CONTENTS

30 Years in the Service of Quality

Risk Management and Improvement

President's Page

B. Banerjee

1. Introduction

A decision means conclusion or termination of a process. Decision making can be under Certainty or Deterministic, under Risk or Probabilistic or under Uncertainty. Risk is the effect of uncertainty and any such uncertainty can have positive or negative effects. A positive deviation arising from a risk can provide an opportunity for improvement. Addressing both risks and opportunities establishes a basis for achieving improved results and prevent negative effects.

2. Risk management and improvement

ISO 9001:2015 considers risk based thinking as an essential ingredient to enhance effectiveness of organizational performance through Quality Management approach.
The concept of risk based thinking has been implicit in previous editions including for example, carrying out preventive actions to prevent occurrence of potential non conformities.

Opportunities can arise as a result of a situation favorable to achieving an intended result. For example, a set of circumstances that allow an organization to attract new customers, build relationships, develop & launch new products & services, open up new markets, adopt new processes, switch over to new technology and other desirable and viable possibilities to address the organizations' and its customers' needs.

Actions to address risks and opportunities for improvements (OFIs) must be able to (a) give assurance that the new system can achieve its intended results (b) enhance desirable effects (c) prevent or reduce undesired effects and (d) achieve continual improvement and sustainability. Prerequisites will be that an organization must identify its both external and internal issues that are relevant to its purpose. An engineering firm identified its major external issues as (a) market competition (b) brand image (c) government policies/tax structure (d) exports market and (e) new technology . It identified its internal issues as (a)on time in full (OTIF) delivery of products to customers (b)OTIF receipt of critical input materials (c) designs coming out right first time (d) cost competitiveness and (e) effectiveness of various systems and initiatives undertaken in the organization.

The same will be broadly applicable to others as well. However each one of the risks must be evaluated both qualitatively and more importantly quantitatively. While ISO 31000:2009 provides number of principles and guidelines on risk management, some important quantitative methods of risk evaluation are highlighted here.

3. Quantitative methods of Risk Evaluation

Having understood risk as the effect of uncertainty let us now explore statistical & analytical tools & techniques used for decision making under risk and under uncertainty. Specific technique, its brief outline and application situations are captured in Table I on next page :

Table I : Tools & techniques for decision making under risk and under uncertainty

Sl. No.	Tool	Brief outline of the tool	Application situations
1	Failure Mode and Effect Analysis (FMEA)	FMEA was developed in mid sixties by Aerospace industry. For any issue it considers three factors (a) Likelihood of occurrence (L), Severity of consequences (S) and (c) Ease of detection (D), all in 1 to 10 scale and uses the criterion Risk Priority Number (RPN) = LXSXD which lies between 1 to 1000. The higher the RPN value, more is the risk.	1. All external & internal issues itemized in para2 2. DFMEA 3. PFMEA 4. Comparing any two viable alternatives such as underground or overhead tank for storage of a toxic liquid.
2	Program Evaluation and Review Technique	In Network Analysis (PERT/CPM), this technique is used to assess the chance of completing any project or task as per pre determined schedule. If chance is low, certain activities are crashed or compressed at a cost . Finally a project-cost trade	1. Launching a new product 2. Exploring new market 3. Commissioning a new factory, on time 4. Completion of a project as per schedule.
3	Decision Tree for Decision Making	The display of a logical relationship between the parts of a complex situation in a network form is called a decision tree. It can clarify for management the choices, risks, objectives, monetary gains and information needs involved .	1. Investment decisions 2. Competitive bidding 3. Pricing analysis 4. Evaluating competitive & viable alternatives.
4	Investment Decisions under Risk	Criteria used are (a) payback period (b) average rate of return (c) net present value (d)internal rate of return (e) annuity	1, All Capital Expenditure investment decisions 2.Cost--Volume –Profit analysis under uncertainty 3.Breakeven analysis under uncertainty.
5	Expected Monetary Value (EMV)	A matrix of price versus month of procurement is first compiled. Next, from past data the chances of getting a particular price in specific month are developed. EMV	1.Buying/Selling at varying prices of all seasonal products like (a)tobacco (b) cotton (c) soya bean or cotton seed or mustered oil.
6	Bayesian Approach in Decision Making	Bayesian approach converts uncertainty problems into risk situations . It basically consists of three well defined states namely Prior analysis, Posterior analysis and Pre—Posterior analysis.	1. Entering a new market against stiff competition 2. Oil Exploration 3. Gas Exploration 4. Setting up a business.
7.	Dynamic Programming	Dynamic Programming is used in situations where decision making has to be done in sequential stages and in which decision in subsequent stage depends on outcomes of previous stage.	1. Planning production of seasonal items 2. Allocation of salesmen to territories 3. Finding shortest distance between to destinations 4. Improvement in Reliability.

Ref: Operations Research Techniques for Management: Second edition by Mr.B.Banerjee

In conclusion the above is only illustrative and not an exhaustive list. NCQM has Experts in Risk Management and Improvement area for conducting training and "hand holding" thereafter. Their services can be availed. NCQM can also help in up grading QMS from ISO 9001:2008 to ISO 9001:2015 version wherein risk based thinking is the backbone.

B.Banerjee
President

Evolution of Indian GRC Sector and the future

Uncertain times and a volatile economic climate have contributed to an expanding focus on corporate governance, risk, and compliance (GRC) across all industries. While some companies have met their risk and compliance challenges head on with insightful business strategies and powerful technology solutions, many are still struggling to reconcile traditional approaches and legacy systems with the rapid pace of change.

Global experiences albeit shocking and bitter scandals / frauds have revealed that silo risk in large enterprises required to be bashed. Integrated GRC is an optimum means to achieve the result of integrated risk management aligned to the overall business strategy of the enterprise.

The intensity of change in today's business environment requires new ways of thinking about risk. Facing an interconnected vortex of disruptive technologies, cyber-threats, complex business ecosystems, globalizing markets, and amplified regulatory scrutiny, businesses need proactive, innovative governance, risk, and compliance (GRC) strategies to seize competitive opportunities and meet stakeholder expectations.

How can firms effectively balance revenue generation and operational efficiency objectives with risk management and compliance obligations? How to Manage Risk & Compliance Costs in Organizations?

Expanding business threats and regulatory demands can increase the risk management and compliance costs beyond the budget allocations: with most companies having to raise their performance on GRC, data security and privacy, digital transformation, business continuity, and a host of other risk projects.

Investing the resources, processes, and technologies in a right manner to defend the company can mean a huge commitment of time and money. However, non-compliance can be an even more expensive alternative, carrying the potential for heavy fines, business disruption, productivity and revenue losses, and reputational damage.

A more integrated and holistic approach can help companies control costs while expanding the effectiveness of their governance, risk management and compliance programs, including integrated and objective internal audit functions. By rationalizing processes, controls, and assurance structures and consolidating and optimizing the functionality of software platforms, companies can identify and address redundancies and gaps, extract greater value from their technology investments, automate preventive controls, and enable expanded use of advanced analytics — which in turn can help

identify vulnerabilities, enhance compliance monitoring and testing, and optimize risk and compliance program workflows.

One of the most practical manner in which costs could be rationalized and resources optimally utilized is bashing silo risks and aligning all GRC functions under one CRO. This reduces the costs considerably as the excess flab, bureaucracy and duplicity in resources, processes and systems in totally avoided. This calls for investments in cutting edge technologies, practical and at the same time a radical approach to issues and a collaborative approach to risks mitigation

The scope of GRC Solutions in India and the Global markets

A few years back India Inc was shaken out of its reverie when a globally recognized brand like Satyam was found to be involved in a multi-million scam that resulted in Governance, Risk and Compliance (GRC) initiatives finally getting their due. And the global financial turmoil certainly has made the case stronger for GRC adoption in India.

