “the process of heating every particle of milk or milk product, in properly designed and operated equipment to any one of the specified pasteurization time/temperature combinations.”

Shelf safe milk is what the industry calls UHT or Ultra High Temperature, meaning that the milk has been pasteurized at a higher temperature but for a shorter time to preserve taste and nutrition. UHT Milk is the most common product, but the process is also used for fruit juices (juice boxes), cream, soy milk, wine, soups and broth.

In UHT treatment, milk is exposed to brief, intense heating to temperatures in the range of temperature for only three seconds. Most importantly, UHT treatment is a continuous process which takes place in a closed system that prevents the product from being contaminated by airborne micro-organisms and is then packed which is known in the industry as aseptic milk packaging.

Cleanliness and Safety of milk are two important factors that are to be taken care of before the milk is consumed. This implies milk is free from extraneous matter, pus and blood, pathogenic micro-organisms and its consequent ability to give rise to infective disease in human beings consuming it.

Once the organisms have been introduced, even in very small numbers, multiplication is liable to occur since milk clean or unclean, is an excellent nutrient medium for the growth of bacteria. Prevention and care is needed to avoid contamination from all sources.

At present a great deal of the raw milk sold in this country is neither clean nor safe. Much of it besides having a high bacterial count, contains manure, pus and even blood.

Milk, such an important food of many needs procedures to make it safer for consumptions by the consumers.

## 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 **31<sup>st</sup> December, 2016.**

For details contact:

COUNCIL FOR FAIR BUSINESS PRACTICES (CFBP)

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## CONSUMER COMPLAINTS – SUCCESS STORIES



**Ms. Madhumita Dash,  
Hyderabad Vs Samsung India,  
Mumbai**

Ms. Madhumita Dash purchased a product from Samsung India E-store on 15th July 2016. At the time of purchase, it was clearly mentioned that the product is in stock and delivery time is 2-4 working days. Till today I have not received the product. I called customer care and e-mailed to their CEO desk, but did not get any satisfying answer. Customer care is telling the product is out of stock so it is getting delayed. The product which I purchased was for a specific occasion (gift). As it was not delivered in time, it caused great distress. I don't know why they are giving false information in their site and fooling and playing with customer's emotions. I request consumer board to decide what would be a good compensation for a person's emotion. As per my understanding displaying false information in e-commerce website is also a crime. CFBP took up the matter and got a positive response. The Complainant wrote: "I received the product Thank you. I would like to close the complaint"



**Mr. Dattatray Gopal Bhoir, Mumbai  
Vs Bajaj Electricals, Mumbai**

Mr. Bhoir purchased a Bajaj Fan on 2nd March 2015. Since the fan stopped working he lodged a complaint with Bajaj Electricals as well as with CFBP. CFBP took up the matter and got a positive response.  
The Complainee wrote: "We have resolved this issue"

**Mr. Mrudul Parikh, Mumbai Vs Xiaomi Technology India Pvt Ltd, Mumbai**

Mr. Mrudul Parikh purchased a Xiaomi MI band and soon after its purchase started giving problems. When complained, he was assured that the product will be replaced within a month. But even after 2 months, expect false assurance there was no proper action taken. Fed up with the continues follow up through mails and phone lodged a complaint at CFBP. CFBP took up the matter and got a positive response.  
The Complainant wrote:  
"Thank you very much for your interference, they have replaced the band"



### **Educational Opportunities Abroad'**

Recently a seminar was conducted by Ms. Shireen for the benefit of students of Std X. The topic discussed was 'Educational Opportunities Abroad'.

They were happy to announce International Shiksha 2016. The seminar included :

An exposure to various education destinations (not just the routine). Emerging education destinations. Countries and institutions are selected on the basis of diversity.

- An Exposure to courses.

So when students / parents decide on a course, they have invariably decided on a stream.

Degrees they can pursue in computers!

- Direct interaction with country consular / visa staff.

In our country specific presentations, students get to ask questions to the visa officers who actually a career development program customized for each student based on the assessment of their skills, personality and interest.

This is done through detailed testing and counseling with both the student and parent and in some cases with the school counselor and / or teacher.



Good knight  
**FABRIC ROLL-ON**  
 PERSONAL CARE TEXT

**GO OUT AND PLAY...**

**...WITHOUT THE FEAR OF DENGUE, CHIKUNGUNYA.**

Good knight Fabric Roll-On! Apply 4 dots on your clothes and get 8 hours of protection from mosquitoes outdoors.