The GRC market in India is gaining traction on four counts- statutory & regulatory drivers including international regulations; financial & legal drivers involving contractual bindings, S&P credit ratings; operational drivers that includes competitive pressures, process efficiency and optimization and finally governance drivers involving transparency to stakeholders and improved accountability. This has continued to grow in 2009 and with less than 30 percent penetration, the market is nowhere near saturation. The Forrester Research Report quotes that the GRC technology industry comprising of software, consulting and related services is currently growing at 24% year on year and is slated to grow from $2.6 bn in 2009 to over $24 bn in the next five years

GRC Industry- What future holds?

Although there is a high degree of awareness around the value and benefits of a GRC program, organizations need to ensure the right degree of focus on understanding the evolving and changing risk profile of the business environment in which they operate. Individual business units across the organization oftentimes follow a unique set of procedures and protocols in order to achieve their business goals and objectives. Each of these individual business units also encounters different set of risks, of differing frequency and impact. Establishing an integrated and pervasive GRC program can help ensure the right organizational procedures and processes to minimize gaps and deficiencies.

Risks will always remain part of our business landscape, and as such, organizations of all kinds and sizes need to embrace a federated GRC model that provides forward-looking risk management and risk mitigation methodologies. A federated

approach offers a flexible framework that can facilitate the assessment and management of risks, the definition of internal controls, and the implementation of remediation plans. A federated approach to GRC improves cross-functional collaboration, the efficiency of individual teams, and aids in increased organizational resiliency towards risk.

Risk management is and will continue to be the biggest focus for organizations. Risk management is top of mind for GRC professionals.

Which IT trends are expected to shape GRC in 2017? Relevancy of technology in improving Governance, Risks & Compliance.

As the digital economy evolves, risks and costs are growing in tandem with opportunities. Data breaches, digitally driven fraud and financial crime, globalization, and the steady introduction of new and disruptive technologies are contributing to a volatile environment and expanded regulatory reach. To manage the risks and compliance obligations of this environment, companies need innovative technology solutions and smarter data.

GRC vendors with an integrated data framework are now able to offer custom built GRC data warehouse and business intelligence solutions. This allows high value data from any number of existing GRC applications to be collated and analyzed.

The aggregation of GRC data using this approach adds significant benefit in the early identification of risk and business process (and business control) improvement.

Further benefits to this approach include

(i)   it allows existing, specialist and high value applications to continue without impact
(ii) organizations can manage an easier transition into an integrated GRC approach because the initial change is only adding to the reporting layer and
(iii) It provides a real-time ability to compare and contrast data value across systems that previously had no common data scheme.

Benefits of Taking an Integrated GRC Approach i.e. benefits of aligning operational security with risk and compliance programs

Operational security personnel need to understand business domain in order to address business challenges and the Security Conundrum. Generally, such personnel need to conduct System flow, data flow and traverse through the business processes path. On the other hand, the operational risk personnel need to mitigate the risks in business processes. Therefore, the risk assessment exercises are conducted together or in an integrated manner. This is the emerged trend in matured companies.

Some of the key benefits may include:

- Higher quality information—Integrating GRC information allows management to make more intelligent decisions more rapidly.
- Process optimizations—Non-value-added activities are eliminated and value-added activities are streamlined to reduce lag time and undesirable variation.
- Better capital allocation—Identification of areas of redundancy and inefficiency allows financial and human capital to be allocated more effectively.
- Improved effectiveness—the net effect of all the activities above means GRC activities are directed to the appropriate people and departments.
- Protected reputation—When risks are managed more effectively, company reputation is enhanced.
- Reduced costs—Lower costs contribute to the overall ROI gains represented by effective GRC activities. Silo bashing and de-bureaucratic approach to risk mitigation would considerably reduce costs.

Compliance professionals in general can advance the progress of their departments by understanding and communicating the business importance, value and ROI of effective governance, risk and compliance integration. It may be time to take a fresh look at the usual approach; accept the regulatory and legal case that companies must do these things, and focus as well on making a powerful business case for doing them, evolving a way of working that assists management in running the business better.

The only thing constant is change, and these 10 IT trends coming to data centers through 2017, including open standards, require preparation

- Open philosophies
- Automation
- Software-defined everything
- Big Data
- Internet of Everything
- Webscale IT
- Mobility
- Bimodal IT
- Business value dashboards
- Organizational disruption

Regulators are driving the above agenda and expect market players to be well structured and aligned to the global challenges. In the BFSI space, as trustees of public money, banks, insurance companies and Securities are expected to have a well-oiled integrated GRC processes, persons and systems.

Growing with Governance, Risks and Compliance Solutions: How can visualization and analytics help enhance the effectiveness of existing compliance, security operations and risk remediation?

Enterprise governance, risk management, and compliance have become critical to business management. Enterprises have started using governance, risk, and compliance (GRC) data to facilitate performance enhancement measures.

GRC solutions help organizations to manage, consolidate and automate processes that ideally provide one-stop solutions for business partners. If executed properly, GRC tools eliminate duplicate efforts, provide reliable data repositories and facilitate automated workflows.

A platform to meet new demands- Governance, Risk and Compliance

Governance, risk and compliance (GRC) programs are now being required by regulatory bodies and also generated from a business interest. However, there is no 'one size fits all' approach as they must fit each organization's structure and circumstance. Many organizations find themselves introducing GRC programs at a time when several factors make this a complex task.

Interactive Modeling – Speed-of-Thought Analysis, What-if Analysis and Forecasting, Rapid Scenario Planning

Scorecards – Personalized scorecards, Measure against goals, "At a Glance" information on Business Performance, Convey information in intuitive format

Dashboards – Support "what-if" scenarios, Drill down capabilities, Visualize Key Performance Indicators (KPIs)

Management Reporting – KPI monitoring, Briefing Books, Summarized views

Operations and Transaction Reporting – Alerts, summarized views of day-to-day activities of the batch and raw data reporting

Strategies to mitigate management complexity of risk and compliance initiatives

eGRC Strategy – It aligns people, process and technology across IT, Operations, Finance & legal domains. Goals of eGRC are –

      Accountability
      Sustainability
      Consistency
      Efficiency
      Security
      Transparency

When it comes to strategy development and execution, it's important for risk to enable business performance — not simply protect the business growing with Governance, Risks and Compliance Solutions.

Key Strategies are -

Enhance risk strategy - Enhancing risk strategy enables organizations to more effectively anticipate risk.

Embed risk management - Top-performing companies understand that risk needs to be embedded as part of an organization's DNA.

Optimize risk management functions - An organization can reduce its risk burden (overlap and redundancy), lower its total costs, expand coverage and drive efficiency.

Improve controls and processes - By optimizing controls around key business processes, harnessing automated versus manual controls, and continuously monitoring critical controls and KPIs, organizations can improve performance and reduce the cost of controls spend.

GRC professionals would thus be domain specialists, visualize risks on a continuous basis, implement action plans to mitigate risks, align Governance, Risk Management, Compliance, Information Security processes, personnel and technologies. This would bring down costs in the long run, basis silo risks, ensure pro-active risk management, engage collaboration at all levels and align Enterprise Risk Management strategies to the business strategy of the company.

Use of Big Data in Insurance Fraud Management
Using IT for preemptive strike to bust fake claims
The issue of fake claims continues to overhang the life insurance sector. According to a recent news report in Business Standard quoting a senior life insurance executive, losses due to fake claims in the insurance industry has been growing to the tune of 20-22% annually. Add to that: the latest amendment in section 45 of the Insurance laws Amendment Ordinance, no life insurer can repudiate a claim from a policy holder three years after the issuance. This means no policy can be canceled even on the grounds of mis-statement of facts. More so, fraudulent claims are protected.

A first of its kind initiative backed by IT
Designing of an investigation process based on certain parameters – location, occupation, age, product etc, a risk matrix was prepared based on these criteria. An initiative titled "Post Issuance Risk Verification (PIRV)" was thought of which could fight frauds before the claim could hit us.

This was a first of its kind initiative in the life insurance industry. The risk investigation agency would do a reality check, verify the details of the policy holder by visiting the client at the location. Usually, the insurers start the investigation process after the claims are filed but by then, the fake claimant is prepared and can prove himself innocent. A surprise check catches him unaware. It should be noted that filing fake claims is a mass collusion exercise in the life insurance space. The doctor, pathological labs, lawyer, hospital all work in tandem to perpetrate a fraud. At times, surveyors, investigators and agents are also involved.

IT helped to build this risk based predictive fraud analytics module in SAS ensuring that there will be no false positives or cases of policy cancellation of genuine customers. The company is using Life Asia, the company's core business

engine; SAS data analytics: It throws up information about bad locations from where frequent bad claims are generated. It also helps in persistency management which predicts the expected premium amount from a customer for a given time frame based on customer history.

The cost savings derived from this project was huge and Return on Investment (ROI) was as high as 50 times. The only cost incurred was on the field investigation conducted and findings were as adverse as cases of dead man insurance.

SAS data analytics helps in identifying the data and throws up the negative locations, customers who are unlikely to pay the claim in the successive year.

Can Big Data Help in Detecting Insurance Fraud?

The technology that most insurers have currently in place to help to fight frauds is a blend of business rules and database searches, where the results rely heavily on the sensitivity of the claims auditor. While these techniques have proved being successful in detecting known fraud patterns, insurers today need to invest in new analytical capabilities to help them to spot unknown and complex fraud activities. These analytical capabilities include incongruity detection, predictive modeling, unstructured data mining and social network analysis.

Anomaly detection aims at discovering fraud by identifying those elements that vary from the norm. Key performance indicators associated with tasks or events are baselined and thresholds set. When a threshold for a particular measure is exceeded, then the event is reported. Outliers or anomalies could indicate a new or previously unknown fraud pattern.

Predictive models use past fraud events to produce fraud propensity scores. Adjusters simply enter data and claims are automatically scored against the likelihood of them being fraudulent. These scores are then made available for review. Use of predictive modeling makes it possible to understand new fraud trends.

Since around 80 percent of claims data is unstructured, the use of tools able to mine unstructured data enables insurers to analyze information arising from medical chronicles, police records, external and internal database sources or even e-mails.

Social network visualization tools allow investigators to actually see network connections so they can uncover previously unknown relationships and conduct more effective and efficient investigations.

By using Big Data technologies companies are able to manage all of these issues and to 'learn' from experience to improve their fraud detection and pattern identification capability. Reply has established a proven methodology to apply a Bayesian model in fraud recognition combined with Big Data analysis techniques. This is a comprehensive approach, which includes data discovery through all the available internal and external structured and unstructured data sources, combined with the powerful computational capabilities of a Big Data infrastructure to support the claims manager in every phase of the investigation.

How Big Data Analytics Can Prevent Fraud

What is the role for big data analytics in helping insurance companies find ways to detect fraud? Insurance companies want to stop fraud early. By developing predictive models based on both historical and real-time data on wages, medical claims, attorney costs, demographics, weather data, call center notes, and voice recordings, companies are in a better position to identify suspected fraudulent claims in the early stages.

Risk and fraud experts at insurance companies, along with actuarial and underwriting executives and insurance business managers, all see big data analytics as having the potential to deliver a huge benefit by helping to anticipate and decrease attempted fraud. The goal is to identify fraudulent claims at the first notice of loss — at the first point where you need an underwriter or actuary.

By using big data analytics to look for patterns of fraudulent behavior in enormous amounts of unstructured and structured claims-related data, companies are detecting fraud in real time. The return on investment for these companies can be huge. They are able to analyze complex information and accident scenarios in minutes as compared to days or months before implementing a big data platform.

About Author:

Mr. S.V. Sunder Krishnan

Currently, EVP & Chief Risk Officer, Reliance Life Insurance Company Limited – since May 2006

Oversight of Risk Management, Internal Audit, BCP, Claims, Legal, Secretarial and Compliance functions. Implemented risk based strategy in all the above functions with the use of technology. Exposure to Bank businesses and operations in more than 12 countries.

Part of all the core groups – Managing Committee, Control Committee, Board Meetings, Product Committee, Investment Committee and the like. IT consulting & strategy, IT security and IT Audits for banks in India and abroad

Mr. S. V. Sunderkrishnan delivering lecture on 'Risk Management' at NCQM Learning Centre - August 27, 2016

Risk Matrix

A Risk matrix is a matrix that is used during risk assessment to define the various levels of risk as the product of the harm probability categories and harm severity categories. This is a simple mechanism to increase visibility of risks and assist management decision making.

Risk Matrix Chart Diagram

Impact Likelihood	Negligible	Minor	Moderate	Major/ Significant	Extreme/ Severe
Rare / Very Unlikely	Low	Low	Low	Medium	Medium
Unlikely	Low	Low	Medium	Medium	Medium
Moderate / Possible	Low	Medium	Medium	Medium	High
Likely	Medium	Medium	Medium	High	High
Very Likely	Medium	Medium	High	High	High

Likelihood = How likely is the event of risk to occur
Rare / Very Unlikely = Only in exceptional circumstances
Unlikely = Might occur in future time
Moderate / Possible = Might occur at some time
Likely = Probably occur in most circumstances
Very likely = Almost certain = Expected in most circumstances

Impact = A marked effect or influence
Negligible = No injuries, No damages
Minor = Minor injuries, Minor damages, First aid required
Moderate = Some injuries, Medium damages, Medical help necessary
Major / Significant = Extensive injuries, High damages, Medical help necessary
Extreme / Severe = Death or major injuries, High level damages, Medical help necessary

Note: Above 'Risk Matrix Chart Diagram' is an example. Every organization may have its own Risk Matrix Chart.

Dear Members,

We requesting original articles from your side for NCQM Next Newsletter October-December 2016 issue titled on "Education"

Chairman, Publication Committee, NCQM

It has been proposed to give a free session for any Corporate Member who join as Life Member & Institution where 100 Students join as member.

Data Privacy

Data piracy followed by Mrs. Latha S., Executive Director, Valsecsolutions Ltd

Introduction

Data Privacy is defined as the appropriate use of data. When companies and merchants use data or information that is provided or entrusted to them, the data should be used according to the agreed purposes. Companies must ensure data privacy because the information is an asset to the company. Privacy concerns exist wherever personally identifiable information or other sensitive information is collected and stored – in digital form or otherwise. Improper or non-existent disclosure control can be the root cause for privacy issues. Data privacy issues can arise in response to information from a wide range of sources, such as:

· Healthcare records
· Criminal justice investigations and proceedings
· Financial institutions and transactions
· Biological traits, such as genetic material
· Residence and geographic records
· Ethnicity
· Privacy breach
· Location-based service and geolocation

Data privacy, also called information privacy, is the aspect of information technology that deals with the ability an organization or individual has to determine what data in a computer system can be shared with third parties. Shri Narendra Modi – while pitching his Digital India initiative with the titans in the IT world has promised to make governance more accountable and transparent while assuring data privacy and security.

Privacy Rules

The Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011 framed under Section 43-A of the IT Act 2011, describe reasonable security practices and procedures that companies are required to adopt. The Privacy Rules set out obligations in respect of two classes of information: "Personal Information", which includes any information that relates to a natural person, which directly or indirectly, is capable of identifying a person; and a smaller subset of Personal Information known as SPDI (Sensitive Personal Data or Information), which is information relating topasswords, financial information, health information, sexual orientation, medical records and biometric information This accounts to the sensitive data which needs to be protected.

For e.g. in a hospital, the patient records which is private information should be accessed only by the Doctor who is treating the patient and the Nurse who is on duty with the patient. Any other nurse or doctor in the hospital should not have access to those medical records.

Any collection, processing, storage, use or transfer of Personal Information or SPDI which takes place through a computer or computer network located in India would have to comply with the IT Act and Privacy Rules.