**APPLY 4 DOTS**



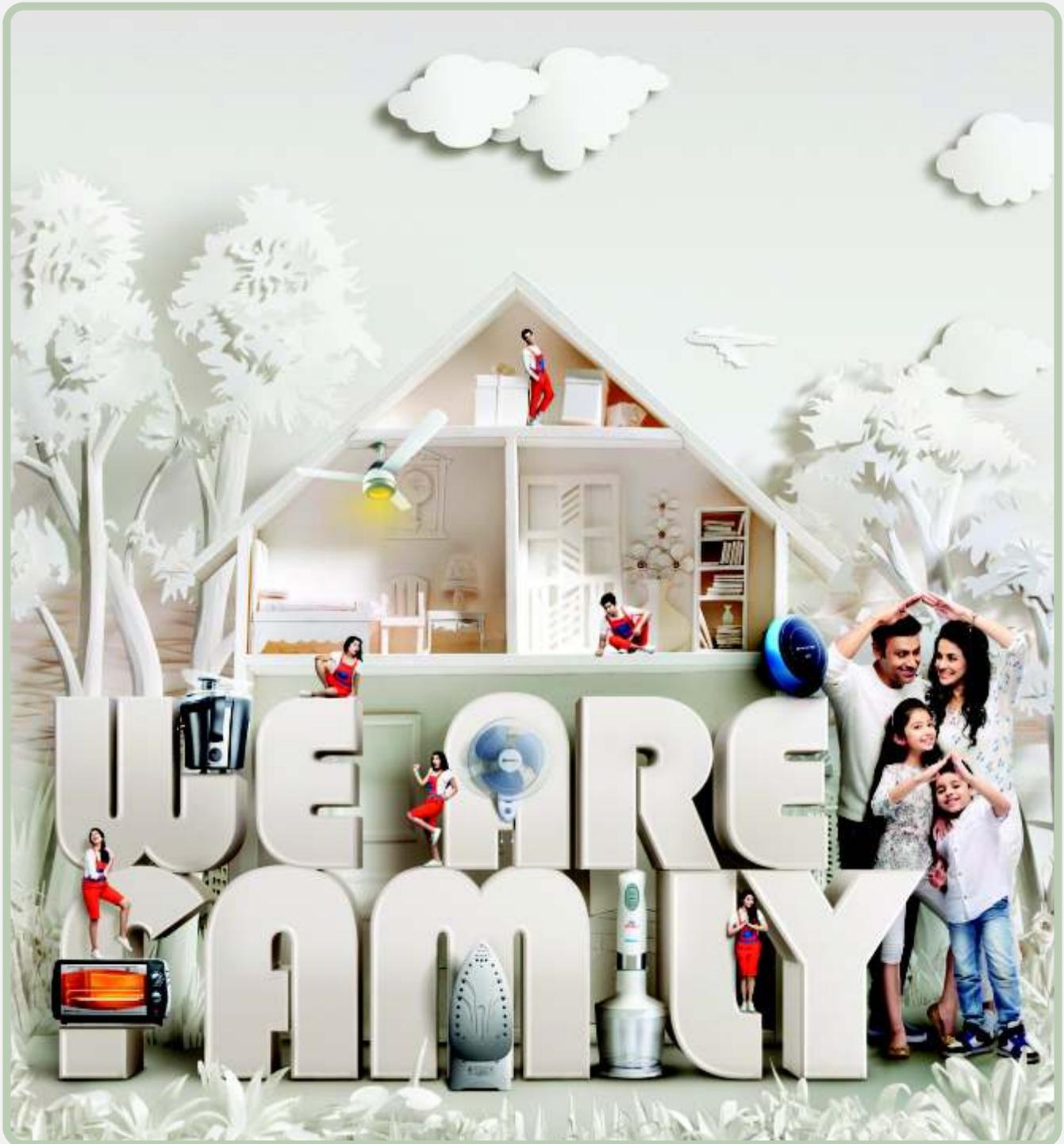
Contains 100% natural active ingredients.

[www.goodknight.in/fabric-roll-on](http://www.goodknight.in/fabric-roll-on)

Also available on: **amazon.in**

Follow us on: **f** @GoodKnightIndia

**t** #goodknightin



Through the journey of life, through the good times and the difficult ones, you'll find us by your side. Sometimes like a cool breeze, sometimes with warm food and sometimes straightening out the wrinkles of your everyday life.