Data Protection: Organization Roles

If an organization collects the data directly from the end customer, for the purpose of providing the business services offered, it is called as the data controller. Since the domestic industry segments in India like Banks, Telecom, E-Commerce, and E-Governance collect personal information directly, they can be classified as data controllers. If an organization receives the personal information from any another organization for processing, as a part of services offered, it becomes the data processor. The IT services and BPO industry fall under this category.

An organization, which collects the personal information of its employee, also falls under the category of the 'data controller'. The individual whose personal information is collected – be it the end customer, consumer, or even an employee, is referred as the 'data subject'. The data controller, who is the owner of the personal data being collected, should adhere to the privacy practices to provide an assurance to the end customer, and be in compliance with the applicable regulations. However, business realities such as outsourcing change the data protection dynamics. The data controller, who avails of external services, extends the liabilities to, and shares the same with the service providers. A service provider, termed as a data processor, thus, should also have the privacy initiatives to comply with data protection requirements of its clients.

Principles that advocate user engagement:

To protect privacy of personal information from unauthorized use, disclosure, modification or misuse, DSCI (Data Security Council of India) has conceptualized its approach towards privacy in the DSCI Privacy Framework (DPF©) which is based on the global privacy best practices and frameworks. The nine areas are:

1. VPI – Visibility Over Personal Information
2. RCI – Regulatory Compliance Information
3. IUA – Information Usage and Access
4. POR – Privacy Organization & Relations
5. PCM – Privacy Contract Management
6. PAT – Privacy Awareness & Training
7. PPP – Privacy Policy & Processes
8. MIM – Privacy Monitoring and Incident Management
9. PIS – Personal Information Security

Privacy Principles can be grouped into the following three areas:

The nine areas as described are organized in three layers:

1. Privacy Strategy and Processes: This layer aids in establishing the strategic and tactical elements for privacy.

Creating a visibility over the personal data helps understand how the data is handled by an organization. The central privacy organization (to be established by the data controller may be headed by Chief Privacy Officer) should track the personal information processed by an organization's processes, functions, projects and operations. It should establish sound relationships with different entities of an organization for coordinating and collaborating on privacy. The privacy policy should guide and provide direction for the privacy implementation. It should be supported by appropriate processes that promise consistency in effectiveness of privacy measures. Regulatory compliance intelligence, along with contract management for privacy, ensures alignment of the privacy initiatives to changing regularity requirements and proportionality of the measures to the liability exposure.

2. Information Usage, Access, Monitoring and Training: This layer ensures that adequate level of awareness exists in an organization. A significant level of measures is deployed to limit information usage and access. And, a mechanism is deployed for privacy monitoring and managing incidents that may compromise privacy.

3. Personal Information Security: This layer derives strength from an organization's security initiatives. However, it demands a focus on data security. DSCI has developed its Security Framework (DSF©), which can be leveraged for ensuring security of the personal information.

Organizations need to protect the sensitive data.
The following needs to be done by organization (data controller) to protect the sensitive data from theft or loss

1. The body corporate which collects, receives, possess, stores, deals or handle information of provider of information, shall provide a privacy policy for handling of or dealing in personal information including sensitive personal data.
2. The body corporate needs to get a written consent from its customers for collection and usage of information and purpose for which is deemed necessary.
3. The body corporate shall not retain informationfor longer than the required purpose or otherwise as required by law in force.
4. There is a grievance officer appointed to address any grievances.
5. Disclosure of sensitive personal data or information by body corporate to any third party shall require prior permission from the provider.
6. The body corporate or any person on its behalf shall not publish the sensitive personal data or information. The third party receiving it shall not disclose it further.
7. Transfer of SPDI to any other entity requires same level of protection.

In order to protect sensitive data, amongst other initiatives organizations can implement the following initiatives

1. Establish and implement reasonable security practices and Procedures.
2. Encrypt all confidential information. Ensure that data processed or stored or transferred is encrypted.
3. Have restricted zones where SPDI is processed.
4. Password Policy needs to be implemented.
5. Access control for all applications. This needs to be reviewed periodically
6. Data classification should be implemented
7. Ensure that security software is up to date. Updating software automatically is the best way to defend against latest threats and vulnerabilities
8. Have a very good BCP in place.
9. Ensure all employees have undergone awareness training on handling sensitive data
10. Have an Incident Management Process in Place. Ensure there is a disciplinary process in case of a breach
11. Ensure all mobile devices are encrypted and use a device management system.
12. Have Confidentiality agreements with employees, third parties and all vendors.
13. Complete Background verification process for all employees, third parties and vendors working on SPDI
14. Ensure Compliance with all regulatory laws, Organizational standards, policies and guidelines and compliance with global best practices, at all times.

A better and more structured manner to achieve the above has been enumerated well in using COBIT 5 to Secure Sensitive Personal Data Information

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Policy Deployment & Daily Work Management a presentation by Mr. Dinkar Khobrekar - Plant Head M&M Kandivali Plant on 24ᵗʰ September 2016 at NCQM Learning Centre, Vikhroli, Mumbai.

Mr. Dinkar Khobrekar presented how M&M Farm division progressed over time & how they went about implementing TQM since year 2000 and systematically and steadily implementing and getting the full return and benefits including winning the Deming Application prize, Japan Quality medal prize and TPM excellence, consistency and special awards over the years.

The emphasize on policy deployment and daily work management was seen and how their sustenance ensured M&M reaping the benefits in terms of recognition, winning various awards and most important ensured number one position in terms of volume, worldwide and with full involvement of all the employees.

A full training hall sat engrossed over an hour listening to this beautiful presentation. Reproduced below is a summary of the presentation for easy understanding.

S.V.Viswanathan
Hon Sec NCQM

Policy Deployment & Daily Work Management
The session was split into four groupviz: a. Company profile b. TQM a Management approach c. Journey towards Manufacturing Excellence 4. Policy management deployment & Daily Work Management

A. Company profile
M&M group is a US 17.8$ billion turnover company worldwide across 100 countries with over 2lakh employees and reflected in the top ten list of most reputable Indian companies as well as in the top 2000 list of worldwide most powerful listed companies and a market leader in most of its business segments.

The presentation was about the Farm Division which is considered as no.1 on worldwide volume and about 41% of market share in Farm division and Swaraj division.

The key milestones of the farm division have been
In 2003 it won the Deming Application prize
In 2007 it won the Japan Quality Medal
In 2009 was the no.1 tractor company in the world by volume
In 2010 achieved TPM excellence award from JIPM

In 2012 achieved the TPM consistency award from JIPM
In 2014 received from Government of India two patents
In 2015 achieved TPM special award from JIPM

B. TQM a Management approach
TQM is understood as providing high quality products and services that meets customer needs at reasonable costs through companywide activities consisting of:

a. QC way of thinking- i.e. data based decisions, no repeat of defects, quality first, standardization, Focus on processes, Market In concept, Identifying priority's and any thing you do as to meet Human dignity.
b. TQM system – i.e. Policy deployment for attainment of goal, DWM to ensure each department carry out their assigned roles and Cross functional management that will ensure Quality, cost, delivery and safety
c. Kaizen activity – i.e. Qc circles, application of statistics, PDCA and 5S campaign

C. Journey Toward Manufacturing Excellence
The M&M journey is split into three phases viz:

i. Pre Deming era before 2003
Typically QA was product oriented inspection system rather than process oriented, where high rejections and rework were there, high inventory was maintained, norm based production, low employee involvement, 100% inspection and NVA such as material handling; focus was on control and quality the responsibility of inspection dept..

In 2000 decision was taken to achieve goals aggressively, customer point of view and all employees to share goals and issues and contribute their creativity and individuality. i.e. the phase is a broader and strategic perspective, focused on assurance, process oriented assurance system and quality is everybody's responsibility.

ii. Pre JQM era
The organization won Deming award
Action included those on suggestions of Deming Prize Committee, strengthening the Kaizen culture & policy deployment; focusing on JQM guidelines for strengthening and institutionalizing key business processes.
The company won the JQM award in 2007 and was the only tractor company in the world to have won both Deming prize and Japan Quality Medal

iii. Post JQM era
New initiatives were taken, produce tractors with zero

manufacturing defect, implement TPM at all locations, Sustainability that included environment protection and improving safety, Improve employee morale, build an innovation culture organization. Various events were organized to spearhead the above.

D. Policy Management, Policy Deployment & Daily Works Management (DWM)

i. Policy Management:

This included activities for achieving mission, vision & long term plans, improvements & Innovations, identifying critical issues, accelerating improvements, business plan, policy of organization evaluation of progress; Hoshin Model of review plan, goals and measures for management and implementing teams.

ii. Deployment of Policy:

Identifying critical issues, setting objectives, developing means and deployment of policy; Implementation of plans, measures and monitoring by running PDCA cycle at a planned period, monitor progress and take corrective actions for gaps.

Policy deployment is a measurement system, strategic management system, a communication tool and is all about where organization is going, how we get there, what we need to do well to achieve the strategies, measure how well we are doing, what we focus on to influence the KPIs. In short it is a clarification of every individual roles, the KRAs , KPIs, KSI Usage of PDCA.

These include policies of President, Division, Unit leader, group leader, managers and officers, KPIs, linkages, deployment cycle and detailed deployment cycle.

iii. Daily Work Management

In order to sustain the (quality) kaizen culture of an organization DWM is very important. DMW ensures standardization and effective sustaining of the improved state. Lack of DWM includes recurrence of problems, 5S inconsistencies, operator's mistake, surprises, month end turnover pressures. Lack of DWM will mean deterioration of quality culture, better competitor's performance, organization lacking change management.

Thus purpose of DWM ensures consistency and sustenance of work performances, clarity in individual roles and ownership of activities, standardizing system and operations, continuous improvement and sustaining the same.

PDCA (Plan, Do, Check& Act) and SDCA (Standardize, Do, Check & act) are applied to ensure standardization, do as per standards, simplification of processes and use of Visual Management.

Processes are to be standardized by managing Men, Machine, Material& Method in order to sustain output and expectations of workers to follow standards, assure 100% compliance by the supervision and ensure improvement and standardization at the managerial level.

Hoshin Kanri and quality circles relationships are well established and defined. Daily work management processes and procedures are established.

DWM parameters are monitored and exhibited in shop floor dashboard. These include Rework, Rejections, Absenteeism, Production shift wise, OPE, Modelwise schedule adherence, No. of improvement projects, Man hours/ EQT; First aid injuries, Power Consumption/ Eq. tractor; oil consumption/ Eq. tractor; revenue consumption

These are linked with plant head policy &manufacturing division promise.
DWM parameters are monitored and improvement done to achieve departmental PQCDSM Parameters

Project data banks include Maintenance related issues, IQS problems, Field issues, New product development, CRE proposals, Handling and storage issues, System issues, Safety issues, Supply Q issues, Sector/ PU Priorities.

Improvement methodologies include Six Sigma Black belt, Six Sigma Green Belt, Mahindra Green Belt, Mahindra Yellow Belt, DOE, QC Story, Poka-yoke, Kaizen, Phenomenon Mechanism Analysis

Benefits of Policy Deployment & Daily Work Management are as follows:

- Focuses the entire organization on the vital few rather than on trivial many
- Participative alignment & involvement towards achievement of break through objectives.
- Integrate & encourage Cross-Functional Co-Operation to achieve break through objectives.
- The progress against plan is carefully monitored. This gives early warning against non-execution & timely corrective action.
- The planning process is continuously improved.

Benefits of Policy Deployment & Daily Work Management are as follows:

- A strict implementation is necessary which is difficult in some cultures.
- Require a long term commitment, patience & ongoing support & energy of senior management.

- Breakthrough objectives must be stable during a five year period.

Digitization or IT support to DWM ensures effective control:

A daily check sheet of machine- CLITA (Cleaning, Lubrication, inspection, Tightening & Adjustment is maintained digitally by which the CLITA timing was reduced from 30 mts to 9 mts. The operator is made to check digitally 72 parameters of m/c from a single check point or what is termed as Cockpit management on Machines to reduce CLITA inspection.

Machine will start only after completion of above activity and digitization helps in machine health monitoring.

Thus Policy deployment & Daily work Management played a very important in the implementation of TQM and TPM activities and their success in M&M Farm division and sustaining the benefits.

NCQM Trustee Mr. Mahesh V. Gandhi presenting Gift to Chief Guest Mr Dinkar Khobrekar, M & M

NCQM NEWS

WELCOME ABOARD - NEW MEMBERS

Corporate Member

Indrakshi Exim

Mr. Sagar Mahadik   Kalyan

55 Student Members
 SIES-GST Nerul,   Navi Mumbai

6 Student Members
 Arun Manharlal Shah Institute of
 Management and Research   Ghatkopar, Mumbai

NCQM Forthcoming Programs

- Being Cost Effective through 6S & 8W   - Oct 1
- Supervisory Skill Development   - Oct 15
- ISO 9001:2015 Transition Auditors'
  Certificate Course   - Oct 17-18
- How to Manage for Sustained Success of an Organization?
  "A Quality Management Approach"   - Oct 21-22
- Performance Management System   - Nov 5
- From ISO 14001:2015
  Environment Management System   - Nov 12
- Root Cause Analysis & Use of QC Tools   - Dec 3
- Value Engineering - An Effective Management
  Tool for Competitive Edge   - Dec 10

Our Other Forthcoming Programs are:-

- Safety Induction and Accident Reduction in Industries
- How to fight Low Price Competition?
- Benchmarking HR Initiative for HR Practice
- Six – Sigma Yellow Belt
- Six – Sigma Green Belt
- Supply Chain Management
- Total Productive Maintenance (TPM)
- Delegation to develop the Team
- Energy Management System Based on ISO 50001:2011
- Statistical Process Control

Annual General Meeting : 2015-16

Annual General Meeting for the year 2015-16 was held on September 24, 2016 at the NCQM Learning Centre at 3.00 pm. Mr. B. Banerjee, President, NCQM Chaired the Meeting. Confirmation of minutes of last AGM, approval of annual report, annual accounts and auditor's report for the year 2015-16 and appointment of auditor for the year 2016-17 were transacted during the meeting.

Mr. Santosh Khadagade welcoming members

Dr. Poddar - Treasurer summarised accounts part,
Shri Mahesh Gandhi, Trustee clarified status of NCQM Investment

Annual Day Function: 2016

Annual Day Function was held on September 24, 2016 at the NCQM Learning Centre at 4.30 pm. Mr. Dinkar Khobrekar, Head Manufacturing Operations - Kandivali Plant, Mahindra & Mahindra Ltd., Mumbai was the Chief Guest. He presented an update on **"Sustainability through Daily Work Management - Experiences of a practicing manager"**. He appreciated NCQM's contribution in the noble venture. The presentation was well received and appreciated by the entire audience.

Mr. Banerjee introducing the Chief Guest
Mr. Dinkar Khobrekar, M & M, Kandivali Plant

Dr. Mehta, NCQM Trustee presenting welcome bouquet
to Chief Guest Mr. Dinkar Khobrekar, M & M

1. Corporate Awardees

Sustaining Member since 1995

1.1 Mukand Limited, Thane

Mukand Ltd is part of the Bajaj Group of companies, one of the most dynamic business groups in India, with Bajaj Auto Ltd being the flagship company of the group.

Incorporated in the year 1937, Mukand today is a multi

Mr. Satish Tawade representative of Mukand Ltd. receiving
trophy from Chief Guest Mr. Dinkar Khobrekar, M & M

division, multi product conglomerate involved in the manufacture of specialty steel long products and heavy machinery.

With manufacturing facilities in Thane, Maharashtra and Hospet, Karnataka, Mukand produces over 400 grades of specially engineered steel to suit stringent customer requirements in sizes ranging from 5 mm to 160mm in the form of bars, bright bars, wire rods and wires.

Mukand's alloy steel is widely used in the automobile and auto component industry for products such as fasteners, bearings, transmission parts, steering components etc. The Company also exports its stainless steel products to developed and developing countries in Europe and South East Asia.

Mukand is also in the business of design, manufacture, assembly and commissioning of industrial machinery, heavy duty cranes and bulk material handling equipment. The company under takes turnkey projects for process industries.

Mukand is a Total Quality Management practicing company. It is a TS 16949 and ISO 9001 certified organization. It also has EMS certification of ISO 14001 and all the laboratories are accredited by NABL to ISO 17025.

Total Quality Management was implemented by the company *in the late 80's*, starting with Quality Circles and Juran Quality Improvement techniques.. A Suggestion Scheme was also introduced during this time. This Total Quality approach helped in ensuring improvements, reducing costs and gaining confidence.

Training was given a very high importance at this time and we created an Annual Planner-based training program and skills improvement campaign.

 In *the year 1999 , Total Productive Maintenance* was initiated with the help of JIPM, Japan. Both our Machine Building and Steel Plant Divisions were awarded the TPM Excellence Awards in the year 2003 and 2006 respectively.

Mukand regularly participates in Quality Circle and Kaizen competitions both locally and at the national level, and has won numerous awards. We have now initiated the process of improvement in quality through a problem solving approach by use of "4 Steps to Problem Solving", which is an online course. Through this module we have been training the staff and management executives in a structured approach to problem solving and have created various Cross Functional Teams in the company.

Mukand will continue to work towards excellence in TQM through a focus on our 5 pillars : TPM, Standards & Certification, Customer Focus, Technology Focus and Training.

Mukand is sustaining member of NCQM since 1995.
Late Shri Viren Shah was chairman emeritus of Mukand Steel, where he held the position of managing director for 27 years from 1972 to 1999.

He was an Indian politician and one-time Governor of the Indian State of West Bengal.

He was the President of National Centre for Quality Management (NCQM) during 1995-97.

1.2 Welspun India Ltd,, Gujarat

Welspun India Ltd. (WIL) is a fully integrated home textile manufacturer. It is one of the largest global home textile players, with world class manufacturing facilities in India. Besides, the company was ranked 1st in the Top 15 Supplier Giants (USA) by Home Textiles Today Magazine, January 2013.

Today, WIL holds an undoubted global leader position owing to its' willingness to embrace new technologies and develop innovative products. With a network across 32 countries, the company offers the entire range of home textile products to consumers from almost every corner of the world and are one of the trusted suppliers to many of the top retailers in the US and Europe. Welspun India also owns leading brands like Christy, Hygro Comfort and others.

It has modern manufacturing facilities at Anjar and Vapi in Gujarat, India where it produces the entire range of home textiles for bed & bath category. Welspun India Ltd. also owns the following home textile brands.

Sustaining Member since 2005

1. 3 Shri M. D. Shah Mahila College, Malad

Shri M.D. Shah Mahila College of Arts and Commerce is a college in Malad, Mumbai, Maharashtra, India. Education today has been recognized as the way of life and is indispensable for its benefits are reaching the global world at large. There can be no societal growth and development without its continuity. With this view in mind, Janseva Samiti was formed and is known for its educational and medical services. Janseva Samiti started **Shri M.D. Shah Mahila**

College of Arts and Commerce in 1968 with a very small number of students. Today, this college has grown both in number, size and streams of education. Being dedicated to the cause of education, Janseva Samiti is in a special way catering to women's education. It has groomed young women into responsible citizen all over these years. Thousands of women students have not merely graduated but have come to be placed in important organisations. It has established itself under SNDT Women's University, Mumbai as one of the leading educational organisations.

Shri M. D. Shah Mahila College of Arts & Commerce, the largest tributary of Janseva Samiti offers the following educational programs and services - **Degree Courses** - in BA, BCOM, BMS, BCA, BMM, BAFI; **Post Graduation Courses** – in Economics, Hindi & Commerce *Diplomas and Post-Graduate Degree courses*; **Career Oriented Programs** approved by UGC – in Fashion Designing, Interior Designing, Entrepreneurship & Travel and Tourism; **M I PATEL Diploma courses** – in Fashion Designing, Interior Designing, Journalism, Home science, Computer, Textile Designing, Beauty Culture, Hair Designing Art & Craft; **Short Term Courses** in Personality Development, Beauty Culture, Soft Toy Making, Painting, Candle Making, English Speaking, Cooking, Flower making, Calligraphy & Yoga; Computer Course for all – 100 hrs in three years; Value Added Course are offered by academic departments in Brahmi and Kharoshti Script, Practical Training In Nursery School; **Enrichment courses** in Communication skills, Yoga and meditation, and Course in Life skills Bridge courses -– Vedic Maths and Statistics; Interdisciplinary courses under UGC Merged Scheme like Coaching for Competitive exams and Enhancing Language Skills (English); other courses - MS-CIT, Certificate courses in Retail management and Tally, Journalism, Home science, Art & Craft and Beauty Culture & Hair Designing.

The College was re-accredited by NAAC in 2014 at the highest level with an "A" in the new scheme of NAAC with CGPA 3.11

The College won the IMC RBNQA PERFORMANCE EXCELLENCE TROPHY in 2012 under Education category

The College won the Maharshi Karve Utkrushta Mahavidyalay Puraskar in 2014-15 on the occasion of SNDT Women's University's Centennial Year.

Shri M.D.Shah Mahila College, representative Vice Principle Dr. Urmila Gor receiving trophy from Dr. P. Poddar, Treasurer

1. 4 HEG Limited, Mandideep, MP

HEG Ltd, a premier company of the LNJ Bhilwara group, is today India's leading graphite electrode manufacturer. It has one of the largest integrated Graphite Electrode plants in the world, processing sophisticated UHP (Ultra High Power) Electrodes.

The company exports over 80% of its production to more than 25 countries of the world.

The position the company enjoys today in India and abroad is largely due to its commitment to constant upgradation of its product quality to match international standards and to meet new challenges to win and excel in all situations.
In the 1990's, we set our "Vision" to be : " A vibrant globally acknowledged top league player in Graphite Electrodes and allied businesses with commitment to growth, innovation, quality and customer focus"

In Graphite, our focus is on UHP grade electrodes, and we have expanded our product range and established the same on some of the toughest furnaces of our customers. Today, we have years of experience supplying quality UHP grade electrodes all over the world.

The encouragement from our customers has led us to increase production capacity and become a significant global producer of quality UHP grade electrodes for EAF application. Our ability to source the best raw materials from sources worldwide and the skills of our human resources has been the key to our growth.

To maintain our competitiveness, we have set up a Captive Power Plant totaling more than 77 MW.

As a responsible graphite electrode manufacturer, we continue to invest in technology, development of new products and in our human resources.

2. Individual Awardees

2.1 David Isaac, Thane

Dr. H. M. Mehta congratulating Mr. David Isaac at the time receiving medal.

David P. Isaac is BE Production and MBA - IIT SOM-Mumbai. He is a Consulting Partner and Practice Head at QAI Global with over 22 years of extensive experience as a Certified Master Black Belt, TCCS Certified Workforce Management specialist and HDI Certified Instructor and Auditor for HDI SCC – Support Center Certifications.

He has led quality teams and initiatives for improving customer experience and simultaneously reducing costs through effective New Product Introduction, Six Sigma, Lean and COPC. He has led Business Transformation, Strategic Change Management, Data Analytics and Operation Excellence initiatives across organizations in IT / ITES, IT IS, BFSI, Manufacturing, Services, HR, and Service Support functions.

2.2 Mr. Aravind Ghaisas, Thane

Mr. Aravind Ghaisas, has a Batchler of Economics and Diploma in Marketing and Business Management.

His Services Experience of over 37 years. In areas of Purchase, Stores, Sales Marketing, Quality Management Systems and Administrations.

He was Lead Auditor ISO 9001: 2008. and now upgraded to implementation of 2015 standard.

He was MR for QMS ISO 9001 and TS 16949 in his previous organisations.

He has guided more than 100 projects of breakthrough improvements - viz, Kaizen, Productivity improvements and 5S.etc.

He has conducted more than 300 man day Training on various subjects.

He was Executive Director of NCQM since February 2008 to July 2011

During his tenure he was involved in good networking association for NCQM with many organisations in promoting Quality - such as Quality Circle Forum of India, Quality Council of India, D. L. Shah Trust for Applied Science, Technology, Arts & Philosophy. ITM Khargar, etc.

He also made efforts to bring NCQM out of debts successfully and made NCQM self sustaining one.

He is associated with NCQM since 2000, Sr. member from 2005 and Life member from 2011.

He is presently working as management consultant and providing guidance to a Engineering company engaged in manufacturing pharmaceutical machinery at Wagle Estate Thane.

Mr. Ghaisas is also associated with many voluntary organisations and pursue hobbies of Star Gazing, Music and so on.

Presently he is chairman of NCQM's Program committee.

Mr. Aravind Ghaisas receiving medal
from NCQM Trustee Mr. Mahesh V.Gandhi

2.3 Dr. Shilpa Charankar, Navi Mumbai

Dr. Shilpa Charankar, is presently the Principal of Dr. Bhanuben Mahendra Nanavati College of Home Science, Matunga, for the last 17 years.

Academically, Dr. Shilpa Charankar has a M.Sc. degree in Textiles & Clothing and has completed her doctoral studies from the University of Mumbai. She is a recognized Ph.D. guide of the SNDT Women's University and has recently on 22nd January, 2016 received **'The fellow of Textile Association'** award from the Textile Association (India).

Dr. Charankar is a dynamic Leader, who continuously strives for excellence and has led her team in many Quality ventures. Her visionary approach has taken shape in the form of her institution being recognized by the UGC as a **'College with Potential for Excellence'**.

Dr. Charankar has been a part of higher decision making & academic bodies both for SNDT Women's University as well as Mumbai University.

With 31 years of academic experience, she is a keenly interested in Research and has a both National and International Research paper and presentations to her credit.

In spite of a busy schedule she feels rejuvenated with Yoga and Music.

Dr. Shilpa Charankar receiving medal
from Prof. B. V. R. Murty, NCQM GB Member

2.2 Prof. V. R. Iyer, Mumbai

Prof. V.R.Iyer holds a Masters Degree in Commerce from the University of Mumbai (Sydenham College of Commerce and Economics). He is Fellow of the Institute of Cost Accountants of India (FCMA) and a Certified Internal Auditor (CIA) (Florida, USA). For a short period, in the seventies, he was member of the British Institute of Management (MBIM), London.

He started his career as Lecturer at the Sydenham College of Commerce and Economics in 1963.

In 1964 he moved over to Industry, where he stayed for nearly 15 years working for the Duncan Group of Companies (Duncan Brothers & Co. Ltd., Schrader Scovill Duncan Ltd., National Standard Duncan Ltd., Phillips Carbon Black Ltd., Asian Cables Corporation Ltd.), Batlibois (Batliboi & Co (Private) Ltd,. Sree Ram Mills Ltd), Sarabhais (Telerad Private Ltd.) Forbes Forbes Campbell Ltd.(Gokak Patel Volkart Ltd.,) and Tatas (NELCO and Tata Press) in responsible positions in Finance and General Management.

In August 1997, he left the Jamnalal Bajaj Institute of Management Studies and joined the SNDT Women's University to establish the Jankidevi Bajaj Institute of Management Studies. He remained the Director of the Institute until his retirement on 30th June, 2003.

During his tenure at the SNDT Women's University, Prof. Iyer was Chairperson of the Ad hoc Board in Management Studies, member of the Academic Council and member of the Senate of the University. He was also member of the Library Committee and the Purchase Committee of the SNDT Women's University.

Prof. Iyer was member of the Board of Studies in Business Management (Commerce Faculty) and a member of the Ad Hoc Board in Management Studies of the University of Mumbai during 2003-2006. He was a member of mthe Advisory Committee of the Jamnalal Bajaj Institute of Management Studies from June 2005 to June 2009. He was a member of the Academic Council of the Yashwantrao Chavan Maharashtra Open University (YCMOU) at Nashik during the period 2002-2006. During this period he helped to restructure the M.Com and MBA courses of the University and also helped to develop the curriculum for the Engineering/Technology courses for the University. He was member of the Research and Recognition Committee of the YCMOU.

Prof Iyer was External Examiner of the University of Wales for their BBA and MBA examinations for their accredited centres in Dubai from 2008 to 2011.

2.5 Mr. Vanaraj Kapadia, Mumbai

Vanaraj Kapadia is a Bachelor Textiles (Technology) by education and a Chartered Engineer, passed in the year 1978 from M.S.University of Baroda. Having worked in various industries like Textile Mills, Garment Factories, Hosiery Factories, Aluminium Foundries and Casting Units, Diamond and Jewellery Manufacturing Units for 22 years, he moved to Management Systems. He was Management Representative for about 3 years and after leaving the Industry in 2003, he is Consulting, Auditing and Training for various Management System as Verite India.

Qualified Lead Auditor for ISO 9001:2015, ISO 14001:2015 and OHSAS 18001:2007, Auditor for SA 8000 & CDM - Green House Gas Projects he has been auditing for over 15 years with various Certification Bodies.

Second Party Auditor for Unilever, HOLCIM and Coca-Cola he has a wide experience in different Standards.

He is also a IRCA and IEMA approved Lead Trainer for ISO 9001:2015, ISO 14001:2015 and OHSAS 18001:2007 conducting Transition Courses, Internal Auditor Courses and Lead Auditor courses.

He has Global Experience having:

1. Conducted Audits in India, Nepal, Sri Lanka, Trinidad & Tobago, Saudi Arabia, Bhutan, United Kingdom, USA, Canada, Belgium, The Netherlands & Armenia

2. Conducted Trainings in India, Malaysia, UAE, Saudi Arabia, Sri Lanka, UK, USA, Europe & Bangladesh

NCQM Fellowship Awardees - AGM 2016

Mr. Raju Bhoite receiving Fellowship Certificate
from Mr. B. Banerjee, President, NCQM

World Quality Month - November 2016
by Mr. S. V. Viswanathan, Hon. Secretary, NCQM

Dear Friends,

On behalf of NCQM I wish you a very productive World Quality Month- November 2016, a World Quality week 7th Nov- 12th Nov and the World Quality Day 10th November 2016.

Let us celebrate this November month as "World Quality Month" with a focus on usage of Quality tools for bettering our Industries. With the thrust given by our Prime Minister Shri Narendra Modiji on Quality & advocating a Make in India campaign, Quality becomes very essential & understood. We need to ensure Quality not only in manufacturing but also in services and for that matter all fields of life.

Let us make Quality of every Indian industry better and India a better place to live in.

Internationally World Quality Month is celebrated to promote the use of quality tools such as Seven Quality Tools and Seven Management & Planning tools, to reduce mistakes and help produce superior products. World Quality Month calls on people who use quality tools to share their knowledge by submitting their organization case studies to illustrate the value of quality principles used. We welcome your experiences in the upgrading quality in your organization. Do send us these experiences for sharing with our members as articles for newsletter as well as for publishing a book on improvements in the near future.

Organizations such as ASQ, JUSE, JSA, NHK, JPC, QES, QCI celebrate this month with activities and events throughout the month to foster great quality awareness, wider dissemination of quality control activities and to focus on the strategic importance of Quality and continuous improvements.

The European Quality Week is Organized by the European Organization for Quality (EOQ) and is an annual focus for campaigns on public awareness, promotion and demonstration of the advantages and importance of quality to competitiveness and takes place in November during the week that includes the second Thursday of the month which is celebrated as the World Quality Day while the Czech Society for Quality has a "The Quality Manager of the Year" competition.

Typical organizational level activities include such as the following:
1. Activities to improve harmony between units within the
2. Competitions for employees on usage of QC tools
3. Cross functional team projects on improving quality and customer service
4. Surveys such as for Customer satisfaction, Employee satisfaction and understanding the VOC.
5. Kaizen competition
6. Lectures by quality experts
7. Poster, essay and slogan competition for employees, children and community.
8. Quality Circle presentations
9. Quality educational posters placed at strategic locations
10. Quality slogans in the offices, factory and in their Letterheads & leaflets
11. Skit competition on 5S or quality concepts
12. Special membership drives for Quality Institutions.

Over the past many years NCQM has spearheadedquality movement across the Indian Industries with vigour, commitment and focus on changing the mindset and bring in a quality culture amongst all the stake holders.

Our focus for the coming year will continue to helping all industries be it in manufacturing, services, health, educational, government, IT etc,. i.e. in improving their quality levels and help them move up their benchmark levels.

With a forecast of a higher growth of more than 7.5% we are lucky to be part of this India which is set for a better business climate never experienced before; while many in the world are floundering.

As part of NCQM and this quality movement let us lead India in building this growth through quality and sustaining those benefits for many years to come. Itwill be a national pride for us in ensuing every Indian is helped in promoting quality be it in processes or in productsor in services through high standards of dedication, focus, integrity, maturity and passion.

As a target let us each one of us enroll at least one individual member this month.

I invite you and your organization to be a part of this World Quality Month!

Let us know how NCQM can help you in improving the Quality of your Organization.

Do write to us or email your requests.

ANNOUNCEMENT
International Conference on Robust Engineering
(January 19-21, 2017)

Theme: Achieving Zero Defect using Product and Process Robustness

Organizer: NIQR, Bangalore   **Co- organizer:** NCQM, Mumbai

Location: Reliance Infrastructure Ltd., Reliance Energy Management Institute,
Opp. SEEPZ Gate No. 3, J.V Link Road, Mumbai-400065

Note: This is the first time that such type of conference is held in Mumbai.

Speakers:

Dr. Shin Taguchi	President and Chief Technical Officer, American Supplier Institute.
Dr. Rajesh Jugulum,	Director, Global Strategies, Cigna.
Prof. Dr.Shuichi Fukuda	Stanford University, USA.
Prof. Dr. Shar'n bin Mohd Yusof	UTM, Malaysia.
Dr. Rozzeta Binti Dolah	UTM, Malaysia.

and many others.

About the conference:

Robust Quality Engineering is the main pillar of the present research, industrial & commercial activities and plays a unique role in the activities of new product/process development.

This conference offers a real opportunity to bring together scientists and application professionals from different disciplines, discuss new issues, tackle complex problems and find advanced solutions breeding new trends in product and process development activities.

Robust designs focuses in improving the ideal function of the product or process, thus facilitating flexible designs and indeed it is the most powerful methodology available today to reduce product cost, improve quality and simultaneously reduce development time.

The approach aims at reducing waste during manufacturing and operations. These efforts had great impact on the cost structure and hence on the bottom line of the companies.

Who should attend?

Heads of Manufacturing, Design & Development, Process or Product Development, New Product Development, Maintenance and also Heads of Marketing, Customer Services and QA.

Participation fees:

Participation fees for professionals and students are tabulated below:

Sl.No	Category	On or before 30th Nov'16 (Early bird discount)	From 1st Dec'16 onwards (Regular)
1	Professionals	Rs.10,000/-	Rs. 12,000/-
2	Students	Rs. 5,000/-	Rs. 7,000/-

A sincere advice:

I would request you to take advantage of this unique opportunity and take your organization to a growth path using breakthrough improvement techniques and achieve innovations as well.

Please try to take register before 30th November'16 and avail heavy early bird discount.

In case you are not able to spare your HOD for three consecutive days, you can think of sending your senior engineers & supervisors having analytical bent of mind (preferably Black Belts),

I can assure you that the take home value of the workshops illustrating number of case studies would be really great.

For any query please contact Mr. D. R. Rao at NCQM.

Wishng you a very happy Diwali and a prosperous new year.

B.Banerjee
President, NCQM

Special news- BEQET Workshop

One full day workshop
on Saturday 26ᵗʰ November 2016
at NCQM Learning Centre, G-501,
Vikhroli, Mumbai

You may be aware that NCQM has been facilitating BEQET (Best Educational Quality Enhancement Team) competition for the past 10 years. Though quality of projects has marginally improved over the years, it is felt that significant improvement is still needed particularly in the area of "Use of quality improvement tools & Root cause analysis techniques", which, as you know, are the backbone of any project study.

To fill this long felt urgent need, NCQM has decided to hold one full day workshop on Saturday 26ᵗʰ November'16. There will be four sessions during the day between 10-00 am to 5-30 pm with usual tea & lunch breaks. Three sessions will be spent in highlighting certain basic QC tools and Root cause & Relentless root cause analysis techniques, such as Nominal Group Technique (NGT), Why-Verify-Why analysis, Differential Diagnosis Technique (K-T Method), which are normally found missing from most of the presentations. Few tips on project report writing will also be provided. I will personally handle these sessions.

One session will be exclusively devoted on methodology for successful execution of a live project. At my request Dr.Deepa Sharma, principal, M.D.Shah Mahila College, has kindly agreed to handle this session. It may not be out of place to mention here that they are the repeat winner of this prestigious award.

This will be useful to you in your NAAC & NBA Accreditation.

Normally such full day workshop costs Rs. 3000/- per person, but as a gesture of goodwill, no fee will be charged for this workshop. I would advise you to kindly attend this day long workshop and take advantage of this unique offer and make this annual event a successful one.

For administrative reasons maximum three persons will be permitted from each institute.

B.Banerjee
President, NCQM

NCQM's BEST EDUCATIONAL QUALITY ENHANCEMENT TEAM (BEQET) PRESIDENT AWARD-2016

To encourage Quality Improvement Teams in Educational Institutions in the country, NCQM has instituted **Best Educational Quality Enhancement Team (BEQET)** President Award. These annual awards have been introduced since 2006. The first award competition was held on January 11, 2007 and is being pursued year after year.

One of the thrust areas of NCQM has been to promote Quality Values among educational institutions in our country. For the past few years, NCQM's senior consultants have been successfully facilitating numbers of schools and colleges in their journey towards quality improvement.

It is heartening to note that, as an outcome of this process of facilitation, a large number of Quality Improvement projects have been successfully undertaken and many more are being attempted.

The improvement areas covered so far are in academics, administration, infrastructure and house keeping. All of them have been following structured quality improvement methodologies, using the powerful team approach coupled with applications of appropriate statistical techniques.

To make this event a memorable one, entries are specified from Schools, all Colleges, and Technical / Management Institutes.

1. Entry into competition:

1.1   Each school or college or institution can nominate upto three (3) teams to compete for these awards.

1.2   Only those teams whose projects have been completed during the past two years, and the benefits are being maintained are considered for these awards.

1.3   Each nomination is required to be made on the Standard Application Form and submitted toNCQM, along with following entrance fee (inclusive service tax as applicable).

NCQM Members - **Rs.1000/-** + **Service Tax as applicable**
Non-members   - **Rs. 1500/-** + **Service Tax as applicable**

(w.e.f. June 1, 2016 Service Tax as applicable @15%)

2.   Time Schedule:

Call for Entries	:	November 2016
Acceptance/Acknowledgement	:	December 2016
Competition	:	January 2017
Award Presentation	:	-

For details, list of participated colleges and their presentations visit our website. Application form can also be down loaded from the website www.ncqm.com

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For details of above Workshop & any other information please contact at the address given below: